

# VISITOR & SUPER VISA INSURANCE

This Policy is Underwritten by: Industrial Alliance Insurance and Financial Services Inc.

SUMMARY OF BENEFITS	COVERAGE LIMIT
<b>This Plan is Designed to cover costs caused by an unexpected accident or <i>Sickness</i> which requires immediate <i>Treatment</i> in Canada or in transit to Canada.</b>	All minor sickness such as cough, colds, body aches, diarrhea, infections, and other necessary consultations that may lead to more serious illness are covered up to the sum insured. Emergency medical treatment is covered in clinic, in hospital or by virtual consultations.
<b><i>Emergency</i> Hospitalization coverage</b>	Up to the sum insured
<b><i>Emergency</i> Physician costs coverage</b>	Up to the sum insured
<b><i>Emergency</i> Medical Assistance</b>	The cost of the Doctor's consultation to renew a prescription during the first six (6) months if you are a Super Visa policy holder.
Prescription Medications	Up to the sum insured to treat the <b><i>Emergency</i></b>
Laboratory Diagnostics / X-Rays	Up to the sum insured
Local Ground Ambulance Services	Up to \$5,000
Private Duty Nurse	Up to \$10,000
Necessary Medical Appliances	Up to \$5,000
Services of chiropractor, osteopath, chiropodist, podiatrist, osteopath and physiotherapist.	50% of the cost per service / Up to \$2,000 if referred by a physician to treat the <b><i>Emergency</i></b> event
Follow Up <b><i>Treatment</i></b>	Unlimited follow up visits are covered until the <b><i>Emergency</i></b> is at an end. A <b><i>Recurrence</i></b> is not covered.
Dental repair for an accidental blow to the mouth	Up to \$5,000 for accidental damage to natural teeth
Out-of-pocket Expenses in <b><i>Hospital</i></b>	Up to \$2,000 while hospitalized
Bedside Companion Transportation	Up to \$2,000
<b><i>Emergency</i> Return Home, Airline or Air Ambulance</b>	Up to \$25,000
Accidental Death benefit	Up to \$25,000
Return of remains / Cremation / Burial	Up to \$10,000
Return of Dependents & Escort	Up to \$3,500 for dependents & \$3,500 for escort
Meals and Accommodation for <b><i>Emergency</i></b> delay	\$100 a day / Up to \$2,000
COVID-19 is covered	Up to the limit of the sum insured
Payment to doctors and clinics	You may be required to pay the doctor because the doctor will not want to wait for the insurance process
Payment to Hospitals	Hospitals will be paid directly by the insurance company. Please do not pay the hospital.
Exclusions apply	Exclusions are listed in the policy;
Waiting period	A waiting period applies if there is a gap in coverage
Trip-Break Benefits, Side trips & Sports coverage	Available
Savings Available	For a returning customer, travelling companion and <b><i>Deductibles</i></b>
To make a Claim: In the event of hospitalization or any medical <b><i>Emergency</i></b> <b><i>You</i></b> must contact the Assistance Company within 24 hours, or an exclusion may apply. <b>1-866-209-4203 within Canada or the U.S.A. or, 905-830-0387 (collect).</b>	<b><i>You</i></b> should expect <b><i>Your</i></b> claim to be settled 60 days after all documents have been delivered. We need to know what happened, why it happened and the cost. We need (1) a completed claim form, (2) all medical records, (3) all invoices and original receipts for payments.