



## Destination: Snowbird Plan

Emergency Medical Insurance for Travelling Canadians

### Summary of Benefits

Single Trip and Multi-Trip Annual Plans Available

This Summary of Benefits is for information purposes only. Please refer to the policy wording for full details of coverage and Limitations and Exclusions.

This insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy as your coverage is subject to certain Limitations and Exclusions.

## SUMMARY OF BENEFITS

### EMERGENCY MEDICAL EXPENSES

<b>Medical Expenses</b>	\$5,000,000 maximum per insured, per trip
<b>Emergency Hospital</b>	Semi-private room accommodation
<b>Medical Appliances</b>	Eligible expenses when prescribed by attending physician
<b>Diagnostic Services</b>	Eligible expenses when prescribed by attending physician
<b>Prescription Drugs</b>	Eligible expenses limited to 30 day supply for out-patient treatment
<b>Paramedical / Professional Services</b>	Physiotherapist, chiropractor, chiropract, osteopath, podiatrist when ordered by the attending physician up to \$500 per practitioner for out-patient treatment
<b>Ambulance Transportation</b>	Eligible expense
<b>Dental Emergencies</b>	<ul style="list-style-type: none"> <li>Accidental blow to mouth up to \$3,000</li> <li>Relief of Dental Pain up to \$500</li> </ul>
<b>Private Duty Nursing</b>	Up to \$5,000 and must be pre-approved by Zurich Travel Assist

### EMERGENCY ASSISTANCE SERVICES

<b>Expenses to return children under your care</b>	Must be pre-approved by Zurich Travel Assist
<b>Expenses to return your vehicle</b>	Up to \$5,000 and must be pre-approved by Zurich Travel Assist
<b>Return to Original Trip Destination</b>	When pre-approved and arranged by Zurich Travel Assist
<b>Emergency Evacuation and Repatriation</b>	When pre-approved and arranged by Zurich Travel Assist in consultation with treating physician. Also includes up to \$5,000 for search and rescue
<b>Subsistence Allowance</b>	Up to \$150 per day to a maximum of \$1,500 when an emergency prevents you from returning to home province or when the emergency requires a change in destination
<b>Expenses related to Death</b>	Up to \$10,000 for the preparation of body and cost of transportation container, up to \$4,000 for cremation at the place of death and up to \$10,000 for preparation of body and burial at place of death
<b>Transportation of Family or Friend</b>	When approved by Zurich Travel Assist, roundtrip economy airfare and up to \$150 per day to a maximum of \$1,500 for a person of your choice to be by your bedside when hospitalized
<b>Pet Return</b>	Up to \$300
<b>Hospital Allowance</b>	Up to \$50 per day to a maximum of \$250

<b>Pre-existing medical conditions</b>	Check your Confirmation of Coverage to confirm if the stability period is 90, 180, or 365 days.
<b>Limitations and Exclusions</b>	Refer to policy wording for a complete list of Limitations and Exclusions

**Underwritten by:** Zurich Insurance Company Ltd (Canadian Branch)

**Claims Administration and Assistance Services provided by:** Zurich has appointed World Travel Protection Canada Inc., operating as Zurich Travel Assist as the provider of all assistance and claims services under the policy.

**Managed by:** The Destination: Travel Group Inc.