



Destination: Leisure Plan

Emergency Medical Insurance for Travelling Canadians

Summary of Benefits

Ages 15 days to 59 years - travelling up to the number of days permitted by your provincial/territorial GHIP.

Ages 60 to 79 years - travelling up to 90 days

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

Medical Expenses	\$5,000,000 maximum per insured, per trip
Medical Appliances	Eligible expenses when prescribed by attending physician
Diagnostic Services	Eligible expenses when prescribed by attending physician
Prescription Drugs	Eligible expenses limited to 30-day supply for out-patient treatment
Paramedical / Professional Services	Physiotherapist, chiropractor, chiropodist, osteopath, podiatrist when ordered by the attending physician up to \$350 per practitioner for out-patient treatment
Ambulance Transportation	Eligible expense
Dental Emergencies	- Accidental blow to mouth up to \$3,000 - Relief of Dental Pain up to \$500
Private Duty Nursing	Up to \$5,000 and must be pre-approved by Zurich Assistance

EMERGENCY ASSISTANCE SERVICES

Expenses to return children under your care	Must be pre-approved by Zurich Assistance
Expenses to return your vehicle	Up to \$2,500
Return to Original Trip Destination	When pre-approved and arranged by Zurich Assistance
Emergency Evacuation and Repatriation	When pre-approved and arranged by Zurich Assistance in consultation with treating physician. Also includes up to \$5,000 for search and rescue
Subsistence Allowance	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
Expenses related to Death	Up to \$5,000 for the preparation of body and cost of transportation container, up to \$2,000 for cremation at the place of death and up to \$5,000 for preparation of body and burial at place of death
Transportation of Family or Friend	When approved by Zurich Assistance, 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
Pet Return	Up to \$300
Hospital Allowance	Up to \$50 per day to a maximum of \$250

Pre-existing medical conditions	Age 59 or younger Covered only if stable during the 90 days prior to the policy effective date Age 60 to 79 Covered only if stable during the 180 days prior to the policy effective date
Limitations and Exclusions	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 Global Excel Management Inc., operating as Zurich Assistance, as the provider of all assistance and claims services under the policy.

Managed by: The Destination: Travel Group Inc.