

- Any sickness, injury or medical condition, for which a diagnosis need not have been made, for which the policy is purchased or the trip is undertaken for the purpose of securing medical treatment or advice.
- Loss, death or injury, if at the time of the loss, death or injury evidence supports the insured was affected by, or the medical condition causing the loss was in any way contributed to by the use of alcohol, prohibited drugs or any other intoxicant; the non-compliance with a prescribed treatment or medical therapy; or the misuse of medication.
- An injury or sickness, or state of health which, prior to the effective date of coverage, was such as to render expected medical treatment or hospitalization.
- Naturopathic, holistic or acupuncture treatment.
- Any loss incurred in the U.S.A. if coverage is purchased for Worldwide excluding the U.S.A. only, except for loss due to acute emergency hospital and other covered emergency costs due to sickness or injury occurring during the period of coverage while the insured is traveling in transit through U.S.A. for a period of up to 5 days.

PREMIUM RATES

Premium rates shown are indications of monthly rates. Total premium is calculated by multiplying the monthly rate by the number of months you require coverage.

BASIC PLAN

Sum Insured	EXCLUDING/U.S.A.	INCLUDING U.S.A.
	Option 1	Option 2
	CAD \$100,000	USD \$100,000
Age	PREMIUM PER MONTH – CAD	
0 - 29	\$84	\$98
30 - 34	86	106
35 - 39	88	115
40 - 44	98	141
45 - 49	103	178
50 - 54	131	227
55 - 59	156	271
60 - 64	198	344
65 - 69	336	582
70 - 74	539	933
75 - 79	623	1,079

OPTIONAL DEDUCTIBLES AND PREMIUM SAVINGS

There is no discount on the standard policy.

(Deductibles are in US dollars for the Including U.S.A. option and in Canadian dollars for the Excluding U.S.A. option.)

\$500 deductible	savings 5%
\$1,000 deductible	savings 10%
\$5,000 deductible	savings 30%
\$10,000 deductible	savings 40%
\$25,000 deductible	savings 45%

Administered by:

TIC Travel Insurance Coordinators Ltd.
2100 – 250 Yonge Street
Toronto, Ontario M5B 2L7

Underwritten by:

Co-operators Life Insurance Company

SELECT PLAN

Sum Insured	EXCLUDING/U.S.A.		INCLUDING U.S.A.	
	Option 3	Option 4	Option 5	Option 6
	CAD \$500,000	CAD \$1 MILLION	USD \$500,000	USD \$1 MILLION
Age	PREMIUM PER MONTH – CAD		PREMIUM PER MONTH – CAD	
0 - 29	\$112	\$118	\$137	\$144
30 - 34	122	129	149	157
35 - 39	131	138	160	168
40 - 44	160	169	196	207
45 - 49	204	215	249	263
50 - 54	260	274	318	335
55 - 59	309	325	378	397
60 - 64	395	416	483	508
65 - 69	679	715	830	874
70 - 74	1,076	1,134	1,315	1,385
75 - 79	1,259	1,326	1,539	1,620

You must complete Medical Questionnaire and get approval from TIC except when you have selected: Basic Plan – Excluding-U.S.A – Sum insured \$100,000 – for which you have answered 'No' to pre-existing conditions.

All options offer coverage worldwide except options excluding U.S.A. which covers transit through the U.S.A. for up to 5 days.

ABOUT TIC TRAVEL INSURANCE COORDINATORS LTD.

TIC has over 50 years of experience in the Canadian travel health insurance market. We are committed to providing you with knowledgeable support and service when you need it most.

For rates and details of coverage, please contact your travel agent or insurance broker. You can also go to TIC's website for additional information: www.travelinsurance.ca.

You must call TIC emergency assistance prior to any surgery being performed or within 24 hours of admission to hospital. Failure to do so, without reasonable cause, will reduce eligible expenses by 20%.

This brochure is an illustration only. It is not an insurance policy. For the complete terms, benefits, conditions and exclusions please see the policy document.

Global Expatriate

TRAVEL INSURANCE

EFFECTIVE SEPTEMBER 2008

assurance wherever you go



Agent/Broker Stamp

CANADIAN HEALTH INSURANCE PROTECTION FOR YOU

PROTECT YOURSELF WHEREVER YOU GO

Unexpected medical treatment is the single most expensive hidden cost you could get hit with while living abroad. But there's no need to worry. Just be sure to stay covered with TIC Global Expatriate Hospital & Medical Insurance. If you have an unexpected illness or accidental injury while living abroad, we'll be there to ensure you get the care you need.

WHY DO I NEED INSURANCE?

Health care costs are very expensive. Hospitals can charge thousands of dollars per day. Without hospital and medical insurance, you and your family would be responsible for these high costs, which can create a severe financial burden.

WHAT IS COVERED?

Health insurance is intended to cover unexpected and unforeseeable circumstances. Please read the Benefits section for a summary of the coverage available.

AM I ELIGIBLE FOR THIS INSURANCE?

Coverage is available for 15 days and more to persons who are not eligible for benefits under a Canadian government health insurance plan. Such persons must be either:

- a Canadian citizen residing outside of Canada, or
- a Canadian citizen returning to reside in Canada and awaiting coverage under a government health insurance plan; or
- a non-Canadian citizen residing in Canada and requiring coverage in Canada; or
- a non-Canadian citizen residing outside of his/her country of citizenship while employed by a Canadian company and requiring coverage in the country of residence.

WILL THIS COVER ME NO MATTER WHERE IN THE WORLD I AM?

We have designed this plan so you can choose the coverage that suits you best – worldwide or worldwide excluding the U.S.A. You are covered for acute emergency sickness or injury on trips through the U.S.A. up to 5 days in duration.

IS MY PERSONAL INFORMATION PROTECTED?

We are committed to protecting the privacy, confidentiality and security of the personal information we collect, use and disclose. Your personal information, including your medical

history, will be collected, used and disclosed only for the purpose of providing you with the requested insurance services. For a copy of TIC's privacy policy, please contact us or visit our website www.travelinsurance.ca.

WHAT IF I GET SICK OR INJURED?

Our professional emergency assistance and claims personnel are available to help you 24 hours a day, 7 days a week. TIC's experienced multilingual staff verify coverage to hospitals, arrange emergency medical evacuation, coordinate payments, and contact your family doctor and relatives as needed. We're here to help you. Call TIC Travel Assistance or have someone call on your behalf as soon as possible.

HOW DO I MAKE A CLAIM?

Fill out the Claim Form completely and include all original bills or start a claim online at our website: www.travelinsurance.ca. Read the 'Claims Procedure' in the policy booklet.

DO I HAVE ANY PLAN AND DISCOUNT OPTIONS?

You have the option of choosing between a Basic Plan or a Select Plan with additional benefits.

You can also choose coverage, Worldwide including the U.S.A. in US currency or excluding the U.S.A. in Canadian currency, with sums insured of \$100,000, \$500,000 or \$1 million.

You can get a discount in rates by choosing a deductible option up to \$25,000 and by paying your full premium in advance.

BENEFITS

Basic and Select Plans

HOSPITAL

Semi-private hospital accommodation and reasonable and customary services and supplies necessary during confinement as a resident in-patient.

MEDICAL

- Services of a legally licensed physician, surgeon, anaesthetist or registered graduate nurse.
- Diagnostics, lab-tests and/or x-ray examinations.
- Services of a physiotherapist, doctor of chiropractic or podiatrist/osteopath up to a maximum of \$1,000.
- Air, land or sea ambulance.
- Wheelchair, crutches or hospital-type bed, not exceeding the purchase price; splints, trusses, braces or other approved prosthetic appliances.

- Out-patient services provided by a hospital.
- Prescription drugs or medications.

RETURN OF DECEASED

In the event of death up to \$10,000 to return the insured to their country of origin, or up to \$4,000 for cremation or burial at the place of death.

ACCIDENTAL DENTAL

Treatment or services to whole or sound natural teeth which are damaged as a result of an accidental blow to the face – up to \$3,000.

DENTAL EMERGENCIES

Treatment for the immediate relief of acute dental pain caused by other than a blow to the face, up to \$500.

DENTIST (IN HOSPITAL)

Dental surgical procedures which are medically required to be performed in a hospital. Up to \$500.

ACT OF TERRORISM

If you sustain a loss from an act of terrorism that is otherwise covered under this plan, we will pay up to an aggregate limit of \$2.5 million for one or a series of such acts and up to \$5 million for all such acts in a calendar year.

EMERGENCY TRANSPORTATION

Transport to country of origin when necessary continuing medical care is required and is not covered under this policy.

RETURN HOME

Transport to country of origin if the insured is permanently unable to perform basic activities of daily life as the result of a covered sickness or injury or if the insured requires long-term chronic care. This benefit also includes one additional insured family member. Up to \$3,000.

PHYSICAL EXAMINATION

One routine annual examination by a physician up to a maximum of \$200.

EYE EXAMINATION

One routine annual examination by an optometrist.

MATERNITY BENEFIT

When the expected delivery date is more than 10 months after the effective date of the policy: 80% of the costs

incurred by the mother and the new-born as the result of pregnancy, childbirth or miscarriage, or complications related thereto up to \$25,000. New-borns can be fully covered from 15 days of age following written approval by TIC.

PSYCHIATRIST

The services of a psychiatrist up to one hour per week to a maximum of 10 visits in any 12 consecutive month period.

SELECT PLANS ONLY – additional benefits

ACCIDENTAL DEATH & DISMEMBERMENT

Up to \$10,000, for loss of life, limb or sight resulting directly from accidental injury occurring during the period of coverage. See policy for schedule.

TRANSPORTATION OF FAMILY OR FRIEND

Up to \$3,000 for round-trip economy class and up to \$1,000 for reasonable costs if a family member or close friend is required to attend on the insured when hospitalized or when local authorities require the identification of the insured's remains.

ATTENDANT

Up to \$500 for an attendant to care for children or other family members who rely on the insured for assistance if the insured is hospitalised.

VACCINATIONS

Necessary vaccinations up to \$100 annually.

WHAT IS NOT COVERED?

This policy does not cover everything. This insurance has exclusions, conditions and limitations. Please read and understand them before you buy this insurance.

EXCLUSIONS

This is a short list of common exclusions. For a complete list, read the 'Exclusions' section in the policy booklet.

- Any sickness, injury or medical condition that exhibited symptoms, for which a diagnosis need not have been made or required any or all of: medical consultation, prescription medication, medical treatment or hospitalization prior to the effective date unless the insured has written confirmation of coverage from TIC which describes specifically the amendment to this exclusion.
- Any sickness for which symptoms occurred within 48 hours of the effective date, except when application for this insurance is completed: a) prior to the insured leaving the country of origin; or b) before the expiry date of an existing TIC Global Expatriate Policy.