

Coverage	VISITORS TO CANADA			BASIC VISITORS TO CANADA		
General Features						
Age limit	No age limit			Available up to age 79		
Maximum Sum Insured Options	• \$10,000 CAD • \$25,000 CAD • \$50,000 CAD	• \$100,000 CAD • \$200,000 CAD • \$300,000 CAD	• \$500,000 CAD	• \$10,000 CAD • \$25,000 CAD • \$50,000 CAD	• \$100,000 CAD • \$200,000 CAD • \$300,000 CAD	
Deductible Options	• \$0 CAD - automatic • \$150 CAD • \$500 CAD	• \$1,000 CAD • \$2,500 CAD • \$5,000 CAD	• \$10,000 CAD	• \$0 CAD - automatic • \$150 CAD • \$500 CAD	• \$1,000 CAD • \$2,500 CAD • \$5,000 CAD	• \$10,000 CAD
Travel Outside of Canada						
Coverage for Travel Outside of Canada	Covers up to 48 hours for direct* travel to Canada and any side-trips outside of Canada (including for travel home), provided the majority of period of coverage is spent in Canada. *Direct travel includes stopovers and layovers.			Covers up to 48 hours for direct* travel to and from Canada. *Direct travel includes stopovers and layovers.		
Emergency Medical Plan - Pre-existing Medical Conditions						
Pre-existing Medical Condition Coverage	 Covered as follows: • 59 years and under 90-day stability period before the effective date of the policy. • 60 to 69 years 120-day stability period before the effective date of the policy.			• 70 to 85 years 180-day stability period before the effective date of the policy. • 86 years and over 365-day stability period before the effective date of the policy.		 Not covered
Additional Coverage Options						
Optional Coverages and Other Plans	 Unstable Pre-existing Medical Condition Coverage  Sports & Activities Coverage  Accidental Death & Dismemberment Insurance  Trip Cancellation & Trip Interruption Insurance  Trip Interruption Insurance Only			 Not available		
Additional Services						
Travel Perks	 Telemedicine  MyFlyt®	 MySIM  TuGo Emotional Assistance	 Telemedicine			
Emergency Medical Benefits						
Emergency Medical Treatment • Physican Fees • Hospital Services • Diagnostis Tests • Ambulance Services • Essential Medical Appliances • Private duty Nursing”	 Up to the sum insured selected			 Up to the sum insured selected		
Prescription Drugs for Out-Patient treatment	 Up to sum insured selected per emergency to a maximum supply of 30 days			 Up to the sum insured selected to a maximum supply of 30 days or up to a maximum of \$100 , whichever comes first, per emergency		

Visitors to Canada • Coverage Comparison

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Emergency Medical Benefits cont'd		
Follow-up Visits	✓ Up to 5 follow-up visits within 14 days	✓ One follow-up visit within 14 days
Fracture Treatment	✓ Up to \$1,000	✓ Up to \$1,000
Hospital Allowance	✓ Up to \$100 per day	✗ Not covered
Maternity	✓ Up to \$6,000	✗ Not covered
Other Professional Medical Services	✓ Up to \$600 per emergency per practitioner for licensed: •Physiotherapists •Chiropractors •Chiropodists •Osteopaths •Podiatrists •Optometrists •Acupuncturists	✗ Not covered
Dental Services	✓ Up to \$6,000 for dental accidents during the trip ✓ Up to \$600 for any other dental emergencies	✗ Not covered
Emergency Air Transportation	✓ Up to the sum insured selected	✓ Up to the sum insured selected to a maximum of \$100,000
Medical Attendant	✓ Up to the sum insured selected	✗ Not covered
Airfare to Return Home for Treatment	✓ Up to the sum insured selected for a one-way economy airfare	✗ Not covered
Family Transportation	Up to the sum insured selected for: ✓ A round trip economy airfare or ground transportation costs for a family member to be at their bedside ✓ Up to \$400 per day to a maximum of \$2,000 for out-of-pocket expenses	✗ Not covered
Return of Travelling Companion	✓ Up to the sum insured selected for a one-way economy airfare for one travelling companion	✗ Not covered
Return of Dependent Children and Chaperone	✓ Up to the sum insured selected for a one-way economy airfare for all dependent children	✗ Not covered
Expenses Related to Death	✓ Preparation and return of remains - up to the sum insured selected ✓ Burial/cremation - up to \$6,000	✓ Preparation and return of remains - up to the sum insured selected ✓ Burial/cremation - up to \$3,000
Out-of-Pocket Expenses	✓ Up to \$500 per day to a maximum of \$5,000	✗ Not covered
Child Care	✓ Up to \$500 per day to a maximum of \$5,000	✗ Not covered
Return of Vehicle	✓ Up to \$2,500	✗ Not covered
Additional Benefit - 24-Hour Accident Insurance	✓ Up to \$25,000 Note: Additional AD&D coverage can be purchased.	✗ Not covered

Note: Claims at TuGo® must be contacted as soon as possible in the event of a hospitalization. For Basic Visitors to Canada policies, we must be notified within 48 hours of hospitalization, otherwise the maximum amount payable for the hospitalization and all related expenses could be reduced to 80% of any expenses otherwise covered, at our discretion.

