

# Visitors to Canada Insurance Plan

## Single Trip Plan (0-84)

If you are planning to visit Canada or are waiting to be eligible for provincial health insurance, it's important to ensure that you and your family are covered in case of illness or injury.

Visitors to Canada insurance is specifically designed for persons coming to Canada for leisure, business or who are awaiting Canadian resident status.

- Choice of sum insured based on your needs: \$10,000; \$15,000; \$25,000; \$50,000; \$100,000; (all ages) or \$150,000 (for age 69 or under)

Note: Super Visa requires a minimum of \$100,000

- No Medical Declaration required
- No age restrictions
- Deductible options (applies per insured person, per covered emergency):
  - \$0, \$100 or \$1000 (under age 85)
  - \$500 for applicants age 86 or over
- Coverage for up to 365 days (Extensions available, cannot exceed a period of 2 consecutive years)
- Family or single coverage available
- Coverage for temporary visits to other countries excluding your country of origin

### Summary of Benefits\*

Emergency Travel Medical Coverage

- Hospital Accommodation
- Physician Charges
- Diagnostic Services (such as: lab tests, x-rays)
- Private Duty Nursing during Hospitalization
- Ambulance Services and Emergency Air Transportation
- Prescriptions Drugs
- Medical Appliances (such as: casts, canes, crutches)
- Paramedical Services (such as: chiropodist, chiropractor, physiotherapist)
- Acupuncture Treatment
- Emergency Dental
- Repatriation

\*Certain conditions, limitations and exclusions may apply.

### Eligibility Requirements:

You must meet the following conditions in order to be eligible for this insurance:

1. Be a visitor to Canada, a person with a Canadian work visa or Super Visa, an immigrant to Canada or a Canadian resident, who is not eligible for a provincial or territorial government health insurance plan in Canada;
2. Not have been in Canada for more than 2 consecutive years prior to the policy effective date;
3. Be at least 15 days of age on the date purchased;
4. Not be travelling against the medical advice of a physician and/or have been diagnosed with a terminal illness. A terminal illness means that you have a medical condition that is cause for a physician to estimate that you have less than 6 months to live or for which palliative care has been received;
5. Not have a kidney disease requiring dialysis;
6. Not have congestive heart failure, AIDS or require the use of home oxygen;
7. Not be experiencing new or undiagnosed symptoms and/or know of any reason to seek medical attention.

**Note:** Your spouse and/or child(ren) must also meet all the above criteria to be eligible for family coverage under this plan.

For a complete list of benefits, view the policy wording [here](#).