

# Coverages overview

There are several different types of travel insurance coverage that can be purchased individually or as part of a package. When purchased in a package, travellers receive maximum value and the most complete travel protection available. Compare the features and benefits of each package below:

Insurance overview	Packages		Medical only coverage	Other available insurance
Coverage descriptions	Deluxe/TravelCare/ Travel within Canada	Non-Medical	Classic Medical/TravelCare	Cancellation & Interruption/ Baggage & Personal Effects/ Flight Accident/ Rental Car Physical Damage
Age eligibility	Deluxe 0-74 TravelCare 75+ Travel Within Canada 0-80+	0-80+	Classic Medical 0-59 TravelCare 60+	0-80+
Single Trip Coverage — standard maximum <i>trip</i> duration in days	Deluxe 183 TravelCare 60 Travel Within Canada 365	365	365	Cancellation & Interruption 365 Flight Accident 365 Baggage & Personal Effects 183 Rental Car Physical Damage 60
<b>Cancellation &amp; Interruption Insurance</b>	<b>Maximum sums payable</b>			
<i>Trip</i> Cancellation – Before departure	Up to the sum insured	Up to the sum insured		Up to the sum insured
<i>Trip</i> Interruption – After departure	Economy class transportation: Unlimited	Economy class transportation: Unlimited		Up to the sum insured: \$800, \$1,500 or unlimited
<i>Trip</i> Interruption – Unused portion of prepaid travel arrangements	Unlimited	Unlimited		Up to the sum insured: \$800, or \$1,500 or unlimited
Subsistence allowance	\$3,500	\$3,500		\$1,750
HolidaySure Plan coupon	\$750 Travel Coupon	\$750 Travel Coupon		Not included
Connection benefit	\$1,000	\$1,000		Not included
<b>Emergency Medical Insurance</b>	<b>Maximum sums payable</b>			
Medical and other benefits <sup>1</sup>	Unlimited		Unlimited	
Repatriation of remains	Transportation cost: Unlimited <sup>6</sup>		Transportation cost: Unlimited <sup>6</sup>	
<i>Emergency</i> dental <sup>5</sup>	\$300 and/or accidental blow ( <i>emergency</i> expenses)		\$300 and/or accidental blow ( <i>emergency</i> expenses)	
Return to <i>trip</i> destination	One-way economy airfare		One-way economy airfare	
Return to <i>your</i> province or territory of residence	One-way economy airfare, or stretcher, or qualified medical attendant or air ambulance		One-way economy airfare, or stretcher, or qualified medical attendant or air ambulance	
<i>Emergency</i> services (chiropractor, physiotherapist, etc.)	\$300		\$300	
Subsistence allowance	\$3,500		\$1,750	
<b>Baggage &amp; Personal Effects Insurance</b>	<b>Maximum sums payable</b>			
Loss of or damage to baggage and personal effects <sup>2</sup>	\$1,000	\$1,000		Up to the sum insured: \$1,000, \$1,500 or \$2,000
Delay of baggage and personal effects <sup>3</sup>	\$400	\$400		Not included
<b>Flight Accident Insurance</b>	<b>Principal sum</b>			
Death, double <i>dismemberment</i> , <i>loss of sight</i> of both eyes or complete irrecoverable loss of speech or hearing <sup>4</sup>	\$100,000	\$100,000		\$100,000
<b>Travel Accident Insurance</b>	<b>Principal sum</b>			
Death, double <i>dismemberment</i> , <i>loss of sight</i> of both eyes or complete irrecoverable loss of speech or hearing <sup>4</sup>	\$50,000	\$50,000		
<b>Rental Car Physical Damage Insurance</b>	<b>Principal sum</b>			
Physical damage of <i>rental car</i>				\$50,000 Maximum Benefit
<b>Optional Riders</b>	Package Upgrade or Golf/Ski Upgrade available if purchased with a Package coverage			
Multi-Trip Annual Plan/Package Option	Yes – Deluxe Package and TravelCare Package		Yes – Classic Medical and TravelCare Medical	

For all terms, conditions, definitions and exclusions, please refer to *your* policy for complete details.

<sup>1</sup> This insurance is subject to a maximum of \$20,000 if you do not have valid *government health insurance plan* coverage.

<sup>2</sup> The maximum for any one item or set of items is \$500. The maximum sum insured per person or per *family* does not exceed \$2,000 in total for all coverages issued by us.

<sup>3</sup> This insurance is available while en route and before returning to *your departure point*.

<sup>4</sup> You are entitled to a maximum of the largest amount specified for one of these benefits.

<sup>5</sup> Benefit is *emergency* dental expenses to repair or replace natural or permanently attached artificial teeth incurred during the *trip* and up to a maximum of \$1,500 for continued necessary treatment after returning to Canada.

<sup>6</sup> Please see policy for limits on the transportation container, cremation and burial at location.



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