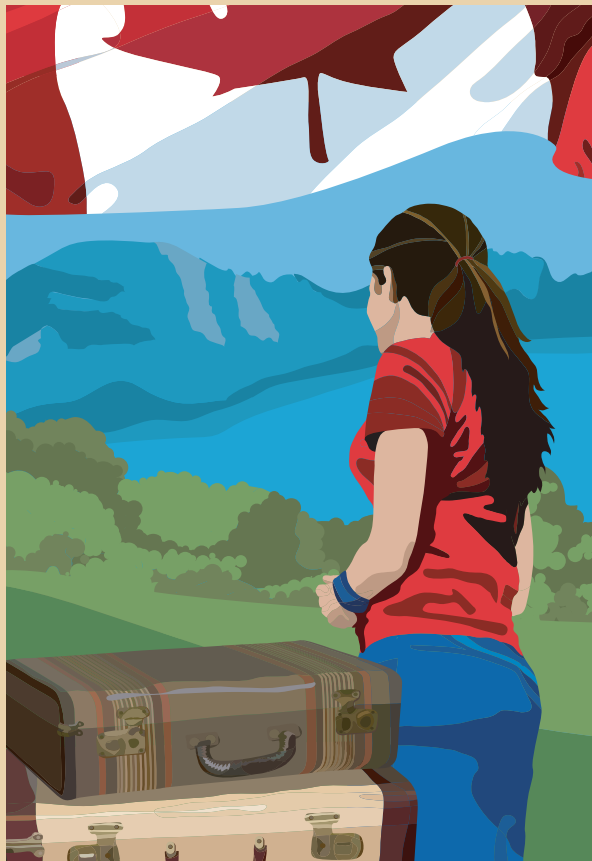


TRAVEL INSURANCE FOR VISITORS TO *Canada*

EMERGENCY HOSPITAL AND MEDICAL INSURANCE



EFFECTIVE APRIL 2006

TIC travel insurance

CANADIAN VISITOR PROTECTION FOR YOU

We welcome you to Canada and trust your visit will be a safe and enjoyable one. If an emergency should arise, you need to protect yourself with the best coverage available. With the cost of health care continually rising, it's a good idea to invest in travel protection.

Why do I need insurance?

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

What is covered?

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

What is not covered?

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

What are my coverage options?

You can choose between the Basic Plan and the Select Plan. There are also several optional plans available for an additional cost.

Are there age limits?

Coverage is not available for persons less than 15 days old. Persons over age 85 must complete a medical questionnaire and receive written acceptance from TIC.

I want to stay longer.

Can I purchase further coverage?

Yes, you can subject to policy terms and conditions. Just call your agent or TIC (during business hours) prior to the expiry of your policy. You must be in good health and not have incurred any losses with TIC.

Will this cover me for trips outside Canada?

Yes, provided the majority of your period of coverage is spent in Canada. Expenses incurred in your country of origin will not be covered.

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 Emergency Assistance or have someone call on your behalf as soon as possible.

How do I make a claim?

Fill out the claim form completely or you can start a claim online at our website.

BENEFITS

You can choose between the Basic Plan and the Select Plan.

Basic Plan

The Basic Plan has a \$50 deductible per person, per policy, and includes the following benefits.

EMERGENCY HOSPITAL & MEDICAL SERVICES

Up to the sum insured purchased for emergency hospitalization (semi-private) and the following emergency medical services:

- Physicians, surgeons, anaesthetists and registered graduate nurse.
- Physiotherapist services, when ordered by a physician, to a maximum of \$500.
- Chiropractic services to a maximum of \$500.

- Lab tests and X-ray examinations ordered by a physician.
- Licensed local air, land, or sea ambulance (including mountain or sea evacuation), when necessary, to the nearest hospital.
- Rental of crutches or hospital-type bed; and the cost of splints, trusses, braces or other prosthetics.
- Emergency out-patient hospital services.
- Prescription drugs or medicines, one-month's supply, to a maximum of \$500.

RETURN OF DECEASED

In the event of death, up to \$10,000 is provided to return your body home, or up to \$4,000 for cremation or burial at the place of death.

ACCIDENTAL DENTAL

Up to \$3,000 for repair or replacement of whole or sound natural teeth caused by an accidental blow to the face.

DENTAL EMERGENCIES

Up to \$500 for the immediate relief of acute dental pain, other than provided under Accidental Dental.

ACT OF TERRORISM

If you sustain a loss from an act of terrorism that is otherwise covered under this plan, TIC 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 involving all TIC-issued policies. Terrorism from nuclear, biological or chemical means is excluded. Please read your policy for a full description of coverage details and exclusions.

EMERGENCY TRANSPORTATION

The cost up to the policy limit of air ambulance, one-way economy airfare or stretcher to transport you to your country of origin, and a medical attendant if required, when immediate medical consultation is required following a covered emergency sickness or injury.

RETURN HOME

Up to \$3,000 for the cost of one-way economy transportation to your country of origin if the covered sickness or injury necessitates your immediate return home during the period of coverage. Includes one additional insured family member.

Select Plan

The Select Plan includes the following benefits in addition to the Basic Plan benefits listed above. There is no deductible.

ACCIDENTAL DEATH & DISMEMBERMENT

Up to \$25,000 for accidental loss of life, limb, or sight.

FOLLOW-UP VISITS

Two follow-up visits to your physician following emergency treatment of an injury or acute sickness.

TRANSPORTATION OF FAMILY OR FRIEND

Up to \$3,000 for round-trip economy class transportation by the most direct route, and up to \$1,000 for reasonable costs incurred after arrival by your family member or close friend if you are hospitalized due to a covered sickness or injury and the attending physician advises the necessary attendance by such persons; or if local authorities legally require the attendance of such persons to identify your remains in the event of death due to a covered sickness or injury.

ATTENDANT

Up to \$50 a day, to a maximum of \$500, for an attendant (not related to you) to care for your accompanying insured travelling companions (under age 18, or physically or mentally handicapped travelling companions who rely on you for assistance), if you are hospitalized as the result of an emergency for 48 hours or more.

Optional Plans

ACCIDENTAL DEATH & DISMEMBERMENT

Choose either \$25,000, \$100,000 or \$250,000 of coverage for disappearance or accidental loss of life, limb, or sight during your trip other than while flying.

FLIGHT ACCIDENT

Choose either \$200,000 or \$500,000 for accidental loss of life, limb, sight, or disappearance resulting from an aircraft or airport-related accident.

TRIP INTERRUPTION

Coverage amounts of \$800, \$1,500 or \$2,000 for the cost of one-way transportation home in the event of unexpected insured events.

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.



"We are specialists in travel insurance; you can rest assured you will receive the best service available should you ever need it. Our Travel Assistance and Claims departments are able to provide you with emergency service anywhere in the world, day or night."

- Ruth Simons, President and CEO

About TIC Travel Insurance Coordinators Ltd.

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

TIC insurance plans are underwritten by Co-operators Life Insurance Company. TIC is a Canadian-owned part of Co-operators Group of companies, with assets exceeding \$6 billion.

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.

Administered by:

TIC Travel Insurance Coordinators Ltd.
300 – 2609 Westview Drive
North Vancouver, BC V7N 4M2

Telephone: 604-986-4292
Fax: 604-986-7796
Toll free: 1-800-663-4494

Underwritten by:

Co-operators Life Insurance Company

EXCLUSIONS

Your coverage is subject to various exclusions, which are completely set out in the Exclusions section of the policy document.

The following, although not an exhaustive list, are some of these exclusions:

- 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, within 180 days immediately preceding the effective date.
- Any sickness for which symptoms occurred within 48 hours of the effective date, except when application for this insurance is completed prior to arrival in Canada or before the expiry date of an existing TIC Visitors to Canada policy.
- Any sickness or injury where the trip is taken to get medical treatment or advice for such injury or sickness.
- Loss, death or injury that is contributed to by the abuse of drugs, alcohol or any other intoxicant.
- 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.
- Expenses incurred as a result of pregnancy or childbirth.
- Expenses incurred outside of Canada where the majority of the time on risk has not been spent in Canada.
- Expenses incurred inside an insured's country of origin which is other than Canada.

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%.

VISITORS TO CANADA PLANS

Basic Plan

Emergency Hospital & Medical Expenses

Daily rates per person

SUM INSURED	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
AGE 0-40	\$1.60	\$2	\$2.30	\$3.30	\$3.60
AGE 41-60	\$1.80	\$2.40	\$2.70	\$4.45	\$5.10
AGE 61-70	\$2.90	\$4	\$4.90	\$6.45	\$6.80
AGE 71-85*	\$3.80	\$5.20	\$6.30	*	*
FAMILY 0-60	\$4.50	\$6	\$6.75	\$8.75	\$10

* PLEASE CONTACT YOUR AGENT OR BROKER FOR A QUOTATION. YOU WILL NEED TO COMPLETE A MEDICAL QUESTIONNAIRE.

Select Plan

Emergency Hospital & Medical Expenses

Daily rates per person

SUM INSURED	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
AGE 0-40	\$2.50	\$3	\$3.30	\$4	\$4.50
AGE 41-60	\$2.70	\$3.30	\$3.60	\$5	\$6
AGE 61-70	\$4.10	\$5.25	\$6.20	\$9	\$9.50
AGE 71-85*	\$5.40	\$6.90	\$8.25	*	*
FAMILY 0-60	\$6.75	\$8.25	\$9	\$11.50	\$13

* PLEASE CONTACT YOUR AGENT OR BROKER FOR A QUOTATION. YOU WILL NEED TO COMPLETE A MEDICAL QUESTIONNAIRE.

The family rate applies to a maximum of 5 persons and includes the applicant and their spouse under age 61 and their dependent children under age 22, all living in the same residence.

- No deductible on the Select Plan.
- Maximum period of coverage: 365 days
- Minimum premium: 10 days per person or family

OPTIONAL PLANS

Accidental Death & Dismemberment

SUM INSURED	RATE
\$25,000	\$0.30/DAY
\$100,000	\$1.25/DAY
\$250,000	\$3.10/DAY

Minimum premium per person: \$16

Air Flight Accident

SUM INSURED	TRIP RATE
\$200,000	\$13.80
\$500,000	\$27.70

Trip Interruption

SUM INSURED	TRIP RATE
\$800	\$12
\$1,500	\$18
\$2,000	\$25



TRAVEL INSURANCE APPLICATION FOR VISITORS TO CANADA

If medical underwriting is required please use the appropriate form.

Language preference English French

STEP 1 APPLICANT INFORMATION (Please Print)

Sex	First Name	Last Name	Birth Date
M / F			MM/DD/YYYY
M / F			MM/DD/YYYY
M / F			MM/DD/YYYY
M / F			MM/DD/YYYY
M / F			MM/DD/YYYY

Address in Canada	
City/Prov.	Postal Code
Telephone Number ()	E-mail Address
Beneficiary Name	Relationship
Departure Country	

STEP 2 APPLICATION DETAILS (Please Print)

Application Date MM/DD/YYYY	Effective Date MM/DD/YYYY	For purchase of additional coverage. Previous Policy Number:
Time of Application _____ am _____ pm	Expiry Date MM/DD/YYYY	
Date of Entry to Canada MM/DD/YYYY	No. of Days Coverage _____	

STEP 3 COVERAGE SELECTION

Plan	Sum Insured	Premium Rate	No. of Persons	No. of Days	Total Premium
Hospital and Medical <input type="checkbox"/> Basic <input type="checkbox"/> Select	<input type="radio"/> \$10,000 <input type="radio"/> \$25,000 <input type="radio"/> \$50,000 <input type="radio"/> \$100,000 <input type="radio"/> \$150,000	\$			\$
<input type="checkbox"/> A.D.&D. (25,000 incl. in Select Plan)	<input type="radio"/> \$25,000 <input type="radio"/> \$100,000 <input type="radio"/> \$250,000	\$			\$
<input type="checkbox"/> Flight Accident	<input type="radio"/> \$200,000 <input type="radio"/> \$500,000	\$			\$
<input type="checkbox"/> Trip Interruption	<input type="radio"/> \$800 <input type="radio"/> \$1,500 <input type="radio"/> \$2,000	\$			\$

Minimum premium for Hospital & Medical is for 10 days coverage. Minimum premium for A.D.&D. is \$16. TOTAL PREMIUM DUE \$

STEP 4 PAYMENT AND DECLARATION

<input type="checkbox"/> Visa <input type="checkbox"/> MC <input type="checkbox"/> Amex <input type="checkbox"/> Diners <input type="checkbox"/> Cheque Card No. _____ Expiry Date ____/____ Auth. No. _____ Cardholder's Signature _____	Submit this Application to: _____ Agency Code _____
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I understand that hospital and medical insurance excludes any sickness or injury occurring during the 180 days immediately preceding the effective date. I also understand that sickness related coverage begins 48 hours from the effective date unless this coverage is purchased prior to arrival in Canada or before the expiry date of an existing TIC Visitors to Canada policy. I declare that I am in good health and know of no reason to seek medical attention.

Signature of Insured (or person acting on behalf of Insured) _____ Date (MM/DD/YYYY) _____