

Coverages overview

There are several different types of travel insurance 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 183	183	183	Cancellation & Interruption 365 Flight Accident 365 Baggage & Personal Effects 183 Rental Car Physical Damage 60
Cancellation & Interruption Insurance	Maximum sums payable			
Before departure	Up to the sum insured	Up to the sum insured		Up to the sum insured
After departure	Unlimited	Unlimited		Up to the sum insured: \$800, \$1,500 or Unlimited
Subsistence allowance	\$3,500	\$3,500		\$1,750
Holiday Sure Plan®	\$750 Travel Coupon	\$750 Travel Coupon		Not included
Connection benefit	Available	Available		Not included
Emergency Medical Insurance	Maximum sums payable			
Medical and other benefits ¹	Unlimited		Unlimited	
Repatriation of deceased	Transportation cost: Unlimited ⁶		Transportation cost: Unlimited ⁶	
Emergency dental ⁵	\$300 and/or accidental blow (emergency expenses)		\$300 and/or accidental blow (emergency expenses)	
Return to <i>trip</i> destination	One-way economy airfare		One-way economy airfare	
Return to <i>departure point</i>	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	
Emergency services (chiropractor, physiotherapist, etc.)	\$300		\$300	
Subsistence allowance	\$3,500		\$1,750	
Baggage & Personal Effects Insurance	Maximum sums payable			
Loss of or damage to baggage and personal effects ²	\$1,000	\$1,000		Up to the sum insured: \$1,000, \$1,500 or \$2,000
Delay of baggage and personal effects ³	\$400	\$400		Not included
Flight Accident Insurance	Principal sum			
Death, double dismemberment, loss of sight of both eyes or complete irrecoverable loss of speech or hearing ⁴	\$100,000	\$100,000		\$100,000
Travel Accident Insurance	Principal sum			
Death, double dismemberment, loss of sight of both eyes or complete irrecoverable loss of speech or hearing ⁴	\$50,000	\$50,000		
Rental Car Physical Damage Insurance	Principal sum			
Physical damage of rental car				\$50,000 Maximum Benefit

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

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

² 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.

³ This insurance is available while en route and before returning to your departure point.

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

⁵ 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.

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



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