

# VISITOR & SUPER VISA INSURANCE

This Policy is Underwritten by: Industrial Alliance Insurance and Financial Services Inc.

SUMMARY OF BENEFITS	COVERAGE LIMIT
This Plan is designed to cover costs caused by an unexpected accident or <b>Sickness</b> which requires immediate <b>Treatment</b> in Canada or in transit to Canada.	All minor sickness such as cough, colds, body aches, diarrhea, infections, and other necessary consultations that may lead to more serious illness are covered up to the sum insured. <b>Emergency</b> medical <b>Treatment</b> is covered in clinic, in hospital or by virtual consultations.
<b>Emergency</b> Hospitalization coverage	Up to the sum insured
<b>Emergency</b> Physician costs coverage	Up to the sum insured
<b>Emergency</b> Medical Assistance	The cost of the <b>Doctor's</b> consultation to renew a prescription during the first six (6) months if you are a Super Visa policy holder. Refills of previously used medications are not covered.
Prescription Medications	Up to the sum insured to treat the <b>Emergency</b>
Laboratory Diagnostics / X-Rays	Up to the sum insured
Local Ground Ambulance Services	Up to the sum insured
Private Duty Nurse	Up to \$10,000
Necessary Medical Appliances	Up to the sum insured
Services of chiropractor, osteopath, chiroprapist, podiatrist, osteopath and physiotherapist.	Up to \$2,000 if referred by a <b>Physician</b> .
Follow Up <b>Treatment</b>	Unlimited follow-up visits are covered until the <b>Emergency</b> is at an end. A <b>Recurrence</b> is not covered.
Dental repair for an accidental blow to the mouth	Up to \$5,000 for accidental damage to natural teeth
Out-of-pocket Expenses in <b>Hospital</b> Bedside	Up to \$2,000 while hospitalized
Companion Transportation	Up to \$2,000
<b>Emergency</b> Return Home, Airline or Air Ambulance	Up to \$25,000
Accidental Death benefit	Up to \$25,000 if purchased
Return of remains	Up to \$10,000
Cremation and Burial	Up to \$2,000
Return of Dependents & Escort	Up to \$3,500 for dependents & \$3,000 for escort
Meals and Accommodation for <b>Emergency</b> delay	Up to \$2,000
Payment to doctors and clinics	Pay the <b>Doctor</b> at a clinic and seek reimbursement.
Payment to Hospitals	Hospitals will be paid directly.
Waiting period	A waiting period applies if there is a gap in coverage
Trip-Break Benefits, Side trips & Sports coverage	Available for visitors at a low cost
Savings Available	For a returning customer, travelling companion, and <b>Deductibles</b>
<p>To make a Claim: In the event of hospitalization or any medical <b>Emergency</b>, <b>You</b> must contact the Assistance Company within 24 hours, or an exclusion may apply.</p> <p><b>1-866-209-4203 or, 905-830-0387 (collect).</b></p>	<p>The claim's department needs to know what happened, why it happened, and the cost of <b>Treatment</b>. We need</p> <ol style="list-style-type: none"> <li>(1) a completed claim form,</li> <li>(2) all medical records,</li> <li>(3) all invoices and original receipts for payments.</li> </ol> <p><b>You</b> should expect <b>Your</b> claim to be settled 60 days after all documents have been delivered.</p>

