



# Providing financial protection to visitors and newcomers to Canada since 1979!

Whether you're here for a visit or plan to make Canada your new home, Welcome! At **21<sup>st</sup> Century Travel Insurance**, we urge all visitors and new immigrants to purchase insurance to cover the high costs that can be associated with unexpected accident or sickness while in Canada. One day in hospital can cost as much as \$3,000 or more!

Insurance is available for visiting friends and relatives, landed immigrants or returning Canadians waiting for provincial health coverage, and for individuals in Canada on a work or student visa.

Our plan also covers side trips, to an overall maximum of 30 days, to any country in the world except your country of origin. These side trips can happen before or after your visit to Canada, or in the middle of your visit, as long as you spend at least 51% of your overall insured period in Canada and you have no gaps in your coverage.

If insurance is purchased before arrival in Canada, and your policy effective date is the same as your arrival date, there will be no waiting period for sickness coverage and in many circumstances, we even provide coverage during your uninterrupted flights to and from Canada at no additional charge!

Special features of 21<sup>st</sup> Century Visitors to Canada Insurance include:

- Extra \$50,000 of coverage for accidents with the \$100,000 option!
- No maximum age
- \$10,000 Accidental Death & Dismemberment
- Significant savings with family and companion rates
- Your choice of per person, per policy deductibles, or
- A "disappearing deductible" option.\*

\*A deductible of \$2,500 per claim applies only to sickness-related events unless covered expenses exceed \$2,500, in which case a \$0 deductible will apply.

## Outline of Coverage

Policy limits available up to \$150,000.

- Treatment by a physician
- Standard hospital ward charges
- Out-patient charges (ER visit, clinic, doctor's office, etc.)
- Private duty nursing/licensed home care up to \$5,000
- Chiroprapist, chiropractor, osteopath, podiatrist physiotherapist, or acupuncturist up to \$1,000
- Diagnostic treatments while hospitalized (limited to \$1,000 if out-patient)
- Emergency transportation (ambulance)
- Prescription drugs (limited to \$500 if out-patient)
- Up to \$5,000 death benefits for burial and return of remains
- Emergency return home
- Accidental dental treatment up to \$1,000 and relief of dental pain up to \$300 per year
- \$10,000 Accidental Death & Dismemberment

## Our Pre-existing Condition Exclusion

At 21<sup>st</sup> Century Travel Insurance, we feel it is important to understand your entire policy but we urge you to familiarize yourself with what is probably the most important exclusion in any Visitors to Canada policy – the pre-existing condition exclusion. Ask us for a policy and read it carefully for a full understanding of our exclusion and then compare it with any of our competitors. We're convinced that you'll like ours. Here's the way it works:

- Under 60 years of age – you're automatically covered for pre-existing medical conditions as long as they have been stable in the 180 days before the policy starts.
- Between the ages of 60 and 85 – complete a Medical Declaration to see if you are eligible to buy our "Stable Chronic Condition" (SCC) Option to cover stable pre-existing conditions. If you are ineligible or decide to waive the SCC option, you will pay a lower premium but will NOT be covered for any pre-existing conditions - stable or unstable. Note: The SCC option is not available if you are over age 85.
- Age 86 and over - pre-existing conditions are not covered.

## Our Continuing Treatment Provision

This provision is unique in the industry, providing coverage for authorized follow-up care that is required after an eligible emergency claim.

**Please see the policy for a full explanation of benefits, terms and conditions, limitations and exclusions.**