

For more information

CALL 1-866-566-0017

One of our representatives will be happy to assist you.
Please send your completed application and your cheque payable to ETFS to one of the following addresses:

- TORONTO: 10 SAINT MARY STREET, SUITE 505
TORONTO, ONTARIO M4Y 1P9
(416) 920-2124
- MONTREAL: 1080 BEAVER HALL HILL, SUITE 912
MONTREAL, QUÉBEC H2Z 1S8
(514) 874-9203
- SHERBROOKE: 2085 ROY STREET
SHERBROOKE, QUÉBEC J1K 1B8
(819) 566-0017
- LENNOXVILLE: 73 QUEEN STREET
LENNOXVILLE, QUÉBEC J1M 1J3
(819) 566-0017

Our office hours are 8 a.m. to 9 p.m. from Monday to Friday
and 9 a.m. to 5 p.m. on Saturday (EST).



Underwritten by:

Administered by: **ETFS™**

This brochure is intended for promotional purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverages offered by Royal & Sun Alliance Insurance Company of Canada but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policy governs all situations.

The products described are subject to change without notice.

Medi-Select Advantage® Visitors to Canada Emergency Medical and Hospital Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc., a member of the ETFS Financial Group.

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™ The following is a trademark of Expert Travel Financial Security (E.T.F.S.) Inc., a member of the ETFS Financial Group: ETFS.

EXCLUSIONS

This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by:

- Any sickness occurring within the first 48 hours following the effective date if you purchase this policy after your arrival in Canada.
- Pre-existing medical condition(s):**
 - Your medical condition, if at any time in the 180 days prior to your effective date, you have been hospitalized, have been prescribed (including prescribed as needed) have taken medication or have undergone a medical or surgical procedure for that medical condition.
 - Your heart condition, if at any time in the 180 days prior to your effective date, you have been hospitalized, have been prescribed (including prescribed as needed) have taken medication or have undergone a medical or surgical procedure for **any** heart condition.
 - Your lung condition, if at any time in the 180 days prior to your effective date, you have been hospitalized, have been prescribed (including prescribed as needed) have taken medication or have undergone a medical or surgical procedure, been treated with home oxygen or taken oral steroids (e.g., Prednisone) for **any** lung condition.
- For insured children under two years of age:** Any sickness or medical condition arising from or related to a birth defect.
- Expenses for which no charge would normally be made in the absence of insurance.
- Committing or attempting to commit an illegal act or a criminal act; property illegally acquired, kept, stored or transported.
- War, invasion, act of a foreign enemy, declared or undeclared hostilities, civil war, rebellion, revolution, insurrection or military power.
- Terrorism or by any activity or decision of a government agency or any other entity to prevent, respond to or terminate terrorism regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage except for ensuing loss or damage which results directly from fire or explosion.
- Medication overdose or abuse whether or not you are sane;
 - alcoholism, drug or substance abuse or addiction;
 - conditions that are attributed to alcohol, drug or substance abuse or addiction; or
 - while being under the influence of drugs; or
 - while being impaired by drugs or alcohol or having an alcohol concentration that exceeds 80 milligrams in 100 millilitres of blood or that exceeds the current legal maximum in the jurisdiction where the insured person is at the time of loss, whichever is the least.
- Suicide (including any attempt thereof) or self-inflicted injury whether or not you are sane.
- A disorder, disease, condition or symptom that is emotional, psychological or mental in nature unless you are hospitalized.
- Expenses incurred as a result of symptomatic or asymptomatic HIV infection or HIV-related conditions and AIDS (acquired immune deficiency syndrome), including any associated diagnostic tests or charges.
- Treatment or surgery during a trip when the trip is undertaken for the purpose of securing or with the intent of receiving medical or hospital services, whether or not such trip is taken on the advice of a physician or surgeon.
- A sickness, injury or related condition for which:
 - future investigation or treatment (except routine monitoring) is planned before your trip; or
 - it was reasonable to expect treatment or hospitalization during your trip.
- Treatment or hospitalization of mother or child(ren) as a result of pregnancy, miscarriage, childbirth or complications of any of these conditions occurring in the nine weeks before and/or after the expected delivery date.
- For policy extensions only:** Sickness or injury which first appeared, was diagnosed or received treatment prior to the effective date of the insurance extension.
- The replacement of an existing prescription, whether by reason of loss, renewal or inadequate supply, or the purchase of drugs and medications (including vitamins) which are commonly available without a prescription or which are not legally registered and approved in Canada or which are not required as a result of a medical emergency.
- Hospitalization or services rendered in connection with general health examinations for “check-up” purposes, treatment of an ongoing condition, regular care of a chronic condition, home health care, investigative testing, rehabilitation or ongoing care or treatment in connection with drugs, alcohol or any other substance abuse.
- Noncompliance with any prescribed medical therapy treatment (as determined by the Medical Director of Global Excel) or failure to carry out a physician's instructions.
- Treatment of an acute sickness or injury after the initial medical emergency has ended (as determined by the Medical Director of Global Excel).
- Treatment, surgery, medication, services or supplies that are not required for the immediate relief of acute pain or suffering, or that you elect to have provided outside your country of origin when medical evidence indicates that you could return to your country of origin to receive such treatment. The delay to receive treatment in your country of origin has no bearing on the application of this exclusion.
- Cardiac catheterization, angioplasty and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved by Global Excel prior to being performed, except in extreme circumstances where such surgery is performed on an emergency basis immediately upon admission to a hospital.
- Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless approved by Global Excel.
- Medical services in your country of origin.
- Emergency air transportation and/or car rental unless approved and arranged in advance by Global Excel.
- Services provided by an optometrist or for cataract surgery.
- Upgrading charges and cancellation penalties for airline tickets, unless approved in advance by Global Excel.
- Participation in:
 - any sports as a professional athlete (person who engages in an activity as one's main paid occupation);
 - motorized or mechanically assisted racing or speed contests (an organized activity of a competitive nature in which speed is a determining factor in the outcome of the event).
 - scuba diving (unless you hold a basic SCUBA designation from a Canadian certified school), hanggliding, rock climbing, paragliding, skydiving, parachuting, bungee jumping or mountaineering.
- Flight accident (unless you are traveling as a fare paying passenger on a commercial airline).
- The purchase or replacement cost (prescribed or not), loss or damage to hearing devices, eyeglasses, sunglasses, contact lenses, or prosthetic teeth, limbs or devices and prescription resulting therefrom.
- Crowns and root canals.
- Preventive medicines or vaccines.
- Medical examinations performed at the request of a third party (including medical examinations for immigration purposes) or consultations with a physician by telephone or e-mail.
- Sickness, injury or medical condition you suffer or contract in a specific country, region or area for which the Department of Foreign Affairs and International Trade of the Canadian Government has issued a travel advisory or formal notice, before your departure date, advising Canadians not to travel to that specific country, region or area. In this exclusion “sickness, injury or medical condition” means any sickness, injury or medical condition that is attributable to the reason for which the travel advisory or formal notice was issued or complications arising from such “sickness, injury or medical condition”. This exclusion only applies to temporary visits outside of Canada.

MEDI-SELECT Advantage®

Emergency Medical and Hospital Insurance

for
visitors
to CANADA



A worry-free stay is only a call away with **Medi-Select Advantage!** — Visitors to Canada Emergency Medical and Hospital Insurance.



Plan Features*

- Choice of policy maximum based on your needs: \$15,000; \$25,000; \$50,000; \$100,000; or \$150,000 CAD
- Single trip plan offers rates for up to 365 days (180 days for applicants age 61 to 85)
- Automatic coverage for temporary visits to other countries excluding country of origin
- Coverage extensions available
- Low deductible of \$50 CAD, per insured person, per covered trip
- \$0 deductible option available
- Family or single coverage
- Simple application without any medical questions
- * Certain conditions, limitations and exclusions may apply.



Summary of Benefits*

- **Hospital Accommodation**
Reasonable and customary cost
- **Physician Charges**
Reasonable and customary cost
- **Diagnostic Services**
Reasonable and customary cost
- **Services of a chiropractor or physiotherapist**
To a maximum of \$500 CAD per insured person, per practitioner
- **Ambulance Services**
When medically necessary
- **Private Duty Nurse**
Up to the sum insured
- **Prescriptions**
Limited to a 30-day supply to a maximum limit of \$500 CAD
- **Medical Appliances**
Reasonable and customary cost
- **Treatment of Dental Accidents**
Up to \$3,000 CAD per insured person
- **Dental Emergency**
Up to \$500 CAD
- **Medical Repatriation**
Up to the sum insured
- **Return of Deceased**
Up to \$10,000 CAD per insured person

* Certain conditions, limitations and exclusions may apply.

Eligibility

- To be eligible for coverage under this plan:
- Coverage must be purchased prior to your arrival in Canada or within 30 days thereof
 - You must be a visitor to Canada, a Canadian who is not covered by a provincial or territorial government health insurance plan, a person with a work visa or an immigrant to Canada
 - You must be a least 15 days of age and less than 86 years of age
 - You must NOT be travelling against the advice of a physician and/or have been diagnosed with a terminal illness
 - You must NOT have a kidney disease requiring dialysis
 - You must not be experiencing new and undiagnosed symptoms

Optional Extensions

- Coverage can be extended provided that:
- A claim has not been made under this policy
 - You have not experienced any changes in your health since your effective date or date of arrival
 - You remain eligible for insurance
 - The request for the extension is received by phone not more than ten days prior to the expiry date of your coverage
 - The total time spent in Canada (including any temporary visits and extensions) does not exceed 365 days for persons up to age 60 (inclusively) or 180 days for persons age 61 to 85
 - The required premium is charged to your credit card

Note: The minimum premium is \$20 CAD per extension. The cost of additional days of insurance will be calculated based on the total trip duration, the age of the insured on the purchase date of the extension and using the premium schedule in effect at the time the extension is requested.

Global Excel
24 hours a day, 7 days a week!

From Canada and the U.S.:
call toll free **1-800-715-8833**

From Mexico:
call toll free **001-800-514-1518**

From anywhere:
call collect **(819) 566-8839**



Global Excel Management Inc.
Assistance on Call Around the World, Day or Night.



If you have questions or concerns about the benefits or your claim, Global Excel is there for you. Each caller is connected with a courteous and professional care coordinator who will answer questions and assist in obtaining medical care day or night, year round as follows:

- Benefit information
- Medical assistance
- Urgent message relay
- Interpretation service
- Claims information
- Direct billing instructions
- Personalized service
- Faster payment of claims
- Fewer forms to fill out
- Quick answers to questions

visit us @ www.globalexcel.ca

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