



Underwritten by:
Co-operators Life Insurance Company

Emergency Medical Assistance provided by:
SelectCare Worldwide

Managed by:
The Destination: Travel Group Inc.

Important Notice.

We will issue a policy upon receipt and activation of your application. Upon receipt of your policy and copy of your application, please review it carefully – it is for your own protection.

- Travel Insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel as your coverage is subject to certain limitations and exclusions.
- Exclusions apply to injury, sickness, accident and/or medical conditions that exist prior to and/or during your trip. Check to see how this applies in your policy and how it relates to your date of purchase, departure date, and effective date.

In the event of an accident, injury, or sickness your medical history will be reviewed when a claim is reported



Destination

TRAVEL HEALTH PLANS

A Division of PlanDirect Insurance Services Inc.

**Planning to Travel Out of the Country?
An accident or illness can happen
to anyone, anywhere, at anytime.**

Emergency travel health insurance is one of the best investments you can make. It will protect you from incurring thousands of dollars in unexpected medical bills.

Be aware that your government health insurance plan will only reimburse you for a very small fraction of your total expenses.

Whether you are visiting friends or relatives, vacationing, or wintering in another country, Destination: Travel Health Plans will provide essential emergency travel health coverage.

For broker use only

For Further Information please contact your broker or:

Destination: Travel Health Plans	Toll Free: 1-800-337-3532
211 Consumers Road, Suite 200	Fax: 416-499-0656
Willowdale, Ontario	Email: questions@desttravel.com
M2J 4G8	Website: www.desttravel.com

DTBE-07-10



Destination: Travel Health Plans:

We are dedicated to providing:

- An easy to complete application form
- Clear and understandable documents
- Competitive rates without sacrifice to the coverage
- Superior administration and service

Travel Plans Available:

Whether you require short or long term coverage, we have a plan for you.

Any individual who meets the eligibility and plan classification requirements on the application form is eligible for coverage.

Daily Rated Plan provides single trip coverage for the exact number of days you require.

Annual/Multi-Trip Plan provides 8, 15, 30, or 60 days of coverage for as many trips as you need during the year following your policy effective date.

Top-Up Plan provides the extra number of days you require over and above your existing annual plan at the daily rate. No Top-Up fee or surcharge is applied.

Extensions provides coverage for the extra number of days you require, if you are already covered by our plan and you are outside your province/territory of residence.

Automatic Extension provides up to 72 hours of extra coverage free of charge if you are delayed from returning to your province/territory of residence by inclement weather, vehicle mechanical failure, or a delay of a common carrier on which you are pre-booked as a passenger.

Companion Discount - If you apply for coverage with a second traveler you are both eligible for a **5% Companion Discount**.

Plan Classifications:

Stable pre-existing health conditions are covered as follows:

Premier	Upon qualification, covers conditions that have been stable for 90 days.
Ultra Preferred	Upon qualification, covers conditions that have been stable for 12 months.
Super Preferred	Upon qualification, covers conditions that have been stable for 12 months.
Elite Preferred	Upon qualification, covers conditions that have been stable for 12 months.

This is not an insurance policy

This Summary of Benefits merely provides the opportunity to review our benefits. A complete and formal policy will be sent to you when we receive a completed application and premium payment.

Schedule of Benefits

Emergency Medical Expenses	Max. Benefit In Canadian \$
(a) Emergency Medical Expenses - Resident of Canada	\$5,000,000
(b) Emergency Medical Appliances	Eligible Expense
(c) Emergency Diagnostic Services	Eligible Expense
(d) Emergency Prescription Drugs	Eligible Expense
(e) Emergency Paramedical/ Professional Services	\$350/practitioner
(f) Emergency Ambulance Transportation	Eligible Expense
(g) Emergency Dental - (i) Due to blow to mouth (ii) Relief of Dental Pain	\$3,000 \$500
(h) Private Duty Nursing	\$5,000

Emergency Assistance Services

(a) Return Children under your Care	Eligible Expense
(b) Expenses to Return your Vehicle	\$2,500
(c) Emergency Evacuation & Repatriation	Eligible Expense
(d) Subsistence Allowance	\$1,500
(e) Expenses related to your Death	Transport & up to \$5,000
(f) Bedside Companion Travel & Subsistence	Up to \$1,500
(g) Incidental Expenses in Hospital	\$250
(h) Pet Return	\$300
24 Hour/7 Day EMERGENCY MEDICAL ASSISTANCE	Included

Is There a Deductible?

Yes, there is a basic deductible of \$250 US per claim under this plan. You may either waive this deductible or choose a higher deductible.

Are There Exclusions in this Policy?

Yes. As in all contracts of insurance, there are certain terms, conditions, limitations and exclusions that will apply to your coverage. Please review your policy carefully. If you are not satisfied, you can make a written request for a full refund prior to your departure date or effective date of coverage.

