



The Destination: Canada Visitors Plan provides emergency medical insurance for Visitors to Canada, newly landed immigrants or returning Canadian citizens. This insurance is designed to cover losses arising from sudden and unforeseeable circumstances.

Summary of Benefits

This Summary of Benefits is for information purposes only. Please refer to the policy wording for full details of coverage, limitations, and exclusions.

Maximum Sum Insured options	\$25,000 – \$50,000 – \$100,000 – \$150,000 – \$200,000 – \$250,000 – \$300,000
Emergency Hospital	Semi-private hospital accommodations
Emergency Medical	<ul style="list-style-type: none"> • Services of physician, surgeon, anesthetist • Diagnostic, lab tests and/or x-ray • Licensed local land and/or sea ambulance to the nearest hospital • Private duty services of a registered graduate nurse up to \$10,000 • Rental of medical appliances
Drugs or Medications	Up to \$1,000 not exceeding a one-time 30-day supply per prescription
Professional Service	Physiotherapist, chiropractor, chiropodist, osteopath, podiatrist when ordered by the attending physician up to \$500 per practitioner for out-patient treatment
Emergency Air Transportation / Return Home	When pre-approved by Zurich Travel Assist
Transportation of Family	Up to \$3,000 to transport one family member or close friend and up to \$1,000 for meals and accommodation
Follow-up Visits	Up to \$3,000 for follow-up visits when pre-approved by Zurich Travel Assist
Accidental Dental	Up to \$3,000 for emergency treatment for accidental blow to the face
Dental Emergencies	Up to \$500 for the immediate relief of acute dental pain
Meals and Accommodation	Up to \$150 per day to a maximum of \$1,500 when hospitalized
Emergency Return Home	Up to \$3,000 for the additional cost of a one-way economy transportation
Return of Deceased	Up to \$10,000 for return or remains or up to \$4,000 for cremation or burial at place of death
Accidental Death & Dismemberment	Up to the maximum sum insured not to exceed \$150,000 for loss of life, limb or sight resulting from an accidental injury
Flight Accident	Up to a maximum sum insured of \$50,000
Side-trip outside Canada	Up to the maximum sum insured selected when the majority of the period of coverage is spent in Canada (at least 51% of the trip). No coverage in your country of origin

Important Exclusions

Coverage for pre-existing medical conditions:

Option 1: Coverage for stable pre-existing medical conditions:

- **Age 59 and under:** 90 days stable immediately before the effective date
- **Age 60 to 69:** 120 days stable immediately before the effective date
- **Age 70 to 79:** 180 days stable immediately before the effective date

Option 2: No coverage for any pre-existing medical conditions:

- **All ages**

Waiting period for sickness:

If the insurance is purchased:

- **within 30 days** of the date you depart your country of origin there will be a **48-hour** waiting period; or
- **30 days or more** after you depart your country of origin there will be a **7-day** waiting period.

Any sickness that manifests itself during the above waiting period is not covered even if the related expenses are incurred after the waiting period

The waiting period will be waived if you purchase:

- before the date of departure from your country of origin; or
- before the date, your existing Destination: Canada Visitors Plan policy expires and there is no lapse or gap in coverage; or
- before the date, any other existing health insurance coverage expires, and there is no lapse or gap in coverage