

# CANUCK VOYAGE

Travel freely. Travel blissfully.



DANFORTH  
INSURANCE

Travel insurance for Canadians going anywhere in the world.

Let us help you feel right at home even while you're exploring the globe.



## FEATURES AND BENEFITS WE OFFER TO GIVE YOU PEACE OF MIND WHILE GOING ABROAD:



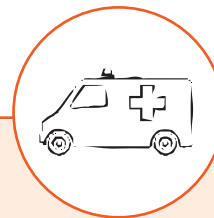
### EMERGENCY SICKNESS & INJURY

Coverage for treatment of unforeseen medical events



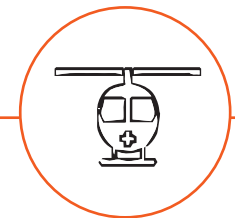
### HOSPITALIZATION

Coverage for hospital fees, including doctors, nurses, drugs and tests



### AMBULANCE

Coverage for transportation to the nearest medical facility via local ground, air, or sea ambulance



### REPATRIATION

Coverage for air transportation back home, if medically necessary

# CANUCK VOYAGE

## SUMMARY OF BENEFITS

Please refer to the Policy for full coverage details.

<b>OVERALL MAXIMUM LIMIT</b>	\$7,000,000
<b>ELIGIBILITY</b>	<p><b>To be eligible for coverage, on the effective date you must:</b></p> <ol style="list-style-type: none"> <li>1. Be a Canadian resident covered by your government health insurance plan for the entire duration of your trip; and</li> <li>2. purchase coverage for the entire duration of your trip; and</li> <li>3. be at least 15 days of age and less than 80 years of age; and</li> <li>4. not be travelling against the advice of a physician; and</li> <li>5. have not been diagnosed with a terminal illness; and</li> <li>6. not be experiencing new or undiagnosed symptoms or know of any reason to seek medical attention; and</li> <li>7. not be travelling to obtain medical treatment outside your province or territory of residence whether or not recommended by your attending physician; and</li> <li>8. not have used, or been prescribed, home oxygen during the 12 months prior to the effective date; and</li> </ol> <p><b>If you are between 60 and 79 years of age you must also:</b></p> <ol style="list-style-type: none"> <li>9. Be travelling for no more than 35 days; and</li> <li>10. not have been diagnosed with congestive heart failure; and</li> <li>11. not have a diagnosed unrepaired aneurysm of 4.5cm or more; and</li> <li>12. not require assistance with the activities of daily living (dressing, bathing, eating, using the toilet or getting in or out of a bed or chair)</li> </ol>
<b>FAMILY RATES</b>	2 times the rate for the oldest adult. Includes spouses age 59 and under and up to 5 dependent children or grandchildren under age 21, under age 26 for full-time students, or any age for children with disabilities
<b>DISCOUNTS</b>	5% companion discount
<b>SINGLE TRIP DURATION LIMIT</b>	365 days
<b>SINGLE TRIP AGE LIMIT</b>	Up to age 59 (trips up to 365 days), age 60–79 (trips up to 35 days)
<b>MULTI-TRIP ANNUAL PLAN OPTIONS</b>	5, 10, 20, 35, 50, 65, 100 days per trip
<b>MULTI-TRIP ANNUAL PLAN AGE LIMIT</b>	Up to age 59 (all annual plan options), age 60–74 (5, 10, or 20 days per trip only)
<b>DEDUCTIBLE OPTIONS</b>	\$0 \$250 \$500 \$1,000 \$5,000 \$10,000
<b>TRAVEL ZONE OPTIONS</b>	Worldwide including the US, worldwide excluding the US, or within Canada

<b>PRE-EXISTING CONDITIONS</b>	Age 59 and under, trips of 35 days or less: 30 day stability period Age 59 and under, trips over 35 days: 90 day stability period Age 60–74, any trip length: 90 day stability period Age 75–79, any trip length: 180 day stability period
<b>ELIGIBLE MEDICAL EXPENSES</b>	Emergency medical treatment for unforeseen sickness or injury
<b>HOSPITAL ACCOMMODATION</b>	Reasonable and customary costs up to a semi-private room
<b>MEDICAL SERVICES</b>	Licensed physician, surgeon, anesthetist and registered graduate nurse
<b>DIAGNOSTIC SERVICES</b>	X-rays and laboratory services
<b>PRESCRIPTIONS</b>	30-day supply (limit does not apply when hospitalized)
<b>PARAMEDICAL SERVICES</b>	Up to \$500 per insured person per profession: Acupuncturist, chiroprapist, chiropractor, optometrist, physiotherapist, podiatrist or osteopath
<b>DENTAL ACCIDENT</b>	Up to \$5,000
<b>DENTAL PAIN</b>	Up to \$500
<b>MEDICAL APPLIANCES</b>	Crutches, casts, splints, canes, slings, trusses, braces, walkers and/or the temporary rental of a hospital type bed, wheelchair etc.
<b>AMBULANCE SERVICES</b>	Reasonable & customary expenses
<b>TRANSPORTATION TO BEDSIDE</b>	Round-trip economy airfare plus up to \$150 per day to a maximum of \$1,500 each for the cost of meals and commercial accommodation
<b>MEALS &amp; ACCOMMODATION</b>	\$150 per day up to \$3,000
<b>EMERGENCY AIR TRANSPORTATION</b>	Up to \$250,000
<b>REPATRIATION OF REMAINS</b>	Up to \$15,000
<b>PET RETURN</b>	Up to \$500
<b>MINIMUM PREMIUM</b>	\$20
<b>REFUNDS</b>	Proated, partial refund for early return or cancelation after effective date—\$25 administration fee applies to all partial refunds—must have no claims Full refund prior to effective date

2019-03

In case of emergency, contact Intrepid 24/7™ immediately at:

**+1.800.203.8508**  
toll-free in USA and Canada

**+1.416.646.3107**  
collect where available

