

Visitors to Canada Product Overview

The following is a summary of the Berkley Visitors to Canada Product.
Please refer to the policy wording for complete terms, benefits, conditions and exclusions.

ELIGIBILITY

1. To be eligible for coverage you must:
 - be a visitor to Canada or a person in Canada under a valid work or student visa, a Canadian or an immigrant not eligible for benefits under a *government health insurance plan*; and
2. be at least 15 days of age and less than 90 years of age (less than 70 years of age for *Premium Plan*); and
3. not be travelling against the advice of a *physician* and/or not have been diagnosed with a *terminal illness*; and
4. not be experiencing new or undiagnosed *signs or symptoms* and/or know of any reason to seek medical attention; and
5. 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).

	Standard	Enhanced	Premium
Policy Limits	\$25,000, \$50,000, \$100,000	\$25,000, \$50,000, \$100,000, \$150,000	\$100,000, \$150,000, \$300,000
<i>Unless otherwise stated benefit limits are for reasonable and customary costs up to the sum insured</i>			
Maximum Policy Duration	365 days & 2 consecutive years		
Automatic Extension	72 hours with notification		
Waiting Period – purchased after departure from country of origin	Within 30 Days: 48 Hours After 30 Days 8 Days <i>The Waiting Period will be waived if this policy is purchased on or prior to the expiry date of an existing Visitors to Canada Travel Insurance policy already issued by the insurer</i>		
Minimum Deductible All Ages	\$0	\$0	\$500
Minimum Deductible Ages 80-89	\$500	\$500	N/A
Optional Deductibles *Not available ages 80-89	\$100*, \$250*, \$500, \$1,000 & \$3,000	\$100*, \$250*, \$500, \$1,000 & \$3,000	\$1,000* & \$3,000*
Out of Country	Max 49% of trip 30 days if originates and terminates in Canada; 7 days if originates or terminates in Canada		
COVERAGE	Standard	Enhanced	Premium
Hospitalization	<ul style="list-style-type: none"> • Ward rate • Emergency room fees • Emergency outpatient services 	<ul style="list-style-type: none"> • Semi private rate • Emergency room fees • Emergency outpatient services 	<ul style="list-style-type: none"> • Semi-private rate • Emergency room fees • Emergency outpatient services
Physician Charges	<ul style="list-style-type: none"> • Medical treatment by a legally licensed physician, surgeon, anesthetist or registered graduate nurse 		
Diagnostic Services	<ul style="list-style-type: none"> • Lab tests & x-rays part of emergency medical treatment • MRI, CAT, cardiac catheterization, sonograms, ultrasounds, digital x-rays, biopsies with prior approval 		
Prescriptions	30 day supply & up to \$500 per prescription	30 day supply & up to \$1,000 per prescription	30 day supply & up to \$1000 per prescription
Private Duty Nurse	With prior approval; \$5,000 limit out of hospital		
Paramedical Services: Chiropractor, Physiotherapist, Podiatrist, Osteopath	Up to \$300 per practitioner	Up to \$500 per practitioner	Up to \$500 per practitioner
Psychologist/Psychiatrist	N/A	N/A	\$1000
Dental	Accident - \$3,000 maximum Pain - \$300 maximum	Accident - \$3,000 maximum Pain - \$500 maximum	Accident - \$3,000 maximum Pain - \$500 maximum
Medical Appliances	With prior approval up to \$5,000		
Ambulance Services	Licensed ground ambulance or taxi		
Emergency Air Transportation	<ul style="list-style-type: none"> • With prior approval <ul style="list-style-type: none"> ○ Air ambulance ○ Airline with medical attendant ○ Additional seats if required ○ Economy airfare to Canada or your country of origin 		

COVERAGE	Standard	Enhanced	Premium
Repatriation of Remains	\$10,000 repatriation \$2,500 cremation or burial at place of death	\$10,000 repatriation \$5,000 cremation or burial at place of death	\$10,000 repatriation \$5,000 cremation or burial at place of death
Transport to Bedside	N/A	Economy airfare and \$150/day max \$3,000	Economy airfare and \$150/day max \$3,000
Meals and Accommodation	N/A	\$150/day max. \$3,000	\$150/day max. \$3,000
Hospital Allowance	N/A	\$50/day max. \$500	\$50/day max. \$500
Follow-up Visits		3 maximum	
Return and Escort of Children	N/A	Economy Airfare	Economy Airfare
Return of Baggage	N/A	\$500 maximum	\$500 maximum
A.D.&.D.	\$50,000 maximum	\$50,000 maximum	\$50,000 maximum
Flight Accident	\$50,000 maximum	\$50,000 maximum	\$100,000 maximum
Vaccines	N/A	N/A	\$100 per policy year*
Physical Exam	N/A	N/A	\$250 per policy year*
Eye Exam	N/A	N/A	\$100 per policy year*
Maternity Care	N/A	N/A	\$10,000 per policy year

* Not subject to a deductible

EXCLUSIONS	Standard	Enhanced	Premium
Pre-existing conditions			
Ages 0 - 74	90 day stability [^]	90 day stability [^]	90 day stability+ +Premium Plan available up to age 70
Ages 75 - 84	Pre-existing conditions are excluded*	Pre-existing conditions are excluded*	Not applicable
Ages 85-89	Pre-existing conditions are excluded	Pre-existing conditions are excluded	Not applicable

[^]If Plan 2 is selected, otherwise there is no coverage for pre-existing medical conditions

*May purchase coverage for pre-existing conditions stable in 180 days subject to Medical Questionnaire

Purchased to seek treatment	
In country of origin	
Non-compliance with any prescribed medical treatment	
Prior to effective date	
Prudent person	Seek care 90 days prior to effective date
Non-emergency	Including elective, cosmetic and chronic
Visit to country of origin	Symptoms were present or you received medical treatment during a temporary visit
Terminal Illness	Or travelling against advice of physician
Can be delayed	Until return to country of origin
Transplants	Cornea, organ, bone marrow, artificial joints, prosthetic devices or implants
Prescription Replacements	Existing prescriptions
Devices	Hearing devices, glasses, sunglasses, contact lenses, prosthetic teeth or limbs
Maternity	Pre-natal care, pregnancy or childbirth except as in Maternity Benefit on the Premium Plan
Children under 2	Congenital defect
Prior approval not obtained	Except emergency upon admission to hospital
Emotional, psychological	Unless hospitalized or under psychologist benefit
Intoxication	Contributed to by alcohol, prohibited drug or other intoxicant
Criminal or illegal act	Committing or attempting to commit
Suicide	Including attempt
Aircraft Operation	Operating or learning as pilot or crew
High Risk Activities	Rock or mountain climbing, hang gliding, parachuting, bungee jumping, skydiving, motor sport/racing, professional sport, scuba diving
Government Warning	Avoid all travel or to avoid non-essential travel
Contamination	Radioactive material, nuclear fuel or waste
War	Including service in the armed forces
A.D.&.D. Additional exclusions apply	<ul style="list-style-type: none"> • Mental incapacity • While undergoing medical or surgical treatment • Stroke, cerebrovascular condition or cardiovascular condition • Travel in vehicle used for aerial navigation • Infections • Asphyxiation • Natural causes