

# Emergency Medical Travel Insurance

## Daily Plan (all ages)

Provides Emergency Medical Travel Coverage for a single trip outside your province of residence or Canada.

- No age restrictions
- Family coverage options available for the Daily/Top Up Plan without Medical Declaration and the Canada Plan
- Optional Medical Declaration for Age 60 or over (not available online – contact CAA).
- Deductible options

### Summary of Benefits\*

Emergency Medical Travel Coverage up to a maximum of \$5 million CAD

- Hospital Accommodation
- Physicians' Fees
- Diagnostic Services (such as: lab tests, x-rays)
- Private Duty Nursing during Hospitalization
- Ambulance Services and Emergency Air Transportation
- Prescriptions Drugs
- Medical Appliances (such as: casts, splints, crutches)
- Paramedical Services (such as: chiropodist, chiropractor, physiotherapist)
- Emergency Dental Expenses
- Preparation and Return of Deceased
- Pet Return

\*Certain conditions, limitations and exclusions may apply.

### Eligibility Requirements:

1. You must meet the following conditions in order to be eligible for this insurance:

- a) you must be a Canadian resident or a landed immigrant and be covered by the government health insurance plan (GHIP) of your Canadian province of residence for the entire duration of your trip; and
- b) you must NOT have used or been prescribed home oxygen during the 12 months prior to your departure date; and
- c) you must NOT have a kidney disease requiring dialysis; and
- d) you must NEVER have been diagnosed with AIDS (Acquired Immune Deficiency Syndrome) or HIV (Human Immunodeficiency Virus); and
- e) you must NOT be travelling against the advice of a physician and/or have been diagnosed with a terminal illness or metastatic cancer.

### 2. Change in health PRIOR to departure/effective date:

You must meet the Plan Qualification and Eligibility Requirements on the date you depart from your province of residence or Canada. If your health changes between the date of application and your departure/effective date, you must contact CAA and review the Plan Qualification and Eligibility Requirements to ensure that you continue to be eligible for the plan for which you have qualified for. If you do not meet the Plan Qualification and Eligibility Requirements for this insurance on your departure date or effective date, in the event of a claim, the Insurer will void your policy and the premium paid will be refunded and your incurred medical expenses will be your responsibility.

For a complete list of benefits, view the policy wording [here](#).

## Annual Plan (all ages)

Provides Emergency Medical Travel Coverage for any number of trips up to 9, 15 or 30 consecutive days of travel outside your province of residence or Canada, taken within the policy year.

- Offers unlimited travel within Canada (excluding province of residence)
- No age restrictions
- Family coverage options available to the Annual Plan without Medical Declaration
- Optional Medical Declaration for Age 60 and over (not available online – contact CAA).
- Deductible options
- Top Up coverage available at CAA Service Centres only

### Summary of Benefits\*

Emergency Medical Travel Coverage up to a maximum of \$5 million CAD

- Hospital Accommodation
- Physicians' Fees
- Diagnostic Services (such as: lab tests, x-rays)
- Private Duty Nursing during Hospitalization
- Ambulance Services and Emergency Air Transportation
- Prescriptions Drugs
- Medical Appliances (such as: casts, splints, crutches)
- Paramedical Services (such as: chiropodist, chiropractor, physiotherapist)
- Emergency Dental Expenses
- Preparation and Return of Deceased
- Pet Return

\*Certain conditions, limitations and exclusions may apply.

### Eligibility Requirements:

1. You must meet the following conditions in order to be eligible for this insurance:

- a) you must be a Canadian resident or a landed immigrant and be covered by the government health insurance plan (GHIP) of your Canadian province of residence for the entire duration of your trip; and
- b) you must NOT have used or been prescribed home oxygen during the 12 months prior to your departure date; and
- c) you must NOT have a kidney disease requiring dialysis; and
- d) you must NEVER have been diagnosed with AIDS (Acquired Immune Deficiency Syndrome) or HIV (Human Immunodeficiency Virus); and
- e) you must NOT be travelling against the advice of a physician and/or have been diagnosed with a terminal illness or metastatic cancer.

### 2a) Change in health PRIOR to departure/effective date:

You must meet the Plan Qualification and Eligibility Requirements on the date you depart from your province of residence or Canada. If your health changes between the date of application and your departure/effective date, you must contact CAA and review the Plan Qualification and Eligibility Requirements to ensure that you continue to be eligible for the plan for which you have qualified for. If you do not meet the Plan Qualification and Eligibility Requirements for this insurance on your departure date or effective date, in the event of a claim, the Insurer will void your policy and the premium paid will be refunded and your incurred medical expenses will be your responsibility.

### 2b) Change in health AFTER the effective date (Annual Plan only):

If your health changes after the effective date, your policy will continue to be valid. However, any changes in your health will be subject to the exclusion for pre-existing medical conditions during subsequent trips (see E. Exclusions, Pre-existing Medical Condition Exclusions).

For a complete list of benefits, view the policy wording [here](#).