

Travel Coverage by AIG Insurance

Coverage	RSA Travel	AIG Travel Solution
Underwriter	RSA Canada	AIG Insurance Co. of Canada
Eligibility of Insured Persons	Global Travel Insurance is available to Eligible Participants under 70 years of age on the Departure Date, traveling outside their Home Country from province of residence in Canada, as under Class I: Domestic Graduate Student or Class II: Foreign Graduate Student and Spouse and Dependent Children of a person within a Class of Eligible Participants who are covered by provincial healthcare or equivalent (i.e. International student plan). Dependents under age 23 / 26 if attending post-secondary	Global Travel Insurance is available to Eligible Participants under 70 years of age on the Departure Date, traveling outside their Home Country from province of residence in Canada, as under Class I: Domestic Graduate Student or Class II: Foreign Graduate Student and Spouse and Dependent Children of a person within a Class of Eligible Participants who are covered by provincial healthcare or equivalent (i.e. International student plan). Dependents under age 23 / 26 if attending post-secondary
Territorial Limits	Worldwide except in the insured person's home country of permanent residence.	Worldwide except in the insured person's home country of permanent residence.
Trip Duration	180 days	180 days
Pre-existing Medical Condition Clause	None	None
Main Exclusions / Will not cover:	<ul style="list-style-type: none"> • what provincial healthcare would pay for • expenses related to terminal illness • medical conditions with reasonable expectation you'd need treatment while traveling • services that could reasonably have been delayed until return • Trip can't be taken for purpose of getting medical treatment or hospital services • disorder, disease, condition that is emotional, psychological or mental in nature unless hospitalized on the trip • expenses in the 4 weeks before or after expected delivery date (mom or baby) • war, invasion, terrorism, criminal acts, services in armed forces • suicide or self-inflicted, sane or not • alcohol, drug abuse/influence • participation in professional sports, athletic or motorized 	<ul style="list-style-type: none"> • what provincial healthcare would pay for • expenses related to terminal illness • medical conditions with reasonable expectation you'd need treatment while traveling • services that could reasonably have been delayed until return • Trip can't be taken for purpose of getting medical treatment or hospital services • expenses before end of 7th mos. of pregnancy • war, invasion, terrorism, criminal acts, services in armed forces
Hospital & Medical	\$5,000,000 per trip	\$5,000,000 per trip
Physician Services	Included	Included
Nurse services	Included, Max per trip \$5,000	Included, Max per trip 5,000
Out Patient Hospital Services	Included	Included
Emergency Air Transportation	R&C subject to overall maximum	R&C subject to overall maximum
Ground Transportation (Ambulance)	Included	Included

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Repatriation	\$5,000	\$15,000
Identification of Remains	\$5,000	\$5,000
Extended stay	\$150 / day to \$3,000 max for meals & accommodation if trip extends beyond last day of coverage due to injury/sickness suffered by an insured person	\$150 / day to \$3,000 max for meals & accommodation if trip extends beyond last day of coverage due to injury/sickness suffered by an insured person
Family Transportation (Bedside visit)	\$150 / day to \$3,000 max for meals & accommodation plus single round-trip economy airfare. Minimum 3 days of hospitalization.	\$15,000 max \$150 / day to \$3,000 max for meals & accommodation single round-trip economy airfare
Return of Traveling Companion	Single trip economy airfare back to Canada	Single trip economy airfare back to Canada
Return and Escort of Dependent Children (<16)	Not included	\$5,000 per returned Insured Child
Automobile Return	\$5,000	\$5,000
Out of Pocket / Incidental Expenses	\$250 per trip	\$1,500 max at \$150 / day
Laboratory & Diagnostic Testing	Included, MRI requires pre-approval	Included, MRI requires pre-approval
Medical Equipment for Therapeutic purposes	Included	Included
Prescription Drugs	30 day supply, unless hospitalized	30 day supply, unless hospitalized
Paramedical Services	\$250 per practitioner: Physiotherapy, Podiatrist, Osteopath, Chiropractor, Chiropodist	\$300 per practitioner: Physiotherapy, Podiatrist, Osteopath, Chiropractor, Chiropodist
Accidental Dental	\$2,000	\$2,000
COVID Provisions	COVID related illness covered	Policy will treat COVID like any other illness and will cover all emergency medical costs but not quarantine, isolation fees, vaccinations or tests whether necessary or voluntary.
Travel Assistance	Included	Included
Psychiatric Fees	Not included	\$10,000 Lifetime Max. Inpatient basis
Psychiatric Hospitalization	Not included	\$50,000 Lifetime Aggregate Limit If admitted to hospital for suicide, attempted suicide, self-inflicted injuries, mental or emotional disorders etc.
Security Evacuation	Not included	\$100,000 max CAD per trip
War Risk	Not included	Included
Accidental Death & Dismemberment	Not included	\$50,000 (Loss of Life) Loss Schedule - Varies Aggregate Limit per any one accident: \$500,000
Rehabilitation Benefit	Not included	\$15,000

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Seat Belt Benefit	Not included	Additional 10% to principal sum
Dependent Child Education Benefit	Not included	\$5,000 per year, 4 year max
Spousal Education Benefit	Not included	\$15,000
Trip Cancellation & Interruption. Baggage (TCIB)		
Cancellation	\$5,000 per insured person per trip	\$10,000 combined max CAD
Interruption	\$2,000 per insured person per trip	\$1,000 for prepaid and transport costs
Baggage & Personal Effects	\$1,000	\$2,000
Baggage Delay	Not included	\$400
Passport, Travel Visa, Birth Cert, Drivers Lic	Not included	\$200
Covered Risks	Medical conditions & death, travel advisory, legal commitment, quarantine	Medical conditions & death, travel advisory, employment change, natural disaster at home or destination, legal commitment, quarantine, missed connection, named hurricane, pregnancy or adoption
Pre-existing Medical Condition Clause	90 days	90 days
Travel Assistance Services		Included