

This insurance provides coverage for medical expenses incurred by students enrolled in a school in Canada and Canadian students enrolled in a school outside of Canada.

Key Benefits	Maximum Limit
Maximum liability	\$2,000,000
Emergency medical treatment	<ul style="list-style-type: none"> Emergency medical treatment for sickness or injury whether in-patient or out-patient care Services of physician, surgeon, anaesthetist, registered graduate nurse Up to \$15,000 for private duty nursing X-rays and laboratory services Rental of medical appliances
Non-emergency medical treatment	Up to \$3,000
Ambulance	Including mountain and sea rescue. Taxi expenses up to \$125 in lieu of ambulance
Prescription drugs	Limit of a 30-day supply, up to \$10,000
Eye examination	One visit per 12 months period
Annual physician visit	Up to \$150 for one check-up or one consultation session and prescription of the 'morning after pill' per 12 months period (if 365 days are purchased)
Emergency air transportation	Up to Policy limit
Maternity	Up to \$25,000 if pregnancy commenced during period of coverage
Dental	<ul style="list-style-type: none"> Up to \$5,000 for accident Up to \$600 for dental pain Up to \$150 for impacted wisdom tooth
Professional medical services	Up to \$600 per practitioner for visits to licensed physiotherapist, chiropractor, chiropodist, osteopath, acupuncturist, speech therapist, naturopath, or podiatrist. Referral needed for acupuncturist and naturopath
Psychological/Psychiatric	<ul style="list-style-type: none"> Up to \$1,000 for visits to a physician, psychiatrist or psychologist Up to \$25,000 for hospitalization
Repatriation	<ul style="list-style-type: none"> Up to \$25,000 for repatriation Up to \$5,000 for burial/cremation at place of death (excluding cost of burial coffin or urn) Up to \$5,000 for a family member to travel and identify your body and up to \$1,500 for meals and accommodation
Family transportation	Up to \$5,000 for transportation costs and up to \$1,500 for meals and accommodation in the event of your hospitalization
Tuberculosis testing and vaccination	Up to \$100 for tuberculosis testing and vaccination or immunization over a 12 consecutive month period (180 days must be purchased)
Trauma counselling	Up to \$500 for counselling sessions following a sickness or accident
Accidental Death and Dismemberment	\$10,000 Optional limits available: <ul style="list-style-type: none"> Air flight/common carrier - \$100,000 24-hour Accident - \$25,000

Key Features	
Travel worldwide	Travel worldwide is valid as long as majority of time is spent in country of study. No coverage provided while in home country
Pre-existing conditions	Covered if stable in the 90 days prior to the effective date
Exclusions	<ul style="list-style-type: none"> Medical treatment or medical condition originating in your home country Long term care or ongoing care Refer to policy wording for complete list of all exclusions
Refund	<ul style="list-style-type: none"> Full refund if prior to the effective date/if student visa is denied/if entry into country is denied/if non arrival to country of study Partial refunds are also available – consult the policy wording for full details
Claims procedure	Consult the claim guideline in your policy wording

International Students and Visitor			
Scenario	Policy issued before April 3, 2020	Policy issued between April 3 and July 7, 2020	Policy issued July 8, 2020 or later
Sickness due to COVID-19	Covered	Not covered for any claims that occurred between April 3 and July 7, 2020 Covered for claims that occurred on July 8, 2020 or later (provided the policy is still in effect)	Covered

Note: For Traveller Visitors to Canada plans when travel is outside of Canada, a travel advisory exclusion applies if the travel advisory is issued before the date you leave for your trip. If a travel advisory is issued because of COVID-19, coverage is not provided for any claims related to COVID-19.