

True Senior Guard Travel Insurance

Summary of Benefits

Maximum Coverage Amount

Single Trip - \$5,000,000 CAD per Trip

Single Trip Family - \$5,000,000 CAD per family member per Trip

Multi Annual Plan - \$5,000,000 CAD per policy period

Multi Annual Plan Family - \$5,000,000 CAD per family member per policy period.

BENEFIT	DETAILS
Hospital Services	Hospitalization services (limited to a semi-private room). Out-patient medical treatment provided by a Hospital.
Hospital Allowance	\$50 per day up to \$250 per Hospitalization to cover incidental Hospital charges, such as but not limited to, TV rental, telephone charges and parking.
Physician's Fees	Fees charged by Physicians, up to the limit deemed Reasonable and Customary for the area where the Treatment is provided.
Paramedical & Other Professional Services	Care received from a licensed chiropractor, chiropodist, paramedical, optometrist, osteopath, physiotherapist or podiatrist, up to \$500 per type of medical specialty when recommended by the attending physician and approved in advance by claims assistance "ACM" .
Ambulance Services	Local ground ambulance service to a medical service provider in an Emergency.
Emergency Air Transportation	<p><i>Benefit is ONLY payable when pre-approved and arranged by claims assistance "ACM"</i></p> <ul style="list-style-type: none"> • At the time of Hospitalization, medical air evacuation for return to Canada or between medical facilities; or, • The cost of stretcher fare or one-way economy airfare on a commercial flight via the most direct route to return to your home province/territory of residence for immediate medical treatment as a result of an Emergency; and, • The cost of an airline seat upgrade when Medically Necessary
Diagnostic Services	The costs for laboratory tests and X-rays required for the Treatment of an Emergency and when prescribed by the attending Physician.
Prescription Drugs	Prescription drugs that can only be obtained upon medical prescription. Limited to a 30-day supply per prescription
Essential Medical Appliances	The lesser amount to rent or purchase essential medical appliances, including but not limited to splints, casts, crutches, canes, slings, trusses, orthopaedic corsets or for the rental of walkers or wheelchairs.

BENEFIT	DETAILS
Private Duty Nursing	Performed by a registered nurse (R.N.)
Follow up Visit	Must be pre-approved by claims assistance “ACM” and will only be authorized if Medically Necessary to the initial Emergency.
Dental Services	<ul style="list-style-type: none"> • Accidental Dental Service: up to \$2,500 • Emergency Dental : up to \$400 Treatment must be initiated within 48 hours from the time the Emergency began and completed no later than 90 days after the treatment began and prior to Your Return Date to Your Home Province/Territory
Return of Excess Baggage	<p><i>Benefit is ONLY payable when pre-approved and arranged by claims assistance “ACM”</i></p> Up to \$250 This benefit is only applicable in coordination with the “Emergency Air Transportation” benefit.
Return of Pets	Up to Up to \$250 This benefit is only applicable in coordination with the “Emergency Air Transportation” or the “Return of Deceased” benefits.
Return of Travelling Companion, Spouse, Dependent Child/grandchild	\$150 per day to a maximum of \$1,500 This benefit can only be offered once during the same Trip and will not apply after Your original expected Return Date.
Child Care	Up to \$500 per day to a maximum of \$5,000
Return to Your Destination	The Company will pay the cost of a one-way economy airfare by the most direct route to return You to the place where the Emergency air transportation commenced or to continue Your Trip as originally booked.
Return of Deceased	<ul style="list-style-type: none"> • The preparation and return of the insured's body, to home province/territory; or, • Up to a maximum of \$5,000 for burial at the place of death; or, • Up to a maximum of \$5,000 for cremation, and • Transportation costs of one Immediate Family member to go to the place of the insured's death to identify the body up to a limit of \$150 per day to a maximum of \$1,500 for meals and commercial accommodation.
Emergency Transportation to Insured Person's Bedside	<p><i>Benefit is ONLY payable when pre-approved and arranged by claims assistance “ACM”</i></p> Up to a maximum of \$150 per day with a maximum of \$1,500
Return of Vehicle	Up to a maximum of \$3,000 for the charges incurred for a commercial agency to return a Vehicle that You own or rent to either Your Home Province/Territory or the nearest appropriate Vehicle rental agency.