

Guest Group Emergency Medical Insurance



This document is a summary of the guest group emergency medical insurance provided by your adventure tourism operator. The intent is to cover an unforeseen sickness or injury that requires immediate medical treatment to alleviate existing danger to life or health.

1.0 Visitors to Canada

Eligibility: You are eligible for coverage if

- You are a visitor to Canada.
- You know of no reason for which you may seek medical attention.
- You are not travelling against a physician or other registered medical practitioner's advice.
- You have not been diagnosed with a terminal condition.
- You are not receiving palliative care or palliative care has not been recommended.
- You do not have Chronic Obstructive Pulmonary Disease (COPD), including emphysema, requiring home oxygen.
- You have not had or are not waiting for an organ transplant.
- You do not have pancreatic cancer, liver cancer or any type of cancer that has metastasized or that required a bone marrow transplant.
- You do not have kidney disease requiring dialysis.
- You have not been diagnosed with congestive heart failure also known as pulmonary edema.



Important Notice – Please read carefully.

You are insured upon arriving as a guest of the adventure tourism operator until your scheduled departure. During this time, you are covered for an unexpected medical emergency. Treatment must occur during this coverage period.

Travel insurance covers claims arising from sudden and unexpected situations (i.e. accidents and emergencies and not follow-up or recurrent care). To qualify for this insurance, you must meet all of the eligibility requirements. This insurance contains limitations and/or exclusions. In the event of a claim, your prior medical history may be reviewed.

This is excess insurance and will pay secondary to other valid insurance.

See the applicable section for your coverage:

- [Visitors to Canada](#)
- [Travelling Canadians \(all provinces/territories except BC\)](#)
- [BC Residents](#)

Pre-Existing Medical Conditions

Pre-existing medical conditions must be stable prior to your effective date of coverage when you become a guest with the adventure tourism operator for that condition to be eligible.

Age	Stability Period
59 years and under	120-day stability period before the effective date of coverage
60 to 69 years	180-day stability period before the effective date of coverage
70 years and over	365-day stability period before the effective date of coverage

Key Benefits

Benefit	Description
Sum Insured	\$250,000 CAD
Age Limit	None
Deductible	\$0 CAD
Emergency Medical Treatment	Up to the sum insured for: Emergency medical treatment for in-patient or out-patient care, services of physician, private duty nursing, X-rays and laboratory services, rental or purchase of essential medical appliances.
Ambulance & Evacuation	Up to the sum insured for ground ambulance or helicopter transfer / ambulance to hospital or taxi in lieu.
Prescription Drugs	Up to a 30-day supply following an emergency during the trip.
Professional Medical Services	Up to \$600 for any one incident per practitioner for licensed physiotherapists, chiropractors, chiropodists, osteopaths, podiatrists, optometrists, acupuncturists.
Fracture Treatment	Up to \$1,000 for medical treatment related to fractures.
Accidental Dental	Up to \$6,000 for dental accidents during the trip and up to \$600 for any other dental emergencies.
Hospital Allowance	Up to \$100 per day for incidental hospital charges.
Emergency Air Transportation	Up to the policy limit for medical air evacuation to your country of permanent residence. If medically required, this benefit also includes the cost of a qualified medical attendant and an airline seat upgrade.
Return of Dependant Children	When an insured traveller is returned to their country of permanent residence because of a medical emergency, this benefit includes: - Up to a one-way economy airfare for dependent children to return home. - The cost of a qualified chaperone.
Repatriation	Up to the sum insured for preparation and return of the body and up to \$6,000 for burial or cremation at the place of death. Transportation costs and insurance coverage for one family member to identify the body, and up to \$400 per day to a maximum of \$2,000 for their meals and accommodation.
Family Transportation	When an insured traveller is hospitalized, this benefit includes a round trip economy airfare or ground transportation costs for a family member to be at their bedside and up to \$400 per day to a maximum of \$2,000 for out-of-pocket expenses.
Out-Of-Pocket Expenses	When a travelling companion is hospitalized on the date the insured traveller is scheduled to return home or when they are transferred to a different hospital in another city for emergency medical treatment, up to \$500 per day to a maximum of \$5,000 for commercial accommodation, meals, telephone calls, internet charges, taxi fare, parking charges, bus fare, rental car services.
Return of Vehicle	When the insured traveller is not medically fit to drive home, this benefit includes up to the policy limit for a commercial agency to return the vehicle or up to a one-way economy airfare plus gas, meals and accommodation for a family member or friend to pick up and return the vehicle.

2.0 Travelling Canadians (all provinces/territories except BC)

Eligibility: You are eligible for coverage if

- You are a Canadian resident.
- You are covered for provincial health care in your home province.
- You are not travelling against a physician or other registered medical practitioner's advice.
- You have not been diagnosed with a terminal condition.
- You are not receiving palliative care or palliative care has not been recommended.

Pre-Existing Medical Conditions

There is no stability requirement for pre-existing medical conditions.

Key Benefits

Benefit	Description
Sum Insured	\$5 million CAD
Age Limit	None
Deductible	\$0 CAD
Emergency Medical Treatment	Up to the policy limit for: Emergency medical treatment for in-patient or out-patient care, services of physician, private duty nursing, X-rays and laboratory services, rental or purchase of essential medical appliances.
Ambulance & Evacuation	Up to the sum insured for ground ambulance or helicopter transfer / ambulance to hospital or taxi in lieu.
Prescription Drugs	Up to a 30-day supply following an emergency during the trip.
Professional Medical Services	Up to \$700 for any one incident per practitioner for licensed physiotherapists, chiropractors, chiropodists, osteopaths, podiatrists, optometrists, acupuncturists.
Fracture Treatment	Up to \$1,250 for medical treatment related to fractures.
Accidental Dental	Up to the policy limit for dental accidents during trip. Also includes additional coverage for up to 30 days in the home province upon return from the trip and up to \$700 for any other dental emergencies.
Hospital Allowance	Up to \$100 per day for incidental hospital charges.
Emergency Air Transportation	Up to the policy limit for medical air evacuation. If medically required, this benefit also includes the cost of a qualified medical attendant and an airline seat upgrade.
Airfare to Return Home for Treatment	Up to a one-way economy airfare to return to the home province for immediate medical treatment, provided treatment is required within 10 days of returning home.
Return of Excess Baggage	Up to \$700 if the insured traveller is medically air evacuated to their home province and there was no room aboard the aircraft for baggage.

Benefit	Description
Return of Dependant Children	When an insured traveller is returned to their home province because of a medical emergency, this benefit includes: • Up to a one-way economy airfare for dependent children to return home. • The cost of a qualified chaperone.
Repatriation	Up to the policy limit for preparation and return of the body: • Up to \$6,000 for burial or cremation at the place of death • Transportation costs and insurance coverage for one family member to identify the body, and up to \$400 per day to a maximum of \$2,000 for their meals and accommodation.
Family Transportation	When an insured traveller is hospitalized, this benefit includes a round trip economy airfare or ground transportation costs for a family member to be at their bedside and up to \$500 per day to a maximum of \$2,500 for out-of-pocket expenses.
Out-Of-Pocket Expenses	When a travelling companion is hospitalized on the date the insured traveller is scheduled to return home or when they are transferred to a different hospital in another city for emergency medical treatment, this benefit includes commercial accommodation, meals, telephone calls, internet charges, taxi fare, parking charges, bus fare, and rental car services.
Return of Vehicle	When the insured traveller is not medically fit to drive home, this benefit includes up to the policy limit for a commercial agency to return the vehicle or up to a one-way economy airfare plus gas, meals and accommodation for a family member or friend to pick up and return the vehicle.
Air Travel Delay	• Up to \$900 for accommodation and meals when a flight is delayed for 4+ hours. • Up to \$400 for additional transportation when a flight is delayed for 4+ hours. • Up to \$400 for entertainment expenses when a flight is delayed for 4+ hours. • Up to \$900 for essential items when the baggage is lost or delayed by the airline for 6+ hours.
Medical Follow-up in Canada	When the insured traveller is returned to their home province because of a medical emergency, this benefit is available for up to 15 days from the return date and includes: • Up to \$1,000 for a semi-private room in a hospital, rehabilitation center or convalescent home. • Up to \$100 per day for home care nursing. • Up to \$300 for ambulance or taxi services. • Up to \$300 for rental or purchase of essential medical appliances.

3.0 BC Residents

Eligibility: You are eligible for coverage if

- You are a BC resident
- You are under the age of 80

Pre-Existing Medical Conditions

There is no stability requirement for pre-existing medical conditions.

Key Benefits

Benefit	Description
Evacuation	Up to \$25,000 for helicopter transfer to hospital due to injury or sickness.
Ambulance	Up to \$2,000 for ground or air ambulance to hospital due to injury or sickness.
Accidental Dental	Up to \$5,000 for dental accidents during the trip.
Medical Treatment	When by reason of injury only, the insured traveller requires medical treatment by a physician within 30 days from the date of the accident and incurs expenses for any of the following services or supplies, while under the regular care and attendance of a physician with respect to items (1) to (7) up to a total of \$15,000: • Expenses for the services of a nurse when recommended by a physician, subject to a maximum of \$5,000 per any one accident. • Hospital charges for the difference between the public ward allowance under the insured person's provincial hospital plan and the semi-private accommodation charge (private accommodation charge if recommended by a physician). • Rental of a wheelchair, iron lung and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary, subject to a maximum of \$5,000 per any one accident; • Fees for the services of a licensed physiotherapist or certified athletic sports therapist, when recommended by a physician, subject to a maximum of \$500 per any one accident; • Drugs and medicines which require the written prescription of a physician and are dispensed by a registered pharmacist, subject to a maximum of \$150 per any one accident; • Miscellaneous expenses for hearing aids, crutches, splints, casts, trusses and braces, but not including replacement thereof; braces do not include dental braces, and are subject to a maximum of \$750 per any one accident; • Fees for the services of a licensed chiropractor, subject to a maximum of \$500 per any one accident.
Repatriation	Up to \$5,000 limit for preparation and return of the body.
Accidental Death & Dismemberment Operator Insurance	You are covered for a principal sum amount of \$10,000, if an injury sustained results in death while participating in activities as a guest of the adventure tourism operator, including travel to and from the registered backcountry lodge of the operator.

4.0 Claims

How claims work:

- The adventure tourism operator will notify us of a claim should you experience a sudden and unexpected emergency, sickness or accident during your coverage period that requires emergency evacuation to hospital and/or medical treatment in BC.
- Exceptional claims service is important, so we do our best to make the process as simple as possible. We will assist in initiating the claim with the insurer.
- You are responsible for completing the claim form and providing your invoices, etc. to the insurer.
- Keep all of your receipts, invoices for helicopter transfer, and travel documentation as it may be required for the claim.
- If you are treated in the emergency room of a BC hospital you will be expected to pay for services rendered. Keep all your receipts for reimbursement.
- If you are admitted to a BC hospital as an inpatient the insurer will contact the hospital to arrange direct billing where possible.
- This Insurance is excess to all other valid insurance. If any other valid insurance is also an excess insurance, payment of eligible expenses will be coordinated. All coordination follows the guidelines set by the Canadian Life and Health Insurance Association.

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