

SBC Travel Product Enhancements Summary

- Optional deductible - up to 35 % discount on the premium based on the selected deductible
- Trip breaks of unlimited duration
- Premium discounts for travelling companions and grandchildren
- Flexible Annual plan per trip durations: 4, 8, 17, 31, 60, 90, 120, 150 and 180 days
- Medical follow-up in Canada
- Pet repatriation
- No knock-out questions for < 55 yr
- Underwriting at time of purchase, not at claims stage
- Deductibles are per policy period not per incident

	Individual / Annual / Top-up
COVERAGE / BENEFITS	
Emergency Medical Care	\$5,000,000
24/7 Travel Assistance	✓
Optional Accidental Death or Dismemberment	Up to \$200,000 for accidental loss of life in public transportation Up to \$100,000 for accidental loss of life under any other circumstances
Optional Air Flight Accident	Up to \$300,000
Deductible (EMC only)	Optional deductibles available per trip (in CAD): \$0; \$250; \$500; \$1,500; \$2,500; \$5,000.
Hospitalization medical and paramedical expenses	
Hospital room	Private or semi-private
Incidental expenses (telephone, parking)	\$100
Professional services (physiotherapist, chiropractor, osteopath)	\$300
Dermatological emergencies	\$300
Emergency dental care	\$500
Emergency dental surgery (accidental)	\$2,000
Trip break	
Insureds can return to their province of residence and go back to their destination without terminating the insurance contract.	Yes
Transportation expenses	
Vehicle return	\$5,000
Baggage return	\$300
Pet return	\$500
Return of the deceased	\$10,000
Meals and accommodation	\$3,000 (max. \$300 / day)

Individual / Annual / Top-up	
COVERAGE / BENEFITS	
Medical follow-up in Canada	
Hospital room (semi-private or rehab.)	\$1,000
Home nursing care	\$50 / day (max. 10 days)
Rental (crutches, walker, canes, trusses, orthopedic corset and oxygen)	\$150
Transportation for medical care	\$250
Premium Calculation	
Calculation Formula	<p><55 (all duration) or 55 to 75 & <32 days = Premium according to age and duration</p> <p>55 to 75 incl & >31 days or >75 (all duration) = Personalized premium (grading scale)</p>

Individual / Annual / Top-up	
ELIGIBILITY	
If	< 55 yr
Condition	Valid medicare from the province of residence.
Not eligible if	55 yr and over
	<ol style="list-style-type: none"> 1. Have received medical advice not to travel; 2. Suffer from a medical condition in a terminal stage; 3. Suffer from kidney failure treated through dialysis; 4. Have been diagnosed with or treated for metastatic cancer in the past 5 years; 5. Have been prescribed or treated with home oxygen in the past 12 months.

Individual / Annual / Top-up	
PRE-EXISTING CONDITIONS	
Pre-existing conditions covered if	< 55 yr all trip durations and 3 month stability, no (MQ)
	55 to 75 yr, travelling 31 days or less and 6 month stability period, no MQ
	55 to 75, travelling 32 days or more and aged 76 or more, all trip durations: HD + 6-month stability period for health conditions not mentioned on the HD + MQ
Medical Questionnaire (MQ): Pre-existing health risk assessment process to determine if a health condition excluded following the Health Declaration (HD) could still be covered while travelling.	<p>For individuals who purchased the Emergency Medical Care benefit under the Individual, Package or Annual product and who:</p> <ul style="list-style-type: none"> • Are aged 55 to 75 and travel 32 days or more, or; • Are aged 76 or more, regardless of trip duration; <p>And to whom a MQ is offered after answering the HD's questions 6 to 9.</p>
	<p>A MQ sent to a client includes the following documents: Letter to the client; Letter to the physician; Medical Questionnaire; Consent form.</p> <p>The medical questionnaire is valid for one year following the approval date, provided no changes occurred in the client's medical condition during the year. The insured person must contact us, during the validity period, should there be changes in his medical condition. In such cases, a new MQ will be required.</p>