

SBC Travel Product Enhancements Coverage / Benefits

	Individual / Annual / Top-up
COVERAGE / BENEFITS	
Benefits available	
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	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
Physician fees	✓
Medical appliances (crutches, canes, etc.)	✓
Nursing care	✓
Professional services (physiotherapist, chiropractor, osteopath)	\$300
Dermatological emergencies	\$300
Diagnostic services (tests & x-rays)	✓
Treatments (TX)	✓
Drugs (RX)	✓
Emergency dental care	\$500
Emergency dental surgery (accidental)	\$2,000
Unexpected birth of a child / Pregnancy	Exclusion: 8 weeks before or after the expected date of delivery.
Transportation expenses	
Ambulance or taxi service	✓
Repatriation to province of residence	✓
Transportation to visit insured	Meals and accommodation: \$1,200 (\$300 / daily max.) + cost travel insurance + economy airfare max. \$1,200
Vehicle return	\$5,000
Baggage return	\$300
Pet return	\$500
Return of the deceased	\$10,000
Subsistence allowance (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
Accidental Death & Dismemberment (AD&D)	
Loss of own life	\$100,000 (20 % if < 18 or > 64)
Loss of own life (public transport)	\$200,000 (20 % if < 18 or > 64)
Loss of or loss of use of both hands/feet or sight	\$100,000 (20 % if < 18 or > 64)
Loss of or loss of use of one hand and one foot	\$100,000 (20 % if < 18 or > 64)
Loss of or loss of use of one hand and sight in one eye	\$100,000 (20 % if < 18 or > 64)
Loss of or loss of use of one foot and sight in one eye	\$100,000 (20 % if < 18 or > 64)
Loss of or loss of use of one hand or one foot or sight in one eye	\$50,000 (10 % if < 18 or > 64)
Air Flight Accident (AFA) / Common carrier	
Loss of life	\$300,000
Dismemberment of several limbs or sight of both eyes	\$300,000
Dismemberment of one limb or sight of one eyes	\$150,000
Maximum payout for AD&D and AFA (combined)	\$300,000
Contract extension	
Contract extension	✓
Automatic extension coverage	
During the period of hospitalization	X (+ 24 hrs after discharge)
Up to 72 hrs when the return to the province of residence is delayed, by order of the attending physician, due to a covered illness or accident.	X (if 24 hrs prior to scheduled return date, illness only)
When the return to the province of residence is delayed due to the delay of a common carrier (airplane, bus, taxi, train) on which a covered person is a passenger; or due to a traffic accident or mechanical failure of a private automobile en route to the departure point.	X (max. 24 hrs)
Trip break	
Covered persons can return to their province of residence and go back to their destination without terminating the insurance contract.	✓
Cancellation and refunds	
Full refunds	Annual, Individual & Top-Up: If cancellation occurs prior to the effective date of coverage; or within ten days of purchase is no trip undertaken and no claims have been made
Partial refunds, Early return	Individual & Top-Up: \$25 admin. fees + value of remaining days if no claims. Not applicable for Annual plan