

Extended stays
abroad are meant
to be enjoyed.

But if an unexpected medical emergency should happen, know that you're protected with Canadian Expatriates travel insurance.

Why buy Canadian Expatriates travel insurance?

We know that with extended stays outside of Canada, government health care plans don't travel with you, and only take effect again a few months after you return. Canadian Expatriates travel insurance from the experts at Allianz Global Assistance bridges gaps in coverage during these times. Be sure to carry travel insurance to safeguard your finances and stay protected in a medical emergency.

Ideal for:

- Working and living abroad looking for more than emergency medical coverage
- Wanting to continue their Allianz Global Assistance medical coverage when they return to Canada

Features and benefits

- Up to \$2 million in emergency and extended health care benefits
- 24/7 emergency assistance anywhere in the world
- Comprehensive protection against unexpected costs due to sickness or injury while travelling for extended periods
- Continued coverage when you return home until your government health insurance plan takes effect
- Standard, Enhanced and Deluxe options help you get the right level of coverage for your needs
- Coverage available for maternity and new-born care
- Emergency return home for Canadian government travel advisories
- Easy-to-understand eligibility requirements
- No mandatory underwriting on the Standard option

About Allianz Global Assistance

Allianz Global Assistance is one of the largest travel insurance and assistance services providers in Canada, with offices in Kitchener, Toronto, Montreal and Vancouver. We're everywhere you go and proud to be part of the world's largest travel insurance and assistance company, operating in 34 countries around the globe.

In an emergency, our knowledgeable, caring and dedicated assistance team is ready to help at any time, in virtually any language, nearly anywhere in the world. From answering questions to taking care of you during a claim, we're here to help at every stage of your journey so you can enjoy a worry-free travel experience.

Allianz Global Assistance administers the policy. Allianz Global Assistance is the registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.

Underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies.

For illustration purposes only. This is not an insurance policy. For complete terms, conditions, limitations and exclusions, please see the policy booklet. Please read and understand your policy before you travel.

How can we help?

Allianz Global Assistance
250 Yonge Street, Suite 2100
Toronto, Ontario M5B 2L7
Canada

Your travel insurance representative

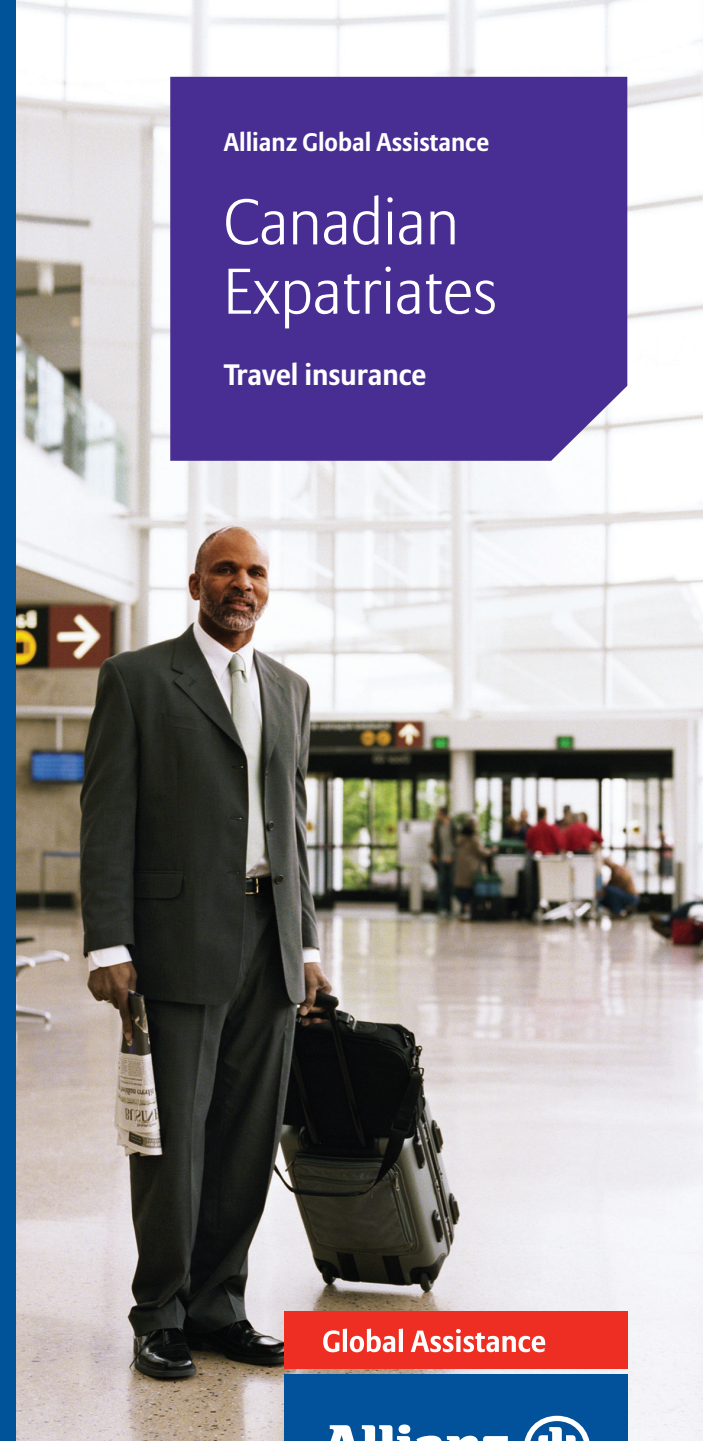


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Allianz Global Assistance

Canadian Expatriates

Travel insurance



Global Assistance

Allianz 

Rates

Standard	Monthly Rate	
	USA/Mexico	Non-USA/ Non-Mexico
Age band		
0 – 39	\$107	\$61
40 – 44	168	96
45 – 49	208	119
50 – 54	258	147
55 – 59	308	176
60 – 64	398	228
65 – 69	561	321

Enhanced	Monthly Rate	
	USA/Mexico	Non-USA/ Non-Mexico
Age band		
0 – 39	\$123	\$70
40 – 44	194	111
45 – 49	239	136
50 – 54	297	170
55 – 59	355	203
60 – 64	458	262
65 – 69	645	369

Deluxe	Monthly Rate	
	USA/Mexico	Non-USA/ Non-Mexico
Age band		
0 – 39	\$139	\$79
40 – 44	219	125
45 – 49	270	154
50 – 54	335	192
55 – 59	401	229
60 – 64	518	296
65 – 69	729	417

Deductible options for additional savings

\$500 = 5% premium savings

\$1,000 = 10% premium savings

\$5,000 = 30% premium savings

A monthly installment payment option is available for 12-month policies and must be charged to a credit card. A 12% administration fee applies. The initial payment will be equal to two months' premium and subsequent installments will be paid monthly, with no premium due in the last month of coverage.

Summary of Benefits

Hospital & Medical Benefits sum insured	Accidental Death & Dismemberment sum insured	Common Carrier sum insured
Standard Option: \$100,000	Standard Option: \$10,000	Standard Option: \$20,000
Enhanced Option: \$500,000	Enhanced Option: \$50,000	Enhanced Option: \$100,000
Deluxe Option: \$2,000,000	Deluxe Option: \$100,000	Deluxe Option: \$100,000
Included in the overall maximum:		
Ambulance Services		up to sum insured
Attendant		up to \$500
Chiropractor, chiropodist, podiatrist, physiotherapist, naturopath, or acupuncturist		Standard Option: up to \$500 per profession Enhanced Option: up to \$1,000 per profession Deluxe Option: up to \$2,000 per profession
Cremation at place of death		\$4,000
Dental (accident)		Standard Option: \$3,000 Enhanced or Deluxe Option: \$5,000
Emergency Transportation		up to sum insured
Eye Examination		one per 12-month period
Hospital and medical services		up to sum insured
Maternity		Standard Option: up to \$5,000 Enhanced Option: up to \$10,000 Deluxe Option: up to \$25,000
Physical Examination		one per year
Prescription Medication		up to a 90-day supply to a maximum of \$10,000
Return of Deceased		up to \$10,000
Return Home		up to \$5,000
Transportation of Family or Friend		up to \$3,000
Vaccines		up to \$100 per 12-month period

Eligibility, limitations and exclusions

Travel insurance coverage is subject to eligibility, limitations and exclusions.

For full details, please consult with your Allianz Global Assistance travel insurance representative.

For complete terms, benefits, conditions and exclusions, please see the policy document.