

INTERNATIONAL STUDENT

HOSPITAL & MEDICAL INSURANCE
FOR INTERNATIONAL STUDENTS
STUDYING IN CANADA



EFFECTIVE APRIL 2006

TIC travel insurance

CANADIAN HEALTH INSURANCE PROTECTION FOR YOU

We trust your stay in Canada will be a safe and enjoyable one. If an unexpected medical situation should arise, you need to protect yourself with the best coverage available. With the cost of health care continually rising, it's a good idea to invest in health insurance protection.

Why do I need insurance?

Health care costs in Canada are very expensive. Hospitals can charge thousands of dollars per day, with many Canadian hospitals charging a service fee to patients not covered under a provincial health care program. Without hospital and medical insurance, you and your family would be responsible for these high costs, which can create a significant financial burden. As an international student in Canada, you can also insure your spouse and children who live with you under this policy.

Who is eligible for this insurance?

- To be eligible you must be enrolled for a minimum of 60% of the usual course requirements in a Canadian school, college, university or accredited educational institution.
- You must also be a resident of Canada on a temporary basis.
- You are also eligible if you have completed your studies and remain up to a year in Canada to work in the field of your studies.
- You can insure your spouse and children under your policy.

What is covered?

Health insurance is intended to cover unexpected and unforeseeable circumstances. Please read the Benefits section for a summary of the coverage available.

Are there age limits?

Coverage is available for persons from 15 days to 64 years.

I want to stay longer.

Can I purchase further coverage?

Yes, you can, subject to policy terms and conditions. Just call your agent or TIC prior to the expiry of your policy (during business hours). You must be in good health and not have incurred any losses with TIC. Fees will be charged.

Will this cover me for trips outside Canada?

Yes, you are covered for acute emergency sickness or injury on trips outside of Canada up to 30 days in duration.

Is my personal information protected?

We are dedicated to protecting your privacy. We are committed to ensuring the privacy, confidentiality, accuracy and security of the personal information we collect, use, retain and disclose in the course of conducting business. For our detailed privacy policy, please visit our website: www.travelinsurance.ca.

What if I get sick or injured?

Our professional emergency assistance and claims personnel are available to help you 24 hours a day, 7 days a week. TIC's experienced multilingual staff verify coverage to hospitals, arrange emergency medical evacuation, coordinate payments, and contact your family doctor and relatives as needed. We're here to help you.

Call TIC Emergency Assistance or have someone call on your behalf as soon as possible.

How do I make a claim?

Fill out the claim form completely or you can start a claim online at our website.

This brochure is an illustration only. It is not an insurance policy. For the complete terms, benefits, conditions and exclusions please see the policy booklet.

BENEFITS

HOSPITAL & MEDICAL SERVICES

Up to an overall maximum of \$500,000 for the following medical services:

HOSPITAL

Semi-private hospital accommodation and reasonable and customary services and supplies necessary during confinement as a resident in-patient.

MEDICAL

- Services of a legally licensed physician, surgeon, anesthetist or registered graduate nurse.
- Diagnostics, lab tests and x-ray examinations.
- Up to an aggregate limit of \$10,000 for local land ambulance; private duty services of a registered graduate nurse; services of a physiotherapist, osteopath, chiropractor, podiatrist or a doctor of chiropractic; rental of crutches, wheelchair or hospital-type bed; the cost of splints, trusses, braces, or other prosthetic appliances; initial purchase of casts, artificial limbs, eyes or other medical appliances; oxygen and rental of equipment for its administration; blood and blood plasma.
- Prescription drugs or medications for out-patient use will be reimbursed at 80% of the costs incurred. Prescription drugs and medications are covered at 100% when the insured is hospitalized.

MATERNITY BENEFIT (when family coverage is purchased)

When the pregnancy commences after the effective date of the policy: 80% of costs incurred by the insured mother, up to \$25,000 per pregnancy as the result of her pregnancy, childbirth, miscarriage, or complications related thereto for hospital accommodation and services or treatment by a physician. Newborns will be covered from 15 days of age following written approval by TIC.

EYE EXAMINATION

One routine annual examination by an optometrist.

ACCIDENTAL DENTAL

Treatment or services to whole or sound natural teeth which are damaged as a result of an accidental blow to the face – up to \$1,000.

WISDOM TEETH

Extraction of impacted wisdom teeth, up to \$100 per tooth for necessary dental and/or oral surgical procedures.

DENTAL EMERGENCIES

Treatment for the immediate relief of acute dental pain caused by other than a blow to the face, up to \$500.

ACCIDENTAL DEATH & DISMEMBERMENT

Up to \$10,000, for loss of life, limb or sight resulting directly from accidental injury occurring during the period of coverage. See the policy document for the schedule of coverage.

RETURN HOME

One-way transportation to the insured's country of origin if a covered sickness or injury necessitates the immediate return of the insured, or if continuing medical care is required; up to \$3,000.

RETURN OF DECEASED

In the event of death, up to \$10,000 to return the insured to their country of origin, or up to \$4,000 for cremation or burial at the place of death.



IN THE EVENT OF AN INJURY OR SICKNESS, TIC EMERGENCY ASSISTANCE MUST BE NOTIFIED PRIOR TO ANY MEDICAL CONSULTATION OR ANY SURGERY BEING PERFORMED, OR WITHIN 24 HOURS OF ADMISSION TO A HOSPITAL. FAILURE TO DO SO, WITHOUT REASONABLE CAUSE, WILL RESULT IN THE REDUCTION OF ELIGIBLE BENEFIT AMOUNTS PAYABLE BY 20%.

We are here to help. Our service is available 24 hours a day, 7 days a week. TIC Emergency Assistance also provides support and recommendations for non-medical emergencies, providing you with access to resources to help resolve any unexpected difficulties you encounter during your period of coverage.

For rates and details of coverage, please contact your travel agent or insurance broker. You can also go to TIC's website for additional information.
www.travelinsurance.ca

Ray Battiston Insurance Brokers

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Underwritten by:

Co-operators Life Insurance Company

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WHAT IS NOT COVERED?

This policy does not cover everything. This insurance has exclusions, conditions and limitations. Please carefully read and understand them before you buy this insurance.

EXCLUSIONS

This is a short list of common exclusions. For a complete list, read the Exclusions section in the policy booklet.

- Any sickness, injury or medical condition that exhibited symptoms for which a diagnosis need not have been made or required any or all of: medical consultation, prescription medication, medical treatment or hospitalization prior to the effective date, when the application for insurance is made more than 30 days after the date of registration at the college or university.
- Any sickness, injury or medical condition, for which a diagnosis need not have been made, for which the policy is purchased or the trip is undertaken for the purpose of securing medical treatment or advice.
- Loss, death or injury, if at the time of the loss, death or injury evidence supports the insured was affected by, or the medical condition causing the loss was in any way contributed to by, the use of alcohol, prohibited drugs or any other intoxicant; the non-compliance with a prescribed treatment or medical therapy; or the misuse of medication.
- An injury or sickness, or state of health which, prior to the effective date of coverage, was such as to render expected medical treatment or hospitalization.
- Naturopathic, holistic or acupuncture treatment.
- Any loss incurred outside of Canada, except for loss due to acute emergency hospitalization and other covered emergency costs due to sickness or injury occurring during the period of coverage while the insured is on a trip less than 30 days.

This brochure is an illustration only. It is not an insurance policy. For the complete terms, benefits, conditions and exclusions please see the policy booklet.



"We are specialists in travel insurance; you can rest assured you will receive the best service available should you ever need it. Our Travel Assistance and Claims departments are able to provide you with emergency service anywhere in the world, day or night."

- Ruth Simons, President and CEO

About TIC Travel Insurance Coordinators Ltd.

Drawing from over 50 years of experience in the Canadian travel health insurance market, TIC understands the unique insurance needs of international students in Canada. TIC has designed health insurance plans in consultation with colleges and universities across the country specifically for the student communities of Canada. We welcome you and are committed to providing you with knowledgeable support and service when you need it most.

TIC's travel insurance plans are underwritten by Co-operators Life Insurance Company, a Canadian-owned part of Co-operators Group of companies, with assets exceeding \$6 billion.

Premium Rates – per month

NUMBER OF MONTHS	SINGLE	FAMILY
12	\$695	\$1,911
11	\$695	\$1,911
10	\$695	\$1,911
9	\$640	\$1,760
8	\$575	\$1,581
7	\$510	\$1,403
6	\$445	\$1,224
5	\$380	\$1,045
4	\$315	\$866
3	\$245	\$674
2	\$180	\$495
1	\$120	\$330

The family rate applies to a maximum of 5 persons and includes the applicant and their spouse under age 61 and their dependent children under age 22, all living in the same residence.



APPLICATION FOR INTERATIONAL STUDENT HOSPITAL & MEDICAL

Language preference English French

STEP 1 APPLICANT INFORMATION (Please Print) Include names of all family members applying for coverage				
Sex	First Name	Last Name	Birth Date	
M / F	Student	Student	M M / D D / Y Y Y Y	
M / F			M M / D D / Y Y Y Y	
M / F			M M / D D / Y Y Y Y	
M / F			M M / D D / Y Y Y Y	
M / F			M M / D D / Y Y Y Y	
Address in Canada		Postal Code		
City/Prov.		E-mail Address		
Telephone Number ()		Relationship		
Beneficiary Name		Relationship		
STEP 2 APPLICATION DETAILS (Please Print)				
Application Date	M M / D D / Y Y Y Y	Effective Date	M M / D D / Y Y Y Y	For purchase of additional coverage. Previous Policy Number: _____
Date of Entry to Canada	M M / D D / Y Y Y Y	Expiry Date	M M / D D / Y Y Y Y	
		No. of months coverage	_____	
Name of Educational Institution attended in Canada _____				
Address of Educational Institution _____				
Education Start Date M M / D D / Y Y Y Y				
Expected Education Completion Date M M / D D / Y Y Y Y				
Are you enrolled as a full time student?* <input type="checkbox"/> Yes <input type="checkbox"/> No				
(*enrolled in a minimum of 60% for the usual course requirements of the program)				
STEP 3 COVERAGE SELECTION				
Coverage	Premium Rate per Month (A)	No. of Persons (B)	No. of Months (C)	Total Premium (A x B x C)
Single Coverage	\$			\$
Family Coverage	\$			\$
STEP 4 PAYMENT AND DECLARATION				
<input type="checkbox"/> Visa <input type="checkbox"/> MC <input type="checkbox"/> Amex <input type="checkbox"/> Diners <input type="checkbox"/> Cheque		Submit this Application to: _____ Agency Code _____		
Card No. _____				
Expiry Date ____ / ____ Auth. No. _____				
Cardholder's Signature _____				
I am in good health and know of no reason to seek medical attention.				
Signature of the Student _____		Date (MM/DD/YYYY) _____		