

Non Medical Protections

What would happen if you were not able to take your trip? If you were sick or injured before or during your trip? You could lose all the money you have invested on your vacation project! In order to help you protect the pre-paid portion of your travel arrangements, we offer a Trip Cancellation and Interruption protection.

Tour+Med offers 2 packages:

- **Stand alone Trip Cancellation and Interruption**
- **Non Medical Package:** The Non-Medical Package offers trip cancellation and interruption, baggage, and accidental death and dismemberment.

Summary of Insurance Coverage

Trip Cancellation & Interruption :

Trip cancellation reimburses you for covered losses you incur if your trip is cancelled before your departure date. Trip Interruption coverage reimburses you for covered losses you incur if your trip is interrupted or delayed after your departure date.

Baggage:

- Protection for loss, damaged or stolen baggage and personal effects during your trip;
- Replacement of passport, driver's licence, birth certificate or trip visa loss or stolen during your trip;
- If your baggage is delayed for more than 12 hours, you will receive reimbursement of up to \$400 for necessary and essential toiletries.

Accidental Death and Dismemberment:

Benefits depend on the type of accident your incur...

- Accident on a common carrier while in flight;
- Accident on a common carrier while not in flight; and
- Other accidents

Discounts:

- 2 Adults applying and traveling together:
Save 5%
- Medical & Non Medical protections combined:
Save and additional 5%

Visit us at
www.tourmed.ca

TOUR+MED™
travel insurance

3050 St-Jean Blvd, Suite 200
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Telephone: **819-377-1777**

Toll free: **1-800-268-9633**

Fax: **819-377-6069**

*Please refer to the policy for detailed information on benefits, exclusions, and limitations.

For more details, please contact your agent
1-800-268-9633.

Please contact your LS Mutual agent for more details:

Ray Battiston , BA, CAIB, CIP, Insurance Broker
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Business Toll Free: 1 800 526.7420
Business Local: 705 752.1723
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**ARE YOU PLANNING
TO TAKE A TRIP?**



TOUR+MED™
travel insurance

LS MUTUAL
Life Insurance Company

Travel with peace
of mind!

Tour+Med

Tour+Med has been providing reliable and affordable coverage to Canadian travellers since 1996. Today more than a decade later, we are proud to note that the Tour+Med product line is now recognized by thousands of travelers for its coverage and high quality service. In order to assist us in our expansion, we have formed a partnership with LS Mutual, who in 2008 celebrated its 70th anniversary.

Are you planning a trip?

Travelling can be a dream come true; however keep in mind that outside of Canada emergency medical expenses are not normally covered by your provincial medical plan. An unforeseen injury or an illness during your trip could jeopardize your financial achievements. So why take the risk when you can insure yourself for a few dollars a day?

Tour+Med Assistance is located in Florida!

In order to be closer to you and to offer you the best service possible, our emergency assistance team is located in Florida. The strategic location of our emergency assistance office also allows us to better understand the American medical system and therefore we are able to work closely with the health care providers. From our office in Coral Springs, we help you find a doctor, clinic or hospital, confirm your insurance coverage, guarantee the payment for services received and keep your family informed.

Our professional team is fully bilingual and provides worldwide assistance 24 hours a day/7 days a week!

Benefits

Benefits include coverage for hospital and medical expenses, physicians' fee, medical appliances, private duty nursing care, diagnostic services, ambulance services, paramedical expenses, repatriation, return of deceased, return of vehicle etc.

Benefits included free of charge...

✓ Pharmacy Card

Pay only a \$5 deductible (non-refundable) per medication prescribed for a new condition following a medical emergency. (Valid in the United States only)

✓ Emergency Round Trip

Round trip flight home (up to \$1500 CAD per insured) to deal with unexpected emergencies, when original trip length is more than 30 days.

✓ Accidental Death Insurance

\$25,000 CAN coverage for the accidental loss of life during an insured trip.

Protection Plus Package

For only \$39.00 our Protection Plus Package offers you 5 great features that can help you save money and enhance your coverage. Add this inexpensive option to your coverage and travel with peace of mind!

- Increase Policy Maximums: From \$2 Million to \$5 Million;
- Accidental Death Insurance: Receive an additional \$25,000 of ADD Insurance;
- Pet Protection: Ensure your pet is returned in case of an emergency;
- Waive Administration Fees: If you decide to cancel your policy, change your travel dates (before departure), or return home early; the usual administrative fees will be waived;
- Protect Your Claim Free Discount: We'll reserve your 5% Claim Free rebate for next season by forgiving any claims under \$500.00

Protection Plus Package

Provides Five Valuable Additions...

for One Low Price! **\$39**

Inquire today!

Flexible plans

with a range of options

✓ Single trip coverage

Provides coverage for any trip outside your province of residence, to any where in the world, for the length of a single trip. Each trip can be up to 182 days (212 days for Ontario residents). Available for Travellers of all ages, starting from 3 months.

✓ Multi-Trip Annual coverage

Provides coverage for each trip taken (18, 33, 48 or 63 day plans) during the full year of coverage. This includes unlimited travel within Canada (outside your province of residence). Available to travelers age 3 months to 79 years.

✓ Family plan coverage

Available on a single trip or annual basis; offered to those traveling with dependant children from 3 months to 21 years old, traveling for 48 days or less.

Options

✓ Various rebates & discounts :

- 2 Adults applying and traveling together: Save 5%
- No claims made on previous season (insured with Tour+Med): Save 5%

✓ Deductibles

Applying a deductible will lower your premium. Deductibles range from \$250 to \$5, 000 offering up to 30% premium rebate.

✓ Top-ups and Extensions

Tour+Med will Top-up or extend coverage from another carrier; however, this is subject to the terms and conditions of the policy. Simply contact your insurance agent before leaving your province of residence.

✓ Special Underwriting

If you are unable to qualify for coverage by way of the regular application, you may submit an additional medical questionnaire and apply for coverage through the underwriting program. This program provides a solution for travellers who are having a hard time securing travel insurance coverage.