

# Visitors to Canada travel insurance

The Canadian experience is meant to be enjoyed. But if an unexpected medical emergency should happen, it could cost visitors up to thousands of dollars per day for medical treatment. Visitors to Canada travel insurance can help relieve that financial burden, allowing visitors to focus on what matters most – their stay.

## Ideal for:

- Visitors to Canada
- Super Visa applicants
- Landed immigrants and returning Canadians waiting for Government Health Insurance Plan coverage looking for emergency-only coverage

## Features and benefits

- \$10,000 to \$300,000 in emergency hospital and medical care
- Coverage for out-of-pocket expenses, including accommodations and meals, childcare costs, essential telephone calls and taxi fares
- Coverage for trips outside of Canada when the majority of your stay is in Canada
- Allows you to visit your country of origin and resume your coverage when you return to Canada without having to reapply for a new policy
- Medical underwriting is optional

## Deductible options for additional savings

\$100 = 5% premium savings	\$3,000 = 30% premium savings
\$250 = 10% premium savings	Deductibles are applied per person per policy.
\$1,000 = 20% premium savings	

## Contact me for details and a quote:

David Cummings Insurance Services Ltd.

agent@david-cummings.com

Tel. (604) 228-8816 or 1-800-818-3188 (toll free in Canada & USA)

Visit - [www.david-cummings.com](http://www.david-cummings.com)

## Summary of Benefits

Emergency Hospital & Medical	up to sum insured
Accidental Death & Dismemberment	up to sum insured
Included in the overall maximum:	
Emergency Hospital	up to sum insured
Emergency Medical (including follow-up visits)	up to sum insured
Emergency Transportation	up to sum insured
Accidental Dental	\$4,000
Attendant	up to \$500
Chiropractor, osteopath, chiropodist/podiatrist, physiotherapist or acupuncturist	\$500 per profession
Dental Emergency	up to \$500
Emergency Return Home	up to \$3,000
Out-of-Pocket Expenses	up to \$1,500
Return of Deceased	up to \$10,000
Transportation of Family/Friend	up to \$3,000

## Rates

Age	Sum insured					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0-25	\$1.80	\$2.34	\$2.69	\$3.41	\$4.72	\$6.88
26-34	1.91	2.52	2.87	3.76	5.01	7.93
35-39	2.04	2.69	3.00	3.90	5.57	8.49
40-54	2.08	3.01	3.41	4.97	6.99	10.42
55-59	2.53	3.72	4.19	6.05	7.46	10.95
60-64	3.67	4.92	5.77	7.14	8.49	12.35
65-69	3.93	5.57	6.55	8.85	10.53	14.66
70-74	6.07	8.42	10.00	12.56	14.95	23.00
75-79	7.96	11.23	14.12	17.07	20.31	30.25
80-84	7.85	11.30	14.32	18.12	21.56	32.11
85-89	14.76	21.24	26.93	34.07	37.98	70.69

Note: \$20 minimum premium per policy

Family includes the applicant, age 59 and under, the applicant's spouse, age 59 and under, and dependent children at least 15 days of age and no more than 21 years of age. The premium for family coverage is calculated at two times the premium for the eldest adult age 59 and under.

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Travel insurance does not cover everything. For complete terms, conditions, limitations and exclusions, please refer to the policy. Travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-operators group of companies and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc.

Global Assistance

Allianz 