

Plan 1



Travel Medical

This out-of-province emergency medical insurance covers such services arising from a medical emergency as:

Emergency Hospital, Ambulance & Medical Expenses

The costs incurred for hospital room and board charges, up to semi-private or the equivalent, are covered under this Plan. Other covered expenses include treatment by a physician, diagnostic tests, the cost of licensed ambulance service, Emergency Room charges, and prescribed drugs and medication. The cost for rental or purchase of minor medical appliances, such as wheelchairs and crutches, is also covered.

Private Duty Nursing Expenses

If medically necessary and while hospitalized, up to \$5,000 is available for the professional services of a registered nurse.

Emergency Air Transportation or Evacuation

Depending on the situation, an insured person may be covered for the costs of an air ambulance or transport on an airline for an emergency return to the province or territory of their residence. The expense charged by an accompanying medical attendant on the flight back to Canada, may also be covered.

Other Professional Services

The professional services of a physiotherapist, chiropractor, osteopath, chiropodist or podiatrist are covered within limitations.

Emergency Dental Expenses

If an insured person suffers an injury to the mouth and is treated during their trip, the repair or replacement of natural teeth or permanently attached artificial teeth is covered to a maximum of \$2,000.

Transportation to the Bedside

If an insured person is travelling alone when a medical emergency occurs, an immediate family member can be covered for one round-trip economy airfare, plus lodging and meals up to a maximum of \$250 to be with the insured in the hospital.

Return of Deceased

In the event of the death of an insured person while on a trip, this insurance covers up to \$3,000 for the preparation and transportation of the deceased's remains to his/her province or territory of residence.

Additional Hotel and Meal Expenses

If the return to Canada is delayed due to a medical emergency, an insured person is covered for the cost of hotel and meal expenses incurred after the planned return date, up to a maximum of \$2,000.

Plan 2



Trip Protection

This trip protection insurance offers additional coverage designed to assist you before and during a trip, should common and/or infrequent travel problems occur.

Trip Interruption/Trip Delay Benefits

If an unexpected death in the family or illness affecting you or your travelling companion, or other specific unexpected circumstances occur during your trip that cause you to interrupt your trip, you will be reimbursed for the extra cost of a one-way economy airfare to your departure point or to the destination point and any unused non-refundable land arrangements up to a maximum of \$2,000 per insured person.

Flight Delay Benefits

Flight Delay benefits are payable in the event of a delay of more than six hours in the arrival or departure of your regularly scheduled airline flight. You will be reimbursed up to \$500 for reasonable, additional accommodation and traveling expenses incurred by you as a result of the delay.

Baggage and Personal Effects Benefits

You are covered for the actual cash value of baggage and personal effects, lost, damaged or stolen up to a total loss of \$750 per insured person. As well, up to \$200 will be reimbursed for the purchase of necessities as a result of your checked baggage being delayed by the carrier for 12 hours or more, during the trip.

Trip Cancellation* (Optional)

Trip cancellation benefits are payable in the event of an unexpected death in the family, or illness affecting you or your travelling companion, or other specific unexpected circumstances that occur prior to your planned departure. You will be reimbursed for the prepaid portion of your trip that is non-refundable or non-transferable to another travel date up to the amount of coverage you choose to a maximum of \$20,000.

PLEASE NOTE: This benefit is optional and can only be purchased by calling the BMO Travel Insurance Hotline at 1 877 704-0341.

COMBINE BOTH PLANS FOR TOTAL COVERAGE!

These 2 services are included in both Plans

Travel Assistance Services

While you are travelling away from home, we can provide you with Emergency Cash Transfers, assist with Lost Document and Ticket Replacement, Lost Luggage Assistance and Pre-Trip Information regarding passport and visa regulations, and vaccination and inoculation requirements.

Legal Assistance Services

If while travelling you require legal assistance, you can obtain a referral to a local legal advisor, assistance with arrangements for the posting of bail and the payment of legal fees, to a maximum of \$5,000.