# CARLTON TRAIL COLLEGE
## EMERGENCY TRANSPORTATION AND REPATRIATION PLAN
## COVERAGE SUMMARY
## POLICY NO. 100013364

***IMPORTANT NOTICE - PLEASE READ CAREFULLY***

- **A pre-existing exclusion may apply to medical conditions and/or symptoms that existed prior to your coming to Canada for study. Check to see how this applies in your policy and how it relates to your medical needs.**
- **In the event of an injury or sickness, your prior medical history may be reviewed when a claim is reported.**
- **Emergency Out of Province Hospital/Medical Insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel as coverage may be subject to certain limitations or exclusions.**
- **As this insurance provides travel assistance, you are required to notify the designated assistance company for approval and arrangement.**
- **COVERAGE IS NOT APPLICABLE WHILE YOU ARE IN YOUR HOME COUNTRY.**

Insurance is provided to non-Canadian students, under age 65, who hold an International Student Visa and are registered in and attending classes at a recognized institution learning within Canada.

Whenever a reference to the masculine gender appears in this summary, it will also be construed to include the feminine gender.

### IMPORTANT NOTE:

**All expenses must be submitted to the Company for approval and arrangement by the Company. Failure to contact the Company before incurring expenses may result in the denial of the claim.**

### Coverage

Emergency transportation and repatriation benefits during the period of time the student attends classes in Canada, including travel outside the province of residence or Canada during the coverage period, provided at least 51% of the coverage period is spent in Canada. Coverage for travel to the USA is limited to a maximum of 30 days per visit.

### Maximum Limit of Indemnity

$50,000.00 per injury or sickness for all benefits under the policy, with the exception of the Self-Inflicted Injuries and Attempted Suicide.

#### AIR TRANSPORTATION BENEFIT

The Company will pay all expenses for the cost of a one-way economy airfare on a regularly scheduled airline flight via the most direct route including the additional cost for stretcher accommodation if required, to return the insured person to his country of origin, provided:

(a) transportation to the insured person's country of origin is deemed medically necessary by an attending physician, as the result of injury or sickness, or

(b) the insured person is diagnosed with a terminal illness or critical illness.

#### FAMILY TRANSPORTATION AND ACCOMMODATION BENEFIT

In the event that an insured person is confined to a hospital due to injury or sickness and thus prevented from returning to his province of residence, and the attendance of a member of the immediate family is certified as medically necessary by the attending physician, the company will reimburse the expense incurred by up to two members of the immediate family for the round-trip economy airfare by the most direct and economical route. This benefit includes meals and accommodations up to $150.00 per day up to a maximum of $1,500.00 for up to two members of the immediate family.

If, as the result of injury, sickness or death, the insured person is returned to his country of origin in accordance with the part titled "Air Transportation Benefit" or "Repatriation Benefit", the company will pay the reasonable and necessary expenses actually incurred, subject to a maximum of $5,000.00 as a result of any one injury, sickness or death, for:

(a) one-way economy airfare to return the insured person's accompanying dependent children and spouse to their country of origin, and

(b) return economy airfare, meals and accommodations, for an escort for unaccompanied dependent children under the age of 16.

#### IDENTIFICATION BENEFIT

If injury or sickness results in the loss of life of an insured person whose body requires identification by the police or a similar law enforcement agency prior to repatriation, the Company will pay the reasonable and necessary expenses actually incurred by up to two members of the immediate family for:

(a) transportation by the most direct and economical route from his normal place of residence to such location and return to his normal place of residence, up to a maximum of $5,000.00;

(b) lodging and board while en route and/or during the stay in the city or town where the body is located, up to a maximum of $2,500.00 per member of the immediate family.

#### REPATRIATION BENEFIT

If injury or sickness results in the loss of life of an insured person, the company will pay the reasonable and necessary expenses actually incurred for:

(a) the transportation of the body to the city of residence in the country of origin, including the preparation of the body for such transportation, subject to a maximum stated in the schedule of this plan, or

(b) for cremation or burial of the remains at the place of death.

The cost of a casket or urn is excluded.

#### SELF-INFLICTED INJURIES AND ATTEMPTED SUICIDE

The company will pay the medical expenses actually incurred as a result of a self-inflicted injury or attempted suicide, subject to a maximum of $200,000.00 per insured person.

### When Does This Inpatriate Insurance Not Apply?

(a) declared or undeclared war or any act thereof;

(b) any loss as the sole result of the utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined;

(c) active full-time service in the armed forces of any country;

(d) the commission or the attempt to commit a criminal act by the insured person;

(e) injury sustained while riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;

(f) pregnancy or complications thereof within nine weeks of the expected termination date of pregnancy, or at any time during the pregnancy if the insured person's medical history indicates a higher than normal risk of an early delivery or complications;

(g) childbirth;

(h) pre-natal classes;

(i) alcohol related illness or disease as a result of alcoholism or excessive consumption of alcohol; or bodily injury as a result of alcoholism, or regular or long term excessive consumption of alcohol;

This exclusion does not apply to coverage provided under parts titled "Identification Benefit" and "Repatriation Benefit".

(j) drug related illness or disease as a result of drug addiction or excessive use of drugs; or bodily Injury as a result of drug addiction, or regular or long term excessive use of drugs;

This exclusion does not apply to coverage provided under parts titled "Identification Benefit" and "Repatriation Benefit".

(k) any elective (non-Emergency) treatment or surgery: (i) not required for the immediate relief of acute pain and suffering; (ii) which medically could be delayed until the insured person has returned to his province of residence; (iii) which the insured person elects to have rendered or performed outside his province of residence following emergency treatment for, or diagnosis of, a medical condition which on medical evidence would not prevent the insured person from returning to his province of residence prior to such treatment or surgery.

(l) expenses eligible under any government/ group hospital, medical, dental or health care plan, or expenses for which insurance is prohibited by law;

(m) any ailment or condition for which an Insured Person undertakes a journey for the purpose of securing or with the intent of receiving medical attention, prescription drugs or medicine, or hospital services;

(n) participation in professional sports, bodily contact sports, acrobatic or stunt flying, hang gliding, parachuting, skydiving, parasailing, rock climbing, mountain climbing, bungee jumping, scuba diving, or motorized speed contests.

(o) court testimony, preparation of records, reports, certificates, communications or translation services of any kind, even when utilized in the delivery of medical services;

(p) any loss incurred in a city, region, or country when, prior to the effective date or departure date to that destination, the Department of Foreign Affairs and International Trade of the Canadian Government issued a written warning to avoid all travel to that city, region, or country; the Department of Foreign Affairs and International Trade of the Canadian Government issued a written warning to avoid non-essential travel to that city, region, or country, and such loss including sickness or injury is related or due to the reason for that warning.

If an insured person is already at that destination on the date the warning is issued, coverage will be provided for 5 days to allow the insured person to leave for a safe location.

In consultation with the attending physician, the company reserves the right to transfer an insured person to another hospital or return an insured person to Canada or country of origin for necessary treatment. In the event the insured person refuses to comply, the company may no longer be liable for further expenses incurred, which are related to the condition causing the treatment, after the proposed transfer date.

**PRE-EXISTING CONDITIONS**

This plan will not provide payment or indemnity for expenses incurred directly or indirectly, or resulting from any pre-existing condition whereby the Insured Person received Medical Treatment, consultation, advice or required the use of medication within 90 days prior to the commencement of insurance, with the exception of a chronic condition which is under treatment and stabilized by the regular use of prescribed medication.

This shall not apply to an insured person whose treatment was deemed, by the treating physician or health care provider, as a routine follow up examination, nor shall it apply to an insured person whereby their use of medication is for a controlled and medically supervised condition, which was not medically compromised and whereby there was no change in either the medication or in frequency and usage, or dosage within the 90 days prior to the commencement of this insurance.

This shall not apply to coverage under parts titled “Identification Benefit” and “Repatriation Benefit”.

**EFFECTIVE DATE OF INSURANCE**

Each person who is eligible for insurance under this plan shall become an insured on the later of;

(a) the effective date of the policy;

(b) the date he becomes an eligible person, as specified.

An insured person who is disabled on the effective date of coverage will only become eligible on the date he is attending classes on a full-time basis.

**TERMINATION OF INSURANCE**

Coverage will immediately terminate on the earliest of:

(a) the policy termination date;

(b) the premium due date if the Policyholder fails to pay a student’s premium, except as a result of an inadvertent error;

(c) attainment of age 65;

(d) the date a student is ineligible for coverage;

(e) the date a student returns to his country of origin;

(f) the date a student withdraws from classes with the Policyholder.

In the event the Insured Person is hospitalized as a result of Injury or Sickness prior to the termination of insurance, benefits will be paid provided treatment is continuous for such Injury or Sickness, up to a maximum of 30 days, subject to the terms and provisions of this policy in effect as of the date of the termination of insurance. However, benefits will not be payable for any expenses incurred after the Insured Person is no longer confined as an inpatient in a Hospital.

**DECLARATION OF TRAVEL PROVISION**

If a student is returning to his country of origin for a duration in excess of 60 days to a maximum of 4 months, the Company will reimburse for the pro-rated amount of premiums for the remainder of the term for which coverage has been paid, provided signed declaration and paid proof of travel has been submitted to the Company.

## IN CASE OF AN EMERGENCY

**iA Emergency Assistance Line is open 24 hours a day, 7 days a week.**

**IF YOU ARE IN YOUR PROVINCE OF RESIDENCE/STUDY,** Call **1 866 472-8356.**

**IF YOU ARE TRAVELLING OUT OF PROVINCE/CANADA,** Call **1 800 255-2008.** If outside North America, dial “0”, wait for the operator, and ask to call collect to **(305) 865-8895.**

Please ensure that you advise the operator that you are covered by Industrial Alliance Insurance and Financial Services Inc., in order that your eligibility may be established.

Please ensure that if you pay any expenses yourself, you obtain original receipts. Documentary evidence of the duration of your scheduled trip, such as a transportation ticket or an official stamp at a customs office will be required.

iA Emergency Assistance or its agents shall not be responsible for the availability, quality or results of any medical treatment or the failure of the insured to obtain medical treatment.

*Underwritten by:*

**Industrial Alliance Insurance and Financial Services Inc.**
**iA Special Markets**
26 Wellington Street E, Suite 600, Toronto, ON M5E 1S2

*This summary is for information purposes only. For further details, refer to the Master Policy which is on file with the Policyholder. This Master Policy sets forth in detail the terms and conditions of the Plan and all rights and obligations are determined in accordance with the Master Policy issued by iA Special Markets, a division of Industrial Alliance Insurance and Financial Services Inc., not this summary.*