



Administered by Excel Insurance Agency Inc.

International Student Emergency Medical Insurance Plan

Standard Plan for Private Schools & Colleges

Policy Summary

Eligibility		Foreign students enrolled on and attending a recognized institution of learning.
Pre-existing condition coverage		Yes, if consultation or treatment is not within 6 months prior to the commencement of insurance.
Eligible Medical Expenses		Emergency medical treatment for sickness or injury whether in-patient or out-patient.
Follow-up Visits		No limitation.
Physician/Surgeon/Anaesthetic		Yes.
Registered Graduate Nurse		Yes.
X-Ray & Laboratory Examination		Yes.
Eye Examination		Yes, one (1) visit in a policy year.
Ambulance		Local/Mountain/Sea rescue.
Travel Outside Canada		Includes USA & Mexico up to 30 days.
Claims Procedure		Consult the claim guideline in your policy wording.
Annual Body Check-up		Once per year
Exclusions		Please see summary for details

Benefit

Maximum Limit

Maximum Liability	\$1,000,000
Family Transportation Expense	\$1,500
Return Home for Medical Treatment	\$5,000
Prescription Drug	\$500
Emergency Dental Expenses – Treatment	\$500
Accidental Dental Expenses	\$4,000
Physiotherapy/Chiropractic/Chiropractist/Osteopath/Podiatrist	\$500
Repatriation	\$10,000

This is not a travel insurance policy. This is a summary of coverage. See the policy for complete details.