Bertram Insurance & Financial Services

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GlobalExcel®

Global Excel Assistance on Call Around the World, Day or Night

When it comes to an emergency, time is a critical factor. Global Excel's toll free number is the solution. Each caller is connected with a courteous and professional case coordinator who will answer questions and assist in obtaining medical care day or night, year round.

- · Benefit information
- Urgent message relay
- Claims information
- Personalized service
- · Fewer forms to fill out
- Medical assistance
- · Interpretation service
- · Direct billing instructions · Fast payment of claims
- Quick answers to questions

Global Excel is here for you 24 hours a day, 7 days a week!

From Canada and the U.S.: call toll free 1-800-715-8833 From Mexico: call toll free 001-800-514-1518

From anywhere: call collect (819) 566-8839

Visit us at www.globalexcel.ca

Underwritten by:

Administered by





This brochure is intended for promotional purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverages offered by Royal & Sun Alliance Insurance Company of Canada but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policy governs all situations.

The products and rates described are subject to change without notice at any time.

Hospital Medical Care Insurance for Visitors to Canada is underwritten by Royal & Sun Alliance Insurance Company of Canada, is administered by Expert Travel Financial Security (E.T.F.S.) Inc. and is sold through the broker Ingle International & Imagine Financial Ltd.

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Hospital Medical Care Insurance Visitors to Canada

It's easy to protect yourself and your family during your stay in Canada, with Hospital Medical Care Insurance for Visitors to Canada from Ingle International

Plan Features

- Comprehensive benefits to ensure you and your family are well taken care of in case of a medical emergency
- Choose the sum insured based on your needs: \$10,000; \$15,000; \$25,000; \$50,000; \$100,000; \$150,000
- Covers temporary visits to other countries (excluding your country of origin)
- · Single or family coverage
- · Extensions available
- No age limit
- No deductible for age 85 or under

Eligibility

To be eligible for coverage under this plan:

- You are at least 15 days old on the date of purchase; and
- Hold a Canadian work visa or student visa;
- Are a Canadian or landed immigrant not covered by a government health insurance plan in Canada; or
- Are a visitor to Canada.

Summary of Benefits

Hospital Accommodation: Reasonable and customary costs for in-patient and out-patient treatment

Physician Charges

Diagnostic Services: Reasonable and customary costs for emergency x-rays and laboratory tests

Private Duty Nursing: While hospitalized, up to the sum insured

Ambulance Services

Prescription Drugs: Up to \$500

Medical Appliances: Casts, splints, canes, crutches, rental of a wheelchair or other minor medical appliances

Paramedical Services: Physiotherapist, chiropractor, osteopath, chiropodist, or podiatrist, up to \$500

Acupuncture: Up to \$500

Treatment of Dental Accident: Up to \$5,000

Emergency Relief of Dental Pain: Up to \$600

Return of Insured Travel Companion

Family Transportation

Out-of Pocket Expenses: \$200 per day, up to \$2,000

Return of Vehicle: Up to \$2,500

Child Care: \$50 per day, up to \$500

Air Flight Accident: Up to the sum insured

Repatriation

Preparation and Return of Remains: Up to \$10,000

Accidental Dismemberment or Total Permanent Loss of Use: Up to \$25,000

This brochure is a summary of benefits and plan features. Certain conditions, limitations and exclusions may apply