

For more information

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Ingle International & Imagine Financial Ltd.

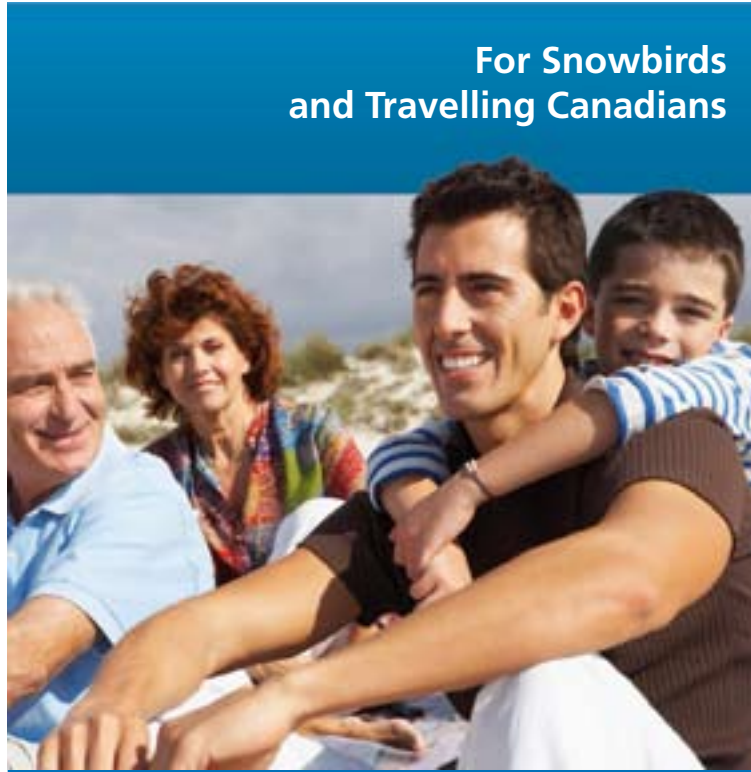
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Medi-Select Advantage[®]
/Emergency Medical
Travel Insurance

**For Snowbirds
and Travelling Canadians**



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.

Medi-Select Advantage[®] Emergency Medical Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

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TRAVEL & HEALTHCARE SOLUTIONS

No matter where you are in the world, we are there to help!

A medical emergency away from home without travel insurance can cause considerable financial difficulty, emotional stress and ruin a vacation. Don't risk your financial stability — protect yourself and your loved ones from unnecessary expense and anxiety by choosing **Medi-Select Advantage®** Emergency Medical Travel Insurance from **etfs**. You cannot predict the future, but you can protect it!

Snowbirds and Travelling Canadians often are not aware of the high costs of medical treatment and hospitalization outside their province or territory of residence, and provincial government health care plans do not cover the entire cost. This insurance provides Canadians with the out-of-province and out-of-country emergency medical insurance coverage they need. From policy design to assistance and claims, **Medi-Select Advantage®** is administered in one location, so you can travel with confidence and enjoy your trip with peace of mind.

:: Flexible Plans, Unbeatable Options

- **No age limit.**
- **\$0 deductible for age 54 or under.**
- **Family coverage available for applicants age 54 or under.**
- **Deductible options available for applicants age 55 or over.**
- **Multi-Trip Annual Plans:** 9, 16, 30 or 60 days outside of Canada. Unlimited travel within Canada, outside of your province or territory of residence is covered.
- **Single Trip Daily Plan:** up to 182 days (212 for Ontario residents), outside your province, territory of residence or Canada.
- **Canada Plan:** take a trip within Canada (outside your province or territory of residence) at a GREAT rate and with no medical questionnaire.
- **55 to 74 Vacation Plan:** take a trip up to 15 days outside of Canada with no medical questionnaire.

:: \$5 Million CAD of coverage for emergency medical benefits*

These are just a few of the plan benefits:

- Hospital Accommodation and Physician Fees
- Paramedical Services
- Private Duty Nursing
- Ambulance Services
- Prescription Drugs (30-day supply for new prescriptions)
- Emergency Air Transportation
- Return of Insured Travel Companion
- Treatment of Dental Accidents and Emergency Relief of Dental Pain
- Out-of-Pocket Expenses (including meals and accommodation)
- Preparation and Return of Remains
- Remote Evacuation



:: Additional non-medical benefit options are available with All-Inclusive Plan and Non-Medical Supplement*

- Trip Cancellation and Interruption
- Baggage and Personal Effects
- Accidental Death and Dismemberment

* Certain conditions, limitations and exclusions may apply.

:: Assistance on Call Around the World, Day or Night

In an emergency situation, comfort that comes with peace of mind is often vital to a rapid and successful recovery. Time is critical, and with a toll free multilingual response available 24/7, you are guaranteed immediate attention. An experienced and professional team will arrange and monitor treatment, providing support to the patient and family. When necessary, they will organize evacuation home or to the nearest qualified medical facility.

Personalized service does not end with the medical treatment. With our commitment to excellence, the prompt settlement of your claim is just as important. We arrange direct payment with participating hospitals, physicians and other providers to minimize paperwork and inconvenience.