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Medi-Select Advantage[®] /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[®] 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 emotional stress and financial difficulty. Many Snowbirds and Travelling Canadians are not aware of the staggering cost of a medical emergency outside of their province or territory of residence. Don't risk your financial stability — protect yourself and your loved ones by choosing **Medi-Select Advantage®** from **etfs**.

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

These are just a few of the plan benefits:

- Hospital Accommodation and Physician Fees
- Ambulance Services
- Emergency Air Transportation
- Remote Evacuation
- Paramedical Services
- Private Duty Nursing
- Return of Insured Travel Companion
- Escorting your Children and Grandchildren Home
- Flying Someone to your Bedside
- Prescription Drugs (30-day supply for new prescriptions)
- Treatment of Dental Accidents and Emergency Relief of Dental Pain
- Out-of-Pocket Expenses (including meals and accommodation)

* Certain conditions, limitations and exclusions may apply.

NEW Doctor-On-Call™ service for travellers to the United States allows you to get in touch with a licensed US physician and even receive a home visit in case of emergency, all without leaving the comfort of your room.

∴ 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 Plan:** Unlimited number of 9, 16, 30 or 60-day trips anywhere in the world outside of your province or territory of residence
- **All-Inclusive Plan:** Emergency Medical Coverage PLUS Trip Cancellation & Interruption, Protection of Travel Baggage & Personal Effects, and Accidental Death & Dismemberment benefits
- **Single Trip Daily Plan:** Up to 182 consecutive days covered (212 days for Ontario residents)
- **Single Trip Non-Medical Plan:** Travel Cancellation & Interruption, Protection of Travel Baggage & Personal Effects, and Accidental Death & Dismemberment benefits
- **55-74 Vacation Plan:** For travellers age 55 to 74, up to 15 consecutive days of coverage for trips outside of Canada with **no medical questionnaire**
- **Canada Plan:** For trips within Canada (outside your province or territory of residence), GREAT rates and **no medical questionnaire for ALL ages**
- **Public Service Health Care Plan (PSHCP):** Supplemental Multi-Trip Annual Plan provides coverage for an unlimited number of 40-day trips anywhere in the world outside of your province or territory of residence, up to a maximum of \$5 Million CAD

∴ Telephone Assistance Around the World, Day or Night

- Toll free multilingual assistance available 24/7
- Access to Doctor-On-Call™ service
- Experienced and professional team to arrange and monitor treatment, and provide support to you and your family
- Arrange direct payment with participating hospitals, physicians and other providers to avoid out-of-pocket expenses and minimize paperwork for you
- Commitment to excellence with prompt settlement of claims

It all adds up to coverage that lets you **travel worry-free**