

Ontario Soccer Out of Country Emergency Medical Travel Insurance

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Coverage

- This insurance provides coverage in case of injury or sickness requiring an emergency hospital stay or emergency medical treatment while travelling outside the Insured(s) home province or territory whether abroad or within Canada.
- Maximum coverage - \$5 million (CAD).
- The Insured must be a Canadian resident and insured and/or eligible for benefits under the government health care plan of their province or territory of residence.

Benefits

- Include licensed ambulance, emergency dental expense, prescription drug reimbursement, emergency medical transport, family transportation expense, board and lodging for the Insured when their travelling companion is confined to hospital, escort home of insured children and more.
- For complete details on any of these benefits, please read the official policy wording.

Single Trip Emergency Medical Insurance

- The Insured must be a Canadian resident, and the Insured must be insured or eligible for benefits under the government health care plan of the province or territory in which the Insured resides. If the Insured is not insured under the government health care plan in the province or territory in which the Insured resides, the portion that would have been refunded by the provincial or territorial government health care plan is not a benefit of this Insurance.
- The insured must not be traveling against physician's advice.
- The insured must not have been diagnosed with a terminal condition.



*In addition to the General Exclusions this insurance does not provide coverage or services and does not pay claims for expenses incurred directly or indirectly as a result of:

- For Worldwide and Worldwide excluding USA plans only:

Any pre-existing condition, except as follows:

<p>Applicable to Insureds 59 Years and Under</p>	<p>a) On trips 35 days or less, except for any condition or symptom (other than a minor ailment):</p> <ul style="list-style-type: none"> i. That arose or worsened on the date of departure or at any time within the 7 days before the date of departure; or, ii. For which medical treatment was obtained on the date of departure or at any time within the 7 days before the date of departure; or, iii. That developed before departure and was undiagnosed at the time of departure. <p>b) On trips over 35 days, any condition which has remained stable in the 90 days before the date of departure*</p> <p>*If you extend your trip and the total trip length (including the extension) exceeds 35 days, paragraph b) applies.</p>
<p>Applicable to Insureds 60 to 74 Years</p>	<p>a) On all trip lengths, any pre-existing condition which has remained stable in the 180 days before the date of departure.</p>
<p>Applicable to Insureds 75 Years and Over</p>	<ul style="list-style-type: none"> a) On all trip lengths, any pre-existing condition which has remained stable in the 365 days before the date of departure b) If you purchased this Policy to top up any other insurance plan, the stability for pre-existing conditions is based on your total trip length. c) Pre-existing conditions that do not meet the criteria set out above are not covered



- Tests and investigation except when performed at the time of initial emergency sickness or injury.
- Any medical treatment, other than continuous treatment as specified in the Dental Services Benefit, which is a continuation of or subsequent to an emergency sickness or accident during the same trip, including its recurrence or any complications related directly or indirectly thereto, unless you are declared by an attending physician medically unfit to return to your home province because the emergency had not ended.
- Expenses once the emergency ends and in the opinion of the attending physician or dentist, you are able to travel to your home province for any further treatment relating to the sickness or accident that led to the emergency (other than specified under the Follow-up visit Benefit).
- Emergency sickness or injury incurred if you choose to travel to a destination after a formal written travel advisory and/or travel warning has been issued by Global Affairs Canada or Public Health Agency of Canada (PHAC) recommending that you avoid all or non-essential travel to that destination during your trip. This exclusion applies if the advisory/warning is issued before the date you leave for your trip and the expenses are directly or indirectly caused by the reason for the travel advisory/warning.
- The date this Insurance is purchased, whichever occurs later, and which may eventually prevent or interrupt travel as booked.
- A sickness or death (other than a death caused by a sudden, unexpected accident) occurring within 72 hours after the date this Insurance is purchased if the Policy was purchased more than 72 hours after the transportation and/or commercial accommodations are booked.

