24/7 WORLDWIDE ASSISTANCE

Your CAA Emergency Travel & Medical Insurance for Students plan includes comprehensive assistance service available 24 hours a day, 7 days a week. Our CAA Medical Assistance Centre is always just a phone call away, ready to provide you with the professional help you may need, anywhere in the world, in the event of a medical emergency.

LIMITATIONS AND EXCLUSIONS*

No benefits will be paid for any:

- **Pre-existing condition** which has not remained stable in the 3 months prior to the effective date of your coverage.
- **Injury or illness which began in your home country during a Trip Break**.
- **Injury or illness, which began outside of Canada** when more than 15 consecutive days were spent outside of Canada (not applicable to Outbound Students).

* Other exclusions, limitations, and conditions apply. Please visit www.caasco.com/etmi to view the Policy Guide

WHEN COVERAGE BEGINS

Coverage starts on the latest of:

- The effective date as shown on your confirmation
- The beginning of the trip, which is:
  - for an **Inbound Student**, the date and time of arrival in Canada
  - for an **Outbound Student**, the date and time of departure from Canada
  - for a **National Student**, the date and time of departure from your Canadian province/territory of residence
  - the date we receive the correct premium

Flexibility and savings are the key to
CAA Emergency Travel & Medical Insurance plans.

CAA Emergency Travel & Medical Insurance

For details, visit:

www.caasco.com/etmi

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of an Insured will be governed solely by the Policy issued by The Manufacturers Life Insurance Company. Premium rates and policy terms and conditions may change without notice.

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CAATI-17 (12/09)

CAA Emergency Travel & Medical Insurance

Travel Insurance for Students

Auto Insurance Travel

TRAVEL INSURANCE FOR STUDENTS CAN COVER YOU AROUND THE CLOCK, ANYWHERE IN THE WORLD.

WHEN YOU'RE STUDYING AWAY FROM HOME, YOU MAY NOT BE PROTECTED AGAINST THE HIGH COSTS OF A MEDICAL EMERGENCY.

Designed for Canadians studying outside Canada or in another Canadian province or territory and for non-Canadians studying in Canada, CAA Emergency Travel & Medical Insurance for Students provides coverage for up to $1 million CAD in the event of an unexpected medical emergency.

But your protection doesn't stop there! Your coverage also includes, at no additional cost:

- **Reimbursement of your tuition costs** (up to $5,000 per semester), if you cannot complete your studies due to an unexpected medical emergency
- **Coverage for non-emergency costs** for annual medical examinations, eye examinations and pregnancy
- **Accidental Death and Dismemberment** benefits of up to $10,000

You can also purchase coverage for your eligible spouse and dependent child(ren) who are living and travelling with you.

PLAN TYPES

Inbound Student - For non-Canadians whose home country is not Canada and who are temporarily living in Canada as a full-time student.

Outbound Student - For Canadians whose home country is Canada and are covered under their Canadian provincial/territorial government health insurance plan and who are temporarily living outside Canada as a full-time student.

National Student - For Canadians whose home country is Canada and are covered under their Canadian provincial/territorial government health insurance plan and who are temporarily living in a Canadian province/territory other than their home province/territory as a full-time student.

PREMIUM

PLAN TYPE	SINGLE	FAMILY
Inbound Student	$1.88 per day	$3.76 per day
Outbound Student	$1.88 per day	$3.76 per day
National Student	$0.94 per day	$1.88 per day

WHO CAN APPLY?

To be eligible for insurance, you must be under the age of 55 and:

a. a full-time student with proof of admission or enrollment in a recognized institute or learning; or

b. a student completing post doctoral research in a recognized institute of learning; or

c. a dependant child and/or the spouse of, and living and travelling with a student covered under this insurance, and named on the application;

For Canadians, it is your responsibility to ensure continued coverage under the government health insurance plan of the Canadian province/territory where you permanently reside.

Full-time students enrolled in a recognized institute of learning can apply for coverage at any time to be effective within 30 days prior to commencing a semester.

A student card with student number and enrollment dates or an enrollment invoice is required as proof of enrollment with any claim submission.

Family Coverage

Family coverage is available to you, your spouse and dependant child(ren) who are travelling and living with you, who are listed on your application, and who are under age 55 if you have applied and paid for family coverage.

You are not eligible for any coverage if:

- You have been advised by a Physician not to travel;
- You require kidney dialysis;
- You have used home oxygen at any time during the 12 months prior to the date of application;
- You have been diagnosed with a terminal illness with less than two years to live.

Emergency Medical Insurance	CAA Emergency Travel & Medical Insurance for Students provides Emergency and Non-emergency coverage up to an overall maximum sum of $1,000,000[1] per Insured for the following services:
Hospital and Physicians	Up to the maximum sum for the following hospital and physician expenses: - up to 60 days of hospitalization per injury or illness - up to 30 days of hospitalization for psychiatric treatment - up to 5 follow-up visits with a physician - plus diagnostic services and medical appliances - $5,000 for psychiatrist fees
Private Duty Nurse	Up to $10,000
Ambulance Services	Up to $5,000 per unrelated illness or injury
Paramedical Services	Up to $500 per profession
Prescription Drugs	Up to 30 days supply of prescription medication
Dental Expenses	Up to $2,500 for accidental injury Up to $100 for relief of pain Up to $250 per extracted wisdom tooth
Bringing Family to Your Bedside	Return airfare up to $3,000 Up to $150 per day, to a maximum of $1,500, for living expenses
Trauma Counselling	Up to 6 sessions of trauma counselling
Emergency Evacuation Home	Up to $100,000
Repatriation of Mortal Remains	Up to $10,000
Tuition Reimbursement	Up to $5,000 per semester
Trip Break	Return home to attend special events for up to 21 consecutive days
Non-Emergency Medical Insurance	
Annual Medical Exam	Up to $100 per year
Eye Examination	Up to $150, one visit per year
Maternity Benefit	Up to $20,000
Accidental Death And Dismemberment	Up to $10,000
Travel Outside of Canada	Emergency medical coverage (applicable to Inbound Students and National Students only); Up to the lesser of: 15 consecutive days or 49% of your period of coverage

1 Excluding Accidental Death and Dismemberment.
All benefit amounts are in Canadian funds.