



Travelling Canadians

PLAN DETAILS

Xodus is no ordinary travel insurance provider. By resolving the limitations within the industry that came to light during the global pandemic, we are revolutionizing the travel insurance landscape... to meet the needs of travellers in an ever-changing world.



What you should know before you buy

Outside Canada, your government health insurance coverage for hospital and medical costs is very limited, while medical care in many countries is very expensive. Without added coverage, your costs for a medical emergency could be financially devastating. Travel insurance from Xodus Travel Services helps protect you and your family from unexpected medical expenses when travelling out-of-country or just out-of-province.

✔ Xodus travel insurance plan options

- **Single-Trip Emergency Medical or All-Inclusive** – offer coverage from one day, up to your provincial health plan maximum. Extensions and top-ups are available. Single-trip plans are ideal for travellers taking one long trip, or one or two short trips out-of-province per year.
- **Multi-Trip Annual Emergency Medical or All-Inclusive** – offer coverage for any number of trips in the policy year of 10 or 18 days each, with available top-ups and extensions. Multi-trip plans are ideal for travellers heading out-of-province more than two times within a 12-month period.
 - **BONUS:** *In Canada, reciprocal billing for medical services only equals the coverage offered in your home province or territory. If costs are higher elsewhere, you pay the difference. That's why our multi-trip plans include emergency medical coverage for unlimited travel in Canada, but outside your province or territory.*

✔ Who is eligible for Xodus travel insurance and when can you buy

- You're eligible for travel insurance coverage if you're a resident of Canada at least 30 days of age and covered under a government health insurance plan. You can purchase no more than 60 days before your departure date, and right up to the moment you leave your province or territory of residence.

✔ You're not eligible for coverage if any of the following apply to you

- You are travelling against the advice of a physician.
- You've been diagnosed with a terminal or metastatic cancer, or you require kidney dialysis.
- You are awaiting investigative testing – excluding genetic tests – the test results, or the beginning of treatment for an unresolved condition.
- You have been prescribed or used home oxygen during the 12 months prior to application.
- You have had a bone marrow, stem cell or organ transplant – except a corneal transplant.

✔ Xodus protects you when you're travelling

- We offer 24/7 worldwide emergency assistance. A team of dedicated case managers respond to your communications and ensure you're receiving proper emergency medical care.
- And wherever you travel, you'll have access to a doctor through the Global Telemedicine Platform.

Travelling Canadians COVERAGE DETAILS

Coverage Details*		Coverage Amount (All funds are in Canadian dollars)			
General coverage	Plan coverage maximum amount	✓	Up to \$10,000,000		
	Plan coverage maximum length	✓	Single-Trip Plans: from one day up to provincial health plan maximum Multi-Trip Plans: any number of trips in the policy year of 10 or 18 days each		
	Deductible options and premium savings	✓	\$0, \$500 (10%), \$1,000 (15%), \$5,000 (30%), \$10,000 (35%)		
Coverage Includes*		Emergency Medical (Single & Multi-Trip)	All-Inclusive (Single & Multi-Trip)		
What's covered for medical emergencies	Emergency treatment	✓	Reasonable and customary	✓	Reasonable and customary
	Paramedical	✓	\$700 (\$70/visit up to \$700 max)	✓	\$700 (\$70/visit up to \$700 max)
	Ambulance transportation	✓	Reasonable and customary	✓	Reasonable and customary
	Emergency dental	✓	Up to \$3,000	✓	Up to \$3,000
	Incurred expense allowance	✓	\$2,000 (\$200/day up to \$2,000 max)	✓	\$2,000 (\$200/day up to \$2,000 max)
	Expenses to bring you home	✓	Reasonable and customary	✓	Reasonable and customary
	Expenses to return your travel companion	✓	Reasonable and customary	✓	Reasonable and customary
	Expenses to return your vehicle home	✓	Up to \$3,000	✓	Up to \$3,000
	Repatriation of remains	✓	Up to \$5,000	✓	Up to \$5,000
	Return of excess baggage	✗	Not covered	✓	Up to \$300
	Childcare expenses	✗	Not covered	✓	\$500 (\$75/day up to \$500 max)
	Pet return	✗	Not covered	✓	Up to \$500
	Qualified medical attendant services	✗	Not covered	✓	Reasonable and customary
	Accidental death and dismemberment	✗	Not covered	✓	Up to \$100,000
What's covered if your trip is disrupted	Maximum coverage amount (<i>includes trip cancellation/interruption/delay, missed connection, lost, damaged or delayed baggage, lost items/ personal documents</i>)	✗	Not covered	✓	Single-Trip Plans: up to \$3,500 Multi-Trip Plans: up to \$3,500 per trip, to a maximum of \$6,000 per policy
	Travel accident insurance	✗	Not covered	✓	Up to \$50,000
	Flight accident insurance	✗	Not covered	✓	Up to \$100,000



*Please refer to your policy or speak with our licensed travel insurance specialists for complete coverage and eligibility details.

This document is a summary of coverage, not a contract. Complete details are contained in the policy issued upon application approval. Policies underwritten by Northbridge General Insurance Corporation and administered by Xodus Travel Services Inc. Certain terms, conditions, limitations, exclusions, and termination provisions apply, see policy or speak with a licensed specialist for details. Xodus Travel Services and its logo are trademarks of Xodus Travel Services Inc. Some services are not available in Quebec. XODUS.CANADA.07.2024