



Visitors to Canada

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

Visitors to Canada Insurance from Xodus Travel Services can help protect you and your family against the medical expenses resulting from an unexpected sickness or accident during your stay in Canada.

✔ When you can apply for Visitors to Canada coverage

- You can apply for coverage before or after you arrive in Canada, but no more than 365 days before the effective date of your insurance coverage.

✔ Who can apply for Visitors to Canada coverage

- Visitors to Canada, persons who are in Canada on a work visa or a Parent / Grandparent Super Visa, new immigrants who are awaiting Canadian government health insurance plan coverage, as well as Canadians who are not eligible for medical benefits under a government health insurance plan.

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

- You're travelling against a physician's advice.
- You've been diagnosed with a terminal illness with less than two years to live.
- You have a kidney condition requiring dialysis.
- You've used home oxygen at any point during the 12 months prior to your application date.
- You've been diagnosed with Alzheimer's disease or any other form of dementia.
- You're under 30 days of age or over 85 years of age.
- You live in a nursing home, a home for the aged, a long-term care (LTC) facility or a rehabilitation centre.
- You require assistance with activities of daily living.

✔ When your coverage begins and ends

- **If you purchase your policy *before* arriving in Canada** – your coverage begins on the later of your policy's effective date or the time and date you arrive in Canada from your home country.
- **If you purchase *after* the expiry of an existing Xodus policy or after you leave home** – except for losses resulting from an injury, your coverage will begin 48 hours after your policy's effective date.*
- **Coverage ends the earliest of the following:**
 - On your policy expiry date, no more than 365 days after your effective date of insurance.
 - The day you're insured under a government health plan. **NOTE:** If visiting on an IEC work permit, this policy provides eligible benefits not covered by your government health plan.
 - When you become a resident of a nursing home, a home for the aged, or a LTC facility during your visit.
 - When you leave Canada to return home. **NOTE:** If returning to your home country under the available emergency medical coverage Trip Break benefit, your Visitors to Canada coverage will be suspended but will resume when you return to Canada.*

Visitors to Canada COVERAGE DETAILS

Coverage Details*		Coverage Amount (All funds are in Canadian dollars)
General coverage	Plan coverage maximum amount	✓ Up to \$500,000, \$300,000 or \$100,000 depending on plan selected
	Plan coverage maximum length	✓ Up to 365 days (with extended coverage for Super Visa holders)
	Deductible options and premium savings	✓ \$0, \$500 (10%), \$1,000 (15%), \$5,000 (30%), \$10,000 (35%)
Coverage Includes*		Coverage Amount (All funds are in Canadian dollars)
What's covered for medical emergencies	Emergency treatment	✓ Reasonable and customary
	Paramedical	✓ \$700 (\$70/visit up to \$700 max)
	Ambulance transportation	✓ Reasonable and customary
	Emergency dental	✓ Up to \$3,000
	Incurred expense allowance	✓ \$2,000 (\$200/day up to \$2,000 max)
	Follow up visits	✓ Up to \$3,000
	Childcare expenses	✓ \$500 (\$75/day up to \$500 max)
	Hospital allowance	✓ \$300 (\$50/day up to \$300 max)
	Expenses to bring you home	✓ Reasonable and customary
	Expenses to return your travel companion	✓ Reasonable and customary
	Phone call expenses	✓ Reasonable and customary
	Compassionate visit	✓ Up to \$1,000
	Pet return	✓ Up to \$500
	Expenses to return your vehicle home	✓ Up to \$3,000
Repatriation of remains	✓ Up to \$5,000	
Other services	24/7 assistance	✓ In case of a medical emergency, our multilingual assistance centre is available 24/7 to guide you to the proper medical care
What's covered if your trip is disrupted	Travel accident insurance	✓ Up to \$50,000
	Flight accident insurance	✓ Up to \$100,000
	Trip interruption	✓ Up to \$1,500



*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.VTC.07.2024