

OVER 300 YEARS OF BRILLIANT SERVICE

RSA is proud to be one of Canada's top Property & Casualty insurers with the ability to support our partners from coast to coast. As part of the globally established RSA Insurance Group plc, we enjoy the strength and stability that comes with a three-century-long heritage and the ability to do business in nearly 140 countries.

Whether it's home, auto or travel insurance, we're dedicated to providing our partners with the highest quality products and simple, straightforward support so that they can, in turn, offer you the reliable, trustworthy solutions and service you deserve.

**INVEST IN YOUR HEALTH
AS WELL AS YOUR STUDIES.
CONTACT YOUR BROKER TODAY.**



Call for a quote.
Toll free: 1-877-432-5118
quote@spcs-ins.com
www.spcs-ins.com



International Student Emergency Medical Travel Insurance



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.

©2017 Royal & Sun Alliance Insurance Company of Canada. All rights reserved. RSA, RSA & Design and related words and logos are trademarks and the property of RSA Insurance Group plc, licensed for use by Royal & Sun Alliance Insurance Company of Canada. International Student Emergency Medical Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada.

* "Global Excel" and the Global Excel logo are registered trademarks of Global Excel Management Inc.



20 47 BRO ECA 0817 000



ENJOY RELIABLE COVERAGE WHILE STUDYING AND WHEN EXPLORING

COVERAGE IN THE CLASSROOM AND ON THE ROAD

New city, new friends, new opportunities – few things are more exciting than studying abroad. Along with a different environment comes a different medical system. Make sure you have the right emergency medical coverage that fits your new lifestyle. With this insurance offer, whether you're at the library on campus, exploring another province, or travelling outside of Canada, you'll enjoy knowing that you are covered in case:

- A medical emergency occurs and you are not covered by a provincial health plan
- You must seek medical attention and there is a language barrier with the medical staff
- You've checked your existing coverage and it's just not sufficient

ONE CALL. ONE YEAR ABROAD. ONE LESS THING TO WORRY ABOUT.

With our emergency medical travel insurance, you get convenient, comprehensive coverage and reliable support with just one phone call or visit to your broker.

- Enrol with just one simple phone call or visit to your broker
- No medical questionnaire to fill out
- Up to one full year of coverage with a simple per-day price
- No deductible to pay
- Emergency coverage follows you if you decide to travel during your studies
- Coverage is also available separately to your spouse and children

ELIGIBILITY

- Students who can provide proof of admission in a recognized Canadian institution of learning; OR
- Students completing post-doctorate research in a recognized Canadian institution of learning;

And:

- Are 65 years old or under; and
- Are not eligible for a provincial or territorial government health insurance plan in Canada; and
- Know of no reason to seek medical attention at the time of purchase.

COMPREHENSIVE COVERAGE THAT MEETS YOUR NEEDS

Some of our emergency medical features include:

| FEATURES | COVERAGE |
|--|--|
| Covering emergency medical expenses | Up to \$2 million |
| Covering hospital accommodations | Up to 60 days per sickness or injury |
| Covering paramedical services | Up to \$500 per profession |
| Taking care of medical diagnostic tests | Laboratory tests and X-rays |
| Counselling following a trauma | Up to 6 sessions |
| Covering psychiatric treatment | Up to \$10,000 when admitted to hospital, and up to \$1,000 for outpatient consultations |
| Sending a companion to be with you while you recover | Up to \$5,000 for round-trip airfare and living expenses |
| Flying you to your home country for immediate medical care | Up to \$5,000 for one-way airfare |
| Treating dental accidents | Up to \$4,000 |

In addition to emergency medical features, the following non-emergency medical features are also included:

| FEATURES | COVERAGE |
|---|--|
| Outpatient costs or complications related to pregnancy | Up to \$1,000 |
| Replacing or repairing a corrective device due to defect, theft or malfunctioning | Up to \$1,000 |
| Psychologist fees | Up to \$500 |
| Annual medical examination and related laboratory tests | Up to \$100 (included in policies of 180 days or more) |
| Consultation and prescription related to a 'morning after pill' | Up to \$100 (included in policies of 180 days or more) |
| Eye examination by an optometrist or an ophthalmologist | Up to \$100 (included in policies of 180 days or more) |

HASSLE-FREE CLAIMS

We've designed this insurance so that it's easy to make a claim if you experience trouble in Canada or while travelling. Studying abroad is expensive enough as is – with our direct payment to care providers, you won't have to wait for reimbursement.

HELP IS ONLY A PHONE CALL AWAY, DAY OR NIGHT, ALL AROUND THE WORLD

Our claims support comes from RSA's long-term partner, Global Excel, whose experienced, professional team will take care of virtually everything. They'll arrange and monitor treatment, and provide support for you and your family. They'll also handle the direct payment of participating hospitals, physicians and other providers, to help you avoid out-of-pocket expenses and minimize your paperwork.

- Get multilingual assistance toll-free, 24/7, all across the globe
- Be confident that you will receive a fast and transparent settlement
- Report your claims with ease
- Know that you will be treated with compassion and empathy by a devoted team of case coordinators and managers

For medical assistance, you can reach Global Excel at any time, from anywhere:

From Canada and the U. S.:
call toll free **1-800-336-9224**

From anywhere:
call collect **819-566-8698**

Or online at www.globalexcel.com

