



**Globetrek Travel Insurance  
Summary of Benefits**

**ALL INCLUSIVE PLAN**

Looking for an insurance to protect your investments (i.e., airline tickets, hotels, etc.)? The All Inclusive Plan is the solution you need. Speak to your Omnitour representative! The All Inclusive Plan provides the following protections:

| <b>Insurance coverage</b>  | <b>Benefit maximum</b>  |
|--|---|
| Travel Cancellation and Interruption Insurance <ul style="list-style-type: none"><li>• Prior to departure</li><li>• After departure</li></ul>            | Up to sum insured<br>Unlimited  |
| Travel Emergency Hospital/Medical Insurance*   | \$5 million dollars or limited to \$20,000 if you are not covered by a Government Health Insurance Plan |
| Travel Accident Insurance <ul style="list-style-type: none"><li>• Flight Accident</li><li>• Common Carrier Accident</li><li>• 24-Hour Accident</li></ul> | \$150,000<br>\$75,000<br>\$25,000   |
| Baggage and Personal Effects Insurance <ul style="list-style-type: none"><li>• Maximum</li><li>• Baggage Delay</li></ul>                                 | \$1,000<br>\$400  |

**TRAVEL EMERGENCY HOSPITAL/MEDICAL INSURANCE**

Looking for coverage in the event of a medical emergency? The Travel Emergency Hospital/Medical Insurance Plan is what you need. Speak to your Omnitour representative!

| <b>Insurance coverage</b>                    | <b>Benefit maximum</b>  |
|--|---|
| Travel Emergency Hospital/Medical Insurance* | \$5 million dollars or limited to \$20,000 if you are not covered by a Government Health Insurance Plan |

\* Please refer to the following page to learn more about the benefits offered.



## Globetrek Travel Insurance Summary of Benefits

### Emergency Medical Expenses

Sum Insured: \$5 Million or limited to \$20,000 if insured is not covered under a government health insurance plan (GHIP)

### Hospitalization

Hospital accommodation up to the semi-private room rate (or an intensive or coronary care unit where medically necessary)

### Physician's Fees

Medical treatment by a physician

### Diagnostic Services

Laboratory tests and x-rays prescribed by the attending *physician* due to an *emergency*. This policy does not cover magnetic resonance imaging (MRI), cardiac catheterization, computerized axial tomography (CAT) scans, sonograms, ultrasounds and biopsies unless such services are approved in advance by *Global Excel*

### Paramedical Services

Services of a licensed chiropractor, chiropodist, osteopath, podiatrist or physiotherapist, including x-rays, to a maximum of \$300 per profession listed, when approved in advance by *Global Excel*

### Prescriptions

Drugs, serums and injectibles that can only be obtained upon medical prescription, that are prescribed by a *physician* and that are supplied by a licensed pharmacist when required as a result of an *emergency*. Limited to a 30-day supply per prescription, unless *you* are *hospitalized*

### Ambulance Services:

Licensed ground ambulance service

### Medical Appliances

Minor appliances such as crutches, casts, splints, canes, slings, trusses, braces, walkers and/or the temporary rental of a wheelchair

### Private Duty Nursing

The professional services of a registered private nurse to a maximum of \$5,000

### Emergency Air Transportation:

- air ambulance; or
- transport on a licensed airline with an attendant; or
- the fare for additional airline seats to accommodate a stretcher; or
- up to the cost of a one-way economy airfare

### Qualified Medical Attendant

Return economy airfare and overnight lodging and meals (where necessary).

### Transportation to Bedside

Round-trip economy airfare from Canada and up to a maximum of \$1,500 for out-of-pocket expenses

### Treatment of Dental Accidents

- Reimbursement of the cost of emergency treatment:
- at trip destination as the result of an accidental blow to the face;
  - upon return to province or territory of residence, to a maximum of \$1,500;
  - at trip destination for other emergency dental treatment, to a maximum of \$350

### Out-of-Pocket Expenses

\$500 per day, to a maximum of \$5,000

### Remote Evacuation

Up to \$5,000 for emergency evacuation from a mountainous area, the sea, or other such remote location

### Preparation and Repatriation of Remains

Cost incurred for return of the deceased's remains including:

- preparation of the remains to a maximum of \$5,000; or
- cremation at place of death to a maximum of \$2,500; or
- \$3,000 for preparation of the remains plus \$2,500 for burial at place of death

### Global Excel Management Inc.

Assistance through Global Excel is available 24 hours a day, 7 days a week. In the event of a Medical Emergency while on his/her covered trip the insured must call Global Excel Management Inc. immediately.

Global Excel will work closely with the insured to:

- recommend an appropriate physician or hospital;
- monitor the insured's care to ensure that his/her medical needs are met;
- contact the insured's family and physician on his/her behalf;
- pay hospitals, physicians and other medical providers directly, whenever possible;
- provide multilingual interpreters to communicate with physicians and hospitals.