



www.21stcenturytips.com

To purchase this insurance, contact the agent shown below. To be directed to an agent in your area or to inquire about contracting to sell our products, call 21st Century Travel Insurance during business hours.

Cobourg Area
905-372-1779

Toll-Free
1-800-567-0021

This brochure is only an information piece and not a policy contract. Upon receipt of premium, you will receive the policy containing full benefits together with exclusions, limitations and conditions. Please read the policy carefully.

Agent Stamp:

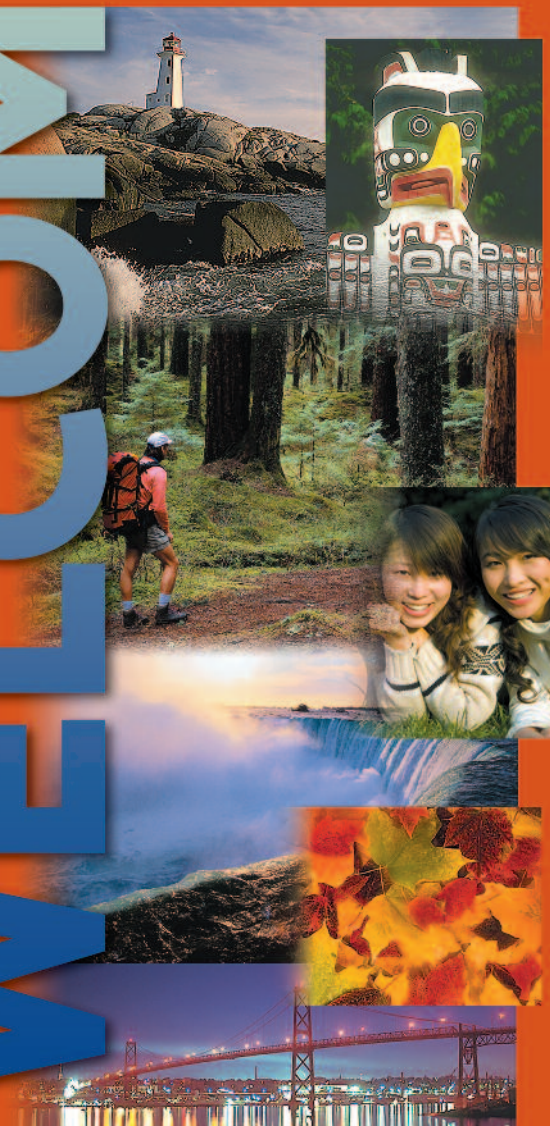


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Emergency Medical Insurance Plan FOR VISITORS TO CANADA

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Providing financial protection to visitors and newcomers to Canada since 1979!

Whether you're here for a visit or plan to make Canada your new home, Welcome! At **21st Century Travel Insurance**, we urge all visitors and new immigrants to purchase insurance to cover the high costs that can be associated with unexpected accident or sickness while in Canada. Hospitalization in Canada can cost as much as \$5,000 per day!

Our Visitors to Canada Insurance is available for visiting friends and relatives, landed immigrants waiting to be covered under a provincial health insurance plan, and for individuals in Canada on a student or work visa.

In addition to your time in Canada, our plan also covers side trips to a maximum of 30 days overall to any country in the world except your country of origin. These side trips can be up to 15 days before or after your visit to Canada and up to 30 days in the middle of your visit. At least 50% of the total time insured with us under the Visitor to Canada Plan must be in Canada and there can be no gaps in your coverage. If insurance is purchased before entering Canada, there will be no waiting period for sickness coverage and we will even provide coverage during your uninterrupted flights to and from Canada!

Other special features of 21st Century Visitors to Canada Insurance include:

- Extra \$50,000 of coverage for accidents with the \$100,000 option!
- No maximum age
- \$10,000 Accidental Death & Dismemberment
- Significant savings with family rates
- No limit on number of follow-up visits
- Your choice of three deductible options

Outline of Coverage:

Please see policy document for full details.

Policy limits available up to \$150,000.

- Treatment by a physician
- Standard hospital ward charges
- Out-patient charges (ER visit, clinic, doctor's office, etc.)
- Private duty nursing/licensed home care up to \$5,000
- Chiroprapist, chiropractor, osteopath, physiotherapist, podiatrist or acupuncturist up to \$1,000
- Diagnostic treatments while hospitalized (limited to \$1,000 if out-patient)
- Emergency transportation (ambulance)
- Prescription drugs (limited to \$500 if out-patient)
- Up to \$5,000 death benefits for burial and return of remains
- Emergency return home
- Accidental dental treatment up to \$1,000 and relief of dental pain up to \$300 per year
- \$10,000 Accidental Death & Dismemberment

...subject to the terms, conditions, limitations and exclusions of the policy.

In the event of circumstances likely to result in a claim, you will be asked to call our toll-free claims assistance number.

Our Pre-existing Condition Exclusion

At 21st Century Travel Insurance, we feel it is important to understand your entire policy but we urge you to familiarize yourself with what is probably the most important exclusion in any Visitors to Canada policy – the pre-existing exclusion. Ask us for a policy and read it carefully for a full understanding of our exclusion and then compare it with any of our competitors. We're convinced that you'll like ours. Here's the way it works:

If you are under 70 years of age when the policy starts, you are automatically covered for pre-existing medical conditions as long as they have been stable in the 180 days before the policy starts.

Between the ages of 70 to 85, you can complete a Medical Declaration to see if you are eligible to buy what we call the "Stable Chronic Condition Option" (SCC Option) to cover your stable pre-existing condition, or you can choose to waive this option for a lower premium. Note that if you waive the SCC Option, then we do NOT cover any sickness, disease or injury which had manifested itself in the 180-day period immediately preceding the "effective date" of this policy. Sickness, disease or injury shall be considered to have manifested itself when:

- a) medical care, advice, investigation or treatment has been received, or
- b) drugs or medicines have been taken or prescribed to treat the sickness, disease or injury, or
- c) you have experienced symptoms which would cause a reasonably prudent person to seek diagnosis, care or treatment.

Note: The SCC Option is not available if you are over age 85.

Please refer to our policy for full details of the pre-existing exclusion and other exclusions and limitations that apply.