

MEMBERS TRAVEL COVERAGE (AIG) - 7

<u>NAMED INSURED:</u>	Team members of the policyholder under the age of 65 whose names are on file with the company
<u>OBJECT OF INSURANCE:</u>	Injury sustained or sickness contracted by an insured person during the course of trip outside of Canada. This coverage does extend to "sickness" but excludes pre-existing conditions
<u>LIMITS OF LIABILITY:</u>	\$1,000,000 Lifetime Maximum Per Insured

Excess Hospital Insurance

Coverage provided for reasonable and necessary Emergency Hospital Expenses as an in-patient including semi-private accommodation.

Excess Medical Insurance

If as a result of injury or sickness, an insured person requires treatment or services as follows on an Emergency Basis:

- a) Out-patient Room charges
- b) Treatment by a physician or surgeon
- c) X-rays and laboratory examinations which are required for diagnostic purposes
- d) Rental of crutches and appliances
- e) Cost of splints trusses, braces or
- f) Treatment by a physiotherapist while hospitalized and up to a maximum of 3 treatments for the duration of any one trip only when recommended in writing by an attending physician

The company will reimburse the reasonable and necessary expenses actually incurred during the period this insurance is in force for such treatment or services

Accidental Dental Reimbursement – up to \$2,000

For dental treatment resulting from injury to whole or sound teeth required within 30 days of the accident and completed within 12 months of the accident.

Board, Lodging and Travel Expenses – up to \$3,000

For board, lodging and extra travel expenses should insured person become confined to hospital for at least 5 consecutive days.

Evacuation – up to \$40,000

For transportation, medical services and supplies required for an Emergency evacuation of the insured due to sickness or injury during the course of the trip.

Attendant Transportation Benefit – up to \$5,000

For a medical attendant to accompany insured person during emergency evacuation as recommended by a physician.

Ground and Air Ambulance - \$5,000

Subject to a maximum of \$500 for ground or air ambulance per injury

Prescription and Drug Reimbursement

Reimbursement for drugs or medicine required on an Emergency basis and prescribed by the attending Physician.

Repatriation Benefit

In the event of the death of the insured person due to sickness or injury, up to \$3,000 coverage is provided for the transportation of the body to the province of residence

Special Transportation – up to \$5,000

For stretcher accommodation on regularly scheduled airline for return to province of residence during an Emergency Evacuation.