

## CANADASURE BENEFITS TABLE

ITEM	PLAN A	PLAN B	NOTES
1. Personal Accident	\$25,000	\$50,000	To purchase cover go to <a href="http://www.canadasure.com">www.canadasure.com</a>
2. Medical and other expenses	\$4,000,000	\$7,500,000	Your certificate will be issued instantly online.
3. Cancellation & curtailment	\$2,000	\$4,000	Further information on the plan including frequently asked questions can be found on the website.
4. Personal Baggage	\$1,250	\$3,500	
• Single article limit	\$250	\$750	
• Jewellery & valuables limit	\$250	\$750	
5. Delayed baggage	\$125	\$250	If you or someone else to be covered has a pre existing condition please complete the health declaration on the website PRIOR to signing up online.
6. Personal money/documents/passport	\$250	\$550	Fax, post or email the health declaration to us and we will advise you of any loadings/exclusions prior to purchase.
7. Personal liability	\$2,200,000	\$3,000,000	
8. Travel Delay	\$110	\$220	
• Abandonment	\$1,650	\$3,300	
• Missed departure	\$220	\$660	
9. Hi-jack	\$22/24 hrs (up to \$440)	\$33/24 hrs (up to \$660)	If you plan to work in a hazardous or manual occupation during the period of the insurance please contact us prior to purchase and we will advise you of any additional cost.
10. Catastrophe	\$550	\$1,650	
11. Legal expenses	\$11,000	\$22,000	

[www.CANADASURE.com](http://www.CANADASURE.com)

11a Forge Business Centre  
Upper Rose Lane, Palgrave  
Diss, Norfolk, IP22 1AP

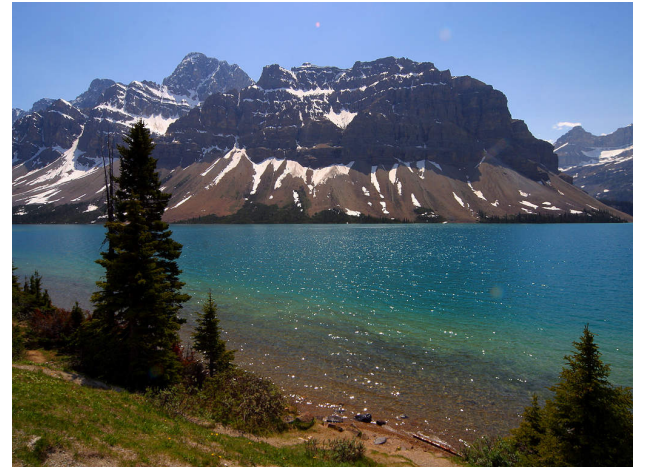
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[www.CANADASURE.com](http://www.CANADASURE.com)

# CanadaSure

**90 days health & travel insurance for emigrants & returning citizens to Canada**



**Cover for most occupations, pursuits and pastimes, BUY ONLINE.....**

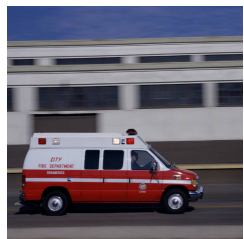
[www.canadasure.com](http://www.canadasure.com)

**Tel: +44 (0) 1379 643098**

## Don't forget to insure yourself and your family — possessions can be replaced !!

If you are emigrating to Canada to live there permanently, or are a Canadian citizen returning to Canada after living overseas, you will probably need to have TravelHealth insurance for the first 90 days following arrival in Canada. Each province in Canada administers its own health care plan, and you won't be able to join the majority of these plans until after this waiting period. Its very important that you have adequate insurance during this period.

One way trips are normally excluded from travel insurance, and don't normally cover people taking up employ-



ment — so a standard travel plan won't do !

Canadasure has been designed specifically for immigrants and returning Canadian citizens\* to cover unforeseen accidents and emergencies.

Travel insurance policies sold by banks, travel agents, supermarkets and building societies are not valid for one-way trips and emigration. The insurers of these plans may refuse to pay out claims if you are NOT planning on returning to your country of departure, or if you are working in Canada. What's more, you may be flown back to your country of departure for treatment even though you may no longer be living there !

Canadasure provides for your treatment to take place in Canadian Canada

**\*IMPORTANT note—You can purchase this policy within 15 days after your arrival in Canada. If you have been in Canada longer than 15 days you cannot purchase Canadasure. The 15 days begins on your first day in Canada and cannot be altered by short term departures from Canada to other countries including the USA.**

**If you have been in Canada longer than 15 days please contact us for details of other available plans.**

### Validity of insurance

Canadasure is valid for the following people:

- Persons domiciled anywhere in the world (excl USA), who are emigrating to Canada;
- Returning Canadian citizens who are not yet eligible to join the provincial health scheme;

Cover may be extended to include up to 60 days travel to other countries en route prior to your arrival in Canada.

Cover extends to include a temporary visit to the USA or Mexico provided that your visit begins and finishes in Canada and does not exceed 30 days.

Cover can be extended for a further 90 days (after your initial 90) provided that you have NOT made a claim and that cover is continuous.

### Premiums

Premiums Per Person		
	PLAN A	PLAN B
Adults 16-64 yrs	£130	£170
Children 2-15 years*	£65	£85
Infants under 2 years	FREE	FREE

All ages are calculated at departure date of travel  
\*Children MUST travel with insured adult on same policy.  
Unaccompanied children pay the full adult rate

**WINTER sports** -add 15% to appropriate individual premium

**PERSONAL Baggage** —a 15% discount is available if you exclude Section 4

Insurance Premium Tax of 17.5% is applicable to the TOTAL policy premium

### IMPORTANT FACTS

Before you purchase the Insurance we need to bring certain important features to your attention. We would also ALWAYS recommend you read the information on the website [www.canadsure.com](http://www.canadsure.com) fully before purchase.

**Policy wording** —this is available on the website. Please read this document carefully as it contains full details of what is and what is not covered.

**Conditions, exclusions and warranties** —these limit or restrict the cover provided. Some apply to all sections of the policy and some to certain sections only.

**Health** —the insurance contains conditions that relate to your health and that of others not necessarily traveling with you, but upon whose well being the trip may depend. Certain medical conditions particularly those specified below may not be covered by the policy.

**Pregnancy** —this policy does not cover routine pregnancy costs. It may cover complications up to the 26th week of the pregnancy. If you are pregnant we recommend emigrating to Canada in the early stages of your pregnancy so that you'll be fully covered by the provincial health plan when the baby is born. Alternatively delay your departure until after the child is born. If you have to pay yourself, the cost of a routine delivery without complications in Canada could be up to C\$10,000.

**Specified Medical Conditions** —means any cancerous, cardio-vascular, cerebro-vascular, renal, psychiatric or mental condition. These will not be covered.

**Claims for personal baggage** —the insurance does not provide cover on a new for old basis. Claims will be paid based upon the value of your property at the time of the loss.

**Sums insured or limits** —all sections of the policy have a limit on the amount the insurer will pay. Some sections have internal limits such as a "per item" limit or a total for all valuables (including photographic equipment). You are advised to check these limits if you intend taking expensive items with you.

**Excesses** -under most sections of the policy claims are subject to an excess of C\$110 (or equivalent £ amount). You are responsible for the excess amount of ANY claim.

**Reasonable Care** —you are required to take reasonable precautions to protect yourself and your property and to act at all times as if you were not insured.

**High Risk Activities** —the insurance may not cover you for all sports or activities. You must check with us in advance to ensure that you are covered.

**Jurisdiction** —The insurance is subject to English Law

**Cooling off period** —You may change your mind and return all documentation to us within 14 days of purchase or prior to travel (which ever is sooner) and provided no claim has been made receive a full refund.

**Insurers** —the insurance is provided by certain underwriters at Lloyds of London.

**Complaints** —the policy wording contains the procedure you should follow if you need to make a complaint.