

FOR MORE INFORMATION



## 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 distribution 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.

Whether it's home, auto or travel insurance, we're dedicated to providing our partners with the highest quality products and simple, straightforward support.

## Medi-Select Advantage<sup>®</sup> 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.

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## FREEDOM TO FLY

### Or drive. Or paddle. Or cruise.

Whatever your plan may be, you've been looking forward to this trip, and now the time has come. Everything's packed and ready to go—nothing can stand in your way! Especially if you've got the travel insurance you need.

Whether you're travelling within Canada, wintering in the south or adventuring abroad, you'll feel reassured knowing that Medi-Select Advantage® Travel Insurance is at your side all the way. Our coverage is ideal if:

- you don't have travel insurance coverage for your upcoming trip
- your existing coverage isn't sufficient
- your luggage goes missing
- you need to cancel or interrupt your trip for reasons beyond your control.



## MANY OPTIONS TO CHOOSE FROM

**With Medi-Select Advantage® Travel Insurance, you can get coverage that's designed to fit your needs.**

- **Single-trip coverage.** Are you taking a one-time trip? Your plan will cover you for the exact number of days you'll be away.
- **Multi-Trip Annual coverage.** If you travel frequently, you may prefer a Multi-Trip Annual Plan, which provides you with added flexibility and cost-savings. You'll be covered for an unlimited number of trips throughout the year without needing to notify us each time you go. With Medi-Select Advantage®, you may choose trip durations of 4, 9, 16 or 30 consecutive days, with additional coverage available if you decide to extend any given trip.
- **Emergency medical coverage.** A medical emergency away from home can be surprisingly costly, and your provincial health care plan may not cover every circumstance. With Medi-Select Advantage®, we'll cover your eligible medical expenses and get you back on the road again as smoothly as possible.
- **Non-medical coverage.** Let's face it: things can go wrong sometimes. When they do, our non-medical policy is there. We'll help you if your trip is cancelled or interrupted due to insured risks beyond your control, or if your luggage is delayed, lost or stolen.

## MEDI-SELECT ADVANTAGE® COVERS EXPENSES FOR EMERGENCY MEDICAL SITUATIONS, UP TO \$5 MILLION<sup>1</sup>

### Some of the product features include:

- Paying for hospitalization and doctor's fees
- Transporting you to emergency care via ground or air ambulance
- Getting you to a hospital from a remote area
- Providing in-transit medical attention
- Securing private nursing care
- Filling new prescriptions (30-day supply)
- Treating dental accidents
- Flying your spouse or children home with you
- Returning your vehicle to your home or to a rental agency

## MEDI-SELECT ADVANTAGE® HELPS YOU WHEN YOU NEED IT MOST

### Additional product features available:

- Reimbursing costs for cancelling your trip if something prevents you from departing
- Reimbursing costs for interrupting a trip that has already begun
- Paying for your necessities if your luggage is lost or stolen

## CONVENIENCE NOW AND DOWN THE ROAD

**It is easy to purchase a Medi-Select Advantage® Travel Insurance policy. One quick phone call is all it takes to get you protected and on your way.**

- Travellers aged 59 and under can get coverage for themselves or for their entire family under one policy.<sup>2</sup>
- Travellers aged 60-79 may cover a trip of up to 30 days without completing a medical questionnaire.<sup>2</sup>
- For other travellers aged 60 and over, a quick medical questionnaire helps us ensure you have the coverage best suited to your needs.<sup>2</sup>

Plus, this insurance may be used alone or to top up existing coverage from your employee plan or other source, if you purchase before you leave.

## HASSLE-FREE CLAIMS

We've designed Medi-Select Advantage® Travel Insurance so that it's easy to make a claim if you experience trouble while travelling.

We offer flexible deductible options<sup>1</sup> and with direct payment to participating 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
- Take advantage of Doctor-On-Call™ service

## DOCTOR-ON-CALL™ FEATURE

As part of our dedication to providing you with brilliant service, our travel insurance policies give travellers to the United States exclusive access to our Doctor-On-Call™ service. With Doctor-On-Call™, you can get in direct touch with a licensed U.S. physician – and even receive a home visit in an emergency – all without leaving the comfort of your room.

<sup>1</sup> Certain benefit limits apply.

<sup>2</sup> Eligibility requirements apply.