



**Dear Traveler,**

Thank you for choosing to insure your Breakaway Tours travel package with Travel Underwriters. As you prepare for your trip, you can feel comfortable that you will be covered in the event of an emergency.

**Your post departure insurance package consists of:**

- \$ 2 million in Emergency Excess Hospital/Medical
- This includes: Ambulance Services, including mountain and sea rescue; Emergency Dental; Medicines and/or Drugs; Emergency Air Transportation; Airfare to Return Home; Family Bedside Assistance; Out of Pocket Allowance; and many other coverage's not paid for by your Provincial Health Care Coverage.
- 24-Hour Accident Insurance up to \$25,000

**Prior to departure, your policy information will be sent to you along with your Breakaway Tours' Itinerary. Please find below your summary of coverage. Full Policy details are available at [www.breakawaytours.com](http://www.breakawaytours.com)**

In the event of a claim, call One World Assist toll-free from within North America 1-800-663-0399, within Mexico 001-800-514-9976, and call collect from outside North America, 1-604-278-4108. Your master policy number is **GBIBRE55**.

**The following services will be provided to all Policyholders:**

1. Toll-free Help Line 24 hours a day, every day.
2. Vital communications link between claimant/Hospital and Insurance coverage and procedures.
3. Medical (Physician and surgeon) consultative and advisory services including review of appropriateness and analysis of medical care.
4. Monitoring of progress during treatment and recovery.
5. Establishing contact with family, personal Physician and/or employer as appropriate.
6. Multi-lingual capabilities.
7. Coordination of payments.
8. Special assistance respecting claims.
9. Management, arrangement and authorization of Emergency medical evacuation.
10. Arrangement and coordination of repatriation of remains.
11. Interpretation of policy wordings.
12. Assistance in locating the nearest and most appropriate medical care.
13. Payment to Hospitals and other medical providers for Eligible Medical Expenses will be guaranteed where possible relieving claimant of credit responsibilities.
14. Travel arrangements assistance for family.
15. Provision of medical assistant to travel with claimant when necessary.
16. In addition to doctors, Hospitals/administrators and ambulance, arrangements and communications are concluded on behalf of Insured Persons with: Consulates, Travel Agents, Embassies, Tour Guides, Airlines, Police, Foreign Affairs Department

**[For additional assistance please call Broker Advantage 1-866-572-0036](tel:1-866-572-0036)**



## The Need for Excess Hospital/Medical Insurance While Travelling in Canada

Many Canadians do not realize while they travel in Canada or in the Territories, after leaving their own province of residence, they could run into some serious medical expenses that will not be paid or reimbursed by their own Provincial Medical Plans.

### Things that are not covered:

- Licensed Ambulance
- Helicopter Ambulance and Mountain and Sea Rescue
- Chartered Aircraft between Provinces
- Prescription Drugs
- Physiotherapy, Chiropractors and some other Specialist Services
- Rental or Cost of Medical Appliances such as Wheelchair, Crutches, Splints, Stretcher  
Accommodation to Return Home
- Homeward Carriage for Burial in the event of Death, or Cremation Expenses and Return of Vehicle
- Family Transportation Costs
- Additional Board and Lodging Expenses for the Travelling Companion
- Financial Assistance to bring a family member to your bedside

### Let me paint you a picture:

A Toronto resident went skiing in Quebec and on his first day of skiing he caught an edge and hit a tree. He was safely transported to a local Hospital, where he was found to have three broken ribs and a serious back injury. He had to undergo immediate rehabilitation treatment for his spinal injury. The hospital and physicians agreed to bill the Ontario Health Insurance Plan directly.

His family was called and they were anxious to see him. His travel insurer's network of healthcare and emergency assistance professionals arranged to transport them to his hospital bedside.

When he was declared fit to travel, his travel insurer worked with his treating physician to arrange a physician escort for his air ambulance trip from Quebec to Toronto.

Cost of unused hotel and prepaid lift tickets	\$	850
Ground ambulance to the hospital	\$	250
Air ambulance with physician escort	\$	22,580
Family to bedside	\$	2,500
Phone calls home	\$	100
Misc. paid by insurer	\$	500
<b>Total paid by Insurance</b>	<b>\$</b>	<b>26,780</b>
<u>Cost of Insurance</u>	<u>\$</u>	<u>25</u>

Even if you have Insurance coverage through your parents plan make sure it covers these potential risks such as Mountain Rescue. Contact Breakaway Tours to arrange your coverage.

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