

EMERGENCY MEDICAL INSURANCE POLICY

CISS PROGRAMMES

Accident and Sickness Insurance for Non-Canadians Attending Programmes Operated by CISS *

Who is insured?

- All non-Canadian participants registered and attending an applicable CISS programme

What is the insurance coverage?

- \$100,000 CAD

When does the coverage apply?

- The student is covered while attending the programme including:
 - During all scheduled activities and excursions
- Up to 48 hours of travel time during the course of travel from the student's home country to and from the programme location
- The student is NOT covered during sightseeing trips arranged independently of CISS, and taking place before or after the programme session dates.

What is covered?

- In-hospital medical service including:
 - Semi-private room and board
 - Laboratory and x-ray charges
 - In-hospital diagnosis, treatment or surgery by a physician
- Out-of-hospital medical expenses for diagnosis, treatment and medication prescribed by a physician
- Physiotherapy expenses if recommended by a physician and administered by a licensed physiotherapist

What is not covered?

- Expenses associated with a pre-existing condition which manifests itself, or for which the student has consulted a physician or for which the student was receiving treatment or medication prior to arrival in Canada
- Expenses not recommended by a physician
- Injury sustained in professional athletics
- Sickness resulting from pregnancy, childbirth or miscarriage
- Routine physical or other examinations unrelated to an injury or illness
- Cosmetic or plastic surgery (except as a result of an accident in Canada)
- Elective or non-emergency surgery
- Mental or nervous disorders
- Dental Care (except as a result of an accident to natural teeth)
- Eye examinations for the purpose of prescribing corrective lenses
- Expenses in connection with alcohol or drug use or addiction

- Congenital anomalies
- Expenses resulting from injuries sustained while motorcycle driving, sky diving, scuba diving, mountain climbing, professional racing of any kind or piloting an aircraft
- Self-inflicted injury or suicide
- Injuries sustained while committing a felony
- Any related costs incurred upon a student's return to his or her home country due to an accident, illness or injury while in Canada

How much will the Insurance company pay?

Accidental Death or Loss of Limbs

This policy will pay up to \$50,000 in the event of accidental loss of a life. For the loss of limbs, eyesight, speech or hearing due to injuries, there are specific dollar amounts that the policy will pay.

Repatriation

This policy will pay up to \$15,000 to prepare the deceased for burial and transfer home.

Rehabilitation

This policy will pay up to \$10,000 for special training and up to \$10,000 for home and/or vehicle modifications made necessary by an accident.

Family Transportation

This policy will pay up to \$10,000 for transportation costs for an immediate family member to be with a hospitalized student when pre-authorized by the attending physician.

Dental Expenses

This policy will pay up to \$2,000 in emergency dental treatment made necessary by an accident.

Medical Expenses

This policy will cover certain medical expenses that are incurred because of an illness or an injury while enrolled at a programme. See above section "What is Covered?"

Ambulance and Emergency Evacuation

This policy will pay up to \$5,000 for the emergency evacuation when ordered by a licensed physician.

** This description is for general information only. In all cases, coverage is governed by the terms and conditions of the actual policy.*

All monetary amounts are in \$CAD