



Niagara Falls, Ontario, Canada

# JF PREMIER VISITOR

## FREEDOM TO EXPLORE OR TO REUNITE

### Plan Features\*

- Choice of sum insured based on your needs: \$10,000; \$15,000; \$25,000; \$50,000; \$100,000; or \$150,000 (for clients age 69 or under)
- \$0 deductible for applicants age 85 or younger (optional \$100, \$1,000 or \$3,000\*\* CAD deductible available)
- \$ 500 deductible for applicants age 86 or over
- Pre-existing medical conditions are eligible for coverage for applicants aged 69 or younger if stable in the 120 days prior to the effective date
- Optional coverage is available for stable pre-existing medical conditions for applicants aged 50 to 79
- Coverage is available to applicants aged 80 or older
- Covers temporary visits to other countries

\* Certain conditions, limitations and exclusions may apply.

\*\* \$3,000 deductible option only available for \$100,000 and \$150,000 sum insured options

**Note:** Super Visa requires a minimum of \$100,000 sum insured

This plan is subject to eligibility requirements. Please refer to the application.

## Reuniting has never been easier.

Our Visitors to Canada emergency medical travel insurance is designed to meet all Super Visa requirements, and coverage can be renewed for the total duration of your visa.

This means that you can get excellent protection for everyone that's important to you and the reassurance of knowing that your coverage can stay with you for your entire time in Canada.

### Summary of Benefits\*

- Hospital Accommodation:** Reasonable and customary cost for inpatient and outpatient treatment
- Physician Charges**
- Diagnostic Services:** Reasonable and customary cost for x-rays and laboratory tests
- Private Duty Nursing during Hospitalization:** Up to the sum insured
- Ambulance Services**
- Prescription Drugs:** Up to \$500, limited to a 30-day supply per prescription
- Medical Appliances:** Casts, splints, trusses, braces, crutches, rental of a wheelchair or other minor medical appliances
- Paramedical Services:** Chiropractor, osteopath, physiotherapist or podiatrist, up to \$500 per type of practitioner
- Acupuncture Treatment:** Up to \$500 with a 365-day policy
- Treatment of Dental Accident:** Up to \$3,000
- Emergency Relief of Dental Pain:** Up to \$500
- Air Flight Accident:** Up to the sum insured
- Repatriation:** When approved in advance by Global Excel
- Preparation and Return of Remains:** Up to \$10,000

\* Certain conditions, limitations and exclusions may apply.

- Minimum policy premium of \$25.
- Maximum period of coverage is 365 days.
- Deductible: For applicants age 85 or younger, a deductible does not apply unless you select a CAD deductible of \$100 (5% savings), \$1,000 (25% savings) or \$3,000 (30% savings). \$3,000 deductible option only available for \$100,000 and \$150,000 Sum Insured Options. Deductible applies per person, per trip.
- Family Rates are 2x the Daily Rates based on the eldest member of the family. Coverage dates must be the same for all family members and all family members must live at the same address while in Canada.

Rate Schedule # 1 - Daily Rates				
With stable pre-existing medical condition coverage option \$0 Deductible				
Sum Insured Options				
Age	\$10,000	\$15,000	\$25,000	
0-25	\$1.77	\$2.11	\$2.36	
26-40	\$1.93	\$2.31	\$2.59	
41-60	\$2.23	\$2.65	\$2.97	
61-64	\$2.56	\$3.33	\$3.99	
65-69	\$3.11	\$4.07	\$4.90	
70-74	\$5.46	\$7.12	\$8.56	
75-79	\$6.53	\$8.50	\$10.10	
Sum Insured Options				
Age	\$50,000	\$100,000	\$150,000	
0-25	\$2.59	\$3.73	\$4.46	
26-40	\$2.85	\$4.17	\$4.84	
41-60	\$3.23	\$5.39	\$5.97	
61-64	\$4.30	\$5.68	\$6.59	
65-69	\$5.29	\$6.17	\$7.68	
70-74	\$9.41	\$11.61	n/a	
75-79	\$11.14	\$13.89	n/a	

Rate Schedule # 2 - Daily Rates					
Without stable pre-existing medical condition coverage option					
Up to age 85: \$0 Deductible					
Age 86 and older: \$500 Deductible per person, per trip					
Sum Insured Options					
Age	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000
50-60	\$2.11	\$2.52	\$2.83	\$3.07	\$5.12
61-64	\$2.38	\$3.10	\$3.71	\$4.00	\$5.28
65-69	\$2.80	\$3.66	\$4.41	\$4.76	\$5.55
70-74	\$3.97	\$5.18	\$6.23	\$6.84	\$8.44
75-79	\$5.23	\$6.80	\$8.08	\$8.91	\$11.12
80-85	\$7.09	\$8.97	\$11.03	\$11.87	\$15.06
86+	\$10.89	\$14.08	\$16.96	\$18.52	\$23.15