



**A BASIC PROGRAM OF  
EMERGENCY MEDICAL TRAVEL INSURANCE  
FOR  
EMPLOYEES OF SAINT MARY'S UNIVERSITY  
POLICY #1KX90**

**THIS BOOKLET IS YOUR CERTIFICATE**

**PLEASE KEEP IT IN A SAFE PLACE FOR FUTURE REFERENCE IT IS AN IMPORTANT  
DOCUMENT**

## **Your Benefits At A Glance**

### **Emergency Out of Province Coverage, Anywhere In The World, 24 Hours A Day Against Injury & Sickness**

**x Eligible Insured Persons**

Yourself  
Your spouse  
Your children

### **Covered Expenses:**

- x Medical
  - Hospitalization
  - Ambulance
  - Nursing Care
  - Drugs & Medicine
- x Emergency Dental Treatment
- x Evacuation
- x Repatriation
- x Family Transportation and Accommodation
- x Return of Vehicle
- x Rental Expense
- x Hotel Convalescence
- x Referral Services outside of Canada

**Note: AXA Assistance must be notified within 48 hours of an Emergency, or when reasonably possible. Claims may be reduced if contact is not made with AXA Assistance within 48 hours of admission to Hospital.**

**For more information on how to contact AXA Assistance, refer to the last page of this booklet.**

**Important Notice**

SSQ Insurance Company Inc. having issued Policy No. 1KX90 to Saint Mary's University, a participating member of Interuniversity Services (Hereinafter called the Policyholder) hereby certifies that the bearer of this booklet, being an eligible Member of a participating company of the Policyholder, his eligible spouse and eligible dependent children, if any, are insured, provided applicable premium is paid.

**Schedule of Benefits**

<b>Benefits</b>	<b>Amount</b>
Medical Reimbursement Expense	\$1,000,000
Emergency Dental Treatment	\$2,000
Evacuation Benefit	Included
Repatriation	\$15,000
Family Transportation & Accommodation	\$5,000
Return of Vehicle	\$500
Rental Expense	\$200
Hotel Convalescence	\$1,000
Referral Services outside of Canada	\$500,000
Deductible	Nil
Coinsurance	100 %

**Description of Eligible Persons:**

The following classes of persons are eligible: cfolICTecfõTe

## **Definitions**

Wherever used in this booklet:









3. expenses for the services of a Nurse ordered or prescribed by a Physician, provided the Nurse does not ordinarily reside in the Insured Person's Residence, subject to a maximum of \$10,000 per Accident, Sickness or Disease;
4. charges for prescription drugs, sera and vaccines, obtainable only upon a written prescription by a Physician or legally qualified dentist and dispensed by a registered pharmacist or Physician, but excluding any charges made for the administration of injectable drugs, sera and vaccines, subject to a dispensing maximum of a 30 day supply;
5. expenses charged for the services of a duly licensed or duly registered physiotherapist for physiotherapy treatment ordered or prescribed by a Physician, provided such physiotherapist does not ordinarily reside in the Insured Person's Residence and is not an Immediate Family Member, subject to a maximum of \$1,000 per Insured Person per Accident, Sickness or Disease;
6. expenses for a licensed gr

10. expenses for the services of any of the following licensed practitioners, provided such practitioner does not ordinarily reside in the Insured Person's Residence and is not an Immediate Family Member, subject to a maximum of \$500 per specialty per Accident, Sickness or Dis3(c)7.8\$1C07733 0 T3( a)T4iex

### **Evacuation Benefit**

If, as a result of Injury, Sickness or Disease, an Insured Person requires any of the following evacuations:

- 1) transportation by any conveyance (other than ground ambulance) licensed to carry passengers for hire, including air ambulance, from the place of Accident, Sickness or Disease to the nearest Hospital that is equipped to provide the required treatment (or medical facility or doctor's clinic, when warranted) provided the evacuation is recommended by the attending Physician and approved by SSQ Insurance Company Inc.
- 2) transportation to the Insured Person's province of Residence by any conveyance (other than ground ambulance) licensed to carry passengers for hire, including air ambulance provided the evacuation is recommended by the attending Physician and approved by SSQ Insurance Company Inc. and the attending Physician certifies in writing that the Insured Person's medical condition after receiving treatment (including diagnostic testing) warrants the return to his province of Residence for further treatment or to recover.
- 3) transportation to the Insured Person's province of Residence in the event he is confined as an inpatient in a Hospital and under the Regular Care and Attendance of a Physician, thus preventing him from returning to his province of Residence on the original scheduled return flight, provided the return ticket is non-changeable and non-refundable.

SSQ Insurance Company Inc. will pay the reasonable and necessary transportation expenses actually incurred by the Insured Person including any related medical services and supplies.

SSQ Insurance Company Inc. will also pay the reasonable and necessary expenses actually incurred by a medical attendant or one Immediate Family Member, who accompanied the Insured Person, for a round trip Airfare plus Accommodation and board. All covered expenses incurred by the medical attendant or Immediate Family Member are subject to a maximum amount of \$5,000.

The above benefit will be payable under one of the policies issued to the Policyholder by SSQ Insurance Company Inc.

### **Repatriation Benefit**

If, as a result of Injury, Sickness or Disease, loss of life is sustained by an Insured Person not less than 50 kilometres from the Insured Person's normal place of Residence, SSQ Insurance Company Inc. will pay the reasonable and necessary expenses actually incurred for the transportation of the body of the deceased Insured Person to the first (1st) resting place (including but not limited to a funeral home or



pay the reasonable and necessary expenses actually incurred for the return of such vehicle by a commercial agency to the Insured Person's normal place of Residence or the rental agency, as the case may be.

The maximum amount payable under this section by SSQ Insurance Company Inc. to or on behalf of the Insured Person will not exceed \$500 as a result of any one (1) Accident, Sickness or Disease.

### **Rental Expense Benefit**

If as the result of an Injury, Sickness or Disease, an Insured Person is confined as an inpatient in a hospital and under the regular care and attendance of a Physician, SSQ Insurance Company Inc. will pay the reasonable expenses actually incurred by the Insured Person for the rental of a telephone and/or television set.

The maximum amount payable by SSQ Insurance Company Inc. to or on behalf of any Insured Person will not exceed \$200 as a result of any one (1) Accident, Sickness or Disease.

### **Hotel Convalescence Benefit**

If, as the result of Injury, Sickness or Disease, the attending Physician certifies in writing that the Insured Person, due to his medical condition, is prohibited from resuming any travel following



supplies in the area in which the services are rendered.

4. Payment will only be made for services and supplies rendered while the patient was under the active treatment of a licensed physician.
5. Payment will not be made for treatment of any illness commencing within twelve (12) months after the Insured Person's effective date of group coverage, or for which the Insured Person has





b) on the date the Insured Member's insurance is terminated.

In the event an Insured Person becomes ineligible during a Trip, Insurance will terminate on the earliest of the date he returns to his province of Residence or the maximum duration stated in the definition of "Trip" following the date of departure from such province.

Termination of the insurance of any Insured Person will not prejudice consideration of any claim as a result of Injury, Sickness or Disease which occurred prior to such termination. In the event the Insured Person is hospitalized as a result of Injury, Sickness or Disease prior to the termination of insurance, benefits will be paid provided treatment is continuous for such Injury, Sickness or Disease subject to the terms and provisions of this policy in effect as of the date of the termination of insurance. However, no benefits will be payable under the sections entitled "**Medical Reimbursement Expense Benefit**" and "**Emergency Dental Treatment**" for expenses incurred after the Insured Person is no longer confined as an inpatient in a Hospital or 12 months from the first day of hospitalization,

**Exclusions and Limitations**

- A. This policy does not cover loss (fatal or non-fatal) or expenses caused by or resulting from:
1. suicide or intentionally self-inflicted injury;
  2. war, whether declared or not within Canada, the United States of America;
  3. perpetration of acts of terrorism or participation in a riot, insurrection or civil commotion;
  4. active full-time, part-





**AXA Assistance Canada Inc.  
AXA Assistance Program**

**AXA Assistance** is available 24 hours a day, 365 days a year for any medical, travel or personal Emergency.

If a Member becomes ill or insured, call AXA Assistance at one of the following numbers which are shown on the Membership Card:

**1-866-783-9473**

(toll free from U.S.A. and Canada)

**514-285-8195**

(From outside U.S.A. and Canada, call collect via operator – don't forget to dial the country code "1-514" before the telephone number)

Be prepared to give the following information:

- x The name of the person calling, telephone # and relationship to the Insured Person.
- x Insured Person's name, location, **ID # (427E)** and the Policy #1KX90 ;
- x The condition of the Insured Person and nature of the emergency;
- x Name, location and telephone # of hospital;
- x Name, location and telephone # of treating physician.