

## TRAVEL INSURANCE

for the Retirees of the Bell Group of Companies

# PRODUCT HIGHLIGHTS



### 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 outside your province within Canada, wintering in the south or adventuring abroad, you'll feel reassured knowing this 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

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. You may choose from 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 this insurance, 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. With this insurance, 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.

### 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

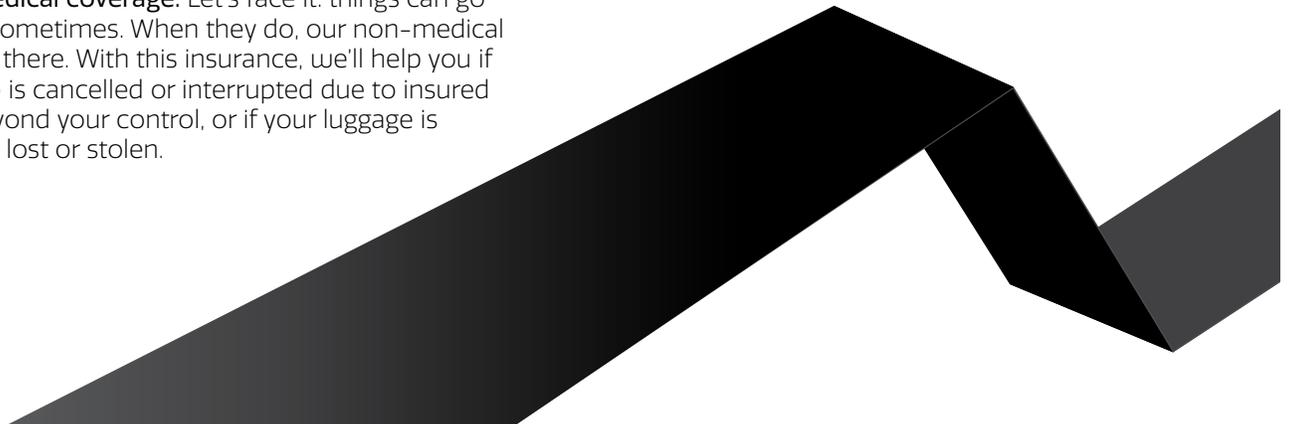
### HELPS YOU WHEN YOU NEED IT MOST

**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



## WHO IS RSA?

RSA is proud to be one of Canada's top insurers, offering outstanding home, auto and travel insurance products to Canadians. Part of an international group of companies, RSA Canada enjoys the strength and stability that comes with a three-century-long heritage.

## CONVENIENCE NOW AND DOWN THE ROAD

**It's easy to purchase. 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 this insurance so that it's easy to make a claim if you experience trouble while travelling.

We offer flexible deductible options. And with direct payment to participating care providers, you won't have to wait for reimbursement.

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

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

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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## 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.

## FOR MORE INFORMATION

Call one of our customer service representatives at:

**1-888-299-0620**

Our office hours are 8 a.m. to 8 p.m. from Monday to Friday and 9 a.m. to 5 p.m. on Saturday (ET).