

WHICH COVERAGE BEST MEETS YOUR NEEDS AS AN INTERNATIONAL STUDENT STUDYING IN CANADA?



As an international student studying in Canada you are:

- 65 years of age or less
- Not eligible for a provincial or territorial health insurance plan in Canada
- A student in a recognized Canadian learning institution

We offer two plans, tailored to fit the particular needs of international students.

- International Student Emergency Medical Travel Insurance – for emergencies that may occur during your stay in Canada
- International Student Health Insurance plan – comparable to a regular government health plan; you can visit a doctor for checkups, but emergencies are also covered.

Below is a summary of each, so you can purchase the plan that best suits you.

Coverage	International Student Emergency Medical Travel Insurance	International Student Health Insurance
Coverage for:	Students pursuing short-term studies in Canada	Students pursuing long-term studies in Canada
Overall limit	\$2 million CAD	\$1 million CAD
Pre-Existing Medical Condition	Sickness, injury, or medical condition not stable in 90 days before the effective coverage date	*Sickness or injury in the 90 days prior to effective date: Symptoms appeared; You went to see a physician; You were diagnosed or treated; Medication was prescribed or changed. This does not apply to asthma, diabetes or epilepsy
Coverage for spouse and dependents	Yes – each person receives their own policy	Yes – all family members are on one policy
Family Rates	No	Yes
When does your coverage come into effect?		
Purchase before arrival in Canada	Upon arrival in Canada	Upon arrival in Canada
Purchase within 30 days of arrival in Canada	48 hour waiting period for sickness; Injury covered right away	Upon arrival in Canada
Purchase 31 days or more after arrival in Canada	7 day waiting period for sickness; Injury covered right away	30 day waiting period for sickness; Injury covered right away
Benefits		
Hospitalization, psychiatric, physician, diagnostic services, paramedical services	Included in overall limit – maximums apply	Included in overall limit – maximums apply
Prescription Drugs	When required, as a result of an emergency – maximum 30 day supply	Up to \$10,000
Maternity	Excluded	Included if eligibility is met
Eye Exam	Up to \$100 – only on purchase of minimum 180 day policy	Included
Annual Medical Exam and related tests	Up to \$100 – only on purchase of minimum 180 day policy	Included
Dental Accident	\$4,000	\$1,000
Accidental Death	\$15,000	\$10,000
Exclusions		
	Treatment of a critical sickness or injury after the initial medical emergency has ended	Not Applicable

* This exclusion will be waived if this policy is purchased before the expiry date of an existing International Student Health Insurance Policy already issued by RSA, as long as it takes effect on the day following such expiry date.

This comparison 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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