

For more information

# Ingle International Platinum Plan

Emergency Medical Insurance  
for International Students

## Ingle International & Imagine Financial Ltd.

460 Richmond Street West, Suite 100  
Toronto, Ontario M5V 1Y1

Telephone: 1-888-386-8888 (toll free)  
or 416-644-4870

Fax: 1-877-844-6453 (toll free)  
or 416-730-1878

helpline@ingleinternational.com  
www.ingleinternational.com

Underwritten by:



Administered by:



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.

Ingle International Platinum Plan Emergency Medical Insurance for International Students is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

™ "RSA" and the RSA logo are trademarks owned by RSA Insurance Group plc, licensed for use by Royal & Sun Alliance Insurance Company of Canada.

© The etfs logo is a registered trademark of Expert Travel Financial Security (E.T.F.S.) Inc.

™ Ingle International & Imagine Financial are trade-marks of Ingle International Inc.

20 40 BRO ECA 1208 000

# INGLE™ INTERNATIONAL

# Benefit Summary

## Lifetime maximum: \$2 million

This insurance provides coverage for reasonable and customary costs incurred in case of an emergency for the following benefits:

**Hospital Accommodation:** up to 60 days per sickness or injury / semi-private room / outpatient consultations

**Psychiatric Treatment:** up to \$15,000 when admitted to hospital, and up to \$1,000 for outpatient consultations

**Physician Charges:** medical treatment by a physician

**Diagnostic Services:** laboratory tests and X-rays

**Trauma Counselling:** 6 sessions

**Tutorial Expenses:** \$20 per hour up to \$400 / student must be hospitalized for a minimum of 30 consecutive days

**Paramedical Services:** speech therapist, physiotherapist, chiropractor, osteopath, naturopath, acupuncturist, chiropodist or podiatrist, up to \$600 per profession

**Prescription Drugs:** up to \$10,000, limited to a 30-day supply per prescription

**Private Duty Nursing:** up to \$10,000 per sickness or injury

**Medical Appliances:** crutches, casts, splints, canes, and others / up to \$200 for prescription glasses or contact lenses and up to \$300 for hearing aids, when required after an emergency for which hospitalization was required

**Treatment of Dental Accident:** up to \$4,000

**Emergency Relief of Dental Pain:** when a minimum of 180 days of coverage has been purchased, up to \$600 for the relief of acute dental pain

**Impacted Wisdom Tooth:** up to \$100 per tooth for the extraction of wisdom teeth

**Emergency Treatment Outside Canada:** provided at least 51% of the period of coverage is spent in Canada (visits to the United States are limited to 30 days)

**Emergency Transportation:** services of a ground ambulance; or taxi fare to and from a hospital or medical clinic to a maximum of \$100 per year

**Emergency Air Transportation:** when approved in advance and medically necessary

**Family transportation and Subsistence Allowance:** up to \$5,000 for single round-trip economy airfare for one immediate family member including \$150 per day to a maximum of \$1,500 for meals and commercial accommodations

**Return to the Country of Origin:** up to \$5,000 for one-way economy airfare for return to the country of origin for immediate medical care

**Preparation and Return of Remains:** up to \$10,000 or up to \$5,000 for cremation and/or burial

**Accidental Dismemberment or Total Permanent Loss of use of limb or sight:** up to \$15,000

**Accidental Death:** \$15,000

**Air Flight/Common Carrier Accident:** up to \$100,000 in case of death

## No emergency is required for the following benefits:

**Annual Medical Examination:** when a minimum of 180 days of coverage has been purchased, up to \$150 for one examination and related laboratory tests by a physician in Canada, and / up to \$150 for one consultation for the prescription of the 'morning after pill'

**Maternity:** when the pregnancy starts after the effective date and the family premium is paid, up to \$15,000 for pregnancy and childbirth

**Eye Exam:** when a minimum of 180 days of coverage has been purchased, one examination by an optometrist or ophthalmologist to determine whether to purchase or replace eyeglasses or contact lenses

**Psychologist:** up to \$500

**Accessibility Corrective Device, Malfunction and Theft Protection:** up to \$1,000 to replace or repair a corrective device

Certain conditions, limitations and exclusions may apply.

# Eligibility

To be eligible for coverage under this plan:

The applicant must:

- ▶ be 65 years old or less;
- ▶ not be insured for benefits under a provincial or territorial government health insurance plan in Canada;
- ▶ be in good health and know of no reason to seek medical attention; and

The applicant must:

- ▶ be a student and provide proof of admission in a recognized Canadian institution of learning; or
- ▶ be a student completing post-doctorate research in a recognized Canadian institution of learning.

The applicant's spouse and child(ren) may be covered if the appropriate premium is paid.

## Global Excel Assistance on Call Around the World, Day or Night

When it comes to an emergency, time is a critical factor. Global Excel's toll free number is the solution. Each caller is connected with a courteous and professional case coordinator who will answer questions and assist in obtaining medical care day or night, year round.

- Benefit information
- Urgent message
- Claims information
- Personalized service
- Fewer forms to fill out
- Medical assistance
- Interpretation service
- Direct billing instructions
- Fast payment of claims
- Quick answers to questions

**Global Excel is here for you  
24 hours a day, 7 days a week!**

From Canada and the U.S.: call toll free 1-800-715-8833

From Mexico: call toll free 001-800-514-1518

From anywhere: call collect +819-566-8839

Visit us at [www.globalexcel.com](http://www.globalexcel.com)



No matter where  
you are in the world,  
we are here to help!