

ATB Travel Protection Premium One Trip—Summary of Coverage

Emergency Excess Hospital/Medical Insurance

- Up to \$5 million CAD for emergency excess hospital/medical per insured person per covered trip
- Worldwide coverage, \$300 CAD deductible (with buyout option)
- Worldwide Excluding USA coverage \$300 CAD deductible (with buyout option)
- Within Canada coverage \$300 CAD deductible (with buyout option)

Your coverage *:

Medical services:

- emergency medical treatment, including hospital, doctors fees, ambulances, prescription drugs, x-rays and diagnostic laboratory services
- services of a licensed chiropractor, physiotherapist, chiroprapist, osteopath, podiatrist, acupuncturist, naturopath, or holistic doctor
- rental of essential medical appliances including wheelchairs, crutches, and canes
- private duty nursing
- emergency dental treatment for pain relief/accident
- hospital allowance for TV rental, telephone charges etc.
- medical expenses for the unexpected birth of a child
- emergency air ambulance to return to Canada
- airfare to return home for medical treatment in the event of a medical emergency
- return of travelling companion when insured is medically transported home
- escort of insured children
- non medical evacuation for emergency mountain, sea or other remote location evacuation
- repatriation in the event of insured's death
- family transportation expenses for one family member to insured's bedside (if necessary)
- additional board and lodging expenses (accommodation, meals, taxi, bus fare, etc.) when return is delayed due to hospitalization
- return of vehicle
- return of insured to destination after being medically transported home
- replacement of prescription glasses or hearing aids due to theft, loss or breakage
- return of accompanying dog or cat
- additional expenses related to air travel

Emergency Assistance Services:

- emergency assistance 24 hours a day, 365 days a year
- assistance in locating the nearest medical facility
- direct payment to hospitals (where applicable)
- multilingual assistance
- contact with family, personal physician and/or employer as appropriate
- provision of medical assistant to travel with insured when necessary
- coordination of all paperwork for government health plans
- and more...

Additional ATB Travel Protection—Premium One Trip plan options available:

- Trip Cancellation/Trip Interruption Insurance
- Trip Interruption Insurance
- Visitors to Canada Emergency Hospital/Medical Insurance
- Baggage Insurance
- Accidental Death and Dismemberment Insurance
- Rental Car Protection
- Non-Medical Holiday Package
- Standard Holiday Package
- Deluxe Holiday Package

ATB Travel Protection Premium Annual—Summary of Coverage

Annual Emergency Excess Hospital/Medical Insurance

- Up to \$5 million CAD for emergency excess hospital/medical per insured person per covered trip
- Worldwide coverage
- \$300 CAD deductible (with buyout option)—other deductible options are available

Your coverage *:

Medical services:

- emergency medical treatment, including hospital, doctors fees, ambulances, prescription drugs, x-rays and diagnostic laboratory services
- services of a licensed chiropractor, physiotherapist, chiroprapist, osteopath, podiatrist, acupuncturist, naturopath, or holistic doctor
- rental of essential medical appliances including wheelchairs, crutches, and canes
- private duty nursing
- emergency dental treatment for pain relief/accident
- hospital allowance for TV rental, telephone charges etc.
- medical expenses for the unexpected birth of a child
- emergency air ambulance to return to Canada
- airfare to return home for medical treatment in the event of a medical emergency
- return of travelling companion when insured is medically transported home
- escort of insured children
- non medical evacuation for emergency mountain, sea or other remote location evacuation
- repatriation in the event of insured's death
- family transportation expenses for one family member to insured's bedside (if necessary)
- additional board and lodging expenses (accommodation, meals, taxi, bus fare, etc.) when return is delayed due to hospitalization
- return of vehicle
- return of insured to destination after being medically transported home
- replacement of prescription glasses or hearing aids due to theft, loss or breakage
- return of accompanying dog or cat
- additional expenses related to air travel

Emergency assistance services:

- emergency assistance 24 hours a day, 365 days a year
- assistance in locating the nearest medical facility
- direct payment to hospitals (where applicable)
- multilingual assistance
- contact with family, personal physician and/or employer as appropriate
- provision of medical assistant to travel with insured when necessary
- coordination of all paperwork for government health plans
- and more...

Automatic Annual Renewal Option—Persons 59 Years and Under

When the automatic renewal option is selected, your policy will automatically renew on your annual policy renewal date provided valid credit card information is on file and the premium is received and accepted. A new policy will be issued to you for one year. Before the renewal date of the policy, you will be notified of the details pertaining to your new annual policy. If you do not wish to have a new annual plan automatically issued, please notify us by calling 1-877-ATB-1888.

Additional ATB Travel Protection Premium Annual plan options available:

- Trip Cancellation/Trip Interruption Insurance
- Trip Interruption Insurance

*All ATB Travel Protection policies are subject to certain eligibility requirements. For example details, refer to the policy wording, which is available upon request. The language on this page may not be the same as the legal and technical terminology found in the official policy wording. In all instances, the official policy wording will prevail.

ATB Travel Protection is administered by North American Travel Insurance Agents Ltd. dba Travel Underwrites, a licensed insurance broker, 11th Floor – 6081 No. 3 Road, Richmond, BC Canada V6Y 2B2. Insurance is underwritten by Industrial-Alliance *Pacific* Life Insurance Company and certain Lloyd's Underwriters, severally and not jointly. ® ATB Financial is a trade name / registered trademark of Alberta Treasury Branches. ® ATB Travel Protection is a registered trademark of Alberta Treasury Branches. ATB Travel Protection insurance is not issued or administered by ATB Financial.