

# ARM Deluxe Travel Insurance

Included in all ARM plans at no additional cost

Our deluxe travel insurance offers comprehensive coverage and is included in all ARM health-care plans at no additional cost. So in most cases, you will not need to purchase travel insurance when traveling outside of the province or country.

Coverage includes:

## Emergency medical treatment

Coverage for up to **\$2 million per person**, per trip while traveling outside your province of residence.

Coverage is effective for trips up to **95 consecutive days**, with an unlimited number of trips per year.

## Trip cancellation and/or trip interruption

Coverage is up to **\$6,000 per person**, per trip for pre-paid, non-refundable, non-transferable, unused expenses if you are unable to travel or continue to travel due to death, illness, or serious injury to yourself or a member of your immediate or extended family (as defined in the contract).

Trip cancellation and trip interruption coverage are not available if you depart prior to the effective date of your ARM policy. In the event of a trip interruption, return airfare is covered if the expense is incurred after the effective date of your ARM policy.

## 24-hour emergency assistance

While you are away, 24-hour emergency assistance is always available. Services include arranging for: payment to health-care providers, medical referrals, transportation, notification of physician and family, and local care of dependants. If you are hospitalized and your dependent children and/or grandchildren under the age of 16 are left unattended, their return home will be co-ordinated and paid for. If necessary, a qualified escort will accompany the dependent children, and the escort's expenses for a round trip will be paid.

Before you decide to travel:

- If you depart on your trip prior to the effective date of your ARM policy, your coverage will begin the day your ARM policy comes into effect. The 95-day limit will begin on the day you depart.
- Claims processing uses a standard administrative practice to determine if you were clinically stable at the time of the incident. Because decisions on the eligibility of a claim are made after the claim has been submitted, OTIP cannot guarantee before you leave that claims related to your pre-existing medical condition will be covered.
- As with any insurance plan, it is important to check the details of your contract to ensure you are protected. Complete details of the coverage and exclusions under the ARM deluxe travel insurance plan can be found at [www.otip.com/arm](http://www.otip.com/arm).

