

When preparing for time abroad, there are many issues for both you and your family to consider. Deciding on health insurance is just one of them. Viator™ gives you the confidence that comes from knowing you have made the right choice.

PLAN HIGHLIGHTS

- Overall maximum limit per injury or sickness: \$1,000,000 per lifetime.
- Individual benefit maximums are replenished for each new medical condition.
- Second opinion for surgery.
- Transportation to the nearest centre of medical excellence.
- Re-entry into Canada is facilitated with provincial plan replacement coverage for up to 90 days, subject to limitations and restrictions.

WORLDWIDE MEDICAL ASSISTANCE

Global Excel and MSH International have partnered to offer multilingual medical and non-medical assistance 24/7.

Case management is provided by a multidisciplinary team of benefit specialists, case managers, registered nurses and on-site physicians.

With the combined expertise of two internationally recognized assistance companies you can expect fast and reliable service.

Services:

- Medical record review
- Medical referral
- Case management
- On-line preparation and assistance services
- Travel assistance
- Repatriation
- Direct billing
- Cost containment
- Claims administration in multiple currencies
- Coordination of benefits

**NO MATTER WHERE
YOU ARE IN THE WORLD,
WE ARE THERE TO HELP!**

FOR MORE INFORMATION



.:Viator™
Individual Expatriate
Health Insurance

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.

Viator™ Individual Expatriate Health Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by RSA Travel Insurance Inc., operating as RSA Travel Insurance Agency in British Columbia.

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VIATOR™ INDIVIDUAL EXPATRIATE HEALTH INSURANCE

WHAT IS VIATOR™ EXPATRIATE HEALTH INSURANCE?

A comprehensive package of worldwide health care insurance benefits for the Canadian Expatriate.

WHO IS ELIGIBLE?

Canadians, under age 70, living, working or studying outside of Canada.

WHY PURCHASE VIATOR™?

- Direct deposit of claim payments into designated bank accounts in any of 110 different currencies.
- Practical, secure and easy to use on-line services to locate hospitals and doctors, request benefit pre-authorization and direct payment to hospitals, access to claim forms and claims status verification.

VIATOR™ AS A STUDENT HEALTH INSURANCE SOLUTION

Most travel insurance plans only cover medical emergencies and repatriate you home when continued care is required. This is not ideal while living and studying in the United States or abroad. Viator™ Expatriate Health Insurance is for services provided while living, travelling and studying out of Canada. You will not have to leave your studies behind! Call and ask for more details regarding Viator™ as a competitively priced health insurance solution for students abroad.



AS AN EXPAT, YOU HAVE UNIQUE BENEFIT NEEDS

RSA provides comprehensive health and travel insurance benefit solutions for expatriates.

BENEFIT SUMMARY

Benefit	Limit	Description (per insured person per injury or sickness)
In-patient hospital benefit	100%	Up to semi-private room accommodation
Paramedical services	\$500 per profession	Chiropractor, physiotherapist, osteopath, podiatrist or acupuncturist
Nursing at home	\$10,000	Up to 12 weeks
Ambulance charges	100%	Costs for ambulance to hospital
Out-patient services	\$10,000	Includes prescription drugs and durable equipment
Emergency dental treatment	\$5,000	Accidental blow to the mouth
Repatriation or local burial	\$10,000	Repatriation back to Canada or to your country of residence abroad in the event of death
Emergency medical evacuation	100%	Cost of licensed air ambulance service
Compassionate emergency travel	\$3,000	Single round-trip economy airfare for one family member, including up to \$150 per day for meals and accommodations
Parent accompanying child	100%	Costs for a parent to stay in hospital with insured child under 15 years of age
Complicated maternity	\$5,000	Includes reasonable and customary costs for hospital and medical expenses incurred for pre-natal care, childbirth and post-natal care treatment when diagnosed as a complicated pregnancy

All amounts indicated are in Canadian currency, unless indicated otherwise.