



## Out of Province Emergency Medical Program for Municipalities

### **COVERAGES**

<i>Emergency Out of Province Medical Coverage</i>	<i>\$1,000,000/Lifetime</i>
<i>Emergency Hospital Confinement</i>	<i>Up to 12 Months</i>
<i>Extended Coverage After Termination</i>	<i>YES</i>
<i>Emergency Medical &amp; Therapeutic Services</i>	<i>\$1,000,000/Lifetime</i>
<i>Repatriation Benefit</i>	<i>\$10,000</i>
<i>Identification Benefit</i>	<i>\$5,000</i>
<i>Automobile Return</i>	<i>\$1,000</i>
<i>Out of Pocket Expense</i>	<i>\$1,500</i>
<i>Family Transportation</i>	<i>\$10,000</i>
<i>Emergency Medical Assistance</i>	<i>No Charge</i>
<i>Emergency Evacuation by Ground</i>	<i>\$5,000/Lifetime</i>
<i>Emergency Evacuation by Air</i>	<i>\$50,000/Lifetime</i>
<i>Trip Duration Total</i>	<i>15 Days</i>

### **OPTIONAL COVERAGES**

<i>Trip Duration Total</i>	<i>30 Days</i>
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### **Insured Members**

Insured Member means an individual under the Age of 80 whose name is on file with the Policyholder as being insured under the policy and whose place of residence is located in Canada (herein individually called the Insured Person). This coverage automatically includes the spouse of the insured member as well.

Spouse means a person under the age of 80 and who is legally married to the Insured Member or a person, although not legally married to the Insured Member, who is cohabitating with the Insured Member for a period of at least 1 year and is publicly represented as the Insured Member's domestic partner in the community in which they reside.

### **When Does Coverage Apply**

Such insurance is payable when the Insured Member suffers an unintended and unanticipated accident occurring anywhere in the world outside of the province of residence, that is external to the body and that occurs while the Insured Member is an acting member of the policyholder.