

Frequently Asked Questions for International Students

International Student Plan

What is travel insurance?

Travel Insurance is intended to cover health and medical expenses, and financial and other losses incurred while you travel internationally.

Why do international students need travel insurance?

When travelling outside of your home country, you are financially responsible for all of your hospital and medical expenses you incur. Health care costs in Canada are very expensive. Hospitals can charge thousands of dollars per day, with many Canadian hospitals charging additional fees to non-residents. Travel insurance helps protect you and your family from unexpected costs due to a medical emergency while you're studying in Canada.

Who is TIC Travel Insurance Coordinators Ltd.?

TIC has over 50 years of experience in the Canadian travel health insurance market. We are dedicated to providing you with outstanding coverage for unexpected sickness or injuries during your travels. You can rest assured you will receive the best service and support available if you ever need it.

TIC is 100% owned by The Co-operators Life Insurance Company, which is part of The Co-operators Group Limited, one of Canada's largest, Canadian-owned, multi-product insurers.

Why should I choose TIC?

TIC is the ideal choice to take care of you if you require emergency health and medical assistance while you're outside your home country:

- We care about travel insurance it's everything we do.
- 100% focus on ensuring you enjoy a worry-free experience in a variety of travel situations.
- Flexible, affordable insurance plans.
- Dedicated, knowledgeable multi-lingual service and support team offering 24/7 emergency medical assistance.
- Worldwide travel protection you can trust in your moments of need.

Who's eligible to apply for International Student travel insurance?

You can apply for this plan if you are an International Student who:

- Is enrolled in at least 60% of the required courses for a specific program at a Canadian school, college, university or accredited educational institution
- Is a temporary resident of Canada without any government health care coverage
- Has completed your studies and remains up to a year in Canada to work in the field of your studies
- Would like coverage under your policy for dependents living with you

What does the International Student plan include?

You can choose from two plans - Standard or Enhanced – for coverage geared to your needs and budget. Coverage includes:

- Emergency hospital and medical
- Professional services
- Drugs or medications
- Maternity benefit
- Eye examination
- Physical examination
- Emergency air transportation/Return home
- Transportation of family or friend
- Dental
- Accidental death and dismemberment

For full plan details, please speak to your agent or broker.

Am I covered for travel outside Canada?

Yes, you are covered for trips provided you spend at least 51% of the period of coverage within Canada. Trips to the United States are limited to 30 days.

What's not covered?

Travel insurance coverage is subject to eligibility, limitations and exclusions. For full details, please consult with your agent or broker. For complete terms, benefits, conditions and exclusions please see the policy document. You can also go to our website for additional information: www.travelinsurance.ca.

What do I do with my policy?

Please review your insurance documentation carefully to ensure you know and understand what you are covered for. If you have any questions, please speak with your agent or broker.

What do I do with my wallet card?

Please carry it with you at all times – it is an important part of your insurance coverage. If you require medical attention, please call the Emergency Assistance Hotline number on your wallet card. If you are not able to call, please present your card at the medical facility so that billing arrangements with TIC Travel Insurance Coordinators Ltd. (TIC) can be made.

How do I access TIC Emergency Assistance?

You can call TIC Emergency Assistance using the following phone numbers. Multi-lingual service and support is available 24 hours/day, 7 days/week.

1-800-995-1662 (Toll-free Canada/USA)

800-842-08420 (Toll-free worldwide)

Or 00-800-842-08420

416-340-0049 (Collect worldwide)

24 hours/day 7 days/week

How do I make a claim?

If you require the services of a physician, make an appointment and either:

- a) have the physician's office contact TIC directly for confirmation of coverage and claims procedures, or
- b) pay the physician and have the physician sign and complete SECTION E of the claim form. You can submit claims information online at www.travelinsurance.ca, under Claims > How to make a claim.

It is up to the physician to choose the billing method. Make sure you attach your original proof of payment to the claim form.

Your insurance documentation includes a claim form and a simple explanation of the claims procedures. You can also submit claims information online at www.travelinsurance.ca, under Claims > How to make a claim. Should you require additional information or forms, please do not hesitate to contact your agent or TIC.

If you require hospitalization, please show your wallet card immediately and have the hospital or someone with you contact the Emergency Assistance Hotline so that TIC can confirm coverage and start the managed care process. This will allow the hospital to coordinate billing with TIC directly and will initiate the claims assessment process.

If you require prescriptions, you must pay the pharmacy and submit a completed claim form along with the original pharmacy receipt to TIC for reimbursement.

Remember it's up to you to get pre-approval from TIC for the following:

- Hospital admissions
- Diagnostic testing
- Any ongoing treatment

If you require medical services, you must call TIC immediately and you will be directed to the nearest appropriate facility. Failure to notify TIC as required will delay processing of your claim and may limit the Company's liability.

Why should I visit a physician's office for non-emergency medical services, instead of visiting the emergency outpatient (ER) department for non-emergency services?

ER departments have very long wait times, and are meant for emergency treatment; YOU are likely to get faster services at a walk-in clinic for non-emergency medical treatment. Visiting your local physician's office for non-emergency services will help maintain claims costs, and ultimately your own premium costs.

How can I obtain information about a pending claim?

For information and updates on pending claims or advice on outstanding requirements for pending claims, please contact the Claims Inquiry Line. A live person is available to speak to you by phone Monday to Friday between 8:30 a.m. and 8:00 p.m. ET. at:

416-340-8809 (Collect worldwide)
1-800-869-6747 (Toll-free Canada/US)

You can also make e-mail inquiries at claims@travelinsurance.ca.

How long does it take to process a claim?

Claims are settled within 15 days of receipt of all necessary documentation.

Will the maternity benefit cover me (or my spouse) should pregnancy occur prior to enrolment in the TIC program?

No, the maternity benefit would not be available in this situation and you will have to make financial arrangements with the medical facilities should you choose to stay in Canada. Please contact TIC, for confirmation of coverage should you or your spouse become pregnant after your policy effective date.

Will my educational institution pay for my medical expenses?

No, your educational institution is not liable for ANY medical expenses you incur, or the quality of care you receive.

I required medical treatment for an injury that was related to the use of alcohol. Why was my claim denied?

Most insurance policies in Canada include an area in the policy called exclusions and/or limitations. Please refer to the exclusions section of your policy, specifically exclusion **IS7** which notes: any loss, death, or injury which was contributed to by: the use of alcohol, prohibited drugs or any other intoxicant would not be eligible under this policy. **Take a look at the policy for other exclusions that may apply to you.**

I was in a car accident which resulted in medical treatment. Why do I have to send a claim to the automobile insurer first?

Most insurance policies in Canada require that where the insured is entitled to receive benefits pursuant to any policy or legislative plan, the claim should be assessed by that policy first. This does not mean that your claim will not be eligible under the TIC plan; it just means that the motor vehicle insurance must be the first insurer to assess the claim.

I want to stay longer. Can I buy more coverage?

Yes, you can buy additional coverage, subject to policy terms and conditions. Just call your agent or TIC prior to the expiry of your policy (during business hours). You must be in good health and not have incurred any losses with TIC.

Can I buy coverage for my family?

Yes. Coverage is available for your spouse and/or any unmarried children age 15 days or older living with you.

Is my policy refundable?

Premium refunds are payable when:

1. You fail to meet visa entry requirements.
2. You return permanently to your country of origin 30 days or more prior to expiry date of coverage.
3. You become covered under a provincial government health insurance plan in Canada.

For refund procedures, please refer to the **REFUND OF PREMIUM** section of your policy.