

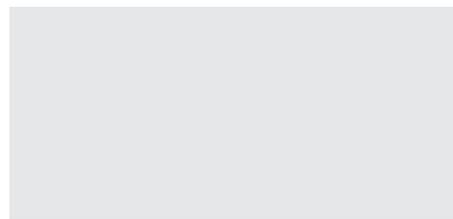
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With Freedom Travel Insurance, you choose coverage to meet your needs. Our plans and options mean you purchase the protection that's right for you.

Protection

Accidents or sudden illnesses can happen when you are travelling outside your home province.

With as little as 10 percent of your out-of-province medical bills covered by a provincial health plan, you could be financially vulnerable.

With Freedom Travel Insurance, you are protected against monetary losses caused by medical emergencies, cancelled trips and lost luggage.



Comfort

- up to \$5 million coverage for emergency medical treatment
- ambulance services—air, land and sea
- prescription drugs
- emergency transportation back to Canada
- emergency dental treatment
- return of your children with an escort if you are air evacuated to Canada
- direct payment to hospitals, where applicable
- return of vehicle
- multilingual assistance 24/7 anytime, anywhere

Assistance

What matters in a medical emergency is that you get the help you need, when you need it. Our assistance partner, OneWorld Assist takes care of you—from monitoring your medical treatment, to arranging emergency transportation and handling provider paperwork.



Choice

- travel covered within Canada and around the world
- family and individual rates available
- deductible options, choose your discount
- automatic renewals on annual policies for those 58 and under
- competitive pre-existing conditions coverage

Freedom—travel with it.

Claims Examples*

- ▶▶ A 33-year-old man was driving on an icy stretch of road in northern California when he lost control of his vehicle and crashed into an embankment at 90 km/h. He was pinned in his vehicle and sustained numerous injuries, both internal and external. He was taken to a nearby hospital where he underwent several emergency surgeries and then spent nine days recovering before being discharged.

OneWorld Assist monitored his care while in the hospital and ensured appropriate treatment was provided. OneWorld Assist also worked directly with the auto insurer and the provincial government to coordinate bill payments on his behalf.

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Claim total: \$377,357 | Provincial government and auto insurer portion paid: \$160,345

- ▶▶ A 62-year-old woman fell and injured her neck while vacationing in Florida. At the doctors office it is noted that her blood pressure is extremely high. She was given medications for neck pain and high blood pressure and was advised to follow up if not better. Two days later she was admitted to the hospital with a heart attack and she was taken for angioplasty. She stayed in the hospital for a total of 6 days and was discharged.

During her hospital stay, OneWorld Assist physicians were in direct contact with Florida doctors to monitor all stages of her care, including surgery and recovery. OneWorld Assist coordinated bill payments with various providers.

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Claim total: \$98,049 | Provincial government portion paid: \$2,430

*These examples are based on actual claims made through OneWorld Assist, identifying information has been changed to protect privacy.