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# Beneva, your passport to worry-free travels

Sometimes travel plans don't go as planned. Our coverage protects you and your loved ones at every stage so you can travel with confidence no matter what unexpected surprises or setbacks come your way.

We recommend you bring this document on your travels as it provides an overview of your coverage and the phone numbers needed in case of an emergency.

#### Comprehensive coverage every step of the way

- Medical emergencies: Coverage for medical expenses such as hospital services, ambulance transportation, emergency dental treatments and medical evacuation.
- Transportation: Reimbursement for taxi fares to and from medical appointments or flights home due to illness or unforeseen events.
- Emergency assistance: 24/7 assistance to help you navigate any challenges while away.

#### A global network that travels with you

- 24/7 assistance: Support is just a phone call away, regardless of your time zone.
- Multilingual support: Communicate in the language of your choice if you have an emergency in a foreign country.
- Local expertise: An extensive network of local contacts worldwide to recommend trusted medical facilities, legal assistance, or other services you may need.

#### **IMPORTANT**

#### Some precautions to avoid issues

- Ensure your health condition is stable and expected to remain so during your trip. Your emergency medical travel policy has a pre-existing conditions clause, and only provides coverage for emergencies resulting from unexpected illness, injury, and sickness while traveling abroad.
- Always contact our Travel Assistance provider AXA before incurring medical expenses to benefit from their international network and expertise in coordinating emergency care.
- Though your emergency medical travel insurance will cover health emergencies in countries or areas for which the Government of Canada has issued travel advisories, it may be extremely challenging for our travel provider to coordinate services or evacuate you should the need arise. Consider this before you travel to any areas under government travel advisories.



Please refer to our Travel Insurance FAQ for more information.

We wish you safe and wonderful travels!

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#### Quick reference

Be sure to have your insurance card on hand when you call for emergency assistance.

You will be required to provide your policy and certificate numbers listed on your insurance card.

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#### Travel card assistance program

For immediate assistance in case of an emergency outside your province of residence call AXA Assistance:

Canada and the United States

**1866 783-9473** 24 hours a day, 7 days a week

Other countries (call collect)

1 514 285-8195 24 hours a day, 7 days a week

<sup>\*</sup>The purpose of this document is to provide a summary description of an insurance product offered by Beneva Inc. It is not intended to describe all the provisions, exclusions, and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions, and limitations, please refer to your policy.

Group insurance is underwritten by Beneva Inc. and distributed by Beneva Inc., financial services firm and its authorized partners.

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