

Canadian Red Cross

Class 1

Eligibility	Canadian Insured Persons traveling in or out of Canada on behalf of the Policyholder for less than four months
Territory	Coverage is Worldwide.
Claim Procedures	Written notice must be given to Insurer within 30 days and written proof must be submitted within 90 days of the date a claim arises.
How to Claim	Download and complete claims forms from www.suttonspecialrisk.com . For claims and benefits inquiries call: 1-800-461-3292 or email: claims@suttonspecialrisk.com
Emergency Assistance	24 Hour Worldwide Assistance services are provided by On Call International. <i>In the event of an emergency, immediately call:</i> Toll Free (North America): 1-855-464-8968 Call collect from elsewhere in the world: +1 603-328-1355
Pre-Certification Requirements	On Call International must be contacted for all Air Ambulance Services. All hospital and surgical expenses must be pre-certified by On Call International. Family members, friends and Hospital or Physician's office staff may call on your behalf.
Repatriation	If the Insured Person has a serious or terminal illness or condition for which extended or ongoing treatment may be required and such treatment can be provided in Canada at less cost to the Insurer, the Insured Person will be repatriated to their province of previous residence.
Currency	Benefits will be payable in Canadian currency.

Major Medical Insurance - Emergency Treatment Only Business Travel Only (Single Coverage)

- Coverage is limited to while you are traveling on the business of the Policyholder (including incidental personal travel up to 14 consecutive days when taken in conjunction with a business trip).

Benefit Percentage	100%
Deductible	Nil
Maximum	\$1,000,000 lifetime per Insured Person
Pregnancy Benefits	This Policy provides Emergency Pregnancy coverage only (miscarriage, pre-mature delivery and abortion) but does not include new-born care (except as specified under Covered Expenses). However, coverage does not include any travel outside the Insured Person's province of residence in the 4 weeks prior to the Insured Person's expected delivery date.
Termination	Coverage terminates at age 81 or the date upon which the Insured Person is no longer affiliated with the Policyholder.

Benefits Summary

<p>Covered Expenses</p>	<ul style="list-style-type: none"> ▪ Semi-private room and board and other necessary Hospital services and supplies ▪ Outpatient Hospital services ▪ Physician services for medical treatment or surgical procedures ▪ Anaesthesia and its administration, diagnostic X-rays and radioactive therapies ▪ Blood Transfusions and blood plasma, oxygen and the administration thereof ▪ Prosthetic appliances, dressings applied by medical personnel, mechanical aids to breathing and similar medical supplies made necessary by disability commencing while covered by this insurance ▪ Professional nursing services rendered by a Nurse (maximum \$10,000 per coverage year) ▪ Local ambulance to and from Hospital where medically necessary ▪ Drugs and medicines which require a written prescription (except during Hospital Confinement) ▪ Allergy treatments ▪ Pre-trip vaccinations up to 60 days prior to deployment subject to a maximum benefit of \$350 per deployment and immunizations normally paid for by a Canadian Provincial Government Health Plan ▪ Diabetic supplies (insulin, syringes and glucose strips) ▪ Physiotherapist up to a maximum of \$5,000 per coverage year ▪ Licensed psychologist, chiropodist, podiatrist, chiropractor, naturopath, osteopath, acupuncturist or massage therapist to a maximum of \$500 per coverage year per type of service ▪ Replacement of prescription glasses or hearing aids required as a result of damage caused by a direct accidental blow occurring while the person is insured ▪ Dental services necessitated by an accidental blow to the mouth (treatment incurred within 90 days, to a maximum \$15,000 per accident) ▪ Emergency Pregnancy and Delivery benefits to a maximum of \$10,000 per Pregnancy. The Emergency Pregnancy and Delivery benefit covers Medically Necessary expenses incurred in respect of childbirth. Eligible expenses include delivery costs, pre-natal and post-natal treatment of the mother, Hospitalization and Physicians services. ▪ Emergency midwifery services are deemed to be a covered expense when used in place of or in addition to a Physician ▪ Where Caesarean Section is Medically Necessary, the Emergency Pregnancy and Delivery maximum is increased to \$15,000 per Pregnancy ▪ Elective Caesarean Section or Caesarean Section deemed necessary as a result of a previous elective Caesarean Section is limited to a maximum of \$10,000 under the Emergency Pregnancy and Delivery benefit ▪ Other Complications of Pregnancy are insured under the Emergency Pregnancy and Delivery benefit in accordance with the Policy limitations, to an overall maximum of \$50,000 ▪ When Emergency Pregnancy and Delivery benefits are a covered expense, the newborn child is covered for emergency treatment (subject to The First Year of Life Maximum of \$50,000) unless the Pregnancy resulted from fertility/infertility services, tests, treatment and or procedures of any kind. ▪ Air Ambulance, Transportation and Repatriation up to a combined maximum of \$300,000
<p>Pre-Existing Conditions Limitation (Applicable to Insured Persons ages 76 to 80 inclusive)</p>	<p>With respect to Major Medical benefits, no benefit will be payable for a period of 12 months from the Insured Person's effective date under this policy or the prior policy (policy issued to the Policyholder which this policy replaces), whichever is earlier, for any Loss, Injury or Sickness resulting or caused, in whole or part, from a Pre-existing condition which, during the 3 months immediately prior to becoming an Insured Person under this policy or the prior policy (policy issued to the Policyholder which this policy replaces):</p> <ol style="list-style-type: none"> i) first manifested itself, worsened, became acute or exhibited symptoms that would have caused an ordinary prudent person to seek diagnosis, care or treatment; or ii) required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remained controlled without any change in the required prescription; or iii) the Insured Person received medical treatment for, or which treatment had been recommended by a Physician. <p>Pre-existing condition means an illness, disease or other condition of the Insured Person that existed before the Insured Person's coverage became effective under this policy.</p>

Benefits Summary

Disability Insurance - Business Travel Only Coverage

(including incidental personal travel up to 14 consecutive days when taken in conjunction with a business trip)

Temporary Total Disability	<p>Applicable for Insured Persons who are gainfully employed</p> <p>Weekly Benefit: 75% of weekly Earnings to a maximum of \$2,000 per week</p> <p>Elimination Period: 10 work days each and every loss in respect of Sickness 0 days each and every loss in respect of Accident</p> <p>Maximum Number of Weeks Payable: 104 weeks each and every loss</p>
Temporary Total Disability	<p>Applicable for Insured Persons who are not gainfully employed</p> <p>Weekly Benefit: \$300 per week</p> <p>Elimination Period: 10 work days each and every loss in respect of Sickness 0 days each and every loss in respect of Accident</p> <p>Maximum Number of Weeks Payable: 52 weeks each and every loss</p>
Permanent Total Disability (Applicable only up to age 65)	<p>Capital Benefit: \$400,000.</p> <p>Elimination Period: Payable upon the exhaustion of the Maximum Number of Weeks payable under the Temporary Total Disability benefit.</p>
Termination	Temporary Total Disability coverage terminates at age 76 or the date upon which the Insured Person is no longer affiliated with the Policyholder. Permanent Total Disability coverage is only applicable to age 65.

Accidental Death & Dismemberment Insurance - Business Travel Only Coverage

(including incidental personal travel up to 14 consecutive days when taken in conjunction with a business trip)

Benefit Amount	You are insured for the Principal Sum indicated below: \$400,000
Additional Benefits	<ul style="list-style-type: none"> ▪ Surgical Reattachment - 50% of specific loss benefit ▪ Comatose - not to exceed the Benefit Amount ▪ Repatriation - maximum \$25,000 ▪ Identification - maximum \$25,000 ▪ Rehabilitation - maximum \$25,000 ▪ Rehabilitative Physical Therapy - maximum \$10,000 ▪ Funeral - maximum \$7,500 ▪ Bereavement - maximum \$2,500 (limited to 6 sessions) ▪ Spousal Retraining - maximum \$25,000 ▪ Special Education - 5% of Benefit Amount to a maximum of \$10,000 per year for up to 4 years ▪ Day Care - 5% of Benefit Amount to a maximum of \$5,000 per year for up to 4 years ▪ Family Transportation - maximum \$25,000 ▪ Home Alteration & Vehicle Modification - 10% of Benefit Amount to a maximum of \$50,000 ▪ Hospital Confinement Monthly Income - 1% of Benefit Amount to a maximum of \$2,500 ▪ Burn - maximum \$25,000 ▪ Psychological Therapy - maximum \$10,000 ▪ Critical Disease - 10% of Benefit Amount to a maximum of \$5,000 (Applicable only up to age 65) ▪ HIV Adjustment - \$10,000 ▪ Infectious Disease - \$10,000 ▪ Seat Belt - 10% of specific loss benefit ▪ Parental Care - 10% of Benefit Amount to a maximum of \$10,000 ▪ Trip Cancellation - maximum \$1,000 ▪ Trip Interruption - maximum \$1,000 ▪ Trip Delay - maximum \$1,000 ▪ Lost Baggage - maximum \$1,000 ▪ Personal Property - maximum \$1,000 ▪ Lost/Stolen Passport - maximum \$500 ▪ Seat Bumping - maximum \$350
Aggregate Limit	\$30,000,000 for any one known accumulation and \$7,500,000 per any one Aircraft accumulation
Termination	Coverage terminates at age 90 or the date upon which the Insured Person is no longer affiliated with the Policyholder.