

Easy to purchase

Meridian Travel Insurance is available at your local branch during business hours. Or simply call Meridian's Quality Contact Centre at 1-866-592-2226 to arrange for coverage over the phone.

Exceptional claims service

Travel assistance is available 24 hours a day, 7 days a week. Just call TIC Claims & Travel Assistance at 1-800-995-1662. TIC claims staff will review your claim quickly and hassle-free and arrange payment of your approved claims with your provincial health plan and any other insurers.



Gwen,
Meridian financial Coach

About Meridian Travel Insurance

Meridian Travel Insurance is part of the CUMIS Insurance Travel Program.

Travel Insurance is underwritten by Co-operators Life Insurance Company and is administered by TIC Travel Insurance Coordinators Ltd. whose industry experience stretches back over 60 years. With their on-staff physicians and team of multi-lingual claims professionals, TIC will provide you with superb member service when you need it most.

CUMIS Insurance
in partnership with The Co-operators

Contact or visit a Meridian branch or call Meridian's Quality Contact Centre at 1-866-592-2226 for more information.

For a complete description of benefits and exclusions, please read the Meridian Travel Insurance Certificate.



where real people build lives™

MER1372 (09/07/01)

X010BR-0709

Building your perfect vacation with Meridian

TRAVEL INSURANCE



Travel Insurance Plans

EFFECTIVE JULY 2009



where real people build lives™

Relax. You're covered.

There are many places to buy travel insurance. But at Meridian, you get more than just an insurance plan that's perfectly suited to meet your needs – you get the personal attention you deserve. That's the Meridian difference.

Why buy travel insurance?

A lot can happen when you're away. If you get sick or injured, government health insurance plans may only pay a small fraction of your medical expenses. And most hospitals charge thousands of dollars a day, not including doctors' fees and diagnostic services. Without travel insurance you would be responsible for these expenses. So make sure you have coverage before you leave home.

The Coverage

One of the unique features of Meridian Travel Insurance is that your rate is based on where you plan to travel. You pay according to your destination, whether you're travelling for business, pleasure or studies. And you can begin coverage as soon as you need it – even today.

Travel Insurance Plans

Emergency Hospital & Medical

It's important to be prepared – unexpected medical emergencies abroad can be expensive not to mention stressful. Set your mind at ease with Meridian Travel Insurance which provides:

- Up to \$5 million for emergency treatment of an injury or sickness
- Emergency medical evacuation via air ambulance to a hospital in your province when necessary
- Up to \$3,000 for treatment of a dental injury as the result of an accidental blow to the face, and up to \$500 for relief of acute dental pain from other causes
- Up to \$3,000 to transport a family member or close friend to your bedside if you're hospitalized, plus up to \$1,000 for out-of-pocket expenses incurred by that family member or friend
- The cost to return an accompanying family member home – when necessary – young children may also be escorted

For a complete description of benefits, coverage and exclusions – please read the Meridian Travel Insurance certificate.

Frequent Travellers

Take advantage of one certificate to cover as many trips as you want over the entire year, worldwide. Trips for 15 days per trip are covered which means there's no need to worry about unexpected business trips or weekends in the United States.

Trip Interruption

Coverage amounts of \$800, \$1,500 or \$2,000 are available for one-way transportation home in the event of an unexpected, insured event.

Accidental Death & Dismemberment

Choose either \$25,000, \$100,000 or \$250,000 worth of coverage for accidental loss of life, limb or sight, or disappearance during your trip (except aircraft accidents).

Flight Accident

Choose either \$200,000 or \$500,000 for accidental loss of life, limb or sight or disappearance resulting from an aircraft accident.

Rates

Emergency Hospital & Medical for Canadians – U.S.A. Plan ***

Trip length	Ages 0-30	31-54	55-60	Daily rate per person				Family (up to 5)	Each additional family member
				61-65	66-70	71-76	77+	0-60	0-60
1-35 days	2.15	2.25	2.70	4.20	5.30	11.30	19.15	5.85	2.15
36-60 days	2.15	2.25	2.70	4.30	6.25	12.55	19.70	5.85	2.15
61-365 days	2.20	2.50	2.70	<i>(rates available upon completion of medical questionnaire)</i>				6.00	2.20

Ontario residents please add 8% PST.

Emergency Hospital & Medical for Canadians – Non-U.S.A. Plan ***

Trip length	Ages 0-30	31-54	55-60	Daily rate per person				Family (up to 5)	Each additional family member
				61-65	66-70	71-76	77+	0-60	0-60
1-35 days	1.50	1.70	1.95	3.85	5.00	10.25	18.05	4.10	1.50
36-60 days	1.50	1.70	1.95	4.00	5.65	11.25	18.40	4.25	1.50
61-365 days	1.50	1.70	1.95	<i>(rates available upon completion of medical questionnaire)</i>				4.25	1.50

Ontario residents please add 8% PST.

***Minimum premium of 3 days per person or \$16 minimum per certificate.
+You may be required to complete a medical questionnaire depending on your age, duration of travel, and/or a pre-existing medical condition.

15-Day Multi-trip Plan – Worldwide Travel (Rates are annual)

Single	Ages 0-40	41-60	61-70	71-74	Family (up to 5)	Ages 0-40	41-60
	62	65	130	225		139	147

Ontario residents please add 8% PST.

The family rate applies to a maximum of 5 persons and includes the applicant and their spouse under age 61 and their dependent children under age 22 all living in the same residence.