

# Summary of Coverage

## Advantage International Student Plan

Ingle INTERNATIONAL  
You are not alone

Benefit	Maximum Limit
Maximum Sum Insured	1 million
Hospital Accommodation	Reasonable and customary charges up to the semi-private room rate / outpatient treatments
Psychologist and Psychiatric Care	Inpatient care up to \$25,000 / Outpatient visits up to \$1,000 per 12 months
Physician Charges	Services by a physician, surgeon or anaesthetist
Sexual Health Consultation	Up to \$100 for consultation related to an STD / one consultation for the 'morning after pill'
Vaccinations	Up to \$100
Annual Medical Examination	When at least 10 consecutive months of coverage has been purchased, one annual medical exam (including lab tests) per 12 months
Diagnostic Services	Laboratory tests and X-rays
Maternity	Reasonable and customary costs (including childbirth), the pregnancy must start after the effective date or within 30 days prior to the effective date of the insurance <b>Note:</b> Benefits for your spouse are covered if the family premium has been paid
Eye Examination	When a minimum of 12 months of coverage has been purchased, one exam per 12-month period
Paramedical Services	Services of a physiotherapist, osteopath, chiropractor, chiropodist or a podiatrist up to \$1,000 per profession listed
Prescription Drugs	Limited to a 30-day supply, up to \$10,000
Private Duty Nursing†	Reasonable and customary costs
Medical Appliances and Supplies†	Medical appliances and supplies / artificial limbs, eyes or other / oxygen / blood and blood plasma
Emergency Transportation†	Reasonable costs for a licensed ground ambulance; OR taxi to a maximum of \$100 per year
Treatment of Dental Accident	Up to \$5,000
Emergency Relief of Dental Pain	Up to \$600 for the relief of acute dental pain
Impacted Wisdom Tooth	Up to \$100 per tooth for the extraction of wisdom teeth
Emergency Treatment Outside Canada	Reasonable and customary costs when traveling for a maximum of 30 days outside Canada
Emergency Air Transportation	When approved in advance and medically necessary
Return Home	One-way economy airfare or the fee charged by your airline to change the contracted departure date on your usable ticket
Family Transportation	Up to \$5,000 for a single round trip economy airfare / up to \$1,500 for costs incurred after arrival by one of your immediate family members or close friend if you are hospitalized
Preparation and Return of Remains	Up to \$10,000 for preparation and transportation or up to \$5,000 for cremation or burial at place of death
Accidental Death	Up to \$10,000
Accidental Dismemberment or Total Permanent Loss of Use	Up to \$10,000

†Up to an aggregate limit of \$10,000

Certain conditions, limitations and exclusions may apply. This summary is intended for promotional purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverages offered by Royal & Sun Alliance Insurance Company of Canada but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policy governs all situations.