



# AIG and Simply Benefits Emergency Out-of-Province/Out-of-Country Medical Insurance

Protection and assistance services that respond effectively to travel medical emergencies.

Accidental injury, unexpected illness and severe weather are just some of the ways in which medical emergencies can arise while employees are travelling abroad. Out-of-province/out-of-country healthcare services are not typically covered under Canada's public insurance program, and emergency situations are further complicated by differences in language and standards of care.

Faced with limited resources and a moral 'duty of care' obligation, organizations need quality out-of-country medical coverage and assistance services that can respond effectively to travel medical emergencies. In addition, AIG® offers a variety of coverage and service enhancements to address more specific exposures for an organization.

## Coverage Highlights



Provides the valuable coverage needed to cover medical expenses outside of Canada, which may not be covered under provincial healthcare programs (up to \$5 million).



Coverage for physician visits, hospital room and board, emergency evacuation, family transportation and more.



Helps travellers avoid significant out-of-pocket expenses by arranging for direct billing with medical facilities, whenever possible.



In a medical emergency, qualified physicians and nurses are accessible 24/7 to arrange a variety of services, from hospital referrals to emergency prescription replacements.



AIG Travel Assistance mobile app for one-touch assistance, security travel alerts, medical translation tools and more.

## Coverage Includes

**Hospitalization costs and services**

**Emergency medical services**

**Repatriation**

**Emergency medical services**

**Out-of-pocket expenses**

**Return transportation**

**Family transportation**

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