## **About Us**

JF Insurance Agency Group Inc. is a Canadian based firm incorporated in 1992 specializing in providing Emergency Hospital and Medical coverage to Canadians traveling abroad, visitors traveling anywhere in North America, and international students traveling to North America for their studies. We are a licensed insurance broker recognized for excellent service and efficient personal business approach.

### **EMERGENCY ASSISTANCE CALL**

Ontime Care World Wide Inc. Toll Free Canada/U.S.A.: 1-888-988-3268 Collect Worldwide: +1-905-707-9555

#### **TORONTO OFFICE**

15 Wertheim Court, Suite 501 Richmond Hill, ON, L4B 3H7 Tel: 905-707-1512 / 1-877-832-5541

Fax: 905-707-1513 Email: info@jfgroup.ca

#### VANCOUVER OFFICE

128-6061, No. 3 Road Richmond, BC, V6Y 2B2

Tel: 604-232-0896 / 1-877-232-0896

Fax: 604-232-0897

Email: vancouver@jfgroup.ca

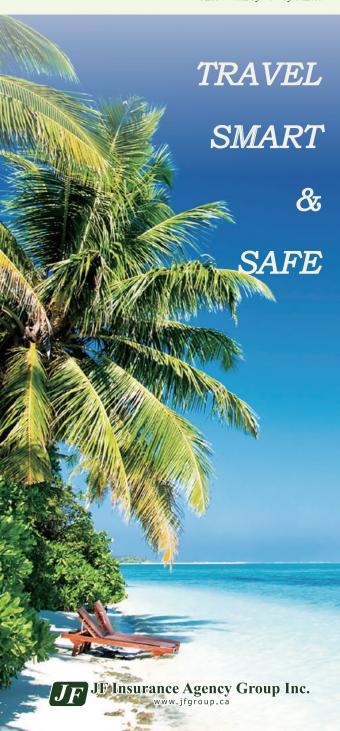
Insurance is administered by JF Insurance Agency Group Inc. Travel assistance and claims services are provided by Ontime Care Worldwide Inc., and JF Canadian Travel Insurance is underwritten by Berkley Canada.



This brochure provides a summary of the coverage available. The full details of the coverage are contained in the policy including limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern.

## JF Canadian Travel Insurance

Underwritten by Berkley Canada





# Why Buy Insurance?

Your provincial health insurance plan covers only a small portion of an unexpected emergency. If an unexpected medical emergency happens when travelling outside your home province, territory or country, getting treatment can cost thousands of dollars.

Government healthcare plans have limits on how much they will cover, which could create a burden on expensive medical bills

# 

# Benefit Highlights

- Emergency Hospital and Medical Coverage
  Up to \$10,000,000
- No Medical Questionnaire required if insured is:
  - Under 60 years of age
  - Between 60-74 years of age and travelling up to 60 days
- All Inclusive Plan
- Emergency Medical
- Trip Cancelation & Interruption
- Accidental Death & Dismemberment
- Flight Accident
- Baggage Coverage
- Trip Cancelation & Interruption
- Prior to Departure: up to sum insured
- After Departure: unlimited
- Accidental Death & Dismemberment Up to \$100.000
- Flight Accident
   Up to \$300.000

## Eligibility

Be a Canadian Resident

Be at least 15 days of age and less than 84 years of age

Be insured for benefits under a Canadian government health insurance plan during the entire policy period

Purchase coverage for the entire duration of your trip