

Why Buy Insurance?

We don't like to think about it, but unexpected accidents or illnesses can occur when you and your family are traveling, and finding and paying for adequate medical attention can be very difficult.

Healthcare costs around the world can be very expensive; hospitals can charge thousands of dollars per day. Without adequate insurance coverage, you could be responsible for medical costs that could have an immense impact on your personal finances. Why take this risk?



JF Insurance Agency Group Inc. specializes in hospital and medical insurance for visitors, travelers and international students.



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Administrator Company:



Insurance Agency Group Inc.

Underwritten by Old Republic Insurance Company of Canada

www.jfgroup.ca

This document provides a description of the coverage available. The Benefits are subject to terms, conditions, limitations, and exclusions. Please see the policy for full details. If there are any conflicts between this document and the policy, the policy shall govern.

JF Visitor to Canada Plan

Welcome to CANADA



Insurance Agency Group Inc.

Medical Benefits Highlights

Hospital Accommodation

Reasonable and customary cost for inpatient and outpatient treatment

Medical Services

Medical treatment by a physician, surgeon, anesthetist or registered graduate nurse

Diagnostic Services

Laboratory tests & X-rays prescribed by attending physician

Private Duty Nursing

Services of registered nurse during hospitalization

Ambulance Services

When medically necessary, licensed ground ambulance service to the nearest hospital

Prescription Drugs

Limit to 30-day supply per prescription unless hospitalized

Medical Appliances

Cast, splints, trusses, braces, crutches, rental of a wheelchair or other minor medical appliances

Paramedical Services

Up to \$500 per paramedical practitioner (chiropractor, chiropractor, osteopath, physiotherapist, optometrist or podiatrist), provided treatment is prescribed by a physician and approved by Ontime Care

Acupuncture

Up to \$500 with a 365-day policy

Treatment of Dental Accident

Up to \$3,000 for emergency dental treatment

Emergency Relief of Dental Pain

Up to \$500

AD&D *Includes flight accident

Up to \$25,000 per person

Repatriation

When approved in advance by Ontime Care

Preparation and Return of Remains

Up to \$10,000 for preparation of remains and homeward transportation

YOUR COMPREHENSIVE TRAVEL MEDICAL INSURANCE SOLUTION

JF Insurance Agency Group Inc.

Effective March, 01, 2026

JF VISITORS TO CANADA

Rate Schedule 1- Daily Rates With stable pre-existing conditions coverage option
\$0 Deductible

	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$300,000
0-25	\$ 1.88	\$ 2.25	\$ 2.50	\$ 2.75	\$ 3.96	\$ 4.75	\$ 5.93	\$ 6.88
26-40	\$ 2.05	\$ 2.45	\$ 2.75	\$ 3.02	\$ 4.35	\$ 5.13	\$ 6.43	\$ 7.46
41-60	\$ 2.37	\$ 2.82	\$ 3.00	\$ 3.27	\$ 4.41	\$ 5.19	\$ 7.93	\$ 9.20
61-64	\$ 2.69	\$ 3.44	\$ 3.92	\$ 4.22	\$ 4.94	\$ 6.07	\$ 8.75	\$ 10.14
65-69	\$ 3.31	\$ 4.32	\$ 5.21	\$ 5.30	\$ 6.56	\$ 8.16	\$ 10.20	\$ 11.84
70-74	\$ 5.35	\$ 6.98	\$ 8.38	\$ 9.21	\$ 10.26	\$ 13.42	\$ 16.77	\$ 19.30
75-79	\$ 6.40	\$ 8.32	\$ 9.89	\$ 10.48	\$ 12.78	\$ 15.22	\$ 19.86	\$ 22.05
80-85	\$ 10.49	N/A	\$ 14.34	\$ 17.12	\$ 20.95	N/A	N/A	N/A
86+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rate Schedule 2- Daily Rates Without pre-existing conditions coverage option
Age 15 days to Age 85: \$0 Deductible
Age 86 and older: \$500 Deductible

	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$300,000
0-25	\$ 1.20	\$ 1.51	\$ 1.63	\$ 1.79	\$ 2.40	\$ 2.86	\$ 3.57	\$ 4.64
26-40	\$ 1.35	\$ 1.63	\$ 1.79	\$ 1.95	\$ 2.79	\$ 3.25	\$ 4.05	\$ 5.02
41-60	\$ 1.51	\$ 1.88	\$ 2.09	\$ 2.40	\$ 3.55	\$ 4.26	\$ 6.42	\$ 6.38
61-64	\$ 1.94	\$ 2.29	\$ 2.89	\$ 3.48	\$ 4.17	\$ 4.94	\$ 7.09	\$ 7.10
65-69	\$ 2.21	\$ 2.88	\$ 3.25	\$ 3.87	\$ 5.34	\$ 5.73	\$ 7.77	\$ 8.43
70-74	\$ 3.48	\$ 4.50	\$ 4.52	\$ 6.47	\$ 7.34	\$ 9.45	\$ 13.13	\$ 13.61
75-79	\$ 4.26	\$ 5.53	\$ 5.34	\$ 7.52	\$ 9.11	\$ 10.77	\$ 14.26	\$ 15.73
80-85	\$ 6.23	\$ 8.03	\$ 9.82	\$ 10.50	\$ 14.64	\$ 16.28	\$ 19.8	N/A
86+	\$ 9.59	\$ 12.60	\$ 15.02	\$ 17.22	\$ 23.42	N/A	N/A	N/A

Deductible Options: (Not Available to Age 86 and older)

\$100 Deductible	5% Discount
\$500 Deductible	15% Discount
\$1,000 Deductible	20% Discount
\$2,500 Deductible (Disappearing) Applies to \$25,000 Policy Limit only -Any Age-Per Person,per claim	30% Discount
\$2,500 Deductible (Disappearing) Applies to \$50,000 Policy Limit only -Any Age-Per Person,per claim	20% Discount
\$3,000 Deductible	30% Discount

Eligibility

To be eligible for coverage , the applicant must:

1. Be a visitor to Canada, a person with a Canadian work visa or super visa, an immigrant to Canada or a Canadian resident, who is not eligible for a provincial or territorial government health insurance plan in Canada;
2. Be at least 15 days of age on the date of purchase;
3. Not be travelling against the medical advice of a physician and/or have been diagnosed with a terminal illness. A terminal illness means that you have a medical condition that is cause for a physician to estimate that you have less than 6 months to live or for which palliative care has been received.
4. Not have a kidney disease requiring dialysis;
5. Not have been diagnosed with congestive heart failure;
6. Not have been prescribed or used home oxygen in the last 12 months;
7. Not been diagnosed with or received treatment for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
8. Not had or waiting for a major organ transplant (heart kidney, liver, lung), bone marrow or stem cell transplant;
9. Not be experiencing new or undiagnosed symptoms and/or know of any reason to seek medical attention.

Note:

Your spouse and/or child(ren) must also meet all the criteria to be eligible for family coverage.

