

Contact

Bridges International Insurance Services

Operating hours: Weekdays
9am to 5:30pm EST and PST

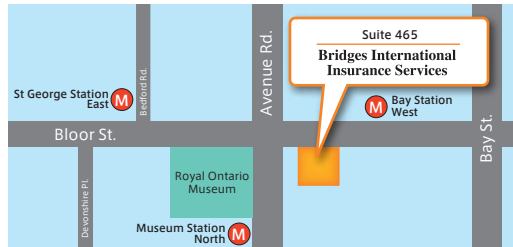
Website: biis.ca

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Toronto Office

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Toronto ON M5S 1S4

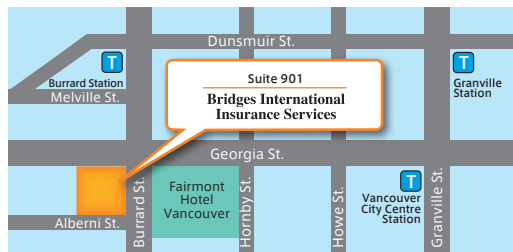
Toll Free: 1-888-298-6526
Tel: 647-349-7101



Vancouver Office

1030 West Georgia Street, Suite 901
Vancouver BC V6E 2Y3

Toll Free: 1-888-267-4461
Tel: 604-408-8695



Insurance BIIS provides can be purchased through student placement centres or schools you attend.

What is good about Canadian travel and medical insurance companies?

Canadian Insurance Companies know Canada very well. Trust them that understand insurance needs of visitors to Canada and international students.

- Multi-lingual staff to help you
- Easy application process online or over the phone
- Extension of coverage can be done in Canada *
- Medical expenses would be reimbursed in Canada
- Medical payment can be done directly when hospitalized. Cashless clinics may also be available **
- Accidental injury caused by sports would be covered. (Except high dangerous activities or professional activities) ***
- Chiropractic treatment may be covered ****
- You can apply from anywhere in the world.
- Dental emergencies may be covered *****

* Authorization from the insurance company may be required

** Cashless clinics may be available with TuGo Student Travel Insurance only

*** Exceptions apply. Must check with the policy wording

**** Emergency only, referral from the physician may be required

***** There are limitations and conditions.

About BIIS

BIIS is a member of the Intercity Group established in 1988 and one of the largest independent insurance brokers groups. BIIS specializes in accident and sickness insurance as known as travel, medical and health insurance.

Our Mission

Listening to our clients needs first, we value open communications with the clients built on a relationship of trust.

Our Services

We listen to you to identify and quantify your risk. You can avoid, reduce or transfer the risk. We help you make wise choices as best as we can.

Ask us about travel and medical insurance for international students, visitors, Super Visa, International Experience Canada Makers (Working Holidays), Canadian experience visa, new immigrants, returning Canadians waiting for provincial health coverage, Canadian expatriates and Canadian travellers. You can apply from anywhere in Canada as well as in the world.

Insurance for Every Need®

International Experience Canada (Working Holidays) Insurance News:

When you arrive in Canada, you will be greeted by a Border Services Officer from the Canada Border Services Agency (CBSA). Be prepared to present proof of health insurance to the officer, along with your passport, your Port Of Entry (POE) Letter of Introduction, proof of funds and a ticket for your departure from Canada or sufficient funds to purchase such a ticket.

The Border Services Officer may ask you for proof of funds and proof of health insurance (covering medical care, hospitalization and repatriation to your country).

When you arrive at the Port of Entry, you must have health insurance valid for the entire duration of your authorized stay in Canada. Note that being in possession of a valid provincial health card will not meet this requirement as repatriation is not covered by provincial health insurance.

You may be refused entry if you do not have insurance. If your insurance policy is valid for less than your expected stay, you may be issued a work permit that expires at the same time as your insurance. If this happens, you will not be able to apply for an extension of your work permit at a later date.

Call us if you need Visitors to Canada insurance at Port of Entry. Once you purchase the insurance, we could send you the certificate of insurance by e-mail.

Insurance companies we represent;

Allianz Global Assistance:

Started in travel insurance business in 1960's. Allianz Global Assistance and TIC merged in 2014. One of the largest travel insurance companies in Canada. Allianz Global Assistance is a subsidiary of Allianz that is the world's largest insurance company.

TuGo:

North American Air Travel Insurance Agents Ltd.

Established in 1964 specialized in Travel Insurance. The policies are underwritten by Industrial Alliance Insurance and Financial Services Inc. and certain Lloyds Underwriters. Industrial Alliance is 4th largest life and health insurance company in Canada.

RSA Travel Insurance Inc.

RSA Travel Insurance Inc. is one of Canada's leading providers of specialized travel and health insurance products and services. RSA Travel Insurance Inc. is part of the RSA Canada Group that is Canada's 3rd largest general insurer and largest marine insurer.

Travel Guard:

AIG Insurance Company of Canada

Travel Guard is a leading global provider of travel insurance products and assistance services. With more than 20 years of experience as a travel insurance provider, Travel Guard has covered millions of travellers worldwide. AIG is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world.

Welcome to Canada!



- Visitors
- International Students
- International Experience Canada (Working Holidays) Makers
- New Immigrants



Sickness and accidental injury can happen anytime.
Get covered with Medical Insurance!

BIIS

Bridges International Insurance Services

■ When you get injured or sick while you are in Canada, where would you go?



Medical services in Canada

Family doctor

Usually family physicians in cities will not take temporary residents as patients. It is unrealistic to expect family physicians to see visitors or

International Experience Canada Makers (formerly known as Working Holiday).

Walk-in clinic

Anybody can visit a walk-in clinic to see a physician. If the physician thinks you need to see a specialist, you will be referred. Walk-in clinics are suitable for consulting with a medical doctor for minor sickness or injury.

Emergency at hospital

The Emergency Ward is open for 24 hours a day, 365 days a year. If your condition requires emergency treatment, you need to go to the emergency department of the hospital. When other patients are in life or death situations, you may wait for a long time to receive medical attention.

Injured while working

When you are employed, injuries caused at a work place should be covered by the Workers' Compensation Board. You need to report your injury immediately to your employer.

■ The Canadian government recommends:

All international students studying in Canada and International Experience Canada Makers (Working Holiday) should be covered by medical insurance. Medical and dental treatment in Canada is expensive. International students, visitors to Canada and International Experience Canada Makers are often not eligible for provincial government health plans. The provincial plans do not include repatriate coverage which is requirement of International Experience Canada visa.

■ Cost of medical services for visitors in Canada

Visit a clinic to see a physician	from \$100 to \$200
Emergency visit at a hospital	from \$300 to \$800
Hospitalization at standard ward (day)	from \$2,000 to \$3,500
Hospitalization at intensive care (day)	from \$3,000 to \$7,000
Ambulance fee	about \$500

Medical exam fees, inpatient's doctors fee and prescription drugs are extra.

Did you know?

Our Student Travel Insurance give you up to \$2,000,000 in emergency medical coverage, treating a stomach ache to a broken leg, and just about everything in between. We even cover you if you are on vacation anywhere other than your home country.*

* Conditions apply; please see the policy wording for more details.

■ How much sum insured (policy limit) is enough for Visitors to Canada insurance?

You can choose from \$10,000 to \$300,000, however, even a broken leg may cost more than \$10,000. We recommend minimum of \$50,000 coverage.

■ Super Visa Insurance

We offer a wide range of Visitors to Canada insurance that meets the minimum requirements of a Parent and Grandparents Super Visa. The Super Visa was introduced by the Citizenship and Immigration Canada (CIC) on December 1, 2011.



A key requirement is proof of private medical insurance from a Canadian insurance company:

1. Valid for a minimum of one year
2. Covers health care, hospitalization and repatriation
3. Provides a minimum coverage of \$100,000
4. Valid for each entry to Canada and available for review by a port of entry officer

No minimum deductible is required. However, in situations where cost may be a factor, you may want to consider a higher deductible for a reduced premium rate.

Visitors to Canada and International Student Travel Insurance recommended by BIIS

Visitors to Canada (platinum) Travel Insurance

This is for visitors, International Experience Canada Makers (Working Holidays), Canada Super Visa applicants, working permit holders, and immigrants or returning Canadians waiting for provincial health plans. You can pick the policy limit between \$10,000 and \$300,000 based on your need.

Out of Canada (except the country of origin) coverage would be included if you have spent the majority of the period of coverage in Canada. If you apply before arriving in Canada, the waiting period would be waived. After the arrival, coverage for losses resulting from any sickness will begin 48 hours or 7 days after the effective date.

■ Major Benefits

- Accidental Death & Dismemberment
- Accidental Dental
- Ambulance Services
- Attendant
- Chiropractor, Chiropodist, Osteopath, Physiotherapist
- Cremation at Place of Death
- Dental Emergency
- Emergency Transportation
- Follow-up Visits
- Hospital Confinement and Medical Services
- Meals and Accommodation
- Prescription Medication
- Return Home
- Repatriation
- Terrorism
- Transportation of Relative or Friend

* Sub-limits and conditions apply. Please refer to the policy wording.

Premium is calculated on daily basis. You would not waste your premium.

* Minimum premium would be applied.

Claim examples:

A 54-year-old man from India visited his family in Canada. After three days of vomiting, the family took him to the Emergency Room. Even though he did not have a history of diabetes, doctors discovered he had very low blood sugar levels. He was kept overnight and prescribed medication upon release.

Hospitals fees	\$6,395.00
Physician fees	\$268.85
Prescriptions	\$206.37
Amount covered by travel insurance	\$6,870.22

A 10 year-old girl from Portugal was visiting her grandparents in BC when she was hospitalized for 4 days with a ruptured appendix. Luckily, her family had purchased a 2-month Visitors to Canada policy for only \$140. It covered her more than \$17,000 in hospital expenses completely.

Coverage is subject to change without notice. Conditions, limitations and exclusions may be applied. Please refer to the policy wording for complete detailed terms. The language in this brochure may not be the same as the legal and technical terminology found in the policy wording. In all instances, the policy wording will prevail.

Student Travel Insurance

This is travel insurance for international students attending Canadian schools. Even if you are a visitor or International Experience Canada Makers (Working Holiday), as long as you are attending a school full time, you could apply for the insurance during the period of attending the school.

You can be assured with the sum insured of \$2,000,000! The premium is about \$50 a month. Cashless clinics may be available in major cities.

■ Key Benefits

- Emergency medical treatment
- Non-emergency medical treatment
- Ambulance Services
- Prescription drug
- Eye examination
- Annual physician visit
- Emergency air transportation
- Maternity
- Emergency Dental
- Professional medical services
- Psychological/Psychiatric
- Repatriation
- Family transportation
- Accidental Death and Dismemberment



* Each benefit has maximum coverage amount and some conditions are applied. Please refer to the policy wording.

Premium is calculated on daily basis. You would not waste your premium.

* Minimum premium would be applied.

Claim examples:

A 13-year-old girl from Korea was visiting her aunt and uncle in Canada when she developed acute abdominal pain. She was rushed to the hospital and underwent an emergency appendectomy. A few days later, she underwent a second operation because of a severe infection. She spent a total of 18 days in the hospital. Without insurance, her out-of-pocket cost would have been \$77,429.

An 18-year-old hockey player from Finland was attending school in Canada. After a game, he complained of a massive headache. He began vomiting and was taken to the ER where doctors discovered a brain aneurysm. He required emergency surgery and spent several days in the ICU before transferred to a regular ward. The player's father flew out from Finland to be with his son during his two-week hospitalization. Without Student Medical Insurance, his out-of-pocket costs would have totaled \$57,456.52.