

FOR MORE INFORMATION

FREDERICTON CAMPUS

c/o Student Accounts & Receivable Services

P.O. Box 4400

8 Bailey Drive

Fredericton, NB E3B 5A3

Telephone: 506-453-4624 / **Fax:** 506-453-4572

SAINT JOHN CAMPUS

c/o Financial and Administrative Services

P.O. Box 5050

Saint John, NB E2L 4L5

Telephone: 506-648-5543 / **Fax:** 506-648-5714

Visit <https://unb.rsatravelinsurance.com>
for more information.

In conjunction with:



This brochure 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.

The products and rates described are subject to change without notice at any time.

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EXCLUSIONS

This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by:

- 1 Any sickness, injury or medical condition of a spouse and/or child(ren) that was not stable at any time during the 90 days prior to the effective date of coverage for the spouse and/or child(ren), if the spouse and/or child(ren) applied for insurance 30 days or more after their arrival date in Canada/New Brunswick and therefore have a different effective date than the principal insured.
- 2 Sickness or injury that is confining you to hospital on the effective date of the policy.
- 3 Chemotherapy and radiotherapy treatment unless approved in advance by Global Excel.
- 4 The purchase or replacement cost (prescribed or not), loss or damage to hearing devices, eyeglasses, sunglasses, contact lenses, or prosthetic teeth, limbs or devices and prescriptions resulting therefrom.
- 5 Flight accident (unless you are travelling as a fare-paying passenger on a commercial airline).
- 6 Medical examinations performed at the request of a third party (including medical examinations for immigration purposes) or consultations with a physician by telephone or email.
- 7 Acupuncture, massage therapy, elective treatment or surgery, cosmetic or plastic surgery, whether or not for psychological reasons, unless required as the result of injury incurred while this policy is in force.
- 8 Dental treatment, oral surgery or any related procedures, except as otherwise specified under the "Treatment of Dental Accident" benefit and the "Emergency Relief of Dental Pain" benefit.
- 9 Pregnancy, childbirth, miscarriage, voluntary termination of pregnancy and any complications thereof, except as specified under the "Maternity" benefit and the "Therapeutic Abortion" benefit.
- 10 Your participation in and/or voluntary exposure to any risk from: war or act of war, whether declared or undeclared; invasion or act of foreign enemy; declared or undeclared hostilities; civil war, riot, rebellion; revolution or insurrection; act of military power; or any service in the armed forces.
- 11 Committing or attempting to commit an illegal act or a criminal act.
- 12 Suicide (including any attempt thereat) or self-inflicted injury, except as specifically provided under the "Psychiatric Treatment" benefit.
- 13 Medication, drugs or toxic substance abuse or overdose; alcohol abuse, alcoholism or an accident while being impaired by drugs or alcohol or having an alcohol concentration that exceeds 80 milligrams in 100 millilitres of blood.
- 14 Drugs:
 - a) The purchase of drugs and medication (including vitamins) which are commonly available without a prescription, which are not legally registered and approved in Canada or which are not medically necessary (except the 'morning after pill').
 - b) Preventive medicines or vaccines.
 - c) Acne medications, baldness remedies, nicotine resin products, dietary supplements or weight loss products.
 - d) All types of contraceptives (except the 'morning after pill'), pregnancy tests, fertility drugs or testing.
 - e) Pharmaceutical products and drugs covered by another organization.
- 15 Participation:
 - a) as a professional athlete in a sporting event including training or practice. (Professional means a person who engages in an activity as one's main paid occupation);
 - b) in any motorized race or motorized speed contest;
 - c) in scuba diving (unless you hold a basic SCUBA designation from a certified school or other licensing body), hang-gliding, rock climbing, paragliding, skydiving, parachuting, bungee jumping, mountaineering, rodeo, heli-skiing, any downhill skiing or snowboarding outside marked trails or any cycling racing event or ski racing event.
- 16 Renal dialysis or organ transplants.
- 17 Rehabilitation and convalescent homes or holidays for recuperative purposes.
- 18 Non-compliance with any prescribed medical therapy or medical treatment (as determined by the Insurer) or failure to carry out a physician's instructions.
- 19 Treatment or surgery during your stay when your visit is undertaken for the purpose of securing or with the intent of receiving medical or hospital services, whether or not such visit is taken on the advice of a physician or surgeon.
- 20 Emergency air transportation unless approved and arranged in advance by Global Excel.
- 21 Expenses incurred as a result of symptomatic or asymptomatic HIV infection, HIV related conditions and AIDS (Acquired Immune Deficiency Syndrome), including any associated diagnostic tests or charge.
- 22 Any *sickness, injury* or medical condition *you* suffer or contract, or any loss *you* incur in a specific country, region or area for which the Government of Canada, including Foreign Affairs, Trade and Development Canada, has issued a travel advisory or formal notice, before *your* departure date, advising travellers to avoid non-essential travel or to avoid all travel to that specific country, region or area. If the travel advisory or formal notice is issued after *your* departure date, your coverage under this policy in that specific country, region or area will be limited to a period of 10 days from the date the travel advisory or formal notice was issued, or to a period that is reasonably necessary for *you* to safely evacuate the country, region or area.
- 23 Any administrative fees or charges above those specified in this policy.

IMPORTANT

Repatriation – in the event your medical condition requires complex, continuous and prolonged care.

The Insurer will reimburse the reasonable and customary costs to return you to your country of origin if your medical condition requires complex, continuous and prolonged care due to an eligible injury or sickness during the policy period. If you refuse the decision of the Insurer to repatriate you back to your country of origin, the Insurer will be released from any liability for expenses incurred for such injury or sickness after the proposed date of repatriation.

If you return to the University of New Brunswick after you have been repatriated, upon return, whether during the same policy year or during any subsequent policy years, your coverage will be limited to the applicable individual benefit maximums, limitations and exclusions as outlined in the policy, to an overall policy year maximum of \$5,000 for all benefits related to the sickness, illness or injury for which you have been repatriated.



International Student Health Insurance
for University of New Brunswick



GREAT COVERAGE THAT LETS YOU FOCUS ON YOUR FUTURE

ELIGIBILITY

To be eligible for coverage under this plan, the applicant must:

- be admitted to, enrolled in and attending the University of New Brunswick;
- be 65 years old or less; and
- not be eligible for a provincial or territorial government health insurance plan in Canada.

The applicant's spouse and/or child(ren) may be covered provided the appropriate premium has been paid.

Note: Spouse and/or child(ren) of a principal insured who arrive in Canada/New Brunswick at a date later than the principal insured and who apply 30 days or more after their arrival date are subject to a pre-existing medical condition exclusion and coverage for the spouse and/or child(ren) will begin on the date of application.

SUMMARY OF BENEFITS

Maximum benefit: \$1,000,000

A Expenses covered while IN the Province of New Brunswick and OUTSIDE of the province of New Brunswick if you are a student participating in a Training Program

- **Hospital Accommodation:** ward up to 60 days per sickness or injury / outpatient consultations
- **Psychiatric Treatment:** treatment by a psychiatrist for psychiatric in-patient and outpatient treatments up to \$10,000
- **Wellness Benefits for Treatment of Mental, Nervous or Emotional Disorders:** \$1,000 per policy year for a licensed psychologist, social worker, or counsellor and trauma counselling with a licensed counsellor up to a maximum of 6 sessions within 90 days of a covered loss
- **Physician Charges**
- **Annual Medical Examination:** One annual medical examination, including one preventative pap smear; to a maximum of \$250
- **Diagnostic Services:** laboratory tests and X-rays
- **Therapeutic Abortion:** up to \$500
- **Prescription Drugs:** 75% of expenses incurred for drugs that can be obtained upon medical prescription only
- **Private Duty Nursing:** up to 60 days per sickness or injury while hospitalized

- **Ambulance Services**
- **Emergency Air Transportation**
- **Family Transportation and Subsistence Allowance:** up to \$5,000
- **Preparation and Return of Remains:** up to \$10,000
- **Maternity:** up to \$20,000

B Expenses covered while OUTSIDE the Province of New Brunswick*

For immediate medical treatment of an emergency only

- **Hospital Accommodation:** ward up to 60 days per sickness or injury /outpatient consultations
- **Psychiatric Treatment:** the treatment of a psychiatrist for psychiatric in-patient and outpatient treatments up to \$10,000
- **Wellness Benefits for Treatment of Mental, Nervous or Emotional Disorders:** \$1,000 per policy year for a licensed psychologist, social worker, or counsellor and trauma counselling with a licensed counsellor up to a maximum of 6 sessions within 90 days of a covered loss
- **Physician Charges**
- **Diagnostic Services:** laboratory tests and X-rays
- **Prescription Drugs:** 30-day supply per medication that can be obtained upon medical prescription only
- **Private Duty Nursing:** up to 60 days per sickness or injury as an alternative to hospitalization
- **Paramedical Services:** psychologist, physiotherapist, chiropractor, osteopath, chiropodist or podiatrist, up to \$500 per profession
- **Medical Appliances:** crutches, casts, splints, canes, etc.
- **Treatment of Dental Accident:** up to \$1,000
- **Emergency Relief of Dental Pain:** up to \$100 per tooth for the relief of acute pain
- **Ambulance Services**
- **Emergency Air Transportation**
- **Family Transportation and Subsistence Allowance:** up to \$5,000
- **Accidental Death:** \$10,000
- **Accidental Dismemberment or Total Permanent Loss of Use:** up to \$10,000

* Stays outside the province of New Brunswick are limited to a certain number of days. Please refer to the policy for details.

NEW CARD

A \$5 administration fee applies to replace insurance cards that are lost during the policy period.

HOW TO APPLY FOR INSURANCE

You must submit a completed application form, which may be found on the following web site:

<https://unb.rsatravelinsurance.com>

or visit us in person at either campus.

Upon receipt and approval of the completed application form by the University of New Brunswick, you will receive an insurance certificate and an insurance card. Payments are due as outlined in the University Calendar or Official Fee Schedules.

PREMIUM SCHEDULE

Options	SINGLE	COUPLE
		\$966
With 1 child	\$1,932	\$2,898
With 2 children	\$2,898	\$3,864
With 3 children	\$3,864	\$4,830
With 4 children	\$4,830	\$5,796

Students attending a Training Program: A surcharge will apply for work terms exceeding 15 days taking place in the United States.

Call or visit either campus found in the back of this brochure to obtain further details.



Global Excel Assistance on Call Around the World, Day or Night

When it comes to an emergency, time is a critical factor. Global Excel's toll free number is the solution. Each caller is connected with a courteous and professional case coordinator who will answer questions and assist in obtaining medical care day or night, year round.

- Benefit information
- Urgent message relay
- Claims information
- Personalized service
- Fewer forms to fill out
- Medical assistance
- Interpretation service
- Direct billing instructions
- Fast payment of claims
- Quick answers to questions

Global Excel is available for you 24 hours a day, 7 days a week!

From Canada and the U.S.: call toll free **1-844-780-0732**

From Mexico: call toll free **001-800-514-7798**

From anywhere: call collect **+819-780-0732**

Visit us at www.globalexcel.com