

SOLIS⁺

**TRAVEL
INSURANCE**



La Capitale

Insurance and
Financial Services



SOLIS+

Insurance that lets you travel with full peace of mind

Going on vacation? With **SOLIS+**, La Capitale's Travel Insurance product, you get quality coverage at a competitive price. *SOLIS+* provides Trip Cancellation and Interruption Insurance, as well as optional Baggage Insurance. You can also get coverage for emergency health care in addition to your provincial health insurance plan, with no medical questionnaire.



The advantages of SOLIS+ Travel Insurance

- Emergency health care in addition to your provincial health insurance plan, with no medical questionnaire.
- Trip Cancellation and Interruption Insurance, as well as optional Baggage Insurance.
- 24/7 assistance service.
- Travel packages designed to meet your needs.

SOLIS+ Travel Assistance Service

Offered worldwide in English and French, the SOLIS+ travel assistance service has two tiers of service to help you and provide guidance before and during your trip.

PRIOR TO DEPARTURE		
Free, unlimited telephone service to get information and reliable advice before you leave for your trip.	Answers to health questions by qualified nurses	<ul style="list-style-type: none"> ■ Vaccinations ■ First-aid kits ■ Sanitary precautions ■ Health precautions and much more.
	Answers to general questions by qualified assistance coordinators.	<ul style="list-style-type: none"> ■ Exchange rates ■ Passports, visas and other documents ■ Important telephone numbers ■ Advisories issued by Foreign Affairs, Trade and Development Canada and much more.
DURING THE TRIP		
Free, unlimited telephone service allowing travellers to get all assistance necessary in the event of emergencies.	Medical assistance	<ul style="list-style-type: none"> ■ Referrals to physicians and/or medical establishments ■ Coordination of transportation for emergency medical care ■ Transmission of messages to family or friends at the time of emergencies ■ Interpretation service ■ Repatriation of travelling companions, spouse, dependent children and much more.
	General information assistance	<ul style="list-style-type: none"> ■ Help with replacement of passports or other official documents ■ Help in the event of legal problems ■ Help getting prescriptions ■ Help with language barriers and many other accommodations.

SOLIS+ travel packages

SINGLE-TRIP TRAVEL PACKAGE

The single-trip travel package provides coverage for single-trip travel outside your province of residence.

MULTI-TRIP TRAVEL PACKAGE

The multi-trip travel package provides coverage for unlimited travel outside your province of residence for the term of the contract, up to the number of days allowable under your insurance contract.

TRAVEL PACKAGES	SINGLE-TRIP TRAVEL				MULTI-TRIP TRAVEL
	ALL-INCLUSIVE	NON-MEDICAL	MEDICAL WITH BAGGAGE	NON-MEDICAL WITH BAGGAGE	
MEDICAL AND HOSPITAL COVERAGE					
1. Emergency hospitalization, medical and paramedical expenses	✓		✓		✓
2. Emergency medical transportation expenses	✓		✓		✓
NON-MEDICAL COVERAGE					
1. Trip cancellation and interruption and delayed return	✓	✓		✓	✓
2. Missed departure	✓	✓		✓	✓
3. New single traveller status	✓	✓		✓	✓
4. Baggage and personal effects	✓		✓	✓	✓
5. Assistance in the event of loss or theft of important documents	✓	✓	✓	✓	✓

Coverage available

SOLIS+ Travel Insurance includes medical and hospital coverage, as well as non-medical coverage.

MEDICAL AND HOSPITAL COVERAGE	
	SINGLE- AND MULTI-TRIP TRAVEL
Maximum amount of insurance	\$2,000,000
1. EMERGENCY HOSPITALIZATION, MEDICAL AND PARAMEDICAL EXPENSES	
a) Medical appliances	\$5,000
b) Incidental hospital expenses	\$50 per day \$500 per hospitalization
c) Accommodation and meal expenses	\$200 per day Overall maximum of \$3,000
d) Hospitalization expenses	Up to the maximum amount of insurance
e) Diagnostic services	
f) Physicians' fees	
g) Private duty nursing care	
h) Prescription drugs for emergency treatment	\$10,000
i) Emergency dental care	Sufficient supply for 30 days, up to \$500, except in the case of hospitalization
j) Paramedical care	\$2,000
	\$500 per profession Maximum of \$1,000
2. EMERGENCY MEDICAL TRANSPORTATION EXPENSES	
a) Cremation at the place of death	\$4,000
b) Return of remains	\$10,000
c) Emergency medical repatriation to the province of residence	Up to the maximum amount of insurance
d) Ambulance services	
e) Return of insured to destination	\$5,000
f) Vehicle return	\$2,000
g) Transportation of friends or family members	\$5,000

NON-MEDICAL COVERAGE		
	TYPE OF PACKAGE	
	SINGLE-TRIP TRAVEL	MULTI-TRIP TRAVEL
1. TRIP CANCELLATION AND INTERRUPTION AND DELAYED RETURN		
a) Trip cancellation prior to departure	Based on amount selected Maximum of \$15,000	Based on amount selected*
b) Trip interruption after departure and delayed return	Based on amount selected Maximum of \$15,000	\$5,000 per trip, up to a maximum of \$10,000 per year
2. MISSED DEPARTURE		
a) Additional cost of a transport ticket to the initially planned trip destination	Based on amount selected Maximum of \$15,000	\$5,000 per trip, up to a maximum of \$10,000 per year
b) Prepaid travel expenses	Based on amount selected Maximum of \$15,000	\$5,000 per trip, up to a maximum of \$10,000 per year
c) Accommodation and travel expenses	\$300 per day Maximum of 2 days	\$300 per day Maximum of 2 days
3. NEW SINGLE TRAVELLER STATUS		
Maximum reimbursement	Based on amount selected Maximum of \$15,000	\$5,000 per trip, up to a maximum of \$10,000 per year
4. BAGGAGE AND PERSONAL EFFECTS		
Maximum reimbursement	\$1,500	\$1,500
5. ASSISTANCE IN THE EVENT OF LOSS OR THEFT OF IMPORTANT DOCUMENTS		
a) Visa/passport replacement	\$200	\$200
b) Assistance service	Included	Included



IMPORTANT NOTICE

The medical and hospital coverage, as well as the non-medical coverage, are subject to conditions, limitations, exclusions and restrictions. Certain pre-existing conditions may be excluded. Under the medical and hospital coverage, benefits are not payable for expenses incurred as a result of a pre-existing condition which was not stable and under control during the 180-day period prior to the effective date of this travel insurance. Under the non-medical coverage, benefits are not payable for expenses incurred as a result of a pre-existing condition which was not stable and under control during the 90-day period prior to the effective date of this travel insurance. Also, certain activities or situations judged to be at greater risk may be subject to a limitation or an exclusion. Contact your representative for more information.

* \$5,000 per trip, up to a maximum of \$1,000 per year OR \$2,500 per trip, up to a maximum of \$5,000 per year

This booklet is provided for information purposes only. Certain limitations, exclusions and restrictions apply. At all times, terms and conditions pertaining to coverage are governed solely by the insurance contract.



Guided by the values of mutualism on which it was founded, La Capitale works with people to help them build, protect and value what they feel counts for their financial security.

To find out more or to apply for Travel Insurance, call our partner, SecuriGlobe, at:

1 800 308-8465

lacapitale.com/travelinsurance

This document is not a contract. It merely provides an overview of the coverages available. Only the insurance policy and application may be used to settle legal issues. The contract is issued by La Capitale Insurance and Financial Services Inc.