StudentSure

Group Medical Insurance Plan for International Students

SRG9028300

Policy Benefits – ***'PREFERRED SCHOOL'*** wording:

Reimbursement for reasonable, necessary and customary medical expense for:

- sickness and injury
- hospital charges
- physician and nurse as required
- prescription drugs – 90 days coverage
- ambulance service - $500 limit
- x-ray and laboratory exams, as required
- Emergency dental injury - $2000 limit, including removal of impacted wisdom teeth.
- physiotherapist, chiropractor, speech therapist, as required
- licensed psychologist, as required
- emergency air ambulance up to $25,000

Limit of Insurance

- $1,000,000

Coverage is provided for the "waiting period", up to three months, while you are waiting for the BC Government Medical Services Plan. This pamphlet is intended only to summarize the principal features of the Plan which is governed by the terms of the insurance contract with the American Home Assurance Company.

Exclusions & Limitations

Routine check-ups, general exams, and related visits to the doctor's office are **not** covered under this policy. The policy does not cover expenses incurred for eyeglasses, contact lenses, and hearing aids. This policy does not cover claims caused by or resulting from:

- intentional or self-inflicted injury while sane or insane
- pregnancy or childbirth except complications thereof
- participation in any professional athletics, acrobatics, or stunt flying, hang gliding, or any racing or speed contests
- coverage in the USA is limited to 14 days and is for emergency treatment only

Coverage Ceases

- on expiry date on the certificate
- when the insured person becomes eligible for a Canadian provincial government Medical Services Plan
- 30 days after the insured person ceases studies at a 'preferred' school

Cancellation Fee

- Please note that a $50 cancellation fee will apply to all cancellation requests or refund requests (ie. due to MSP coverage).

How to make a claim on your medical insurance:

Studentsure is a reimbursement policy. Student will pay for medical and then submit receipts for reimbursement. Please follow below instructions closely.

- Complete the Provincial/Medical Insurance Claim form. Write your name, address, phone number, school name, and certificate number on the receipt or on the Claim Form. Student must sign first page, part A (twice); and then Doctor must sign second page, part B. Incomplete forms will not be processed.

- Please note that the medical reason for treatment or diagnosis and nature of treatment must be clearly stated by the doctor in part B.

- Make a photocopy of your Certificate (proof of Insurance), all receipts or billing cards from the doctor for you records. Receipts must show the date of service, the type of service (eg: office visit, lab exam), and the amount of fee for service.

- Send completed form and all original receipts to: Axis Insurance Managers
  107-1965 West 4th Avenue
  Vancouver BC V6J 1M8

- All claims must be received by Axis Insurance Managers within 60 days of the accident or onset of the sickness.

- **Please note if you make a claim you are not eligible for a refund.**

Axis Insurance will arrange for all claim payments

Additional Information:

- If you are on a student visa and staying here for more than 6 months, you will qualify for the government Medical Services Plan within three months of your arrival in Canada.
- In British Columbia, for continued medical insurance, apply to the BC MSP before the expiry date on your Winram Insurance medical insurance certificate.

Medical Services Plan of BC
PO Box 9035 Stn Prov Govt
Victoria, British Columbia
V8W 9E3

- www.healthservices.gov.bc.ca/msp (for additional information)
- MSP registration and premium enquiries Telephone: 604 296 4677
- Are you staying in Canada after you leave school or planning travel to the USA? You may need additional medical insurance so call us at Winram Insurance.

MSP registration and premium enquiries at 604-683-7151

MSP Address:

PO box 9678
Stn Prov Govt,
Victoria, BC
V8W 9P7
Website: www.hibc.gov.bc.ca

Insurance Broker:

Axis Insurance Managers
107-1965 West 4th Avenue, Vancouver BC, V6J 1M8 (West 4th and Maple)
Tel: 604 685 4288 email: info@winram.com
Fax: 604 685 4287 web address: www.studentsure.com

Office hours:	Monday to Friday	9am to 5pm
	Saturday	10am to 4pm

If you are hospitalized, call Axis Insurance or AIG Assist (1 800 626 2427) as soon as possible

Underwritten by the American Home Assurance Company, a wholly owned subsidiary of AIG
AigpreferredschoolBrochure.doc