

Emergency Travel Medical Insurance



bms

Provincial healthcare plans offer limited protection when you travel outside your home province or abroad. Unexpected expenses such as ambulance services, hospital stays, medical treatment, or emergency dental care can add up quickly if you become ill or injured while away. **With our Travel program, you can relax knowing you're protected against unforeseen medical emergencies.**

Whether you're travelling with family or exploring solo — taking quick getaways or extended vacations — there's a plan that fits your needs.

Receive coverage for injuries or illnesses requiring emergency treatment anywhere in the world, as long as you're travelling outside your province of permanent residence in Canada.

Single Trip Plan

Provides coverage for a single trip of up to one hundred (100) days in duration.

Multi-Trip Plan (Annual Plan)

Provides coverage for a multiple trips of up to ten (10), thirty-five (35), sixty (60), and one hundred (100) days each in duration.

The Annual Plans allow for extension on any trip within the term:

10 Day Plan	No extension but upgrade available
35 Day Plan	Up to an additional 20 days
60 Day Plan	Up to an additional 35 days
100 Day Plan	Up to an additional 80 days

Good news! The annual plan allows unlimited trips throughout the year. Simply maintain your home in your province of permanent residence and ensure you meet your provincial health insurance requirements, which generally include being physically present in Canada for at least six (6) months each calendar year.



How to apply

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

- 1-855-318-6558
- connect.canada@bmsgroup.com
- www.canada.bmsgroup.com

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.

2026-2027 coverage highlights:

- ✓ Up to \$10,000,000 for Emergency Excess Hospital & Medical Expenses
- ✓ Emergency Home Transportation
- ✓ Family Transportation Benefit
- ✓ Escort Travel Fare Benefit
- ✓ Subsistence Allowance
- ✓ Child Care Benefit
- ✓ Emergency Dental Injury Benefit
- ✓ Vehicle Recovery Benefit
- ✓ Return of Accompanying Pets
- ✓ Hospital Cash Benefit
- ✓ Deceased Reimbursement Benefit
- ✓ Accidental Death & Dismemberment

Additional features:

Toll Free Hotline

Our Travel Plans provide a 24-hour toll-free hotline for emergency medical assistance. You can contact them in the event of any medical emergency or hospitalization for help with:

- Translation services
- Worldwide medical and dental referrals
- Replacement of lost or stolen travel documents
- Emergency travel arrangements
- Legal referrals, and more.

First Payer Provision

No need to coordinate with provincial plans, government plans or other insurers; report claims to us first and we take care of payment.

First Class Service

One stop claims processing means we co-ordinate your paperwork for you.

Pre-existing Coverage

Once approved for coverage, pre-existing conditions are covered subject to the condition being stable for at least 90 days prior to trip departure. See policy wording for more details. Your application may require a medical questionnaire to be completed for underwriter review.