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Viator™ Individual Expatriate Health Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

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.:Other Viator™ Products

Group Travel Emergency Medical Insurance

Provides emergency medical and assistance benefits for participants of employer, union and association groups, while travelling outside their province/territory of residence or Canada.

Inpatriate Insurance

Provides foreign nationals working in Canada or returning Canadians and their families, with temporary provincial plan replacement coverage that fills the gap created by waiting periods and residency requirements.

Priority Care Health Insurance

A health insurance plan for individuals and groups which provides access, without delay, to the best health facilities, as well as the support of our 24/7 medical team while undergoing treatment.

Group Stop-Loss Insurance

Provides an affordable solution to reduce the employer's risk of self-funding group extended health and drug plans by assuming the risk once a predetermined claim threshold is reached.



.:Worldwide Medical Assistance

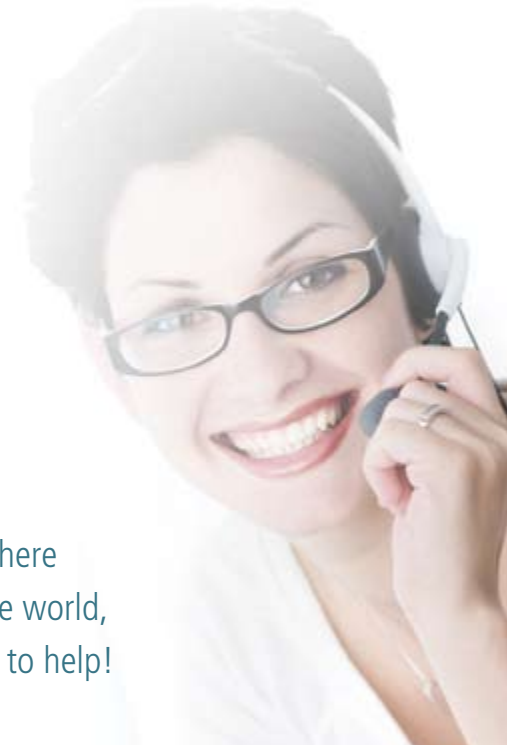
Global Excel and **European Benefits Administrators** have partnered to offer multilingual medical and non-medical assistance 24/7.

Case management is provided by a multidisciplinary team of benefit specialists, case managers, registered nurses and on-site physicians.

With the combined expertise of two internationally recognized assistance companies you can expect fast and reliable service.

Services:

- Medical record review
- Medical referral
- Case management
- Beneficiary assistance
- On-line preparation and assistance services
- Travel assistance
- Repatriation
- Direct billing
- Cost containment
- Claims administration in multiple currencies
- Co-ordination of benefits



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No matter where you are in the world, we are there to help!

.:Viator™ /Individual Expatriate Health Insurance



TRAVEL & HEALTHCARE SOLUTIONS

Viator™ Individual Expatriate Health Insurance

As an Expat, you have unique benefit needs

etfs provides comprehensive health and travel insurance benefit solutions for expatriates.

∴ What is Viator™ Expatriate Health Insurance?

A comprehensive package of worldwide health care insurance benefits for the Canadian Expatriate.

∴ Who is eligible?

Canadians, under age 70, living, working or studying outside of Canada.

∴ Why purchase Viator™?

- Direct deposit of claim payments into designated bank accounts in any of 110 different currencies.
- Practical, secure and easy to use on-line services to locate hospitals and doctors, request benefit pre-authorization and direct payment to hospitals, access to claim forms and claims status verification.

∴ Viator™ as a student health insurance solution

Most travel insurance plans only cover medical emergencies and repatriate you home when continued care is required. This is not ideal while living and studying in the United States or abroad. Viator™ Expatriate Health Insurance is for services provided while living, travelling and studying out of Canada. You will not have to leave your studies behind! Call and ask for more details regarding Viator™ as a competitively priced health insurance solution for students abroad.

∴ Benefit summary

Benefit	Limit	Description (per insured person per injury or sickness)
In-patient hospital benefit	100%	Up to semi-private room accommodation
Paramedical services	\$500 per profession	Chiropractor, physiotherapist, osteopath, podiatrist or acupuncturist
Nursing at home	\$10,000	Up to 12 weeks
Ambulance charges	100%	Costs for ambulance to hospital
Out-patient services	\$10,000	Includes prescription drugs and durable equipment
Emergency dental treatment	\$5,000	Accidental blow to the mouth
Repatriation or local burial	\$10,000	Repatriation back to Canada or to your country of residence abroad in the event of death
Emergency medical evacuation	100%	Cost of licensed air ambulance service
Compassionate emergency travel	\$3,000	Single round-trip economy airfare for one family member, including up to \$150 per day for meals and accommodations
Parent accompanying child	100%	Costs for a parent to stay in hospital with insured child under 15 years of age
Complicated maternity	\$5,000	Includes reasonable and customary costs for hospital and medical expenses incurred for pre-natal care, childbirth and post-natal care treatment when diagnosed as a complicated pregnancy

All amounts indicated are in Canadian currency, unless indicated otherwise.

When preparing for time abroad, there are many issues for both you and your family to consider. Deciding on health insurance is just one of them. Viator™ gives you the confidence that comes from knowing you have made the right choice.

∴ Plan Highlights

- Overall maximum limit per injury or sickness: \$1,000,000 per lifetime.
- Individual benefit maximums are replenished for each new medical condition.
- Second opinion for surgery.
- Transportation to the nearest centre of medical excellence.
- Re-entry into Canada is facilitated with provincial plan replacement coverage for up to 90 days, subject to limitations and restrictions.

