

A HELPFUL GUIDE

# Understanding Your International Student Insurance

**INGLE**<sup>™</sup>  
INTERNATIONAL

Global Insurance Pioneers since 1946



# Ingle International is here to help.

Reading through your international student insurance policy wording might feel overwhelming. Do not worry! Use this helpful guide to understand how your insurance works including information on eligibility, coverage, exclusions, and limitations.

# Eligibility

In order to receive international student insurance coverage you must meet a list of requirements. This list is fully outlined in the Eligibility section of your policy. To be eligible, you are:

---

- 1.** A non-Canadian enrolled in school and attending classes regularly in Canada.\*
- 2.** Over the age of 15 days and under the age of 65 years.
- 3.** A non-Canadian spouse, child, legal guardian, teacher, or chaperone living with the insured international student.

\* Tip: If your school arranged your insurance for you, it means that your insurance will only be valid while you are a student at that school. If you leave your school and you need a new plan, visit [studyinsured.com](https://www.studyinsured.com).

# Coverage

International student insurance is designed to cover unexpected illness or injury. Always fully read your policy or call emergency assistance for details.

---

- 1.** Your plan includes doctor visits, hospital stays, emergency transportation, and prescription medications.
- 2.** 24/7 emergency assistance is also included to answer any questions, help you coordinate your medical care, and submit your claim.
- 3.** Extra benefits like mental health care, an annual health check-up, and an eye exam may also be available with your plan.

# Exclusions

Exclusions are medical services that are not covered by your international student insurance and are different for each plan. These will be listed under the Exclusion section of your policy. Always fully read your policy or call emergency assistance for details. Your plan will not include:

---

- 1.** Pre-existing conditions that are not stable 90 days before the policy is active.
- 2.** Acne medications, birth control, or non-emergency prescription medication.
- 3.** Medications that do not require a prescription such as a cold and flu remedy.
- 4.** Care for chronic and ongoing conditions.
- 5.** Routine dental care.

# Limitations

Limitations apply to your international student insurance and are different for each plan. These limitations can be found throughout your policy. Always fully read your policy or call emergency assistance for details. Common limitations include:

---

- 1.** Having a 48-hour window to call emergency assistance after a major medical event.
- 2.** Receipt of claims documentation within 365 days of the date of medical treatment.
- 3.** Dollar maximums for certain benefits such as emergency dental treatment.
- 4.** Medical treatment in your home country being excluded unless you are there with a school-organised trip.
- 5.** 30-day maximum coverage per trip to the USA.

# KNOW WHO TO CALL

## Emergency Assistance

Toll-Free: 1.866.883.9787

Call Collect: 1.416.640.7865

Emergency Assistance, Intrepid 24/7, must be notified within 48 hours if a student:

- ✓ is being hospitalized for any reason
- ✓ requires surgery of any kind (including dental)
- ✓ needs an MRI or CT scan
- ✓ needs air transportation
- ✓ is seeking medical attention of any kind outside of Canada

See policy wording for more information.

Intrepid 24/7 also assists students with services including:

- ✓ Locating the nearest medical facility
- ✓ Coordinating billing
- ✓ Questions about coverage
- ✓ Submitting a claim
- ✓ Arranging emergency transportation

## Ingle International

Toll-Free: 1.888.386.8888

Direct: 1.416.644.4870

Our call centre can assist with:

- ✓ Buying travel insurance for visiting friends and family
- ✓ Information on your insurance options after you graduate or leave school
- ✓ Making changes to your existing coverage (name, date, or plan changes)\*
- ✓ Confirming coverage

\*If your school arranged your insurance coverage, contact them to make any changes.