

# Understanding Your Student Insurance

## COVERAGE, ELIGIBILITY, LIMITATIONS AND EXCLUSIONS

### 1 Coverage

International student insurance is designed to cover unexpected illnesses or injuries.

**Be sure to fully read through your policy. Call StudyInsured™ Assistance with any questions you may have.**

- Your plan includes doctor visits, hospital stays, emergency transportation, and emergency prescription medications, and may include other benefits such as an annual health check-up or eye exam.
- The 24/7 Assistance team is available to help with arranging medical care, submitting claims, and answering questions.

### 2 Eligibility

You must meet certain requirements to be covered by this insurance. It's important to read through them to make sure the policy is right for you. Not every insurance policy is the same, but standard StudyInsured™ policies require that:

- You are older than 15 days old, and younger than 70 years old
- You are enrolled in school and regularly attending classes as an international student, OR
- You are a spouse, child, legal guardian or chaperone living with the enrolled student.

### 3 Limitations

Your insurance comes with certain conditions, or limitations, that must be followed. While each plan has its own limitations, common ones include:

- Calling Assistance within 48 hours of a major illness or injury
- Submitting claims documentation within 90 days of receiving medical treatment(s)
- Maximum amounts for certain benefits (ex: emergency dental treatment)
- No coverage in your home country unless it is on a school-organized trip

These limitations are also listed in your policy.

**If your insurance was arranged by your school,** it will only be valid while you are a student at that school. If you have changed schools but you are taking classes somewhere else, go to **[www.studyinsured.com](http://www.studyinsured.com)** to buy coverage. If you no longer attend school but are out of your home country, you will need to buy a different type of insurance.

### 4 Exclusions

Exclusions are medical services not covered by your insurance.

While each plan has its own exclusions, some common ones include:

- Pre-existing conditions that are not stable in the 90 days before your policy begins.
- Chronic or ongoing conditions that need regular check-ins and appointments.
- Acne medications, birth control, or ongoing prescription medications.
- Medications that do not require a prescription (ex: cold and flu medicine).
- Routine dental check-ups or cleanings.

These exclusions are also listed in your policy.

#### CALL US FOR ASSISTANCE

TOLL-FREE **1.866.883.9787**  
WORLDWIDE **+1 416.640.7865**

#### StudyInsured™ Assistance is available 24/7 to help with:

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

#### Notify StudyInsured™ Assistance within 48 hours if you:

- Need to be hospitalized for any reason
- Require surgery of any kind (including dental)
- Need an MRI or CT scan
- Need air transportation
- Need medical attention outside Canada