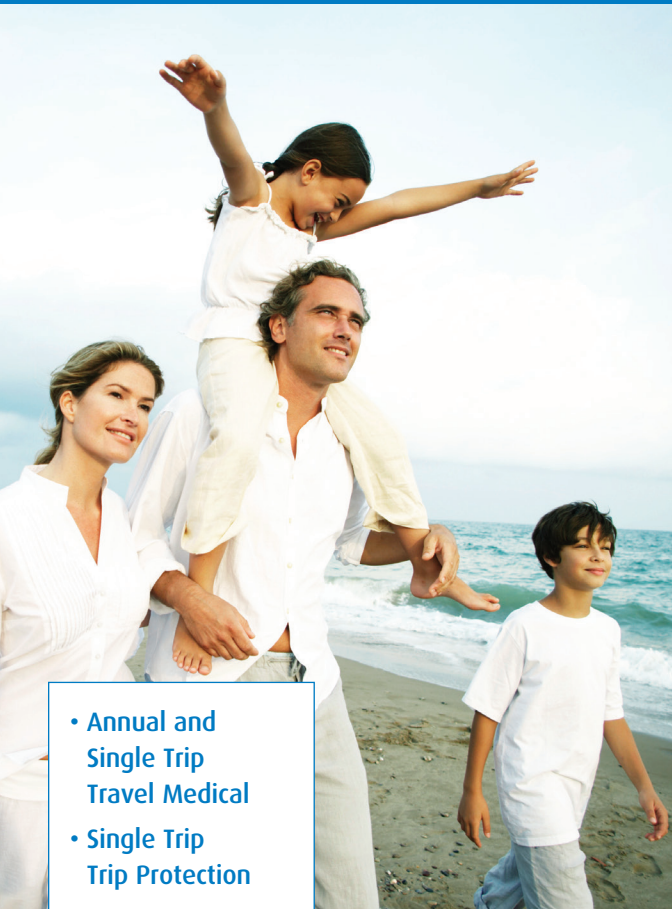


BMO Travel Insurance



- Annual and Single Trip Travel Medical
- Single Trip Trip Protection

BMO  Bank of Montreal

Making money make sense®

Put travel worries behind you

When you travel, you don't expect to lose your luggage, experience flight delays or have a medical emergency, but any of these unexpected events can ruin your vacation. BMO Travel Insurance offers simple and inexpensive optional insurance products that let you travel worry-free.



Easy to purchase

BMO Travel Insurance, available exclusively to BMO Financial Group customers, is easy, convenient and affordable to purchase. For only a few dollars per day, you can protect your trip and save yourself thousands in unexpected costs.

It takes only minutes to buy the coverage you need:

- Drop by your nearest BMO Bank of Montreal branch
- Apply on-line at bmo.com/travelinsurance
- Call BMO Travel Insurance (Allianz Global Assistance Operations Centre) at 1-800-661-9060

Included in each plan

Both services below are included in whichever plan you choose:

Travel Assistance Services

Prior to and during your trip out-of-province/country, we can provide you with Emergency Cash Transfers, Lost Document and Ticket Replacement, Lost Luggage Assistance and Pre-Trip Information including passport and visa regulations, and vaccination and inoculation requirements.

Legal Assistance Services

If you require legal assistance while travelling out-of-province/country, we can assist you in obtaining a referral to a local legal advisor, making arrangements for the posting of bail and the payment of legal fees, to a maximum of \$5,000.

Next time you travel pack some peace of mind

COVERAGE BENEFITS	Annual (Multi-Trip)	Single Trip				
	1 Travel Medical	2 Travel Medical	3 Trip Protection		4 Trip Protection + Travel Medical	
			OPTION A	OPTION B	OPTION C	OPTION D
			with cancellation	without cancellation	with cancellation	without cancellation
Trip Assistance	✓	✓	✓	✓	✓	✓
Trip Interruption/Trip Delay			✓	✓	✓	✓
Flight Delay			✓	✓	✓	✓
Baggage/Personal Effects			✓	✓	✓	✓
Trip Cancellation*			✓		✓	
Out-of-Province/Country Medical	✓	✓			✓	✓

Choose the coverage and benefits that best suit your needs

- 1. Annual (Multi-Trip) – Travel Medical** insurance provides annually renewable out-of-province/country emergency medical benefits for the first ten (10) days of your trip for an unlimited number of trips per year. If you travel out of your province of residence more than once during a twelve (12) month period, this affordable and convenient coverage is for you.
- 2. Single Trip – Travel Medical** insurance should be at the top of your shopping list even if you are only crossing the border for a day or two. This coverage can also be used to top up your Annual coverage, increasing the number

of days for which out-of province/country emergency medical insurance applies.

- 3. Single Trip – Trip Protection** insurance provides protection for a range of travel problems including trip interruption, lost baggage, and flight delays. This coverage can also be added to Annual (Multi-Trip) or Single Trip Travel Medical Insurance. Additional optional Trip Cancellation insurance can be added.
- 4. Single Trip – Trip Protection + Travel Medical** insurance can be combined for a more comprehensive option for a single trip. Additional optional Trip Cancellation insurance can be added.

*Available only by calling BMO Travel Insurance (Allianz Global Assistance Operations Centre) at 1-800-661-9060.

Plan 1



Annual (Multi-Trip) Travel Medical

This multi-trip out-of-province/country emergency medical insurance is annually renewable and provides the following coverage for the first ten (10) days of your trip for an unlimited number of trips per year:

Emergency Hospital, Ambulance & Medical Expenses

The costs incurred for hospital room and board charges, up to semi-private or the equivalent, are covered under this Plan. Other covered expenses include treatment by a physician, diagnostic tests, licensed ambulance service, emergency room charges, and prescribed drugs and medication. Rental or purchase of minor medical appliances, such as wheelchairs and crutches, is also covered.

Private Duty Nursing Expenses

If medically necessary and while hospitalized, up to \$5,000 is available for the professional services of a registered nurse.

Emergency Air Transportation or Evacuation

Depending on the situation, an insured person may be covered for the costs of air ambulance or airline transport for emergency return to the province or territory of their residence. The expense charged by an accompanying medical attendant on the flight may also be covered.

Other Professional Services

The professional services of a physiotherapist, chiropractor, osteopath, chiropodist or podiatrist are covered to a maximum of \$150 per insured person per professional service.

Emergency Dental Expenses

If an insured person suffers an injury to the mouth and is treated during their trip, the repair or replacement of natural teeth or permanently attached artificial teeth is covered to a maximum of \$2,000 per insured person.

Transportation to the Bedside

If an insured person is travelling alone when a medical emergency occurs, an immediate family member can be covered for one round-trip economy airfare, plus lodging and meals up to a maximum of \$250 to be with the insured in the hospital.

Return of Deceased

In the event of the death of an insured person while on a trip, this insurance covers up to \$5,000 for the preparation and transportation of the deceased's remains to his/her province or territory of residence.

Additional Hotel and Meal Expenses

If the return to Canada is delayed due to a medical emergency, an insured person is covered for the cost of hotel and meal expenses incurred after the planned return date, up to a maximum of \$200 per day to a maximum of 10 days.

Plan 2



Single Trip Travel Medical

This out-of-province/country emergency medical insurance provides the following coverage when you travel up to a maximum of 183 days per trip (212 days per trip if you reside in Ontario or Newfoundland):

Emergency Hospital, Ambulance & Medical Expenses

The costs incurred for hospital room and board charges, up to semi-private or the equivalent, are covered under this Plan. Other covered expenses include treatment by a physician, diagnostic tests, licensed ambulance service, emergency room charges, and prescribed drugs and medication. Rental or purchase of minor medical appliances, such as wheelchairs and crutches, is also covered.

Private Duty Nursing Expenses

If medically necessary and while hospitalized, up to \$5,000 is available for the professional services of a registered nurse.

Emergency Air Transportation or Evacuation

Depending on the situation, an insured person may be covered for the costs of air ambulance or airline transport for emergency return to the province or territory of their residence. The expense charged by an accompanying medical attendant on the flight may also be covered.

Other Professional Services

The professional services of a physiotherapist, chiropractor, osteopath, chiropodist or podiatrist are covered to a maximum of \$150 per insured person per professional service.

Emergency Dental Expenses

If an insured person suffers an injury to the mouth and is treated during their trip, the repair or replacement of natural teeth or permanently attached artificial teeth is covered to a maximum of \$2,000 per insured person.

Transportation to the Bedside

If an insured person is travelling alone when a medical emergency occurs, an immediate family member can be covered for one round-trip economy airfare, plus lodging and meals up to a maximum of \$250 to be with the insured in the hospital.

Return of Deceased

In the event of the death of an insured person while on a trip, this insurance covers up to \$5,000 for the preparation and transportation of the deceased's remains to his/her province or territory of residence.

Additional Hotel and Meal Expenses

If the return to Canada is delayed due to a medical emergency, an insured person is covered for the cost of hotel and meal expenses incurred after the planned return date, up to a maximum of \$200 per day to a maximum of 10 days.

Plan
3



Single Trip Trip Protection

This insurance provides coverage to assist you before and during a trip, should unexpected travel problems occur.

Trip Interruption/Trip Delay Benefits (post departure)

If an unexpected death in the family or illness affecting you or your travelling companion, or other specific unexpected circumstances occur that cause you to interrupt or delay your trip, you will be reimbursed for the extra cost of one-way economy airfare to your departure point or to the destination point and any unused non-refundable land arrangements up to a maximum of \$2,000 per insured person.

Flight Delay Benefits

Flight Delay benefits are payable in the event of a delay of more than six hours in the arrival or departure of your regularly scheduled airline flight. You will be reimbursed up to \$500 per trip for reasonable, additional accommodation and traveling expenses incurred by you as a result of the delay.

Baggage and Personal Effects Benefits

You are covered for the actual cash value of baggage and personal effects that are lost, damaged or stolen up to a total loss of \$750 per insured person up to a maximum amount of \$2,000 per trip. You will be reimbursed up to \$200 for the purchase of essential items required as a result of your checked baggage being delayed by the carrier for 12 hours or more during the trip.

Trip Cancellation* (Additional optional coverage prior to departure)

Trip cancellation benefits are payable in the event of an unexpected death in the family, illness affecting you or your travelling companion, or other specific unexpected circumstances that occur prior to your planned departure. You will be reimbursed for the prepaid portion of your trip that is non-refundable and/or non-transferable to another travel date up to an overall maximum of \$20,000.

*This optional benefit can only be purchased by calling BMO Travel Insurance (Allianz Global Assistance Operations Centre) at 1-800-661-9060.

Plan
4

Single Trip Trip Protection + Travel Medical

For total coverage, combine our Single Trip Trip Protection coverage with one of our Travel Medical coverages!

3 easy ways to pack some peace of mind

- Drop by your nearest Bank of Montreal branch
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- Call BMO Travel Insurance (Allianz Global Assistance Operations Centre) at 1-800-661-9060

Travel Insurance is provided by Allianz Global Risks US Insurance Company - Canadian Branch (Allianz), and administered by Allianz Global Assistance. BMO Bank of Montreal receives compensation from the Insurer for the distribution of this insurance. The information in this brochure is intended as a summary of plan coverages and benefits. All plan details including terms and conditions, benefits and exclusions and limitations can be found in the Certificate of Insurance which is available at a BMO bank branch or online at bmo.com/travelinsurance. ® Registered trade-marks of BMO Bank of Montreal.



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