

BMO Travel Insurance: Single Trip

Single Trip

Multi-trip

Top-up



	All-in	Just Medical	Cancellation & Interruption
Overview			
Emergency medical	\$10,000,000	\$10,000,000	✕
Trip cancellation & interruption	\$40,000	✕	\$40,000
Maximum age	None	None	None
Health questionnaire	Age 65+	Age 65+	Not required
Maximum trip length	365 days	365 days	365 days
10-day review period	✓	✓	✓
Destinations	Domestic / USA & Mexico / Rest of world	Domestic / USA & Mexico / Rest of world	Domestic / USA & Mexico / Rest of world
Medical Coverage			
Coverage maximum	\$10,000,000	\$10,000,000	✕
Emergency transportation	Included in overall maximum	Included in overall maximum	✕
Medical expenses			
Emergency dental	\$2,000	\$2,000	✕
Care of children or disabled	\$3,500 (\$350/day)	\$3,500 (\$350/day)	✕
Extension of trip	\$3,500 (\$350/day)	\$3,500 (\$350/day)	✕
Transportation of family/friend	\$3,000 (Economy Round-trip)	\$3,000 (Economy Round-trip)	✕
Accommodation of family/friend	\$3,500 (\$350/Day)	\$3,500 (\$350/Day)	✕
Return of travel companion	\$2,000 (Economy One-way)	\$2,000 (Economy One-way)	✕
Return of baggage	\$1,000	\$1,000	✕
Return to destination	\$5,000 (Economy One-way)	\$5,000 (Economy One-way)	✕
Pet return	\$500	\$500	✕
Return of vehicle/watercraft	\$3,000	\$3,000	✕
Repatriation of remains	\$10,000	\$10,000	✕
Assistance			
24/7 assistance services	✓	✓	✓
Medical referral	✓	✓	✕
Interpretation	✓	✓	✕
Message relay	✓	✓	✕
Telemedicine	✓	✓	✕
Replacement of eyeglasses	✓	✓	✕
Trip Cancellation, Interruption & Other Benefits			
Trip cancellation			
Trip interruption	100% up to \$40,000	✕	100% up to \$40,000
Additional Coverage Benefits			
Travel delay / Missed connection	\$3,500 (\$350/day)	✕	\$3,500 (\$350/day)
Return flight benefit	\$10,000	✕	\$10,000
Baggage coverage	\$1500 overall maximum	✕	\$1500 overall maximum
Baggage delay	\$500	✕	\$500
Baggage loss	\$250/item	✕	\$250/item
Hotel burglary	✕	✕	✕
Flight accident benefit	\$100,000	✕	\$100,000
Travel accident benefit	\$50,000	✕	\$50,000

* Includes any coverage provided by a credit card or other source.
Reimbursement will be made for eligible expenses incurred, paid for and received by the covered person provided such services and supplies are, in the opinion of Redion S.A. Canada Branch, medically necessary for the treatment of an illness or injury and reasonable and customary, taking all factors into account.
All coverage amounts are shown in Canadian dollars. Benefits are subject to change.

BMO Travel Insurance: Multi-trip

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	All-in	Just Medical
Overview		
Emergency medical	\$10,000,000	\$10,000,000
Trip cancellation & interruption	\$3,000/trip	✕
Maximum age	84	None
Health questionnaire	Age 65+	Age 65+
Maximum trip length	4 / 8 / 15 / 30 days	4 / 8 / 15 / 30 days
10-day review period	✓	✓
Destinations	Worldwide	Worldwide
Medical Coverage		
Coverage maximum	\$10,000,000	\$10,000,000
Emergency transportation	Included in overall maximum	Included in overall maximum
Medical expenses		
Emergency dental	\$2,000	\$2,000
Care of children or disabled	\$3,500 (\$350/day)	\$3,500 (\$350/day)
Extension of trip	\$3,500 (\$350/day)	\$3,500 (\$350/day)
Transportation of family/friend	\$3,000 (Economy Round-trip)	\$3,000 (Economy Round-trip)
Accommodation of family/friend	\$3,500 (\$350/day)	\$3,500 (\$350/day)
Return of travel companion	\$2,000 (Economy One-way)	\$2,000 (Economy One-way)
Return of baggage	\$1,000	\$1,000
Return to destination	\$5,000 (Economy Round-trip)	\$5,000 (Economy One-way)
Pet return	\$500	\$500
Return of vehicle/watercraft	\$3,000	\$3,000
Repatriation of remains	\$10,000	\$10,000
Assistance		
24/7 assistance services	✓	✓
Medical referral	✓	✓
Interpretation	✓	✓
Message relay	✓	✓
Telemedicine	✓	✓
Replacement of eyeglasses	✓	✓
Trip Cancellation, Interruption & Other Benefits		
Trip cancellation	\$3,000/trip	✕
Trip interruption		
Additional Coverage Benefits		
Travel delay / Missed connection	\$3,500 (\$350/day)	✕
Return flight benefit	\$10,000	✕
Baggage coverage	\$1500 overall maximum	✕
Baggage delay	\$500	✕
Baggage loss	\$250/item	✕
Hotel burglary	✕	✕
Flight accident benefit	\$100,000	✕
Travel accident benefit	\$50,000	✕

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Maximum age	84	None	84
Health questionnaire	Age 65+	Age 65+	Not required
Maximum trip length*	365 days	365 days	365 days
10-day review period	✓	✓	✓
Destinations	Domestic / USA & Mexico / Rest of world	Domestic / USA & Mexico / Rest of world	Domestic / USA & Mexico / Rest of world
Medical Coverage			
Coverage maximum	\$10,000,000	\$10,000,000	✕
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Trip cancellation	100% up to \$40,000	✕	100% up to \$40,000
Trip interruption			
Additional Coverage Benefits			
Travel delay / Missed connection	✕	✕	✕
Return flight benefit	✕	✕	✕
Baggage coverage	✕	✕	✕
Baggage delay	✕	✕	✕
Baggage loss	✕	✕	✕
Hotel burglary	✕	✕	✕
Flight accident benefit	✕	✕	✕
Travel accident benefit	✕	✕	✕

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