

SCHEDULE OF BENEFITS

The Destination: International Student Insurance provides medical coverage for International Students coming to Canada to study or for Canadian Students studying out of the country.

This summary of Benefits merely provides the opportunity to review our benefits. It is not an insurance policy. For the complete terms, benefits, conditions and exclusions please see the policy wording.

SUMMARY DESCRIPTION OF BENEFITS

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| Maximum Sum Insured | \$2,000,000 |
| Emergency Hospital | Semi-private hospital accommodation |
| Emergency Medical | <ul style="list-style-type: none"> · Services of physician, surgeon, anesthetist · Diagnostics, lab test and/or x-ray · Licensed local land and or sea ambulance. Up to \$150 for taxi expenses in lieu of ambulance · Private duty services of a registered graduate nurse up to \$15,000 · Rental of medical appliances · Oxygen and rental of equipment · Blood and blood plasma |
| Professional Services | Physiotherapist, chiropractor, chiropodist, osteopath, podiatrist, acupuncturist, naturopath and speech therapist up to \$600 per practitioner |
| Drugs or Medications | Up to \$10,000 not exceeding a one-month supply |
| Maternity Benefit | Up to \$25,000 for pre-natal care and involuntary termination of pregnancy or complications provided that pregnancy commenced during the period of coverage |
| Eye Examination | One visit during any 12 consecutive months |
| Physical Examination | One routine physical examination or one consultation for the "morning after pill" when 12 months has been purchased. Up to a maximum of \$150 |
| Emergency Air Transportation / Return home | When pre-approved by Active Care Management |
| Transportation of Family | Up to \$5,000 to transport one family member and up to \$1,500 for meals and accommodation |
| Non-Emergency Treatment | Up to \$3,000 to continue medical treatment when pre-approved by Active Care Management |
| Accidental Dental | Up to \$5,000 for emergency treatment for accidental blow to the face |
| Dental Emergencies | Up to \$600 for the immediate relief of acute dental pain |
| Wisdom Teeth | Up to \$150 per tooth for extraction of impacted wisdom teeth |
| Return of Deceased | Up to \$15,000 for return of remains or up to \$5,000 for cremation or burial at place of death |
| Accidental Death & Dismemberment | Up to \$10,000 Flight Accident and Common Carrier 24-Hour Accident |
| Psychiatric and Psychological Care | Up to \$25,000 for inpatient and up to \$1,000 for outpatient services |
| Prescription Glasses, Contact Lenses, and Hearing Aids | Up to \$200 when required as a result of accidental injury |
| Tutorial Services | Up to \$20/hour to a maximum of \$400 for a qualified private tutorial service |
| Trauma Counselling | Up to a maximum of \$500 |
| Tuberculosis testing and Vaccination | Up to a maximum of \$100 for tuberculosis testing and vaccination or immunization during a 12 month period |

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| Pre-existing conditions | Covered if stable in the 90 days prior to the effective date |
| Exclusions | Refer to policy wording for a complete list of the exclusions |
| Travelling Worldwide | While travelling, other than your country of origin, when at least 51% of the period of coverage is spent in your country of study |
| Refund | Full refund and partial refund available. Refer to the policy wording for more details. |

Dollars are in Canadian currency.

Administered by: The Destination: Travel Group Inc. 307 - 211 Consumers Road, Toronto, Ontario, Canada M2J 4G8.

Underwritten by: The Manufacturers Life Insurance Company (Manulife). P.O. Box 670, Stn. Waterloo, Waterloo, ON N2J 4B8.

Claims & Assistance by: Active Care Management, P.O. Box 1237, Stn. A Windsor, ON N9A 6P8.