

guard.me®

We've built our reputation on the belief that insurance is something our clients should never have to worry about. That insurance should eliminate stress, not cause it. That even the smallest detail deserves our fullest attention.

For more than 15 years, we've been the people to trust for international education insurance. It's our sole focus, so we've made it our business to be the experts and the innovators in the field.

“*Nothing ever lands on my desk. It goes so smoothly... there just are no problems.*”

Peggy Nagle, University of Guelph

We'll do everything we can to make the insurance process smooth and simple for you. We'll tailor our policies and procedures to suit your needs exactly. We'll be there, in person, to help your staff and students understand our products and policies. We'll do what it takes to earn your trust—and keep it.

Because insurance is more than I.D. cards and policy numbers. It's a relationship. It's a matter of trust. It's knowing you've made the right choice.

www.guard.me

Underwritten by:  
**Reliable Life Insurance Company**  
100 King Street West, 11th Floor  
Hamilton, ON L8N 3K9

guard.me®

Benefit  
Summary  
Standard

STUDENTGUARD®

Experience the peace of mind that comes from feeling truly protected.



**Winner**

**LTM Star Insurance Provider**  
2006, 2007, 2009

ISO9001:2008 Registered



STUDENTGUARD®

Benefits	Standard Plan
Hospital	100% of eligible charges; Semi-private room; Private room where medically required
X-rays, Lab Testing	100% of eligible charges
Physician/Surgeon	100% of eligible charges
Psychiatric Hospitalization	100% of eligible charges; benefits payable for up to 30 days
Psychotherapy	100% of charges for a) psychiatrist inpatient fees following an emergency up to \$10,000 in addition to hospitalization benefit above or b) up to \$1,000 for outpatient psychiatrist or psychologist care
Eye Exams	100% of eligible charges up to \$100 for one non-emergency <b>eye exam when 6 months of coverage is purchased</b>
Paramedical Services	100% of eligible charges up to \$500 for Chiropractor, Massage Therapist, Acupuncturist, Naturopath, Chiropracist /Podiatrist – no referral from physician required
Physiotherapy/ Speech Therapy	100% of eligible charges up to \$1,000; <b>unlimited</b> if provided as inpatient service
Private Nursing	100% of eligible charges up to \$15,000
Ambulance	100% of eligible charges

Benefits	Standard Plan
Emergency Transportation	Taxi fare to or from a hospital or medical clinic up to \$100
Prescription Drugs	100% of eligible charges to a maximum 30-day supply; <b>unlimited when hospitalized</b>
Dental – Accidental Injury	100% of eligible charges up to \$4,000 for Emergency dental treatment as the result of an injury caused by an accidental blow to the mouth
Dental – Emergency	100% of eligible charges up to \$600 for relief of pain and suffering <b>when 6 months of coverage is purchased</b>
Prosthetics/Appliances	100% of eligible charges for crutches, canes, wheelchairs, walkers, casts etc.
AccessAbility	For disabled students, coverage for Corrective Device Defect, Malfunction and Theft Protection
Annual Non-emergency Exam	100% of charges for one exam up to \$150 <b>when 6 months of coverage is purchased</b>
Out of Canada Coverage	All eligible expenses anywhere in the world except - coverage in USA limited to 30 days; no coverage in Home Country unless part of school or training program

Benefits	Standard Plan
Maternity	Serious complications to pregnancy covered
Family Transportation	When you are hospitalized for more than 7 days, up to \$5,000 for air tickets, for 2 family members to join you; up to \$1,500 for expenses
Air Evacuation/ Return Home	100% of the cost to transport you to the nearest hospital or to a hospital in your Home Country
Accidental Death and Dismemberment	\$50,000 (optional coverage available up to \$200,000)
Common Carrier	\$100,000
Trauma Counselling	Up to 6 sessions if an insured suffers a loss under the accidental death and dismemberment benefit
Burial in Host Country	Up to \$5,000 for the cost of preparing the remains, cremation or burial and a burial plot in the location where death occurs
Repatriation of Deceased	Up to \$15,000 toward the cost of preparation and return to your Home Country

**Notice:**

- This is a summary of benefits available under the StudentGuard policy.
- Certain limitations and exclusions may apply.
- Full details are found in the StudentGuard policy.
- The actual policy wording governs.
- All benefits are in Canadian currency and are per 365 day period.
- Prior approval required for certain benefits.

## Coverage up to \$ 2,000,000