




BACKPACK

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TRAVELLER GUIDE

GROUP POLICY NUMBER: 23int06915

WELCOME TRAVELLER!

Your school has made a sound decision to ensure all of their travellers are protected while abroad through the Backpack program. Please ensure you review this booklet carefully before you depart.

Backpack provides many services and support programs for you before, during, and after your time away. This includes global medical coverage, 24/7 emergency assistance, virtual health and wellness services, mobile safety technology and more.

If you have any questions, please reach out to your campus contact or Backpack at info@studentvip.ca or Live Chat on the website. Our office is open Monday to Friday 8:30am

Happy travelling!

We've got
your **BACKPACK** 



BEFORE YOU GO

1

VISIT THE BACKPACK WEBSITE

studentvip.ca/backpack-nscad houses all of your Backpack information and resources. To access the website you need to create a login.

2

DOWNLOAD YOUR TRAVEL CARD

Visit studentvip.ca/backpack-nscad to download your card. It is important you have this on you while travelling.

3

DOWNLOAD THE MY PEAK MOBILE APP

My Peak connects you to the global alert notification system and safety check-in feature so emergency assistance can support you if a crisis strikes. Use group code **NSCADABROAD** when registering for an account.

4

PRE-TRIP INFORMATION

Input your destination into the My Peak app or Live Chat, Call or E-mail with a Global Security Specialist through Backpack to learn important details about your destination including health, safety and vaccine requirements.

5

REVIEW COVERAGE

Travel coverage wording can be found in this booklet. Please review carefully including exclusions.



6

VACCINES

Ensure you have your vaccines up to date and complete your virtual travel and vaccine consultation. Find more details online.

7

MEDICATION

Make sure you have enough of your medications to last while away. Ask your pharmacist to dispense an extended amount. You may need to consult your doctor for an extended supply depending on your medication.

8

DOCUMENTS

Ensure you have all documents needed to leave/enter each country (passport, visa and study permit documentation, confirmation of health coverage, etc.)

9

REGISTER WITH THE GOC

The Government of Canada has a traveller registration system online so they can monitor travellers who may be in areas affected by an incident. This will ensure they can support you while travelling.

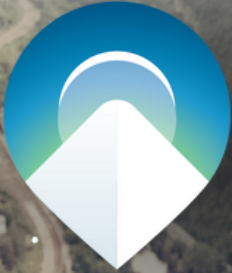
10

BACKPACK CONTACT CARD

Scan the below barcode with your camera on your phone and store the contact details for when you need to contact us while away.



CONNECTIVITY



My
Peak
mobile app



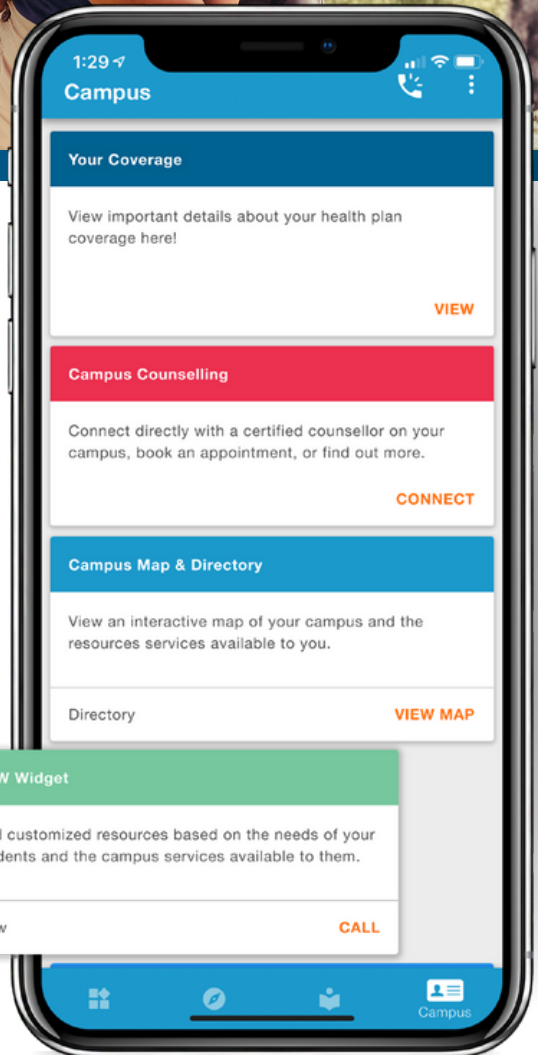
My Peak will connect you to all of Backpack's services and resources including emergency assistance.

Download **My Peak** now to be connected to Emergency Assistance during a crisis.

Global Alerts & Safety Check-In

Please make sure your location services are enabled as this ensures the My Peak Mobile App operates at peak efficiency.

We will send global crisis and incident alerts to you in the event of emergencies. You will also have the option to promptly indicate your safety status and receive immediate assistance as needed.





Visit the Backpack website to interact with your Backpack program and services.

- Live Chat with a 24/7 Assistance Agent
- View Coverage
- Download Travel Card
- Access Forms and Documents
- Connect with a Counsellor or Doctor
- Access Cultural Diversity Training

... and much more!

We've got
your **BACKPACK** ●●

TRAVEL COVERAGE

Backpack has global travel coverage in place to cover unexpected medical costs while you are abroad including hospitalization and evacuation in the event of an emergency.

Be sure to contact the 24/7 Global Response Centre if you need medical care or are hospitalized.

SUMMARY

\$2,000,000 CAD per Participant, Per Incident

The Program includes Accident and Sickness coverage, Accidental Death and Dismemberment / Personal Accident benefit and other benefits as shown in Section II. Terms, conditions, and limitations included in Section II apply.

This is a summary only. Please review the policy for additional details, limitations and exclusions.

All benefits listed in below are subject to a Combined Single Limit (CSL) of \$2,000,000 CAD per Participant, Per Incident. Sub-limits apply as shown in the Benefits Table.

Benefit Table

Limits Per Participant, Per Incident
(Unless otherwise noted)

EMERGENCY HOSPITAL AND MEDICAL TRAVEL COVERAGE	
Hospitalization	Up to overall limit (\$2,000,000 CDN)
Physician Fees	Up to overall limit (\$2,000,000 CDN)
Medical Appliances	Up to overall limit (\$2,000,000 CDN)
Nursing Care	Up to overall limit (\$2,000,000 CDN)
Diagnostic Services	Up to overall limit (\$2,000,000 CDN)
Prescribed Drugs	Up to overall limit (\$2,000,000 CDN)
Paramedical Services	Up to overall limit (\$2,000,000 CDN)
Accidental Dental and Other Dental Emergencies	Up to \$2,000 or \$200, refer to Main Policy Benefits section
Acute Onset of *Pre-existing conditions	Up to \$100,000
Suicide, attempted suicide or voluntary injury or illness**	Up to \$50,000

Emergency Medical Evacuation (Ambulance Service, ground or air, inadequate to adequate)	Up to overall limit (\$2,000,000 CDN)
Medically Necessary Repatriation (Repatriation to the Province of Residence)	Up to overall limit (\$2,000,000 CDN)
Return of the Deceased	Up to \$35,000
Vehicle Return	Up to \$1,000 per Participant, per Trip
Continuing Medical Charges	Up to 30 days per Participant
Emergency Security Evacuation and Repatriation Expenses	Up to overall limit (\$2,000,000 CDN)
Bereavement Reunion	Up to \$5,000
Return Home due to Felonious Assault	Up to \$5,000
Emergency Travel Expenses due to Felonious Assault	Up to \$5,000
Return of Traveling Companion	Up to \$2,500 (up to 3 companions)

TRIP CANCELLATION & INTERRUPTION COVERAGE

Unused Travel Arrangements	
Missed Flight or Connection	
Re-joining a Tour or Group	CSL, Cancellation up to \$10,000 CSL, Interruption up to \$10,000
Next Occupancy Charge	
Delayed Returns	

Baggage, Personal Belongings and Travel Delay Coverage

Loss or Damage to Baggage	Up to \$500
Baggage Delays	Up to \$500
Lost or Stolen Documents	Up to \$200
Loss of Personal Belongings	Up to \$1,000, Max \$100 per article
Travel Delay	Up to \$100 a day; Max 5 days

OTHER BENEFITS

Personal Accident Accidental death, loss of sight, loss of limb(s), permanent total disablement	Up to \$10,000
Personal Liability Physical injury and property damage	Up to \$1,000,000 / \$1,000,000
Emergency Bail Bond	Up to \$1,500
Catastrophe Coverage	Up to \$1,000
Search and Rescue	Up to \$10,000

****Pre-Existing Medical Conditions***

A Pre-existing Medical Condition over this limit. This limitation does not apply to Emergency Medical Evacuation, Medically Necessary Repatriation, or Return of the Deceased.

*****Suicide, attempted suicide or voluntary injury or illness***

This policy provides for unseen medical events only. Suicide, attempted suicide or voluntary injury or illness are covered only up to CAD 50,000 limit for Emergency Hospital and Medical Travel Coverage. You are not covered for any claims that you make that related to a suicide, attempted suicide or voluntary injury or illness over this limit. This limitation does not apply to Emergency Medical Evacuation, Medically Necessary Repatriation, or Return of the Deceased.





SUPPORT SERVICES

Backpack has many services to support you before, during and after travelling.

Support Services can be accessed through the My Peak mobile app, the Backpack website or through the 24/7 Global Response Centre.

Please call the Global Response Centre at 1-603-952-2068 to connect with an Assistance Agent or use the My Peak app and select 24/7 Global Response Centre from the assistance phone icon.

The Global Response Centre is available 24/7 in over 100 languages for day-to-day and emergent / crisis support.



PRE-DEPARTURE

PRE-TRIP PLANNING

GLOBAL RESPONSE CENTRE

Backpack's 24/7 Global Response Centre is available to help you plan for a safe trip. Contact an Assistance Agent for pre-trip information including such as visa, passport and inoculation requirements; cultural information; weather conditions; embassy and consulate referrals; foreign exchange rates; and travel advisories.

MY PEAK MOBILE APP

Use the Destination section of the My Peak app to input your destination to review key details including COVID-19 entry requirements, health risks, safety risks, vulnerable groups, cultural information, real-time currency and more.

TRAVEL MEDICAL & VACCINE CONSULTATION

Connect with Backpack's certified travel clinic doctors before you leave to ensure you mitigate exposure to common diseases and illnesses in your travel area.

Through travel clinic consultations, physicians will:

- Review required vaccines for the destination
- Review health and medical concerns in the area
- Order your vaccines to your door or preferred location

1 consultation is included through your Backpack program, therefore, no out of pocket expenses! But, any vaccines or medications ordered through the consultation are subject to your individual's medical coverage (ie. school Health & Dental Plan).

Please be sure to schedule your appointment in advance of your travel to allow time to ship and administer vaccines if applicable.

How to make your appointment

1. Visit the Backpack website
2. Select 'Travel Clinic' icon
3. Create an Account
4. Select Patient Forms - Outside of Canada
5. Submit

If you are a student, you may be able to have your vaccines administered at the on-campus health clinic. Please call to inquire. If you have your vaccines administered at the pharmacy, there may be an additional charge.

WHILE ABROAD

VIRTUAL COUNSELLING

Call 1 (603)-952-2068 or [Live Chat](#) and request to speak with a counsellor.

Connect with a counsellor in any day, any time through Backpack's global counselling service. Counselling is private and confidential.

Counsellors are available to help you through anxiety, stress, grief, depression, relationship issues, financial stress, family concerns and more. If you are feeling unwell or uneasy, there is support available to you.

Counsellors are available 24 hours a day for immediate evaluation and crisis intervention. Following the first call, if short-term counselling is recommended, the counsellor will arrange telephone, or video counselling sessions with you.

- No Cost
- 5 sessions of counselling per issue
- If English is not your first language, you can speak to a counsellor in your native language
- If you are thinking about harming yourself or someone else, please contact your local emergency services right away

VIRTUAL DOCTORS

Call 1 (603) 952-2068 or [Live Chat](#) and an Assistance Agent will assess your condition and if you are a candidate for Virtual Care, an appointment with a doctor will be arranged for you.

If your medical need requires in-person care, an Assistance Agent will direct you to a local health care facility.

- No cost
- Diagnose for over 450 minor ailments
- Private & Confidential

*

24/7 NURSE HELPLINE

Backpack provides a 24/7 Nurse Help line to provide clinical assessment, education and general health information performed by a registered Nurse counselor.

This service is to assist in identifying the appropriate level and source(s) of care for you based on symptoms reported and/or health care questions. Nurses shall not diagnose your ailments.

INTERPRETER SERVICES

Backpack provides access to an interpreter via telephone 24 hours a day or referrals to local translators and interpreters in the case of communication problems which cannot be solved via telephone.

Interpreters are available in real-time through the Global Response Centre.

LEGAL

If you are arrested, or require the services of an attorney, Backpack will arrange for an initial telephone consultation with an attorney without charge to you.

If needed, you will be referred to an attorney in the appropriate geographical area. This service applies only when you are traveling internationally.

LOST OR STOLEN DOCUMENT ASSISTANCE

Assistance Agents are available 24/7 if important documents are lost or stolen such as passports, visa documents, study / work permits and other documents needed travel.

PRESCRIPTION REPLACEMENT ASSISTANCE

If you require prescription medication or eyeglasses, Backpack will consult with the prescribing physician and locate and arrange to send the prescription medication or eyeglasses when it is possible and legally acceptable or arrange an appointment with a local medical provider.



EMERGENCY INFORMATION

Travelling can be an enriching experience providing lifelong memories, but it can also be stressful or difficult.

Take your time to review your important contacts and resources available if an emergency arises.



EMERGENCY CONTACTS

No matter what the nature or severity of your assistance need is, always contact Global Response Centre for support.



GLOBAL RESPONSE CENTRE

Providing 24/7 assistance, emergency support, information, evacuation support, medical care, mental health care much more.

 1-800-575-5014 (Toll Free)

 603-328-1926 (Call Collect)

 603-945-0103 (Text Only)

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LOCAL EMERGENCY SERVICES:

In the event of an emergency, contact local emergency services for immediate assistance. Local Emergency Services contact information can be found on the main page in the My Peak mobile app.

NON-EMERGENCY CONTACT:

 info@studentvip.ca

 1-888-918-5056

EMERGENCY PROTOCOLS

Facing a medical emergency, political turmoil, or a natural disaster can be incredibly distressing. It's crucial to stay composed and follow the steps outlined below during such emergencies, knowing that we're here to support you.

These services come to your aid in critical emergencies, such as illnesses or injuries necessitating evacuation, as well as during political or natural disasters that might jeopardize your well-being.

Backpack will take care of arranging and coordinating air or land transportation for the following circumstances:

- Emergency Medical Evacuation
- Emergency Family Travel
- Political Evacuation Arrangements
- Medical Repatriation · Emergency Return Home
- Natural Disaster Evacuation · Return of Remains

Please note that Global Assistance Services and Transportation must be arranged by Backpack or reimbursement to you may not be possible.

Your safety is our priority, and we're here to assist you through any challenging situation.

MEDICAL EMERGENCY:

- 1 Head to your nearest Emergency Room, Contact local emergency services or Backpack's Global Response Centre if you need help finding a medical facility.
- 2 If you are hospitalized, you or someone on your behalf must contact Backpack
- 3 When you are able, contact your home university campus contact or your Backpack contact to inform them of your situation. You may also grant Backpack permission to do so when you open your case file.
- 4 If your medical emergency requires you to return home, Backpack will help with arrangements to get you back to your home province.
- 5 If you return home early, you may be able to make a claim under the travel insurance for trip interruption. Please see Claims Process section for more information.

MENTAL HEALTH EMERGENCY:

- 1** If you are thinking about harming yourself or experiencing any other mental health crisis situation, please go to the nearest hospital emergency room.
- 2** For non-urgent mental health issues, please contact the Backpack Global Response Centre to be connected with a counsellor.

POLITICAL UNREST OR NATURAL DISASTER:

- 1** Ensure you get to a safe location as quickly as possible and follow directions from local emergency services
- 2** If you need to evacuate your destination or are unsure, please contact Backpack's Global Response Centre right away.
- 3** Backpack's Assistance Agents will help you determine best course of action and assist with locating next flights out if needed.
- 4** When safe to do so, contact your home university campus contact or your Backpack contact and inform them of your situation.
- 5** If you return home early, you may be able to make a claim under the travel insurance for trip interruption. Please see Claims Process section for more information.

FAMILY EMERGENCY:

- 1** If you require emotional support or need assistance making travel arrangements, please contact Backpack's Global Response Centre.
- 2** If you require to return home, please contact your home university contact to discuss your academics and travel plans.
- 3** If you return home early, you may be able to make a claim under the travel insurance for trip cancellation.

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MAIN POLICY BENEFITS

Emergency Hospital and Medical Travel Coverage

We will pay up to the amount stated in the Benefits Table if You sustain an Injury or suffer from an Illness which results in You being charged by a Hospital for services that are Usual, Reasonable and Customary and relate to services and supplies that are Medically Necessary for:

Hospitalization: Charges for Hospital room accommodation (not a suite of rooms) and for Medically Necessary Inpatient / Outpatient services.

Physician Fees: Fees charged for physician or surgeon services.

Medical Appliances: The cost of casts, crutches, canes, slings, splints, trusses, braces or the temporary rental of a wheelchair or scooter, when prescribed by the attending physician.

Nursing Care: Fees for private duty nursing performed by a professional nurse or nursing assistant when prescribed by the attending physician. The nurse providing the service must not be Your family member or an employee of the Hospital.

This coverage excludes nursing fees for custodial care.

Diagnostic Services: Charges for laboratory tests, X-rays and diagnostic imaging, when prescribed by the attending physician.

Prescribed Drugs: The cost of drugs prescribed by a physician, but only in a quantity sufficient to treat the condition for the duration of the Trip.

Paramedical Services: The cost of services rendered by chiropractors, osteopaths, chiroprodists/podiatrists, and physiotherapists. This coverage excludes charges for X-rays.

Accidental Dental and Other Dental Emergencies: Fees of a dental practitioner for Treatment:

- of damage to natural teeth that occurs as a result of a direct Accidental blow to the mouth;
- that is necessary to repair a fracture or reposition a dislocation of the jaw resulting from an Accident;
or
- that is needed to relieve pain caused by an Emergency other than those listed in (a) or (b).

With respect to Treatment under categories (a) or (b):

- Treatment must begin while You are covered by this benefit and end within 6 months of the Accident, unless deferred Treatment is approved by Us due to Your age; and
- the maximum reimbursement per Participant per Incident is \$2,000.

With respect to Treatment under category (c), the maximum reimbursement per Participant per Incident is \$200.

Emergency Medical Evacuation (Ambulance Service): The cost of transporting You by air and/or surface transportation If Your medical condition warrants immediate transportation (due to inadequate medical facilities) by Our Emergency Medical Assistance Provider from the place where You are located to the nearest adequate medical facility where medical treatment can be obtained, including the costs of all medical care and ancillary costs associated with that transportation.

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Medically Necessary (Repatriation to the Province of Residence): After being treated at a local medical facility and following the advice of Our Emergency Medical Assistance Provider and if Your medical condition warrants it, the costs of transporting You by air and/or surface transportation and with a qualified medical attendant, if medically necessary, to Your Providence or Residence to obtain further medical treatment or to recover, or both.

Transportation to Visit the Participant: The cost of round-trip economy fare (by airline, bus or train) for one Immediate Family Member to visit You if You are or are to be hospitalized for more than 3 days.

Meals and Accommodation: The cost of commercial accommodation and meals when Your travel is delayed due to an Emergency illness or injury of You or Your Travel Companion. The medical reason for the delay must be verified by the attending physician. The maximum reimbursement is \$150 per Participant per day for a maximum of 20 days (up to a total maximum of \$3,000 per Incident).

All costs must be supported by receipts from commercial organizations.

Vehicle Return: The fees charged by a commercial agency to return Your vehicle, whether private or rental, to Your residence or to the nearest appropriate vehicle-rental agency, when You are unable to drive because of an emergency illness or injury. A medical certificate from the attending physician confirming Your medical incapacity to operate the vehicle is required. This benefit is subject to a maximum of \$1,000 per Trip.

Return of the Deceased: Following Your death and with the agreement of Your executors or administrators We will pay up to the amount stated in the Benefits Table for the return of Your remains to Your Home Country, including costs of preparation of the remains necessary for transportation, or for the cost of preparing Your remains for cremation or burial and a burial plot in the Host Country where Your death occurred.

Continuing Medical Charges: In the event of a valid claim under for Medical Emergency Travel Expenses We will pay the reasonable and necessary cost of Hospital in-patient medical charges incurred by You immediately following the date of Your Repatriation to their Home Country.

Bereavement Reunion: In the event of Your death, We will indemnify Your estate for the cost of economy round trip transportation up to the amount stated in the Benefits Table for an assigned advocate to travel to the location of Your death to accompany the remains back to the Home Country. **Emergency Travel Expenses due to Felonious Assault:** We will pay the reasonable cost of economy round trip transportation and accommodation up to the amount stated in the Benefits Table incurred by any one relative or friend who must travel to remain with or escort You home to Your Home Country following a Felonious Assault.

Return Home due to Felonious Assault: We will pay the reasonable cost of economy transportation up to the amount stated in the Benefits Table Reasonable incurred by You to travel home to Your Home Country following a Felonious Assault.

Return of Traveling Companion: If Your traveling companion loses previously made travel arrangements due to a delay caused by the Participant's medical emergency or death, We will indemnify the cost of economy airfare to return the companion to his or her original departure point. A Travel Companion must be traveling on the same itinerary as the Participant.

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Specific Exclusions and Limitations for Emergency Hospital and Medical Travel Coverage

No payment will be made for:

- expenses for any care, treatment, surgery, products or services that:
 - a. are not incurred as a result of an Emergency;
 - b. are not Medically Necessary;
 - c. are performed for cosmetic purposes only;
 - d. are not required for the immediate relief of acute pain and suffering; or
 - e. could be delayed until Your return to Canada;
- expenses incurred due to pregnancy or pregnancy complications that occur within 8 weeks of the expected date of delivery; or
- expenses incurred due to an Emergency that occurs while participating in:
 - f. sport for remuneration;
 - g. motor vehicle or speed contest of any kind; or
 - h. any Extreme Sport, defined as an activity with a high level of inherent danger and which often involves speed, height, a high level of physical exertion, highly specialized gear or spectacular stunts.
- expenses for pre-existing condition over the amount of \$100,000. This limitation does not apply to Emergency Medical Evacuation or Medically Necessary Repatriation.

Trip Cancellation and Interruption Coverage

We will pay Eligible Expenses listed in this section if:

- a. they are incurred because of an Eligible Risk listed in this section;
- b. they are incurred as a result of an Emergency or reason outside of Your or Your Travel Companion's control;
- c. You notify On Call of the Eligible Risk within the notification periods provided in this section;
- d. You were not aware of any event that could reasonably prevent them from taking the Trip as planned at the time travel arrangements were made; and
- e. You submit a proof of claim that meets the requirements of this section.

Amounts payable in this section are limited to the portion of Eligible Expenses that could not be reimbursed in the form of cash or credit at the time the Eligible Risk occurred.

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Eligible Expenses

Unused Travel Arrangements:

Prior to Departure: Charges for non-refundable and pre-paid travel costs if You must cancel the Trip because of an Eligible Risk.

After Departure: Charges for the additional cost of one-way economy fare (by airline, bus or train) to the point of departure and the unused, non-refundable portion of other pre-paid travel expenses (other than the return ticket initially bought), if You must interrupt the Trip because of an Eligible Risk. Coverage includes when a government of Canada travel warning was issued after the departure date and for a reason specified as an Eligible Risk in item (I).

Missed Flight or Connection: Charges for the additional cost of a one-way economy fare (by airline, bus or train) to the destination if, due to delay of carrier (airline, bus, train) resulting from weather conditions, mechanical failure, an Accident, an emergency police-directed road closure or automobile delay resulting from a traffic Accident, You miss Your flight or connection and are prevented from continuing on the Trip as planned, provided You were due to arrive at the transfer point at least 2 hours before the scheduled departure time.

Cancellation expenses incurred because of an Eligible Risk relating to adverse weather conditions will only be paid if the adverse weather conditions cause an interruption in the Trip of at least 30% of the total duration initially planned.

Rejoining a Tour or a Group: Charges for one-way economy fare (by airline, bus or train) to join an excursion or group if You miss part of the Trip because of an Eligible Risk.

Next Occupancy Charge: Charges for additional expenses incurred for next occupancy charges when You decide to proceed with Your Trip when the Travel Companion must cancel or interrupt their Trip because of an Eligible Risk. Additional expenses are reimbursed up to an amount equal to the cancellation penalty applicable at the time the Travel Companion cancelled.

Delayed returns: Charges for one-way economy fare (by airline, bus or train) to the point of departure, when Your return must be delayed due to an Emergency illness or injury sustained by You, an Immediate Family Member or a Travel Companion. The proof of claim must demonstrate the Emergency illness or injury is serious enough to prevent the scheduled return.



CLAIMS PROCESS

Most medical visits will be eligible for direct-billing but if you have paid for medical expenses, you can submit a claim for review.

Email: tpaclaims@oncallinternational.com
or contact:

On Call International
11 Manor Parkway, Salem, NH, 03079
Tel: 603-328-1300 Fax: 603-328-1770
www.oncallinternational.com

Claims should be processed within 10 business days of receiving a claim form completed in accordance with claims provisions.

PROOF OF CLAIM

When the claims handler received notice of your claim, they will provide you with forms for filing Proof of Claim. The following is considered to be Proof of Claim:

- A completed and signed Claimant's Statement and Authorization Form
- Original itemized bills from Physicians, Hospitals and other medical providers
- Original receipts for any expenses which have already been paid by or on your behalf

IMPORTANT REMINDERS

- All claims must be accompanied by original receipts and the original claim form
- Time to Submit a Claim: You shall submit Proof of Claim to the Claims Handler
- as soon as reasonably possible after receiving the forms for filing Proof of Claim from them but in any event no later than 60 days beginning on the date of receipt of such forms.
- Please take copies or scans of ALL documents and receipts before submitting your claim



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