



## Student Eligibility for Study/Work Term Out-of-Province/Canada

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BILLING INSERT - November 2017

### Did you know?

- Out-of-Province/Canada Coverage Extensions available for students studying outside of their home province for no additional charge
- Professional Sport Exclusion applicable to Sports Scholarships
- Specialized Sports Policies are available

RWAM will extend the Out-of-Canada (OOC) emergency medical benefit to eligible dependents while studying outside of Canada at a recognized post-secondary college or university, providing the dependent has not reached the applicable student maximum termination age and provincial coverage is in place. This is a value-added benefit; there is no additional charge for this extension.

The '[Student Eligibility and Extension Request for Study/Work Term \(RA042/RA100\)](#)' form available on the RWAM website, requires completion and submission to RWAM for processing.

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**Please note that if the student has received a sports scholarship for their post-secondary education, RWAM's Out-of-Canada emergency medical coverage will not apply during their practices or games, due to the following policy exclusion with our OOC insurer, Allianz Global Assistance:**

- **Professional Sport** means any sporting activity, especially when competitive, for which a participant is compensated either by direct payment of money, or an indirect payment such as the provision of a scholarship where education costs are waived or supplemented for the duration of their scholarship period and participation in the specified sport for the college or university.
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If the college or university that the student is attending on a sports scholarship does not provide insurance while participating in the sport, RWAM recommends you obtain specific sports coverage, since most carriers will not be able to issue a policy if a sports-related accident or injury has already occurred.

RWAM has recently partnered with SecuriGlobe, one of Canada's top travel insurance providers. SecuriGlobe offers a variety of travel insurance products, including Sports Policies that provide coverage while participating in a wide range of sports. You can contact them directly at 1-866-370-2065.

Should you have any questions, please contact [haguiar@rwam.com](mailto:haguiar@rwam.com) or call:

1-877-888-7926 or 519-669-5694, ext. 221