Surgery on Demand Plan

Our plan provides a benefit to help cover gaps in traditional life and health insurance plans and helps minimize any resulting financial hardships that result in loss of life due to a listed surgical procedure. This coverage is an affordable benefit at an important time.



Coverage When You Need it Most

This product is designed to pay the amount selected as the principal sum benefit. This amount will be payable should there be a loss of life during the period of hospitalization while undergoing one of the elective procedures and surgeries listed below*.

Surgery on Demand Coverage Highlights



The benefit provides coverage for the following elective procedures and surgeries:

- Cardiac Valve and Other Major Cardiothoracic Procedures
- Cervical Spinal Fusion
- Caesarean Section
- Coronary Bypass
- Hip/Knee/Shoulder Replacement (Primary)
- Hip/Knee/Shoulder Replacement (Revision)
- Laparoscopic Outpatient
- Major Male Pelvic Procedures
- Major Small and Large Bowel Procedures
- Operating Room Procedures for Obesity
- Spinal Fusion except Cervical
- Stomach, Esophageal and Duodenal procedures
- Uterine and Adnexa Procedures for Non-Malignancy

*Subject to the policy limitations, exclusions and provisions.

Why Berkley Canada

At Berkley Canada, we are committed to making a difference for our broker partners and insureds. Through our combination of industry expertise and local authority, we deliver tailored insurance solutions quickly and effectively.



Local Claims and Underwriting Authority

From underwriting and claims to risk management, our insurance solutions are designed and executed in Canada. We have the authority to customize coverages and make decisions locally.



Industry-Focused Expertise

All of our solutions are designed by industry experts whose focus lies solely on their line of business. Our team's expertise, both in underwriting and claims, ensures that we can provide creative solutions to even the most complex risks.



Strength and Stability of W. R. Berkley Corporation

Berkley Canada is a member of W. R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A. M. Best Company.

Learn More About Us

Berkley Canada Travel Insurance Team



Serafina Morgia

Vice President, Accident Health & Travel

CONTACT SERAFINA

Partner with Us

Are you a broker ready to tailor an insurance solution? Our dedicated team of experts is here to provide personalized service and innovative coverage, fit to individual needs.

Find a Broker

We offer Specialty and Accident, Health & Travel insurance solutions through a select network of broker partners. Find your closest broker.