



## INTERNATIONAL AIR TICKET PLAN

TRAVEL INSURANCE & GLOBAL ASSISTANCE

Product Code: 809301 P1 06/2017

**THIS POLICY CONTAINS CLAUSES WHICH MAY LIMIT THE AMOUNTS  
PAYABLE. READ THIS CERTIFICATE CAREFULLY**

### CUSTOMER SERVICE INQUIRIES

If You have questions regarding Your coverage, please contact Travel Guard at 1-877-624-8196

### 24-HOUR EMERGENCY ASSISTANCE

Canada and Continental USA: 1-866-878-0192 or International Collect at 1-416-646-3723

Insurance is underwritten by Zurich Insurance Company Ltd (Canadian Branch), First Canadian Place, 100 King Street West, Suite 5500, P.O. Box 290, Toronto, ON M5X 1C9. The Policy is administered on Zurich Insurance Company Ltd's (Canadian Branch) behalf by Travel Guard Group Canada, Inc. (Travel Guard).

## IMPORTANT INFORMATION - READ YOUR POLICY AND CONFIRMATION OF COVERAGE CAREFULLY BEFORE YOU TRAVEL

You have purchased a travel insurance Policy – what's next? We want You to understand (and it is in Your best interests to know) what Your Policy includes, what it excludes, and what is limited (payable but with limits). Please take time to read through Your Policy before You travel. This Policy includes restricted benefits.

1. This Policy offers coverage to Canadian Residents only and must be purchased prior to Your Departure Date. To qualify for this insurance, You must meet all the eligibility requirements of the Policy and You must pay the Premium. Non-payment of Premium may result in Your Policy being terminated. If You have been asked to complete a Medical Questionnaire and any of Your answers are not accurate or complete, Your Policy will be voidable.
2. Travel insurance covers claims arising from sudden and Unforeseeable circumstances (i.e.: Accidents and Emergencies) and typically not Follow-Up Visits or recurrent care. Despite any other provision of this insurance contract, the insurance contract is subject to the statutory conditions respecting contracts of Accident and Sickness insurance of the Insurance Act applicable in Your Home Province.
3. It is important that You insure Your total non-refundable, prepaid Trip Costs for Your Trip with Us. Failure to do so may result in a claim payment being penalized in proportion to the amount that You are under-insured. Please note: If Your Trip Cost is greater than \$20,000 and You purchase a Policy to insure the maximum insurable Trip Cost of \$20,000, no penalty will be applied.
4. Your Confirmation of Coverage and Your Policy provides a description of the benefits, amount of insurance, terms, conditions, limitations and exclusions of the insurance coverages available. Some words in Your Policy have specific meanings which are defined in the Definitions Section of Your Policy. These defined words are capitalized throughout Your Policy when the specific Policy definition applies. Please keep Your Confirmation of Coverage and Your Policy as Your record of Your insurance contract. You should bring both documents with You when You travel. If You did not receive Your Confirmation of Coverage, Your Policy or, if any of the information contained in either of those documents is inaccurate or if You have any questions regarding Your Policy, You must contact Us prior to Your Trip. Our Customer Service telephone number is 1-877-624-8196.
5. Your Policy may not provide coverage for Medical Conditions and/or symptoms that existed before Your Trip, whether disclosed or not, at the time of the purchase of Your Policy. Check to see how this applies in Your Policy and how it relates to Your Departure Date and Purchase Date. In the event of a claim, Your prior medical history may be reviewed when a claim is made.
6. Notwithstanding any other terms under this agreement, the Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Canada, the European Union, the United Kingdom, Switzerland, the United States of America or any other applicable trade or economic sanctions law or regulation.
7. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions.
8. This Policy will not cover any loss, Injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, the Crimea region of Ukraine, the Donetsk People's Republic (DNR) of Ukraine or the Luhansk People's Republic (LNR) of Ukraine.
9. Your Policy is the only contract under which benefits are paid, and it contains a provision removing or restricting Your right to designate persons to whom, or for whose benefit, insurance money is to be paid.

## 10-DAY RIGHT TO EXAMINE YOUR POLICY

Please examine Your Policy when You receive it to ensure it meets Your needs. If You decide that You are not satisfied with this Policy, You may cancel it within 10 days after Your Confirmation of Coverage and Your Policy are issued to You. You will be given a full refund of the Premium You paid, provided You have not started Your Trip and You have not made a claim or exercised any other right under the Policy. If You cancel this Policy pursuant to this section, the Policy will be considered void and never have been in effect, and We will have no liability under this Policy. You must notify Us immediately if You wish to cancel Your coverage and written confirmation must be received within 10 days of delivery of Your Confirmation of Coverage and Policy.

Please take the time to read Your Policy and Your completed Medical Questionnaire (if applicable) prior to Your Departure Date. If You have any questions or You are unsure about Your coverage, You must contact Us at 1-877-624-8196 prior to Your Departure Date.

For refunds after 10 days, please refer to the Policy Modifications, Policy Cancellation and Premium Refund Section.

## OUR PRIVACY STATEMENT- PROTECTING YOUR PERSONAL INFORMATION

By submitting the requested information, which may include, but is not limited to, an individual's name, address, date of birth, and medical information, You covenant and warrant that You have obtained the appropriate consent from such individual to disclose their personal information to Zurich Insurance Company Ltd and its subsidiaries and affiliates located in Your Country of Residency or abroad (collectively, "Zurich"), for the collection, storage, use, disclosure, and processing of such personal information as may be necessary for the purposes of securing and administering the requested insurance coverage(s), including but not limited to, risk evaluation, Policy execution, Premium setting, Premium collection, claims adjusting, administration, investigation and settlement, fraud prevention, detection and suppression, or statistical evaluation. You also covenant and warrant that You have obtained consent from the individual for Zurich's disclosure of their personal information to third parties, as required for and in relation to the above-stated purposes, including reinsurers, third party administrators, brokers, agents, claims adjusters, regulators or other governmental or public bodies, taxing authorities, industry associations, other insurers, and other third parties involved in providing insurance services ("Third Parties").

Zurich is committed to protecting the privacy and confidentiality of information provided. Personal information may be processed by and is securely stored within the offices of Zurich and authorized Third Parties, both in domestic and foreign jurisdictions outside Canada and is subject to applicable laws.

Zurich may retain personal information as needed for any of the above-stated purposes or as necessary to comply with Zurich's legal and regulatory obligations, resolve disputes, and enforce Zurich's agreements. Individuals may request to review the personal information Zurich maintains about them and make corrections by writing to: Privacy Officer, Zurich Insurance Company Ltd (Canadian Branch), 100 King Street West, Suite 5500, P.O. Box 290, Toronto, ON M5X 1C9 or by emailing [privacy.zurich.canada@zurich.com](mailto:privacy.zurich.canada@zurich.com).

Individuals may refuse to consent or withdraw their consent to the collection, storage, use, disclosure or processing of their personal information; however, their refusal to provide consent may result in Zurich being unable to offer and administer insurance coverage or prevent Zurich from being able to pay any claim benefits payable under the Policy.

Please contact the Zurich Privacy Officer for further information regarding the collection, use, disclosure, processing and storage of personal information or for any complaints via email at [privacy.zurich.canada@zurich.com](mailto:privacy.zurich.canada@zurich.com). Our Privacy Policy is available at <https://www.zurichcanada.com/en-ca/about-zurich/privacy-statement>.

For the purpose of the Insurance Companies Act (Canada), this document was issued in the course of the Insurer's insurance business in Canada

Paul Jackson



Chief Executive Officer and Chief Agent, Canada  
In witness whereof, the Insurer has caused this Policy to be signed by its  
Chief Executive Officer and Chief Agent in Canada

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## SCHEDULE OF BENEFITS

This Schedule of Benefits summarizes the insurance coverage available under Your Policy. Please refer to Your Confirmation of Coverage to confirm the insurance Policy and plan You have purchased. The coverages shown below are subject to the terms, conditions, limitations and exclusions set out further below in Your Policy. Refer to the full Policy below for complete details. The benefit, Maximum Benefit Limits and all other amounts expressed in this Policy are expressed in Canadian currency.

All Coverage is per person	Maximum Benefit Limit per person
<b>TRIP CANCELLATION AND TRIP INTERRUPTION INSURANCE</b>	
<b>Trip Cancellation</b>	Up to 100% of insured Trip Cost Maximum insurable Trip Cost: \$20,000
<b>Trip Interruption</b>	Up to 125% of insured Trip Cost Maximum insurable Trip Cost: \$20,000
<b>Trip Delay</b>	Up to \$100 per day To a maximum of \$500

### TRAVEL ACCIDENT INSURANCE

<b>Travel Accident</b>	\$25,000
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### BAGGAGE AND PERSONAL EFFECTS INSURANCE

<b>Baggage Loss</b>	Up to \$750
Per item restriction apply, see benefit wording for details	
<b>Lost Documents</b>	Up to \$200
<b>Baggage Delay</b>	Up to \$300

### ASSITANCE SERVICES

<b>Travel Medical Assistance</b>	Included
<b>Worldwide Travel Assistance</b>	Included
<b>LiveTravel™ Emergency Assistance</b>	Included

## DEFINITIONS

We attach specific meanings to the following words when they appear in this Policy. When the following words are capitalized in this Policy, they have the meanings described below.

**Accident/Accidental** means a sudden, unexpected, unintended, Unforeseeable, external event, occurring during an insured Trip that, independently of any other cause, results in Injury, or damage, if the context relates to property loss or damage.

**Accidental Bodily Injury** means an Injury sustained during Your Trip which is caused directly by external, and purely Accidental means independently of all other causes.

**Accidental Death and Dismemberment (AD&D)** means Accidental death caused by an Accident, if the Injury, Accident and death occur while You are on a Trip. Accidental dismemberment means one (1) of the following occurring while You are on a Trip:

- the actual severance of a limb above Your ankle or wrist joint; or
- the complete loss of eyesight in both eyes and/or hearing in both ears.

**Actual Cash Value** means the purchase price less any Depreciated Value.

**Baggage and Personal Effects** means any personal items owned by You and that You take with You or buy on Your Trip and which are designed to be worn or carried with You. This includes items of clothing, photographic and video equipment, personal computers, electronic devices, Your passport, driver's license, birth certificate, or travel visa. However, it does not mean or include any business samples or items intended for trade or sale.

**Business Partner** means a person who:

- is involved with You or Your Travel Companion in a legal partnership; and
- who is actively involved in the daily management of the business being operated by the legal partnership.

**Canadian Resident** means You:

- are a Canadian citizen with a permanent Primary Residence in Canada; or
- have permanent resident status in Canada and a permanent Primary Residence in Canada; or
- have a permit to study or work in Canada.

**Cancellation Penalties** means Trip Costs:

- that are not refunded or not refundable by the Travel Supplier, and are not used, depleted, exhausted, or applied to future or alternative travel arrangements; and
- that are paid by or on behalf of You prior to Your Trip Departure Date or that You are obligated, or later become obligated, to pay as a result of cancelling or interrupting the Trip; and
- that are identified by You on the application form; and
- for which insurance was purchased.

This definition will also include any subsequent pre-paid payments or deposits paid by or on behalf of You for the same Trip, after application for coverage under this plan; however, You must have notified Us of these payments and have paid the additional Premium.

**Change in Prescribed Medication** means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed, unless the change is:

- between a brand name and a generic medication with comparable dosage; or
- an adjustment to insulin or anti-coagulant dosage, provided it is not newly prescribed or stopped and there has been no change to Your Medical Condition.

**Chemical, Biological, Radioactive, or Nuclear (C.B.R.N) Incident** means the actual, alleged or threatened discharge, seepage, migration, release, escape, exposure, explosion or dispersal of any hazardous chemical, biological, radioactive, or nuclear material, gas, matter, fuel, waste or contamination. This includes both intentional and Accidental incidents.

**City** means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas or airspace.

**Civil Disorder** means a group of people acting in revolt, coup, rebellion or resistance against an established government or civil authority, and/or the actions of an established government or civil authority to suppress any such gathering.

**Common Carrier** means any land, water or air carrier that transports fare-paying passengers and that operates under a valid transport license and to fixed, established and regular schedules and routes.

**Complications Related to Pregnancy** means conditions whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include but are not limited to hyperemesis gravidarum, preeclampsia, eclampsia, gestational diabetes, gestational hypertension, acute nephritis, nephrosis, cardiac decompensation, missed abortion, and similar medical and surgical conditions of comparable severity. Complications related to pregnancy also include non-elective cesarean section, ectopic pregnancy, and spontaneous miscarriage. Complications related to pregnancy do not include Physician-prescribed rest during the period of pregnancy (except due to the conditions noted above), false labour, occasional spotting, morning sickness, elective abortion, and similar conditions associated with the management of a difficult pregnancy, not constituting a categorically distinct complication of pregnancy.

**Confirmation of Coverage** means Your most recent computer printout, printed form, electronic copy, invoice, or Policy document that sets out the product You have purchased and any optional add on coverage, if any, You have chosen.

**Country of Residence** means the country:

- a. where You are a citizen or permanent resident; and
- b. where You hold a valid passport or right of entry; and
- c. where You intend to return either at the end of Your Trip or if medically required; and
- d. where You have access to long term medical care.

**Cruise** means travel for which You have booked, prior to Your departure from Your Home Province, overnight accommodation arrangements on a seaworthy passenger vessel.

**Cyber Event** means unauthorized and/or unintended activities that target or affect the devices, equipment, files, data, systems, websites, networks or databases of one or more people or companies and are performed:

- a. using internet or network access via computers or other electronic devices; and/or
- b. via physical means including but not limited to: damaging or altering network connections; physically destroying data center or network center equipment; or electromagnetic pulse detonation.

**Departure Date** means the date that You are originally scheduled to leave Your Home Province on Your Trip. This date is specified in Your travel documents.

**Dependent Child and/or Dependent Children** means unmarried persons who are Your natural, adopted, step or foster children, and who are dependent on You for support and care and are less than 21 years of age, or full-time students less than 25 years of age, or mentally or physically incapable of self-support. You must be the legal guardian of any foster children, and they must reside at the same address as You.

**Depreciated Value** means

- a deduction of 10% of the original purchase if such item is 0-12 months old at the date of loss. An original receipt is required; or
- a deduction of 30% of the original purchase price if such item is 13 to 24 months old at the date of loss. An original receipt is required; or
- a deduction of 50% of the original purchase price if such item is 25 to 36 months old at the date of loss. An original receipt is required; or
- a deduction of 70% of the original purchase price if such item is 37 to 48 months old at the date of loss. An original receipt is required; or
- a deduction of 80% of the original purchase price if such item is 49 to 60 months old at the date of loss. An original receipt is required; or
- a 100% deduction if such items are more than 60 months old at the date of loss or if no original receipt is available.

**Designated Assistance Company** means Travel Guard at 1-877-624-8196 (Canada or Continental USA) or 1-416-646-3723 (International Collect).

**Destination** means any place that You expect to travel to on Your Trip.

**Destination Rental Property** means a hotel room, vacation home, or other rented property You are booked to occupy during Your Trip.

**Domestic Partner** means an opposite or a same-sex partner who is at least 18 years of age and who:

- a. resided with You for at least 6 months; and
- b. shared financial assets or obligations with You for at least 6 months; and
- c. is not related by blood to You to a degree of closeness that would prohibit a legal marriage; and
- d. neither You nor Your domestic partner is married to anyone else or has any other domestic partner.

**Effective Date** means the date after the Premium has been paid, Trip Cancellation Coverage will be effective at 12:01 a.m. Standard Time on the date following receipt by Us or Our authorized representative of any required plan cost. All other Coverages will begin on the later of:

- a. 12:01 a.m. Standard Time on the scheduled Departure Date shown on Your travel documents; or
- b. the date and time You start Your trip, provided any required plan cost has been paid.

**Electromagnetic Event** means a disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse (E.M.P.). This includes both naturally occurring events (including but not limited to solar flares and geomagnetic storms) and man-made events (including but not limited to nuclear E.M.P. and electromagnetic interference devices).

**Emergency** means an Unforeseen occurrence of symptoms of Sickness, or Injury, that first occur during a Trip, or for Trip cancellation, that occur immediately prior to Your Trip, which require immediate Treatment from a Physician or that require Hospitalization, failing which there could be a serious impairment to Your health. An emergency no longer exists when Our medical department determines that You are able to continue Your Trip or return to Your Home Province.

**Emergency Medical Treatment** means Medically Necessary services or supplies provided during a Trip by a licensed Physician, Hospital or other licensed Provider, that are required to treat any Injury or Sickness or other sudden, acute and unexpected condition that arose during the Trip, and that cannot be reasonably delayed until You return to Your Home Province without endangering Your health.

**Epidemic or Pandemic** means an outbreak of a communicable disease declared as an epidemic or pandemic by the World Health Organization or by any official governmental body or health authority of either Your Country of Residence or Your Destination country.

**Expected Medical Treatment** means Medical Consultation or Hospitalization that Your prior medical history indicates as being probable or certain to occur.

**Experimental or Investigative** means Treatment, a device or Prescription medication which is recommended by a Physician but is not considered by the medical community as a whole to be safe and effective for the condition for which the Treatment, device or Prescription Medication is being used. This includes any Treatment, procedure, facility, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice, and any of those items requiring federal or other governmental agency approval not received at the time services are rendered.

**Financial Default** means the cessation or partial suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, by a tour operator, Cruise line, airline, resort, rental company, or other Travel Supplier.

**Follow-up Visit** means the re-examination of You to monitor the effects of earlier medical Treatment related to the initial Emergency, except while Hospitalized. Follow-up visit does not include further diagnostic or investigative testing related to the initial Emergency.

**GHIP** means a Canadian provincial or territorial Government Health Insurance Plan.

**Hijacked** means an aircraft, ship or Vehicle is unlawfully seized while in transit and forced to go to a different Destination than originally scheduled.

**Home Province** means the province or territory in Canada in which You normally reside, where You have access to GHIP and where You intend to return or where You will be returned if medically required by Us.

**Hospital** means a medical facility, which is legally accredited to provide medical, diagnostic and surgical Treatment to in-patients during the acute phase of their Sickness or Injury, which is primarily engaged in the aforesaid activities, and which operates under the supervision of a staff of Physicians and has a registered nurse continuously on duty. A hospital does not mean an institution licensed as a home for the aged, rest home, nursing home, convalescent hospital, health spa, or a rehabilitation center or Treatment facility for addiction and/or drug or alcohol abuse.

**Hospitalization or Hospitalized** means the state of being admitted to a Hospital and receiving Emergency Medical Treatment on an inpatient basis.

**Immediate Family Member** means any one (1) or more of the following: Your Spouse or Domestic Partner, natural, step, or adopted children, persons for whom You are the legal guardian, parents, parents-in-law, son-in-law, daughter-in-law, step-parents, sisters, brothers, sisters/brothers-in-law, step-sisters/brothers, grandparents, grandchildren, aunts, uncles, nieces, and nephews.

**Impact Event** means the impact of an object (for example a meteorite, comet, asteroid, or man-made space debris) entering from outside the earth's atmosphere and reaching the earth or property on the earth (for example a hotel).

**Inaccessible** means You cannot reach Your Destination by the original mode of Transportation.

**Inclement Weather** means any severe weather condition, which delays the scheduled arrival or departure of a Common Carrier or prevents You from reaching Your Destination when travelling by an Owned or Rented Vehicle.

**Injury/Injured** means a bodily Injury caused by an Accident occurring while Your coverage under the Policy is in force and resulting directly and independently of all other causes of loss covered by the Policy. The injury must be verified by a Physician.

**Insurer** means Zurich Insurance Company Ltd (Canadian Branch). This Policy is administered on Zurich Insurance Company Ltd (Canadian Branch)'s behalf by Travel Guard Group Canada, Inc. (Travel Guard).

**Medical Condition** means an irregularity in a person's health which required or requires medical advice, consultation, investigation, Treatment, care, service or diagnosis by a Physician; this includes Complications Related to Pregnancy within the first 26 weeks of pregnancy.

**Medical Consultation** means any investigative medical service, including history taking, examination, testing, advice, or Treatment by a Physician for a symptom, Sickness, illness, or disease that may or may not have been definitively diagnosed.

**Medical Emergency** means an Unforeseen occurrence of symptoms of Sickness, or Injury, that occurs during a Trip, or for Trip cancellation, that occurs immediately prior to Your Trip, which requires immediate Treatment from a Physician or that requires Hospitalization, failing which there could be a serious impairment to Your health.

**Medically Able to Travel** means You are not suffering from any Injury, Medical Condition or Sickness that a Physician has advised would prevent You from travelling, or that a reasonably prudent person would expect to require medical attention, Hospitalization, or result in the deterioration of Your health during Your Trip.

**Medically Necessary** means that a Treatment, service, or supply:

- a. is essential for diagnosis, Treatment, or care of the Injury or Sickness for which it is prescribed or performed; and
- b. meets generally accepted standards of medical practice; and
- c. is ordered by a Physician and performed under his or her care, supervision, or order; and
- d. is not primarily for the convenience of You, Your Physician, other providers, or any other person.

**Medical Questionnaire** means any questionnaire that We required You to complete regarding Your health and medical history, as part of Your application for insurance.

**Mental or Psychological Disorder** means a severe or acute instance of a mental health condition including, but not limited to anxiety, depression, neurosis, phobia, psychosis; or any related physical manifestation, that is diagnosed or treated by a properly licensed Physician. Autism, and its related symptoms, are not considered a mental or psychological disorder. Additionally, neurodegenerative diseases including but not limited to Parkinson's or Huntington's, are not considered mental or psychological disorders, even if their symptoms meet this definition.

**Minor Ailment** means any Sickness or Injury which does not require: the use of medication for a period of greater than 15 days; more than one (1) Follow-up Visit to a Physician, Hospitalization, surgical intervention, or referral to a specialist; and which ends at least 30 consecutive days prior to Your Trip Departure Date. However, a chronic condition or any complication of a chronic condition is not considered a minor ailment.

**Mountain Climbing** means the ascent or descent of a mountain requiring the use of specialized equipment, including, but not limited to, ropes, belay devices, pickaxes, anchors, bolts, crampons, carabiners, and lead or top-rope anchoring equipment.

**Natural Disaster** means a flood (due to natural causes), tsunami, hurricane, typhoon, tornado, earthquake, mudslide, avalanche, landslide, volcanic eruption, sandstorm, sinkhole, wildfire or blizzard.

**Necessary Personal Effects** means items to replace personal belongings such as clothing and toiletry items, that are included in Your baggage and are required for Your Trip and will also include expenses incurred to clean the clothing items purchased. Necessary personal effects do not include jewelry, perfume, or alcohol.

**Owned or Rented Vehicle** means a self-propelled private passenger motor Vehicle with four or more wheels which is of a type both designed and required to be licensed for use on the highways of any state or country that is rented or owned by You. Owned or rented vehicle includes, but is not limited to, a sedan, station wagon, jeep-type Vehicle, pickup, van, camper or motor home. Owned or rented vehicle does not include a mobile home or any motor Vehicle which is used in mass or public transit.

**Physician** means a duly licensed practitioner of medical, surgical, psychiatric, psychological, or dental services acting within the scope of their license, other than You, Your Immediate Family Member, Your Travel Companion, Your Travel Companion's Immediate Family Member, or a Business Partner, who is licensed to administer medical Treatment and prescribe drugs in the place where he or she provides medical services. The following are not considered to be Physicians: naturopath, herbalist, and homeopath.

**Policy or Policies** means this document, any riders or endorsements to this document, the application for insurance, Your Medical Questionnaire (if applicable) and the Confirmation of Coverage all of which form the entire insurance contract.

**Premium** means the cost of Your insurance Policy plus any additional amounts required for any optional coverage You have purchased.

**Prescription/Prescribed Medication** means a drug, medicine or medication only obtainable by the Prescription of a licensed Physician for Emergency Medical Treatment, or by a dentist for Emergency Dental Treatment, and dispensed by a licensed pharmacist.

**Primary Residence** means Your fixed, permanent, and principal home for legal and tax purposes.

**Professional** means a person who is engaged in a specific activity as a paid occupation and receives remuneration.

**Provider** means the Hospitals, clinics, Physicians, and other medical service providers, which are approved by Us at the time of a Medical Emergency.

**Purchase Date** means the date You pay for specific insurance coverage for Your Trip, which is listed on Your Confirmation of Coverage as the "Policy issuance/Purchase Date" or "plan start date".

**Quarantine** means a restriction on movement or travel that is imposed by a government official or local governmental body or health authority, in order to slow or prevent the spread of an Epidemic or Pandemic related infectious disease.

**Reasonable and Customary** means for medical or dental expenses, the standard level of care given in the country You are in or, for other covered expenses, the standard level You have booked for the rest of Your Trip or, as determined by Us.

**Return Date** means the first to occur of the following:

- a. the date You return to Your Home Province; or
- b. the date shown on Your most recent Confirmation of Coverage as Your 'Return Date'.

If there has been an Automatic Extension of Coverage, the Return Date is the first to occur of the following:

- a. the date You return to Your Home Province; or
- b. the end of any extension of coverage determined in accordance with the Automatic Extension of Coverage Section.

**Return Destination** means Your Home Province, or a different final Destination as shown in the travel documents.

**Riot** means three or more people violently disturbing the peace causing immediate danger, damage, or Injury to others or to property.

**Schedule Change** means the later departure of an airline carrier causing You to miss Your next connecting flight via another airline carrier (or connecting Cruise ship, ferry, bus or train), or the earlier departure of an airline carrier rendering unusable the ticket You have purchased for Your prior connecting flight via another airline carrier (or connecting Cruise ship, ferry, bus or train). Schedule change does not mean a change resulting from a Financial Default of a Travel Supplier, Strike or a labour disruption.

**Service Animal** means any guide dog, signal dog, or other animal individually trained to work or perform tasks for the benefit of an individual with a disability, including, but not limited to, guiding persons with impaired vision, alerting persons with impaired hearing to intruders or sounds, pulling a wheelchair, or fetching dropped items. Service animal will also include animals used for psychiatric or emotional support (i.e. "comfort animals") if a Physician certifies that such an animal is required for You to travel.

**Sickness** means an acute illness or Unforeseen disease requiring Emergency Medical Treatment, Emergency Dental Treatment or Hospitalization due to the sudden onset of symptoms.

**Spouse** means the person legally married to You.

**Stable and Controlled** means any Medical Condition (other than a Minor Ailment) for which there has been:

- a. no new Treatment, new medical management, or newly prescribed medication(s); and
- b. no change in Treatment, change in medical management, or Change in Prescribed Medication; and
- c. no new symptom or finding, more frequent symptom or finding or more severe symptoms or finding experienced; and
- d. no test results or test results showing deterioration; and
- e. no investigations or future investigations initiated or recommended for symptoms whether or not Your diagnosis has been determined; and
- f. no Hospitalization and no referral to a specialist (made or recommended).

**Strike** means a stoppage of work, work slowdown, or sickout that:

- a. is announced, organized, and sanctioned by a labour union or other organized association of workers, in a trade or profession, formed to protect and further their rights and interests; and
- b. interferes with the normal arrival and departure of a Common Carrier.

Your coverage must be effective prior to when a strike is foreseeable. A strike is foreseeable on the earliest of:

- a. the date labour union members vote to approve a strike; or
- b. the date a strike takes place; or
- c. when the strike dates are published by a news media source.

A strike is considered to be ongoing, and therefore foreseeable, until a documented resolution is reached on the issues causing the labour dispute, or the stoppage of work, to cease to interfere with the normal departure and arrival of a Common Carrier for at least 365 consecutive days.

**Subsistence Allowance** means expenses for meals, essential telephone calls, local Transportation (taxi fares, mass transit, rental Vehicle, etc.), parking costs, internet usage fees, and lodging that are necessarily incurred as a result of an Unforeseen event, and that are not provided by the Common Carrier or any other party free of charge.

**Terminal Condition** means an illness or physical condition that cannot be reversed, from which no recovery is expected, and which a Physician has given a prognosis of Your eventual death or Your requiring palliative care within 12 months of Your Policy Purchase Date.

**Terrorist Incident** means an act of violence that is deemed terrorism by the U.S. Department of State or by the specific department that is responsible for declaring a terrorist incident in Your Country of Residence or the country where the terrorist incident occurred and that is committed by any person acting on behalf of, or in connection with a foreign terrorist organization. For the purpose of this definition, the following are not considered terrorist incidents, even if the incident otherwise meets the above requirements: an act of war (declared or undeclared); a C.B.R.N. Incident; a Cyber Event; a Civil Disorder; an Electromagnetic Event; or a Riot.

**Travel Advisory** means a formal notice regarding security or health situations in a country or region which may pose a significant threat to the personal health, safety and security of Canadians travelling there and which advises Canadians to avoid all non-essential travel or to avoid all travel to that Destination.

**Travel Companion** means a person or persons with whom You have coordinated travel arrangements and intend to travel with during the Trip. A group or tour leader is not considered a Travel Companion unless You are sharing room accommodations with the group or tour leader. Other travellers incidentally taking the same Trip as You (e.g. other Cruise passengers, tour group participants, etc.) are not considered Travel Companions.

**Travel Guard** means Travel Guard Group Canada Inc., the administrator of this Policy.

**Travel Supplier** means the company or Common Carrier that provides travel arrangements for Your Trip.

**Treatment** means medical, therapeutic, or diagnostic procedure prescribed, performed, or recommended by a Physician, including but not limited to Prescription Medication, investigative testing, and surgery. Treatment does not include a regular medical check-up where there is no medical clinical signs or patient-portrayed symptoms.

**Trip** means a period of travel outside Your Home Province for which coverage under this Policy has been purchased and is in effect. The trip has a defined Departure Date and Return Date specified when You applied for coverage; the trip does not exceed 183 days; travel is primarily by Common Carrier and only incidentally by private conveyance.

**Trip Cost** means the dollar amount of payments or deposits You paid for Your Trip, which are:

- a. reflected on any required enrollment form or Travel Supplier invoice; and
- b. which are subject to Cancellation Penalties or restrictions; and
- c. which You paid for prior to purchasing this Policy and prior to Your Trip Departure Date.

Your Trip cost will also include the cost of any subsequent non-refundable prepaid payments or deposits You paid towards the same Trip, after Your Policy Purchase Date and prior to Your Trip Departure Date for coverage under this Policy, provided You amend Your Trip cost to add such subsequent payments or deposits, and You pay any required additional Premium prior to Your Trip Departure Date.

**Unforeseen/Unforeseeable** means not known, anticipated or reasonably expected, and occurring after the Effective Date of the benefit under which the claim is being made.

**Uninhabitable** means (1) the building structure itself is unstable and there is a risk of collapse in whole or in part; or (2) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; or (3) immediate safety hazards have yet to be cleared, such as debris or downed electrical lines; or (4) the property is without electricity, gas, sewer service or water; or (5) local government authorities have issued a mandatory evacuation order.

**Vehicle** means a private passenger automobile, minivan, recreational vehicle, or camper truck, which You use during Your Trip exclusively as conveyance of passengers other than for hire. It can be either owned by You or rented by You from a rental agency.

**We, Us, Our** means Zurich Insurance Company Ltd (Canadian Branch). This Policy is administered on Zurich Insurance Company Ltd (Canadian Branch)'s behalf by Travel Guard Group Canada, Inc. (Travel Guard).

**You, Your** means the person named as the policyholder or primary traveller, and one (1) or more other person(s), if any, named as insureds and/or other travellers under the Policy or on the Confirmation of Coverage, each as the context requires.

## SPECIFIC DETAILS OF YOUR INSURANCE

### ELIGIBILITY

You are not eligible for any coverage under Your Policy if any of the following apply:

1. A licensed Physician has diagnosed You with a Terminal Condition; or
2. You have undergone a bone marrow transplant or an organ transplant (excluding corneal transplant) that requires the use of anti-rejection (immune suppression) drugs; or
3. You require dialysis of any type for a kidney disease; or
4. You have been prescribed or utilized home oxygen therapy at any time.

### INTERNATIONAL AIR TICKET PLAN

To be eligible for coverage under this Policy You must meet the following eligibility requirements. You must:

1. Have purchased Your Policy no later than 24 hours prior to Your Departure Date for Your Trip; and
2. Have purchased Your Policy from Us for the full duration of Your Trip; and
3. Be a Canadian Resident at the time Your Policy is purchased and remain a Canadian resident for the full duration of Your Trip; and
4. Be Medically Able to Travel when the Premium is paid.

### HOW DO I BECOME INSURED?

Coverage under the Policy will not come into effect until all the following conditions have been satisfied:

1. You have purchased a Policy from Us, and paid Us the required Premium in full; and
2. Your name appears on the Confirmation of Coverage; and
3. If applicable, You have truthfully, fully and accurately completed and submitted Our Medical Questionnaire and satisfied Our requirements based on the answers You have provided.

### WHEN DOES YOUR INSURANCE COVERAGE START AND END?

For Trip Cancellation, Your coverage comes into effect at 12:01 a.m. Standard Time on the date following receipt of payment by Us or Our authorized representative of any required plan cost and ends the earliest of:

1. The date indicated as Your Departure Date on Your Confirmation of Coverage; or
2. The date You begin travel from Your Home Province to start Your Trip; or
3. The date You have cause to file a Trip Cancellation claim.

All other coverages under the Policy come into effect on Your Departure Date and end on the earliest of the following:

1. The date indicated as Your Return Date on Your Confirmation of Coverage; or
2. The date You return to Your Home Province to end Your Trip; or
3. The date You have cause to file a Trip Cancellation claim.

### OPTIONAL POLICY EXTENSIONS

If You choose to extend Your Trip beyond Your scheduled Return Date and You have not made a claim and there is no reason to make a claim, You may apply for an Optional Policy Extension.

To be eligible for an Optional Policy Extension to Your Policy, You must meet the following eligibility requirements:

1. You must be less than 75 years of age at the time of Your request for an Optional Policy Extension; and
2. The request for an Optional Policy Extension must be made and approved by Us, prior to Your original Return Date; and
3. You must pay the required additional Premium before Your original Return Date; and
4. You must have been eligible for the insurance that You seek to extend at the time of Your original booking and at the time of the request for the extension.

If You have sought Emergency Medical Treatment or filed a claim for Emergency Medical Treatment prior to extending Your Trip any subsequent medical Treatment related to Your Emergency will not be covered under the extension of coverage.

Please note the following limitations:

1. Any purchase of an Optional Policy Extension is not refundable once payment of Premium is received.
2. The 10-day Right to Examine Your Policy does not apply to the purchase of an Optional Policy Extension. You cannot cancel Your Optional Policy Extension once You have purchased it and paid the Premium. Prior to extending Your coverage by the purchase of an Optional Policy Extension, You must ensure that Your Trip can be extended.

To apply for an Optional Policy Extension, You must contact Your agency, broker or contract Travel Guard at 1-877-624-8196.

## **AUTOMATIC EXTENSION OF COVERAGE**

If Your entire Trip is covered by this plan and Your scheduled Return Date is delayed due to one (1) of the Covered Risks specified under the Trip Interruption Covered Risks Section, Your coverage will automatically be extended at no additional Premium and will end the earliest of the following:

- a. The date You reach Your Return Destination; or
- b. Seven (7) days after the date Your Trip was originally scheduled to be completed.

## **CONTINUATION OF BAGGAGE COVERAGE**

If Your Baggage and Personal Effects are in the charge of a Common Carrier and delivery is delayed, coverage for Baggage and Personal Effects Coverage will be extended until the Common Carrier delivers the property to You, or when the Common Carrier documents the property as lost.

# **POLICY MODIFICATIONS, POLICY CANCELLATION AND PREMIUM REFUNDS**

## **A. POLICY MODIFICATIONS**

If You have made a change to Your insured Trip, You must submit a Policy modification request to Your agency, broker or Travel Guard, prior to Your Departure Date, and submit a request to modify Your insurance coverage. Policy modifications will only be accepted if the request meets the terms and conditions of the Policy.

## **B. POLICY CANCELLATIONS AND PREMIUM REFUNDS**

If You decide that You are not satisfied with this Policy, You may cancel it within 10 days after Your Confirmation of Coverage and Your Policy are issued to You. You will be given a full refund of the Premium You paid, provided You have not started Your Trip and You have not made a claim or exercised any other right under the Policy.

The Premium is 100% non-refundable if:

1. More than 10 days has passed since You purchased Your Policy; or
2. A claim has been paid, incurred or reported under Your Policy; or
3. You have departed on Your Trip; or
4. You have departed on Your Trip and choose to return to Your Home Province earlier than originally scheduled.

However, a Premium refund may be available if prior to Your Departure Date, You cancel Your Trip, and all Your prepaid Trip payments and deposits which You insured under this Policy, have been refunded to You in full, and You have not incurred any Cancellation Penalties or restrictions. You will be required to submit documentation confirming You have received a full refund as proof that there is no longer any insurable risk under the Policy.

Refunds of Premium will also be issued if a supplier cancels or alters service and all of Your non-refundable, prepaid travel arrangements insured by Us are refunded without penalty.

## **C. HOW DO I REQUEST A REFUND?**

You must submit Your request in writing. Refund requests are not accepted by telephone.

1. If Your Policy was purchased directly through Travel Guard, You must request Your refund in writing to
  - [refund@travelguard.ca](mailto:refund@travelguard.ca)
2. If Your insurance was purchased through an agency or broker, You must submit Your refund request in writing to Your agency or broker by the means accepted by them.

Please note: if You are requesting a refund because Your travel visa was denied, a copy of the travel visa denial must be submitted with Your request for a refund.

Upon review of Your request, Your agency, broker or Travel Guard will provide You with an approval or a denial of the refund request within five (5) business days from receipt of Your request.

# **TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DELAY COVERAGE**

We provide coverage for the following covered risks up to the specific Maximum Benefit Limits set out below. Maximum Benefit limits are for each insured person under this Policy. We do not pay more than the Maximum Benefit Limit. We will pay a benefit to reimburse You up to the Maximum Benefit Limit shown in the Schedule of Benefits.

## **A. TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DELAY COVERAGE**

### **TRIP CANCELLATION - COVERED RISKS 1 TO 9:**

You are covered for losses incurred in the event of Trip cancellation due to any one (1) or more of the following covered risks if occurring on or after Your Effective Date and on or before Your Departure Date.

**Maximum Benefit Limit for Trip Cancellation:** up to 100% of Your insured Trip Cost.

### **TRIP INTERRUPTION AND TRIP DELAY - COVERED RISKS 1 TO 10:**

You are covered for losses incurred in the event of Trip interruption or Trip delay due to any one (1) or more of the following covered risks if occurring on or after Your Departure Date and on or before Your Return Date.

**Maximum Benefit Limit for Trip Interruption:** up to 125% of Your insured Trip Cost.

**Maximum Benefit Limit for Trip Delay:** up to \$100 per day, to a maximum of \$500.

## **COVERED RISK 1. MEDICAL CONDITIONS AND DEATH**

Sickness, Injury or death of You, Your Immediate Family Member, Your Travel Companion, Your Service Animal or Your Business Partner.

- a. Injury or Sickness of You, Your Travel Companion or Your Immediate Family Member travelling with You or Your Service Animal, must be so disabling as to reasonably cause a Trip to be cancelled or interrupted, or which results in medically imposed restrictions as certified by a Physician at the time of loss, preventing Your continued participation in the Trip; or
- b. if You must cancel or interrupt Your Trip due to Injury or Sickness of Your Immediate Family Member not travelling with You; or
- c. Injury or Sickness of Your Business Partner must be so disabling as to reasonably cause You to cancel or interrupt the Trip to assume daily management of the business. Such disability must be certified by a Physician; or
- d. You or Your Travel Companion are diagnosed with a Sickness, or are known to have been exposed to someone else who is diagnosed with a Sickness, and are ordered by local health officials acting on behalf of a local government agency, or by the captain or Physician of a commercial vessel on which You or Your Travel Companion is booked to travel during the Trip, to remain in isolation during the Trip.

## **COVERED RISK 2. INCLEMENT WEATHER CAUSING DELAY OR CANCELLATION OF YOUR COMMON CARRIER**

Your or Your Travel Companion's Scheduled Common Carrier is delayed by Inclement Weather conditions, earthquakes, or volcanic eruptions for at least 30% of Your scheduled Trip duration and Your Travel Companion does not continue his or her Trip and You choose not to continue Your Trip.

## **COVERED RISK 3. PRIMARY RESIDENCE**

You are unable to occupy Your Primary Residence because of a Natural Disaster, vandalism, or burglary which results in the Primary Residence being Uninhabitable or Inaccessible.

## **COVERED RISK 4. LEGAL SUMMONS**

You or Your Travel Companion are called to jury duty, is subpoenaed as a witness, or is served with a lawsuit naming them as a defendant, and the date You must appear falls within Your Trip dates.

## **COVERED RISK 5. HIJACKING**

You or Your Travel Companion are Hijacked.

## **COVERED RISK 6. TRAFFIC ACCIDENT**

You or Your Travel Companion are directly involved in or delayed due to an automobile Accident, while en route to Your Destination.

## **COVERED RISK 7. STRIKE**

A Strike resulting in the complete cessation of travel services at the point of departure or Destination.

## **COVERED RISK 8. EMPLOYMENT AND OCCUPATION**

You or Your Travel Companion loses a permanent job because of layoff or dismissal without just cause (not applicable to self-employed persons or contract work) which occurs more than 14 days after Your Effective Date of coverage. You or Your Travel Companion must have been an active employee for the same employer for at least one year.

## **COVERED RISK 9. TERRORIST INCIDENT**

A Terrorist Incident occurs in a City listed on Your itinerary within 30 days of Your scheduled arrival but only if the City has not experienced a Terrorist Incident in the 30 days before the start date of the Policy.

## **COVERED RISK 10. MISSED CONNECTION**

You miss a Trip departure resulting from cancellation or delay of three (3) or more hours of all regularly scheduled airline flights due to Inclement Weather or Common Carrier caused delay.

## **B. BENEFITS FOR TRIP CANCELLATION COVERAGE - COVERED RISKS 1 TO 9**

If You must cancel Your Trip due to the occurrence of one (1) or more of Covered Risks 1 to 9, We will cover up to the limits in the Schedule of Benefits:

- a. up to the non-refundable prepaid cost of unused travel arrangements.
- b. if You have prepaid shared accommodations and Your Travel Companion(s) must cancel his or her Trip due to the occurrence of one (1) or more of the Covered Risks 1 to 9, We will cover the next occupancy charge when You elect to travel as originally planned.

## **C. BENEFITS FOR TRIP INTERRUPTION COVERAGE - COVERED RISKS 1 TO 9**

If You suffer Trip interruption due to the occurrence of Covered Risk 1 to 9 (other than Your death), We cover:

- a. the non-refundable, unused Trip arrangements for which You have already paid, less Your prepaid unused return Transportation; and
- b. additional travel Transportation expenses You incur via the most cost-effective itinerary to Your Return Destination; or
- c. Your economy class Transportation via the most cost-effective itinerary to rejoin Your tour or group.

- d. additional Transportation expenses incurred to reach the original Trip Destination if Your Trip is delayed, and leaves after the Departure Date.

However, the benefit payable under (b), (c) and (d) above will not exceed the cost of economy airfare or the same class as Your original ticket less any refunds paid or payable by the most direct route.

## **D. BENEFITS FOR TRIP INTERRUPTION COVERAGE - COVERED RISKS 10**

If You suffer Trip interruption due to the occurrence of Covered Risk 10, We cover up to \$500 for:

- a. additional Transportation expenses You incur to join the departed Trip; or
- b. pre-paid, non-refundable Trip payments for the unused portion of the Trip.

## **E. BENEFITS FOR TRIP DELAY COVERAGE - COVERED RISKS 1 TO 10**

You suffer Trip Delay of six (6) or more consecutive hours due to the occurrence of Covered Risk 1 to 10, We will cover:

- a. a Subsistence Allowance, up to a daily maximum of \$100 to a maximum of \$500 (original receipts must be submitted for all eligible expenses).

## **F. CONDITIONS - TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DELAY COVERAGE**

All of the conditions set out in the General Conditions Section of this Policy and all of the following conditions must be satisfied before a benefit is payable under this Trip Cancellation, Trip Interruption and Trip Delay Coverage as set out in the Benefits – Trip Cancellation, Trip Interruption and Trip Delay Coverage Section.

1. You must notify Us immediately and no later than the business day following the day when You become aware of a Trip cancellation, Trip interruption or Trip delay situation.
2. You must cancel Your Trip booking immediately when You become aware that You will need to cancel Your Trip.
3. You must notify Us as soon as You know Your Trip is going to be delayed more than six (6) hours.

## **G. EXCLUSIONS - TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DELAY COVERAGE**

These exclusions apply to the Trip Cancellation, Trip Interruption or Trip Delay Coverages. The additional exclusions set out in the General Exclusions Section of this Policy also apply.

We do not cover or pay any benefit for any loss or expense related in whole or in part, directly or indirectly, to any of the following:

1. Any cause if You or Your Travel Companion have knowledge at the time of booking Your Trip or purchasing Your insurance, of any reason why the Trip might be cancelled, interrupted, or delayed.
2. The change in schedule of a medical test or surgery that was originally scheduled before Your Trip.
3. Travel for the purpose of visiting a person suffering from a Medical Condition and the Medical Condition (or ensuing death) of that person is the cause of cancellation, interruption, or delay of Your Trip.
4. A travel visa or passport that is not issued due to a late application or one that has been previously refused.
5. Financial Default of any person, organization, agency, or firm from whom You have purchased travel arrangements supplied by others, or for any Travel Supplier whose name is listed on Our alert list on either Your Policy Purchase Date or the date You purchased Your Trip.
6. Any event which occurs prior to the effective date of the benefit under which a claim is being made.
7. Travel arrangements cancelled by an airline, Cruise line or tour operator, except as specifically covered elsewhere in the Policy.
8. Financial circumstances of You, Your Immediate Family Member or Your Travel Companion.
9. Any government regulation or prohibition, except as specifically covered elsewhere in the Policy.
10. A Travel Advisory is issued by the Government of Canada or Health Canada before either Your Policy Purchase Date or the date You purchased Your Trip.

## TRAFFIC ACCIDENT COVERAGE

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You are covered in the event of a travel Accident sustained during a Trip due to one (1) of the following covered risks for Accidental Death and Dismemberment or Injury for the benefits set out in the Schedule of Benefits, to a Maximum Benefit Limit of:

**Maximum Benefit Limit for Traffic Accident:** up to \$25,000

If You have more than one (1) Injury while covered, We will pay no more than \$25,000 in total.

### A. TRAFFIC ACCIDENT COVERED RISKS

#### COVERED RISK 1. DEATH OR DOUBLE DISMEMBERMENT

Injury is sustained due to a travel Accident as described in the Travel Accident Section, while You are on a Trip, occurring on or after Your Departure Date and on or before Your Return Date and as a result, within the 12 months immediately following the Accident You:

1. Die; or
2. Suffer entire and irrecoverable loss of sight in both eyes; or
3. Have two (2) of Your limbs fully severed above Your wrist or ankle joints; or
4. Suffer complete and irrecoverable loss of speech or loss of hearing.

#### COVERED RISK 2. SINGLE DISMEMBERMENT

Injury is sustained due to a travel Accident as described in the Travel Accident Section, while You are on a Trip, occurring on or after Your Departure Date and on or before Your Return Date and as a result, within the 12 months immediately following the Accident, You:

1. Suffer entire and irrecoverable loss of sight in one (1) eye; or
2. Have one (1) of Your limbs fully severed above a wrist or ankle joint.

### B. BENEFITS FOR TRAFFIC ACCIDENT COVERED RISKS

#### BENEFITS FOR COVERED RISK 1

In the event of the occurrence of Covered Risk 1, We pay a benefit equal to 100% of the applicable Travel Accident Maximum Benefit Limit for such bodily Injury.

Please note: If You suffer a travel Accident during Your Trip, We will pay a benefit for loss of life as specified in Covered Risk 1 if Your body cannot be located within the 12 months immediately following the disappearance. We will presume that You died because of the Accident.

#### BENEFITS FOR COVERED RISK 2

In the event of the occurrence of Covered Risk 2, We pay a benefit of 50% of the applicable Travel Accident Maximum Benefit Limit for such bodily Injury.

**Exposure** - We will pay a benefit for covered losses as specified in Covered Risk 1 or Covered Risk 2 above which result from You being unavoidably exposed to the elements due to an Accidental Injury during the Trip. The loss must occur within 180 days after the event which caused the exposure.

### C. CONDITIONS – TRAFFIC ACCIDENT COVERAGE

All of the conditions set out in the General Conditions Section of this Policy and the following conditions, as applicable, must be satisfied before a benefit is payable under this Travel Accident Coverage.

1. This Travel Accident Benefit, as described in the Benefits for Covered Risk 1 and Benefits for Covered Risk 2 above, applies only to an Accidental Bodily Injury sustained by You during a Trip.

### D. EXCLUSIONS – TRAFFIC ACCIDENT COVERAGE

These exclusions apply to the Travel Accident Coverage set out in this Travel Accident Coverage Section. The additional exclusions set out in the General Exclusions Section of this Policy also apply. We do not cover any claim related in whole or in part, directly or indirectly, to:

1. A Sickness or disease, even if the proximate cause of its activation or reactivation is the Injury.
2. Hang-gliding, parachuting, bungee jumping, or skydiving.
3. Stroke or cerebrovascular Accident or event; cardiovascular Accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.
4. An Accident that occurs while You are riding as a passenger in, boarding, alighting from, or struck or run down by a certified passenger aircraft provided by a regularly scheduled airline or charter and operated by a properly certified pilot.

## BAGGAGE AND PERSONAL EFFECTS COVERAGE

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If You incur expenses due to a covered risk, on or after Your Departure Date and prior to, or on Your Return Date, We provide coverage for the following covered benefits up to the specific Maximum Benefit Limits set out below. Maximum Benefit Limits are for each person insured under this Policy. We do not pay more than the Maximum Benefit Limit. We will pay a benefit to reimburse You up to the Maximum Benefit Limit shown in the Schedule of Benefits.

**Maximum Benefit Limit for Covered Risk 1 and 2:** up to \$750 per person.

**Maximum Benefit Limit for Covered Risk 3:** up to \$300 per person.

### A. BAGGAGE AND PERSONAL EFFECTS COVERAGE COVERED RISKS

#### COVERED RISK 1. BAGGAGE LOSS

Loss of, theft of, or damage to the Baggage and Personal Effects that You own and use during Your Trip.

#### COVERED RISK 2. LOST DOCUMENTS

Loss of, or theft of Your passport, driver's license, birth certificate, or travel visa.

#### COVERED RISK 3. BAGGAGE DELAY

A delay of delivery of checked baggage of 24 hours or more by an airline or ground carrier on which You travelled while on a Trip.

### B. BENEFITS FOR BAGGAGE AND PERSONAL EFFECT COVERAGE COVERED RISKS

#### BENEFITS FOR COVERED RISK 1

We will cover up to \$500 to replace a single article (including its attachments, accessories and equipment, matched pair or set, or group of related articles), up to a maximum of \$750. We will pay the lesser of:

- a. the Actual Cash Value as determined by Us; or
- b. the cost of replacement.

#### BENEFITS FOR COVERED RISK 2

We will cover the cost of up to \$200 towards the replacement of one (1) or more of the listed documents.

#### BENEFITS FOR COVERED RISK 3

We will cover the cost of up to \$300 for replacement of Necessary Personal Effects.

## C. CONDITIONS – BAGGAGE AND PERSONAL EFFECTS COVERAGE

All of the conditions set out in the General Conditions Section of this Policy and all of the following conditions must be satisfied before a benefit is payable under this Baggage and Personal Effects Coverage as set out in the Baggage and Personal Effects Coverage Section.

1. Benefits are payable only after You have exhausted recovery, or reimbursement benefits available from the Transportation carrier.
2. We will pay this benefit up to the applicable limit after making proper allowance for wear and tear or depreciation for the loss of, damage to and delay of the Baggage and Personal Effects that You own and that You use during Your Trip. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this benefit, You must obtain written documented evidence from the police immediately or, if the police are unavailable, You must obtain written documented evidence immediately from the hotel manager, tour guide, or Transportation authorities.
3. You must take all precautions to protect, save or recover the property immediately and advise Us as soon as possible. You must also take reasonable steps to protect Your Baggage from further damage and make necessary and reasonable temporary repairs. We will reimburse You for those expenses. We will not pay for further damage if You fail to protect Your Baggage.
4. You must allow Us to examine the damaged baggage, We may require the damaged baggage to be submitted to Us in the event of claim.
5. We reserve the option to repair or replace Your property with another of a similar kind, quality, and value and to ask You to submit damaged items for appraisal.
6. We may take all or part of the damaged baggage at the appraised or agreed value.
7. In the event of a loss to a pair or set of items, We may at Our option:
  - a. repair or replace any part to restore the pair or set to its value before the loss; or
  - b. reimburse You for the original purchase price of the set or pair.

## D. LIMITATIONS – BAGGAGE AND PERSONAL EFFECTS COVERAGE

Our liability under this Policy for expenses under this Baggage and Personal Effects Coverage is limited to:

1. \$750 per insured person for lost, stolen or damaged baggage.
2. \$300 per insured person for delayed baggage.
3. \$500 aggregate on all losses of:
  - a. jewelry, watches, and furs; and
  - b. electronic devices, including but not limited to personal computers, cameras and camera equipment, camcorders, cell phones, smartphones, portable music players, tablet devices, and other wireless handheld devices.

## E. EXCLUSIONS – BAGGAGE AND PERSONAL EFFECTS COVERAGE

These exclusions apply to the Baggage and Personal Effects Coverage set out in Baggage and Personal Effects Section. The additional exclusions set out in the General Exclusions Section of this Policy also apply. We do not cover or pay any benefit for any loss or expense related in whole or in part, directly or indirectly, to:

1. Loss or theft of: animals; bicycles and drones except while checked as baggage on a Common Carrier; perishable items; household items and furniture; artificial teeth or limbs; hearing aids; eyeglasses of any type; contact lenses; money; tickets; securities; items related to Your occupation or profession; antiques or collectors' items; fragile items; items obtained illegally; or articles that are insured on a valued basis.
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, Your imprudence, or Your omission.
3. Unaccompanied baggage or personal effects; baggage or personal effects left unattended or in an unlocked Vehicle; or baggage or personal effects shipped under a freight contract.
4. Animals, rodents, insects or vermin.
5. Motor Vehicles, aircraft, boats, boat motors, ATV's and other conveyances.
6. Tickets, keys, notes, securities, accounts, bills, currency, deeds, food stamps or other evidence of debt, and other travel documents (except passports and visas).
7. Money, stamps, stocks and bonds, postal or money orders.

8. Property shipped as freight or shipped prior to the Departure Date.
9. Contraband, illegal Transportation or trade.
10. Items seized by any government, government official or customs official.
11. Defective materials or craftsmanship.
12. Mysterious disappearance.

## GENERAL CONDITIONS

All of the following conditions apply to all coverages under this Policy including any optional coverages purchased.

1. Your coverage will be declared null and void if, for any reason:
  - a. the required Premium is not received by Us; or
  - b. You are ineligible for coverage in accordance with any section of this Policy.
2. The benefit, Maximum Benefit Limits and all other amounts expressed in this Policy are expressed in Canadian currency.
3. Where covered losses are billed in foreign currency, the rate of exchange is based on the rate effective on the date when We pay the claim. No sum payable shall bear interest. To facilitate direct payment to Providers, We may elect to pay the claim in the currency of the country where the charges were incurred based on the rate of exchange established by any chartered bank in Canada:
  - a. on the last date of service; or
  - b. on the date the claim was incurred if a cheque is issued directly to Physicians, Hospitals or other medical Providers.
4. The coverage outlined in this Policy is last payor only. If You are covered under more than one (1) of Our Policies, or have similar coverage with another insurance company under a different insurance Policy, the total amount paid to or for You will not exceed Your actual expenses and the maximum amount to which You are entitled is the largest amount specified for that benefit under any one (1) of Our Policies with the exception of the Flight Accident Benefit which has a maximum payable of \$100,000 between all of Our policies insuring You for this benefit.
5. If, at the time of loss, You have insurance from another source to pay for benefits also provided under this Policy, or if any other party is also responsible, We will pay eligible expenses only in excess of those covered by that other insurance company or insurance companies or other responsible party or parties. This includes insurance plans provided through credit cards, group or individual basic or extended health insurance plans or contracts including any private or provincial or territorial auto insurance plan, providing Hospital, medical or therapeutic coverage, or any third-party liability insurance in force concurrently with this Policy.
6. In the event of a payment of a claim under this Policy, We have the right to proceed, in Your name, but at Our expense, against third parties who may be responsible for giving rise to a claim or causing any loss covered under this Policy. You will execute and deliver documents as necessary and co-operate fully with Us to allow Us to fully assert Our rights. You will do nothing to prejudice Our rights.
7. We have full rights of subrogation; however, We do not subrogate against any retiree plan benefit if the lifetime maximum limits for all in-country and out-of-country medical benefits is \$50,000 or less.
8. Notwithstanding any provision of this Policy, this Policy is subject to the statutory conditions of the Insurance Act applicable to contracts of Accident and Sickness insurance and the laws and regulations in Your Home Province. The laws and regulations of the province or territory in Canada in which You normally reside govern this Policy and any provision in this Policy, which is in conflict with any such statute, is hereby amended to conform to such statute.
9. Confirmation of Coverage: In the event that You are found to be ineligible for coverage or that a claim is found to be invalid, or benefits are reduced in accordance with any Policy provision, We have the right to collect from You, any amount which We have paid on Your behalf to medical Providers or other parties.
10. Your Policy will be declared null and void in the case of fraud or attempted fraud by You, or if You conceal or misrepresent any material fact or circumstance concerning this insurance.
11. During the claims process, We may require You to have a medical examination by one (1) or more Physicians chosen by Us and at Our expense.

12. We are not responsible for the availability, quality or results of any medical Treatment. We are not responsible for any Transportation arranged by Us. We are not responsible for Your failure to obtain medical Treatment.
13. You must, at all times while You are covered under this Policy, act in a prudent manner so as to minimize costs to Us.
14. If Your health status changes (including a Change in Prescribed Medication or Treatment) prior to departure for any Trip, You must notify Us immediately. At Our sole discretion, We may opt to waive the exclusion that precludes Your unstable Medical Condition from coverage. This would allow You to continue with Your Trip and retain coverage for Your Medical Condition.
15. Any reference to age in this document is specific to Your age on the date You apply for insurance.
16. Your Policy is unable to provide coverage for travel to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions.
17. The purpose of the Trip must be for business or pleasure and not to obtain health care or Treatment of any kind.
18. Notwithstanding any other terms under this agreement, the Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Canada, the European Union, the United Kingdom, Switzerland, the United States of America or any other applicable trade or economic sanctions law or regulation.
19. Any loss, Injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea, the Crimea region of Ukraine, the Donetsk People's Republic (DNR) of Ukraine or the Luhansk People's Republic (LNR) of Ukraine.
20. If You have provided inaccurate details about You or Your Trip when applying for this Policy, and these details affect the plan Premium owed by You, any benefits paid will be reduced by a percentage equal to the percent that You underpaid.
21. By paying the Premium for this insurance, You agree that in the event of a claim:
  - a. We will verify Your GHIP, and other information required to process Your claim, with government and other authorities; and
  - b. Physicians, Hospitals and other medical Providers are authorized by You to provide to Us any and all information they have regarding You, while under observation or Treatment, including Your medical history, diagnoses and test results; and
  - c. You understand that We may disclose the information available under a. and b. above and from other sources to such other persons, as may be required for the purposes of providing assistance about or processing Your claim for benefits; and
  - d. failure to complete the required claim form and authorization form in full will delay the processing of Your claim and could invalidate Your claim; and
  - e. We cannot process Your claim in full until all required documentation has been received by Our claims department.
22. At Our own expense, We have the right and will be given the opportunity to examine the person of any individual whose loss is the basis of claim under the Policy when and as often as may reasonably be required during the pendency of the claim and to make an autopsy in case of death where it is not forbidden by law.
23. You may not assign any of Your rights, privileges or benefits under the Policy.
24. If Premiums for You are based on age and You misstated Your age, there will be a fair adjustment of Premiums based on Your true age. We may require satisfactory proof of age before paying any claim.
25. No action at law or in equity may be brought to recover on the Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of two years after the time written proof of Loss is required to be furnished.
26. We do not provide coverage if You have intentionally concealed or misrepresented any material fact or circumstance relating any claim.
27. Termination of the Policy - termination of the Policy will not affect a claim for loss which occurs while the Policy is in force.
28. Coverage under the Policy cannot be transferred by You to anyone else.

29. Every action or proceeding against Us for the recovery of insurance money payable under the Policy is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), The Limitations Act (for actions or proceedings governed by the laws of Saskatchewan) or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.
30. If Your beneficiary designation is not irrevocable and You are over the age of majority and legally competent, You may change Your beneficiary designation at any time without the consent of the designated beneficiary(ies), by providing Us with a written request for change. When the request is received, whether You are living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to Us on account of any payment made by it prior to receipt of the request.
31. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.
32. This Policy does not cover any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine. In addition, this Policy does not cover any loss, Injury, damage or liability to residents of Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine. Lastly, this Policy will not cover any loss, Injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

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## LIMITS OF LIABILITY

Our liability under this Policy is limited solely to the payment of eligible benefits, up to the Maximum Benefit Limits specified herein, for any loss or expense.

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## GENERAL EXCLUSIONS

The following exclusions apply to all benefits available under this Policy, including all optional coverage purchased. In addition to any exclusions that apply to a specific benefit outlined within each section, We also do not cover any claim, loss or any expense related in whole or in part, directly or indirectly to:

1. Any loss or expense incurred as the result of an Injury, Sickness or other condition of You, Your Travel Companion, Your Business Partner, or Your Immediate Family Member which:
  - If You are less than 60 years of age within the 90-day period immediately preceding and including Your coverage Effective Date; or
  - If You are 60 years of age or older, within the 180-day period immediately preceding and including Your coverage Effective Date, an Injury, Sickness or other condition:
    - a. first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or Treatment; or
    - b. for which care or Treatment was given or recommended by a Physician; or
    - c. required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.
2. Expenses incurred for any portion of benefits that require prior authorization and arrangements by Us if such benefits were not authorized and arranged by Us.
3. Expenses in excess of Reasonable and Customary rates.

4. Routine pre-natal care; a child born during Your Trip; childbirth or complications of childbirth; elective abortion; pregnancy or Complications Related to Pregnancy after the 26th week of pregnancy or any time after the expected date of delivery.
5. Your Mental or Psychological Disorders.
6. Your committing or attempting to commit suicide or intentionally self-inflicted Injury (whether sane or insane).
7. Any alcohol related Sickness, death, or Injury or the abuse of medication, drugs, alcohol or any other toxic substance during the Trip; alcohol abuse includes having a blood alcohol level in excess of 80 milligrams of alcohol per 100 millilitres of blood; being under the influence of drugs or intoxicants, unless prescribed by a Physician and taken in accordance with the Physician's instruction.
8. A Trip undertaken in contravention of a Physician's recommendation or where a Terminal Condition prognosis has been diagnosed by any Physician.
9. A Medical Condition for which future investigation or Treatment is planned before Your Departure Date. This does not include routine monitoring;
10. The commission of or Your direct or indirect attempt, to commit a criminal act, or an Injury sustained while You are committing or attempting to commit a criminal act.
11. Any claim resulting from Your participation in, training for, or practice for rock or Mountain Climbing; hang-gliding; parachuting, bungee jumping or skydiving; ski jumping, ski flying, heli-skiing, ski acrobatics, ski stunting, freestyle skiing, ski racing, ski bob racing, free soloing or on-piste and off-piste skiing in areas designated unsafe by resort management; Your participation as a Professional athlete in a sporting event; and/or Your participation in a motorized race or motorized speed contest.
12. Operating or learning to operate any aircraft, as pilot or crew; performing employment duties on any aircraft or ship including operating or learning to operate any ship/vessel as pilot/crew; or performing duties in any armed forces service.
13. War or act of war, whether declared or not, including civil war, acts of foreign enemies or rebellion.
14. Interest on a payment or reimbursement.
15. Expenses incurred relating to travel in, to, or through Cuba, because such travel is not serviced and supported by the Insurer's United States affiliates.
16. A Cyber Event.
17. An Electromagnetic Event.
18. Your participation in a Riot, Civil Disorder or insurrection.
19. All losses caused directly or indirectly by a Chemical, Biological, Radioactive, or Nuclear (C.B.R.N) Incident.
20. An Impact Event.
21. Government-issued orders, advisories, cessations or interventions that impact the ability to travel unless otherwise covered under this Policy.
22. Experimental or Investigative Treatment or procedures.
23. Air travel on any air-supported device, other than a regularly scheduled airline or air charter company.
24. Loss or damage caused by detention, confiscation or destruction by customs.
25. Any unlawful acts, committed by You, Your Immediate Family Member, or a Travel Companion, or Business Partner whether insured or not.
26. Your tickets do not contain a specific Departure Date or Return Date (open tickets).
27. Any failure of a Provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due You.
28. Any loss that occurs at a time when the applicable benefit is not in effect, as outlined in the When Does Your Insurance Coverage Start and End Section.
29. An Epidemic or Pandemic.
30. Any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organization as a public health Emergency of international concern (including any mutation, strain, or variation of any such disease);
31. Fear of travel due to any such actual or potential Epidemic, Pandemic, disease or event.
32. Any preventive or preemptive action taken by any local government to prevent the spread of a potential Epidemic or Pandemic.

33. Quarantine.
34. Travel restrictions due to local government orders, warnings, advisories, regulations, directives, prohibitions, or border closures relating to any current or previous Epidemic or Pandemic.
35. Any claim for Trip cancellation, interruption or delay when You could have commenced or continued with Your travel arrangements despite the occurrence of a covered risk.

## **CLAIM PROCEDURES**

### **WHAT TO DO IF YOU REQUIRE ASSISTANCE OR NEED TO START A CLAIM**

#### **IMPORTANT CLAIM INFORMATION**

All of the conditions set out in the General Conditions Section of this Policy and all of the following conditions apply.

1. We will verify Your GHIP, and other information required to process Your claim, with government and other authorities as required.
2. Physicians, Hospitals and any other medical Providers are authorized by You to provide to Us any and all information they have regarding You, while under observation or Treatment, including Your medical history, diagnoses and test results.
3. We may disclose the information above and from other persons as may be required for the purposes of providing assistance about or processing Your claim for benefits.
4. Failure to complete and submit the required claim form and authorization form in full will delay the processing of Your claim for benefits under Your Policy.
5. We cannot process Your claim in full until all the required documentation has been received by Our claims department.

#### **REPORTING A CLAIM**

To report a claim, You must call Us as soon as possible, at the appropriate telephone number indicated in the Claims Contact Information section below, and be prepared to provide information regarding the following:

- Your name and contact information.
- Your Policy number and the product number (if known).
- The type and amount of loss.
- The name of the Travel Supplier(s) that arranged the Trip.
- The Trip dates.
- The amount that You paid for Your Trip.

Once You have reported Your claim, We will register Your claim and email You the required claim form within 15 days of You reporting a Your claim. You must complete the forms and return them to Us at the appropriate address indicated below.

Your claim form and proof of loss form must be submitted no more than 90 days after the loss occurs or ends, or as soon after that as is reasonably possible.

#### **CLAIMS CONTACT INFORMATION**

To report a claim and request a claim form, contact:

Contact Travel Guard at 1-877-624-8196 (Canada or Continental USA) or 1-416-646-3723 (International Collect)

Send Your claim form and proof of loss to:  
 Travel Guard, Attn: Claims Department,  
 100 King Street West, Suite 5500, P.O. Box 290  
 Toronto, Ontario,  
 M5X 1C9, Canada.

Zurich Insurance Company Ltd (Canadian Branch) has appointed Old Republic Insurance Company of Canada to administer claims arising under this Policy and Travel Guard Assist, Inc. to provide emergency medical assistance services pursuant to the terms and conditions of this Policy.

## CLAIM FORMS AND PROOF OF LOSS

When You complete Your claim form and Your proof of loss, You should include the following:

- Your name and contact information,
- Your Policy number and the product number (if known),
- the type and amount of loss,
- written proof of the circumstances of the loss,
- the name of the Travel Supplier(s) that arranged the Trip, and
- documentation, as outlined below, to support Your claim.

All claims for reimbursement under the Policy must be submitted to Us at the address indicated in the Claims Contact Information Section above, as soon as possible, but in any event no later than one (1) year after the date of the insured loss. Failure to submit Your claim documentation to Us within this time will not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such proof during that time.

Failure to comply with these conditions may invalidate any claims under the Policy.

## A. TO CLAIM FOR TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DELAY BENEFITS

You must notify Us immediately of Your Trip cancellation, Trip interruption or Trip delay unless Your Trip cancellation, Trip interruption or Trip delay prevents You from calling, in which case You must call as soon as possible or have someone call on Your behalf. Every effort should be made to notify Us no later than the next business day following the Trip cancellation or Trip interruption. If You are unable to provide cancellation notice within the required timeframe, You must provide proof of the circumstance that prevented timely notification.

1. If Your Trip has been cancelled, interrupted or delayed, call:
  - Contact Travel Guard at 1-877-624-8196 (Canada or Continental USA) or 1-416-646-3723 (International Collect)
2. When You submit Your claim for Trip cancellation, Trip interruption or Trip delay, You must provide (if applicable):
  - a. documentation of the cancellation, interruption or delay and proof of the expenses incurred.
  - b. proof of payment for the Trip such as cancelled cheque or credit card statements.
  - c. proof of refunds received.
  - d. copies of applicable tour operator or Common Carrier cancellation policies, and any other information reasonably required to prove the loss.
  - e. proof of all non-refundable, prepaid deposits or payments.
  - f. completed documentation if a Medical Condition was the cause for cancellation. Claims involving loss due to Sickness, Injury, or death require signed patient (or next of kin) authorization to release medical information and an attending Physician's statement.
  - g. complete unused Transportation tickets and vouchers and all unused air, rail, Cruise, or other tickets if You are claiming the value of those unused tickets.
  - h. original receipts for Subsistence Allowance expenses.
  - i. original receipts for new tickets.
  - j. reports from police or local authorities documenting the missed connection or travel delay.
  - k. invoices and original receipts from travel service Providers.

## B. TO CLAIM FOR BAGGAGE AND PERSONAL EFFECTS BENEFITS

You must notify Us immediately of the loss or damage to Your baggage or personal effects by calling the appropriate telephone number listed below. You must also immediately report the loss or damage to police, local or conveyance authorities, tour operator representatives, the hotel manager or official Transportation representative, and obtain a written report. If the police, local or conveyance authorities, tour operator representative, hotel manager or official Transportation representative are unavailable immediately following the loss, You must report the loss or damage within 24 hours of the loss and obtain a written report.

1. If Your Baggage and Personal Effects have been lost or damaged, call:
  - Contact Travel Guard at 1-877-624-8196 (Canada or Continental USA) or 1-416-646-3723 (International Collect)
2. When You submit Your claim for Baggage and Personal Effects, You must provide:
  - a. details regarding the loss including:
    - the date and time of loss.
    - the amount of the loss.
    - cause of the loss and a complete list of the damaged/lost items.
    - police and/or other local authority report(s).
    - any other documentation from any other appropriate party responsible for the loss.
  - b. a copy of the written report regarding the loss or damage obtained from the police, local or conveyance authorities, tour operator representative, hotel manager or official Transportation representative.
  - c. a letter of coverage or denial from the Common Carrier.
  - d. original receipts or sales slips for all lost or stolen articles over \$149.99 Canadian per item claimed and proof that You owned the articles.
  - e. original receipts or sales slips for all items claimed under Baggage and Personal Effects Coverage.
  - f. documentation of the delay or misdirection of baggage by the Common Carrier and original receipts for the Necessary Personal Effects purchases.

For claims purposes, evidence of the value of the property insured or the amount of any loss must be kept.

3. Settlement of loss. Claims for damage and/or destruction shall be paid after We have received Your claim forms and other documentation submitted to support Your claim, and satisfactory proof of the damage and/or destruction is presented to Us. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered, as determined by Us. No claim will be paid if You have not submitted acceptable documentation proving the loss and the value of all items.
4. Valuation. We will not pay more than the Actual Cash Value of the property as determined by Us or the cost of replacement at the time of loss. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.
5. Disagreement Over Amount of loss. If there is a disagreement about the amount of the loss either You or We can make a written demand for an appraisal. After the demand, You and the Insurer each select their own competent appraiser. After examining the facts, each of the two (2) appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by two (2) of the three (3) (the appraisers and the arbitrator) will be binding. The appraiser selected by You is paid by You. The Insurer will pay the appraiser it chooses. You will share with Us the cost for the arbitrator and the appraisal process.
6. Benefit to Bailee. This insurance will in no way inure directly or indirectly to the benefit of any Common Carrier or other bailee.

## C. TO CLAIM FOR TRAFFIC ACCIDENT BENEFITS

You must notify Us immediately of Your Travel Accident, unless Your Travel Accident prevents You from calling, in which case You must call as soon as possible or have someone call on Your behalf. Every effort should be made to notify Us no later than the next business day following the Travel Accident. If You are unable to provide notice within the required timeframe, You must provide proof of the circumstance that prevented timely notification.

1. If You suffer a Travel Accident, call:
  - Contact Travel Guard at 1-877-624-8196 (Canada or Continental USA) or 1-416-646-3723 (International Collect)
2. To submit a claim for Travel Accident Benefits, You must provide Us with:
  - a. all medical bills and reports.
  - b. documentation of the event causing the Travel Accident.
  - c. copies of any applicable police, Accident, incident, tour operator or Common Carrier reports, and any other information reasonably required to prove the loss.

## PAYMENT OF CLAIMS

We will review Your claim after We receive all required documentation from You. After Our review, if We determine that Your claim meets the terms and conditions for reimbursement under Your Policy and We determine that You have provided complete and satisfactory proof of loss, We will approve Your claim. We will remit payment to You in the amount(s) for which We determine You are eligible under Your Policy.

Benefits are payable to You. Any benefits payable due to Your death will be paid to the survivors of the first surviving class of those that follow:

1. To the beneficiary named by You and on file with Us.
2. To Your Spouse, if living.
3. To Your estate.

If a benefit is payable to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to \$3,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment We make in good faith fully discharges Us to the extent of that payment.

## ASSISTANCE SERVICES TRAVEL MEDICAL ASSISTANCE, WORLDWIDE TRAVEL ASSISTANCE AND LIVETRAVEL™ EMERGENCY ASSISTANCE:

The services listed below are available to You for the duration of Your Trip. Whether You need Emergency Medical Treatment or assistance with arrangements to return home, Our Emergency assistance coordinators, doctors and nurses can help You any time of day.

For Travel Medical Assistance, Worldwide Travel Assistance and LiveTravel™ Emergency Assistance contact:

- Canada and Continental USA telephone number at 1-866-878-0192; or
- International Collect telephone number at 416-646-3723.

Please note the following: All assistance services listed below are not insurance benefits and are not provided by Us. Travel Guard provides assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveller.

### Travel Medical Assistance

- Emergency medical Transportation assistance
- Assistance with repatriation of mortal remains
- Return travel arrangements
- Emergency Prescription replacement assistance
- Coordination of doctor or specialist
- Medical evacuation quote
- In-patient and out-patient medical case management
- Medical payment arrangements

- Coordinate the renting and/or replacement of medical equipment
- Physician/Hospital/dental/vision referrals
- Qualified liaison for relaying medical information to family members
- Arrangements for visitor to the bedside of Hospitalized person
- Eyeglasses and corrective lens replacement assistance
- Medical cost containment/expense recovery
- Medical bill audits
- Coordinate shipment of medical records

### Worldwide Travel Assistance

- Lost baggage search; stolen luggage replacement assistance
- Lost passport/travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Assist with obtaining long-distance calling cards for worldwide telephoning
- Inoculation information
- Embassy or consulate information
- Currency conversion or purchase assistance
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute Travel Supplier Strike information
- Legal referrals/bail bond assistance
- Worldwide public holiday information
- Flight rebooking assistance
- Hotel rebooking assistance
- Rental Vehicle booking assistance
- Coordinate Emergency return travel arrangements
- Roadside assistance
- Rental Vehicle return assistance
- Guaranteed hotel check-in
- Missed connections coordination

### LiveTravel™ Emergency Assistance

- Flight rebooking
- Hotel rebooking
- Rental vehicle booking
- Emergency return travel arrangements
- Roadside assistance
- Assistance with rental vehicle return
- Guaranteed hotel check-in
- Missed connections coordination

### Customer Service

For general customer service and support, call Travel Guard at 1-877-624-8196.