



Emergency Travel Health & Accident Policy

Travel Insurance Advisory

Please read this Policy carefully before you travel.

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel as your coverage is subject to certain terms, conditions, limitations and exclusions.

Exclusions apply to any accidental injury, sickness, medical condition and/or symptom that existed prior to and/or during your trip. Check to see how this applies in your policy and how it relates to your application date, policy effective date, departure date, and policy expiry date.

In the event of an emergency, your medical history will be reviewed when a claim is reported.

You must notify us at 1-888-803-3324 or 954-308-3905 (collect) within 24 hours of any claim or medical or dental treatment. Failure to do so will result in a managed care penalty where you will be responsible for 50% of any gross eligible expenses incurred and the maximum liability under this policy will be limited to \$25,000CDN. You must call unless your condition prevents you from doing so and in this case you must contact us as soon as medically possible or have someone call on your behalf. If you or someone on your behalf does not notify us prior to the arrangement of an Emergency Assistance Service, (as stated in the Schedule of Benefits Summary), no benefit is payable.

IMPORTANT:

Terms used in this policy that have been italicized have specific meanings and are defined in Section 6 - Definitions of this policy.

Please be sure to refer to them while reviewing this policy. In the event of a disagreement or dispute over the definition of any word that is not defined in this policy, the Oxford Canadian Dictionary (second edition) definition will prevail. Coverage under this policy is subject to certain terms, conditions, limitations, and exclusions.

Please read this document carefully.

Failure to comply with the claims procedures set out in Section 7 of this policy will result in loss of rights to, or reduction in, benefits conferred under this policy.

SCHEDULE OF BENEFITS SUMMARY

SINGLE TRIP AND ANNUAL MULTI-TRIP

EMERGENCY MEDICAL BENEFITS

Emergency Medical Expenses

	MAXIMUM LIMITS UP TO Canadian dollars
(a) Emergency Medical Services	Maximum limit chosen
(b) Emergency Paramedical/Professional Services	\$250 per practitioner
(c) Emergency Ambulance Transportation	Eligible Expenses
(d) Emergency Dental Due to Accidental Blow to the Mouth	\$2,000
(e) Emergency Relief of Dental Pain	\$300
(f) Removal of a Cast or Stitches after Emergency	\$300

Emergency Assistance Services

Canadian dollars

(a) Child Return under your care	Eligible Expenses
(b) Vehicle Return	\$2,500
(c) Emergency Evacuation & Repatriation	Eligible Expenses
(d) Subsistence Allowance	\$1,500
(e) Expenses Related to your Death	\$5,000
(f) Bedside Companion Travel	Eligible Expenses
(g) Major Event Return Home	\$3,000
24 Hour Emergency Medical Assistance	

NOTE: The maximum amount payable for all eligible benefits is \$200,000, \$1,000,000 or \$2,000,000 per person per claim, as indicated by you on the Option Worksheet and as shown on your policy receipt. All claims are subject to a \$300 US deductible unless you have applied a credit or the appropriate number of points on the Option Worksheet to change the deductible amount.

SECTION 1 – ELIGIBILITY REQUIREMENTS

You must meet the Eligibility Requirements below any time you depart Canada on a Single Trip Plan or depart your province of residence on an Annual Multi-Trip Plan to be eligible for coverage under this policy.

You are eligible for coverage if:

1. In the past 6 months you have not:

- (i) been hospitalized for 24 or more consecutive hours for any of the following:
 - a stroke (CVA/Cerebral Vascular Accident) or mini-stroke (TIA/Transient Ischemic Attack);
 - a heart condition;
 - blood clot(s); or
 - a lung condition;
- (ii) received treatment for metastatic cancer;
- (iii) been diagnosed with or received treatment for or taken medication for a terminal illness;
- (iv) had or used home oxygen; or
- (v) required dialysis.

2. You have not:

- (i) had your most recent coronary artery by-pass, coronary angioplasty or stent insertion more than 20 years ago;
- (ii) had a coronary angioplasty or stent insertion in the past 6 months;
- (iii) had any aneurysm that has not been surgically repaired;
- (iv) in the past 5 years, received treatment for or taken medication for Congestive Heart Failure (CHF);
- (v) in the past 5 years, received treatment for or taken medication for Cardiomyopathy with a Grade IV ventricle or a ventricular ejection fraction of 20% or less; or
- (vi) been advised by any physician that travelling on your trip would be medically unsafe or that you should not travel on your trip.

Acceptance Statement: You are eligible for coverage under the A La Carte Travel Insurance policy if you meet all the requirements above on the departure date of any trip.

This coverage must be applied for prior to leaving your province of residence.

FOR ALL PLAN TYPES YOU MUST BE ELIGIBLE FOR COVERAGE (AS PER SECTION 1 - ELIGIBILITY REQUIREMENTS) ANY TIME YOU DEPART ON YOUR TRIP.

SINGLE TRIP PLAN

The Single Trip Plan: (i) covers you for your single trip outside of Canada; (ii) is provided to eligible persons under the age of 95; and, (iii) can be used to top-up other plans. We will reimburse you for eligible expenses based on the terms, conditions, limitations and exclusions of this policy. Coverage begins on the policy effective date as specified by you on the Application for Insurance, and as shown on your policy receipt, and terminates on the earlier of the policy expiry date as specified by you on the Application for Insurance, and as shown on your policy receipt, or the date you return to Canada, whichever is earlier. The Single Trip Plan contains the pre-existing medical condition period as stated on your policy receipt.

RETIREE PLAN TOP UP COVERAGE

If you have Retiree Plan Coverage with a maximum limit of at least \$500,000 for at least the first 30 days of your trip, we will top up that maximum limit to \$2,000,000 under the terms and conditions of this policy for no extra charge if you have purchased, with us, at least 35 days coverage for a Single Trip. The Retiree Plan Top Up Coverage will be subject to the terms and conditions of this policy and in addition: (i) this coverage is for the number of days of your trip that are covered by your Retiree Plan Coverage; (ii) the expiry date of this Retiree Plan Top Up Coverage is the day prior to the policy effective date of your Single Trip; (iii) this coverage is available up to and including age 94; and (iv) each claim is subject to a deductible equal to the maximum limit of your Retiree Plan Coverage, or a minimum of \$500,000.

ANNUAL MULTI-TRIP PLAN

The Annual Multi-Trip Plan covers you for an unlimited number of trips outside of Canada for a specific number of consecutive days for any trip, as chosen by you on the Application for Insurance and as shown on your policy receipt. The Annual Multi-Trip

Plan provides coverage for an unlimited number of coverage days while you are traveling within Canada but outside your province of residence.

The Annual Multi-Trip Plan does not offer coverage: (i) to anyone who is: 86 years of age or older on the Annual Multi-Trip Plan policy effective date if selecting the 8 day Annual Multi-Trip Plan; 81 years of age or older on the Annual Multi-Trip Plan policy effective date if selecting the 16 or 32 day plan; 77 years of age or older on the Annual Multi-Trip Plan policy effective date if selecting the 62 day plan; or (ii) if it is purchased to top-up another policy.

Out of Canada coverage applies to trips that do not exceed the number of consecutive days for any trip as chosen by you on the Application for Insurance and as shown on your policy receipt. If you wish to be out of Canada for more than the number of days permitted for the plan you have chosen, you may purchase additional coverage for that period by calling **Travel Insurance Specialists at 1-800-563-0314 or 905-830-2928.**

In Canada coverage for an Annual Multi-Trip Plan begins on the date you depart your province of residence for travel within Canada. Out of Canada coverage for an Annual Multi-Trip Plan begins on the date you depart Canada.

Coverage for an Annual Multi-Trip Plan terminates on whichever occurs first: (i) the date you return to your province of residence; (ii) 11:59 pm on the last day of coverage permitted for the Annual Multi-Trip Plan you have chosen; (iii) 365 days after your Annual Multi-Trip policy effective date.

To reset the number of coverage days on your Annual Multi-Trip Plan, you must return to Canada for 24 hours or more.

All terms, conditions, limitations and exclusions of this policy apply.

In the event of a claim under an Annual Multi-Trip plan, you will be required to provide proof, acceptable to us, of your departure date from Canada.

SECTION 3 – EMERGENCY EXPENSES

We will pay for eligible expenses up to the maximum coverage limit as chosen by you on your Option Worksheet, less any applicable deductible amount, and as stated on your policy receipt, for the actual expenses related to the emergency medical attention you need during your period of coverage due to an emergency when these expenses are not covered by your Government Health Insurance Plan (GHIP) or any other coverages you may have available to you.

You are responsible for paying the deductible amount as chosen by you and/or stated on your policy receipt, for the covered expenses of each claim. In the event of multiple outpatient claims being incurred during the period of coverage, a \$250US deductible will be applied in addition to any deductible chosen by you, to the second and any subsequent claims. If you have chosen not to claim or the amount of your claim is less than your deductible, then the \$250US will not apply. Original, itemized receipts or invoices are required for all claims.

You must notify us at 1-888-803-3324 or 954-308-3905 (collect) within 24 hours of any claim or medical or dental treatment. Failure to do so will result in a managed care penalty where you will be responsible for 50% of any gross eligible expenses incurred and the maximum liability under this policy will be limited to \$25,000CDN. You must call unless your condition prevents you from doing so and in this case you must contact us as soon as medically possible or have someone call on your behalf. If you or someone on your behalf does not notify us prior to the arrangement of an Emergency Assistance Service (as stated in the Schedule of Benefits Summary), no benefit is payable.

We, in consultation with your physician(s), reserve the right to move you to a medical facility of our choice or return you to Canada prior to any treatment or following emergency treatment or hospitalization for an emergency, if on medical evidence you are able to be moved without endangering your health. If you elect not to return to your province of residence, then any expenses incurred by you following this recommendation, will not be covered under this policy. If you elect to return to Canada for further treatment and then after the treatment subsequently travel again, any expenses incurred relating to the condition for which you were treated would not be covered.

If you make a temporary return to Canada during your period of coverage and receive medical treatment during this return to Canada, then any treatment received during the remaining period of coverage under this policy relating to the medical condition treated during your temporary return to Canada will not be covered. Each time you depart Canada you must remain eligible as per Section 1 – Eligibility Requirements.

The emergency medical attention you receive must be required as part of your emergency treatment and ordered by a physician (or a licensed dentist).

This coverage pays reasonable and customary charges for eligible expenses for:

Emergency Medical Expenses

(a) Emergency Medical Services – Care received from a physician in or out of a hospital, the cost of a hospital room (to a maximum of semi-private rates), the rental or purchase (whichever is less) of a hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose your condition, removal of a cast or stitches (to a maximum of \$300 per claim provided the removal is done within 60 days of the date of claim) and medications for the treatment of your emergency. All of the above must be prescribed by a physician or licensed dentist.

(b) Emergency Paramedical/Professional Services – (must be referred by a physician) Care received from a licensed chiropractor, osteopath, physiotherapist or podiatrist, up to \$250 per category of practitioner.

(c) Emergency Ambulance transportation – (i) local ground ambulance service to a medical service provider in an emergency; (ii) the cost of helicopter services to a maximum of \$4,000 (must be arranged or authorized by us in advance).

(d) Emergency Dental due to accidental blow to the mouth – If you need dental treatment to repair or replace your sound natural or permanently attached artificial teeth because of an accidental blow to the mouth during your trip, you are covered to a maximum of \$2,000. This treatment must be provided by a licensed dentist and be completed within 30 days after the accident.

(e) Emergency Relief of Dental Pain – If you need emergency dental treatment during your trip, we will reimburse you for up to \$300 for expenses for a consultation, xray and/or prescription related to the relief of dental pain. This treatment must be provided by a licensed dentist and receipts must be provided.

Emergency Assistance Services

(a) Expenses to return children under your care – If you are admitted to the hospital for more than 24 hours or must return to Canada because of a medical condition, we will pay for the extra cost of the child's transportation to their original departure point via the most cost-effective itinerary and the return airfare of a qualified escort, if necessary, via the most cost-effective itinerary when the airline requires it. The child must have been under your care during your trip and be covered under your policy.

(b) Expenses to return your vehicle – If you are unable to drive your vehicle to your original departure point as a result of a medical emergency out of Canada that has been reported to us within 24 hours of receiving treatment, we will cover the reasonable costs to return your vehicle to a maximum of \$2,500. In order for benefits to be provided, you must return your vehicle within 30 days of your claim occurrence date. For a driver's time to be paid for the return of the vehicle they must be employed by a professional vehicle return company and provide the company's invoice for services. If you used a rental car during your trip, we will cover its return to the rental agency but not for the

rental cost. This benefit is available for *claim* only once per *period of coverage*. Valid receipts must be provided.

(c) Emergency Evacuation and Repatriation – If *our* medical advisors, in consultation with the attending *physician*, request *your* return to Canada or transfer to another *hospital* for the continuance of *your emergency* medical care, we will pay for one or more of the following via the most cost-effective itinerary, if arranged or authorized by *us* in advance:

- ◆ The extra cost of an economy class/charter fare;
- ◆ A stretcher fare on a commercial flight;
- ◆ The return economy class/charter fare of a qualified medical attendant and the attendant's reasonable fees and expenses if required by the airline;
- ◆ The cost of jet or propeller powered air ambulance; or
- ◆ A *travel companion's* extra fare to accompany *you*.

(d) Subsistence Allowance - If a medical *emergency* prevents *you* or *your travel companion* from returning to *your* original point of departure as originally planned or if *your emergency* medical treatment or that of *your travel companion* requires *your* transfer to a location that is different from *your* original destination, we will reimburse expenses for meals, hotel, phone calls and taxis, up to \$150 per day to a maximum of \$1,500. We will only pay for these expenses if *you* have actually paid for them and can submit the original receipts.

(e) Expenses Related to your Death - If *you* die during *your trip* from a risk covered under this *policy*, we will reimburse *your* estate for the preparation and transportation costs to return *your* body home (using customary airline procedures), up to \$5,000. The cost of a casket, urn or headstone is not an eligible expense.

In addition, if someone is legally required to identify *your* body and must travel to the place of *your* death, we will pay the fare via the most cost-effective itinerary for that person, and up to \$300 for that person's hotel and meal expenses. We will only pay for these expenses if that person has actually paid for them and can submit the original receipts. We will also cover this person for medical benefits listed in this *policy* for 72 hours. (all terms, conditions, limitations and exclusions will apply).

(f) Bedside Companion Travel and Subsistence - If *you* are travelling alone and are admitted to a *hospital* for 3 days or more, we will pay the economy class or charter fare via the most cost-effective itinerary for someone to be with *you*. We will also pay up to

\$300 for that person's hotel and meals and cover him/her under this *policy* (all terms, conditions, limitations and exclusions will apply) until *you* are medically fit to return to Canada. We will only pay for these expenses if *you* have actually paid for them and can submit the original receipts. For an insured *child*, a bedside companion is available immediately upon *hospital* admission.

(g) Major Event Return Home - In order for *you* to receive up to \$3,000 maximum benefit that this benefit provides, *you* must: (i) be aware that this benefit is only available while covered under a Travel Insurance Specialists (TIS) *policy*; (ii) be aware that there is a limit of one *claim* per *policy* term per insured. This benefit is not available if *you* are covered under the Retiree Plan Top Up Coverage under your TIS *policy*.

1. If *you* or *your travel companion*, have been hospitalized for at least 7 consecutive days outside of Canada and upon discharge from the *hospital* through medical evidence *you* are not able to drive back to Canada, we will reimburse *you* up to the maximum available under this benefit for eligible expenses for a one way economy airfare back to *your* province or territory of residence, if approved by *us* in advance. *You* must arrange this return home within 7 days of discharge from the *hospital*. If *your* vehicle return cost is more than the allowable amount in the Expenses to return *your* vehicle benefit, this benefit will reimburse *you* for any eligible reasonable excess costs *you* may incur, up to the maximum available under this benefit.

2. If one of the following incidents occur during *your period of coverage*, we will reimburse *you* for up to the maximum available under this benefit for eligible expenses for economy airfare, if approved by *us* in advance, related to *your* return home to *your* province or territory of residence and then back to *your* original destination:

- death of an *immediate family* member in Canada
- hospitalization of an *immediate family* member for at least 7 consecutive days in Canada
- disaster which has made *your* principal residence in Canada uninhabitable
- disaster which has made *your* land based residence at *your* destination outside of Canada, uninhabitable (including trailers and motorhomes)

You are not eligible for benefit 2. above if: (i) during the 6 month period prior to *your* departure date, *you* were aware of circumstances that may require *you* to return to Canada prior to *your* scheduled return date; (ii) during the 6 month period prior to *your* departure date, the *immediate family* member was hospitalized.

SECTION 4 – EXCLUSIONS FOR EMERGENCY EXPENSES

This *policy* does not cover and no benefit is payable for any *claim* arising from or related to:

1. Any *pre-existing medical condition* that was not stable at any time during the *pre-existing medical condition stability* period prior to any *departure date* from Canada as specified on *your policy receipt* and selected by *you* on *your Option Worksheet*; (The 1 month *pre-existing medical condition stability* period option, if chosen by *you*, is only applicable to the *medical condition* for which *your* recent medication change applies. All other *medical conditions* are subject to the 3 or 6 month *pre-existing medical condition stability* period, as stated on *your policy receipt*.);
2. Expenses incurred for medical care or services where travel was undertaken contrary to medical advice or after notice of a *terminal illness* has been given;
3. Expenses incurred for: (i) ongoing or follow up care (unless specifically provided for in this *policy*), rehabilitative care or recurrence of a *medical condition* or related condition once *your* condition has been treated and *you* have been discharged from the medical facility where *you* received medical care, unless any further care is specifically approved by *us* in advance, (ii) subsequent *emergency treatment* or hospitalization for a *medical condition* or related *medical condition* for which *you* received *emergency treatment* during *your trip*, (iii) lost or replacement medication; eyeglasses, contact lenses or hearing aids, (iv) dental services (other than provided for in this *policy*), (v) services which are not medically necessary, (vi) treatment of varicose veins, gout, arthritis, bursitis, decubus ulcer (pressure sore) or cataracts;
4. Any *medical condition* whereby information given by *you* on the *option worksheet* was false, incorrect, incomplete, or misleading. In that case, we will void *your* coverage under this *policy* and refund *your* premium;
5. Transplants including but not limited to cornea transplant, organ transplant or bone marrow transplant, artificial limbs, prosthetic devices (other than a knee or a hip that had been replaced more than 12 months prior to any *departure date*) or implants including any associated charges;
6. Cardiac procedures including but not limited to cardiac catheterization, coronary bypass, coronary angioplasty or surgery, unless approval is specifically given by *us* prior to the procedure being performed;
7. Expenses incurred whereby this *policy* was purchased specifically to obtain *hospital* or medical treatment outside of Canada whether or not recommended by *your* attending *physician*;
8. Pregnancy; routine pre-natal care; abortion or childbirth; complications of *your* pregnancy or childbirth; expenses incurred by a person not named as an insured on *your Application for Insurance* and not shown on *your policy receipt*; an *emergency* arising from or related to a congenital birth defect;

9. Medical expenses incurred as the result of: (i) cancer other than a first time diagnosis; (ii) not following a *physician's* recommended or prescribed therapy or treatment within the *pre-existing medical condition* period; (iii) a mental or emotional disorder or acute psychosis (including stress and anxiety) that does not require admission to a *hospital*; (iv) *your* visit to a medical specialist which was not referred by a general practitioner; (v) *your* visit to a dermatologist;
10. Act of war, invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, terrorism, rebellion, revolution, insurrection, civil commotion, assuming the proportions of or amounting to an uprising, military or usurped power;
11. Any medical procedure, hospitalization or ambulance service that was not previously authorized or arranged in advance by *us*;
12. Any *emergency* assistance service not previously authorized or arranged in advance by *us*;
13. Rock or mountain climbing; parasailing, zip lining, hang-gliding, parachuting, bungee jumping, or skydiving; participating in a motor sport or motor racing; *your professional* participation in an organized sport; or scuba diving unless *you* hold an open water diving certificate;
14. Committing or attempting to commit suicide or a criminal act; intentional self-inflicted injury; medication abuse; an alcohol related illness; *your* being impaired or adversely influenced by medication, alcohol or intoxicants;
15. Operating or learning to operate any aircraft, as pilot or crew;
16. Any unlawful acts committed by *you*, *your immediate family* or *your travel companion*, whether an insured or not;
17. Expenses incurred for: (i) medication commonly available without prescription, (ii) vaccinations, immunizations, injections or medication received on a preventative basis or for the maintenance of a *medical condition*, (iii) contraceptives, fertility drugs, vitamin preparations, general physical examinations or routine medical tests;
18. Expenses incurred for the return of *your* vehicle if *you*: (a) pre-booked the return of *your* vehicle, or (b) had purchased round trip air fare;
19. Expenses incurred for: (i) air transportation, (ii) surgery, (iii) magnetic resonance imaging (MRI), computerized axial tomography (CAT), biopsy and other diagnostic tests; unless approval is specifically given by *us* prior to the service, surgery, test, or procedure being performed;
20. Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or any possible consequences thereof;
21. Sexually Transmitted Diseases;

22. Any condition for which you were hospitalized on your policy effective date, if your policy effective date is after the date you depart Canada;
23. Expenses incurred during any employment or other duties for which you received remuneration or benefits;
24. Expenses incurred in Canada for a Single Trip Plan and expenses incurred in your province of residence for an Annual Multi-Trip Plan (unless specifically provided for in this policy);
25. Any interest, finance or late payment charge;
26. Elective or non-emergency medical or dental treatment;

27. Expenses incurred: (i) if you are not eligible for coverage under this policy, as per Section 1 - Eligibility Requirements; (ii) if your Score on the Option Worksheet is incorrect based on your medical records or other information provided by your physician; (iii) if you were under one year old or 95 years of age or older on the policy effective date; or, (iv) if the correct premium was not paid in full;
28. Expenses incurred if you are not a permanent resident of Canada or not covered under a Government Health Insurance Plan (GHIP); or
29. Losses arising out of or resulting from radioactive, toxic, explosive, or other hazardous properties of nuclear materials or by products.

SECTION 5 – GENERAL CONDITIONS and LIMITATIONS

Insuring Agreement

Subject to your meeting the Eligibility Requirements, as stated in Section 1 - Eligibility Requirements, for this policy and in consideration for the full and correct premium received, we will insure you against eligible expenses incurred as the result of an emergency and pay these benefits, or other covered losses, in accordance with the terms, conditions, limitations and exclusions of this policy. The maximum period of coverage under this policy shall not exceed 12 consecutive months. Acceptance of the Application for Insurance and coverage under this policy is at our option. If your Application for Insurance is not accepted, you will receive a full refund of your premium paid.

You must notify us at 1-888-803-3324 or 954-308-3905 (collect) within 24 hours of any claim or medical or dental treatment. Failure to do so will result in a managed care penalty where you will be responsible for 50% of any gross eligible expenses incurred and the maximum liability under this policy will be limited to \$25,000CDN. You must call unless your condition prevents you from doing so and in this case you must contact us as soon as medically possible or have someone call on your behalf. If you or someone on your behalf does not notify us prior to the arrangement of an Emergency Assistance Service (as stated in the Schedule of Benefits Summary), no benefit is payable.

Your Application for Insurance must be signed and dated by you prior to your departure from Canada and submitted with the Option Worksheet and the full and correct premium paid prior to your trip departure date. No coverage will be provided to anyone not named on the Application for Insurance and not shown on your policy receipt. Coverage begins at 12:01 AM on your policy effective date and terminates at 11:59 PM on your policy expiry date.

Any change in your health status prior to the departure date of any trip which makes you no longer eligible for this policy, results in a change in your answers to the underwriting questions on the Option Worksheet or would change the stability status of a pre-existing medical condition (other than a minor ailment), constitutes a material change to your policy and you must immediately notify Travel Insurance Specialists at 1-800-563-0314 or 905-830-2928 (collect). Failure to contact Travel Insurance Specialists regarding a material change will result in any claim made being denied and coverage issued may be voided.

On any departure date, if: a) the full premium is not received; b) the cheque is not honoured; or, c) credit card charges are declined for any reason; your policy coverage will be voided and any claim incurred will be denied.

Your policy coverage will be voided and any claim will be denied if: a) the Application for insurance is not signed and dated by you; b) you are ineligible for coverage in accordance with any section of this policy; c) false information was provided to us; or, d) you have failed to disclose, misrepresented, mislead, or provided false information regarding your health and/or lifestyle while answering the Underwriting Questions in Part I of the Option Worksheet.

Any claim will be denied if, at all times during the 6 month period prior to your departure date and while you are covered under this policy, you do not act in a prudent manner so as to minimize costs to us.

In the event of the total amount of medical bills exceeding the maximum amount of insurance, we will pay all eligible expenses in the order in which the bills were received to the maximum of this policy.

In the event that the loss is the result of a motor vehicle incident causing accidental injury, no eligible expenses will be paid under this policy until benefits available through any motor vehicle insurance have been exhausted.

This policy is secondary to all other coverages that are available for payment of your claim expenses. If any benefits payable to you under this policy are in addition to similar benefits payable to you by any other insurer or insurance plan, total benefits paid to you by all insurers cannot exceed your actual total expenses. If you are covered under more

than one of our policies, the total amount paid to you will not exceed your actual expenses and the maximum to which you are entitled is the largest amount specified for the benefit in any one of our policies. If other insurers, for which you have coverage, state they are secondary payors also, we will co-ordinate payment of benefits, up to 50% of eligible expenses which are available under this policy, with all insurers which provide you benefits similar to those provided under this policy, up to a maximum of the largest amount specified by each insurer. We have full rights of subrogation. In the event of a payment of a claim under this policy, we will 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 under this policy. You will execute and deliver documents as necessary and co-operate fully with us so as to allow us to fully assert our rights. You will do nothing to prejudice such rights. We will not subrogate against any retiree plan benefit if the lifetime maximum limits for all in-country and out-of-country benefits is \$100,000 or less.

Limitation of Benefits - If you have an emergency medical incident during your trip, your emergency will be deemed over and benefits for the medical condition cease once: (i) your condition has been treated and you have been discharged from the medical facility where you received medical care, or (ii) your condition is deemed controlled based on the medical evidence and you can return to your province or territory of residence. Once your emergency is deemed over, as described above, any ongoing or follow up treatment, rehabilitative care or consultation, recurrence or complication of that medical condition, or related condition, will not be covered under this policy.

Notwithstanding any provisions contained herein, this policy is subject to the statutory conditions of the Insurance Act applicable to contracts of accident and sickness insurance in your province or territory of residence. This policy is governed by the laws and regulations of the province or territory in Canada in which you normally reside. The rights to any eligible benefits under this policy cannot be assigned to a third party unless approved by us. The laws and regulations of any other country other than Canada will not be considered when a claim is reviewed for payment.

The Application for Insurance, the Option Worksheet, the policy receipt, this policy and any riders or endorsements to the policy shall form the entire contract. Only we have the authority to change the contract or waive any of its terms, conditions or provisions. In the event that the information contained on the policy receipt is not the same as the information on the Application for Insurance, the original Application for Insurance, as completed and submitted by you, shall be deemed as the factual information.

Any provision of this policy which is in conflict with any federal law or provincial or territorial law of your province or territory of residence, is hereby amended to conform with the minimum requirements of that law, and all other provisions shall remain in full force and effect.

All premiums, benefits, and limits are quoted in Canadian currency unless otherwise specified. 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: (i) on the last date of service, or (ii) where cheques are issued directly to physicians, hospitals or other medical providers, on the date of issuance.

If you have misstated your age or misrepresented your health or lifestyle information which results in your paying an insufficient premium, then your coverage under this policy will be voided, your premium will be refunded and no benefits will be paid for any claim.

No statement made by you or any agent prior to or at the time of your Application for Insurance will be considered valid unless such statement has been submitted to us in writing at that time.

The existence of a medical condition for the purposes of determining your eligibility or when reviewing a claim under any section of this policy will be established using the records and any other information provided by your physician(s) whether or not the contents of the records were made fully known to you before or after you incurred a claim under this policy. You must grant us access to any and all medical records in the event a

medical *claim* has occurred. If *you* have provided any false or misleading information or *you* have failed to disclose information on the *Option Worksheet* regarding *your* health or lifestyle and after review of *your* medical records it is found that *you* were not eligible for this *policy*, *your* coverage under this *policy* will be voided, *your* premium will be refunded and no benefits will be paid for any *claim*.

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.

Our liability under this *policy* is limited solely to the payment of eligible benefits, up to the maximum amount chosen by *you* on the *Option Worksheet* and stated on the *policy receipt*, less any applicable *deductible* amount *you* have chosen, for any loss or expense. We do not assume responsibility for the availability, quality, results or outcome of any *treatment* or service, or *your* failure to obtain any *treatment* or service covered under the terms of this *policy*.

The payment to a medical provider by *us* for any eligible expense is at *our* option. In the event that we choose not to pay the medical facility directly, or they will not accept payment from *us* directly, we will reimburse *you* for any eligible expenses that *you* have paid provided that *you* provide a valid original receipt for such services, including original itemized bills, invoices and receipts.

Any legal proceedings with respect to *your claim* must be filed in *your* province or territory of residence in Canada within 1 year from the date of occurrence of the *claim*. If applicable law provides for a longer period, *you* must begin legal proceedings within the period provided by law.

Automatic Extension of Coverage: If *you*, or *your travel companion* travelling with *you*, is hospitalized on *your policy expiry date* or the last day of coverage on *your* Annual Multi-Trip Plan, *your* coverage will automatically be extended at no additional premium for the period of hospitalization and up to 72 hours after the *emergency* has been declared over or *you* are no longer receiving *emergency* medical *treatment*. In addition, coverage will automatically be extended for 72 hours when *your* common carrier on which *you* are pre-booked as a passenger is delayed due to extreme weather conditions or mechanical failure. *You* must notify *us* of the occurrence immediately and provide documented proof of the cause for the delay that is satisfactory to *us*.

Extension of Coverage: Any extension requested will be subject to *our* agreement to extend. If *you* choose to extend *your trip* beyond the *policy expiry date* shown on *your policy receipt* for a reason not covered under this *policy*, *you* must contact **Travel**

Insurance Specialists at 1-800-563-0314 or 905-830-2928 (collect) at least ten (10) days prior to the *policy expiry date* shown on *your policy receipt*.

The conditions for extension are: (i) *you* pay the required additional premium, (ii) *you* understand that all terms, conditions, limitations and exclusions of the *policy* apply during *your* extension period, (iii) *you* remain eligible for coverage under all sections of this *policy*, (iv) a *claim* has not been reported, incurred or paid, (v) *you* are not aware of any medical problems or symptoms that may require *treatment* during the period of the extension; and (vi) the *recurrence* of a *medical condition* or a related condition that has given cause for a *claim* during the original term of the *policy* will not be covered during any extension period.

Notice of Right to Examine Policy: *You* have 10 days to examine *your policy* after *you* receive it. If for any reason during those 10 days *you* are not satisfied with this *policy*, return it with *your* written request for cancellation to:

**Travel Insurance Specialists,
Box 93060, 1111 Davis Drive, Newmarket, Ontario, L3Y 8K3**

Your full premium will be refunded provided *you* have not left on *your trip*. The *policy* will then be cancelled from the *policy effective date* and will be deemed to have never been in force.

Refunds: Other than allowed under Notice of Right to Examine *Policy*, we will only consider other requests for a refund; (i) if *you* did not leave on *your trip* or if *you* returned early from *your trip* and no *claim* in excess of *your* total *deductible* has been incurred or paid, or is pending; and (ii) before *your period of coverage* ends. No *claim* will be paid if *you* have received a full or partial refund of premium. **Refunds are not available on the Annual Multi-Trip Plan.**

You must send a written request with proof of *your* non-departure, or early return, to:

**Travel Insurance Specialists,
Box 93060, 1111 Davis Drive, Newmarket, Ontario, L3Y 8K3**

Early return refunds will be calculated on a pro-rata basis based on the date *you* enter Canada. Proof must be provided as to *your* date of entry to Canada in the way of a customs date stamp, *your* return air fare ticket, or *your* signature on a credit card receipt from a Canadian business. If none of these are available, the postmark on *your* written request, if mailed, or the date of a faxed request or *your* telephone call is received by Travel Insurance Specialists will be used to calculate any refund. All requests for a refund must be submitted within 30 days of *your* return to Canada. **Under no condition will a refund be made after the policy effective date for an early return during a coverage extension period.**

SECTION 6 – DEFINITIONS

accidental injury: means an injury sustained which is caused by external and purely accidental means, directly and independently of all other causes.

act(s) of war: means any loss or damage arising directly or indirectly from, occasioned by, happening through or in the consequence of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not) by any government or sovereign, using military personnel or other agents, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

age or ages: means *your* attained *age* on the *policy effective date*.

Application for Insurance: means a document which is completed by *you* that confirms *your* personal information as well as the plan coverage chosen by *you* for which *you* have paid the full and correct premium. The *Application for Insurance* forms part of this *policy*.

bowel condition: includes ulcerative colitis, Crohn's disease, diverticulitis, *chronic* constipation or Irritable Bowel Syndrome (IBS).

child or children: means an unmarried dependent son or daughter under the *age* of 21 or an unmarried, dependent son or daughter who is mentally or physically challenged.

chronic: means a *medical condition* that continues, persists, is episodic or recurrent over an extended period of time. This condition is usually long lasting and does not easily or quickly resolve itself.

complete medical examination: means that *you* have visited a licensed *physician* where *your* medical history was updated, any symptoms were diagnosed, and any test(s) requested or proposed were completed and *you* are aware of the results of such test(s).

claim or claims: means any incident where *you* have suffered a loss with or without *our* knowledge, to which charges apply, that is covered under this *policy*.

deductible: means the amount of eligible expenses *you* are responsible to pay, prior to any payment made by *us* under this *policy*, as specified on *your policy receipt* and chosen by *you* on *your Option Worksheet*.

departure date: (i) the date on which *you* leave Canada, for a Single Trip Plan; or, (ii) the date on which *you* leave *your* province of residence, for an Annual Multi-Trip Plan.

emergency or emergencies: means an unforeseen mental or emotional disorder that requires admission to a *hospital*, *sickness* or *accidental injury* which occurs during *your trip* and requires immediate *treatment* to prevent or alleviate existing danger to life or health. An *emergency* no longer exists when the medical evidence indicates that *you* are no longer receiving emergent medical care and are able to be discharged from the medical facility.

Government Health Insurance Plan (GHIP): means the coverage that the provincial or territorial governments provide to residents of Canada.

heart condition(s): includes (i) abnormal heart rhythm (include arrhythmia, atrial fibrillation, irregular heartbeat); (ii) pacemaker or defibrillator insertion (or replacement); (iii) heart attack (myocardial infarction); (iv) heart transplant; (v) coronary artery disease (including angina); (vi) coronary angioplasty or stent insertion; (vii) coronary artery by-pass; (viii) valvular disease of the heart (include any regurgitation or stenosis (mild, moderate or severe)); (ix) abnormal heart murmur; (ix) pericarditis; or (x) cardiomyopathy.

home: means *your* province or territory of residence or the place from which *you* leave on the first day of coverage and to which *you* are scheduled to return on the last day of coverage.

hospital: means a facility that is licensed as a *hospital*, where in-patients receive medical care, that has a Registered Nurse on permanent duty and that includes a laboratory and operating room. A clinic; an extended or palliative care facility; a rehabilitation establishment; an addiction centre; a convalescence, rest, or nursing home; home for the aged; or health spa is not a *hospital*.

immediate family: means *your spouse*, natural, step, or adopted children, persons for whom *you* are the legal guardian, parents, parents-in-law, step-parents, sisters, brothers, sisters/brothers-in-law, step-sisters/brothers, sons/daughters-in-law, grandparents, grandchildren, aunts, uncles, nieces, and nephews.

liver condition: includes Hepatitis C or Cirrhosis

lung condition: includes Chronic Obstructive Pulmonary Disease (COPD), *chronic* bronchitis, emphysema, pulmonary fibrosis, asbestosis, lung surgery or *chronic* asthma. (This does not include seasonal allergies or a *minor ailment*.)

medical condition: means *accidental injury* or *sickness*. For the purposes of establishing *stability* prior to your *departure date*, all *minor ailments* are considered *stable*.

medication(s): means any *physician*-prescribed drug (whether filled or not) or remedy used in the *treatment* of disease and the maintenance of health, including new prescriptions, any renewal(s) or refill, insulin, or nitroglycerine (in any form, with or without a prescription). It does not include other drugs and remedies obtained without a prescription, including aspirin (or equivalent), vitamins, minerals and hormone replacement (or therapy).

minor ailment: means a non-chronic viral or bacterial infection (except for any condition requiring the use of Prednisone or equivalent steroid *medication* in pill form) which does not require any follow up consultation to any medical provider beyond the initial assessment and includes the use of only one *medication* for a maximum of 14 days.

mountain climbing: means the ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers and lead or top-rope anchoring equipment.

Option Worksheet: means the section of the *Application for Insurance* you have completed showing the coverage options you have chosen and the answers you have provided to the underwriting questions regarding your health and lifestyle.

period of coverage: means the period of time that coverage is provided between the *policy effective date* and *policy expiry date*, as stated on your *Application for Insurance* and as shown on your *policy receipt*.

physician: means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A *physician* must be a person other than yourself or a member of your immediate family.

policy or policies: means this *policy* contract, the *Application for Insurance*, the *Option Worksheet*, the *policy receipt* and any riders or endorsements to the *policy* shall form the entire contract. Only we have the authority to change the contract or waive any of its terms, conditions or provisions.

policy effective date: means the date your coverage begins, as stated on your *Application for Insurance* and as shown on your *policy receipt*.

policy expiry date: means the date your coverage ends, a) as stated on your *Application for Insurance* and as shown on your *policy receipt*; or b) the date that you are returned by us to Canada for any medical reason

policy receipt: means the document sent to you confirming the coverage you have selected on your *Option Worksheet*. The *policy receipt* forms part of the *policy*.

pre-existing medical condition(s): means a *medical condition* (other than a *minor ailment*) for which *treatment* has been taken or received, or which exhibited symptoms prior to any *departure date* and includes a medically recognized complication or *recurrence* of a *medical condition*.

professional: means a person who is engaged in a specific activity and receives remuneration.

recurrence: means the appearance of symptoms caused by or related to a *medical condition* which was previously diagnosed by a *physician* or for which *treatment* was previously received.

rental car: means a private passenger automobile, SUV, minivan, mobile home, camper truck, or trailer home used during your *trip* exclusively for transporting of passengers other than for hire.

return date: means the date on which you return to Canada.

sickness: means an illness, pain and suffering or disease requiring medical *treatment* or hospitalization.

spouse: means someone to whom one is legally married, or with whom one has been living in a conjugal relationship for at least one full year before the *policy effective date*.

stable or stability: means the *medical condition* is not worsening and there has been no alteration in any *medication* (including a new prescription) for the condition or in its usage or in its dosage, a *physician* has not received any test results indicating a deterioration of your *medical condition*, nor has there been any alteration in *treatment* prescribed or recommended by a *physician* or received within the *pre-existing medical condition* time period you qualify for or have chosen. The following are not considered alterations or changes in *medications*: the change from a brand named *medication* to a generic brand *medication* provided the usage or dosage has not changed; the dosage changes of the regulatory *medications* insulin or Coumadin, Warfarin, Pradaxa, Pradax or Dabigatran.

terminal illness: means a *medical condition* for which, prior to your *policy effective date*, a *physician* gave a prognosis of eventual death within 12 months or palliative care was received.

terrorism: means an act, including but not limited to the use of force or violence and/or the threat thereof or commission or threat of a dangerous act, of any person or group(s), or governments(s), committed for political, religious, ideological, social, economic or similar purposes including the intention to intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against any government and/or to put the civilian population, or any section of the civilian population, in fear.

top-up: means a procedure whereby a *policy* is purchased to extend your coverage period and would become effective directly following the expiry of another *policy*.

travel companion: means someone who is a named applicant on the *Application for Insurance* and shown on your *policy receipt*.

treatment, treat or treated: means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a *physician*, including but not limited to prescribed *medication*, investigative testing or surgery.

trip: means the period of time between the *departure date* from Canada and the earlier of the *return date* to Canada or your *policy expiry date*.

we, us, our: means Industrial Alliance Insurance and Financial Services Inc.

you, yourself, your: means the person(s) named as the applicant(s) on the *Application for Insurance* and shown on your *policy receipt*.

SECTION 7 – CLAIM PROCEDURES

Claim Notification: You must notify us at 1-888-803-3324 or 954-308-3905 (collect) within 24 hours of any *claim* or medical or dental *treatment*. Failure to do so will result in a managed care penalty where you will be responsible for 50% of any gross eligible expenses incurred and the maximum liability under this *policy* will be limited to \$25,000CDN. You must call unless your condition prevents you from doing so and in this case you must contact us as soon as medically possible or have someone call on your behalf. If you or someone on your behalf does not notify us prior to the arrangement of an *Emergency Assistance Service* (as stated in the *Schedule of Benefits Summary*), no benefit is payable.

For general information regarding your *policy*, call Travel Insurance Specialists at 1-800-563-0314.

Call us for a *claim* form at 1-866-772-5577 or at 905-830-2919 (collect). In the event that we pay any medical expense on your behalf for which there is coverage through your *Government Health Insurance Plan (GHIP)*, we have full rights to recover any amount due you, with respect to these expense(s) paid, from the *GHIP*.

Claim Documentation: Once your *emergency* is over, you must submit all *claims* to us within 90 days from the date of loss. Failure to furnish proof of *claim* within 90 days does not invalidate your *claim* if proof is furnished as soon as reasonably possible and in no event later than 1 year from the date of loss. If applicable law provides for a longer period, you must submit your *claim* within the longer period provided for by law. For your *claim* to be valid, you must provide all of the documents we require to support your *claim*. Failure to complete the required *claim* and authorization forms in full will delay the assessment of your *claim*.

Claim Procedure: The payment to a medical provider by us for any eligible expense is at our option. In the event that we choose not to pay the medical facility directly, or they will not accept payment from us directly, we will reimburse you for any eligible expenses that you have paid provided that you provide a valid original receipt for such services, including original itemized bills, invoices and receipts. You will be required to pay your *deductible* (if any) directly to the provider at the time the *claim* is incurred for each event of *sickness* or *accidental injury*. In the event of a *claim* under any *Annual Multi-Trip Plan* or the *Retiree Plan Top Up Coverage*, proof of your *departure date* must be supplied. For questions regarding a *claim* made on your *policy* call 1-866-772-5577 or 905-830-2919 (collect).

SECTION 8 – APPEAL PROCEDURES

In the event of a concern with the sales process or an issue about a *claim*, you may request that the circumstances be reviewed. Any new information provided will be taken into consideration and a decision will be given in writing outlining our findings based on the terms, conditions, limitations and exclusions of the *policy*. Requests to review your particular circumstances must be made in writing no later than 30 days after the date you receive our decision. Send your request for review including the reason for your concern and any new information supporting it to:

For sales concerns email: ombudsman@tis.ca
For *claims* issues email: ombudsman@ccmpclaims.ca
or send a letter to:

Review Committee
c/o Box 93149, 1111 Davis Drive, Newmarket, Ontario, L3Y 8K3