



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 symptoms that existed prior to and/or during *your trip*, or travelling outside of Canada contrary to a Government of Canada travel advisory (see Exclusion 30). Check to see how this applies in *your policy* and how it relates to *your destination, 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 1-888-694-8888 from the U.S.A., elsewhere call 905-830-4003 (collect) within 24 hours of any 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 \$25,000. 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**

NOTE: The maximum amount payable for all eligible benefits is \$5,000,000 per person per *claim*. All *claims* are subject to a US\$50 deductible unless you have applied the appropriate number of points on the *Option Worksheet* to change the deductible amount.

SINGLE TRIP AND ANNUAL MULTI-TRIP EMERGENCY MEDICAL BENEFITS

Emergency Medical Expenses

	MAXIMUM LIMITS UP TO Canadian dollars
(a) <i>Emergency Medical Services</i> including COVID-19.....	\$5,000,000
(b) <i>Emergency Paramedic/Professional Services</i>	\$250 per practitioner
(c) <i>Emergency Ambulance Transportation</i>	Eligible Expenses
(d) <i>Emergency Dental Due to Accidental Blow to the Mouth</i>	\$2,000
(e) <i>Emergency Relief of Dental Pain</i>	\$300
(f) <i>Removal of a Cast or Stitches after Emergency</i>	\$300

Emergency Assistance Services

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

24 Hour *Emergency Medical Assistance*

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 or territory 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 Cerebral Vascular Accident (CVA, stroke) or Transient Ischemic Attack (TIA, mini-stroke);
 - 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 (including an oxygen concentrator) for a *lung condition*; 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, or any dilation of the aorta;
- (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;
- (vi) been advised by any *physician* that travelling on *your trip* would be medically unsafe or that you should not travel on *your trip*; or
- (vii) had a diagnosis of Amyotrophic Lateral Sclerosis (ALS, Lou Gehrig's disease).

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 or territory of residence.

SECTION 2 — PLAN TYPES

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 reasonable and customary 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 condition stability period as stated on your policy receipt.

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 or territory 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, 16 or 32 day

Annual Multi-Trip 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 1-888-830-6760 or 450-629-9004 (collect).

In Canada coverage for an Annual Multi-Trip Plan begins on the date you depart your province or territory 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 or territory 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 have proof of your return to Canada.

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 reasonable and customary eligible expenses up to the maximum coverage limit as stated on the Schedule of Benefits summary, 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 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. Original, itemized receipts or invoices are required for all claims.

You must notify us at 1-888-694-8888 from the U.S.A., elsewhere call 905-830-4003 (collect) within 24 hours of any 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 \$25,000. 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 or territory 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 – In addition to eligible emergency medical expenses as itemized below, COVID-19 coverage is provided up to \$5,000,000.

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 stitches or a cast (to a maximum of \$300 per claim provided the removal is done within 60 days of the date of claim). Medications for the treatment of your emergency only, not exceeding a 30-day supply. All of the above must be prescribed by a physician or a 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. These services must be provided by a licensed dentist and be completed within 30 days after the accident and prior to your return to your province or territory of residence.

(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. These services 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) Vehicle return – 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

SECTION 3 — EMERGENCY EXPENSES ... continued

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.

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 Vehicle Return 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 condition(s) that was not stable during the pre-existing condition stability period prior to any departure date from Canada as specified on your policy receipt and selected by you on your Option Worksheet will not be covered. (The 30 day pre-existing condition stability period option, if chosen by you, is only applicable to the medical condition for which your recent medication change applies. This is not available if your medication treats a heart condition or lung condition. All other medical conditions are subject to the 90 or 180 day pre-existing 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), 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) any rehabilitative or convalescent care whether received during a hospitalization or after discharge at any facility, (iii) subsequent emergency treatment or hospitalization for a medical condition or related medical condition for which you received emergency treatment during your trip, (iv) lost or replacement medication; eyeglasses, contact lenses or hearing aids, (v) dental services (other than provided for in this policy), (vi) services which are not medically necessary, (vii) treatment of varicose veins, gout, arthritis, bursitis, decubitus ulcer (pressure sore) or cataracts;

4. Any medical condition whereby information given by you or on your behalf 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 paid;

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 by-pass, coronary angioplasty or surgery, insertion of a Ventricular Assist Device (VAD) or the initiation of Extra Corporeal Membrane Oxygenation (ECMO) 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; (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 physician; (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; driving or being a passenger on a motorcycle, motorized scooter or moped; 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 or territory 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 required premium was not paid;

28. Expenses incurred if you are not a permanent resident of Canada or not covered under a Government Health Insurance Plan (GHIP) for out-of-Canada medical expenses;

29. Losses arising out of or resulting from radioactive, toxic, explosive, or other hazardous properties of nuclear materials or by products; or

30. Expenses incurred in a country, territory or region that has a Government of Canada travel advisory posted at www.travel.gc.ca, on your departure date, advising Canadians against all travel to that country, territory or region.

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 required premium received, we will insure you against reasonable and customary 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 1-888-694-8888 from the U.S.A., elsewhere call 905-830-4003 (collect) within 24 hours of any 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 \$25,000. 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 required 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 condition (other than a minor ailment), constitutes a material change to your *policy* and you must immediately notify Travel Insurance Specialists at 1-888-830-6760 or 450-629-9004 (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 required 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 *brochure*, 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 paid 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 paid 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 reasonable and customary 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 outside of Canada, 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. 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 1-888-830-6760 or 450-629-9004 (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.

SECTION 5 — GENERAL CONDITIONS AND LIMITATIONS ... continued

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,
PO Box 4648, Rawdon, QC, J0K 1S0**

Your premium paid 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 or on a policy extension that was purchased after you departed Canada.**

Early return refunds will be calculated based on the date *you* enter Canada and the day bands as per the Rate Tables. If the total trip length still falls within the same day band, there is no refund. Refunds are subject to a fee of \$20 per person. 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.**

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

**Travel Insurance Specialists,
PO Box 4648, Rawdon, QC, J0K 1S0**

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 required correct premium. The *Application for Insurance* forms part of this *policy*.

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

child or children: means an unmarried dependent at least 1 year old and under age 21.

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 or consulted by telephone a licensed *physician* or licensed medical practitioner 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*.

departure date: means the date when *you* leave Canada for a Single Trip Plan or *your* province or territory 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 for out-of-Canada medical expenses.

heart condition: includes (i) abnormal heart rhythm (include arrhythmia, atrial fibrillation or 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) heart valve disease (include any regurgitation or stenosis (moderate or severe)); (ix) heart murmur; (x) pericarditis; or (xi) 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, sons/daughters-in-law, step-sisters/brothers, 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, Interstitial Lung Disease, pulmonary fibrosis, asbestosis, sarcoidosis, 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: means any 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 hospitalization, surgery or more than one follow-up consultation to any medical provider beyond the initial assessment and includes the use of no more than 2 *medications* for a maximum of 30 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 brochure, the *Application for Insurance*, 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 Application for Insurance*. The *policy receipt* forms part of the *policy*.

pre-existing condition: 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*.

SECTION 6 — DEFINITIONS ... continued

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*, you have not been advised by a *physician* that you should have a surgical procedure, nor has there been any alteration in *treatment* prescribed or recommended by a *physician* or received within the *pre-existing 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* or other licensed medical practitioner, including but not limited to prescribed *medication*, investigative testing or hospitalization, surgery or recommended action that is related to the condition.

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. (IA) and their administrator Travel Insurance Specialists (TIS).

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

SECTION 7 — CLAIM PROCEDURES

Call us for a *claim* form at **1-866-209-0112 from Canada or U.S.A, elsewhere 905-830-9629 (collect)**. For general information regarding *your policy*, call **Travel Insurance Specialists at 1-888-830-6760**.

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*.

In the event of a *claim* due to a hospitalization or *emergency room treatment* under this *policy*, if *your GHIP* does not provide any reimbursement for out-of-Canada medical expenses, *you* will be required to pay us US\$260 as a GHIP Replacement Cost. This is in addition to any *deductible* amount *you* have on this *policy*.

Claim Documentation: Once *your emergency* is over, *you* must submit all *claims* to us at the address shown in Section 8 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 reasonable and customary 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, proof of *your departure date* must be supplied.** For questions regarding a *claim* made on *your policy* call **1-866-209-0112 from Canada or U.S.A, elsewhere 905-830-9629 (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 or *claims* issues 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, ON L3Y 8K3