

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Your distributor is required to provide you with this information

Name of insurer: CUMIS General Insurance Company

Name of insurance product: Comprehensive Package

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.

Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified

COMPREHENSIVE PACKAGE PRODUCT SUMMARY

INSURER	ADMINISTRATOR	DISTRIBUTOR
CUMIS General Insurance Company 151 North Service Road Burlington, ON L7R 4C2 1-800-263-9120 Registered with the Autorité des marchés financiers under client number 2000383675.	Allianz Global Assistance 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-800-670-4426	Your distributor is required to provide you with this information. Name: Address: Phone:

QUEBEC RESIDENTS

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers

Place de la Cité, Tour Cominar
2640, boulevard Laurier, 4e étage
Québec, QC G1V 5C1
Toll-free: 1-877-525-0337
Website: lautorite.qc.ca

INTRODUCTION

This Product Summary will provide an overview of the Comprehensive Package. It will help you determine if this insurance is right for you without the advice of an insurance advisor. This document highlights the benefits, exclusions, limitations and restrictions that apply to this coverage. Refer to the policy for the complete terms and conditions. If you have questions about this coverage, contact your insurance representative.

The policy can be found at:

<https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx>



YOUR RIGHT TO CANCEL

If you are not completely satisfied with this policy, you may cancel it within 10 days of purchase for a full premium refund as long as you have not left on your trip and have not experienced an event that would cause you to submit a claim before you have left for your trip. To cancel your policy, please contact your insurance representative.

PRODUCT DESCRIPTION

The Comprehensive Package provides emergency medical coverage for Canadian residents while travelling outside their home province or territory of residence. This package will also help keep their travel plans safe with coverage for delays and trip cancellations, along with medical monitoring and assistance should an unexpected emergency happen.

The Autorité des marchés financiers classifies the Comprehensive Package as Travel Insurance.

Coverage begins on the effective date and ends on the expiry date. These dates are determined at the time of purchase and can be found on the Confirmation of Coverage.

COVERAGE SUMMARY PER PERSON

Coverage	Maximum Limit (\$CAD)
Trip Cancellation	Up to the amount you insure, shown on your Confirmation of Coverage
Emergency Medical	\$10 million
Trip Interruption	Up to the amount you insure, shown on your Confirmation of Coverage
Travel Delay	\$350 per day up to \$1,500; Minimum delay - 6 hours
Baggage Loss	\$1,000
Baggage Delay	\$400; Minimum delay - 12 hours
Travel Accident	\$100,000



NOTE

If a specific benefit is limited to a lower maximum (a sublimit), this will be identified in the benefit descriptions under each coverage.

DO YOU QUALIFY FOR THIS INSURANCE? (ELIGIBILITY)

To be eligible for coverage, you must:

- be a Canadian resident and be covered by a Canadian government health insurance plan during the entire Coverage Period
 - not have been advised against travel by a physician
 - not be travelling to receive medical treatment
- In the two (2) years prior to the effective date, not have been diagnosed with or received treatment for a terminal condition
- If you are age 65 or older on the effective date, you must not require assistance with activities of daily living



IMPORTANT NOTE ABOUT CHANGES IN YOUR HEALTH

If your health changes in any way before you travel, contact your insurance representative to see how this may affect your coverage.

TRIP CANCELLATION

You will receive payment for non-refundable, prepaid trip payments if you need to cancel before you have left on your trip due to a Covered Reason. You will be covered up to the amount you insure at the time of purchase as shown on the Confirmation of Coverage, less available refunds.

Covered Reasons	Exclusions
<p>Covered Reasons include but are not limited to the following:</p> <ul style="list-style-type: none">• Sickness or injury• Death• Traffic accident• Legal Proceeding (example: jury duty, adoption proceeding)• Schedule change of the airline carrier• Involuntary employment termination• Travel documents required for the trip are stolen• Default of a Canadian travel supplier ceasing operations• Severe weather• Canadian government issues a travel advisory after the effective date	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none">• Pre-existing medical condition that is not stable before the effective date. The stability period varies based on your age, If you are 64 years old or younger: 90 days If you are 65 years old or older: 150 days• Normal complication-free pregnancy or childbirth• Canadian government issues a travel advisory before the effective date

*Refer to the Trip Cancellation & General Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*

EMERGENCY MEDICAL

Emergency Medical covers you up to \$10 million for unexpected sickness or injury that happens during your trip.

Benefits	Exclusions
<p>If you experience a medical emergency while travelling this insurance provides coverage for the following:</p> <ul style="list-style-type: none">• Emergency hospital and medical expenses• Dental accident or emergency• Emergency transportation• Baggage return• Return of travelling companion• Return to trip destination• Transportation of family or friend• Pet return• Return of vehicle and watercraft• Return of deceased	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none">• Pre-existing medical condition that is not stable before the effective date. The stability period varies based on your age, If you are 64 years old or younger: 90 days If you are 65 years old or older: 150 days• Unrepaired aneurysm 4 cm or greater• Heart conditions if diagnosed with, received treatment for, or had an episode of congestive heart failure in the two (2) years before the effective date• Complications after 31st week of pregnancy, and high-risk pregnancy• Elective or experimental treatment

*Refer to the Emergency Medical & General Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*



WARNING

If you do not notify Allianz Global Assistance prior to seeking treatment without reasonable cause, we will only pay 80% of the eligible medical expenses. You will be responsible for paying the remaining 20% of eligible expenses.

TRIP INTERRUPTION

If you have to interrupt your trip or end it early, you will receive payment for unused non-refundable trip payments and deposits, additional accommodation and transportation expenses. You will be covered up to the amount you insure at the time of purchase as shown on the Confirmation of Coverage, less available refunds.

Covered Reasons	Exclusions
<p>Covered Reasons include but are not limited to the following:</p> <ul style="list-style-type: none">• Sickness or injury• Death• Traffic accident• Legal Proceeding (example: jury duty)• Schedule change of the airline carrier• Default of a Canadian travel supplier ceasing operations• Canadian government issues a travel advisory after the effective date	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none">• Pre-existing medical condition that is not stable before the effective date. The stability period varies based on your age, If you are 64 years old or younger: 90 days If you are 65 years old or older: 150 days• Normal complication-free pregnancy or childbirth• Canadian government issues a travel advisory before the effective date

*Refer to the Trip Interruption & General Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*

TRAVEL DELAY

If your trip is delayed, you will receive payment for lost prepaid trip expenses and additional expenses for meals, accommodation, communication and transportation. You will be covered for up to \$350 per day with a maximum of \$1,500, less available refunds. This benefit is subject to a Minimum Required Delay of 6 hours.

Covered Reasons	Exclusions
<p>Covered Reasons include but are not limited to the following:</p> <ul style="list-style-type: none">• Travel carrier delay• Lost or stolen travel documents• Traffic accident• Travel carrier denies boarding	<p>Travel Delay coverage is subject to the General Exclusions.</p>

*Refer to the Travel Delay & General Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*

BAGGAGE

Baggage Coverage provides payment of up to \$1,000, less available refunds for loss or damage to your baggage or if your baggage is stolen when you are on your trip.

Benefits	Exclusions
Baggage coverage provides payment for the lesser of the following: <ul style="list-style-type: none">• Cost to repair the damage• Cost to replace the damaged baggage• Reimburse original purchase price less depreciation	You will not be paid for expenses that arise from, or relate to the following: <ul style="list-style-type: none">• Suppliers restrictions on any baggage, including medical supplies and equipment• Ordinary wear and tear or defective materials or workmanship

*Refer to the Baggage Coverage & General Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*

BAGGAGE DELAY

Baggage Delay provides payment of up to \$400 if a travel supplier delays your baggage during your trip. This benefit is subject to a Minimum Required Delay of 12 hours and is only available for outbound travel.

Benefits	Exclusions
Baggage delay provides payment for the following: <ul style="list-style-type: none">• essential items you need for your trip until your baggage arrives	You will not be paid for expenses that arise from, or relate to the following: <ul style="list-style-type: none">• Suppliers restrictions on any baggage, including medical supplies and equipment• Ordinary wear and tear or defective materials or workmanship

*Refer to the Baggage Delay & General Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*

TRAVEL ACCIDENT

Travel Accident Coverage provides coverage up to \$100,000 in the event of an accidental injury or accidental death during your trip.

Benefits	Exclusions
<p>You will be paid up to the maximum sum insured if you experience accidental loss of one of the following:</p> <ul style="list-style-type: none">• Life• Sight or Hearing• Hand or hands• Foot or feet	<p>Travel Accident coverage is subject to the General Exclusions.</p>

*Refer to the Travel Accident & General Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*



LIMITATION

If you suffer more than one (1) of the life-altering losses described above, only the largest insured loss is payable.



AGGREGATE LIMIT

The total aggregate limit for all Travel Accident claims is \$10 million.

GENERAL EXCLUSIONS

The following general exclusions apply to all benefits:

1. Any loss, condition, or event that was known, or expected when your policy was purchased.
2. Acts of self-harm.
3. Acts committed to cause loss.
4. Abuse of alcohol or drugs.
5. Participating in extreme, high-risk sports and activities.
6. Participating in professional sporting competition.
7. Illegal acts.
8. Epidemic or pandemic, except when covered under the policy.
9. Acts of war and terrorism or any nuclear occurrence.
10. Cyber risk.
11. Act of negligence.
12. Travel against the orders of any government or public authority.

Refer to the General Exclusions section of the policy for the full list of General Exclusions.

LEGAL INFORMATION

Benefit Payment - This insurance only pays amounts that are beyond amounts payable from your government health insurance plan (if applicable), and any other insurance plan or source.

Currency - All amounts in the policy are in Canadian currency and reimbursements will be provided in Canadian currency.

Misrepresentation and Nondisclosure - If you provide incorrect or incomplete information when you make a claim, or at any time before you make a claim, the insurer may choose to void your coverage and refuse to pay your claim.

Limitation of Action – A proceeding against the insurer must begin within the timeline determined by the Insurance Act or Limitations Act of your home province or territory of residence. For Quebec residents this is in the Quebec Civil Code.

Right to be Reimbursed (Subrogation) – You agree to reimburse the insurer any amounts from a third party (in whole or in part) that is paid under a judgement or settlement agreement.

If you incur expenses due to a third party, the insurer may take legal action against the third party and you agree to cooperate fully with the insurer's right to recover funds.

Refer to the Legal Information section of the policy for details.

COVERAGE CONDITIONS

Automatic Extension of Coverage

Automatic Extension of Coverage applies to Emergency Medical and Trip Interruption coverages only.

Your coverage may be automatically extended beyond the expiry date stated on your Confirmation of Coverage for the following reasons:

Medically unfit to travel: Coverage automatically extends during hospitalization until you are deemed fit to travel, if medical evidence shows you are medically unfit to travel due to a covered sickness. Plus, an additional 5 days to travel to your province or territory of residence when deemed fit to travel.

Transportation Delay: If you are delayed due to a mechanical breakdown or accident of your travel carrier, coverage automatically extends for up to 72 hours.

Refer to Automatic Extension of Coverage in the Coverage conditions section of the policy for details.

MAKING CHANGES TO YOUR COVERAGE

What if you decide to stay longer?

Before you leave on the trip: Contact your insurance representative.

After you leave on the trip: Contact your insurance representative before the expiry of your existing coverage. You can apply if you are in good health and have no reason to seek medical attention or submit a claim during the new coverage period.

Refunds

A full refund will only be given within 10 days of purchase or partial refund after 10 days of purchase if:

- you have not departed on a trip; and
- you have no reason to submit a claim.



IMPORTANT

The refund will be calculated based on the date the refund request is received by Allianz Global Assistance. Refund amounts less than \$20 will not be issued.

HOW TO FILE A CLAIM

If you require medical care, please contact Allianz Global Assistance before seeking treatment. If you are experiencing a medical emergency, please have a family member or friend contact Allianz Global Assistance on your behalf within 24 hours of hospital admission and before any surgery is performed.

In Canada or USA

Toll Free: 1-800-995-1662

Outside Canada or USA

Toll Free: 00-800-842-08420

Country code + 800-842-08420

Collect: 416-340-0049

If you need to submit a claim because your trip was cancelled, interrupted or delayed, please notify Allianz Global Assistance as soon as possible.

Claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance claims Portal: <https://www.allianzassistanceclaims.ca> for the most efficient claims experience.

Notice of Claim: Claims should be reported as soon as reasonably possible, within 30 days of occurrence, and no later than one (1) year after the date of occurrence.

Proof of Loss: Written proof of loss should be submitted as soon as reasonably possible, within 90 days of occurrence, and in no later than one (1) year after the date of occurrence.

HOW TO FILE A COMPLAINT

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

1. **Contact Allianz Global Assistance**

Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

Allianz Global Assistance

Appeals Department

P.O. Box 277

Waterloo, ON N2J 4A4

Email: appeals@allianz-assistance.ca

2. **Contact the Ombudsman**

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

The Co-operators Group Limited

Ombudsperson

130 MacDonnell Street

Guelph ON, N1H 6P8

Phone: 1-877-720-6733

Email: Ombuds@cooperators.ca

3. **External Recourse**

If after submitting an appeal and contacting the insurer's ombudsman, you are still unable to resolve your concerns you may contact the General Insurance Ombud Service (GIO).

General Insurance Ombud Service (GIO)

Phone: 1-877-225-0446

Website: www.giocanada.org

QUEBEC RESIDENTS

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF). **Autorité des marchés financiers (AMF)**

Phone: 1-877-525-0337

Email: renseignement-consommateur@lautorite.qc.ca

4. **The Financial Consumer Agency of Canada (FCAC)**

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: <https://www.canada.ca/en/financial-consumer-agency.html>



Travel with confidence

Welcome to your travel insurance policy

You put all the plans in place for a good trip, and made your well-being a priority by choosing travel insurance. Allianz Global Assistance is there to support you should an unexpected emergency happen with 24/7 assistance, medical monitoring and guided care from our experienced, in-house team and network of trusted physicians and hospitals. This plan will also help keep your travel plans safe with protection for delays and trip cancellations.

Take the time to get to know your **policy** before you leave on your trip and talk to your insurance representative if:

- there is anything you do not understand,
- you have questions about this **policy**,
- your travel arrangements change, or
- you have a change in health.



How to reach us

Contact Information

If you require **medical care** while travelling, it is critical that you contact Allianz Global Assistance before seeking *treatment*. In a serious medical *emergency*, get to a *hospital* immediately and have a *family member* or friend call Allianz on your behalf within 24 hours of admission and before any surgery is performed.

Please note: If you do not notify Allianz Global Assistance prior to seeking *treatment* without reasonable cause, we will only pay 80% of the **eligible medical expenses**. You will be responsible for paying the remaining 20% of eligible expenses.

For additional travel assistance needs or questions, please contact Allianz Global Assistance.

CALL US BEFORE SEEKING TREATMENT

Location	Number to call
In Canada or USA	Toll Free: <u>1-800-995-1662</u>
Outside Canada or USA	Toll Free: <u>00-800-842-08420</u> Country code + 800-842-08420 Collect: <u>416-340-0049</u>

International operator assistance may be required, depending on where you are calling from. Collect calls will be accepted.

It is recommended you confirm how to call Canada from your destination prior to departure so you are prepared in the event of an *emergency*.

If you need to submit a claim because your trip was **cancelled, interrupted or delayed** in accordance with this **policy**, please notify Allianz Global Assistance as soon as possible, through the secure Claims Portal: www.allianzassistanceclaims.ca/login



Coverage Summary

The table below shows *your* coverage at a glance. Full terms, conditions and limitations of *your* coverage begin on page 12. If a specific benefit is limited to a lower maximum (a sublimit), this will be identified in the benefit descriptions under each coverage.



Remember keep all of *your* documents together and take them with *you* when *you* travel!

Included Coverage



Trip Cancellation

Provides pre-departure reimbursement for prepaid expenses for a *covered reason* if *you* need to cancel or reschedule *your trip* before the scheduled *departure date*. This coverage is limited to *your* Sum Insured shown on *your* Confirmation of Coverage.



Emergency Medical

Provides coverage for emergency *treatment* and services resulting from an **unexpected** *sickness or injury* occurring during *your trip*, up to an overall maximum of \$10 million.



Trip Interruption

Provides post-departure reimbursement for expenses for a *covered reason* if *your trip* is interrupted after departure. An interruption occurs if *you* need to cut *your trip* short or stay at *your* destination longer than planned.



Travel Delay

Provides post-departure reimbursement for expenses for a *covered reason* if *your trip* is delayed. Travel delay coverage helps *you* get through **unexpected pauses** in *your* travel plans. There is a minimum time *your* delay must last for travel delay expenses to be covered.



Baggage Loss and Delay

Provides coverage for expenses to repair or replace *your* baggage, or purchase items essential for *your trip* if *your baggage* is lost or delayed.



Travel Accident

Provides coverage if *you* experience a permanent *injury* or death due to an *accident* during *your trip*.



Medical Monitoring and 24/7 Emergency Assistance

You can rely on Allianz Global Assistance 24 hours a day, 7 days a week. Allianz Global Assistance has a caring and experienced in-house medical team, and a worldwide network of trusted *physicians* and *hospitals* ready to help when an unexpected *sickness* or *injury* arises.

Allianz Global Assistance will attempt to arrange direct billing with the medical facility whenever possible. Some facilities require payment up front and you may have to pay for *your treatment*. Be sure to keep all *your* original, itemized receipts.

Allianz Global Assistance provides the following **services** during a covered **unexpected** *sickness* or *injury*:

- Ensuring you receive the most optimal healthcare solution, based on *your* condition and location, from the first point of contact,
- A referral to the closest appropriate medical provider,

- Virtual care from qualified *physicians* in real-time via video or tele-conferencing, if appropriate for the situation,
- Monitoring the status of *your* medical case,
- Sharing important information and next steps related to *your* claim,
- Communicating with you and others you request such as *your family, your physician, travel supplier, or consulate*, and
- Coordinating Emergency Transportation arrangements, including air ambulance when immediate evacuation is required, related to *your* medical *emergency*.

Allianz Global Assistance will make commercially reasonable efforts to provide these services during a covered unexpected *sickness* or *injury*.

Comprehensive Package

Allianz 

Global Assistance

Who We Are

Travel insurance is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies.

Administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. Allianz Global Assistance provides claims and travel assistance services on behalf of the insurance company.



Important Notices

Travel insurance is designed to reimburse *you* for **covered losses** that are sudden and unforeseen. It does not cover every situation and expense. *Your* coverage is subject to certain conditions, limitations and exclusions. It is important for *you* to read and understand *your policy* before *you* travel.

Please note that key terms are printed in *italics* throughout this **policy** and are defined in the Definitions section on page 8. Referring to the definitions will help *you* to better understand *your policy*.

- Please review *your* Confirmation of Coverage to confirm all information *you* provided is complete and accurate. If *you* provide false information (misrepresentation) or do not share important details (non-disclosure), *your policy* may be void or voided and leave *you* without coverage.
- This **policy** must be accompanied by a Confirmation of Coverage to complete the contract.
- *You* must meet all Eligibility criteria on page 6 on the *effective date* shown on *your* Confirmation of Coverage. If it is determined *you* are ineligible for coverage, *our* only obligation will be to refund *your premium* (premium is the amount *you* paid for this **policy**).
- **Claims for pre-existing medical conditions** will only be considered if they meet the specific stability requirements on page 7.
- Any changes in *your* health may affect *your* coverage. If *you* experience a change in health after purchasing this **policy**, contact *your* insurance representative to determine how this may affect *your* coverage.
- *Your* prior medical history may be reviewed when a claim is reported.
- Some severe *medical conditions* have strict limitations on coverage. Please refer to the Emergency Medical Exclusions on page 17 for details.

- In the event of a medical *emergency*, *you* or someone on *your* behalf must contact Allianz Global Assistance before seeking *treatment*, or as soon as reasonably possible. Failure to notify Allianz Global Assistance will delay the processing of *your* claim and may result in a reduction or denial of *your* claim.

This **policy** contains a clause which may limit the amount payable.

Right to Cancel

Please review this **policy** when *you* receive it to ensure it meets *your* needs. If *you* are not completely satisfied with this **policy**, *you* may cancel it within 10 days of purchase for a full premium refund as long as *you* have not left on *your trip* and have not experienced an event that would cause *you* to submit a claim before *you* have left for *your trip*.

How to navigate this policy

Consider this page *your* home base which provides *you* with an overview of this **policy**. From here *you* can easily explore the sections below by clicking on the topic *you* want to read more about.

Once *you* jump to *your* chosen section *you* can either continue to scroll and explore, or simply click on the

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Coverage Conditions

Coverage Period

IMPORTANT:

Your *incident date* must occur during your Coverage Period.

When Your Coverage Starts

Your coverage starts on the *effective date*.

For Trip Cancellation coverage, the *effective date* is the day after the completed application is accepted by us or our representative and the full premium is paid.

For all other coverages available to you under this **policy**, the *effective date* is the later of:

- a) The date indicated as the *effective date* on your Confirmation of Coverage, or
- b) The date you begin your trip.

Coverage is only provided for losses that occur while your **policy** is in effect.

When Your Coverage Ends

Your coverage ends on the *expiry date*.

For Trip Cancellation coverage, the *expiry date* is the earlier of:

- a) The date indicated as the *expiry date* on your Confirmation of Coverage,
- b) The date you begin your trip,
- c) The date you cancel your **policy**, or
- d) The date you cancel your trip.

For all other coverages available to you under this **policy** the *expiry date* is the earlier of:

- a) The date indicated as the *expiry date* on your Confirmation of Coverage,
- b) The date you end your trip (other than as described under Temporary Return Home section),
- c) The date you file a trip cancellation claim with us.

NOTE: Coverage remains available to all insureds listed on the Confirmation of Coverage who did not file a trip cancellation claim.

Eligibility

Review this section to confirm you are eligible for coverage.

To be eligible for coverage, all of the following conditions must be met:

1. As of the *effective date* of your **policy** you must:
 - a) be at least 15 days old,
 - b) be a Canadian resident and be insured for benefits under a Canadian government health insurance plan during the entire Coverage Period,
 - c) not have been advised against travel by a *physician* for a period of time which includes your trip, and
 - d) not be travelling or going on your trip to receive *treatment* or alternative therapy of any kind.

Canadian resident means a person legally authorized to reside in Canada and who maintains a permanent residence in Canada.

The provincial and territorial government health insurance plans limit the time a person can be out of Canada and still remain eligible for provincial coverage. It is your responsibility to ensure you remain eligible during your Coverage Period. Check your province or territory's health insurance plan for details.

2. In the two (2) years prior to the *effective date*, you must not have been **diagnosed** with or received *treatment* for a terminal condition for which a *physician* gave you a prognosis of eventual death or for which palliative care was or is being received.
3. If you are age 65 or older on the *effective date*, to be eligible for coverage you must not require assistance with activities of daily living including but not limited to, eating, bathing, using the toilet, changing positions (including getting in and out of a bed or chair), or dressing, as the result of a *medical condition* or state of health.

Important note about changes in your health:

If your health changes in any way before your *effective date*, contact your insurance representative to see how this may affect your coverage.

Temporary Return Home

Temporary Return Home applies to Emergency Medical coverage only.

You can return to your province or territory of residence temporarily during your Coverage Period without your **policy** expiring. There is no coverage when you are in your province or territory of residence. Expenses for your temporary return are your responsibility and there is no premium refund for the time you were in your province or territory of residence. If you are still within your Coverage Period and choose to continue your trip, you must meet the eligibility requirements of this **policy** when you exit your province or territory of residence to continue your coverage.

Automatic Extension of Coverage

Automatic Extension of Coverage applies to Emergency Medical and Trip Interruption coverages only.

Your coverage may be automatically extended beyond the expiry date stated on your Confirmation of Coverage for the following reasons:

- **Medically unfit to travel:** If you or your travelling companion is deemed unfit to travel due to a covered sickness or injury, your coverage will be extended until you or your travelling companion is deemed fit to travel, plus an additional five (5) days to travel to your province or territory of residence. Allianz Global Assistance medical staff in consultation with the attending physician will determine when you or your travelling companion is deemed fit to travel.
- **Transportation Delay:** If your travel carrier is delayed, or the automobile in which you are travelling is involved in a traffic accident or mechanical breakdown, preventing you from returning on your scheduled return date, your coverage will be automatically extended for up to 72 hours.



Insuring Agreement

This section outlines the legal agreement made between you and us.

We will provide the coverage described in this **policy** in return for payment of the premium shown on your Confirmation of Coverage.

Your Confirmation of Coverage summarizes the benefit limits that we agree to provide during your Coverage Period.

Unless otherwise stated, benefit limits are per insured person, per trip. Benefits are payable up to the specified limits and in excess of any amount allowed or paid for by any other insurance plan(s) or other sources of reimbursement. All benefit limits, premiums and other amounts referenced are shown in Canadian currency. Some benefits are subject to advance approval by Allianz Global Assistance.



Pre-existing Medical Conditions

Pre-existing Medical Conditions apply to Emergency Medical, Trip Cancellation and Trip Interruption coverages only.

Expenses that are due to, contributed by, or resulting from pre-existing medical conditions, may qualify for coverage, if your pre-existing medical condition meets the **stability period** that applies to you. All exclusions, including those for specific medical conditions, still apply.

IMPORTANT:

If you are age 64 or younger on your effective date:

Pre-existing medical conditions that are stable for 90 days before the effective date qualify for coverage, up to the **Sum Insured** shown on your Confirmation of Coverage.

If you are age 65 or older on your effective date:

Pre-existing medical conditions that are stable for 150 days before the effective date qualify for coverage, up to the **Sum Insured** shown on your Confirmation of Coverage.

To be considered stable during *your stability period*, *your* pre-existing *medical condition* or related conditions must not have resulted in any of the following:

1. New *treatment* (including new prescriptions),
2. Change in *treatment* including frequency, dosage or type (including prescriptions),
3. *Signs or symptoms*,
4. A new diagnosis,
5. Test results showing *your* condition is worsening,
6. Hospitalization,
7. A referral to a specialist, received or recommended, or
8. Waiting for any test results, further investigation, or surgery.

The following are considered stable:

1. **Diabetic Insulin users** - Routine insulin adjustment not prescribed by *your physician*, as long as insulin was not first prescribed during *your stability period*,
2. **Coumadin, Warfarin users** - Routine adjustment of these medications, as long as Coumadin or Warfarin were not first prescribed during *your stability period*,
3. A change from a brand name medication to a generic medication, or
4. **Minor Ailments** - a *sickness or injury* that ended more than 30 days prior to *your effective date* and did not require:
 - a) *treatment* (including prescriptions) for more than 30 consecutive days, or
 - b) more than one (1) follow-up with a *physician*.

A-Z Definitions

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

Accident(al)

An unexpected and unintended event that causes *injury*, property damage, or both.

Accommodation(s)

A hotel or any other kind of commercial lodging for which *you* make a reservation or where *you* stay and incur an expense.

Adoption proceeding

A mandatory legal proceeding or other meeting required by law to be attended by *you* as a prospective adoptive parent(s) in order to legally adopt a minor child.

Aggregate limit

The total number or the maximum value of insured losses resulting from any one (1) *accident* or event causing loss.

Baggage

Personal property *you* take with *you* or acquire on *your trip*.

Climbing sports

An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.

Cohabitant

A person *you* currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.

Computer System

Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

Covered reason(s)

The specifically named situations or events for which *you* are covered under this *policy*.

Cyber Risk

Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one (1) or more instances of any of the following:

1. Any unauthorized, malicious, or *illegal act*, or the threat of such act(s), involving access to, or the processing, use, or operation of, any *computer system*;
2. Any error or omission involving access to, or the processing, use, or operation of any *computer system*;
3. Any partial or total unavailability or failure to access, process, use, or operate any *computer system*; or
4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

Default

A complete cessation of operations as a result of a bankruptcy of a contracted *travel supplier*.

Departure date

The date on which *you* are originally scheduled to begin *your* travel, as shown on *your* Confirmation of Coverage.

Dependent child(ren)

Your unmarried biological, adopted or step child living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

1. No more than 21 years old, or
2. No more than 25 years old if full-time students, and
3. Cannot self-sustain independently without *your* aid or support due to mental or physical disability.

Effective date

As stated in the Coverage Period section.

Emergency

Sudden, unforeseen *sickness* or *injury* occurring during the Coverage Period that requires immediate *treatment* and cannot reasonably be delayed. An emergency is deemed to no longer exist when medical evidence indicates that *you* are able to continue *your trip* or return to *your* province or territory of residence.

Epidemic

A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.

Expiry date

As stated in the Coverage Period section.

Family member

Your:

1. Spouse (by marriage, common law, domestic partnership, or civil union);
2. *Cohabitants*;
3. Parents and stepparents;
4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process;
5. Siblings and stepsiblings;
6. Grandparents and grandchildren;
7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent;
8. Aunts, uncles, nieces, and nephews;

9. Legal guardians and wards; and

10. Paid, live-in caregivers;

First responder

Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.

Heart condition

Includes angina or chest pain, arrhythmia, coronary artery disease, congenital heart defect, acute and chronic heart failure, cardiomyopathy, myocardial infarction, cardiac tamponade, cardiogenic shock, cardiogenic syncope, heart block, heart murmur, and any other condition relating to the heart or cardiovascular system like carotid artery occlusions, vessel dissection and aneurysms of the great vessels.

High-altitude activity

An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.

High value items

Collectibles, jewelry, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, *sporting equipment*, mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.

Hospital

A medical facility or institution incorporated, registered and licensed as a hospital by the local jurisdiction that operates and functions for the provision of care and *treatment* of resident inpatients and where medically related services such as diagnosis, testing, *treatment* and surgery are provided and/or made available to patients. A Hospital shall have organized facilities on its premises or on a facility available to it that can provide accommodations for resident in-patients, a laboratory, a registered graduate nurse and *physician* always on duty and an operating room where surgical operations are performed by a *physician*. This does not include a convalescent or nursing home, palliative care, home for the aged, health spa, or an institution for the care of drug addiction, alcohol addiction or persons suffering from mental or emotional disorders.

Illegal act

An act that violates law where it is committed.

Incident date

The first date *you* exhibited *signs* or *symptoms* or sought *treatment* for a *medical condition*, *sickness* or *injury*.

Injury or Injured

Physical bodily harm.

Local public transportation

Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport *you* or a *travelling companion* less than 150 kilometers.

Lung/respiratory Condition

Includes asbestosis, bronchiectasis, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, pulmonary embolism, pulmonary fibrosis, Interstitial lung diseases, lung transplant, pleural effusions, pulmonary edema, tuberculosis or any other condition relating to lungs or respiratory system.

Mechanical breakdown

A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).

Medical condition

Any *sickness* (including *signs or symptoms* of undiagnosed conditions), *injury*, or condition for which *you* consulted a *physician*.

Natural disaster

A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

Pandemic

An *epidemic* that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.

Physician

A person, other than *you*, a *family member* or a *travelling companion*, who is a medical practitioner and whose legal and professional standing within his or her jurisdiction is equivalent to that of a doctor of medicine (M.D.) licensed in Canada.

Policy

This travel insurance document containing terms and conditions of this insurance.

Political risk

Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:

- Nationalization;
- Confiscation;
- Expropriation (including Selective Discrimination and Forced Abandonment);
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Civil commotion assuming to proportion of or amounting to an uprising;
- Military and usurped power.

Primary residence

Your permanent, fixed home address for legal and tax purposes.

Professional sporting competition

A sporting competition in which competitors take part at either a professional or semi-professional level, while under contract to a club or sporting organization for payment or financial remuneration.

Quarantine

Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which *you* are booked to travel during *your trip*, which is intended to stop the spread of a contagious disease to which *you* or a *travelling companion* has been exposed.

Reasonable and Customary

The services customarily provided or the costs customarily incurred for covered losses, which are not in excess of the standard practice or fee in the geographical area where the services are provided or costs are incurred for comparable *treatment*, services or supplies for a similar *sickness* or *injury* or *medical condition*.

Refund(s)

Cash, cheque, credit, or a voucher for future travel that *you* are eligible to receive from a *travel supplier*, or any credit, recovery, or reimbursement *you* are eligible to receive from *your* employer, another insurance company, a credit card issuer, or any other entity.

Service animal

Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to, guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.

Severe weather

Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.

Sick or Sickness

Any sudden illness or disease requiring the medical care or *treatment* of a *physician*.

Signs or Symptoms

Any abnormalities observed or uncovered in any examination, or any evidence of *sickness* or *injury* experienced by *you*.

Sporting equipment

Equipment or goods used to participate in a sport.

Terrorist event

An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, *political risk*, or acts of war.

Traffic Accident

An unexpected and unintended traffic-related event, other than *mechanical breakdown*, that causes *injury*, property damage, or both.

Travel carrier

A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include:

1. Rental vehicle companies;
2. Private or non-commercial transportation carriers;
3. Chartered transportation, except for group transportation chartered by *your* tour operator; or
4. *Local public transportation*.

Travel supplier

A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.

Travelling companion

A person or *service animal* travelling with *you* or travelling to accompany *you* on *your trip*. A group or tour leader is not considered a travelling companion unless *you* are sharing the same room with the group or tour leader.

Treatment

A medical or diagnostic procedure prescribed, performed or recommended by a *physician*, including but not limited to, prescribed medication, investigative testing or surgery.

Trip

Your travel to, within, and/or from a location away from *your primary residence*, which is originally scheduled to begin on *your departure date* and end on *your expiry date*. For Emergency Medical coverage, a trip means a period of time *you* are travelling outside of *your* province or territory of residence and for which coverage is in effect.

Uninhabitable

A *natural disaster*, fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.

We, Us or Our

CUMIS General Insurance Company, a member of The Co-operators group of companies and/or AZGA Service Canada Inc. operating as Allianz Global Assistance (AGA).

You or Your

All persons listed as insureds on the Confirmation of Coverage.

Description of Coverage



Trip Cancellation



Benefits

If *your trip* is cancelled or rescheduled for a *covered reason* listed below, we will reimburse *you* for *your* non-refundable and non-transferable to another date pre-paid *trip* payments, deposits, cancellation fees and change fees (less available *refunds*), up to the maximum benefit for Trip Cancellation coverage shown on *your* Confirmation of Coverage.

Please note that this coverage only applies **before** *you* have left for *your trip*.

Also, if *you* prepaid for shared *accommodations* and *your travelling companion* cancels their *trip* due to one (1) or more of the *covered reasons* listed below, we will reimburse any additional *accommodation* fees *you* are required to pay.

IMPORTANT:

You, or someone on *your* behalf in case of *your* death, must notify all of *your travel suppliers* within two (2) business days of discovering that *you* will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *physician*). If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious *sickness, injury, or medical condition* prevents *you* from being able to notify *your travel suppliers* within that period, *you* must notify them as soon as *you* are able.

Covered reasons

1. *You* or a *travelling companion* becomes *sick* or *injured*, or develops a *medical condition* disabling enough to make *you* cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a) A *physician* or other medical practitioner (as applicable), including dentists, licensed within their respective field advises *you* or a *travelling companion* to cancel *your trip* before *you* cancel it.

2. A *family member* who is not travelling with *you* becomes *sick* or *injured*, or develops a *medical condition* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a) The *sickness, injury, or medical condition* **must** be considered life threatening by a *physician*, or require hospitalization.

3. *You*, a *travelling companion*, a *family member*, or *your service animal* dies on or after *your policy's* coverage effective date and before *your trip*.
4. *You* or a *travelling companion* is *quarantined* before *your trip* due to having been exposed to:
 - a) A contagious disease other than an *epidemic* or *pandemic*; or
 - b) An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

5. *You* or a *travelling companion* is in a *traffic accident* on the *departure date*.

One (1) of the following conditions must apply:

- a) *You* or a *travelling companion* need medical attention; or
- b) *Your* or a *travelling companion's* vehicle needs to be repaired because it is deemed not safe to operate in accordance with the local laws and regulations.

6. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a) The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).



7. Your primary residence becomes *uninhabitable*.
8. Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one (1) of the following reasons:
 - a) A *natural disaster*;
 - b) *Severe weather*;
 - c) Strike, unless threatened or announced prior to the purchase of your **policy**;
 - d) Government-mandated shutdown of airline or train operations. This does not include travel alerts/ bulletins or prohibitions by any government or public authority.

However, if you can get to your original destination another way, we will reimburse you for the following, up to your **policy's** Trip Cancellation coverage maximum benefit:

- a) The necessary cost of the alternative transportation, less available *refunds*; and
- b) The cost of any lost prepaid *accommodations* caused by your delayed arrival, less available *refunds*.

The following conditions apply:

- a) Alternate transportation arrangements must be in a similar or lower class of service as you were originally booked with your travel carrier.
- b) Coverage for a strike does not apply when the striking workers are employed by the travel carrier, or an affiliate of the travel carrier, from which you purchased your **policy**.

9. You or a travelling companion is terminated or laid off by a current employer after your **policy's** purchase date.

The following conditions apply:

- a) The involuntary termination or permanent layoff is not your or your travelling companion's fault;
- b) The employment must have been permanent (not temporary or contract); and
- c) The employment must have been for at least 12 continuous months.

10. You or a travelling companion secures new permanent and paid employment, after your **policy's** purchase date, that requires presence at work during the originally scheduled trip dates.

11. Your or a travelling companion's primary residence is permanently relocated by at least 150 kilometers due to a transfer by your or a travelling companion's current employer. This coverage includes relocation due to transfer by your spouse's current employer.

12. You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled trip dates.
13. You or a travelling companion receive a legal notice to attend an adoption proceeding during your trip.
14. You, a travelling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.
15. You or a travelling companion is medically unable to receive an immunization required for entry into a destination.
16. Your or a travelling companion's travel documents required for the trip are stolen.

The following conditions apply:

- a) You must make diligent efforts and provide documentation of your efforts to obtain replacement documents that would allow you to keep the originally scheduled trip dates.
- b) You must have filed and retained a copy of a report with the appropriate local authorities within 24 hours of discovery of the loss.

17. Default of a Canadian travel supplier ceasing operations, you and your travelling companion shall each be covered up to the limits shown on your Confirmation of Coverage. This covered reason is subject to *aggregate limits* for all losses resulting from the default of one (1) travel supplier and for all losses resulting from all defaults of all travel suppliers during any one (1) calendar year as shown on your Confirmation of Coverage.

18. You or a travelling companion is refused a tourist visa by the authorities of the destination or transit country.

19. You find out you are pregnant after purchasing this **policy**.

20. You need to attend the birth of a family member's child.

21. Your destination becomes *uninhabitable*.

22. Family outside your province or territory of residence cannot accommodate you during your trip, as planned, because someone in their household has died, become seriously sick or injured, or developed a serious medical condition.

23. Government authorities order a mandatory evacuation due to a *natural disaster* at your destination that is in effect within 24 hours prior to your departure date.

The following condition applies:

- a) Your **policy** was purchased prior to public knowledge of the event leading to the mandatory evacuation.



24. You or a travelling companion legally separates or divorces on or after your **policy's** coverage effective date but before your scheduled departure date.

The following condition applies:

- a) Your **policy** was purchased within 14 days of the date of the first trip payment or deposit

25. Your or a travelling companion's vehicle experiences a mechanical breakdown on the way to the departure point of your trip.

26. Your or a travelling companion's primary vehicle intended for transporting you or the travelling companion to the point of your trip's departure or intended to be the primary mode of transportation during your trip is stolen.

27. You are required to sit for an exam that was rescheduled by an accredited university or college after your trip was booked and due to circumstances beyond your control. The rescheduled examination must occur during the trip.

28. Your tour operator or commercial event organizer cancels your multi-day tour or multi-day event that is the main purpose of your trip and was purchased prior to your departure date due to:

- a) A natural disaster;
b) Severe weather.

NOTE: Coverage is only available for lost, pre-paid, non-transferrable to another date and non-refundable cost of accommodations and transportation to and from the cancelled multi-day tour or multi-day event. We will not reimburse you for the cost of the cancelled multi-day tour or multi-day event.

29. An event, including a terrorist event, epidemic or pandemic, a natural disaster or political risk which results in:

- a) The Canadian government issuing a travel advisory to avoid all non-essential travel or avoid all travel for your ticketed destination, after your effective date, for a period that includes your trip. This includes written warnings to avoid non-essential travel, or to avoid all travel, on a travel carrier, or
b) A provincial or territorial government issues restrictions or border closures prohibiting entry or travel for your destination, after your effective date, for a period that includes your trip.

30. You miss your connecting flight as a result of a schedule change of the airline carrier that is providing transportation for a portion of your insured trip.

The following condition applies:

- a) The connecting flight must be scheduled to depart from a Canadian airport.



Exclusions

This section describes the exclusions applicable to Trip Cancellation coverage under your **policy**. In addition to the following exclusions, Trip Cancellation coverage is subject to the General Exclusions found on page 23.

An exclusion is something that is not covered by this **policy**, and therefore no reimbursement would be available. We will not pay for any expenses that are in any way due to, contributed to by, or resulting from:

1. Pre-existing *medical conditions* that do not meet the stability period as stated in Pre-existing Medical Conditions on page 7.
2. Normal, complication-free pregnancy or childbirth except when and to the extent that normal, complication-free pregnancy is expressly referenced in and covered under Trip Cancellation coverage.
3. Fertility *treatments* or elective abortion;
4. Your travel to a country, region or city for which:
 - a) A published formal travel advisory has been issued by the Canadian government, before the *effective date* of your **policy**, advising travellers to avoid non-essential travel or to avoid all travel, and your trip is cancelled as a result of the reason for the travel warning.
 - b) A published formal travel advisory, related directly or indirectly to a previously lifted travel advisory, has been issued by the Canadian government, advising travellers to avoid non-essential travel or to avoid all travel, and your trip is cancelled as a result of the reason for the travel advisory.
5. Benefits are not payable for costs incurred due to losses arising as a result of a *default* of the *travel supplier* if, at the time of booking and/or application, the *travel supplier* is bankrupt, insolvent, in receivership, or has sought protection from creditors under any bankruptcy or related legislation.

IMPORTANT:

You are not eligible for reimbursement under this coverage if:

1. Your *travel carrier* tickets do not show travel date(s); or
2. The travel dates on your **policy** do not represent your actual travel dates.



Emergency Medical



Benefits

We will pay insured losses up to an overall coverage maximum shown on *your* Confirmation of Coverage, for *reasonable and customary* expenses arising from an unexpected *sickness* (including being diagnosed with an *epidemic or pandemic* disease such as COVID-19) or *injury or medical condition*, when both the *incident date* occurs and the expenses are incurred during the Coverage Period. Any *treatment* or service not listed below is not covered. The benefits and coverage are available to *you* worldwide other than in *your* home province or territory of residence.

Some benefits are subject to lower maximums (a sublimit), or require advance approval by Allianz Global Assistance.

Emergency Care

If *you* experience an unexpected *sickness or injury* during *your trip*, the *insurer* will pay for the following *reasonable and customary* expenses:

Services

1. Hospital accommodation in a private or semi-private room, medical services and supplies when medically necessary for *your treatment* when *you* are a resident inpatient. *Your accommodation at the hospital* shall not exceed the maximum amount of time allowable and covered under the Emergency Medical Limit and any stay over such period of time shall be at *your cost* and not payable by us.
2. Medical professional services, including virtual visits, provided by a *physician*. Services of anesthesiologists, specialists and surgeons shall require the advance approval of Allianz Global Assistance. Failure to obtain the advance approval may result in a reduction in the insured losses payable.
3. Medically necessary lab tests or x-rays to obtain a diagnosis for *your emergency*, when ordered by a *physician*. All other diagnostic testing shall require the advance approval of Allianz Global Assistance. Failure to obtain the advance approval may result in a reduction in the insured losses payable.
4. One (1) follow-up visit during *your Coverage Period* when declared medically necessary by a *physician*. The follow-up visit must occur within the 15 days after the *incident date* (or 15 days after *your discharge date*, if hospitalized). Additional follow up visits shall require the advance approval of Allianz Global Assistance. Failure to obtain the advance approval may result in a reduction in the insured losses payable.

5. Up to \$10,000 for private medically related duty services performed in *your residence* by a licensed registered nurse when approved in advance by Allianz Global Assistance.
6. One (1) visit during *your Coverage Period* to a *physician* to obtain a written prescription for *your medication* if it was lost, stolen or damaged during *your trip*. The cost of the medication is *your responsibility* and not covered by this **policy**.

Supplies

1. Rental of crutches or hospital-type bed, not exceeding the purchase price; and the cost of splints, trusses, braces or other prosthetic appliances when approved in advance by Allianz Global Assistance.

Treatment

1. Physiotherapist, chiropractor, podiatrist, chiropodist services to treat *your emergency* when medically necessary. We will pay up to a maximum of \$500 per profession.
2. Prescriptions required as an outpatient as a result of *your covered sickness or injury* are limited to a 30 day supply. This does not include medication available without a prescription where *treatment* is received.

Dental

If *you* experience a dental *accident or emergency*, we will pay for the following *reasonable and customary* expenses related to the services that are provided by a licensed dentist, up to the maximum **Sum Insured** shown on *your* Confirmation of Coverage:

1. An *accidental* and unintentional strike to the face that causes damage to *your natural teeth* (including capped or crowned teeth) up to the maximum **Sum Insured** shown on *your* Confirmation of Coverage, or
2. Up to \$500 to relieve temporary dental pain *you* experience while on *your trip*.

Emergency Transportation

If *you* require transportation to get to a medical facility to obtain medical *treatment* due to an unexpected *sickness or injury* we will pay for the following *reasonable and customary* expenses:

1. Local transportation, or local ground, air or sea ambulance (including mountain or sea evacuation) to the nearest *hospital*.



- Emergency transportation to another medical facility when required to receive appropriate care.
- Emergency transportation to return you to Canada once your condition has stabilized according to the opinion of your treating or attending *physician*.

Emergency transportation must be approved in advance and arranged by Allianz Global Assistance. Arrangements for transportation are subject to availability of appropriate care, a receiving bed and a receiving *physician* at the receiving medical facility. If required, this will include additional expenses such as seat upgrades, stretchers, a medical attendant or approved *family member* to accompany you.



If you refuse to be transported when you are declared fit and stable to travel by Allianz Global Assistance in consultation with the attending *physician*, you will no longer have coverage and be eligible to receive payments for insured losses for the *medical condition* that caused your claim for the remainder of the trip.

The following benefits apply if you are returned to Canada under the Emergency Transportation benefit.

Baggage Return

We will pay up to \$500 to ship your *baggage* to your *primary residence* if it cannot be returned with you under the Emergency Transportation benefit.

Return of Travelling Companion

We will pay for the following *reasonable and customary* expenses when approved in advance by Allianz Global Assistance:

- Extra cost for one-way economy transportation for your *dependent child(ren)* requiring your full-time supervision and care or one (1) *travelling companion* to return to their province or territory of residence, and
- Round trip economy transportation for the cost of one (1) attendant or one (1) approved *family member* to return your *dependent child(ren)* requiring your full-time supervision and care to their province or territory of residence.

Return to Trip Destination

We will pay for one-way economy transportation by the most direct and affordable route to resume your trip, if after seeking and obtaining medical *treatment* in Canada you are declared medically fit to continue your trip by your attending *physician*. Any reoccurrence or complication of the condition that caused the return to Canada will not be covered under this *policy* if you continue your trip.

Additional Expenses While Hospitalized

These benefits apply if you are hospitalized for a minimum of 24 hours.

Incidental Expenses

When supported by receipts, we agree to pay for the following incidental *reasonable and customary* expenses incurred by you or any person insured under this *policy* staying with you:

- Meals;
- Commercial *accommodation*;
- Phone calls;
- TV rental or internet rental fees;
- Local transportation; and
- Child care provided by someone other than your *travelling companion* or *family member* (if a *dependent child* was travelling with you).

There is a per *policy* maximum of \$500 per day, up to a maximum of \$5,000 per *policy* for this benefit.

Note: With respect to any one (1) covered *reason*, incidental expenses are payable under only one (1) of Emergency Medical, Trip Interruption, or Travel Delay coverage.

Bedside Companion

In the event:

- You are hospitalized and a *physician* advises a *family member* or a friend's presence is necessary; or
- Local authorities legally require your remains to be identified if you die as result of an unexpected *sickness* or *injury*;

we will pay for the following bedside companion expenses only when approved in advance by Allianz Global Assistance:

- Round-trip economy transportation to bring one (1) *family member* or one (1) friend to your location, and
- Commercial *accommodation*, meals, phone calls and local transportation expenses. There is a per *policy* maximum of \$300 per day, up to a maximum of \$1,500 applicable for this benefit.

Pet Return

This benefit applies if you are returned to your province or territory of residence under the Emergency Transportation Benefit, or if you are hospitalized due to a covered *sickness* or *injury*. We agree to reimburse you up to \$500 for:

- The cost to return your pet(s) to your province or territory of residence; or



2. The cost to board *your* pet(s) while *you* are hospitalized.

Pet means an animal owned by *you* for *your* personal companionship, emotional support or medical service purposes. Pet(s) not travelling with *you* and animals owned for commercial or business purposes are not covered. If *you* are travelling with more than one (1) pet, the maximum payable for all pets combined is \$500.

Return of Vehicle/Watercraft

This benefit applies if *you* cannot return to Canada with *your* vehicle or watercraft that *you* took with *you* and used for *your trip*, due to a covered unexpected *sickness or injury*. We will pay up to a total of \$5,000 to return *your* vehicle or watercraft used for *your trip* to its point of origin, or in the case of a rental vehicle, to the closest rental agency.

Watercraft means a personal boat either owned or rented by *you*.

Return of Deceased

In the event of *your* death due to a covered unexpected *sickness or injury*, we will pay for one (1) of the following:

1. The *reasonable and customary* costs to prepare and return *your* remains, in a standard transportation container, back to *your* province or territory of residence, or
2. Up to \$5,000 for the cremation or burial at the place of *your* death.

The cost of a funeral, burial coffin, or urn is not covered.

Exclusions

This section describes the exclusions applicable to Emergency Medical coverage under *your policy*. In addition to the following exclusions, Emergency Medical coverage is also subject to the General Exclusions found on page 23.

An exclusion is something that is not covered by this *policy*, and therefore no payment for insured losses would be available. We will not pay for any expenses that are in any way due to, contributed to by, or resulting from:

1. Pre-existing *medical conditions* that do not meet *your* stability period as stated in Pre-existing Medical Conditions on page 7.
2. An unrepaired aneurysm 4 cm or greater, measured in either length or diameter, diagnosed at any time before the *effective date*.
3. Any *heart condition* if *you* used or were prescribed nitroglycerin in the 90 days before the *effective date*.
4. Any *heart condition* if *you* were diagnosed with, received *treatment* for, or had an episode of congestive heart failure in the two (2) years before the *effective date*.
5. Any kidney condition that required dialysis in the 90 days before the *effective date*.
6. Any *lung/respiratory condition* if *you* used or were prescribed home oxygen or oral steroids (inhalers are not considered oral steroids) for a *lung/respiratory condition* in the 90 days before the *effective date*.
7. Any cancer if *you* had any cancer *treatment* (other than for basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the 90 days before the *effective date*.
8. Any bone marrow, stem cell, or organ transplant (excluding skin or cornea) received or recommended in the two (2) years before the *effective date*.
9. Dental procedures, except as otherwise described in the Dental benefit.
10. The following pregnancy related conditions:
 - a) Routine pre-natal or post-natal care;
 - b) Pregnancy, childbirth or related complications after the 31st week of pregnancy; or
 - c) High-risk pregnancy. High-risk pregnancy means a pregnancy involving a *medical condition* that puts the mother, the developing fetus or both at a higher than normal risk of developing medical complications during or after the pregnancy and birth. These *medical conditions* include, but are not limited to, pre-eclampsia, eclampsia, hypertension, Rh incompatibility, gestational diabetes, or placenta previa.

A child born during a *trip* is not an insured person under this *policy*.

11. Continued *treatment* or recurrence of a *medical condition* during *your trip*, if:
 - a) The *emergency* is declared over by Allianz Global Assistance in conjunction with the treating or attending *physician*;
 - b) *You* refuse to be transported to another medical facility or to Canada when *you* are declared safe and fit to travel by Allianz Global Assistance in conjunction with the opinion of the treating *physician*. As of the date *you* refuse to be transported, *you* will no longer have coverage for the *medical condition* that caused *your* claim; or
 - c) *You* continued on *your trip* after being returned to Canada, as stated in the Return to Trip Destination benefit.
12. Any of the following *treatment(s)*:
 - a) *Treatment* not related to an *emergency*;
 - b) Elective *treatment*; or
 - c) Experimental *treatment*.



13. Your travel to a country, region or city with a published formal travel advisory issued by the Canadian government or responsible ministry or public authority, before *your effective date*, advising travellers to avoid all travel, or to avoid non-essential travel, and you have

an *emergency or medical condition* related to the reason for the travel warning, *your claim will not be paid*. This includes written warnings to avoid non-essential travel, or to avoid all travel, on a *travel carrier*.



Trip Interruption



Benefits

If you have to interrupt *your trip* or end it early due to one (1) or more of the *covered reasons* listed below, we will reimburse you, up to the maximum benefit for Trip Interruption coverage shown on *your Confirmation of Coverage*, less available *refunds*, for:

- i. The prorated portion of *your insured unused non-refundable trip payments and deposits*.
- ii. Additional *accommodation fees* you are required to pay, if you prepaid for shared *accommodations* and *your travelling companion* has to interrupt their *trip*.
- iii. Necessary transportation expenses you incur to continue *your trip* or return to *your primary residence*.
 - We will reimburse you either for the return *travel carrier ticket* to *your primary residence* or for the non-refundable portion of *your original return ticket*, but not both.
- iv. Additional *accommodation and transportation expenses* if the interruption causes you to stay at *your destination* (or the location of the interruption) longer than originally planned. There is a per **policy** maximum of \$350 per day to a maximum of \$1,500 for this benefit.

IMPORTANT:

You, or someone on your behalf in case of your death, must notify all of *your travel suppliers* within two (2) business days of discovering that you will need to interrupt *your trip* (this includes being advised to interrupt *your trip* by a *physician*). If you notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious *sickness, injury, or medical condition* prevents you from being able to notify *your travel suppliers* within that period, you must notify them as soon as you are able.

Covered reasons

1. You or a *travelling companion* becomes *sick or injured*, or develops a *medical condition* disabling enough to make you interrupt *your trip* (including being diagnosed with an *epidemic or pandemic disease* such as COVID-19).

The following conditions apply:

- a) A *physician* or other medical practitioner (as applicable), including dentists, licensed within their respective field must either examine or consult with you or the *travelling companion* before you make a decision to interrupt the *trip*.

2. A *family member* who is not travelling with you becomes *sick or injured*, or develops a *medical condition* (including being diagnosed with an *epidemic or a pandemic disease* such as COVID-19).

The following condition applies:

- a) The *sickness, injury, or medical condition* must be considered life threatening by a *physician*, or require hospitalization.

3. You, a *travelling companion, family member, or your service animal* dies during *your trip*.

4. You or a *travelling companion* is *quarantined* during *your trip* due to having been exposed to:

- a) A contagious disease other than an *epidemic or pandemic*; or

- b) An *epidemic or pandemic* (such as COVID-19), but only when the following conditions are met:

- i. The *quarantine* is specific to you or a *travelling companion*, meaning that you or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic or pandemic*; and
- ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a *travelling companion* by name to be *quarantined*.



5. *You or a travelling companion is in a traffic accident.*

One (1) of the following conditions must apply:

- a) *You or a travelling companion needs medical attention; or*
- b) *Your or a travelling companion's vehicle needs to be repaired because it is deemed not safe to operate in accordance with the local laws and regulations.*

6. *You are legally required to attend a legal proceeding during your trip.*

The following condition applies:

- a) The attendance is not in the course of your occupation (for example, if you are attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

7. *Your primary residence becomes uninhabitable.*

8. *Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one (1) of the following reasons:*

- a) *A natural disaster;*
- b) *Severe weather;*
- c) *Strike, unless threatened or announced prior to the purchase of your **policy**;*
- d) *Government-mandated shutdown of airline or train operations. This does not include travel alerts/ bulletins or prohibitions by any government or public authority.*

However, if you can get to your original destination another way, we will reimburse you for the following, up to your **policy's** trip interruption coverage maximum benefit:

- i. The necessary cost of alternate transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodations* caused by your delayed arrival, less available *refunds*.

The following conditions apply:

- a) Alternate transportation arrangements must be in a similar or lower class of service as you were originally booked with your *travel carrier*.
- b) Coverage for a strike does not apply when the striking workers are employed by the *travel carrier*, or an affiliate of the *travel carrier*, from which you purchased your **policy**

9. *You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*

10. *You or a travelling companion is a traveller on a hijacked aircraft, train, vehicle, or vessel.*

11. *You, a travelling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.*

12. *You miss at least 50% of the length of your trip due to one (1) of the following:*

- a) *A travel carrier delay (this does not include a travel carrier's cancellation prior to your departure date);*
- b) *A strike, unless threatened or announced prior to the purchase of your **policy**;*
- c) *A natural disaster;*
- d) *Roads are closed or impassable due to severe weather;*
- e) *Lost or stolen travel documents that are required and cannot be replaced in time for continuation of your trip;*
 - i. *You must make diligent efforts and provide documentation of your efforts to obtain replacement documents;*
 - ii. *You must have filed and retained a copy of a report with the appropriate local authorities within 24 hours of discovery of the loss.*
- f) *Civil disorder, unless it rises to the level of political risk.*

13. *A travel carrier denies you or a travelling companion boarding based on a suspicion that you or a travelling companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include being denied boarding due to your refusal or failure to comply with rules or requirements to travel or of entry to your destination.*

14. *You need to attend the birth of a family member's child.*

15. *Your destination becomes uninhabitable.*

16. *Family outside your province or territory of residence cannot accommodate you during your trip, as planned, because someone in their household has died, become seriously sick or injured, or developed a serious medical condition.*

17. *Default of a Canadian travel supplier ceasing operations, you and your travelling companion shall each be covered up to the limits shown on your Confirmation of Coverage. This covered reason is subject to aggregate limits for all losses resulting from the default of one (1) travel supplier and for all losses resulting from all defaults of all travel suppliers during any one (1) calendar year as shown on your Confirmation of Coverage.*



18. Government authorities order a mandatory evacuation due to a *natural disaster* at your destination while you are on your trip.

The following condition applies:

- a) Your **policy** was purchased prior to public knowledge of the event leading to the mandatory evacuation.
19. Your or a travelling companion's vehicle, which serves as a primary mode of transportation during your trip, experiences a *mechanical breakdown*, which results in the vehicle being unable to be driven safely.
20. Your or a travelling companion's vehicle, which serves as a primary mode of transportation during your trip, is stolen.
21. An event, including a *terrorist event, epidemic or pandemic, a natural disaster or political risk* which results in:
- a) The Canadian government issuing a travel advisory to avoid all non-essential travel or avoid all travel for your ticketed destination, after your effective date, for a period that includes your trip. This includes written warnings to avoid non-essential travel, or to avoid all travel, on a travel carrier, or
- b) A provincial or territorial government issues restrictions or border closures prohibiting entry or travel for your destination, after your effective date, for a period that includes your trip.
22. You miss your connecting flight as a result of a schedule change of the airline carrier that is providing transportation for a portion of your insured trip.
- The following condition applies:
- a) The connecting flight must be scheduled to depart from a Canadian airport.



Exclusions

This section describes the exclusions applicable to Trip Interruption coverage under your **policy**. In addition to the following exclusions, Trip Interruption coverage is subject to the General Exclusions found on page 23.

An exclusion is something that is not covered by this **policy**, and therefore no payment would be available. We will not pay for any expenses that are in any way due to, contributed to by, or resulting from:

1. Pre-existing *medical conditions* that do not meet the stability period as stated in Pre-existing Medical Conditions on page 7.
2. Normal, complication-free pregnancy or childbirth.
3. Fertility *treatments* or elective abortion.
4. Your travel to a country, region or city for which:
 - a) A published formal travel advisory has been issued by the Canadian government, before the *effective date* of your **policy**, advising travellers to avoid non-essential travel or to avoid all travel, and your trip is interrupted as a result of the reason for the travel warning.
 - b) A published formal travel advisory, related directly or indirectly to a previously lifted travel advisory, has been issued by the Canadian government, advising travellers to avoid non-essential travel or to avoid all travel, and your trip is interrupted as a result of the reason for the travel advisory.
5. Benefits are not payable for costs incurred due to losses arising as a result of a *default* of the travel supplier if, at the time of booking and/or application, the travel supplier is bankrupt, insolvent, in receivership, or has sought protection from creditors under any bankruptcy or related legislation.



Travel Delay



Benefits

If your or a travelling companion's trip is delayed for one (1) of the covered reasons listed below, we will reimburse you for the following expenses, up to the maximum benefit shown on your Confirmation of Coverage for Travel Delay, less available refunds:

- i. Your lost prepaid trip expenses and additional expenses you incur while and where you are delayed for meals, accommodation, communication, and transportation, subject to a daily and maximum limit shown on your Confirmation of Coverage.

- ii. If the delay causes you to miss the departure of your cruise or tour, necessary transportation expenses to either help you rejoin your cruise/tour or reach your destination.
- iii. If the delay causes you to miss the departure of your flight or train due to a *local public transportation* delay on your way to the departure airport or train station, necessary transportation expenses to either help you reach your destination or return home.

The delay must be for at least the Minimum Required Delay listed in your Confirmation of Coverage and due to one (1) of the following covered reasons:

1. A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to your *departure date*).
2. A strike, unless threatened or announced prior to the purchase of your **policy**.
3. *Quarantine* during your *trip* due to having been exposed to:
 - a) A contagious disease other than an *epidemic* or *pandemic*; or
 - b) An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to you or a *travelling companion*, meaning that you or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates you or a *travelling companion* by name to be *quarantined*.
4. A *natural disaster*.
5. Lost or stolen travel documents;
 - a) You must have filed and retained a copy of a report with the appropriate local authorities within 24 hours of discovery of the loss.
6. Hijacking, except when it is a *terrorist event*.
7. Civil disorder, unless it rises to the level of *political risk*.
8. A *traffic accident*.
9. A *travel carrier* denies you or a *travelling companion* boarding based on a suspicion that you or a *travelling companion* has a contagious *medical condition* (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to your refusal or failure to comply with rules or requirements to travel or of entry to your destination.

Exclusions

Travel Delay coverage is subject to the General Exclusions found on page 23.

An exclusion is something that is not covered by this **policy**, and therefore no payment would be available.



Baggage



Benefits

If your *baggage* is lost, damaged, or stolen while you are on your *trip*, we will pay you, less available *refunds*, the lesser of the following, up to the maximum benefit listed for baggage coverage in your Confirmation of Coverage:

- i. Cost to repair the damaged *baggage*; or
- ii. Cost to replace the lost, damaged, or stolen *baggage* with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.
- iii. Original cost of the lost, damaged, or stolen *baggage* reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a) You have taken necessary steps to keep your *baggage* safe and intact and to recover it;
- b) You have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, *travel carrier*, hotel, or tour operator within 24 hours of discovery of the loss;

- c) You must file and retain a copy of a police report in case of theft of any one (1) or more *high-value items*;
- d) You must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For items without an original receipt or a proof of purchase, we will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item; and
- e) You must report theft or loss of a cellular device to your network provider and request to block the device.

The following items are not covered:

1. Animals, including remains of animals;
2. Motorized vehicles, aircraft, watercraft, and other vehicles and related accessories and equipment;
3. Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);
4. Hearing aids, prescription eyewear, and contact lenses;
5. Artificial teeth, prosthetics, and orthopedic devices;
6. Wheelchairs and other mobility devices;

7. Consumables, medicines, medical equipment/supplies, and perishables;
8. Tickets, passports, deeds, blueprints, stamps, and other documents;
9. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travelers cheques, securities, bullion, and keys;
10. Rugs and carpets;
11. Antiques and art objects;
12. Fragile or brittle items;
13. Firearms and other weapons, including ammunition;
14. Intangible property, including software and electronic data;
15. Property for business or trade;
16. Property *you* do not own;
17. *High value items* stolen from a vehicle, locked or unlocked;
18. *Baggage* while it is:
 - a) Shipped, unless with *your travel carrier*;
 - b) In or on a vehicle trailer;
 - c) Unattended in an unlocked motor vehicle; or
 - d) Unattended in a locked motor vehicle, unless *baggage* cannot be seen from the outside; and
19. *Baggage* that is misplaced, forgotten, or lost while in *your possession*.

Baggage Delay

If *your baggage* is delayed by a *travel supplier* during *your trip*, we will reimburse *you* for expenses *you* incur for the essential items *you* need for *your trip* until *your baggage* arrives, up to the maximum benefit shown on *your Confirmation of Coverage* for baggage delay.

The following conditions apply:

- a) *Your baggage* must be delayed for at least the Minimum Required Delay listed under Baggage Delay on *your Confirmation of Coverage*.
- b) This benefit is only available for *your outbound travel*; Baggage Delay is not available on *your return travel* back to *your primary residence*.



Exclusions

This section describes the exclusions applicable to Baggage Coverage and Delay under *your policy*. In addition to the General Exclusions found on page 23, Baggage Coverage and Delay is subject to the following exclusions.

An exclusion is something that is not covered by this *policy*, and therefore no payment would be available.

We will not pay for any expenses that are in any way due to, contributed to by, or resulting from:

1. A *travel supplier's* restrictions on any *baggage*, including medical supplies or equipment.
2. Ordinary wear and tear or defective materials or workmanship.



Travel Accident



Benefits

If *you* suffer any of the following life-altering losses during *your trip* as a result of an *accident*, the total insured losses payable to *you* under this *policy* are subject to the table below to the maximum Sum Insured of \$100,000.

In the event of *your* death, benefits payable under this *policy* will be paid to *your* estate, unless a beneficiary designation has been filed with Allianz Global Assistance. All other benefits are payable to *you*. If *you* wish to designate a specific beneficiary, please contact Allianz Global Assistance.

Loss Suffered by You	Amount Payable
Life Sight in both eyes Hearing in both ears Loss of two (2) or more of any combination of the following: <ol style="list-style-type: none"> 1. Hand 2. Foot 3. Sight in one (1) eye 4. Hearing in one (1) ear 	100% of the Sum Insured shown on <i>your Confirmation of Coverage</i>

Loss Suffered by You	Amount Payable
Loss of one (1) of the following: <ol style="list-style-type: none"> 1. Hand 2. Foot 3. Sight in one (1) eye 4. Hearing in one (1) ear 	50% of the Sum Insured shown on your Confirmation of Coverage

Loss of hand or foot means severance of the hand or foot through or above the wrist or ankle joint, respectively. Loss of sight or hearing means complete and irrecoverable loss of sight or hearing, respectively.



Limitation

Only one (1) insured loss is payable (the largest) if you suffer more than one (1) of the life-altering losses described above.

Exposure and Disappearance

If *you* are exposed to the natural elements and it causes a loss shown in the table above, *you* will be paid accordingly.

If *you* disappear and *your* body is not found within one (1) year from the date of the *accident*, *you* will be presumed dead, unless evidence indicates otherwise.

Aggregate Limit

The total *aggregate limit* for all Travel Accident claims is \$10 million.



Exclusions

Travel Accident coverage is subject to the General Exclusions found on page 23.

An exclusion is something that is not covered by this *policy*, and therefore no payment would be available.



General Exclusions

This section describes the exclusions applicable to all coverages under *your policy*.

An exclusion is something that is not covered by this *policy*, and therefore no payment would be available.

This *policy* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *travelling companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your policy* was purchased.
2. *Your* intentional self-harm or if *you* attempt or commit suicide.
3. Any *medical condition* arising during *your trip* resulting from, or in any way related to, the abuse of alcohol that results in a blood alcohol level of more than 80 milligrams in 100 millilitres of blood, drugs or other intoxicants. This does not apply to drugs prescribed to *you* by a *physician* and used by *you* as prescribed.
4. Acts committed with the intent to cause loss.
5. Participating in or training for any *professional sporting competition*.
6. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.

7. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - a) Skydiving, BASE jumping, hang gliding, or parachuting;
 - b) Bungee jumping;
 - c) Caving, rappelling, or spelunking;
 - d) Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - e) *Climbing sports* or free climbing;
 - f) Any *high-altitude activity*;
 - g) Personal combat or fighting sports;
 - h) Racing or practicing to race any motorized vehicle or watercraft;
 - i) Free diving; or
 - j) Scuba diving at a depth greater than 20 meters or without a dive master.

For high-risk sports and activities that are not expressly excluded to be covered, they must be:

- i. Arranged as part of *your trip*;
- ii. Provided by a company that is regulated or licensed where required; and
- iii. Not otherwise prohibited by law.

You must wear all recommended safety equipment while participating in *your* high-risk sports and activities and the *sporting equipment* must be used in the manner for which it was intended in order to be eligible for coverage.

8. An illegal act resulting in a conviction, except when you, a travelling companion, a family member, or your service animal is the victim of such act.
9. An epidemic or pandemic, except when and to the extent that an epidemic or pandemic is expressly referenced in and covered under Trip Cancellation coverage, or Emergency Medical coverage, or Trip Interruption coverage, or Travel Delay coverage.
10. Natural disaster, except when and to the extent that a natural disaster is expressly referenced in and covered under Trip Cancellation coverage, or Trip Interruption coverage, or Travel Delay coverage.
11. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
12. Nuclear reaction, radiation, or radioactive contamination.
13. War (declared or undeclared) or acts of war.
14. Military duty, except when and to the extent that military duty is expressly referenced and covered under Trip Cancellation coverage or Trip Interruption coverage.
15. Political risk except when and to the extent that political risk is expressly referenced and covered under Trip Cancellation coverage, or Trip Interruption coverage, or Travel Delay coverage.
16. Cyber risk.
17. Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in and covered under Trip Interruption coverage or Travel Delay coverage.
18. Terrorist events, except when and to the extent that terrorist events are expressly referenced in and covered under Trip Cancellation coverage, or Trip Interruption coverage, or Travel Delay coverage. This exclusion does not apply to Emergency Medical or Emergency Transportation coverage.
19. An act of negligence or gross negligence or any omission or failure, by you or a travelling companion, to exercise the standard of care expected of a reasonable person in similar circumstances.
20. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under Trip Cancellation coverage or Trip Interruption coverage.
21. Travel against the orders or advice of any government or other public authority.

This **policy** does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

IMPORTANT:

You are not eligible for reimbursement under any coverage if:

1. Your travel carrier tickets do not show travel date(s); or
2. The Departure date and Return date as shown on the Confirmation of Coverage do not match your trip's actual departure date and return date (does not apply to insurance purchased with a one-way booking).



Making Changes to Your Coverage

Change in Trip Dates

If you need to change the *effective date* or *expiry date* shown on your Confirmation of Coverage, contact your insurance representative to make the request.

You can apply for additional coverage after you have left on your trip, by contacting your insurance representative, if:

1. You purchase additional coverage before the *expiry date* of your existing coverage,
2. You have no reason to seek medical attention during the new Coverage Period, and
3. You have no reason to submit a claim during the new Coverage Period.

If you have incurred a claim, your file will be reviewed before deciding on granting an extension. Each **policy** or term of coverage is considered a separate contract. We reserve the right to decline any request for new terms of coverage.

Refunds

Within 10 days of purchase:

A full premium refund will be provided when you cancel your **policy** within 10 days of purchase, as long as you have not left on your trip and have not experienced an event

that would cause you to submit a claim, as described in the section titled Right to Cancel on page 4.

More than 10 days after purchase:

- You can request a partial premium refund if you did not depart on your trip and you have not submitted a claim for review under any benefit under this **policy**.
- Partial refunds if you end your trip early for unused days are not available.

Please contact your insurance representative where coverage was originally purchased if you need to request a premium refund. When submitting a request for a refund of your premium, please include:

1. A fully completed and signed Premium Refund Request Form,
2. A copy of your Confirmation of Coverage, and
3. Any other documentation to support your refund request.

IMPORTANT:

The refund will be calculated based on the date the refund request is received by Allianz Global Assistance. Refund amounts less than \$20 will not be issued.



How to Claim Your Expenses

If you require medical care while travelling, it is critical that you contact Allianz Global Assistance before seeking treatment. In a severe medical emergency, get to a hospital immediately and have a family member or friend call Allianz Global Assistance on your behalf within 24 hours of admission and before any surgery is performed. For more details, refer to Medical Monitoring and 24/7 Emergency Assistance on page 3.

If you need to submit a claim because your trip was cancelled, interrupted or delayed, please notify Allianz Global Assistance as soon as possible.



Claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance. Claims Portal: www.allianzassistanceclaims.ca for the most efficient claims experience.

IMPORTANT:

Notice of Claim. Claims should be reported as soon as reasonably possible, within 30 days of occurrence, and in no event later than one (1) year after the date of occurrence.

Proof of Loss. Written proof of loss should be submitted as soon as reasonably possible, within 90 days of occurrence, and in no event later than one (1) year after the date of occurrence.

All eligible claims must be supported by receipts from commercial organizations and medical documentation regarding your treatment. Other documentation may be required and/or requested by Allianz Global Assistance.

Any expenses for documentation or required reports are your responsibility.

Incomplete information when submitting your claim will cause delay.



Legal Information

This section outlines the general provisions and statutory conditions that apply to this **policy**, and how *your* information is kept safe and secure. *You* are encouraged to reach out to *your* insurance representative anytime if something in *your policy* is not clear to *you*.

General Provisions

Assignment

Any benefits payable or which may become payable under this **policy** cannot be assigned by *you*, and we are not responsible for and will not be bound by any assignment entered into by *you*.

Benefit Payment

Unless otherwise stated, all provisions in this **policy** apply to *you* during a *trip*. Benefits are only payable to *you* under one (1) **policy** during a *trip*.

If more than one (1) **policy** issued by *us* is in effect at the same time, benefits will only be paid under one (1) **policy**; specifically the one with the highest amount of insurance. Benefits are only payable for the plans and the specific amount of insurance selected, paid for by *you*, and accepted by *us* at the time of application, and shown on *your* Confirmation of Coverage.

Any benefits payable do not include payment for interest charges.

Benefits payable as a result of *your* death will be payable to *your* named beneficiary or to *your* estate.

Conformity with Law

Any **policy** provision that conflicts with any applicable law is hereby amended to conform to the minimum requirements of that law.

Coordination of Benefits

Amounts payable under this plan are in excess of any amounts available or collectible under any existing coverage concurrently in force and held by or available to *you*.

Other coverage includes but is not limited to:

- *Your* provincial or territorial health insurance plan,
- Homeowners insurance,
- Tenants insurance,
- Multi-risk insurance,
- Any credit card, third-party liability, group or individual basic or extended health insurance,

- Any private or legislative plan of motor vehicle insurance providing hospital, medical or therapeutic coverage.

We will coordinate all benefits in accordance with the Canadian Life and Health Insurance Association guidelines.

Reimbursement will not be made for any costs, services or supplies that are payable to *you* under a motor vehicle insurance policy or legislative plan pursuant to the no-fault benefits schedule under any Insurance Act, or for which *you* receive benefits from any other party under any policy or legislative plan of motor vehicle insurance, until such benefits are exhausted.

You may not claim or receive in total more than 100% of the loss caused by the insured event.

If *you* are retired with an extended health plan provided by a former employer, that has a lifetime limit of up to \$100,000, we will not coordinate benefits with that provider, except in the event of *your* death.

Currency

All benefit limits stated in *your policy* and Confirmation of Coverage are in Canadian dollars.

At the option of Allianz Global Assistance, benefits may be paid in the currency of the country where the loss occurred. If currency conversion is necessary, the exchange rate in effect on the date the service was supplied to *you* will be used.

General Terms

Insurance terms and conditions are subject to change with each new **policy** purchased, without prior notice, to reflect actual experience in the marketplace.

Governing Law

This **policy** will be governed by the laws of the Canadian province or territory in which *you* normally reside.

Language

The parties request that the **policy** and all related documentation be drawn in English. Les parties demandent que la présente police ainsi que toute documentation pertinente soient rédigées en anglais.

Limit on Liability

It is a condition precedent to liability under this **policy** that at the time of application and on the *effective date*, *you* know of no reason to seek medical attention.

Limitation of Action

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), *The Limitations Act* (for actions or proceedings governed by the laws of Saskatchewan), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.

Misrepresentation or Nondisclosure

Your failure to disclose or misrepresentation of any material fact, or fraud, at any time, shall render the entire contract null and void at our option, and any claim submitted thereunder shall not be payable.

Where there is an error as to your age, provided that your age is within the insurable limits of this **policy**, the premiums will be adjusted according to your correct age.

Premiums

The total premium amount is due and payable at the time of application. The premium is calculated using the most current rates on the *effective date* of this **policy** as shown on your Confirmation of Coverage.

Repayment Obligations

If, due to mistake or any other reason, you receive payments in excess of what this **policy** provides, you shall repay the overpayment to us if a reimbursement request is made of you. If you fail to repay the overpayment, then without limiting any other available remedies available to us, we may deduct the amount of the overpayment from any other benefits that become payable under this **policy**.

Right to be Reimbursed (Subrogation)

As a condition to receiving benefits under the **policy**, you agree to:

1. Reimburse us for all *emergency* medical and *hospital* costs paid under the **policy** from any amounts you receive from a third party responsible (in whole or in part) for your *sickness* or *injury* whether such amounts are paid under a judgment or settlement agreement,
2. Whenever reasonable, initiate a legal action against the third party to recover your damages, including *emergency* medical and *hospital* costs paid under the **policy**,

3. Act reasonably, including in any settlement agreement, to preserve our rights to be reimbursed for any *emergency* medical or *hospital* costs paid under the **policy**,
4. Keep us informed of the status of any legal action against the third party,
5. Include all *emergency* medical and *hospital* costs paid under the **policy** in any settlement agreement you reach with the third party, and
6. Advise your counsel of our right to reimbursement under the **policy**.

Your obligations under this section of the **policy** in no way restrict our right to bring a subrogated claim in your name against the third party and you agree to cooperate with us fully should we choose to exercise its right of subrogation.

Sanctions

Benefits are not payable under this **policy** for any losses or expenses incurred due to or as a result of your travel to a sanctioned country for any business or activity that would violate any Canadian or any other applicable national economic or trade sanction law or regulation.

Time

This **policy** will be governed by the local time of the Canadian province or territory in which you normally reside.

Statutory Conditions

Contract

The application, this **policy**, any document (including but not limited to the completed Medical Screening and Confirmation of Coverage) attached to this **policy** when issued and any amendment to the contract agreed on in writing after this **policy** is issued, constitute the entire contract, and no agent has the authority to change the contract or waive any of its provisions.

Waiver

We shall be deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing and signed by us.

Copy of Application

We shall, upon request, furnish you or a claimant under the contract a copy of the application.

Material Facts

No statement made by you or a person insured at the time of application for the contract shall be used in defence of a

claim under or to avoid the contract unless it is contained in the application or any other statements or answers furnished as evidence of insurability.

Termination

You may at any time request that this contract be terminated and we shall, as soon as practical after you make the request, refund the amount of premium actually paid by you that is in excess of the short-rate premium calculated to the date of the request according to the table in use by us at the time of the termination.

Please refer to Making Changes to Your Coverage on page 25.

Notice and Proof of Claim

Please refer to How to Claim Your Expenses on page 25.

You or the claimant, if other than you, shall be responsible for providing Allianz Global Assistance with the following:

1. Receipts from commercial organizations for all costs incurred and itemized accounts of all services which have been provided,
2. Any payment made by any other insurance plan or contract, including a government hospital/medical plan, and
3. Supporting documentation, at the request of Allianz Global Assistance. If you do not provide the required supporting documentation, your claim will not be paid.

Failure to give Notice and Proof

Failure to give notice of claim or furnish proof of claim within the time prescribed does not invalidate the claim if:

1. The notice or proof is given or furnished as soon as reasonably possible, and in no event later than the limitation period set out in *The Limitations Act* from the date of the *accident* or the date a claim arises under the contract on account of *sickness* or *disability* if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed, or
2. In the case of your death, if a declaration of presumption of death is necessary, the notice or proof is given or furnished no later than the limitation period set out in *The Limitations Act* after the date a court makes the declaration.

Insurer to Furnish Proof of Claims

Claims forms are available by contacting Allianz Global Assistance's Claims Department and shall be furnished to you upon request, and no later than 15 days after receiving notice of claim.

Rights of Examination

The claimant shall provide us with the opportunity to examine you when and so often as it reasonably requires while a claim is pending. In the case of your death, we may require an autopsy, subject to any laws of the applicable jurisdiction relating to autopsies. We shall bear the costs of any examination or autopsy and shall provide copies of the reports of any examination or autopsy to the insured or the insured's representative.

When Money Payable

All money payable under this contract shall be paid by us within 60 days after we have received proof of claim.

Privacy Notice

Protecting your personal information

Protecting your personal information is a top priority. This Privacy Notice explains how and what types of personal data will be collected, why it is collected and to whom it is shared or disclosed. PLEASE READ THIS NOTICE CAREFULLY.

CUMIS General Insurance Company (the "insurer") and the insurer's insurance administrator, Allianz Global Assistance, and the insurer's agents, representatives and reinsurers (for the purpose of this Privacy Notice collectively "We" "Us" and "Our") require Your personal information.

Personal information we collect

We will collect your personal information including but not limited to:

- Surname, First name
- Address
- Date of Birth
- Telephone numbers
- Email addresses
- Credit/debit card and bank account information
- Employment details including termination notices and accepted offers of employment
- Sensitive personal information such as: Medical information relating to Your health status, excluding genetic test results

How will we obtain and use your personal information?

This personal information is collected for the following insurance purposes when offering and providing insurance and related services:

- To identify and communicate with you
- To consider any application for insurance

- If approved, to issue a Policy or Certificate of Insurance
- To administer insurance and related benefits
- To evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses
- To adjudicate claims and to determine eligibility for insurance benefits
- To provide assistance services
- For fraud prevention and debt collection purposes
- As required or permitted by law

We reserve our right to collect personal information, necessary for insurance purposes, from the following individuals:

- Individuals who apply for insurance products
- Certificate holder and/or Policyholders
- Insureds and/or Claimants
- *Family members, friends or travelling companions* of a Certificate or Policyholder, Insured or Claimant, in cases where *you*, for medical or other reasons, cannot communicate directly with Us.

Who will have access to your personal information?

We disclose information for insurance purposes, to and with, third parties such as, but not necessarily limited to, other Allianz group companies, health care practitioners and facilities in Canada and abroad, government and private health insurers, *family members* and friends/ *travelling companions* of the Certificate holder or Policyholder, Insured or Claimant and agencies. We may also use and disclose information from Our existing files for insurance purposes. Our employees who require this information for the purposes of administering your insurance will have access to this file. Upon *Your* request and authorization, We may also disclose this information to other persons. From time to time, and if permitted by applicable law, We may also collect, use or disclose personal information in order to offer additional or upgraded products and services (the “optional purposes”). In some instances We may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions.

What are your rights in respect of your personal data?

When permitted by applicable law and regulations *you* have the right to:

- Access *your* personal data held about *you*
- Withdraw consent at any time where *your* personal data is processed
- Update or correct *your* personal information so that it is always accurate

- Delete *your* personal information from our records, if it is no longer needed for the purposes indicated above
- File a complaint with Us and/or relevant data protection authority

You may exercise these rights by contacting the Privacy Officer at privacy@allianz-assistance.ca.

How long do we keep your personal data?

We will retain the personal information We collect for a specified period of time and in a storage method appropriate with legal and Our internal corporate requirements. Personal information will be securely destroyed following the expiration of the appropriate retention period. Individuals have a right to request to access or correct personal information We have on file by contacting the Privacy Officer at privacy@allianz-assistance.ca or by writing to:

Privacy Officer

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, Ontario N3C 4N6 Canada

How can you contact us?

For information about how to obtain access to written information about Our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at privacy@allianz-assistance.ca.

For a complete copy of Our Privacy Policy, please visit www.allianz-assistance.ca.

How often do we update this privacy notice?

We regularly review this Privacy Notice. We will ensure the most recent version is available on Our website, www.allianz-assistance.ca.

Contact Information

Administrator:

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, Ontario N3C 4N6
[1-800-995-1662](tel:1-800-995-1662)

Insurer:

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
[1-800-263-9120](tel:1-800-263-9120)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To :

(name of insurer)

(address of insurer)

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.: _____ (number of contract, if indicated)

Entered into on: _____ (date of signature of contract)

In: _____ (place of signature of contract)

(name of client)

(signature of client)