

TRAVEL INSURANCE

Updated November 2015

Allianz Global Assistance (AGA) administers this policy. Allianz Global Assistance is the registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.

Underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies.

This policy must be accompanied by a Confirmation of Coverage to complete the policy.

Right to Examine Policy

Please review this policy before you travel to ensure it meets **your** needs.

For all plans other than Trip Cancellation & Interruption Plans and the All-inclusive Package Plan, **you** have 10 days after purchase to return this policy for a full refund, provided **you** have not departed on **your trip** and a claim has not been incurred.

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Important Notice

Please read *your* policy carefully before *you* travel.

- **Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances due to an *emergency*.**
It is important that *you* read and understand *your* policy before *you* travel as *your* coverage may be subject to certain limitations or exclusions.
- ***Your* insurance contains pre-existing condition exclusions for travellers of any age. These exclusions apply to medical conditions and/or symptoms that existed on or before *your* departure date or *effective date*. Check to see how this applies in *your* coverage and how it relates to *your* departure date, purchase date and *effective date*.**
- **In the event of an *accident, injury* or *sickness*, *your* prior medical history may be reviewed when a claim is reported.**
- **In the event of a medical emergency, *you* must notify AGA Emergency Assistance (toll free 1-800-995-1662 or worldwide collect 416-340-0049) within 24 hours of admission to a *hospital* and before any surgery is performed.**
Failure to notify AGA Emergency Assistance as required will delay the processing and payment of *your* claim and may limit the amount of *your* claim payment.
- ***You* must meet the eligibility requirements of this policy at the time of application and each departure date. If *you* are ineligible for coverage, the *insurer's* only liability will be to refund any premium paid. Please check *your* confirmation of coverage to ensure *you* have the coverage options *you* require. Payment will be limited to the coverage options *you* selected and paid for at the time of application. *You* will be responsible for any expenses that are not payable by the *insurer*.**

To help *you* better understand *your* policy

Key terms in this policy are printed in ***bold italics*** and are defined in the Definitions section on pages 4 to 6.

What am I covered for?

To find out what **your** coverage is, please refer to **your** confirmation of coverage and read the section titled Benefits.

What is not covered?

Travel insurance does not cover everything. **Your** policy has exclusions, conditions and limitations. **You** should read **your** policy carefully before **you** travel, so that **you** are aware of, and understand, the limits of **your** coverage.

How do I make a claim?

Notify AGA as soon as possible in the event of an **emergency**.

To submit a claim under this policy, **you** will need to send a completed claim form (with all original bills attached) to AGA. Please take care in filling out the form, as any missing information may cause delay. See Claims Procedures on page 7 for details.

Is my personal information protected?

We are committed to protecting the privacy, confidentiality and security of the personal information **we** collect, use and disclose. **Your** personal information, including **your** medical history, will be collected, used and disclosed only for the purpose of providing **you** with the requested insurance services. For a copy of AGA's privacy policy, please contact **us** or visit **our** website www.allianz-assistance.ca.

What if my travel plans change?

You must contact **your** insurance representative or AGA (during business hours) to make any changes to **your** insurance.

I want to stay longer. Can I extend my coverage?

Yes, **you** can, subject to policy terms and conditions. Just call **your** insurance agent or AGA (during business hours) before coverage under **your** policy expires.

See Extending Your Trip on page 6 for details.

Travel Assistance

We will use **our** best efforts to provide assistance for a medical **emergency** arising anywhere in the world. However, AGA, the **insurer**, and their agents will not be responsible for the availability, quantity, quality, or results of any medical **treatment** received, or for the failure of any person to provide or obtain medical services.

Extended Absence from Canada

The provincial and territorial government health insurance plans limit the time a person can be out of Canada and still remain eligible for coverage. Check **your** province or territory's health insurance plan for details.

Insuring Agreement

In consideration of the application for insurance and payment of the appropriate premium, and subject to the terms, conditions, limitations, exclusions and other provisions of this policy, the **insurer** will pay the **reasonable and customary** costs for eligible expenses incurred during the **period of coverage**, up to the amounts specified in this policy, in excess of any **deductible** and the amount allowed and/or paid for by any other insurance plan(s).

Payment is limited to the amounts specified under each coverage option. Some benefits are subject to advance approval by AGA.

You will be responsible for any expenses that are not payable by the **insurer**.

Summary of Benefits

Trip Interruption

Emergency Return Home.....up to sum insured

TRIP INTERRUPTION

ELIGIBILITY

To be eligible for coverage **you** must:

- be at least 15 days old and no more than 89 years old as of the **effective date**; and
- be scheduled to travel on a **trip** to, from, or within Canada.

This insurance can be purchased only on round-trip tickets.

Start of Coverage

Coverage starts on the later of:

- the date and time the completed application is accepted by AGA or its representative; or
- the date indicated as the **effective date** on **your** confirmation of coverage; or
- the date **you** depart from **your** province or territory of residence.

End of Coverage

Coverage ends on the earlier of:

- the date and time **you** return to **your** province or territory of permanent residence; or
- the date indicated as the **expiry date** on the confirmation of coverage; or
- the date a **trip** is interrupted as a result of an Insured Risk.

DESCRIPTION OF COVERAGE

Subject to the policy terms and conditions, the **insurer** agrees to pay up to a maximum of the sum insured indicated on the **your** confirmation of coverage, for loss resulting from an Insured Risk occurring during the **period of coverage** and which necessitates **your** immediate return during the **period of coverage**.

BENEFITS

Trip Interruption benefits are payable for the actual extra cost of one-way economy transportation by the most direct route to the point of departure from Canada.

Where Trip Interruption coverage has been purchased by a visitor to Canada, this benefit will return **you** either to Canada or to **your country of origin**.

INSURED RISKS

The benefits indicated above are payable if **your trip** is interrupted prior to the scheduled return date as the result of:

1. **Your sickness, injury** or death.
2. The **sickness, injury** or death of **your family member**, or a **travelling companion**, or a **travelling companion's family member**, or a **key employee**.
3. A disaster which renders **your** principal residence, in **your** country of permanent residence, uninhabitable.
4. **Sickness, injury** or death of a person or persons with whom arrangements were made for the care of **your** dependents.

SPECIFIC CONDITIONS

1. **Your** return to the point of origin must be no later than 10 days following the **expiry date** specified in the confirmation of coverage, unless **you** or a **travelling companion** suffering the **sickness** or **injury** was confined in a **hospital**, or was certified as medically unfit to travel by the attending **physician** at the location **treatment** was provided.
2. Reimbursement of any eligible additional extra costs are limited to the lesser of:
 - a) the change-fee; or
 - b) a one-way economy class airfare; or
 - c) a return economy class airfare;all by the most direct route.
3. All claims due to **sickness** or **injury** must be supported by documentation from the attending **physician** at the location where the **sickness** or **injury** occurred.

EXCLUSIONS

TRIP1 Pre-existing Conditions Exclusion

Benefits are not payable for costs incurred due to any **pre-existing medical condition** of **you**, a **family member**, a **travelling companion** or **travelling companion's family member**, or a **key employee**, that was not **stable** within the 90 days immediately preceding the later of the date **you** made the initial non-refundable payment for **your trip** or the date of any change to the sum insured.

TRIP2 Benefits are not payable for costs or losses while sane or insane due to:

- a) emotional or mental disorders resulting from any cause, including but not limited to anxiety or depression; or
- b) suicide, attempted suicide; or
- c) intentional self-inflicted injury.

TRIP3 Benefits are not payable for costs incurred due to any:

- a) **act of war**; or
- b) kidnapping; or
- c) act of terrorism caused directly or indirectly by **nuclear, chemical or biological** means; or
- d) riot, strike or civil commotion; or
- e) unlawful visit in any country.

TRIP4 Benefits are not payable for costs incurred due to the participation by **you**, a **family member** or **travelling companion** in:

- a) protests; or
- b) armed forces activities; or

- c) a commercial sexual transaction; or
- d) the commission or attempted commission of any criminal offence; or
- e) the contravention of any statutory law or regulation in the area where the loss occurred.

TRIP5 Benefits are not payable for costs incurred due to loss, death or **injury**, if at the time of the loss, death or **injury**, evidence supports that **you** were affected by, or the medical condition causing the loss was in any way contributed to by:

- a) use or abuse of alcohol; or
- b) use of prohibited drugs or any other intoxicant; or
- c) non-compliance with prescribed **treatment** or medical therapy; or
- d) misuse of medication.

TRIP6 Benefits are not payable for costs incurred due to any **sickness, injury** or medical condition for which a diagnosis need not have been made, where the **trip** is undertaken for the purpose of securing medical **treatment** or advice.

TRIP7 Benefits are not payable for costs incurred due to any **medical consultation** that is non-**emergency**, elective or the consequence of a prior elective procedure.

TRIP8 Benefits are not payable for costs incurred due to travelling against the advice of a **physician** or any loss resulting from a **sickness** or medical condition that was diagnosed by a **physician** as **terminal** prior to the **effective date** of this policy.

TRIP9 Benefits are not payable for costs incurred due to **injury** resulting from training for, competing or participating in:

- a) motorized speed contests; or
- b) stunt activities; or
- c) **professional** sport activities; or
- d) **high-risk activities**

TRIP10 Benefits are not payable for costs incurred due to:

- a) routine pre-natal or post-natal care; or
- b) elective treatment; or
- c) pregnancy, childbirth or complications thereof after the 31st week of pregnancy; or
- d) **high-risk pregnancy**; or
- e) a child born during a **trip**.

TRIP11 Benefits are not payable for costs incurred due to a **trip** undertaken for the purpose of visiting or attending to an ailing person whose medical condition or ensuing death is the cause of cancellation or curtailment of the insured **trip**.

TRIP12 Benefits are not payable for costs incurred due to any event that occurred prior to departure, for which it is reasonable to expect that **you** would have to return early from **your trip**.

TRIP13 Benefits are not payable for costs incurred due to any nuclear occurrence, however caused.

DEFINITIONS

Accident(al) means a sudden, unexpected, unforeseeable, unavoidable external event and excludes disease or infections.

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

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

Aggregate limit means the total number or the maximum value of insured losses resulting from any one **accident** or event causing loss.

Autoimmune disorder includes acquired immune deficiency syndrome (AIDS) or human immunodeficiency virus (HIV), Grave's disease, Lou Gehrig's disease, multiple sclerosis, myasthenia gravis, sarcoidosis any location, scleroderma, systematic lupus erythematosus.

Commercial accommodation means an establishment providing short-term accommodation for paying guests, licensed under the law of its jurisdiction, which provides proof of commercial transaction.

Country of origin means the country in which **you** maintained a permanent residence prior to entry into Canada.

Deductible means the dollar amount for which **you** are responsible before any remaining eligible expenses are reimbursed under this insurance. **Your** deductible is indicated on **your** confirmation of coverage and applies to each claim.

Dependent children means **your** unmarried children who are:

- a) born before the **trip**; and
- b) financially dependent on **you**; and
- c) at least 15 days old and no more than 21 years old.

Effective date means the later of:

- a) the date and time the completed application is accepted by AGA or its representative; or
- b) the date indicated as the effective date on **your** confirmation of coverage; or
- c) the date **you** exit **your** province or territory of residence for each **trip**.

If **you** purchase **your** policy after **you** have exited **your** province or territory of residence, any **sickness** that manifests itself during the first 48 hours after the effective date is not covered even if related expenses are incurred after the 48-hour waiting period.

Emergency means a sudden, unforeseen **sickness** or **injury** occurring during the **period of coverage**, which requires immediate intervention by a **physician** or legally licensed dentist 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** place of ordinary residence in Canada.

Expiry date means the earlier of:

- a) the date indicated as the **expiry date** on **your** confirmation of coverage; or
- b) the date and time **you** return to **your** province or territory of residence.

Family member means **your spouse**, parent, brother, sister, legal guardian, step-parent, step-child, step-brother, step-sister, aunt, uncle, niece, nephew, grandparent, grandchild, in-law, ward, natural or adopted child.

Heart condition includes angina or chest pain, arrhythmia, arteriosclerosis, atrial fibrillation, congenital heart defect, congestive heart failure, cardiomyopathy, carotid artery occlusion, heart attack (myocardial infarction), heart murmur, irregular heart rate or beat, any other condition relating to the heart or cardiovascular system.

Heart surgery includes ablation, angioplasty, heart bypass operation, implanted defibrillator, implanted pacemaker, valve replacement (repair), valvuloplasty.

High-risk activity(ies) includes any skiing or snowboarding out of bounds, ski jumping, sky-diving, sky-surfing, scuba diving (except if certified by internationally recognized and accepted program such as NAUI or PADI, or if diving depth does not exceed 30 metres), white water rafting (except grades 1 to 4), street luge, skeleton activity, **mountaineering**, or participation in any rodeo activity.

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 pre-eclampsia, eclampsia, hypertension, Rh incompatibility, gestational diabetes, or placenta previa.

Hospital means a facility incorporated or licensed as a hospital by the jurisdiction where such services are provided and which has accommodation 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**. In no event shall this include a convalescent or nursing home, home for the aged, health spa, or an institution for the care of drug addicts, alcoholics or persons suffering from mental or emotional disorders.

Injury means bodily harm, which is directly caused by or resulting from an **accident**, being a sudden and unforeseen event, excluding bodily harm that results from deliberate or voluntary action, and independent of **sickness** and all other causes.

Insured person means an eligible person named on the application, who has been accepted by AGA or its authorized representative, and has paid the required premium for a specific plan of insurance.

Insurer means CUMIS General Insurance Company, a member of The Co-operators group of companies.

Key employee means *your* business partner or employee whose continued presence is critical to the ongoing affairs of the business during *your* absence.

Lung/respiratory condition includes asbestosis, bronchial asthma, bronchiectasis, chronic asthma, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, pulmonary embolism, pulmonary fibrosis, sleep apnea (using a CPAP machine), tuberculosis.

Major organ means heart, kidney, liver, or lung.

Medical consultation means any medical services obtained from a licensed medical practitioner for a *sickness, injury* or medical condition, including but not limited to any or all of: history taking, medical examination, investigative testing, advice or *treatment*, and during which a diagnosis of the condition need not have been definitively made. This does not include regular medical check-ups where no medical *signs or symptoms* existed between check-ups or were found during the check-up.

Mountaineering means the ascent or descent of a mountain requiring the use of specified equipment including crampons, pick axes, anchors, bolts, carabiners and lead-rope or top rope anchoring equipment.

Nuclear, chemical or biological means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent, including the resultant contamination where:

- **Nuclear** means any occurrence causing bodily *injury, sickness*, disease, or death, or loss of or damage to property, or for loss of use of property, arising out of or resulting from the radioactive, toxic, explosive, or other hazardous properties of source, special nuclear, or by-product material.
- **Chemical agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
- **Biological agent** means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

Period of coverage means the period from the *effective date* to the *expiry date* as indicated in this policy and for which premium has been paid.

Physician means a person other than *you*, who is legally qualified and licensed to practice medicine or perform surgery in the location where the services are performed, and who is not related to *you* by blood or marriage.

Pre-existing medical condition means a *sickness, injury* or medical condition, whether or not diagnosed by a *physician*:

- a) for which *you* exhibited *signs or symptoms*; or
- b) for which *you* required or received *medical consultation*; and
- c) which existed prior to the *effective date* of *your* coverage.

Professional means *you* are considered professional by the governing body of the sport and are paid for *your* participation whether *you* win or lose.

Reasonable and customary means the services customarily provided or the costs customarily incurred for covered losses, which are not in excess of the standard practice or paid 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*.

Sickness means any illness or disease.

Signs or symptoms means any evidence of disease experienced by *you* or recognized through observation.

Spouse means a person who is legally married to *you*, or a person who has been living with *you* in a common-law relationship for a period of at least 12 consecutive months.

Stable describes any medical condition or related condition, including any *heart condition* or *lung/respiratory condition*, for which:

- a) there has been no new *treatment*; and
- b) there has been no change in *treatment* or change in *treatment* frequency or type; and
- c) there have been no *signs or symptoms* or new diagnosis; and
- d) there have been no test results showing deterioration; and
- e) there has been no hospitalization; and
- f) there has been no referral to a specialist (made or recommended) and *you* are not awaiting surgery or the results of further investigations performed by any medical professional.

The following are also considered stable:

- a) Routine (not prescribed by a *physician*) adjustment of insulin to control diabetes provided the insulin was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on *your* confirmation of coverage.
- b) Change from a brand name medication to a generic medication provided the medication was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on *your* confirmation of coverage and there is no increase or decrease in dosage.
- c) The routine adjustment of Coumadin or Warfarin provided the Coumadin or Warfarin was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on *your* confirmation of coverage.
- d) A *minor ailment*.

Terminal applies to a medical condition for which a *physician* gave a prognosis of eventual death or for which palliative care was received prior to the *effective date*.

Travelling companion means a person who has prepaid shared accommodation or transportation with *you*. (Maximum of 5 persons including *you*.)

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

Trip means a period during which *you* are travelling outside of *your* province or territory of residence and for which coverage is in effect.

Vehicle means a private passenger automobile, station wagon, pick-up truck or mini-van that is used exclusively for the transportation of passengers; and is either owned or rented by **you**.

We, us and **our** means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or AZGA Service Canada Inc. o/a Allianz Global Assistance (AGA).

You or **your** means the **insured person**.

GENERAL PROVISIONS

Assignment

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

Benefit Payments

Unless otherwise stated, all provisions in this policy apply to each **insured person** during one **period of coverage**. Benefits are only payable under one policy for each **insured person** during the **period of coverage**.

If more than one AGA-administered policy is in effect at the same time, benefits will only be paid under one insurance policy, the one with the greatest sum insured. Benefits are only payable for the plans and the specific sum insured selected, paid for and accepted by AGA at the time of application, and indicated on **your** confirmation of coverage.

Any benefits payable do not include interest charges.

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

Claim Submission

You or the claimant, if other than **you**, shall be responsible for providing AGA with the following:

1. receipts from commercial organizations for all medical costs incurred and itemized accounts of all medical services which have been provided; and
2. any payment made by any other insurance plan or contract, including a government hospital/ medical plan; and
3. substantiating medical documentation, at the request of AGA.

Failure to provide substantiating documents shall invalidate all claims under this insurance.

Contract

The application, completed medical questionnaire, confirmation of coverage, this policy, any document attached to this policy when issued, and any amendment to the policy agreed upon in writing after it is issued, constitute the entire contract. Each policy or term of coverage is considered a separate contract.

AGA reserves the right to decline any application or any request for extensions of coverage.

No condition of this policy shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly expressed in writing and signed by AGA.

Coordination of Benefits

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

Other coverage includes but is not limited to:

- 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.

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 pursuant to 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, with a lifetime limit of up to \$100,000, AGA will not coordinate benefits with that provider, except in the event of **your** death.

Currency

All amounts stated in the policy including premium are in Canadian dollars. At the option of AGA, benefits may be paid in the currency of the country where the loss occurred.

Extending Your Trip

If **you** decide to apply for additional coverage before **you** have left **your** province or territory of residence, contact the agent where coverage was originally purchased.

If **you** decide to apply for additional coverage after **you** have left **your** province or territory of residence, **you** may apply for a new term of coverage if **you**:

- a) make **your** application prior to the **expiry date** of **your** policy; and
- b) are in good health; and
- c) have no reason to seek **medical consultation** during the new term of coverage.

If **you** have incurred a claim, **we** will review **your** file before deciding on granting an extension.

Each policy or term of coverage is considered a separate contract.

AGA reserves the right to decline any request for new terms of coverage.

General Terms

Policy 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** are in good health and know of no reason to seek medical attention.

Limitation of Action

Every action or proceeding against the **insurer** for the recovery of insurance money payable under this policy is absolutely barred unless commenced within the time set out in the Insurance Act or any other applicable legislation.

Misrepresentation or Nondisclosure

Your failure to disclose or misrepresentation of any material fact, or fraud, either at the time of application or at the time of claim, shall render the entire contract null and void at the option of the **insurer**, 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 for **your** age on the effective date of this policy as indicated on **your** confirmation of coverage.

Rights of Examination

The claimant shall provide AGA 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 AGA may require an autopsy, subject to any laws of the applicable jurisdiction relating to autopsies.

Right to be Reimbursed (Subrogation)

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

- a) reimburse **us** for all **emergency** medical and **hospital** costs paid under the **policy** from any amounts **you** receive from a third party responsible for **your injury** or **sickness** whether such amounts are paid under a judgment or settlement agreement;
- b) whenever reasonable, initiate a legal action against the third party to recover **your** damages, which include **emergency** medical and **hospital** costs paid under the policy;
- c) include all **emergency** medical and **hospital** costs paid under the policy in any settlement agreement **you** reach with the third party;
- d) act reasonably to preserve **our** right to be reimbursed for any **emergency** medical or **hospital** costs paid under the policy;
- e) keep **us** informed of the status of any legal action against the third party; and
- f) advise **your** counsel of **our** right to reimbursement under the policy.

Your obligations under this section of the policy in no way restricts **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 **our** right of subrogation.

Time

Expiry time of coverage is the time within the time zone where **you** were residing when the application was made.

PREMIUM REFUNDS

A full refund will be provided for policies which are returned within 10 days of purchase, provided **you** have not departed on **your** trip and a claim has not been incurred, as described in the section titled Right To Examine Policy.

When submitting your premium refund request, please include:

1. a fully completed and signed Refund Request Form; and
2. a copy of **your** confirmation of coverage; and
3. any other documentation to support **your** refund request.

Important Note

Premium refunds, regardless of method of payment, must be obtained from the representative where coverage was originally purchased unless purchased directly from AGA.

Refund amounts less than \$20 will not be issued.

CLAIMS PROCEDURES

Claims forms are available by calling **our** Claims Department.

SEND YOUR CLAIMS TO:

Allianz Global Assistance Claims Department

250 Yonge Street, Suite 2100
Toronto, Ontario M5B 2L7
Canada

Collect worldwide: 416-340-8809

Toll free Canada/U.S.A.: 1-800-869-6747

1. **Notice of Claim.** Claims must be reported within 30 days of occurrence.
2. **Proof of Claim.** Written proof of claim must be submitted within 90 days of occurrence.
3. Any costs incurred for documentation or required reports are **your** or the claimant's responsibility.
4. To submit **your** claim, fill out the claim form completely and include all original bills. Incomplete information will cause delay.
5. All eligible claims must be supported by original receipts from commercial organizations.

When submitting your Trip Interruption claim, please include:

1. The Authorization and Certification signed by both the claimant and **you** (if **you** are not the claimant).
2. The original unused ticket (if applicable) and the passenger coupon of the new ticket purchased to return home, along with a receipt or credit card slip showing the amount paid.

In addition to the above:

If the loss is due to **sickness** or **injury**, include a Medical Certificate completed by the treating **physician**. A copy of the patient's/deceased's medical records may be required.

If cancellation is due to death, include a copy of the death certificate.

If the loss is due to disaster rendering *your* principal residence uninhabitable, please include a copy of police report, fire department incident report or insurance investigative report.

STATUTORY CONDITIONS

Despite any other provision contained in the contract, this contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance. For Québec residents, notwithstanding any other provisions herein contained, this contract is subject to the mandatory provisions of the Civil Code of Québec respecting contracts of Accident and Sickness Insurance.

Administered by:
Allianz Global Assistance
o/a Allianz Global Assistance
250 Yonge Street, Suite 2100
Toronto, Ontario M5B 2L7
Canada

Underwritten by:
CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
Canada

EMERGENCY PROCEDURES

In the event of a medical *emergency*, *you* must notify AGA Emergency Assistance within 24 hours of admission to a *hospital* and before any surgery is performed.

Limits on Coverage

If *you* fail to notify AGA without reasonable cause, then AGA will pay 80% of the claim payable. *You* will be responsible for the remaining 20% of the claim payable.

We are here to help. *Our* service is available 24 hours a day, 7 days a week. AGA Emergency Assistance also provides support and recommendations for non-medical emergencies, providing *you* with access to resources to help resolve any unexpected difficulties *you* encounter during *your trip*.

**For 24/7 emergency assistance call
ALLIANZ GLOBAL ASSISTANCE**

Toll free Canada/USA: 1-800-995-1662

Toll free worldwide:

00-800-842-08420 or Country code + 800-842-08420

If unable to contact *us* through the toll free numbers
call collect: 416-340-0049.

International operator assistance is required. Please confirm how to call collect to Canada from your destination prior to departure.