

# Travel Guard®



## Gold Trip Cancellation & Interruption Plan

Travel Insurance  
& Global Assistance



Plan 1: 444133 P4 12/14 Plan 2: 444133 P5 12/14 Plan 3: 444133 P6 12/14

Plan 1: 445133 P1 07/15 Plan 2: 445133 P2 07/15 Plan 3: 445133 P3 07/15

### PLEASE READ THIS POLICY CAREFULLY

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that You read and understand Your Policy before You travel as Your coverage may be subject to certain limitations or exclusions.

This Policy provides complete descriptions of the benefits, terms, conditions, limitations and exclusions of Your insurance coverage.

This insurance is designed to cover certain medical expenses resulting from unanticipated accidents. Your Policy may not provide coverage for Medical Conditions and/or symptoms that existed before Your Trip. Check to see how this applies in Your Policy and how it relates to Your Departure Date, date of purchase or effective date.

In the event of an Accident, Injury or Sickness, Your prior medical history may be reviewed when a claim is made.

If Your Policy provides travel assistance, You may be required to notify the designated assistance company prior to Treatment. Your Policy may limit benefits should You not contact the assistance company within a specified period.

This Policy contains a clause that may restrict Your right to designate a beneficiary. See Section VIII. Claim Procedures and Customer Service Inquires of this Policy for detailed information with respect to this restriction. Further information can also be obtained from Travel Guard Canada.

### 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), or other applicable legislations.

This Policy is the only contract under which benefits are paid. Please read Your Policy with care so You will understand the coverage.

### WARNING: THIS POLICY INCLUDES RESTRICTED BENEFITS

1. Your Policy may not provide coverage for medical conditions and/or symptoms that existed before Your Trip. Check to see how this applies in Your Policy and how it relates to Your Departure Date, date of purchase or effective date.
2. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions.
3. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations.
4. This Policy will not cover any loss, Injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region.
5. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

### YOU ARE NOT ELIGIBLE FOR ANY COVERAGE UNDER THIS POLICY IF:

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

## SCHEDULE OF BENEFITS

All Coverage is per person

Maximum Limits - Up To

### Trip Cancellation/Interruption Insurance

Trip Cancellation.....	Plan 1: \$12,000 Plan 2: \$1,500 Plan 3: \$800
Trip Interruption .....	Plan 1: Unlimited Plan 2: \$1,500 Plan 3: \$800
Subsistence Allowance.....	\$350 (\$175 per day)
Trip Delay	
Subsistence Allowance.....	\$350 (\$175 per day)
Change Fee or Extra Airfare.....	100% of Cost

### Assistance Services

LiveTravel™ Emergency Assistance .....	Included
24 Hour Emergency Assistance.....	Included
Concierge Service .....	Included

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## IMPORTANT INFORMATION

Some words have very specific meanings that are set out in the Definitions Section. These words are capitalized in this Policy document when the Policy definition applies with the exception of titles.

Along with this Policy document, You should have received a Confirmation of Coverage that sets out details specific to the product You purchased. Our medical questionnaire (if applicable) will be sent to You for Your review to ensure You have answered the questions correctly.

All of these documents make up Your contract of insurance. If You did not receive all of these documents, if any information contained in these documents is incorrect, or if You have questions regarding Your coverage, it is Your responsibility to contact Us.

You should bring all of these documents with You when You travel.

### I. DEFINITIONS

We attach very specific meanings to the following words when they appear in this Policy. We have capitalized these words when they are used as a defined term.

**Accident:** A sudden, unexpected, unintended, unforeseeable, external event, occurring during an Insured Trip that independently of any other cause, results in Injury (or damage, if the context relates to property loss or damage).

**Change in Prescribed Medication:** Means the medication dosage or frequency has been reduced, increased, stopped and/or new medications have been prescribed.

Exceptions:

- an adjustment to the insulin or Coumadin (Warfarin) dosage You are currently taking provided it is not newly prescribed or stopped and there has been no change to your Medical Condition; and
- a change from a brand name medication to a generic brand medication (insofar as the dosage is not modified).

**Common Carrier/Scheduled Carrier:** Means an air, land, or sea conveyance operated under a license for the transportation of passengers for hire.

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

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

**Departure Date:** The date on which You are scheduled to leave Your Home Province on a Trip.

**Departure Point:** The city that You depart from Your Home Province on the first day of Your Trip.

**Dependent Child:** Unmarried persons who are Your natural, adopted, step or foster children, dependent on You for support and care and less

than 21 years of age, or full-time students less than 26 years of age, or mentally or physically incapable of self support. You must be the legal guardian of any foster children and they must reside at Your same address.

**Effective Date:** The date You leave your Home Province on a Trip.

**Emergency:** An unforeseen occurrence of, symptoms of Sickness, or of Injury, that occurs during a Trip (or for trip cancellation, that occurs immediately prior to Your Trip), which requires immediate Treatment from a Physician or that requires Hospitalization, failing which there could be a serious impairment to Your health. An Emergency no longer exists when Our medical department determines that You are able to continue Your Trip or return to Your Home Province.

**Emergency Dental Treatment:** Immediate and medically necessary dental services or supplies provided by a licensed registered dentist, Hospital, or other licensed provider, that is the result of an acute and unexpected condition that arose during a Trip.

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

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

**Expiry Date:** For each Trip, the first to occur of:

- the date You return to Your Home Province;
- the date You leave Your Home Province on a Trip plus the number of days that is Your selected Trip duration, including Your date of departure;

unless there has been an Automatic Extension of Coverage or Top-up, in which case the Expiry Date is the first to occur of:

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

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

**Home Province:** Your Canadian province or territory of residence.

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

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

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

**Injury:** A bodily injury sustained during a Trip, which is caused, directly and independently of all other causes, by an Accident.

**Insured:** The person named as the 'primary traveller' and/or one (1) or more other person(s), if any, named as 'other travellers' on the Confirmation of Coverage, each as the context requires.

**Insurer:** AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200, Toronto, ON M5J 0A8. This Policy is administered on AIG Insurance Company of Canada's, behalf by Travel Guard Group Canada, Inc. (Travel Guard Canada).

**Medical Condition:** Means an irregularity in a person's health which required or requires medical advice, consultation, investigation, Treatment, care, service or diagnosis by a Physician; includes complications of pregnancy within the first 31 weeks of pregnancy.

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

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

**Mental or Emotional Disorders:** Emotional or anxiety states, situational crisis, anxiety or panic attacks, or other mental health disorders treated with tranquilizers or anxiolytic drugs. (Example: a mental or nervous health disorder like: anxiety, depression, neurosis, psychosis and others or any related physical complications).

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

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

**Physician:** A medical doctor, other than Yourself, Your Immediate Family Member, Your Travel Companion or their Immediate Family Member, who is licensed to administer medical Treatment and prescribe drugs in the place where he or she provides medical services. The following are not considered to be Physicians: naturopath, herbalist, and homeopath.

**Policy or Policies:** This document, any riders or endorsements to this document, the application and the Confirmation of Coverage all of which form the entire contract.

**Policy Purchase Date:** The date You pay for specific insurance coverage which is listed on Your Confirmation of Coverage as the "plan start date".

**Premium:** The cost of Your insurance Policy You have purchased.

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

**Return Date:** Either the date of Your scheduled return to Your Departure Point as indicated on Your most recent Confirmation of Coverage or the date of Your actual return to Your Home Province.

**Sickness:** An acute illness or unforeseen disease requiring Emergency Medical Treatment, Emergency Dental Treatment or Hospitalization due to the sudden onset of symptoms.

**Spouse:** The person legally married to You, or if there is no such person, the person who has been living with You in a conjugal relationship for at least one (1) year, regardless of gender.

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

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

**Start Date:** The date shown on Your most recent Confirmation of Coverage as the "plan start date".

**Strike:** Means a stoppage of work:

- announced, organized, and sanctioned by a labour union; **and**
- which interferes with the normal departure and arrival of a Common Carrier.

This includes work slowdowns and sickouts. The Insured's Trip cancellation coverage must be effective prior to when the strike is foreseeable. A strike is foreseeable on the date labour union members vote to approve a strike.

**Sustenance Allowance:** Expenses incurred as a result of Your Emergency, including accommodation, meals, and essential telephone calls.

**Terminal Condition:** A Medical Condition from which no recovery is expected and which carries a prognosis of death within 12 months of Your Effective Date.

**Travel Companion:** The person with whom You are sharing travel arrangements and prepaid accommodation (to a maximum of three (3) people) in respect of a Trip.

**Treatment:** A medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a licensed Physician, including but not limited to Prescription Medication, investigative testing, and surgery.

**Trip:** Your travel for which coverage under this Policy has been purchased and is in effect. The Trip has defined Departure Dates and Return Dates specified when the Insured applies.

**Trip Cost:** Is the dollar amount of Trip payments or deposits reflected on any required enrollment form which are subject to cancellation penalties or restrictions paid by the Insured prior to the Insured's Trip Departure Date. Trip Cost will also include the cost of any subsequent pre-paid payments or deposits paid by the Insured for the same Trip, after enrollment for coverage under this Policy provided the Insured amends their Trip cost to add such subsequent payments or deposits and pays any required additional Premium prior to the Insured's Departure Date.

**We, Us, Our:** Means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200, Toronto, ON M5J 0A8. This Policy is administered on AIG Insurance Company of Canada's behalf by Travel Guard Group Canada, Inc. (Travel Guard Canada).

**You, Yourself, Your:** The person named as the 'primary traveller' and/or one (1) or more other person(s), if any, named as 'other travellers' on the Confirmation of Coverage, each as the context requires.

## II. SPECIFIC DETAILS OF YOUR INSURANCE

### AM I ELIGIBLE?

To be eligible for this coverage You must:

1. be currently in Canada when your Policy is purchased; Your insurance must be issued in Canada and purchased prior to Your Departure Date or Effective Date;
2. have purchased Your Policy not more than 365 days prior to Your Departure Date;
3. have purchased Your Policy from Us for the full value of Your non-refundable prepaid travel arrangements;
4. be travelling for a maximum of 365 days;
5. be a Canadian resident at the time your Policy is purchased and remain a Canadian resident for the full duration of Your Trip.

### HOW DO I BECOME INSURED?

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

1. Your name appears on the Confirmation of Coverage;
2. You have paid the required Premium on or before Your Start Date.

### WHEN DOES MY INSURANCE START AND END?

This Policy comes into effect on Your Start Date and ends the earliest of:

1. the day indicated as Your Return Date on Your Confirmation of Coverage;
2. the day You return to Your Home Province to end Your Trip;
3. the day You have cause to file a trip cancellation claim.

## UNDER WHAT CIRCUMSTANCES CAN MY POLICY EXTEND?

### Automatic Extension of Coverage

If You or Your Travel Companion are Hospitalized on Your scheduled Return Date Your coverage will automatically be extended at no additional Premium for the period of Hospitalization and up to 120 hours after discharge. If You have a Medical Condition rendering You medically unable to travel on Your scheduled Return Date but You are not Hospitalized, Your coverage will be automatically extended for up to 120 hours after Your scheduled Return Date.

Coverage will automatically be extended for up to 72 hours when there is a delay of a Common Carrier on which You are pre-booked as a passenger.

### Optional Policy Extension

If You choose to extend Your Trip beyond Your scheduled Return Date and You have not made a claim nor is there reason to claim, You may apply for a Policy extension subject to the following conditions:

1. the request for an extension must be made through and approved by Us prior to Your original Return Date;
2. You must pay the required additional Premium before Your original Return Date; and
3. You must have been eligible for the insurance that You seek to extend at the time of Your original booking and at the time of the request for the extension.

## CAN MY PREMIUM BE REFUNDED?

If my Policy provides comprehensive coverage what is the refund process?

Refunds are available up to Your Departure Date as long as there is no risk to the Policy. Refunds will also be issued if a supplier cancels or alters service and all of Your non-refundable prepaid travel arrangements Insured by Us are refunded without penalty.

If my Policy provides coverage only for emergency medical benefits what is the refund process?

If outside above guidelines, a partial refund of premium is available if You have a minimum of four (4) unused days of coverage.

If there is a claim on my Policy what is the refund process?

No refund of Premium will be made in the event that a claim has been paid, incurred or reported under this Policy.

How do I request a refund?

1. If Your insurance was purchased through an agency or broker Your refund must be requested through Your issuing agent.
2. If Your insurance was purchased directly through Travel Guard Canada You must request Your refund in writing.
3. We cannot accept refund requests over the phone.

## III. TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DELAY COVERAGE

### A. Benefits – Trip Cancellation, Trip Interruption and Trip Delay Coverage

If You incur expenses due to a covered risk, on or after Your Start Date and prior to or on Your Expiry Date, while You are on a Trip, We provide coverage for the following covered benefits up to the specific benefit limits set out below. Benefit limits are for each Insured under this Policy. We do not pay more than the benefit limit.

#### Trip Cancellation

**Covered Risks 1 to 11:** You are covered for losses incurred in the event of Trip cancellation due to any one (1) or more of the following covered risks if occurring on or after Your Start Date and on or before Your Departure Date providing that You have Insured the full value of Your non-refundable prepaid travel arrangements and that amount is greater than zero.

#### Covered Risk 1. Medical Conditions and Death

- a. One (1) or more of the following persons develops a Medical Condition as certified by a Physician or dies:
  1. You or Your Travel Companion;
  2. Your or Your Travel Companion's Immediate Family Member;
  3. Your or Your Travel Companion's caregiver;
  4. Your or Your Travel Companion's key employee;
  5. Your or Your Travel Companion's business partner; or
- b. Your friend dies, or
- c. the person whose overnight guest You will be during Your Trip is admitted to Hospital following a Medical Emergency or dies following a Medical Emergency.

#### Covered Risk 2. Adoption and Pregnancy

- a. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse:
  1. becomes pregnant after You book Your Trip and Your Departure Date falls in the nine (9) weeks before or after the expected delivery date;
  2. legally adopts a Dependent Child and the date of the adoption falls during Your Trip; or;
- b. any one (1) of the following persons develops complications of pregnancy that falls within the first 31 weeks of pregnancy:
  1. You or Your Travel Companion;
  2. You or Your Travel Companion's Immediate Family Member.

#### Covered Risk 3. Government Recommendations, Visas and Passports:

Your or Your Travel Companion's travel visa (not an immigration or employment visa) is not issued for a reason beyond Your or Your Travel Companion's control and the application is not a subsequent attempt for a visa that had been previously refused.

**Covered Risk 4. Travel Advisory** – A "defer travel" recommendation or a written formal notice is issued by the Department of Foreign Affairs and International Trade of the Canadian Government or Health

Canada advising travellers not to travel to a country, region or city specifically listed as a destination on the itinerary of Your insured Trip and such recommendation or written formal notice is issued after both Your Start Date and the date You pay for prepaid travel arrangements.

**Covered Risk 5. Employment and Occupation** – You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse loses a permanent job because of layoff or dismissal without just cause (not applicable to self-employed persons or contract work); or Your employer, Your Spouse's employer or Your Travel Companion's employer initiates a job transfer which necessitates relocation of Your principal residence or that of Your Travel Companion, as the case may be.

**Covered Risk 6. Business Meeting** – A Business Meeting, that was scheduled before You or Your Travel Companion paid for prepaid travel arrangements, is cancelled due to a reason beyond Your or Your Travel Companion's or Your or Your Travel Companion's employer's control.

**Covered Risk 7. Call to Service** – You or Your Travel Companion is called to service during Your Trip as a reservist, firefighter, or active military/police staff.

**Covered Risk 8. Delays of Your Scheduled Carrier** – Your or Your Travel Companion's Scheduled Carrier is delayed by weather conditions, earthquakes, or volcanic eruptions for at least 30% of Your scheduled Trip duration and You or Your Travel Companion does not continue his or her Trip and You choose not to continue Your Trip.

**Covered Risk 9. Principal Residence and Business Operations** – You, Your Spouse, or Your Travel Companion is unable to occupy such person's principal residence or destination residence or to operate such person's business because of a natural disaster or unintentional act.

**Covered Risk 10. Legal Commitment** – You, Your Spouse or Dependent Child or Your Travel Companion, Your Travel Companion's Spouse or Dependent Child is called to jury duty; is subpoenaed as a witness; or is required to be a defendant in a lawsuit.

**Covered Risk 11. Quarantine or Hijacking** – You, Your Spouse, Your Dependent Child, Your Travel Companion, or Your Travel Companion's Spouse or Dependent Child is quarantined or hijacked.

**Benefits for Covered Risks 1 to 11:**

If You must cancel Your Trip due to the occurrence of one (1) or more of Covered Risks 1 to 11, We cover:

1. up to the non-refundable prepaid cost of unused travel arrangements provided You have insured the full value of the non-refundable cost of Your Trip.

If You have prepaid shared accommodations and Your Travel Companion(s) must cancel his or her Trip due to the occurrence of one (1) or more of the Covered Risks 1 to 11, We cover:

2. the next occupancy charge when You elect to travel as originally planned.

#### Trip Interruption

**Covered Risks 12 to 13:** You are covered for losses incurred in the event of Trip interruption due to any one (1) or more of the following

covered risks if occurring on or after Your Departure Date and on or before the date Your insurance ends.

#### **Covered Risk 12. Medical Conditions and Death**

- a. One (1) or more of the following persons develops a Medical Condition as certified by a Physician or dies:
  1. You or Your Travel Companion;
  2. Your or Your Travel Companion's Immediate Family Member;
  3. Your or Your Travel Companion's caregiver;
  4. Your or Your Travel Companion's Key-employee; or
  5. Your or Your Travel Companion's business partner;or
- b. Your friend dies, or
- c. the person whose overnight guest You will be during Your Trip is admitted to Hospital following a Medical Emergency or dies following a Medical Emergency.

#### **Benefits for Covered Risk 12:**

If You suffer Trip interruption due to the occurrence of Covered Risk 12 (other than Your death), We cover:

1. the non-refundable, unused Trip arrangements for which You have already paid less Your prepaid unused return transportation; **and**
  - a. additional travel transportation expenses You incur via the most cost effective itinerary to return You to Your Departure Point of the Trip, or
  - b. Your economy class transportation via the most cost effective itinerary to Your next destination; or
  - c. Your economy class transportation via the most cost effective itinerary to rejoin Your tour or group; **and**
2. a Subsistence Allowance for Your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$175, to a maximum of \$350 (original receipts must be submitted for all eligible expenses).

**Covered Risk 13. Travel Advisory** – A “defer travel” recommendation or a written formal notice is issued after Your Departure Date by the Department of Foreign Affairs and International Trade of the Canadian Government or Health Canada advising travellers not to travel to a country, region or city specifically listed as a destination on Your itinerary of Your insured Trip.

#### **Benefits for Covered Risk 13:**

If You suffer Trip interruption due to the occurrence of Covered Risk 13, We cover:

1. the non-refundable, unused Trip arrangements for which You have already paid and additional travel transportation expenses via the most cost effective itinerary to return You to Your Departure Point of the Trip, less Your prepaid unused return transportation; or
2. Your economy class transportation via the most cost effective itinerary to Your next destination (in or outbound); **and**
3. a Subsistence Allowance for Your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$175, to a maximum of \$350 (original receipts must be submitted for all eligible expenses).

**Covered Risk 14. Pregnancy and Adoption** – Any one (1) of the following persons develops complications of pregnancy within the first 31 weeks of pregnancy while You are on a Trip: (i) You; (ii) Your

Immediate Family Member; (iii) Your Travel Companion or his or her Immediate Family Member; or the legal adoption of a child by You or Your Travel Companion when the actual adoption date is scheduled to take place during Your Trip.

**Covered Risk 15. Employment and Occupation** – You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse loses a permanent job because of layoff or dismissal without just cause (not applicable to self-employed persons or contract work); or Your employer, Your Spouse's employer or Your Travel Companion's employer initiates a job transfer which necessitates relocation of Your principal residence or that of Your Travel Companion, as the case may be.

**Covered Risk 16. Call to Service** – You or Your Travel Companion is called to service during Your Trip as a reservist, firefighter, or active military/police staff.

**Covered Risk 17. Principal Residence and Business Operations** – You, Your Spouse, or Your Travel Companion is unable to occupy such person's principal residence or destination residence or to operate such person's business because of a natural disaster or unintentional act.

**Covered Risk 18. Legal Commitment** – You, Your Spouse or Dependent Child or Your Travel Companion, Your Travel Companion's Spouse or Dependent Child is called to jury duty; is subpoenaed as a witness; or is required to be a defendant in a lawsuit.

**Covered Risk 19. Quarantine or Hijacking** – You, Your Spouse, Your Dependent Child, Your Travel Companion, or Your Travel Companion's Spouse or Dependent Child is quarantined or hijacked.

#### **Benefits for Covered Risks 14 to 19:**

If You suffer Trip interruption due to one (1) or more of Covered Risks 14 to 19, occurring while You are on a Trip, We cover:

1. the non-refundable, unused Trip arrangements for which You have already paid and additional travel transportation expenses via the most cost effective itinerary to Your Departure Point of the Trip, less Your prepaid unused return transportation; **and**
2. a Subsistence Allowance for Your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$175, to a maximum of \$350 (original receipts must be submitted for all eligible expenses).

**Covered Risk 20. Delays of Your Scheduled Carrier** – Your Scheduled Carrier is delayed by weather conditions, earthquakes, or volcanic eruptions for at least 30% of Your Trip and You or Your Travel Companion choose not to continue with their journey.

**Covered Risk 21. Transportation Delay** – Delay of Your private automobile or delay of your connecting carrier – You miss a connection or interrupt Your Trip because of the delay of a private automobile, Your connecting passenger plane, ferry, cruise ship, bus, limousine, taxi or train, when the delay is caused by the mechanical failure of the vehicle; weather; a traffic accident; an emergency; a police directed road closure or a volcanic eruption. Such transportation / connecting carrier must be scheduled to arrive at least two (2) hours prior to Your departure.

#### **Benefits for Covered Risks 20 and 21:**

If You suffer Trip interruption due to one (1) or more of Covered Risks 20 and 21, occurring while You are on a Trip, We cover:

1. the non-refundable, unused Trip arrangements for which You have already paid and additional travel transportation expenses via the most cost effective itinerary to return You to Your next destination (in or outbound) of the Insured Trip, less Your prepaid unused return transportation; **and**
2. a Subsistence Allowance for Your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$175, to a maximum of \$350 (original receipts must be submitted for all eligible expenses)

**Covered Risk 22. Delays of Your Travel Companion's Scheduled Carrier** – Your Travel Companion's Scheduled Carrier is delayed by weather conditions, earthquakes, or volcanic eruptions for at least 30% of Your Trip and You choose to continue Your Trip.

#### **Benefit for Covered Risk 22:**

If Your Travel Companion's Trip is interrupted or cancelled due to Covered Risk 22, We cover the next occupancy charge applicable to You when You continue Your Trip.

#### **Trip Delay**

**Covered Risks 23 to 26:** You are covered for losses incurred in the event of Trip delay beyond Your scheduled Return Date due to any one (1) or more of the following covered risks if occurring on or after Your Departure Date and on or before the date Your insurance ends.

#### **Covered Risk 23. Medical Conditions and Death** –

- a. One (1) or more of the following persons develops an Emergency Medical Condition or dies:
  1. You or Your Travel Companion;
  2. Your Immediate Family Member; or
- b. Your friend who is at Your destination dies.

**Covered Risk 24. Pregnancy and Adoption** – You, Your Immediate Family Member, Your Travel Companion, or his or her Immediate Family Member develops complications of a pregnancy that falls within the first 31 weeks of pregnancy while at Your Trip destination or complication of the legal adoption by You or Your Travel Companion while on a Trip for the purpose of completing such adoption.

**Covered Risk 25. Transportation Delay** – Delay of Your private automobile or delay of Your connecting carrier – You miss a connection or suffer a Trip delay because of the delay of a private automobile, Your connecting passenger plane, ferry, cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the vehicle; weather; a traffic accident; an emergency; a police directed road closure or a volcanic eruption. Such transportation / connecting carrier must be scheduled to arrive at least two (2) hours prior to Your departure.

**Covered Risk 26. Quarantine or Hijacking** – You, Your spouse, Your Dependent Child, Your Travel Companion, or Your Travel Companion's Spouse or Dependent Child is quarantined or hijacked.

### Benefits for Covered Risks 23 to 26:

If You suffer Trip delay due to one (1) or more of Covered Risks 23 to 26, We cover:

1. a Subsistence Allowance for Your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$175, to a maximum of \$350 (original receipts must be submitted for all eligible expenses); **and**

The lesser of:

2. the change fee charged by the airline carrier(s) involved when such an option is available to You; or  
the extra cost of Your one (1) way economy airfare via the most cost effective itinerary to return You to Your Departure Point.

### B. Conditions – Trip Cancellation, Trip Interruption and Trip Delay Coverage

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

1. You must notify Us immediately and no later than the business day following the day when You become aware of a Trip cancellation, Trip interruption or Trip delay situation.
2. For Trip cancellations You must cancel Your Trip booking immediately.

### C. Exclusions – Trip Cancellation, Trip Interruption and Trip Delay Coverage

These exclusions apply to the Trip Cancellation, Interruption and Delay Coverage set out in Section IV, A. The additional exclusions set out in the General Exclusions Section of this Policy also apply.

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

1. Any cause if You or Your Travel Companion have knowledge at the time of booking Your Trip or purchasing Your insurance of any reason why the Trip might be cancelled, interrupted or delayed.
2. Your or Your Spouse's Medical Condition or any related condition if in the 90-day period immediately preceding Your Start Date that condition has not been Stable and Controlled.
3. Your or Your Spouse's heart condition if in the 90-day period immediately preceding Your Start Date:
  - i. that person has had any heart condition that has not been Stable and Controlled; or
  - ii. that person has been required to use, take, or been prescribed to take nitroglycerin in any form, more than once per a seven (7) day period.
4. Your or Your Spouse's lung condition if in the 90-day period immediately preceding Your Start Date:
  - i. that person has had any lung condition that has not been Stable and Controlled; or
  - ii. that person required the use of home oxygen or had to take oral steroids; for example prednisone or prednisolone.

5. The change in schedule of a medical test or surgery that was originally scheduled before Your Trip.
6. Travel for the purpose of visiting a person suffering from a Medical Condition and the Medical Condition (or ensuing death) of that person is the cause of cancellation, interruption or delay of Your Trip.
7. A travel visa or passport that is not issued due to a late application or that has been previously refused.
8. Default of a travel supplier for travel services purchased from any travel supplier listed on Our alert list on either Your Policy Start Date or Your Trip purchase date.
9. A defer travel recommendation issued by the Department of Foreign Affairs and International Trade of the Canadian Government or Health Canada, before either Your Policy Start Date or Your Trip purchase date.
10. Any such condition if the non-refundable portion of Your prepaid travel arrangements covered by this Policy exceeds \$20,000 that was not pre-approved by Us and if at any time in the 90-day period immediately preceding Your Start Date:
  - a. Your Immediate Family Member's, Your Travel Companion's, or Your Travel Companion's Immediate Family Member's Medical Condition or any related condition has not been Stable and Controlled;
  - b. Your Immediate Family Member's, Your Travel Companion's, or Your Travel Companion's Immediate Family Member's heart condition has required them to use, take, or be prescribed to take nitroglycerin in any form, more than once per a seven (7) day period; or
  - c. Your Immediate Family Member's, Your Travel Companion's, or Your Travel Companion's Immediate Family Member's lung condition has required the use of home oxygen or has required them to take oral steroids (prednisone or prednisolone).
11. Any such condition if the non-refundable portion of Your prepaid travel arrangements covered by this Policy exceeds \$20,000 that was not pre-approved by Us and Your Confirmation of Coverage indicates this exclusion applies and You have taken medication, been prescribed medication, received Treatment, experienced a deterioration of the condition or had cause to seek Treatment at any time within the 180-day period immediately preceding and including Your Start Date and this exclusion applies whether or not the condition has been Stable and Controlled.

## IV. FEATURES AND SERVICES

**24/7 Worldwide Emergency Assistance and LiveTravel™ Canada and Continental USA: 1-866-878-0192 or International Collect at 416-646-3723**

This service is available to You for the duration of Your Trip. Whether You need Emergency medical care or Emergency arrangements to return home, Our Emergency assistance coordinators, doctors and nurses can help You any time of day.

Our LiveTravel™ service team can help You with Emergency travel problems that can arise during a Trip.

Services Include:

- Emergency and after-hours travel services:
  - Rebooking Flights
  - Hotel Reservations
  - Ground Transportation
- Lost/Stolen Credit Card Replacement.

### 24/7 Concierge Service

**Continental USA: 1-866-878-0191 or International Collect at 416-646-3723**

This service is available to You for the duration of Your Trip. Our concierge service team can help You find and coordinate the extra things that make Your Trip enjoyable. Services include:

- Highlights on sights and attractions;
- Restaurant referrals and reservations: Worldwide dining referrals and reservations made on the Your behalf, based on availability;
- Tee-time reservations: Assistance with scheduling tee-off times and making course recommendations;
- Assistance getting tickets to cultural and sporting events, based on availability;
- Travel documents assistance, emergency cash transfer assistance, emergency message centre, and interpretation services;
- Assistance locating a bank machine;
- Driving directions over the phone;
- Pre-Trip travel advice;
- Access to passport, visa, and vaccine requirements, travel safety and health advisories, embassy contacts, weather and currency information;
- E-mail or Phone Message Relay; **and**
- Emergency Cash Transfers.

## V. GENERAL CONDITIONS

All of the following conditions apply to all coverage under this Policy.

1. Your coverage will be declared null and void if, for any reason:
  - a. the required Premium is not received by Us;
  - b. You are ineligible for coverage in accordance with any section of this Policy.
2. If Your health status changes (including a Change in Prescribed Medication or Treatment) prior to departure for any Trip, You must notify Us immediately. At Our sole discretion, We may opt to waive the exclusion that precludes Your unstable Medical Condition from coverage; this would allow You to continue with Your Trip.
3. Canadian Currency: The benefit, benefit limits and all other amounts expressed in this Policy are expressed in Canadian currency. Where covered losses are billed in foreign currency, the rate of exchange is based on the rate effective on the date when We pay the claim. No sum payable shall bear interest. To facilitate

direct payment to Providers, We may elect to pay the claim in the currency of the country where the charges were incurred based on the rate of exchange established by any chartered bank in Canada:

- a. on the last date of service; or
  - b. on the date the claim was incurred if a cheque is issued directly to Physicians, Hospitals or other medical Providers.
4. If You are covered under more than one (1) of Our Policies, or have similar coverage with another insurance company, the total amount paid to or for You will not exceed Your actual expenses and the maximum to which You are entitled is the largest amount specified for that benefit under any one (1) of Our Policies.
  5. The coverage outlined in this Policy is last payor only. If, at the time of loss, You have insurance from another source, or if any other party is also responsible, to pay for benefits also provided under this Policy, We will pay eligible expenses only in excess of those covered by that other insurance company or insurance companies or other responsible party or parties, including insurance plans provided through credit cards, third party liability, group or individual basic or extended health insurance plans or contracts including any private or provincial or territorial auto insurance plan, providing Hospital, medical or therapeutic coverage, or any third party liability insurance in force concurrently with this Policy.
  6. In the event of a payment of a claim under this Policy, We have the right to proceed, in Your name, but at Our expense, against third parties who may be responsible for giving rise to a claim under this Policy. You will execute and deliver documents as necessary and co-operate fully with Us so as to allow Us to fully assert Our rights. You will do nothing to prejudice such rights.
  7. We have full rights of subrogation.
  8. Notwithstanding any provision of this Policy, this Policy is subject to the statutory conditions of the Insurance Act applicable to contracts of Accident and Sickness insurance and the laws and regulations in Your Home Province. The laws and regulations of the province or territory in Canada in which You normally reside govern this Policy and any provision in this Policy which is in conflict with any such statute is hereby amended to conform to such statute.
  9. Confirmation of Coverage: In the event that You are found to be ineligible for coverage or that a claim is found to be invalid or benefits are reduced in accordance with any Policy provision, We have the right to collect from You any amount which We have paid on Your behalf to medical Providers or other parties.
  10. Your Policy will be declared null and void in the case of fraud or attempted fraud by You, or if You conceal or misrepresent any material fact or circumstance concerning this insurance.
  11. During the claims process, We may require You to have a medical examination by one (1) or more Physicians chosen by Us and at Our expense.
  12. We are not responsible for the availability, quality or results of any medical Treatment. We are not responsible for any transportation

arranged by Us. We are not responsible for Your failure to obtain medical Treatment.

13. You must, at all times while You are covered under this Policy, act in a prudent manner so as to minimize costs to Us.
14. Any reference to age in this document is specific to Your age on the date You apply for insurance.
15. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions.
16. The purpose of the Trip is business or pleasure and is not to obtain health care or Treatment of any kind.
17. The purpose of the Trip is business or pleasure and is not to obtain health care or Treatment of any kind.
18. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations.
19. This Policy will not cover any loss, Injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region.

## VI. MAXIMUM LIMITS OF LIABILITY

General Liability: Our liability under this Policy is limited solely to the payment of eligible benefits, up to the benefit limits specified herein, for any loss or expense.

## VII. GENERAL EXCLUSIONS

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

1. expenses incurred if You travel to a country that The Department of Foreign Affairs and International Trade of the Canadian Government or Health Canada has advised travellers not to travel to during the time of Your Trip. This exclusion applies if the advisory is issued prior to Your Departure Date;
2. a Trip undertaken in contravention of a Physician's recommendation or after the manifestation of medical symptoms which would cause an ordinarily prudent person to seek medical advice or Treatment in the 90 days prior to Your Departure Date; or where a Terminal Condition prognosis has been diagnosed by any Physician;
3. a Medical Condition for which future investigation or Treatment is planned before Your Departure Date. This does not include routine monitoring;

4. Your Mental or Emotional Disorders;
5. Your committing or attempting to commit suicide or intentionally self-inflicted Injury (whether sane or insane);
6. any alcohol related Sickness, death, or Injury or the abuse of medication, drugs, alcohol or any other toxic substance during the Trip; Alcohol abuse includes having a blood alcohol level in excess of 80 milligrams of alcohol per 100 millilitres of blood;
7. a Medical Condition or related condition that arises during a Trip You undertake with the prior knowledge that You will require or seek Treatment or surgery for that Medical Condition or a related condition;
8. the commission of or Your direct or indirect attempt to commit a criminal act or Injury occurring while You are committing or attempting to commit a criminal act;
9. operating or learning to operate any aircraft, as pilot or crew; performing employment duties on any aircraft or ship; or performing duties in any regular armed forces service;
10. war (declared or not), acts of foreign enemies or rebellion; or
11. interest on a payment or reimbursement.

## VIII. CLAIM PROCEDURES AND CUSTOMER SERVICE INQUIRIES

Payment of Claims - To Whom Paid:

Benefits are payable to the Insured who applied for coverage and paid any required plan cost.

Any benefits payable due to that Insured's death will be paid to the survivors of the first surviving class of those that follow:

1. the beneficiary named by that Insured and on file with Us;
2. to his/her spouse, if living. If no living spouse, then;
3. to the Insured's estate.

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

Benefits for Emergency Medical Expense/Emergency Evacuation and Repatriation of Remains services may be payable directly to the provider of the services. However, the provider:

1. must comply with the statutory provision for direct payment; and
2. must not have been paid from any other sources.

For residents of New Brunswick, Newfoundland and Saskatchewan:  
Travel Guard Canada  
c/o Global Excel Management  
73 Queen, Sherbrooke, Qc J1M 0C9

All Other Provinces:  
Travel Guard Canada  
Attn: Claims Department  
120 Bremner Boulevard, Suite 2200, Toronto, ON M5J 0A8

To Claim For Emergency Medical and Dental Benefits:  
You must notify Us at the below numbers prior to any Emergency Medical Treatment and prior to any surgery, invasive procedure or Hospitalization. Our assistance coordinators will provide guidance. We will make every effort, although We cannot guarantee, to pay Providers directly. You must provide Us with original receipts for incurred expenses including those for Subsistence Allowance expenses.

New Brunswick, Newfoundland and Saskatchewan Residents, Call:  
Canada and Continental USA: 1-888-566-8028 OR  
International Collect at 1-819-566-8028

All Other Provinces Call:  
Canada and Continental USA: 1-866-878-0192 OR  
International Collect at 1-416-646-3723

#### 10 DAY RIGHT TO EXAMINE

Please take the time to read Your Policy and Your completed medical questionnaire (if applicable) prior to Your departure date. If You have any questions or You are unsure about Your coverage You must contact Us at 1-866-878-0191 prior to Your Departure Date.

You have the right to cancel this Policy within 10 days from the date You purchased Your insurance. For refunds after 10 days, please refer to the Can My Premium Be Refunded? section at the beginning of this document.

#### Beneficiary Designation and Change

The Insured's beneficiary(ies) is (are) the person(s) designated by the Insured and on file with Us. If no beneficiary has been designated, payment will be made to the Insured's estate. An Insured over the age of majority and legally competent may change his/her beneficiary designation at any time unless the beneficiary designation is irrevocable, without the consent of the designated beneficiary(ies), by providing Us a written request for change. What the request is received, whether the Insured is then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to the Insurer on account of any payment made by it prior to receipt of the request.

## PRIVACY PRINCIPLES

We abide by the Privacy Principles of the AIG Insurance Company of Canada and want You, Our policyholders, Insureds and claimants (referred to as "Customers" or "You"), to be aware of how and why We handle personal information. We work hard to respect and maintain Your privacy. However, the very nature of Our business is such that the collection, use and disclosure of personal information is fundamental to the products and services We provide.

For the purposes of the Privacy Principles, personal information means information that identifies an individual. For example: an individual's name, birth date, address, age, health and financial information is personal information which We may collect, use and in certain circumstances, where necessary, disclose, in the course of providing insurance services and carrying on business. By applying for or purchasing AIG's products and services, You are providing Your consent to Our collection, use, and disclosure of Your personal information for insurance purposes and carrying on business, as set out in the Privacy Principles.

You may obtain a copy of the Privacy Principles on Our website at [www.aig.ca](http://www.aig.ca) or request a copy by contacting Us at:

The Privacy Officer  
c/o AIG Insurance Company of Canada  
120 Bremner Boulevard, Suite 2200  
Toronto, ON M5J 0A8  
1-800-387-4481

#### 24-HOUR EMERGENCY ASSISTANCE

You must notify Us prior to any Emergency Medical Treatment and prior to any surgery, invasive procedure or Hospitalization. Failure to do so will result in Your being responsible for 30% of any eligible expenses incurred.

New Brunswick, Newfoundland and Saskatchewan Residents  
Call Global Excel Management:  
Canada and Continental USA: 1-888-566-8028 OR  
International Collect at 1-819-566-8028

All Other Provinces Call:  
Canada and Continental USA: 1-866-878-0192 OR  
International Collect at 1-416-646-3723