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## CAA Assistance

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CAA Assistance is available 24 hours per day, 365 days per year.

### WHY ARE YOU REQUIRED TO CALL CAA ASSISTANCE?

1. If CAA Assistance is not notified, you may receive medical treatment or services which are not considered medically necessary as defined by this policy and benefits will be limited to:
  - a. in the event of hospitalization, 80% of eligible expenses based on reasonable and customary costs to a maximum of \$25,000; and
  - b. in the event of out-patient medical consultation, a maximum of one visit per sickness or injury.You will be responsible for the payment of any remaining charges.
2. CAA Assistance must approve certain benefits in advance. Check the benefits section of your coverage(s) to see which benefit(s) this applies to.
3. Trip Cancellation claims must be reported within one business day of the event forcing cancellation. If you do not call, you may sustain reduced benefits due to cancellation penalties that are imposed by the travel supplier. Benefits payable apply to those charges which are in effect on the day of the loss.
4. Trip Interruption claims must be reported immediately to ensure that you do not incur expenses which are not covered benefits.
5. If you pay eligible expenses directly to a health service provider without prior approval by CAA Assistance, these services will be reimbursed to you on the basis of the reasonable and customary costs that would have been paid directly to such provider by the Insurer. Medical charges that you pay may be higher than this amount, therefore you will be responsible for any difference between the amount you paid and the reasonable and customary costs reimbursed by the Insurer.

### WHAT TO DO IF YOU NEED CAA ASSISTANCE

Have your policy number or Certificate of Insurance with you at all times and contact CAA Assistance at the telephone number(s) listed below.

- 1-866-696-6355 in Canada and mainland U.S.
- +1-905-669-7355 collect from anywhere else

When contacting CAA Assistance, please provide your name, your policy number, your location and the nature of your emergency.

### WHAT HAPPENS WHEN YOU CALL CAA ASSISTANCE?

CAA Assistance will work closely with you to:

- direct you to an appropriate physician or hospital at your trip destination, wherever possible;
- provide multilingual interpreters to communicate with physicians and hospitals;
- monitor your care so that only appropriate, medically necessary treatment is given and to ensure that your medical needs are met;
- contact your family and physician on your behalf;
- pay hospitals, physicians and other medical providers directly, whenever possible;
- approve and arrange air ambulance transportation when medically necessary;
- inform you of any expenses not covered by this policy or to explain this policy's terms and provisions as they relate to your medical emergency.

**PRIOR TO RECEIVING ALL RELEVANT MEDICAL INFORMATION, WE WILL HANDLE YOUR EMERGENCY ASSUMING YOU ARE ELIGIBLE FOR BENEFITS UNDER THIS POLICY AND YOU WILL BE REMINDED THAT ANY SERVICES RENDERED ARE SUBJECT TO THE TERMS AND CONDITIONS OF THIS POLICY. IF IT IS LATER DETERMINED THAT A POLICY TERM, LIMITATION, CONDITION, AND EXCLUSION, GENERAL AND SPECIFIC, APPLIES TO YOUR CLAIM, YOU WILL BE REQUIRED TO REIMBURSE US FOR ANY PAYMENTS WE HAVE MADE ON YOUR BEHALF.**

Where a claim is payable we will arrange, wherever possible, to have any medical expenses billed directly to us.

**LIMITATION ON CAA ASSISTANCE SERVICES**

CAA Assistance reserves the right to suspend, curtail or limit services in any area or country in the event that war, political instability or hostility renders the area inaccessible by CAA Assistance. CAA Assistance will use its best efforts to provide services during any such occurrence.

You may contact CAA Assistance prior to *your* departure to confirm coverage for *your trip* destination.