Policy

September 1, 2026

Insurance
Travel
Roadside
Rewards

NEED HELP DURING YOUR TRIP?

IN THE EVENT OF A *MEDICAL EMERGENCY* *YOU* MUST CONTACT *CAA ASSISTANCE* IMMEDIATELY

At first onset of symptoms of a *medical emergency* and before seeking *medical treatment*, please contact *CAA Assistance*. If *you* are unable to do so because *you* are medically incapacitated, *you* or someone else must contact *CAA Assistance* as soon as reasonably possible.

HOW TO CONTACT US

Call:

From Canada & Mainland US: **1-888-493-0161**
From Elsewhere: **1-519-988-7044**

Chat:

SMS: **1-450-234-8044**
WhatsApp: **1-888-657-7611**
Webchat: **orion.xodus.ca/assistance**

Email:

Email address: **orionassistance@xodus.ca**

If this is a **life-threatening emergency**, call 911 or local emergency number first.

WHY *YOU* MUST CONTACT *CAA ASSISTANCE*

You must contact *CAA Assistance* before obtaining *emergency treatment*, so that *we* may:

- confirm *your* coverage; and
- provide pre-approval of *treatment*.

If it is medically impossible for *you* to contact *CAA Assistance* prior to obtaining *emergency treatment*, *you* must do so as soon as possible or have someone do it on *your* behalf.

If *you* do not contact *CAA Assistance* before obtaining *emergency treatment*:

- *your* maximum benefit payable under Emergency Medical Insurance will be reduced to 80% of *your* medical expenses covered under this insurance, to a maximum of $25,000 CAD
- for out-patient medical consultation, benefits paid will be limited to one (1) visit per *sickness* or *injury*.

You will be responsible for the payment of any remaining charges.

10 *DAY* RIGHT TO EXAMINE
Please take the time to read *your policy* and review all of *your* coverage(s). If *you* have any questions, *you* may contact *us* at 1-800-465-0038. *You* may cancel this *policy* within 10 *days* of purchase if *you* have not departed on *your trip* and there is no claim in progress.

Table of Contents

This *policy* contains a provision removing or restricting the right of the *insured* to designate persons to whom or for whose benefit insurance money is to be payable.

Important Information About This Policy

PLEASE READ THIS *POLICY*

It is *your* responsibility to **read this *policy* carefully before *you* travel,** particularly the sections relating to the insurance coverage(s) *you* have purchased as shown on *your Declaration Page.* Some of the terms may limit the benefits payable to *you*.

This *policy* covers losses resulting from unforeseen and emergent circumstances only.

Canadian Life and Health Insurance Association

IMPORTANT NOTICE - READ CAREFULLY BEFORE *YOU* TRAVEL

You have purchased a travel insurance *policy*, what happens next?

We want to help *you* understand *your* coverage. It's in *your* best interest to know what *your policy* includes, what it excludes, and what is covered only up to certain limits. Please take the time to read *your policy* before *you* travel. ***Italicized*** terms are defined in *your policy*.

- Travel insurance covers claims arising from **sudden** and **unexpected situations** (i.e.: accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, ***you*** must meet all of the **eligibility requirements**.
- This insurance contains **limitations** and/or **exclusions** (e.g.: *medical conditions* that are not stable, pregnancy, *child* born on *trip*, excessive use of alcohol, high risk activities).
- This insurance may not cover claims related to **pre-existing medical conditions**, whether disclosed or not at time of *policy* purchase.
- Contact *CAA Assistance* **before seeking treatment** or *your* benefits may be limited or denied.
- In the event of a claim *your* prior **medical history** may be reviewed.
- If *you* have been asked to complete a ***medical questionnaire*** and any of *your* answers are not accurate or complete, *your policy* will be voidable.

IT IS *YOUR* RESPONSIBILITY TO UNDERSTAND *YOUR* COVERAGE. IF *YOU* HAVE QUESTIONS, CALL 1-800-465-0038 OR VISIT travelprotected.ca.

HOW TO USE THIS POLICY

Throughout the *policy*, certain terms appear in **italics**. These are explained in the **Definitions** section. Pay close attention to these definitions, as they carry specific meanings that affect how *your* coverage applies.

Check *your* ***Declaration Page*** for the insurance coverage(s) *you* have purchased, then refer to the coverage description(s) using the Table of Contents at the beginning of this *policy*. **Pay particular attention to the terms, limitations, conditions and exclusions, both general and specific, that may restrict benefits payable to *you*.**

By following the instructions in the section **How to File a Claim**, *you* can speed up the assessment and, where applicable, payment of *your* covered eligible expenses.

CARRY YOUR INSURANCE DOCUMENTS AND GHIP CARD WITH YOU AT ALL TIME

The wallet card provides emergency contact information for reaching *CAA Assistance*. ***You* must contact *CAA Assistance* before receiving any *medical treatment* and in the event of a claim.**

Summary of Plans Available

The following summary of available Plans is intended to help *you* compare the different options at a glance. Please refer to each benefit section for a full description of the coverage, eligibility requirements, conditions and exclusions.

EMERGENCY MEDICAL INSURANCE PLANS	
EMERGENCY MEDICAL INSURANCE – SINGLE TRIP	
Single Trip Plan Designed for travellers seeking Emergency Medical coverage for a *trip* taken **within or outside** Canada. **Canada Plan** Designed for travellers seeking Emergency Medical coverage for a *trip* taken entirely **within Canada.**	**Main Features** • Emergency Medical coverage up to $10 million • *Family* coverage* available ***Age* Limit & Maximum *Trip* Duration** • No maximum *age* limit • Maximum *trip days* insured may not exceed the period for which *your GHIP* covers *you* or 365 *days*, whichever is the lesser
EMERGENCY MEDICAL INSURANCE – MULTI TRIP	
Multi-Trip Plan Designed for travellers seeking Emergency Medical coverage for **multiple *trips*** taken throughout the year.	**Main Features** • Provides the same coverage and options as Emergency Medical Insurance - Single Trip Plan • *Family* coverage* available ***Age* Limit & Maximum *Trip* Duration** • No maximum *age* limit • Valid for multiple *trips* within a 12-month period • Select *your trip* duration: 4, 8, 15, 30, or 60 *days* • *Top-Ups* available for longer *trips* • No maximum *day* limit per *trip* when travelling within Canada
EMERGENCY MEDICAL INSURANCE – OPTIONAL COVERAGES	
Optional Coverages Additional riders that allow *you* to customize *your* Emergency Medical Insurance for the type of *trip you*'re taking.	Available for all Plans that include Emergency Medical Insurance: • Pre-Existing Medical Condition Coverage rider that shortens the stability period requirement (excluding the Canada Plan and Canada Vacation Package Plan, which do not require stability periods) • Adventurous Air Activity rider for higher-risk aerial activities • *Professional* Sports and Participation in *Speed Contests* rider

*Refer to page 6 for details.

Deductibles are also available as an option for Single Trip Plan, Canada Plan and Multi-Trip Plan.

Summary of Plans Available

<table>
<tr><th colspan="2">PACKAGE PLANS</th></tr>
<tr><td colspan="2">PACKAGE – SINGLE TRIP</td></tr>
<tr><td>Vacation Package Plan
Designed for travellers seeking comprehensive coverage with multiple benefits for a trip taken within or outside Canada.

Canada Vacation Package Plan
Designed for travellers seeking comprehensive coverage with multiple benefits for a trip taken entirely within Canada.</td><td>Main Features
• Emergency Medical Insurance up to $10 million
• Trip Cancellation & Interruption Insurance (choose the sum insured before departure)
• Baggage Insurance up to $1,500
• Travel Accident Insurance up to $50,000
• Flight Accident Insurance up to $100,000
• Infant protection for children under two (2) years of age* and family coverage* available

Age Limit & Maximum Trip Duration
<u>Vacation Package Plan</u>:
• Age limit of 84 years old
• For insured aged 59 or younger, maximum trip days insured may not exceed the period for which your GHIP covers you or 365 days, whichever is the lesser
• For insured aged 60 to 84, maximum trip duration is 63 days

<u>Canada Vacation Package Plan</u>:
• No maximum age limit
• Maximum trip days insured may not exceed the period for which your GHIP covers you or 365 days, whichever is the lesser</td></tr>
<tr><td colspan="2">PACKAGE – MULTI TRIP</td></tr>
<tr><td>Multi-Trip Vacation Package Plan
Designed for travellers seeking comprehensive coverage with multiple benefits for multiple trips taken throughout the year.</td><td>Main Features
• Emergency Medical up to $10 million
• Trip Cancellation and Interruption Insurance (choose the sum insured per trip of $2,000, $3,000, $4,000, or $5,000 / to a max of $10,000 per year)
• Baggage Insurance up to $1,500/ to a max of $3,000 per year
• Travel Accident Insurance up to $50,000
• Flight Accident Insurance up to $100,000
• Infant protection for children under two (2) years of age* and family coverage* available

Age Limit & Maximum Trip Duration
• Age limit of 84 years old
• Valid for multiple trips within a 12-month period
• Select your trip duration: 4, 8, 15, or 30 days
• Top-Ups available for longer trips (trip must not exceed 63 days in total if aged 60 to 84)
• No maximum day limit per trip when travelling within Canada for insured aged 59 or younger
• Maximum day limit per trip of 63 days for insured aged 60 to 84 when travelling within Canada</td></tr>
</table>

*Refer to page 6 for details.

Summary of Plans Available

NON-MEDICAL PACKAGE	
Non-Medical Vacation Package Plan Designed for travellers who are seeking comprehensive coverage with **multiple benefits, without** medical coverage.	**Main Features** • Trip Cancellation & Interruption Insurance (choose the *sum insured* before departure) • Baggage Insurance up to $1,500 • Travel Accident Insurance up to $50,000 • Flight Accident Insurance up to $100,000 • *Family* coverage* available ***Age* Limit & Maximum *Trip* Duration** • No maximum *age* limit • Maximum duration: 365 *days*

OTHER PLANS AVAILABLE

TRIP CANCELLATION & INTERRUPTION INSURANCE	
Trip Cancellation & Interruption Plan Designed for travellers who want protection for **travel costs and extra expenses** if something unexpected comes up.	**Main Features** • Trip Cancellation Insurance – Choose the *sum insured* • Cancellation For Any Reason (CFAR) – Up to 50% of the *sum insured* (75% for *prepaid travel arrangements* booked through CAA) • Trip Interruption Insurance – Up to unlimited • Interruption For Any Reason (IFAR) – Up to 50% of the *sum insured* (75% for *prepaid travel arrangements* booked through CAA), maximum $2,500 • Trip Delay – Up to $4,000 • *Default* of the *Travel Supplier* – Up to the *sum insured*, maximum $5,000 • No stability requirement for *pre-existing medical conditions* ***Age* Limit & Maximum *Trip* Duration** • No maximum *age* limit • Maximum duration: 365 *days*
RENTAL VEHICLE DAMAGE INSURANCE	
Rental Vehicle Damage Insurance Plan Designed for travellers who want financial protection if a **rental vehicle** is damaged, stolen or involved in an accident.	**Main Features** • Coverage up to $80,000 for physical damage to, or loss of, a vehicle rented from a *commercial rental agency* ***Age* Limit & Maximum Rental Duration** • No maximum *age* limit • Available for rental periods of 60 *days* or less

EXTENSIONS AND TOP-UPS

Should *you* need to cover extra *days* for a specific *trip*, Extensions and *Top-Ups* are available for many of *our* products. *Top-Ups* can also be purchased to supplement another insurer's policy. Please refer to the Extension and *Top-Ups* section of this *policy* for full details.

*Refer to page 6 for details.

Summary of Plans Available

FAMILY COVERAGE

Family coverage is available on certain plans when three (3) or more *family* members are *insured* under one *policy*. To qualify, all *family* members must be listed on *your Declaration Page*, and *you* must have purchased and paid for *family* coverage.

This coverage applies to *you*, *your spouse*, *your child(ren)*, and grandchild(ren) under the plan selected. For details on eligibility, please review the definition of *family* provided in this *policy*.

INFANT PROTECTION FOR CHILDREN UNDER 2 YEARS OF *AGE*

Emergency Medical Insurance is automatically provided, at no extra charge, to *children* under 2 years of *age* who:

a. do not occupy a seat on the airplane; and

b. are travelling with a parent or legal guardian who has purchased the Vacation Package Plan, the Canada Vacation Package Plan, the Multi-Trip Vacation Package Plan or a *Top-Up* to the latest; and

c. are named as *insured* under the *policy*.

For more information refer to the terms of <u>Emergency Medical Insurance</u> section of this *policy*.

NON-CANADIAN RESIDENTS

For non-Canadian residents, two (2) plans are available:

- Non-Medical Package Plan
- Trip Cancellation & Interruption Insurance

These plans are available to non-Canadian residents travelling to Canada, provided they meet all Eligibility and Purchase Conditions as specified under each insurance plan. A temporary visit to another country is permitted during the *trip*, excluding the *insured's* country of permanent residence, as long as this travel does not exceed 49% of the total *trip* duration. Any temporary visit to another country must begin and end in Canada and must occur entirely within *your trip* dates.

The *date of departure* and *date of return* of *your trip* must match the date *you* enter Canada and the date *you* leave Canada.

Eligibility

<u>*You* are not eligible</u> for any coverage under this *policy*, except for Rental Vehicle Damage Insurance, **if:**

a. *you* have been diagnosed with a *terminal illness* for which a *physician* has estimated *you* have less than six months to live;

b. *you* have been advised by a *physician* against travel at this time;

c. *you* require kidney dialysis;

d. *you* have ever had a bone marrow or organ transplant (except skin or cornea transplant);

e. *you* have been diagnosed with and/or received *medical treatment* for metastatic cancer in the last five years;

f. *you* have been prescribed or taken home oxygen for a lung condition in the last 12 months.

Please note that each insurance coverage may be subject to additional eligibility requirements. For details, refer to the <u>Eligibility and Purchase Conditions</u> section of each insurance coverage.

General Conditions

These General Conditions <u>apply to all insurance coverages</u> under this *policy*.

1. Premium rates and *policy* terms and conditions are subject to change without prior notice.
2. The *insurer* reserves the right to decline an application for insurance or an extension or *Top-Up*.
3. This insurance must be purchased and paid in full prior to the *effective date* of coverage.
4. Coverage may never extend beyond 365 *days* per *policy*.
5. If insurance coverage is purchased in a manner other than as stated in this *policy*, this *policy* shall be null and void and the *insurer's* sole liability will be limited to the refund of the premium paid.
6. If any benefit is duplicated under a similar benefit or another insurance coverage in this *policy* or in any other *policy* issued by *us*, the maximum amount *you* are entitled to is the largest amount specified under any one applicable benefit or insurance coverage. If any benefit is duplicated under similar coverage with another insurer, the total amount payable to *you* from all sources cannot exceed the actual expense *you* incur.
7. Where not specified, airfares are one-way and economy class.

General Exclusions

These General Exclusions <u>apply to all insurance coverages</u> under this *policy*.

No coverage shall be provided under this *policy* and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. Being a driver, operator, co-driver, crew member, or passenger on a commercial vehicle used to deliver goods or carry a load. This exclusion does not apply if the commercial vehicle is used during *your trip* solely for pleasure purposes and not for delivering goods or carrying a load.
2. Losses arising from a supplier's failure to perform its contractual obligations or deliver its services, unless otherwise stated in this *policy*.
3. Any *medical condition* resulting from *you* not following a *treatment* as prescribed to *you*, including prescribed medication.
4. Suicide, attempted suicide, or self-inflicted injury, regardless of *your* mental state.
5. *Your* negligent behaviour, or *your* involvement in the commission or attempted commission of a criminal or illegal act.
6. Expenses for which no charge would normally be made in the absence of insurance.
7. *Acts of war* whether declared or undeclared.
8. Situations where an official travel advisory was issued by the Canadian government stating to "Avoid non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before the *effective date* of coverage.

   This exclusion does not apply to claims related to an *emergency* or a *medical condition* unrelated to the travel advisory.
9. *Acts of terrorism* involving biological, chemical, nuclear, or radioactive means, regardless of any other contributing cause.
10. Professional or other services rendered by a family member.
11. *Travel services* that have been booked and paid for with points, miles or any other type of travel reward program, as well as any informal or undocumented arrangements, such as cash-only or money-transfer-only bookings, handwritten receipts, or cryptocurrency payments without verifiable receipts.

Emergency Medical Insurance

Emergency Medical Insurance provides *you* with comprehensive protection when an unexpected *medical emergency* occurs while *you* are travelling outside *your* province or territory of residence. *You* are covered for up to **$10 million** in eligible *emergency* medical expenses resulting from an *accident*, sudden illness, or *injury*. This coverage is designed to support *you* in urgent situations, providing medical care when unforeseen events arise during *your trip*.

ELIGIBILITY AND PURCHASE CONDITIONS

Emergency Medical Insurance can be purchased on its own or as part of a Package Plan, either for a single *trip* or under a multi-trip plan.

To purchase a travel insurance plan that includes Emergency Medical Insurance, *you* and all persons who want to be insured must:

- Meet all eligibility requirements outlined in the Eligibility section of this *policy*.
- Be a Canadian resident covered under a *government health insurance plan (GHIP)* for the entire duration of the *trip*.

Applicants aged 60 and over must complete a *medical questionnaire* within six (6) months prior to their *date of departure* to determine eligibility and premium when purchasing:

- Single Trip Plan
- Multi-Trip Plan, or Multi-Trip Vacation Package Plan
- *Top-Ups*

Maximum benefit	Up to **$10 million**; or A maximum of $25,000 for all Emergency Medical Insurance benefits if, at the time of claim: a. *your government health insurance plan (GHIP)* coverage had lapsed; and/or b. *you* did not have *GHIP* authorization for the portion of *your trip* that exceeded the number of *days* covered outside *your* province or territory of residence.
Effective date	**Emergency Medical Insurance** starts the latest of: • the date *you* leave *your* province or territory of residence; or • *your date of departure*.
Expiry date	**Emergency Medical Insurance** ends the earliest of: • the date *you* return to *your* Canadian province or territory of residence; or • *your date of return*.
Maximum *trip* duration	The maximum *trip* duration including any extension or *top-up* cannot exceed: • **63 *days*** for people aged 60 to 84 if purchased as part of a Vacation Package Plan, or a Multi-Trip Vacation Package Plan; or • **365 *days* with *GHIP* approval** in all other situations.

Note:

Family coverage is available for Single Trip Plan, Canada Plan, and Annual Plan. Refer to page 6 for all details.

PLANS AVAILABLE

SINGLE TRIP PLAN - Provides coverage for a single *trip* taken outside *your* Canadian province or territory of residence.

Emergency Medical Insurance

CANADA PLAN - Provides coverage **<u>within Canada only</u>**, for travel outside *your* Canadian province or territory of residence.

MULTI-TRIP PLAN – Provides coverage for multiple individual *trips* for up to 4, 8, 15, 30, or 60 days per *trip*, based on the Multi-Trip Plan duration *you* purchased as indicated on *your Declaration Page*. An individual *trip* begins when *you* leave *your* province or territory of residence and ends when *you* return to *your* province or territory of residence. However, the number of *days* covered only start counting on the *day you* leave Canada.

When travelling outside *your* province or territory of residence, but <u>within Canada</u>, the number of covered *days* per *trip* is 365 *days* regardless of the duration chosen. For more information, please refer to the Multi-Trip Plan & Multi-Trip Vacation Package Plan – Automatic Extension for Trips Within Canada section on page 50.

If *you* leave Canada several times during an individual *trip* (without returning to *your* province or territory of residence) *your* Multi-Trip Plan days start again each time *you* leave Canada.

When *you* are outside Canada for any period of time that exceeds the Multi-Trip Plan *days you* have purchased, a *Top-Up* will be required. Please refer to the Voluntary Extension and *Top-Up* of Coverage section on page 50 for applicable conditions.

<u>For an individual *trip* (taken place within or outside Canada) to be covered under the benefits of the Multi-Trip Plan, it must start and end within the period of coverage</u>.

If an individual *trip* begins during the period of coverage but extends beyond the *expiry date* of *your* Multi-Trip Plan, *you* must purchase:

- a *Top-Up* for any travel *days* that fall after the *expiry date* of your Multi-Trip Plan; or
- a new Multi-Trip Plan.

The *Top-Up* or the new Multi-Trip Plan must start the *day* following the date *your* current Multi-Trip Plan expires.

> *You* are not required to provide advance notice of the *date of departure* and *date of return* of each individual *trip*. However, *you* will be required to provide evidence of *your date of departure* and *date of return* when filing a claim (for example, airline ticket, customs or immigration stamp or other receipt).

TOP-UP

A *Top-Up* can be purchased to:

- Extend the number of *days* covered for a *trip* outside Canada when *your trip* is longer than the duration included in *your* Multi-Trip Plan; or
- Extend the number of *days* on another insurer's policy.

If *you* are topping up another insurer's policy, ***you* are responsible for confirming** with that insurer that a *Top-Up* with another insurer is allowed on *your* existing coverage without affecting *your* benefits.

<u>Please note that the benefits, terms, conditions, and exclusions of the other insurer's policy may differ from those of this *policy*</u>.

CANADIAN PROVINCIAL OR TERRITORIAL *GOVERNMENT HEALTH INSURANCE PLAN* (*GHIP*) LONG STAY REQUIREMENT

Canadian provincial and territorial *government health insurance plans* limit the maximum *days you* can travel outside Canada and remain covered by *your GHIP*. Please review *your government health insurance plan* for details.

For *trips* exceeding the maximum *days* covered by *your government health insurance plan*, *you* must obtain written authorization from *your GHIP* that *your* coverage will remain in effect for *your* entire *trip* duration. If *you* do not obtain authorization, any portion of *your trip* that exceeds *your GHIP*'s maximum allowable *days* will be subject to a maximum total benefit of $25,000 for all Emergency Medical Insurance benefits.

Emergency Medical Insurance

MEDICAL QUESTIONNAIRE

The completed *medical questionnaire* (if applicable) is the basis of and forms part of this insurance *policy*. In the event of an accident, *injury* or *sickness*, *your* prior medical history will be reviewed as part of the claim process.

> It is important that *you* immediately notify *your* CAA Travel Consultant, or if *you* purchased coverage online, the *insurer* at info@caasco.ca if any inaccuracy exists so that *you* can take immediate action to complete a new and accurate *medical questionnaire*.
>
> If it is found that *you* have not answered any question asked in the *medical questionnaire* truthfully and accurately at time of application, *you* will be responsible for the first $5,000 of any claim, in addition to any deductible applicable to *your policy*. *You* will also be required to pay the additional premium necessary based on true and accurate answers to the *medical questionnaire,* otherwise no future coverage will be provided under this *policy*.

TEMPORARY RETURN TO *YOUR* CANADIAN PROVINCE OR TERRITORY OF RESIDENCE

Emergency Medical Insurance is not in effect while *you* are in *your* Canadian province or territory of residence. However, if *you* choose to return to *your* Canadian province or territory of residence for a short stay within *your* period of coverage, five *days* or less, *you* may do so without terminating *your* original *policy* and requiring a new *policy*. The *pre-existing medical condition* exclusion stability requirement will be effective as outlined in this *policy* for the insurance coverage described on *your Declaration Page.* No refund of premium is available for the *days* while *you* are in *your* Canadian province or territory of residence.

INSURED RISKS

This insurance provides payment for the *reasonable and customary charges* incurred by *you* for *emergency medical treatment* for a *medical emergency* occurring outside *your* Canadian province or territory of residence during the *trip.* Such expenses must be in excess of those reimbursable by *your government health insurance plan* and by any other insurance policy or health plan (group or individual) under which *you* are entitled to benefits.

DEDUCTIBLE

The *insurer* will pay eligible expenses for losses incurred in excess of the deductible amount (stated in U.S. currency), as shown on *your Declaration Page*, per *insured*, per covered condition or event.

BENEFITS

The following benefits are payable as part of a covered *medical emergency* to a maximum of $10 million per *insured* insofar as such services are emergent, unforeseen and *medically necessary* as per the terms and conditions of this *policy*:

1. ***Emergency Medical Treatment*:**

   a. *Hospital* accommodation up to the semi-private room rate (or an intensive or coronary care unit where *medically necessary).* If coverage expires during *your hospitalization*, benefits continue to a maximum of 365 *days* from the *effective date* of coverage, or until *you* are deemed medically able to travel in the opinion of *CAA Assistance*, whichever is earlier;

   b. *Physicians'* fees;

   c. Laboratory tests and X-rays prescribed by the attending *physician* and approved in advance by *CAA Assistance*. Note: This *policy* does not cover magnetic resonance imaging (MRI), cardiac catheterization, computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless such services are approved in advance by *CAA Assistance*;

d. Private duty nursing (other than an *immediate family* member) during *hospitalization* when ordered by the attending *physician* and approved in advance by *CAA Assistance*;

e. Local licensed ground ambulance service to the nearest *hospital*, *physician* or medical service provider in the event of a *medical emergency* (also covers local taxi fare in lieu of local ground ambulance service where an ambulance is *medically necessary)*;

f. Drugs requiring a prescription by a *physician*, excluding those necessary for the continued stabilization of a chronic *medical condition*;

g. Casts, splints, trusses, braces, crutches, rental of wheelchair or other minor medical appliances when prescribed by a *physician* and approved in advance by *CAA Assistance*; and

h. *Treatment* by a chiropodist, chiropractor, osteopath, physiotherapist, or podiatrist (other than an *immediate family* member), including X-rays, when approved in advance by *CAA Assistance*.

2. ***Emergency* Dental Expenses:**

   Reimbursement of:

   a. *emergency* dental *treatment* (other than an *immediate family* member) at *trip* destination to repair or replace sound natural teeth or permanently attached artificial teeth injured as the result of an accidental blow to the face, provided *you* consult a *physician* or dentist immediately following the *injury*;

   b. necessary *emergency* dental *treatment* (other than an *immediate family* member), described in a. above, that must be continued upon return to *your* Canadian province or territory of residence, provided *treatment* is completed within 180 *days* from the date of the accident, to a maximum of $2,000; and

   c. other *emergency* dental *treatment* (other than an *immediate family* member) at *trip* destination (excluding root canal treatment or any damage to dentures), to a maximum of $500.

3. ***Hospital* Allowance:**

   You are entitled to a *hospital* allowance of up to $100 per *day* to a maximum of $2,000 for *your* incidental expenses (for example, long distance calls, television rental) while *hospitalized* for at least 48 hours. This benefit will be paid as a lump sum after *your* release from *hospital* and upon approval of *your* claim.

4. **Return of Vehicle:**

   When approved in advance by *CAA Assistance*:

   a. reasonable expenses for the return of *your* private or rental *vehicle* in the event of *your* medical incapacitation, *hospitalization*, death on a *trip* following *your hospitalization* or accidental death; or

   b. repatriation of the *insured* if their *private vehicle* is stolen or inoperative due to an accident.

5. **Family Transportation:**

   When approved in advance by *CAA Assistance*, a return economy airfare for an *immediate family* member or a close friend to attend *your* bedside (upon the recommendation of the attending *physician)* provided the *hospitalization* lasts at least three consecutive *days*. This benefit is provided immediately if *you* are a person(s) with disability (physical and/or mental), or under 26 years of *age* and dependent for support on the visiting *immediate family* member.

   The person attending *your* bedside will be covered under the same terms and conditions of *your* CAA Emergency Medical Insurance. Reasonable out-of-pocket expenses incurred for commercial accommodation and meals, essential taxis and telephone calls by the attending *immediate family* member or close friend will be **reimbursed** to a maximum of $1,500, subject to a limit of $300 per *day*.

6. **Subsistence Allowance:**

   When approved in advance by *CAA Assistance* and in the event that:

   a. *your date of return* is delayed due to *sickness* or *injury* of an accompanying *family* member or *travel companion*, or *yourself*; or

   b. an accompanying *family* member, *travel companion* or *you* must be relocated for the purpose of obtaining *treatment* for a *medical emergency*.

   You are eligible for a subsistence allowance of $350 per *day* after the *date of return* or relocation date to a maximum of $3,500 for commercial accommodation and meals, laundry, essential taxis and telephone calls. If *sickness* or *injury* delays *your* return more than 10 *days* beyond the *date of return,* the subsistence allowance will only be paid upon submission of proof that *you* or the accompanying *family* member or *travel companion* was admitted and confined to a *hospital* for at least 72 hours within the 10 *day* period.

7. **Medical Repatriation:**

   When approved in advance and arranged by *CAA Assistance*:

   a. up to the cost of a one-way economy airfare to *your* Canadian province or territory of residence; or

   b. the fare for additional airline seats to accommodate a stretcher to return *you* to *your* Canadian province or territory of residence; or

   c. where *medically necessary*, air ambulance (paid in advance) to the nearest appropriate *hospital* or to a *hospital* in *your* Canadian province or territory of residence for the purpose of obtaining immediate *medical treatment*; or

   d. repatriation to the point of departure in economy class of one *travel companion* or one *family* member in the event of *your* medical repatriation; and

   e. up to $900 subsistence allowance, subject to a limit of $300 per *day,* will also be provided for commercial accommodation and meals, essential taxis and telephone calls for one *travel companion* or one *family* member if *you* are relocated to a place other than *your* point of departure; and

   f. fees for a qualified medical attendant (other than an *immediate family* member) to accompany *you* to *your* Canadian province or territory of residence when recommended by the attending *physician* and approved in advance and arranged by *CAA Assistance*. This includes return economy airfare and overnight lodging and meals (where necessary).

8. **Return Excess Baggage:**

   When approved in advance by *CAA Assistance*, up to $500 for the return of *your* excess baggage. This benefit is payable if *you* are returned to *your departure point* by *us* via any medical repatriation or in the event of *your* death on a *trip* following *your hospitalization* or accidental death.

9. **Domestic Services:**

   When *you* have been repatriated under Benefit #7, page 12 and when approved in advance by *CAA Assistance*, **reimbursement** up to a maximum of $250 per *policy* for domestic services such as housekeeping to *your* principal residence.

10. **Medical Follow-up in Canada:**

    When *you* have been repatriated under Benefit #7, page 12 after being *hospitalized* during *your trip,* the following is covered in *your* Canadian province or territory of residence within 15 *days* of the repatriation:

    a. semi-private room in a *hospital* or rehabilitation centre or convalescent home up to $1,000;

    b. home nursing care when *medically necessary* up to $50 per *day* for up to 10 *days*;

    c. up to $150 for the rental of crutches, standard walker, canes, trusses, orthopaedic corset, oxygen; and

d. up to $250 for ambulance or taxi services to receive medical care.

11. **Escort of *Insured Child(ren)*:**

When approved in advance by *CAA Assistance* in the event an *insured* parent or legal guardian (on the *trip*) must be medically repatriated or *hospitalized*:

a. organization, escort and payment up to the cost of a one-way economy airfare for the return of *insured child(ren)* or grandchild(ren). This benefit is limited to *child(ren)* or grandchild(ren) under the *age* of 19 unless the *child(ren)* or grandchild(ren) is a person(s) with disability (physical and/or mental); or

b. **reimbursement** for services of a *caregiver* (other than an *immediate family* member) contracted by *you* for *your insured child(ren)* or grandchild(ren). This benefit is limited to *child(ren)* or grandchild(ren) under the *age* of 19 unless the *child(ren)* or grandchild(ren) is a person(s) with disability (physical and/or mental).

Provision of an attendant will be arranged by *CAA Assistance*.

12. ***Child* Care:**

When approved in advance by *CAA Assistance* in the event their parent or legal guardian is attending the bedside of an *insured* who is *hospitalized* at their *trip* destination, **reimbursement** of up to $1,000 for *child* care provided in *your* Canadian province or territory of residence by someone other than an *immediate family* member. This benefit is limited to *child(ren)* or grandchild(ren) under the *age* of 19 unless the *child(ren)* or grandchild(ren) is a person(s) with disability (physical and/or mental).

13. **Non-Medical Emergency Evacuation:**

Emergency evacuation of *you* from mountain, sea, or other remote location, to the nearest accessible point by professional services up to $5,000.

14. **Return to *Trip* Destination:**

When approved in advance by *CAA Assistance*, a one-way economy airfare for *you* to be returned to *your trip* destination, within *your* period of coverage, after *you* are returned to *your* Canadian province or territory of residence for immediate *medical treatment* provided *your* attending *physician* determines that *you* require no further *treatment* for *your medical emergency*. Once *you* return to *your trip* destination, a recurrence of the *sickness* or *injury* which caused the initial *medical emergency*, or any problems or complications related thereto, will not be covered under this *policy*.

15. **Return of the deceased *Insured*:**

If *you* die during *your trip*, *we* will reimburse *your* estate the following expenses:

a. the cost for the preparation and return of *your* body to *your departure point* or to *your* province or territory of residence in the standard transportation container used by airlines, including up to $5,000 for the cost of a standard casket; or

b. the cost of cremation of *your* body on site, and the cost to return *your* ashes home, including up to $5,000 for the cost of a standard urn; or

c. up to $10,000 for the cremation of *your* body or burial at the place of death, including the cost of a standard casket or urn (excludes the cost of headstone and other funeral services expenses).

If an *immediate family* member or a friend must travel to the destination to identify *your* body, we will reimburse for a single person:

d. the round-trip economy class airfare; and

e. reasonable out-of-pocket expenses incurred for commercial lodging, meals, taxi fares, car rental, phone calls or internet usage fees, up to $400 per *day*, for a maximum of three (3) *days*.

f. Three (3) *days* of emergency medical insurance coverage with *us*.

16. **Pet Return:**

When approved in advance by *CAA Assistance*, **reimbursement** up to a maximum of $500 for one-way transportation of *your* pet(s) (domestic dog(s), *service animal(s)* and/or cat(s) only) to *your* Canadian province or territory of residence in the event *you* are *hospitalized* at *your trip* destination and cannot return on *your date of return* or *you* are returned to *your* Canadian province or territory of residence by any repatriation or death benefit provided by this *policy*.

17. **Pet Care:**

When approved in advance by *CAA Assistance*, **reimbursement** up to a maximum of $300 for *emergency* veterinary services in the event *your* pet(s) (domestic dog(s), *service animal(s)* and/or cat(s) only) suffers an accidental bodily *injury* while accompanying *you* during *your trip.*

18. **Commercial Kennel Costs:**

When approved in advance by *CAA Assistance,* **reimbursement** to a maximum of $300 per *policy* for commercial kennel costs for *your* pet(s) (domestic dog(s), *service animal(s)* and/or cat(s) only) when *you* are not able to return on *your date of return.*

19. **Prescription Assistance:**

Assistance to co-ordinate replacement at *your trip* destination of lost or stolen essential prescription medication (excluding birth control pills or other non-vital prescription medication). Costs of replacement will be *your* responsibility.

20. **Vision Care:**

Reimbursement up to $300 for the replacement at *your trip* destination of prescription eyeglasses due to theft, loss or breakage during *your trip* and assistance to co-ordinate the replacement.

21. **Hearing Aid:**

Reimbursement up to $200 for the replacement at *your trip* destination of a hearing aid due to theft, loss or breakage during *your trip* and assistance to co-ordinate the replacement. Does not include batteries or ear molds.

22. **Urgent Messages:**

Transmission of urgent messages by multilingual *CAA Assistance* co-ordinators.

CONDITIONS

In addition to the General Conditions described on page 7, Emergency Medical Insurance is subject to the following conditions:

1. *You* must contact *CAA Assistance* before obtaining *emergency treatment* so that *we* may:
   - confirm coverage;
   - provide pre-approval of *treatment.*

   If it is medically impossible for *you* to contact *CAA Assistance* prior to obtaining *emergency treatment*, *we* ask *you* to contact them as soon as possible or have someone contact them on *your* behalf. Contact methods are located on the inside front cover and page 52.

   Otherwise, if *you* do not contact *CAA Assistance* before *you* obtain *emergency treatment*:

   a. *your* maximum benefit payable will be reduced to 80% of *your* medical expenses covered under this insurance, to a maximum of $25,000 CAD;

b. in the event of out-patient medical consultation, benefits paid will be limited to a maximum of one visit per *sickness* or *injury*.

You will be responsible for the payment of any remaining charges.

2. In the event of an *injury* or *sickness, your* prior medical history will be reviewed as part of the claim process.
3. A new *medical questionnaire* is required for an extension or *Top-Up* to determine eligibility and premium. Application for an extension or *Top-Up* must be made prior to the *expiry date* of *your policy*.
4. If the *insurer* pays *your* health care provider or reimburses *you* for covered expenses, it will seek reimbursement from *your government health insurance plan* and from any other medical reimbursement plan under which *you* may have coverage. *You* may not claim or receive in total more than 100% of *your* total covered expenses.
5. After *your medical emergency treatment* has started, *CAA Assistance*, must assess and pre-approve additional *medical treatment*. If *you* undergo tests as part of a medical investigation, obtain *treatment* or surgery that is not pre-approved, *your* claim will not be paid. This includes invasive testing or surgery, (including but not limited to cardiac catheterization, other cardiac procedures, transplant, MRI), except in extreme circumstances where such action would delay surgery required to resolve a life-threatening medical crisis.
6. If *we* determine that *you* should transfer to another facility or return to *your* home province/territory of residence, and *you* choose not to, benefits will not be paid for further *medical treatment*.
7. The *insurer* is not responsible for the availability, quality or results of any *medical treatment* or transportation, or the *insured's* failure to obtain *medical treatment* or *hospitalization*.
8. Recurrence or ongoing *treatment* once *emergency* has ended

   Situation where *your* claim will not be paid:

   - The continued *treatment*, recurrence or complication of a *medical condition* or related condition, following *emergency treatment* during *your trip*, if *CAA Assistance* determines that *your emergency* has ended.
9. All benefits payable by the *Insurer* for all Emergency Medical claims attributable to an *act of terrorism*, or for a series of *acts of terrorism* occurring within a 72-hour period, under all in-force travel policies issued by *us*, are limited to:

   - A maximum of $10 million per event; and
   - A maximum of two (2) events per calendar year.

   If the total amount of payable claims exceeds these maximum limits indicated, each *insured* will be entitled to a prorated share of the overall aggregate limit. In such circumstances, the total amount available for all *insured* combined will be divided among all claimants, and payment may be issued after the end of the calendar year.

   Any benefits payable for *acts of terrorism* is in excess to all other recovery sources, including but not limited to alternative or replacement travel options offered by airlines, tour operators, cruise lines and other *travel suppliers*, as well as any other insurance coverage (even if such coverage is described as excess). Benefits are payable only after all other recovery sources have been fully exhausted.

EXCLUSIONS

In addition to the General Exclusions described on page 7, no coverage shall be provided under Emergency Medical Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. ***PRE-EXISTING MEDICAL CONDITION* EXCLUSIONS**

   Situation where *your* claim will not be paid:

   CANADA PLAN AND CANADA VACATION PACKAGE PLAN

   No *pre-existing medical condition* exclusion applies to Canada Plan and Canada Vacation Package Plan.

   EMERGENCY MEDICAL (SINGLE TRIP OR MULTI-TRIP PLAN), MULTI-TRIP VACATION PACKAGE PLAN AND *TOP-UP(S)*

   ALL MULTI-TRIP PLANS: If *your trip days* are within Canada, but outside *your* Canadian province or territory of residence, no *pre-existing medical condition* exclusion applies.

   UNDER *AGE* 60

   Any *sickness*, *injury* or *medical condition* that is **not *stable* in the three months prior to each *date of departure.***

   A lung condition if, **during the three months prior to each *date of departure,*** *you* required *treatment* with Prednisone.

   ***AGE* 60 TO 69**

   Any *sickness*, *injury* or *medical condition* that is **not *stable* in the three months prior to each *date of departure*.**

   ***AGE* 70 AND OVER - (MULTI-TRIP VACATION PACKAGE PLAN - AGE 70 TO 84)**

   Any *sickness*, *injury* or *medical condition* that is **not *stable* in the six months prior to each *date of departure*.**

   VACATION PACKAGE PLAN

   UNDER *AGE* 60

   Any *sickness*, *injury* or *medical condition* that is **not *stable* in the three months prior to each *date of departure.***

   A lung condition if, **during the three months prior to each *date of departure,*** *you* required *treatment* with Prednisone.

   ***AGE* 60 TO 84**

   Any *sickness*, *injury* or *medical condition* that is **not *stable* in the six months prior to each *date of departure.***

   A lung condition if, **during the six months prior to each *date of departure,*** *you* required *treatment* with Prednisone.

   A heart condition if *you* had heart bypass or valve surgery **more than eight years prior to the *date of departure***. This applies prior to each ***date of departure.***

   A heart condition if, **during the six months prior to each *date of departure*:**

   - *you* were prescribed or taking **THREE OR MORE** medications for *your* heart (other than aspirin/entrophen and cholesterol medication);

- *you* were diagnosed or *treated* for **ALL THREE** of the following: any heart condition, diabetes (*treated* with oral medication or insulin) and high blood pressure; or
- *you* were prescribed or taking medication for **HEART FAILURE** (causing water on *your* lungs or swelling in *your* legs).

2. *We* will not pay a benefit if *you* are not covered under the *government health insurance plan (GHIP)* of *your* province or territory of residence for the entire duration of the *trip*. It is *your* responsibility to check that *you* do have this coverage. If *GHIP* is not in force, this insurance is subject to a maximum of $25,000.
3. For ***Insured child(ren)*** under two years of *age*: any *sickness* or *medical condition* related to a birth defect.
4. Any *medical condition*, including withdrawal symptoms arising from, or in any way related to:
   - abuse of alcohol that results in a blood alcohol level of more than 80 milligrams in 100 millilitres of blood; or
   - *your* chronic use of alcohol; or
   - the use of drugs or any other intoxicants (including cannabis).
5. Travelling for the purpose of obtaining *treatment* or travelling when *treatment* could be expected:
   - A *trip* made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication;
   - Any future investigation or *treatment* (except routine monitoring) is planned before *your trip*; or
   - Any *medical condition* or symptoms for which it is reasonable to believe or expect that *treatment* will be required during *your trip*.
6. Claims related to expectant mother's complications of pregnancy and/or delivery:
   - Claim related to routine pre-natal or post-natal care;
   - Claim related to pregnancy, delivery, or any related complications arising in the nine (9) weeks before, or in the nine (9) weeks after the expected delivery date, including the expected delivery date itself.
7. Claim related to *your* child born during the *trip.*
8. Any accident that occurs while *you* are participating in (including training, practicing, or competing) any of the following activities:
   - Aviation and air sports: acting as a pilot or crew member, or travelling as a passenger on any aircraft, flying machines or device supported primarily by buoyancy in air. This includes, but is not limited to airplane, balloon, kite balloon, kite surfing, airship, glider, hang glider, paraglider, parasail, skydiving, wingsuit flying, or any activity involving air-traction using a parachute or a kite. Travelling as a passenger on a *common carrier* is not subject to this exclusion.
   - *Helicopter excursions*.
   - Military activities: any maneuvers or training exercises of the armed forces.
   - *Professional* sport(s): Participation in any *professional* sports.
   - Motorized high-risk activities or *speed contest*: any high-risk activity or *speed contest* involving the use of a motor vehicle on land, water, or air, whether conducted on approved tracks or elsewhere.
9. *We* will not pay a benefit with respect to non-emergency, experimental or elective *treatment* (e.g. cosmetic surgery, chronic care, rehabilitation

including any expenses for directly or indirectly related complications), that *you* elect to have provided outside *your* Canadian province or territory of residence when medical evidence indicates that *you* could return to *your* Canadian province or territory of residence to receive such *treatment*. The delay to receive *treatment* in *your* Canadian province or territory of residence has no bearing on the application of this exclusion.

10. For *policy* extensions and *Top-Ups*: *sickness* or *injury* which first appeared, was diagnosed or received *medical treatment* after the *date of departure* and prior to the *effective date* of the insurance extension or *Top-Up*.
11. The replacement cost of an existing prescription, whether by reason of loss, renewal or inadequate supply, or the purchase of drugs and medications (including vitamins) which are commonly available without a prescription or which are not legally registered and approved in Canada. *CAA Assistance* will assist *you* with replacement (see Benefit #19, page 14).
12. a. Cardiac catheterization, angioplasty and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved in advance by *CAA Assistance* prior to being performed, except in extreme circumstances where such surgery is performed as a *medical emergency* immediately upon admission to *hospital*; and/or

    b. Magnetic resonance imaging (MRIs), computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless approved in advance by *CAA Assistance*.
13. Cataract surgery or services provided by a naturopath or an optometrist or in a convalescent home, nursing home, rehabilitation centre or health spa, excluding Benefit #10, page 12 and 13.
14. Air ambulance services unless approved in advance and arranged by *CAA Assistance*.
15. Upgrading charges or cancellation penalties for airline tickets, unless approved in advance by *CAA Assistance*.
16. Damage to or loss of sunglasses (non-prescription), contact lenses, or prosthetic teeth or limbs, and resulting prescription thereof.
17. Emergency Medical Insurance benefits in *your* Canadian province or territory of residence except for Benefits #9 and #10, page 12 and 13.
18. Travel advisory
    - Any loss resulting from an *act of terrorism* when an official travel advisory was issued by the Canadian government stating "Avoid non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.
    - This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

    To view the travel advisories, visit the Government of Canada Travel site.
19. Any claim incurred after a *physician* advised *you* not to travel.

Optional Coverages (Riders)

The following three (3) Optional Coverages are available for purchase:

- **Pre-Existing Medical Condition Coverage**
- **Adventurous Air Activities Coverage**
- ***Professional* Sports and Participation in *Speed Contests* Coverage**

These Optional Coverages may only be purchased in conjunction with Emergency Medical Insurance.

Optional Coverages (Riders)

Note that the Pre-Existing Medical Condition rider cannot be purchased as an optional coverage when *you* are *insured* under the Canada Plan or the Canada Vacation Package Plan, as these plans do not include a stability requirement for *pre-existing medical conditions*.

All Optional Coverages are subject to the General Conditions, General Exclusions, Emergency Medical Insurance Conditions and Exclusions (except where modified in the Conditions section of the applicable Optional Coverage), and the Definitions section of this *policy*.

The deductible (stated in U.S. currency) shown for Emergency Medical Insurance on *your Declaration Page* also applies to all Optional Coverages.

Pre-Existing Medical Condition Coverage

Subject to all terms and conditions of this *policy*, this coverage is payable as part of a covered *medical emergency* up to a maximum of $300,000 per *insured*, per *trip*, for eligible *hospital* and medical related expenses for *sickness* or *injury* incurred as a result of a ***pre-existing medical condition*** that was *stable* within seven (7) *days* prior to the *date of departure* of *your trip*.

Conditions

Coverage is subject to the maximum benefit limits and to the terms, conditions and exclusions as described in this *policy*, **not including Emergency Medical Insurance Exclusion #1**.

Exclusion

No coverage shall be provided and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of the following:

1. Conditions and/or symptoms which appeared or worsened on the *date of departure* or at any time within the seven (7) *days* prior to the *date of departure*, other than a *minor ailment*.

Pre-existing medical conditions that do not meet the criteria set out above are not covered.

Adventurous Air Activities Rider

Subject to all terms and conditions of this *policy*, *you* will be **reimbursed** for expenses incurred as a result of an *injury* or *sickness* while participating in activities that includes ballooning, parasailing and *helicopter excursions*.

Conditions

Coverage is subject to the maximum benefit limits and to all terms, conditions, and exclusions outlined in this *policy*. **Exclusion 8** continues to apply, except that the specific references to **balloon, parasailing,** and ***helicopter excursions* within Exclusion 8** are waived when this rider is purchased. All other activities listed under **Exclusion 8** remain excluded.

Professional Sports and Participation in *Speed Contests* Coverage

Subject to all terms and conditions of this *policy*, *you* will be **reimbursed** for expenses incurred as a result of an *injury* or *sickness* while participating in training, practicing or competing in a *professional* sport or motorized *speed contest*.

Conditions

Coverage is subject to the maximum benefit limits and to all terms, conditions, and exclusions described in this *policy*. **Exclusion 8** remains in effect, except that the portions of **Exclusion 8** related to ***Professional* sport(s) and Motorized high-risk activities and *speed contest*** are waived when this rider is purchased. All other elements of **Exclusion 8** continue to apply.

Package Plans

Package Plans combine several travel insurance coverages to provide comprehensive protection when unforeseen events affect *your trip*. These plans offer flexible options tailored to different travel needs, including packages with Emergency Medical coverage as well as a non-medical package.

Package Plans available are:

- **Vacation Package Plan** for a *trip* taken within or outside Canada.
- **Canada Vacation Package Plan** for a *trip* taken entirely within Canada.
- **Multi-Trip Vacation Package Plan** for multiple *trips* taken throughout the year.
- **Non-Medical Vacation Package Plan** for a *trip* taken within or outside Canada.
- ***Top-Up*** to Multi-Trip Vacation Package Plan

ELIGIBILITY AND PURCHASE CONDITIONS

To purchase a Package Plan, *you* and all persons who want to be insured must:

- Meet all eligibility requirements outlined in the Eligibility section of this *policy*.
- Meet all eligibility requirements outlined in the Eligibility and Purchase Conditions section of each individual insurance coverage included in the plan *you've* selected.
- Be aged 84 or less for the Vacation Package Plan, or the Multi-Trip Vacation Plan (including *Top-Ups*).

The following applicants must complete a *medical questionnaire* within six (6) months prior to their *date of departure* to determine eligibility and premium:

- Applicants aged 60 and over who purchase a Multi-Trip Vacation Package Plan, or a *Top-Up*.
- Applicants of all ages who purchase a plan with Trip Cancellation and Interruption Insurance with a *sum insured* exceeding $40,000.

The insurance must be purchased for the full duration of the *trip*.

Insurance Coverage	**Vacation Package Plan & Canada Vacation Package Plan**	**Non-Medical Vacation Package Plan**	**Multi-Trip Vacation Package Plan & Top-Up**
	Maximum Benefits		
Emergency Medical Insurance	Up to $10 million	Not included	Up to $10 million
Trip Cancellation & Interruption Insurance	Prior to departure: Up to the *sum insured* After departure: Up to unlimited	Prior to departure: Up to the *sum insured* After departure: Up to unlimited	Prior to departure: Up to the *sum insured* ($2,000, $3,000, $4,000, or $5,000 per *trip*; Max $10,000 per year) After departure: Up to unlimited
Travel Accident Insurance	Travel Accident: Up to $50,000 Flight Accident: Up to $100,000	Travel Accident: Up to $50,000 Flight Accident: Up to $100,000	Travel Accident: Up to $50,000 Flight Accident: Up to $100,000
Baggage Insurance	Up to $1,500	Up to $1,500	Up to $1,500 (Max $3,000 per year)

Package Plans

Effective date	Please refer to each individual insurance coverage.
Expiry date	Please refer to each individual insurance coverage.
Maximum *trip* duration	The maximum *trip* duration including any extension or *top-up* cannot exceed: • **63 *days*** for people aged 60 to 84 if purchased as part of a Vacation Package Plan, or a Multi-Trip Vacation Package Plan; or • **365 *days*** for Non-Medical Vacation Package Plan. • **365 *days* with *GHIP* approval** in all other situations.

Note:

Family coverage is available for Vacation Package Plan, Canada Vacation Package Plan, Non-Medical Vacation Package Plan, and Multi-Trip Vacation Package Plan. Refer to page 6 for all details.

Infant protection for children under two (2) years of *age* is available for Vacation Package Plan, Canada Vacation Package Plan, and Multi-Trip Vacation Package Plan. Refer to page 6 for all details.

CANADA VACATION PACKAGE PLAN

Provides coverage for a single *trip* taken entirely **within Canada**, and outside *your* Canadian province or territory of residence.

MULTI-TRIP VACATION PACKAGE PLAN

Multi-Trip Vacation Package Plan Coverage

The Multi-Trip Vacation Package Plan provides coverage for multiple individual *trips* taken within a one-year period. It includes all the benefits of the Vacation Package Plan, such as Emergency Medical Insurance up to $10 million, Travel Accident Insurance up to $50,000, and Flight Accident Insurance up to $100,000.

For baggage coverage, the plan provides a baggage delay benefit of up to $500 per *trip* after a 10-hour delay, to a maximum of $1,500 per *policy* year. Coverage for baggage loss or damage is available up to $1,500 per *trip*, to a maximum of $3,000 per *policy* year.

For Trip Cancellation, the plan covers *prepaid travel arrangements* up to $2,000, $3,000, $4,000, or $5,000 per *trip*, depending on the *sum insured* selected as shown on *your Declaration Page*, up to a maximum of $10,000 per *policy* year.

If *your prepaid travel arrangements* for *your trip* exceed the maximums stated above, *you* must purchase a separate Trip Cancellation & Interruption Insurance *policy* to cover the difference between the amount covered under the Multi-Trip Vacation Package Plan and the total amount of *your prepaid travel arrangements*. Otherwise, the maximum benefit will be limited to the *sum insured* shown on *your Declaration Page*.

Multi-Trip Vacation Package *Trip* Duration

The Multi-Trip Vacation Package Plan provides coverage for multiple individual *trips* for up to 4, 8, 15, or 30 days per *trip*, based on the Multi-Trip Vacation Package Plan duration *you* purchased as indicated on *your Declaration Page*. An individual *trip* begins when *you* leave *your* province or territory of residence and ends when *you* return to *your* province or territory of residence. However, the number of *days* covered only start counting on the *day you* leave Canada.

When travelling outside *your* province or territory of residence, but within Canada, the number of covered *days* is extended automatically, regardless of the duration chosen, up to:

- 365 *days* for people under *age* 60
- 63 *days* for people aged 60 to 84

Package Plans

For more information, please refer to the Multi-Trip Plan & Multi-Trip Vacation Package Plan – Automatic Extension for Trips Within Canada section on page 50.

If *you* leave Canada several times during an individual *trip* (without returning to *your* province or territory of residence) *your* Multi-Trip Vacation Package Plan days start again each time *you* leave Canada.

When *you* are outside Canada for any period of time that exceeds the Multi-Trip Vacation Package Plan *days you* have purchased, a *Top-Up* will be required. Please refer to the Voluntary Extension and Top-Up of Coverage section on page 50 for applicable conditions.

<u>For an individual *trip* (taken place within or outside Canada) to be covered under the benefits of the Multi-Trip Vacation Package Plan, it must start and end within the period of coverage</u>.

If an individual *trip* begins during the period of coverage but extends beyond the *date of return*, you must purchase:

- a *Top-Up* for any travel *days* that fall after the *expiry date* of *your* Multi-Trip Vacation Package Plan; or
- a new Multi-Trip Vacation Package Plan.

The *Top-Up* or the new Multi-Trip Vacation Package Plan must start the *day* following the date *your* current Multi-Trip Vacation Package Plan expires.

You are not required to provide advance notice of the *date of departure* and *date of return* of each individual *trip*. However, *you* will be required to provide evidence of *your date of departure* and *date of return* when filing a claim (for example, airline ticket, customs or immigration stamp or other receipt).

TOP-UP TO MULTI-TRIP VACATION PACKAGE PLAN

A *Top-Up* must be added to *your* Multi-Trip Vacation Package Plan for the total individual *trip days* outside Canada that exceed either 4, 8, 15 or 30 *days*, based on the Multi-Trip Vacation Package Plan duration *you* have purchased. Please refer to the Extensions and Top-Ups section for applicable conditions.

CONDITIONS

In addition to the General Conditions described on page 7, Package Plans are subject to the following condition:

1. Vacation Package Plan, Canada Vacation Package Plan, Multi-Trip Vacation Package Plan, *Top-Up* to Multi-Trip Vacation Package Plan and Non-Medical Vacation Package Plan are subject to the terms, covered situations, insured risks, benefits, conditions, exclusions, limitations and definitions specified in this *policy* for each of the insurance coverages listed in the chart on page 20, in addition to the General Terms of Agreement and the Statutory Conditions.

EXCLUSIONS

In addition to the General Exclusions described on page 7, Package Plans are subject to the exclusions described within each applicable insurance coverage.

Trip Cancellation & Interruption Insurance

The Trip Cancellation & Interruption Insurance provides *you* with financial protection when unforeseen events disrupt *your* travel plans. This coverage is designed to help *you* recover eligible prepaid travel costs and manage additional expenses that may arise if *you* must cancel, interrupt, or delay *your trip* due to unexpected circumstances.

ELIGIBILITY AND PURCHASE CONDITIONS

Trip Cancellation & Interruption Insurance can be purchased on its own or as part of a Package Plan, either for a single *trip* or under a multi-trip plan.

To purchase a travel insurance plan that includes Trip Cancellation & Interruption Insurance, *you* and all persons who want to be insured must:

- Meet all eligibility requirements outlined in the Eligibility section of this *policy*.
- Complete a *medical questionnaire* to determine eligibility and premium when the *sum insured* exceeds $40,000 per person.

Cancellation For Any Reason (CFAR) benefit

To be eligible for the Cancellation for Any Reason benefit, *you* must have purchased *your* Trip Cancellation & Interruption Insurance policy within 72 hours of booking *your trip* or before cancellation penalties come into effect.

Zero *sum insured*

If *you* chose not to insure the cost of *your prepaid travel arrangements* with *us* (i.e., chose a zero *sum insured* before departure), *you* will not be eligible for Trip Cancellation Insurance, Cancellation For Any Reason Insurance, or any other sum payable under any *Prepaid Travel Arrangements* benefits.

Maximum benefit amounts	**Trip Cancellation Insurance** – Up to the *sum insured* **Cancellation For Any Reason (CFAR)** – Up to 50% of the *sum insured* (75% for *prepaid travel arrangements* booked through CAA) **Trip Interruption Insurance** – Up to unlimited **Interruption For Any Reason (IFAR)** – Up to 50% of the *sum insured* (75% for *prepaid travel arrangements* booked through CAA), maximum $2,500 **Trip Delay** – Up to $4,000 ***Default* of the *Travel Supplier*** – Up to the *sum insured*, maximum $5,000
Effective date	**Trip Cancellation Insurance, CFAR and *Default*** start the latest of: • the date and time this *policy* was issued; or • the date *you* pay the first non-refundable deposit for *your trip* **Trip Interruption Insurance, IFAR and Trip Delay** start on *your date of departure*
Expiry date	**Trip Cancellation Insurance and CFAR** end on *your date of departure* **Trip Interruption Insurance, IFAR, Trip Delay and *Default*** end the earliest of: • the *date of return*; or • the date *you* return to *your departure point*

Trip Cancellation & Interruption Insurance

Maximum *trip* duration	The maximum *trip* duration including any extension or *top-up* cannot exceed: • **63 *days*** for people aged 60 to 84 if purchased as part of a Vacation Package Plan, or a Multi-Trip Vacation Package Plan; or • **365 *days*** in all other situations.

Important information about this insurance

- To ensure full coverage, *you* must insure the total value of *your* non-refundable *prepaid travel arrangements*. If *you* add any additional *travel services* to *your trip*, please contact *us* to increase the *sum insured* as soon as a deposit is made or before cancellation penalties apply.
- *Travel services* will only be eligible for coverage if they are provided by a *travel supplier*, as defined in this *policy*. *You* can refer to the definitions of *Travel services* and *Travel supplier* in the Definitions section for full details.
- In the event *you* need to cancel *your trip* before *your* scheduled *date of departure*, *you* must notify *your* CAA representative, travel agent, or *service provider* on the day the cause for cancellation occurs, or by the next business day. Only the non-refundable portion of *your prepaid travel arrangements* as of the date the cause for cancellation occurs will be considered for the claim.
- If *you* need to interrupt *your trip* or experience a delay, contact *CAA Assistance* as soon as possible to avoid incurring expenses that may not be covered by this *policy*.
- If *you* file a claim, *you* will be required to provide documentation to support it. For more details, see the "How to file a claim" section of this *policy*.
- This insurance provides coverage for eligible expenses resulting from *trip* delays. Such coverage is separate from, and does not substitute for, any statutory obligations of air carriers under the Air Passenger Protection Regulations (APPR). If an airline is legally required to compensate or assist *you* due to a delay, *you* must request those amounts directly from the airline. This insurance provides protection for eligible expenses not otherwise covered by the airline's obligations.

TRIP CANCELLATION
(Before or En Route to the *Departure Point*)

TRIP CANCELLATION BENEFITS

The following benefits will apply to *you* and to *your travel companion(s)* named as *insured(s)*, if *you* are unable to travel as planned due to one of the Trip Cancellation Covered Situations (refer to pages 25 to 29) and must cancel *your trip* before the departure, subject to all terms and conditions of this *policy*.

Prepaid Travel Arrangements **The total amount payable under this benefit cannot exceed the *sum insured* before departure, as indicated on *your Declaration Page*.**	
Non-refundable *prepaid travel arrangements*	*We* will reimburse *you* for the non-refundable portion of *your prepaid travel arrangements*.

Trip Cancellation & Interruption Insurance

Additional cost for occupancy change	*We* will reimburse *you* for the additional occupancy charges *you* incur as a result of the change in occupancy if *your travel companion* cancels their *trip* before the *date of departure* due to a Trip Cancellation Covered Situation, and *you* choose to continue with the *trip* as planned.
Cancellation fees	*We* will reimburse *you* up to $200 for any fees paid to the travel agency (including administrative, modification or cancellation fees) provided that: • the fees were published at the time of the sale, and • the fees were included in the total *sum insured* for *your trip*.

CANCELLATION FOR ANY REASON (CFAR) BENEFIT

If *your* situation does not qualify under any of the listed Trip Cancellation Covered Situations, *you* may still be eligible for the Cancellation For Any Reason (CFAR) benefit.

If eligible, the following benefits (**a** or **b**) will apply to *you* and to *your travel companion(s)* named as *insured(s)*.

Non-refundable *prepaid travel arrangements* for CFAR	**a.** *We* will reimburse *you* up to 75% of the *sum insured* before departure as indicated on *your Declaration Page* for the non-refundable portion of *your* fully *prepaid travel arrangements* booked through CAA (Canadian Automobile Association), if *you* decide to cancel *your trip* 3 hours or more prior to the scheduled date and time of departure, for any reason;
	or
	b. *We* will reimburse *you* up to 50% of the *sum insured* before departure as indicated on *your Declaration Page* for the non-refundable portion of *your* fully *prepaid travel arrangements* booked through another booking source, if *you* decide to cancel *your trip* 3 hours or more prior to the scheduled date and time of departure, for any reason.

TRIP CANCELLATION COVERED SITUATIONS

(Situations Occurring Before or En Route to the *Departure Point*)

The following applies to all Trip Cancellation Covered Situations:

- When booking *your trip* and on the day this insurance coverage becomes effective, or is modified, *you* must not be aware of any reason, circumstance, event, activity or *medical condition* affecting *you*, *your travel companion*, or an *immediate family* member or *key person* of either, which may prevent *you* from departing for *your trip* as booked.
- If the cancellation results from a *medical condition*, it must be supported by medical documentation and the attending *physician* of the person whose condition gives rise to the claim must explain why it *prevents* the *insured* from travelling.
- For situations involving a *service animal* or a pet companion, the veterinarian who provides regular care to the animal must certify both the ownership and health condition of the animal.

Trip Cancellation & Interruption Insurance

Medical Situations Affecting *You* or *Your Travel Companion*

1. *You* or *your travel companion*:
   a) develop a new and unforeseen *medical condition* or experience unexpected complications of an existing *medical condition*; or
   b) are admitted to a *hospital* for an *emergency*; or
   c) experience side effects or adverse reactions to vaccination required for *your trip*; or
   d) develop a *medical condition* which, in the written opinion of the attending *physician*, prevents participation in a sporting event when the purpose of *your trip* was to participate in that event; or
   e) are *quarantined*; or
   f) die unexpectedly.
2. Based on *your* medical history, *you* or *your travel companion* is medically unable to be immunized or to take preventative medication required for entry into a country or region on *your* travel itinerary, provided that the requirement was introduced after the purchase of *your trip* and the *effective date* of this coverage.

Medical Situations Affecting a Person Other Than a *Travel Companion*

3. A member of *your immediate family* or of *your travel companion's immediate family*, or *your key person* or *your travel companion's key person*:
   a) develops a new and unforeseen *medical condition* or experiences unexpected complications of an existing *medical condition* preventing *you* from departing for *your trip* as booked; or
   b) is admitted to a *hospital* for an *emergency*; or
   c) is *quarantined*; or
   d) dies unexpectedly.
4. *Your* host at destination is admitted to a *hospital* for an *emergency*, is *quarantined* or dies unexpectedly.
5. *Your* friend or a friend of *your travel companion* is admitted to a *hospital* for an *emergency* or dies unexpectedly in the 10 *days* prior to *your* scheduled *date of departure*.

Pregnancy & Adoption

6. *You*, *your travel companion* or the *spouse* of either:
   - become pregnant after the *effective date* of this coverage, and *your date of departure* is scheduled within 9 weeks of the expected delivery date or later; or
   - develop complications within the first 31 weeks of pregnancy or following the full-term birth of the child; or
   - have been advised by the attending *physician* not to travel following a pregnancy diagnosis delivered after *you* booked *your trip* and after the *effective date* of this coverage.
7. A member of *your immediate family* or of *your travel companion's immediate family*, or *your key person* or *your travel companion's key person* who is not travelling with *you* experiences a premature birth that occurs unexpectedly before *your* scheduled *date of departure* and after the *effective date* of this coverage.

8. *You*, *your travel companion* or the *spouse* of either legally adopt a *child*, and the adoption notice received after the *effective date* of this coverage indicates that the adoption will take place during *your trip*.

Service Animal & Pet Companion

9. *Your* cat or *your* dog, or *your travel companion's* cat or dog, requires emergency surgery or dies unexpectedly within the ten (10) *days* before *your date of departure.*
10. *You* or *your travel companion* require the assistance of a *service animal* due to a physical, mental or vision disability and *your service animal* accompanying *you* on the *trip* becomes sick, is injured or dies unexpectedly before *your* scheduled *date of departure*.

Employment, Education & Service Duty

11. The sole purpose of *your trip* or *your travel companion's trip* is to attend a business meeting, conference, or convention, and the event is cancelled, provided that:
    - the event was scheduled before the *effective date* of this coverage; and
    - the cancellation of the event is beyond *your* control or *your travel companion's* control or the control of *your* respective employers; and
    - in the case of a business meeting, it was scheduled between companies with unrelated ownership and is directly related to *your* full-time profession or occupation; and
    - in the case of a conference or convention, *you* or *your travel companion* are a registered delegate and have paid the registration fees before the *effective date* of this coverage.
12. One of the following persons is unexpectedly laid off or dismissed from their permanent job by their employer without just cause, provided they have held that position for at least 3 months:
    - *You*, *your travel companion*, or the *spouse* of either.
    - A parent or legal guardian if *you* are meeting the definition of "*child(ren)*" under this *policy*.
13. *You* or *your travel companion* must relocate *your* principal residence due to an unexpected transfer initiated by *your* employer, *your travel companion's* employer or the employer of the *spouse* of either.
14. *You* or *your travel companion* is a registered student in a professional training, post-secondary college or university program and the dates of *your* exam or classes are unexpectedly rescheduled by the institution after the *effective date* of this coverage and now fall during *your trip* or within five (5) *days* following *your* originally scheduled *date of return*.
15. After the *effective date* of this coverage, *you*, *your travel companion* or the *spouse* or *child(ren)* of either is:
    - selected for jury duty; or
    - subpoenaed to appear as a witness in court; or
    - required to appear as a defendant in a civil suit.

    The date of the hearing must conflict with *your trip* dates.
16. *You*, *your travel companion* or the *spouse* of either is called to emergency service as a member of the police force, armed forces (active or reserve), firefighting unit, or as essential medical personnel.

Place of Residence or Business

17. *Your* principal place of residence or the principal place of residence of y*our travel companion* is rendered uninhabitable, or *your* place of business or the place of business of *your travel companion* is rendered inoperative due to:
    - a *natural disaster*, or
    - an order of evacuation or a state of emergency declared by the municipal or provincial authorities due to *extreme weather* conditions or a *natural disaster*; or
    - a situation beyond *your* control, not resulting from any intentional act or negligence on *your* part or on *your travel companion's* part.
18. *Extreme weather* conditions or a *natural disaster* cause damage to *your* principal place of residence or place of business, or to *your travel companion's* principal place of residence or place of business, and *you* must be physically present on site to comply *with* your primary home or commercial insurance obligations to take reasonable steps to prevent further loss or damage to *your* property, provided this requirement arises after the *effective date* of this coverage.
19. *Your* principal place of residence or place of business, or *your travel companion's* principal place of residence or place of business is burglarized within seven *days* prior to *your* scheduled *date of departure*.

Accommodation at destination

20. The commercial accommodation at *your trip* destination is rendered uninhabitable after the *effective date* of this coverage due to:
    - a *natural disaster*, or
    - an order of evacuation or a state of emergency declared by the provincial or foreign government authorities due to *extreme weather* conditions or a *natural disaster*; or
    - a situation independent of any intentional act or negligence.

Cruise or Tour at Destination

21. The purpose of *your trip* is to participate in a cruise or a tour, and the cruise or the tour is cancelled by the *travel supplier*. Benefits apply only if:
    - the departure of the cruise or tour was guaranteed by the *travel supplier* on the date *you* purchased the *trip* and before the *effective date* of this coverage; and
    - the cruise or the tour was initially insured as part of *your prepaid travel arrangements*.

    <u>Reimbursement will be limited to the non-refundable portion of *your* fully *prepaid travel arrangements* that are not part of the cruise or tour.</u>

Travel Advisories & Travel Documents

The following situations <u>apply only to Canadian residents</u>:

22. Any event (including an *act of terrorism*) that causes the Government of Canada to issue a new and unexpected Travel Advisory after *the effective date* of this coverage warning Canadian residents to "Avoid non-essential travel" or "Avoid all travel" to a specific region or country included in *your trip*.
23. *Your* visa application, or that of *your travel companion*, submitted to enter a country included in *your trip* is refused, provided that:
    - the documentation demonstrates eligibility to apply; and
    - the refusal is not due to a late application; and
    - the application is not a repeat attempt following a previously refused visa.
24. *Your* passport or *your travel companion's* passport is not issued within the timeframe confirmed in writing by Passport Canada.

25. *Your* travel documents or *your travel companion's* travel documents are stolen before *your* scheduled *date of departure*, and despite all diligent efforts to obtain replacement documents, *you* have not received them by the time of departure, provided the theft occurred after the *effective date* of this coverage.

Hijacking & Criminal Act

26. *You* or *your travel companion* are passengers in a *private vehicle* or *common carrier* that is hijacked while en route to the *departure point*.

27. *You*, *your travel companion* or the *spouse* or *child(ren)* of either is the victim of a criminal act.

Private vehicle

28. *Your private vehicle* or *your travel companion's private vehicle* which is intended to serve as a primary mode of transportation during *your trip*, is stolen before *your* scheduled *date of departure.*

Missed Departure Due to an Incident While En Route

29. *You* or *your travel companion* miss the departure of a scheduled *common carrier* to *your trip* destination because the public or *private vehicle* used to reach *your departure point* is delayed due to:
    - a *natural disaster*, or
    - *extreme weather* conditions; or
    - a road closure enforced by the police; or
    - a mechanical failure; or
    - an accident.

    You must have planned to arrive at the scheduled boarding point within the timeframe required by the *travel supplier.*

Major Travel Disruptions

30. One of the following events prevents *you* or *your travel companion* from departing and causes *you* or *your travel companion* to miss at least 30% of *your trip*:
    - a *natural disaster*, or
    - *extreme weather* conditions; or
    - a strike, unless it was threatened or announced prior to the purchase of *your trip* and this insurance (or prior to any non-refundable payment made on *your trip* if *you* have a Multi-Trip Vacation Package Plan); or
    - the cancellation of *your* flight by a *common carrier* for reasons other than a strike, when despite all reasonable efforts *you* are unable to secure alternate travel arrangements to reach *your trip* destination.

TRIP INTERRUPTION & TRAVEL DISRUPTIONS
(At Time of Departure or After Departure)

TRIP INTERRUPTION BENEFITS

These benefits apply to *you* and *your travel companion(s)* named as *insured(s)* when, due to a Trip Interruption Covered Situation (refer to pages 33 to 37):

- *you* must interrupt *your trip* on *your date of departure* or at any time between *your* departure and return; or
- *you* experience a *trip* delay caused by a missed departure or connection and choose to continue *your trip*; or
- *your* return is delayed beyond *your* originally scheduled *date of return*.

Trip Cancellation & Interruption Insurance

Note: If *your trip* is delayed beyond the original *date of return*, only Transportation fees and Subsistence Allowance & Other Expenses benefits may be payable.

All benefits are subject to the terms and conditions of this *policy* and require prior approval from *CAA Assistance*.

Prepaid Travel Arrangements **The total amount payable under this benefit cannot exceed the *sum insured* before departure, as indicated on *your Declaration Page.***	
Unused *prepaid travel arrangements*	*We* will reimburse *you* for the non-refundable and unused portion of *your prepaid travel arrangements* up to the *sum insured* before departure as indicated on *your Declaration Page*, **less**: • the cost of any unused prepaid ticket(s) if replacement ticket(s) were reimbursed under Additional Transportation Expenses; and • the cost of unused prepaid accommodation fees for any period covered under Subsistence Allowance.
Additional cost for occupancy change	*We* will reimburse *you* for the additional occupancy charges *you* incur as a result of the change in occupancy if *your travel companion* interrupts their *trip* due to a Trip Interruption Covered Situation, and *you* choose to continue with the *trip* as planned.

Additional Transportation Expenses	
Transportation to *your* destination	*We* will reimburse *you* one of the following to allow *you* to reach *your* next destination by the most cost-effective route should *you* miss *your* departure or a connection: • the change fee charged by the *common carrier*; or • the additional cost of a one-way same class ticket, provided *you* have insured the full cost of *your* transportation fees under the Trip Cancellation Insurance benefit (*sum insured* before departure); or • the additional cost of a one-way economy class ticket if *you* did not insure the full cost of *your* transportation fees under the Trip Cancellation Insurance benefit.
Transportation to return home	*We* will reimburse *you* one of the following to allow *you* to return to *your departure point* by the most cost-effective route if *you* are unable to return on *your* planned *date of return*: • the change fee charged by the *common carrier*; or • the additional cost of a one-way same class ticket, provided *you* have insured the full cost of *your* transportation fees under the Trip Cancellation Insurance benefit (*sum insured* before departure); or • the additional cost of a one-way economy class ticket if *you* did not insure the full cost of *your* transportation fees under the Trip Cancellation Insurance benefit.

Trip Cancellation & Interruption Insurance

Round-trip transportation (BounceBack)	*We* will reimburse *you* up to $2,000 for a round-trip economy class ticket if *you* return to *your* province or territory of residence and later resume *your trip* before the originally scheduled *date of return*, when: • an *immediate family* member is *hospitalized* for an *emergency*, and *you* need to attend their bedside; • an *immediate family* member dies unexpectedly, and *you* need to attend the funeral; • *your* principal residence is rendered uninhabitable due to a situation beyond *your* control that is not due to any intentional act or negligence on *your* part. This benefit applies for Canadian residents only.
Return of the deceased *Insured*	If *you* die during *your trip*, *we* will reimburse *your* estate the following expenses: • the cost for the preparation and return of *your* body to *your departure point* or to *your* province or territory of residence in the standard transportation container used by airlines, including up to $5,000 for the cost of a standard casket; or • the cost of cremation of *your* body on site, and the cost to return *your* ashes home, including up to $5,000 for the cost of a standard urn; or • up to $10,000 for the cremation of *your* body or burial at the place of death, including the cost of a standard casket or urn (excludes the cost of headstone and other funeral services expenses). If an *immediate family* member or a friend must travel to the destination to identify *your* body, we will reimburse for a single person: • the round-trip economy class airfare; and • reasonable out-of-pocket expenses incurred for commercial lodging, meals, taxi fares, car rental, phone calls or internet usage fees, up to $400 per *day*, for a maximum of three (3) *days*. • Three (3) *days* of emergency medical insurance coverage with *us*.
Return of *your private vehicle*	When *you* or *your travel companion* are unable to drive *your private vehicle* back home from the destination, or to return the rented car to the rental agency, *we* will pay the reasonable expenses to: • return *your private vehicle* back to *your* province or territory of residence; or • return the rental vehicle to the closest rental agency.

Trip Cancellation & Interruption Insurance

Subsistence Allowance & Other Expenses	
Subsistence Allowance	*We* will reimburse *you* a maximum of $4,000, subject to a limit of $400 per *day*, for reasonable out-of-pocket expenses incurred for lodging, meals, taxi fares, car rental, phone calls or internet usage fees.
Non-refundable excursions or activities	*We* will reimburse *you* up to $500 to cover the unused and non-refundable costs of excursions or other activities *you* have booked at *your* destination and paid in full that are not part of *your prepaid travel arrangement.*
Kennel costs	*We* will reimburse *you* up to $300 for commercial kennel costs at destination for *your* accompanying pet(s) (domestic dog(s), *service animal*(s) and/or cat(s) only) when *you* are not able to return on the date originally planned.

INTERRUPTION FOR ANY REASON (IFAR) BENEFIT

If *your* situation does not qualify under any of the listed Trip Interruption Covered Situations, *you* can submit a claim under Interruption For Any Reason benefit if:

- *you* are already at *your trip* destination; and
- *you* must interrupt *your trip* after having spent at least **48 hours** at *your trip* destination.

The following benefits (**a** or **b**) will apply to *you* and to *your travel companion(s)* named as *insured(s)*, if *you* chose to insure *your prepaid travel arrangements* under the Trip Cancellation Insurance.

Benefit **c** will apply to all *insured(s)* covered under Trip Interruption benefit.

Unused *prepaid travel arrangements* for IFAR	**a.** *We* will reimburse *you* up to the lesser of 75% of the *sum insured* before departure, as indicated on *your Declaration Page*, or $2,500, for the non-refundable and unused portion of *your prepaid travel arrangements* booked through CAA (Canadian Automobile Association), less the cost of *your* initial prepaid transportation ticket home. **or** **b.** *We* will reimburse *you* up to the lesser of 50% of the *sum insured* before departure, as indicated on *your Declaration Page*, or $2,500, for the non-refundable and unused portion of *your prepaid travel arrangements* booked through another booking source, less the cost of *your* initial prepaid transportation ticket home.
Transportation to return home for IFAR	**c.** *We* will reimburse *you* up to $1,000 for the additional cost of a one-way economy fare or change fee charged by the *common carrier* to allow *you* to return to *your point of departure* or to *your* Canadian province or territory of residence.

Trip Cancellation & Interruption Insurance

TRIP INTERRUPTION COVERED SITUATIONS

(Situations Occurring at Time of Departure or After Departure)

The following applies to all Trip Interruption Covered Situations:

- When booking *your trip* and on the day this insurance coverage becomes effective, or is modified, *you* must not be aware of any reason, circumstance, event, activity or *medical condition* affecting *you*, *your travel companion*, or an *immediate family* member or *key person* of either, which may prevent *you* from completing *your* covered *trip* as booked.
- If the *trip* interruption or delay results from a *medical condition*, it must be supported by medical documentation and the attending *physician* of the person whose condition gives rise to the claim must explain why it prevents the *insured* from travelling.
- For situations involving a *service animal* or a pet companion, the veterinarian who provides regular care to the animal must certify both the ownership and health condition of the animal.

Medical Situations Affecting *You* or *Your Travel Companion*

1. *You* or *your travel companion*:
   a) develop a new and unforeseen *medical condition* or experience unexpected complications of an existing *medical condition*; or
   b) are admitted to a *hospital* for an *emergency*; or
   c) experience side effects or adverse reactions to vaccination required for *your trip*; or
   d) develop a *medical condition* which, in the written opinion of the attending *physician*, prevents participation in a sporting event when the purpose of *your trip* was to participate in that event; or
   e) are *quarantined*; or
   f) dies unexpectedly.
2. Based on *your* medical history, *you* or *your travel companion* is unable to be immunized or to take preventative medication that is required for entry into a country or region that is on *your* travel itinerary, provided that the requirement was introduced on or after *your date of departure*.

Medical Situations Affecting a Person Other Than a *Travel Companion*

3. A member of *your immediate family* or of *your travel companion's immediate family*, or *your key person* or *your travel companion's key person*:
   a) develops a new and unforeseen *medical condition* or unexpected complications of an existing *medical condition* that requires *you* to interrupt *your trip*; or
   b) is admitted to a *hospital* for an *emergency*; or
   c) is *quarantined*; or
   d) dies unexpectedly.
4. *Your* host at destination is admitted to a *hospital* for an *emergency*, *quarantined* or dies unexpectedly.
5. *Your* friend or a friend of *your travel companion* is admitted to a *hospital* for an *emergency* or dies unexpectedly on or after *your* scheduled *date of departure*.

Pregnancy & Adoption

6. *You*, *your travel companion* or the *spouse* of either develop complications after the *date of departure* and within the first 31 weeks of pregnancy.

7. A member of *your immediate family* or of *your travel companion's immediate family*, or *your key person* or *your travel companion's key person* who is not travelling with *you* experiences a premature birth that occurs unexpectedly.
8. *You*, *your travel companion* or the *spouse* of either legally adopt a *child* and the adoption notice received after the *effective date* of this coverage indicates the adoption will take place during *your trip*.

Service Animal & Pet Companion

9. *Your* cat or *your* dog or *your travel companion's* cat or dog who is not travelling with *you* requires emergency surgery or dies unexpectedly.
10. *You* or *your travel companion* require the assistance of a *service animal* due to a physical, mental or vision disability and *your service animal* accompanying *you* on the *trip* becomes sick, is injured or dies unexpectedly.

Employment, Education & Service Duty

11. The sole purpose of *your trip* or *your travel companion's trip* is to attend a business meeting, a conference or a convention and the event is cancelled on or after *your date of departure*, provided that:
    - the event has been scheduled before the *effective date* of this coverage; and
    - the cancellation of the event is beyond *your* control or *your travel companion's* control or the control of *your* respective employers; and
    - in the case of a business meeting, the meeting was set to take place between companies with unrelated ownership and is directly related to *your* full-time profession or occupation; and
    - in the case of a conference or convention, *you* or *your travel companion* are a registered delegate and have paid the registration fees before the *effective date* of this coverage.
12. One of the following persons is unexpectedly laid off or dismissed from their permanent job by their employer without just cause, provided they have held that position for at least 3 months:
    - *You*, *your travel companion*, or the *spouse* of either
    - *Your* parent or legal guardian if *you* are meeting the definition of "*child (ren)*" under this *policy*.
13. *You* or *your travel companion* must relocate *your* principal residence due to an unexpected transfer initiated by *your* employer, *your travel companion's* employer, or the employer of the *spouse* of either.
14. *You* or *your travel companion* is a registered student in a professional training, post-secondary college or university program and the dates of *your* exam or classes have been unexpectedly rescheduled on or after *your date of departure* and now fall during *your trip* or within five (5) *days* following *your* originally scheduled *date of return*.

15 After the *effective date* of this coverage, *you*, *your travel companion* or the *spouse* or *child(ren)* of either is:
- selected for jury duty; or
- subpoenaed to appear as a witness in court; or
- required to appear as a defendant in a civil suit.

The date of the hearing must conflict with *your trip* dates.

16. *You*, *your travel companion* or the *spouse* of either is called to emergency service as a member of the police force, armed forces (active or reserve), firefighting unit or as essential medical personnel.

Place of Residence or Business

17. *Your* principal place of residence or the principal place of residence of *your travel companion* is rendered uninhabitable, or *your* place of business or the

place of business of *your travel companion* is rendered inoperative due to:

- a *natural disaster*, or
- an order of evacuation or a state of emergency declared by the municipal or provincial authorities due to *extreme weather* conditions or a *natural disaster*; or
- a situation beyond *your* control that is not due to any intentional act or negligence on *your* part or *your travel companion's* part.

18. *Extreme weather* conditions or a *natural disaster* cause damage to *your* principal place of residence or place of business, or to *your travel companion's* principal place of residence or place of business, and *you* must be physically present on site to comply with *your* primary home or commercial insurance obligations to take reasonable steps to prevent further loss or damage to *your* property, provided this requirement arises after the *effective date* of this coverage.
19. *Your* principal place of residence or place of business, or *your travel companion's* principal place of residence or place of business is burglarized while *you* are away on *your trip*.

Accommodation at destination

20. The commercial accommodation at *your trip* destination is rendered uninhabitable after the *effective date* of this coverage due to:
    - a *natural disaster*, or
    - an order of evacuation or a state of emergency declared by the provincial or foreign government authorities due to *extreme weather* conditions or a *natural disaster*, or
    - a situation independent of any intentional act or negligence.

Cruise or Tour at Destination

21. The purpose of *your trip* is to participate in a cruise or a tour and the cruise or the tour is cancelled after *your* departure by the *service provider*. The benefits apply only if:
    - the departure of the cruise or tour was guaranteed by the *travel supplier* on the date *you* purchased the *trip*, and before the *effective date* of this coverage; and
    - the cruise or the tour was initially insured as part of *your prepaid travel arrangements*.

    <u>Reimbursement will be limited to the non-refundable portion of *your* fully prepaid *travel arrangements* that are not part of the cruise or tour.</u>

Travel Advisories & Travel Documents

Situations **22** and **23** <u>apply only to Canadian residents</u>.

22. Any event (including an *act of terrorism*) that causes the Government of Canada to issue a new and unexpected Travel Advisory after the *effective date* of this coverage warning Canadian residents to "Avoid non-essential travel" or "Avoid all travel" to a specific region or country included in *your trip*.
23. *Your* visa application or that of *your travel companion* submitted to enter a country included in *your trip* is refused, provided that:
    - the documentation demonstrates eligibility to apply; and
    - the refusal is not due to late application; and
    - the application is not a repeat attempt following a previously refused visa.
24. *You* or *your travel companion* is refused entry at customs or security checkpoints due to:
    - mistaken identity; or
    - new health regulations introduced by the authorities after the *effective date* of this coverage.

Hijacking & Criminal Act

25. *You* or *your travel companion* are passengers in a *private vehicle* or *common carrier* that is hijacked while on *your trip*.
26. *You*, *your travel companion* or the *spouse* or *child(ren)* of either is the victim of a criminal act.

Private vehicle

27. *Your private vehicle* or *your travel companion's private vehicle* which serves as *your* primary mode of transportation during *your trip*, is stolen.

Missed Connection Due to an Incident While En Route

28. *You* or *your travel companion* miss the boarding of the scheduled *common carrier* because the public or *private vehicle* used to reach the boarding point is delayed due to:
    - a *natural disaster*, or
    - *extreme weather* conditions; or
    - a road closure enforced by the police; or
    - a mechanical failure; or
    - an accident.

    You must have planned to arrive at the scheduled boarding point within the timeframe required by the *travel supplier.*

Missed Connection Involving a *Common Carrier*

29. The *common carrier you* or *your travel companion* is scheduled to travel on is delayed and causes *you* to miss a connection with another *common carrier*. The delay of the *common carrier* must be due to:
    - a *natural disaster*, or
    - *extreme weather* conditions; or
    - a road closure enforced by the police; or
    - a mechanical failure; or
    - an emergency medical problem of another passenger; or
    - a *spontaneous strike* by employees not employed by the *common carrier you* are travelling with.

    You must have planned to arrive at the scheduled boarding point within the timeframe required by the *travel supplier*.

Major Travel Disruptions

30. One of the following events causes *you* or *your travel companion* to miss at least 30% of *your trip*:
    - a *natural disaster*, or
    - *extreme weather* conditions; or
    - a strike, unless threatened or announced prior to the purchase of the *trip* and this insurance (or prior to any non-refundable payment made on *your trip* if you have a Multi-Trip Vacation Package Plan); or
    - the cancellation of *your* flight by a *common carrier* for reasons other than a strike, when despite all reasonable efforts *you* are unable to secure alternate travel arrangements to reach *your trip* destination.

Missed Event Due to a *Common Carrier*'s Delay

31. *Your* primary reason for the *trip* is to attend a wedding, a funeral, a school ceremony, or any other commercial event for which *you* have bought tickets before the *effective date* of this coverage, and the scheduled arrival time of the

common carrier you are scheduled to travel on is delayed beyond *your* control, provided that:

- the delay will prevent *you* from attending the wedding, funeral, school ceremony or event; and
- *you* were scheduled to arrive at destination at least 12 hours before the time of the event.

If an alternate route is available to get *you* to *your* destination in time to attend the event, the benefits payable will be limited to the Transportation fees benefits and Subsistence Allowance & Other Expenses benefits.

TRIP DELAYS

TRIP DELAYS BENEFITS

The following benefits will apply to *you* and to *your travel companion(s)* named as *insured(s)* when *you* experience a *trip* delay, or when *your* return must be postponed beyond *your* originally planned *date of return* due to one of the Trip Delay Covered Situations.

Subject to all terms and conditions of this *policy* and to the prior approval of *CAA Assistance*.

Trip Delays Benefits	***We* will reimburse *you* for the following benefits up to an overall maximum of $4,000:** • the unused portion of *your non-refundable prepaid travel arrangements* up to the *sum insured* before departure as indicated on *your Declaration Page*, **less**: - the cost of any unused prepaid ticket(s) if replacement ticket(s) were reimbursed under this benefit; and - the cost of any unused prepaid accommodation fees for any period covered under this benefit. • the additional cost of a one-way economy fare by the most cost-effective route, or for the change ticket fees to reach *your* next destination or return to *your departure point* • a maximum of $400 per *day*, for reasonable out-of-pocket expenses incurred for lodging, meals, taxi fares, car rental, phone calls or internet usage fees.

TRIP DELAYS COVERED SITUATIONS

The following applies to Trip Delays Covered Situations:

For situations involving a *common carrier*, cruise or tour, *you* must have planned to arrive at the scheduled boarding point within the timeframe required by the *travel supplier*.

1. The *common carrier you* are scheduled to travel on is delayed for at least 6 hours (delay does not mean a cancellation of *your* flight before departure).
2. The *common carrier you* are scheduled to travel on is delayed or cancelled causing *you* to miss a connection, cruise or tour departure.

3. An involuntary change in the schedule of a tour or a cruise is causing *you* to miss a connection with the scheduled *common carrier*.
4. The *common carrier you* are scheduled to travel on is delayed due to a strike, unless threatened or announced prior to the purchase of the *trip* and this insurance (or prior to any non-refundable payment made on *your trip* if *you* have a Multi-Trip Vacation Package Plan).
5. *Your private vehicle* or the *private vehicle* of *your travel companion* experiences a mechanical failure or is involved in a traffic accident while returning to *your departure point* and *your* return is delayed beyond *your* planned *date of return*.
6. *Your* travel documents are lost or stolen at *your* destination, and *you* are unable to continue *your trip* or to return to *your departure point* as planned.

DEFAULT OF THE TRAVEL SUPPLIER

DEFAULT OF THE *TRAVEL SUPPLIER* BENEFITS

The following benefits will apply to *you* and to *your travel companion(s)* named as *insured(s)* when the *travel supplier* with whom *you* have booked some or all *your prepaid travel arrangements* ceases operations, in whole or in part, as a direct or indirect result of bankruptcy or insolvency, and is therefore unable to deliver the services *you* have paid for.

These benefits are subject to all terms and conditions of this *policy* and require prior approval from *CAA Assistance*. Reimbursement is limited to the services that could not be delivered.

Before departure	*We* will reimburse *you* for the non-refundable portion of *your prepaid travel arrangements* up to the lesser of the *sum insured* before departure, as indicated on *your Declaration Page*, or $5,000.
After departure	*We* will reimburse *you* for the following expenses, up to an overall maximum of $5,000: • the unused portion of *your non-refundable prepaid travel arrangements* up to the *sum insured* before departure as indicated on *your Declaration Page*, **less**: - the cost of any unused prepaid ticket(s) if replacement ticket(s) were reimbursed under this benefit; and - the cost of unused prepaid accommodation fees for any period covered under this benefit. • the additional cost of a one-way economy fare by the most cost-effective route, or for the change ticket fees to reach *your* next destination or return to *your departure point.* • a maximum of $400 per *day*, for reasonable out-of-pocket expenses incurred for lodging, meals, taxi fares, car rental, phone calls or internet usage fees.

CONDITIONS

CONDITIONS APPLICABLE FOR TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DELAYS BENEFITS

In addition to the General Conditions applicable to this insurance *policy*, Trip

Trip Cancellation & Interruption Insurance

Cancellation benefits, Trip Interruption benefits and Trip Delays benefits are subject to the following conditions:

1. ***Act of terrorism***

   All benefits payable by the *Insurer* for all Trip Cancellation and Interruption claims attributable to an *act of terrorism*, under all in-force travel policies issued by *us*, are limited to:

   - A maximum of $2.5 million per event; and
   - A maximum of two (2) events per calendar year.

   If the total amount of payable claims exceeds the maximum limits indicated above, each *insured* will be entitled to a prorated share of the overall aggregate maximum limit, which means the total amount available for all *insured* combined will be divided among all claimants. In this case, *you* may be paid after the end of the calendar year.

   Any benefits payable for *acts of terrorism* is in excess to all other recovery sources, including but not limited to alternative or replacement travel options offered by airlines, tour operators, cruise lines and other *travel suppliers*, as well as any other insurance coverage (even if such coverage is described as excess). Benefits are payable only after all other recovery sources have been fully exhausted.

2. **Delayed return over 10 *days***

   If *your* return is delayed for more than 10 *days* beyond *your* originally scheduled *date of return* due to a Trip Interruption Covered Situation related to *your medical condition*, benefits payable under Transportation fees and Subsistence Allowance and Other Expenses benefits will apply only upon submission of proof that *you* were admitted and confined to a *hospital* for at least 72 hours within the 10-*day* period.

CONDITIONS APPLICABLE TO CANCELLATION FOR ANY REASON (CFAR) AND INTERRUPTION FOR ANY REASON (IFAR) BENEFITS

Cancellation for Any Reason (CFAR) benefit and Interruption for Any Reason (IFAR) benefit are subject to the General Conditions applicable to this *policy*.

CONDITIONS APPLICABLE FOR *DEFAULT* OF A *TRAVEL SUPPLIER* BENEFIT

In addition to the General Conditions applicable to this insurance *policy*, *Default* of a *Travel Supplier* benefit is subject to the following conditions.

1. ***Default* of the *travel supplier***

   All benefits payable by the *Insurer* for all claims attributable to the *default* of a *travel supplier* for all in-force travel policies issued by us are limited to the following aggregated amounts:

   - $1 million maximum per calendar year per *travel supplier*; and
   - $3 million maximum overall, for all *travel suppliers* who *default* within the same calendar year.

   If the total amount of payable claims exceeds the maximum limits indicated above, each *insured* will be entitled to a prorated share of the overall aggregate maximum limit. In this case, *you* may be paid after the end of the calendar year.

   You must have exhausted all options to recover the costs of the undelivered services in part or in total by seeking compensation from the *travel supplier* or any company that is now legally responsible to reimburse *you* before *you* submit the claim to *us*.

Trip Cancellation & Interruption Insurance

EXCLUSIONS

EXCLUSIONS APPLICABLE TO TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DELAY BENEFITS

In addition to the General Exclusions applicable to this insurance *policy*, Trip Cancellation, Trip Interruption and Trip Delay benefits are subject to the following exclusions.

No coverage shall be provided under this *policy*, and therefore no sum will be payable if the claim is due directly or indirectly to:

Medical Events

1. A *trip* undertaken for the purpose of visiting a sick or injured person when the *trip* is cancelled, interrupted or delayed due to the *medical condition* or death of that person.
2. A *trip* undertaken for the purpose of obtaining a diagnosis, a *treatment*, a surgery, to undergo investigative testing or to receive palliative care or any other alternative therapy, as well as any directly or indirectly related complications to the previous.
3. A *medical condition* or symptoms for which future investigative testing or *treatments* other than routine monitoring are already planned before the *effective date* of coverage.
4. Any *medical condition* or symptoms for which it is reasonable to assume that *treatment* will be required during *your trip.*

Pregnancy

5. A pregnancy diagnosed before the *effective date* of coverage, unless *your* attending *physician* advises *you* after the *effective date* of coverage not to travel or not to continue *your trip* as originally planned.
6. Pregnancy, delivery, or any related complications arising in the nine (9) weeks before, or in the nine (9) weeks after the expected delivery date, including the expected delivery date itself.
7. Any costs for *your* child born during the *trip*.
8. Routine prenatal care or post-natal care.

Sports and High-Risk Activities

9. Any accident that occurs while *you* are participating in (including training, practicing, or competing) any of the following activities:
   - <u>Aviation and air sports</u>: acting as a pilot or crew member, or travelling as a passenger on any aircraft, flying machines or device supported primarily by buoyancy in air. This includes, but is not limited to airplane, balloon, kite balloon, kite surfing, airship, glider, hang glider, paraglider, parasail, skydiving, wingsuit flying, or any activity involving air-traction using a parachute or a kite. <u>Travelling as a passenger on a *common carrier* is not subject to this exclusion</u>.
   - <u>*Helicopter excursions*</u>.
   - <u>Military activities</u>: any maneuvers or training exercises of the armed forces.
   - <u>*Professional* sport(s)</u>: Participation in any *professional* sports.
   - <u>Motorized high-risk activities or *speed contest*</u>: any high-risk activity or *speed contest* involving the use of a motor vehicle on land, water, or air, whether conducted on approved tracks or elsewhere.

Alcohol, Drugs & Other Intoxicants

10. Any *medical condition*, including withdrawal symptoms arising from, or in any way related to:
    - abuse of alcohol that results in a blood alcohol level of more than 80 milligrams in 100 millilitres of blood; or
    - *your* chronic use of alcohol; or
    - the use of drugs or any other intoxicants (including cannabis).

***Common Carrier* Tickets & Occupation Change Fees**

11. The cost of any prepaid and unused *common carrier* ticket(s) insured under *your prepaid travel arrangements* if *we* have paid for *your* transportation to or from destination, for *your* repatriation, or for the repatriation of *your* remains.
12. Any additional airfare costs to purchase a new ticket if the *common carrier* offers a change fee, unless authorized by *CAA Assistance.*
13. Any increased accommodation costs other than additional occupancy charges arising solely from the change in occupancy, including costs related to room upgrades, higher room categories, or optional accommodations.

Travel Advisories, Customs & Travel Documents

14. A travel visa or passport is not issued in time due to:
    - late application; or
    - failure to provide all required documents; or
    - *your* ineligibility.
15. Failure to comply with any requirements from the government authorities for entry at customs, or security checkpoint.
16. Failure to comply with vaccinations or inoculations requirements for entry into a country or region that is on *your trip* itinerary, unless *your* medical history prevents *you* from doing so, and the requirements were introduced after the purchase of the *trip* and the *effective date* of the coverage.

EXCLUSIONS APPLICABLE TO CANCELLATION FOR ANY REASON (CFAR) AND INTERRUPTION FOR ANY REASON (IFAR) BENEFITS

Cancellation for Any Reason (CFAR) benefit and Interruption for Any Reason (IFAR) benefit are subject to the General Exclusions applicable to this *policy*.

EXCLUSIONS APPLICABLE TO *DEFAULT* OF A *TRAVEL SUPPLIER* BENEFIT

In addition to the General Exclusions applicable to this insurance *policy*, *Default* of a *Travel Supplier* benefit is subject to the following exclusions.

No coverage shall be provided under this *policy*, and therefore no sum will be payable if the claim is due directly or indirectly to:

Default* of a *Travel Supplier

1. Any *default* of a *travel supplier* when:

- the loss is due to the *default* of an agent, travel agency or a broker; or
- at the time of booking the *trip* and this insurance, the *travel supplier* is already bankrupt, insolvent or in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation; or
- the *travel supplier* isn't registered in Canada, unless the *travel services* provided by the foreign *travel supplier* are part of an inclusive package that combines transportation, accommodation and meals packaged together for a single price.

Travel Accident Insurance

The Travel Accident Insurance provides financial protection in the event of death or dismemberment resulting from an accidental *injury* occurring during an insured *trip*. This protection is divided into two complementary parts:

- **Flight Accident**, which applies to accidents occurring under specific conditions while travelling on eligible commercial flights.
- **Travel Accident**, which covers accidents that occur in other eligible travel situations not included under the flight-specific coverage.

ELIGIBILITY AND PURCHASE CONDITIONS

Travel Accident Insurance is offered as part of any Package Plan. To be eligible, *you* must meet all eligibility requirements as presented in the Eligibility and Purchase Conditions section of the Package Plan.

Maximum benefits	Flight Accident: up to **$100,000** Travel Accident: up to **$50,000**
Effective date	**Travel Accident Insurance** starts the latest of: • the date *you* leave *your* province or territory of residence; or • *your date of departure*.
Expiry date	**Travel Accident Insurance** ends the earliest of: • the date *you* return to *your* Canadian province or territory of residence; or • *your date of return.*
Maximum *trip* duration	The maximum *trip* duration including any extension or *top-up* cannot exceed: • **63 *days*** for people <u>aged 60 to 84</u> if purchased as part of a Vacation Package Plan, or a Multi-Trip Vacation Package Plan; or • **365 *days*** in all other situations.

INSURED RISKS

A. Flight Accident - maximum benefit up to $100,000

Death or dismemberment as a result of *injury* sustained during the *trip* while *you* are travelling as a passenger, not as pilot or crew member, aboard multi-engine aircraft operated by, and licensed to, a regularly scheduled airline on a regularly scheduled trip operated between licensed airports and holding a valid Canadian Air Transport Board license, Charter Air Carrier license, or its foreign equivalent, and operated by a certified pilot.

The accident giving rise to *your injury* must happen:

a. while *you* are travelling on a commercial passenger plane for which a ticket was issued to *you* for *your* entire airline *trip*; or
b. if making a flight connection, while riding over land or water at the expense of the airline, riding in a limousine or bus provided by the airport authority, or in a scheduled helicopter shuttle service between airports; or
c. while *you* are at an airport for the departure or arrival of the flight covered by this insurance.

B. Travel Accident - maximum benefit up to $50,000

Death or dismemberment as a result of *injury* sustained during the *trip* while *you* are in any situation other than those listed in section A. Flight Accident above and not otherwise excluded from coverage under this *policy*.

Travel Accident Insurance

BENEFITS

Subject to all terms and conditions of this *policy*, the greatest of the following benefits is payable for all losses resulting within 100 *days* from the date of a single accident described as an insured risk and as a direct result thereof:

1. 100% of the *sum insured* for loss of life, dismemberment of two limbs or loss of sight in both eyes;
2. 50% of the *sum insured* for dismemberment of one limb or loss of sight in one eye.

Loss in reference to dismemberment means the actual, complete severance at or above the wrist or ankle joint. Loss of sight means the complete and irrecoverable loss of eyesight, which loss cannot be substantially corrected or remedied through simple *medical treatment* or corrective lenses.

Exposure and Disappearance

If *you* are unavoidably exposed to the elements due to an accident resulting in the disappearance, sinking or damaging of a *common carrier* aboard which *you* are a passenger and if, as a result of such exposure, *you* sustain a loss for which benefits would otherwise be payable, such loss will be covered by this *policy*.

If *you* disappear due to an accident resulting in the disappearance, sinking or damaging of a *common carrier* aboard which *you* are a passenger and if *your* body is not found within 52 weeks of such accident, the *insurer* shall presume that *you* sustained loss of life as a result of *injury* covered by this *policy*, subject to there being no evidence to the contrary.

CONDITIONS

In addition to the General Conditions described on page 7, Travel Accident Insurance is subject to the following conditions:

1. If other accidental death, dismemberment or loss of sight policies which *we* have previously issued to *you* are concurrently in-force with this *policy*, making the aggregate indemnity in excess of $100,000, the present insurance shall be void and all premiums shall be returned to the *insured* or to their estate. If *you* are entitled to similar benefits through any other insurance plan, the benefits payable under this *policy* will be pro-rated.
2. Death or dismemberment must occur within 100 *days* from the date of the accident in order for benefits to be payable.
3. Should more than one loss be sustained from an insured risk as the direct result of a single accident, only the largest of the benefits is payable.
4. The benefit for dismemberment of two (2) limbs is payable only if such dismemberment results directly from a single accident.
5. The total benefits payable for one (1) or more accidents occurring during the same *trip* shall not exceed the *sum insured.*

EXCLUSIONS

In addition to the General Exclusions described on page 7, no coverage shall be provided under Travel Accident Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. Any *medical condition*, including withdrawal symptoms arising from, or in any way related to:
    - abuse of alcohol that results in a blood alcohol level of more than 80 milligrams in 100 millilitres of blood; or

- *your* chronic use of alcohol; or
- the use of drugs or any other intoxicants (including cannabis).

2. Claim that results from or is related to *your* negligent behaviour or involvement in the commission or attempted commission of a criminal offence, negligent or illegal act.
3. Pregnancy, delivery, or any related complications arising in the nine (9) weeks before, or in the nine (9) weeks after the expected delivery date, including the expected delivery date itself.
4. Claim related to *your* child born during the *trip.*
5. Any accident that occurs while *you* are participating in (including training, practicing, or competing) any of the following activities:
   - Aviation and air sports: acting as a pilot or crew member, or travelling as a passenger on any aircraft, flying machines or device supported primarily by buoyancy in air. This includes, but is not limited to airplane, balloon, kite balloon, kite surfing, airship, glider, hang glider, paraglider, parasail, skydiving, wingsuit flying, or any activity involving air-traction using a parachute or a kite. Travelling as a passenger on a *common carrier* is not subject to this exclusion.
   - *Helicopter excursions*.
   - Military activities: any maneuvers or training exercises of the armed forces.
   - *Professional* sport(s): Participation in any *professional* sports.
   - Motorized high-risk activities or *speed contest*: any high-risk activity or *speed contest* involving the use of a motor vehicle on land, water, or air, whether conducted on approved tracks or elsewhere.
6. Any *act of terrorism*.

Baggage Insurance

The Baggage Insurance coverage provides protection for *your* personal belongings while *you* travel. It offers reimbursement for the loss of, or damage to, baggage and personal effects caused by theft, burglary, fire, or transportation hazards during *your trip*. The plan also includes a benefit for delayed baggage, allowing *you* to purchase essential items if *your* checked baggage is delayed by a *common carrier.*

ELIGIBILITY AND PURCHASE CONDITIONS

Baggage Insurance is offered as part of any Package Plan. To be eligible, *you* must meet all eligibility requirements as presented in the Eligibility and Purchase Conditions section of the Package Plan.

Maximum benefit	Up to **$1,500**.
Effective date	**Baggage Insurance** starts the latest of: • the date *you* leave *your* province or territory of residence; or • *your date of departure*.

Baggage Insurance

Expiry date	**Baggage Insurance** ends the earliest of: • the date *you* return to *your* Canadian province or territory of residence; or • *your date of return*.
Maximum *trip* duration	The maximum *trip* duration including any extension or *top-up* cannot exceed: • **63 *days*** for people aged 60 to 84 if purchased as part of a Vacation Package Plan, or a Multi-Trip Vacation Package Plan; or • **365 *days*** in all other situations.

INSURED RISKS

Loss of, or damage to the baggage and personal effects *you* own and/or use during the *trip* by reason of theft, burglary, fire or transportation hazards during the *trip*.

BENEFITS

Subject to all terms and conditions of this *policy*, the following benefits are payable to a maximum of the *sum insured*:

1. The actual cash value or $500, whichever is less, in respect of any one (1) item or set of items. Jewellery or cameras (including camera equipment) are respectively considered a single item.
2. **Reimbursement** of the cost of replacing one (1) or more of the following documents, to a maximum of $250, in the event of loss or theft of driver's license, birth certificate, travel visa, and or passport.
3. **Reimbursement** up to $500 to purchase essential necessities in the event that *your* checked baggage is delayed by the *common carrier* for more than 10 hours while en route or before returning to *your* scheduled *departure point*.
4. **Reimbursement** up to $100 per *day*, to a maximum of $500 for the commercial rental of golf clubs or ski equipment or for the purchase of reasonable golf accessories or ski accessories in the event *your* checked golf clubs or ski equipment are delayed by the *common carrier* for more than 10 hours while *you* are en route before returning to *your* scheduled *departure point*.
5. **Reimbursement** up to $100 per *day*, to a maximum of $500 for the rental cost of a wheelchair for use during *your trip* in the event *your* checked wheelchair is delayed by the *common carrier* for more than 10 hours while *you* are en route before returning to *your* scheduled *departure point*.

Benefits do not apply to delayed baggage after *you* have returned to *your* Canadian province or territory of residence.

CONDITIONS

In addition to the General Conditions described on page 7, Baggage Insurance is subject to the following conditions:

1. In the event of loss due to theft, burglary, robbery or malicious mischief, *you* must promptly notify and obtain supporting documentary evidence from the police, or if the police are unavailable, the hotel manager, tour guide or transportation authority immediately upon discovery. Failure to report the loss as stated above shall invalidate any claim under this insurance for such loss.

2. *You* must notify *CAA Assistance* of a loss within 24 hours of the loss occurrence.
3. In the event of loss *you* must take all precautions to protect, save or recover the property immediately.
4. The *insurer* reserves the right to repair or replace damaged or lost property with other property of like quality and value and shall not be liable beyond the actual cash value of such property at the time of loss or damage.
5. The maximum *sum insured* per *insured* shall in no event exceed $1,500 in the aggregate of all coverages in this and other Baggage Insurance policies issued by the *insurer*, regardless of actual loss or damage.
6. In the event of loss of an article which is part of a pair or set, the measure of loss shall be at a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of such article and with the understanding that such loss shall not be construed to mean total loss of the pair or set.
7. When, after a reasonable period of time, lost property is not found, any claim therefore will be adjusted and paid.

EXCLUSIONS

In addition to the General Exclusions described on page 7, no coverage shall be provided under Baggage Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. Damage to or loss of hearing devices, eyeglasses, sunglasses, contact lenses, or prosthetic teeth or limbs, and resulting prescription thereof.
2. Normal wear and tear, gradual deterioration, vermin, defect or mechanical breakdown.
3. Animals, perishables, bicycles except while checked as baggage with a *common carrier*, household effects and furnishings, money, tickets, securities and documents (unless stated otherwise in this *policy*), *professional* or occupational items, antiques and collector items, breakage of brittle or fragile articles, property illegally acquired, kept, stored or transported.
4. Damage to or loss of covered items sustained due to any process or while being worked upon; radiation; or confiscation by any government authority.
5. a. Unaccompanied baggage or personal effects;
   b. Baggage or personal effects left unattended or in an unlocked vehicle; or
   c. Baggage or personal effects shipped under a freight contract.
6. Computer software, including any expenses incurred for the restoration of any lost or corrupted data.
7. Any *act of terrorism*.

Rental Vehicle Damage Insurance

The Rental Vehicle Damage Insurance provides coverage for physical damage to, or loss of, a rental *vehicle* obtained from a *commercial rental agency*. This benefit protects *you* against repair or replacement costs up to a maximum of **$80,000**.

ELIGIBILITY AND PURCHASE CONDITIONS

To purchase a Rental Vehicle Damage Insurance, *you* and all persons who want to be insured must:

- Be a Canadian resident
- Hold a valid driver's license
- Meet the *age* requirements of the rental agreement
- Rent a car through a *commercial rental agency*
- Purchase this coverage for the total duration *you* are in possession of the rental *vehicle*.

Maximum benefit	Up to **$80,000**.
Effective date	**Rental Vehicle Damage Insurance** starts the latest of: • the date and time *you* take possession of the rental *vehicle*; or • *your date of departure*.
Expiry date	**Rental Vehicle Damage Insurance** ends the earliest of: • the date the *commercial rental agency* regains possession of the rental *vehicle*, whether at their place of business or elsewhere; or • the date and time the rental agreement expires or is terminated; or • *your date of return*.
Maximum rental *days* allowed	60 *days*.

DEDUCTIBLE

No deductible applies to Rental Vehicle Damage Insurance.

INSURED RISKS

This coverage provides insurance protection against *physical damage or loss* of a *vehicle* rented by *you* from a *commercial rental agency*.

This coverage does not provide any form of third party automobile property damage or personal injury liability insurance.

BENEFITS

Subject to all terms and conditions of this *policy*, *you* will be indemnified up to a maximum of $80,000 for:

1. *Physical damage or loss* of a *vehicle* rented by *you* and operated by *you* or by a person otherwise permitted to operate such a rental *vehicle* under the rental agreement, while covered under this *policy*, but limited to the amount of loss which would have been waived had *you* purchased a collision damage waiver from the *commercial rental agency*, less any amount assumed, waived or paid by the *commercial rental agency* or its insurer or any other similar coverage other than *your* personal vehicle insurance contract.
2. Reasonable costs of towing expenses, general average salvage, fire department charges, customs duties and loss of use of the rental *vehicle*.

3. Unused *days* under *your* rental agreement if the rental *vehicle* is damaged and deemed inoperable during the term of *your* rental agreement.
4. *Our* defending in *your* name, on *your* behalf and at *our* cost, any civil action brought against *you* on account of the loss or damage to the rental *vehicle*.
5. *Our* payment of all costs assessed against *you* in any civil action *we* defend and any interest accruing after the judgment upon that part of the judgment that is within the limit of *our* liability.

CONDITIONS

In addition to the General Conditions described on page 7, Rental Vehicle Damage Insurance is subject to the following Conditions:

1. Prior to accepting the rental *vehicle*, *you* shall examine it and file a written report of existing damages with the *commercial rental agency*.
2. *You* must take all reasonable and necessary steps to protect the rental *vehicle* and prevent damage to it.
3. Prior to or upon returning the rental *vehicle* to the *commercial rental agency*, *you* shall file a written report with such agency detailing all *physical damage or loss* which has occurred during the term of the rental agreement.
4. *You* shall immediately file a report of *physical damage or loss* for which *you* may be liable with *CAA Assistance*.
5. No evidence of *physical damage or loss* shall be removed and no repairs other than those necessary to protect the rental *vehicle* from further damage or loss shall be undertaken without the prior consent of *CAA Assistance*.

EXCLUSIONS

In addition to the General Exclusions described on page 7, no coverage shall be provided under Rental Vehicle Damage Insurance and no payment shall be made for any claim in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. *Physical damage or loss* of the rental *vehicle* when:
   a. the driver is under the influence due to abuse of medication, drugs, alcohol or any other toxic substance (including cannabis). Alcohol abuse includes having a blood alcohol level in excess of 80 mg of alcohol per 100 ml of blood;
   b. *you* are engaged in the business of renting *vehicles* in any manner whatsoever;
   c. a collision damage waiver is purchased from the *commercial rental agency*;
   d. any term or condition of the rental agreement is not met or a restriction thereof is violated;
   e. such rental *vehicle* is used to transport passengers for compensation or hire or for commercial delivery, transporting contraband or illegal trade;
   f. such rental *vehicle* is rented from an organization other than a duly authorized *commercial rental agency* (e.g. peer-to peer car sharing programs); or
   g. more than one (1) such rental *vehicle* is in *your* care, custody or control at any one time (if the *insured* is a corporation or a company:

when more than one such rental *vehicle* is in the care, custody or control of an individual authorized by the *insured*).

2. Any form of third-party vehicle liability or personal accidental *injury*.
3. A loss in any jurisdiction where such insurance coverage is prohibited by law.
4. *Your* failure to preserve or protect the rental *vehicle* or *your* neglect or abuse of the rental *vehicle*.
5. a. Mechanical failure or breakdown of any part of the rental *vehicle*, rusting, corrosion, wear and tear, gradual deterioration, inherent defect, or freezing.
   b. The conversion or a dishonest act committed by *you* or any other party of interest, *your* employees or agents, or any person to whom the rental *vehicle* may be entrusted (bailees for hire excepted).
6. *Physical damage or loss* sustained during *your* participation in a speed test or *speed contest*.
7. *Physical damage* or *loss* that is covered under any other insurance contract or plan *you* hold with any responsible party, other than *your* personal vehicle insurance policy.
8. Any *act of terrorism*.

Extensions and *Top-Ups*

AUTOMATIC EXTENSION OF COVERAGE

Coverage will be extended automatically to allow *you* to complete *your* return journey in a reasonable amount of time*, up to a maximum of five (5) *days* and without additional premium, when *your* return is delayed beyond *your* originally planned *date of return* solely due to one of the following situations:

a. the scheduled carrier is delayed, provided it was due to arrive to the *departure point* by the *date of return*:
b. if driving, inclement weather forces *you* to delay *your* return, provided the return journey began before the *date of return*;
c. an accident or mechanical breakdown involving the *private vehicle* in which *you* are travelling prevents *you* from returning to *your departure point* in time, provided the return journey began before the *date of return*;
d. a sudden, unforeseen, and emergent *sickness*, *injury*, or *quarantine* affecting *you*, *your* accompanying *immediate family* member, or *your travel companion*.

When the delay is due to a *medical condition* or *hospitalization*, the coverage will be extended for the duration of *hospitalization* plus five (5) *days* after discharge, or until *CAA Assistance* determines that *you* are medically able to travel, whichever period is applicable.

* For the purposes of this benefit, a reasonable amount of time means the shortest feasible time required to complete the return journey once the cause of delay has been resolved.

You* must notify *CAA Assistance* of the delay prior to the *date of return.

In the event of a claim, *you* will be required to provide proof of the cause of delay.

Extensions and *Top-Ups*

MULTI-TRIP PLAN & MULTI-TRIP VACATION PACKAGE PLAN – AUTOMATIC EXTENSION FOR TRIPS WITHIN CANADA

Coverage will be extended automatically without additional premium when *you* are travelling WITHIN Canada, up to the following number of *days* according to *your age* and plan:

- Multi-Trip Plan (all *ages*) – up to 365 *days*
- Multi-Trip Vacation Package Plan (under *age* 60) – up to 365 *days*
- Multi-Trip Vacation Package Plan (*age* 60 to 84) – up to 63 *days*

This extension does not include any costs associated with flight-change arrangements, except for emergency repatriation approved in advance by *CAA Assistance*.

VOLUNTARY EXTENSION OR *TOP-UP* OF COVERAGE

We will extend or *Top-Up* the number of *trip days* on *your* coverage beyond *your date of return,* provided that:

1. *You* apply for the extension or *Top-Up* prior to the *expiry date* of *your policy* AND complete a new *medical questionnaire* to determine eligibility and premium for the extension or *Top-Up*.
2. There is no cause for a claim against this *policy*. If *you* have a medical claim on *your* Multi-Trip Plan or Multi-Trip Vacation Package Plan, *you* are still entitled to a *Top-Up* for subsequent *trips,* but the cause of the first claim will be deemed a *pre-existing medical condition* that must qualify for the stability requirements for *your age*.
3. The extension or *Top-Up* is requested, approved by *us* and *you* have paid any additional required premium for such extension or *Top-Up* prior to the *date of return* or *effective date* of the *Top-Up* or extension.
4. If *you* are topping up another insurer's policy, *you* must confirm with that insurer that a *Top-Up* is permitted on *your* existing *policy* with no loss of coverage.
5. The total period of coverage for any single covered *trip*, including the extension or *Top-Up* requested, does not exceed the applicable periods for the insurance coverages indicated in the chart on the following page.

INSURANCE COVERAGE	MAXIMUM *TRIP DAYS* INCLUDING EXTENSION OR *TOP-UP*
• **Emergency Medical Insurance:** - Single Trip Plan - Canada Plan - Multi-Trip Plan combined with a *Top-Up* • **Package Plans <u>under *age* 60</u>:** - Vacation Package Plan - Multi-Trip Vacation Package Plan combined with a *Top-Up*	365 *days* with *GHIP* approval.
• **Package Plans <u>*age* 60 to 84</u>:** - Vacation Package Plan - Multi-Trip Vacation Package Plan combined with a *Top-Up*	63 *days*.
• **Non-Medical Vacation Package Plan** • **Canada Vacation Package Plan** • **Trip Cancellation & Interruption Insurance**	365 *days.*
Rental Vehicle Damage Insurance	60 *days*.

Refunds of Premium

A refund of premium may be available **<u>provided no claim has been paid, incurred or reported under this *policy*</u>**. Please refer to the individual insurance coverages outlined below for the refund type(s) available for the coverage(s) *you* have purchased.

- **Full refunds** must be requested and approved prior to the original *effective date* of coverage of the *trip*.
- **Partial refunds** must be requested and approved prior to the *date of return* of the *trip*. Proof of early return (for example, customs or immigration stamp, gas receipts) or *trip* interruption is required. Any refund is calculated from the postmarked date of written request, the actual date *you* visited/called CAA to request the refund, or the date shown on *your* proof of early return, whichever occurs first.

Emergency Medical Insurance (Single Trip, *Top-Up*, Canada Plan)
Full refund before the *effective date*.

Partial refunds of the unused *days* if:

- *you* return to *your* Canadian province or territory of residence prior to *your* scheduled *date of return*,

and *you* provide:

- proof of *your* departure from *your* destination and return to *your* Canadian province or territory of residence (airline ticket/boarding pass or customs/immigration entry stamp).

Multi-Trip Plan (Emergency Medical Insurance) and Multi-Trip Vacation Package Plan
Non-refundable after the *effective date*.

Trip Cancellation & Interruption Insurance, Canada Vacation Package, Vacation Package, Non-Medical Vacation Package

Full refund if:

a. *you* cancel *your trip* before any cancellation penalties are in effect and the carrier/*travel supplier* issues a full refund to *you* (in currency or in a *travel credit*); or

b. the carrier/*travel supplier* issues a full refund to *you* (in currency or a *travel credit*) when they cancel the entire *trip* and all penalties are waived. *You* must provide a *travel supplier* invoice showing a full refund or stating all penalties are waived; or

c. the carrier/*travel supplier* changes *your trip* dates and *you* are not able to travel and all penalties are waived. *You* must provide a *travel supplier* invoice showing a full refund or stating all penalties are waived; or

d. client financing through *travel supplier* is declined; or

e. if *your sum insured* prior to departure as shown on *your Declaration Page*, is $0, a full refund may be issued prior to the *date of departure*.

Rental Vehicle Damage Insurance

a. Full or Partial Refund if meets all criterias listed above.

b. Full refund if the insurance is rejected by the *commercial rental agency* at *trip* destination.

CAA Assistance

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

WHAT TO DO IF *YOU* NEED *CAA ASSISTANCE*

You can contact *CAA Assistance* by calling, via chat or by sending an email using the coordinates listed below:

HOW TO CONTACT US

Call:

From Canada & Mainland US: **1-888-493-0161**
From Elsewhere: **1-519-988-7044**

Chat:

SMS: **1-450-234-8044**
WhatsApp: **1-888-657-7611**
Webchat: **orion.xodus.ca/assistance**

Email:

Email address: **orionassistance@xodus.ca**

If this is a **life-threatening emergency**, call 911 or local emergency number first.

When contacting *CAA Assistance*, make sure *you* have *your* wallet card ready. *CAA Assistance* will ask for *your* name, insurance policy number, *your* location, and the nature of the *emergency*.

WHY ARE *YOU* REQUIRED TO CONTACT *CAA ASSISTANCE*?

1. *You* must contact *CAA Assistance* before obtaining *emergency treatment*, so that *we* may:
   - confirm *your* coverage; and
   - provide pre-approval of *treatment.*

   If it is medically impossible for *you* to contact *CAA Assistance* prior to obtaining *emergency treatment*, *you* must do so as soon as possible or have someone do it on *your* behalf. If *you* do not contact *CAA Assistance* before *you* obtain *emergency treatment*:
   - *your* maximum benefit payable will be reduced to 80% of *your* medical expenses covered under this insurance, to a maximum of $25,000 CAD;
   - for out-patient medical consultation, benefits paid will be limited to one (1) visit per *sickness* or *injury.*

   You will be responsible for the payment of any remaining charges.
2. If *we* determine that *you* should be transferred to another facility or returned to *your* home province/territory of residence, and *you* choose not to, benefits will not be paid for further *medical treatment*.
3. *CAA Assistance* must approve certain benefits in advance. Check the benefits section of *your* coverage(s) to see which benefit(s) this applies to.
4. Trip Cancellation Insurance 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.
5. Trip Interruption Insurance claims must be reported immediately to ensure that *you* do not incur expenses which are not covered benefits.
6. 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 charges* 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 charges* reimbursed by the *insurer*.

WHAT HAPPENS WHEN *YOU* CONTACT *CAA ASSISTANCE*?

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 or exclusion, general and specific, applies to *your* claim, *you* will be required to reimburse *us* for any payments *we* have made on *your* behalf.

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;
- with *your* consent, 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*.

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.

How to File a Claim

PAYMENT TO MEDICAL PROVIDERS

CAA Assistance will pay *hospitals*, *physicians* and other medical providers directly, whenever possible. While most medical providers will agree to accept direct payment from *us,* there are some providers who will require that *you* pay them directly.

Where direct payment cannot be arranged, *we* will **reimburse** eligible expenses on the basis of *reasonable and customary charges*.

Please note that some benefits are **reimbursable** on *your* return. Check the particular benefit section for the insurance coverage(s) *you* have purchased to see which benefit(s) this applies to.

How to File a Claim

SUBMITTING *YOUR* CLAIM

To submit a claim, contact *CAA Assistance*. *You* will be required to fill out a claim form and to substantiate *your* claim by providing the documents described in the applicable insurance coverage(s) below. (The *insurer* is not responsible for charges levied in relation to any such documents). **Make sure to indicate *your* policy number on each document.**

Online Claim Submission

To avoid mail delays, submit *your* claim online at **orion.xodus.ca** and follow the instructions.

Mail Claim Submission

You may also submit *your* claim by mail, sending *your* completed claim form and all requested documents at:

CAA Travel Insurance
Xodus Travel Services Inc.
PO Box 36, Station A
WINDSOR, ON
N9A 6J5

EMERGENCY MEDICAL INSURANCE

1. A completed claim form provided by *CAA Assistance* upon notification of the claim, and if applicable, Provincial Health Plan Consent Form(s).
2. A completed medical certificate and, when required, a copy of your entire historical medical file.
3. For accidental dental expenses *you* must provide an accident report from the *physician* or dentist.
4. Original itemized bills from the licensed medical provider(s) stating the patient's name, diagnosis, date and type of *treatment*, and the name, address and telephone number of the provider, as well as the original transaction documents proving that payment was made to the provider. (For Canadians covered by *a government health insurance plan*, copies of itemized bills are accepted only if the *insured* has already dealt directly with *GHIP)*.
5. Original prescription drug receipts from the pharmacist, *physician* or *hospital* indicating the name of the prescribing *physician*, prescription number, name of preparation, date, quantity and total cost.
6. <u>For out-of-pocket expenses:</u> an explanation of expenses accompanied by the original receipts.
7. Proof of travel (including the *date of departure* and the *date of return*).

TRIP CANCELLATION & INTERRUPTION INSURANCE

Benefits under this insurance coverage are payable to *you* unless *you* authorize and direct the *insurer*, in writing, to pay the eligible claim amount to a third party.

When submitting a claim, *you'll* need to provide the following:

1. A completed claim form (provided by *CAA Assistance* when *you* notify *us* of *your* claim).
2. Verifiable documentation of *your* travel transaction, including:
   - Booking invoice issued by the *travel supplier*
   - Proof of payment for the booking
   - Proof of cancellation from the *travel supplier*, including any cancellation penalties, additional fees, and applicable terms and conditions
3. Original invoices and receipts, including itemized receipts for out-of-pocket expenses (e.g., meals, lodging, funeral arrangements).

4. If *your* claim is due to the *default* of a *travel supplier*:
    - Submit written notice of claim within 90 *days* of the supplier's *default* announcement.
    - Include copies of unused transportation or accommodation documents.
    - Provide evidence of any reimbursement attempts from compensation funds, credit card companies, or other legally responsible sources.
5. Any other supporting documentation as requested.

    For all Trip Cancellation & Interruption benefits, except Cancellation For Any Reason and Interruption For Any Reason, *you* must also provide documentation supporting the reason for *your* claim. *CAA Assistance* will guide *you* on what's needed based on *your* situation.

    Examples of documents *you* may be asked to provide include:
    - Medical reasons: a completed medical certificate and, when required, a copy of the entire medical file for any person whose health or *medical condition* is the reason for *your* claim.
    - Pet or *service animal* health: a certificate from *your* regular veterinarian confirming ownership and health condition.
    - Delays or missed connections: a report from the airline, cruise line, tour operator, or other responsible authority explaining the cause for the delay or misconnection.
    - Death of a person: a death certificate.
    - *Natural disasters*, accidents, or emergencies: a legal or police report documenting the event. If *you* must remain on site to meet home or commercial insurance requirements, provide a letter from *your* insurer confirming the obligation and dates.
    - Loss of employment: a record of employment and a letter from *your* employer.
    - Academic or business schedule changes: proof of registration and an official notice from the institution confirming the change or cancellation.
    - Service duty: a summons, subpoena, or employer letter confirming the obligation.
    - Stolen travel documents: a police report documenting the event.

TRAVEL ACCIDENT INSURANCE

A completed claim form provided by *CAA Assistance* upon notification of the claim, and all other documents requested by *CAA Assistance.*

BAGGAGE INSURANCE

1. A completed claim form provided by *CAA Assistance* upon notification of the claim.
2. For loss or damage:
    a. a report by the police or the hotel manager, tour guide or transportation authorities in whose custody the insured property was at the time of loss;
    b. adequate proof of loss, (original purchase receipts, original replacement receipts or original replacement estimates on store stationery or letterhead) ownership and itemized value;
    c. a Property Irregularity Report when luggage is lost or damaged while in the custody of the airline or *common carrier*.
3. For baggage delay *you* must supply proof of delay of checked baggage from the *common carrier* and original receipts of purchase:
    a. original itemized receipts for expenses actually incurred;
    b. a copy of the baggage claim ticket;

c. a copy of *your* airline or *common carrier* ticket;

d. verification of the delay of checked baggage from the airline or *common carrier* including the reason and the duration of the delay; and

e. a copy of the delivery receipt.

RENTAL VEHICLE DAMAGE INSURANCE

1. A completed claim form provided by *CAA Assistance* upon notification of the claim.
2. An official police accident report.
3. A copy of the signed rental agreement.
4. A copy of the *commercial rental agency's* damage report.
5. A complete copy (front and back) of *your* driver's license.
6. A copy of damage or repair estimate.
7. A copy of any vehicle insurance policy or contract *you* own.
8. Proof of settlement (denial or payment) from personal or business vehicle insurance policy.

Definitions

Act(s) of terrorism means any activity occurring within a 72 hour period, save and except an *act of war*, against persons, organizations, property (whether tangible or intangible) or infrastructure of any nature by an individual or a group based in any country that involves the following or preparation for the following:

- use, or a threat to use, force or violence; or
- commission, or a threat to commit, a dangerous act; or
- commission, or a threat to commit, an act that interferes or disrupts an electronic, information or mechanical system;

and the effect or intention of the above is to:

- intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against its conduct or policies; or
- intimidate, coerce or put fear in the civilian population or any segment thereof; or
- disrupt any segment of the economy; or
- further political, ideological, religious, social or economic objectives to express (or express opposition to) a philosophy or ideology.

Act(s) of war means hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, *civil unrest*, insurrection, rebellion or civil war.

Age refers to *your age* on the date of insurance application. For *Top-Up, age* refers to *your age* on the date of *Top-Up* application.

CAA Assistance means the claims and assistance provider, appointed by *us* from time to time to perform all assistance services and administer claims on *our* behalf under this *policy*.

Caregiver means a person *you* have entrusted with the care of *your* dependent(s) on a permanent, full-time basis and whose services cannot reasonably be replaced.

Change means *you* have experienced an increase in symptoms, developed new symptoms, required investigation, required a *change* in frequency or dosage of medication, required a *change* in *treatment*, were *hospitalized*, required medical consultation (other than a routine examination) or had a deterioration of an existing condition.

Definitions

Change in 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).

Child(ren) means unmarried, dependent persons under 26 years of *age* (under *age* 19 for Escort of *Insured Children* benefit), who reside with *you* OR who are full-time students in residence at a post-secondary institution OR a person(s) with disability (physical and/or mental) at any *age* who reside with *you*, all of whom depend on *you* for support and whose name appears on *your Declaration Page* as *insured(s)*.

Civil unrest means the gathering of more than one person, in reaction to an event, with the intention of causing a public disturbance inclusive of violent protests or disorder (excluding peaceful demonstrations), riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection in violation of the law.

Commercial rental agency means a vehicle rental agency licensed under the law of its jurisdiction. *Commercial rental agency* does not include peer-to-peer car sharing programs.

Common carrier means a licensed carrier intended and used to transport paying passengers such as bus, taxi, train, boat, airplane or other vehicle.

Date of departure means the date *you* leave *your departure point* for *your trip* as shown on *your Declaration Page*.

If *you* have purchased a Multi-Trip Plan or a Multi-Trip Vacation Package Plan, the date of departure showing on *your Declaration Page* will be the date *your* insurance starts. Refer to page 8 (Multi-Trip Plan) or page 20 (Multi-trip Vacation Package Plan) of this *policy* for all details.

<u>Non-Canadian residents</u>: the date of departure most corresponds to the date *you* arrive in Canada.

Date of return means the date *you* return to *your departure point* for *your trip* as shown on *your Declaration Page*.

If *you* have purchased a Multi-Trip Plan or a Multi-Trip Vacation Package Plan, the *date of return* showing on *your Declaration Page* will be the date *your* insurance ends. Refer to page 8 (Multi-Trip Plan) or page 20 (Multi-trip Vacation Package Plan) of this *policy* for all details.

<u>Non-Canadian residents</u>: the date of return most corresponds to the date *you* depart from Canada.

Day means 24 consecutive hours beginning at 12:01 a.m.

Declaration Page means the document named as such provided to *you* by *us* confirming *you* have insurance coverage after *you've* paid the required premium.

Default means the complete or substantially complete cessation of business by a *travel supplier* as a direct or indirect result of bankruptcy or insolvency thereof.

Departure point means:

- Emergency Medical Insurance: *your* province or territory of residence.
- All other insurance coverages: the place *you* leave from on the first day of coverage and are scheduled to return to on the last day of *your trip*. If *you* wish to be covered while travelling within *your* province of residence, the departure point must be the day *you* leave *your* primary residence to begin *your trip*.

Effective date means the date *your* coverage starts.

Definitions

Emergency means a sudden and unforeseen *medical condition* that requires immediate *treatment*. An *emergency* no longer exists when the evidence indicates that no further *treatment* is required at destination or *you* are able to return to *your* province/territory of residence for further *treatment*.

Expiry date means the date *your* coverage ends.

Extreme weather means weather conditions that can cause major disturbance to transportation including but not limited to heavy rains, snowstorms, ice storms, blizzards, strong winds, tornados, fog, floods.

Family means *you* and/or *your spouse* (legal or common-law, regardless of sex) and *your child(ren)*, step-child(ren) or grandchild(ren) [provided they are under 26 years of *age* OR a person(s) with disability (physical and/or mental) at any *age*], when *your* names appear on *your Declaration Page* respectively as the *insured(s)*.

Government health insurance plan (GHIP) means a Canadian provincial or territorial *government health insurance plan*.

Helicopter excursion means a recreational or sightseeing activity in which a person is transported by helicopter for leisure, tourism, or exploration purposes.

Hospital means an institution that is licensed as an accredited *hospital* that is staffed and operated for the care and *treatment* of in-patients and out-patients. *Treatment* must be supervised by *physicians* and there must be registered nurses on duty 24 hours a *day*. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

A *hospital* is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.

Hospitalization or ***hospitalized*** means *you* are admitted to a *hospital* and are receiving *medical treatment* on an in-patient basis.

Immediate family means *spouse* (legal or common-law, regardless of sex), natural, adopted, foster or step-child(ren), brother, sister, step-brother, step-sister, parent, step-parent, grandparent, grandchild(ren), aunt, uncle, nephew, niece, son-in-law, daughter-in-law, parent-in-law, brother-in-law, sister-in-law, legal guardian, or legal ward of the *insured*.

Injury means accidental bodily harm unrelated to *sickness* or of any other medical cause. The injury must be sufficiently serious to prompt a reasonably prudent person to consult a *physician* for the purpose of *medical treatment*.

Insured(s) means the person(s) named on *your* CAA Travel Insurance *Declaration Page* upon which a *policy* number appears.

Insurer means Echelon Insurance.

Key person means:

- Someone who is entrusted with *your* dependent's full-time care and whose services cannot be reasonably replaced; or
- A business partner; or
- An employee whose continued presence is critical to the ongoing affairs of *your* business during *your* absence.

Medical condition means any disease, *sickness* or *injury* (including symptoms of undiagnosed conditions).

Medical emergency means the unforeseen and emergent occurrence of symptoms for a *sickness* or *injury* which, unless *treated* immediately by a *physician*, may lead to death or to serious impairment of *your* health.

Medical questionnaire (where applicable) means the form relating to *your* medical history which *you* must fill out correctly at the time of application for insurance and at the time of application for extension and *Top-Up* and which forms part of the insurance *policy*. The answers *you* provide on this form are material to the determination of the terms of coverage and/or the premium that applies to *you*.

Definitions

Medical treatment means any reasonable procedure which is medical, therapeutic or diagnostic in nature, which is *medically necessary* and which is prescribed by a *physician*. *Medical treatment* includes: medical advice, consultation, investigation, *treatment*, care, service, *hospitalization*, investigative testing, surgery, prescription medication (including prescribed as needed) or other *treatment* directly related to the *sickness*, *injury* or symptom.

Medically necessary in reference to a given service or supply, means such service or supply:

a. is appropriate and consistent with the diagnosis according to accepted community standards of medical practice;

b. is not experimental or investigative in nature;

c. cannot be omitted without adversely affecting *your* condition or quality of medical care;

d. cannot be delayed until *your* return to *your* Canadian province or territory of residence or, for non-Canadian residents *your* country of permanent residence; and

e. is delivered in the most cost effective manner possible, at the most appropriate level of care and not primarily by reason of convenience.

Minor ailment means a *medical condition* that does not require: use of medication for a period greater than 30 *days*; more than one follow-up visit to a *physician* or other registered medical practitioner; *hospitalization*; surgical intervention; or, consultation with a medical specialist. A chronic infection or the complication of a chronic infection is not a *minor ailment*.

Natural disaster means an *extreme weather* or geological phenomenon endangering a population and causing damages to private and public infrastructures, such as earthquakes, volcanic eruptions, hurricanes, tsunamis, tornados, wildfires and floods.

Orion Travel Insurance means a division of Echelon Insurance specialized in travel insurance.

Physical damage or loss, in reference to a rental *vehicle*, means damage or loss for which *you* are liable and which is the result of collision, fire, theft, hail, windstorm, earthquake, flood, mischief, riot or civil commotion. Loss or damage to tires is not considered *physical damage or loss* unless resulting from other loss or damage covered herein.

Physician means a person who is not *you* or a member of *your immediate family* member or *your travel companion*, licensed in the jurisdiction where the services are provided, to prescribe and administer *medical treatment*.

Policy means this document, any riders or amendments to this document, the application, any *medical questionnaire(s)* (if applicable), and *your Declaration Page*, all of which form the entire contract and must be read as a whole.

Pre-existing medical condition(s) means any *medical condition(s)* that exists prior to the *effective date* of coverage of *your trip* for which *you* have received a diagnosis and/or had *medical treatment* and/or been *hospitalized* and/or been prescribed or taken medication and/or had a *change in medication* and/or had a *change* in *medical treatment* and/or experienced new or more frequent symptoms and/or are requiring investigation (other than a routine check-up).

Prepaid travel arrangements mean *travel services* booked and fully paid before *your date of departure.*

Private vehicle means any private or rental automobile, boat, motorcycle, camper truck, mobile home or trailer home used during *your trip* exclusively for the private transportation of passengers, excluding any commercial usage and commercial trailer.

Professional means a person who engages in a specific activity as their principal occupation and for which they receives remuneration.

Definitions

Quarantine(d) means an involuntary isolation of an individual by order of a *physician* attending to their care. It does not include mandated confinement rules that are applied on broad geographical areas of population where a person is travelling to, from or through.

Reasonable and customary charges means charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

Service animal(s) means any animal(s) that is professionally trained and certified to perform tasks for the benefit of a person with a disability. The tasks performed by a *service animal* must be directly related to the person's disability. *Service animal(s)* do not include emotional support animal(s).

Sickness means a disease or disorder of the body. The *sickness* must be sufficiently serious to prompt a reasonably prudent person to consult a *physician* for the purpose of *medical treatment*.

Speed contest means an organized activity of a competitive nature in which speed is a determining factor in the outcome of the event.

Spontaneous strike means a sudden and unexpected work stoppage happening on the day *you* are boarding the *common carrier* that hasn't been communicated, announced or been the subject of discussion in any media in the previous days.

Spouse means the person to whom *you* are legally married or with whom *you* have resided for at least 12 months and whom *you* present publicly as *your spouse* (regardless of sex).

Stable means:

1. There has not been any new *treatment* prescribed or recommended, or *change(s)* to existing *treatment* including a stoppage in *treatment*; and
2. There has not been any *change* to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug; and
3. The *medical condition* has not become worse; and
4. There has not been any new, more frequent or more severe symptoms; and
5. There has been no *hospitalization* or referral to a specialist; and
6. There have not been any tests, investigation or *treatment* recommended, but not yet complete, nor any outstanding test results; and
7. There is no planned or pending *treatment*.

All of the above conditions must be met for a *medical condition* to be considered *stable.*

Sum insured means the maximum amount payable, providing premium has been paid, as indicated on *your Declaration Page*.

Terminal illness means that *you* have a *medical condition* for which a *physician* has estimated that *you* have less than six months to live.

Top-Up means the coverage *you* purchase from *us* to extend *your trip days* beyond the duration covered under the Multi-Trip Plan, Multi-Trip Vacation Package Plan or another insurer's policy.

Travel companion means a person accompanying *you* on the *trip*, who shares accommodation or transportation with *you* and who has paid such accommodation or transportation in advance of departure. A maximum of six persons will be considered *travel companions* (including the *insured*).

Travel credit means a credit or voucher issued by a carrier/*travel supplier*. A *travel credit* is considered a refund whether the credit is accepted by *you* or not.

Travel services mean travel-related expenses contracted through a *travel supplier*, including but not limited to:

- Transportation (air, rail, bus, or ground)

- Lodging (including hotels, vacation rentals, and hostels)
- Cruises, tours, retreats, or excursions
- Prepaid passes or tickets sold as part of a travel package by the *travel supplier* or CAA Club
- Cancellation or administrative fees if clearly disclosed at the time of purchase and documented by the *travel supplier.*

Travel services do not include:

- Insurance premiums
- Services booked through peer-to-peer platforms where the individual host or provider cannot be verified as licensed or registered.
- Informal or undocumented arrangements (e.g., cash-only or money-transfer-only bookings, handwritten receipts, cryptocurrency payments without verifiable receipts).
- Services provided by individuals or entities operating outside legal or regulatory frameworks.

Travel supplier means a tour operator, travel wholesaler, airline, cruise line, ground transportation provider, travel accommodation provider, or other entity, including those operating via online platforms such as vacation rental services, wellness retreats, or excursion organizers, that meets all of the following criteria:

- Is contractually engaged to provide *travel services* to the *insured*;
- Is licensed, registered, or otherwise legally authorized to operate and provide *travel services* in the jurisdiction where the services are provided;
- Can provide verifiable documentation of the transaction, including booking confirmation, cancellation policy, and proof of legal operation;
- Is not simply an individual host or listing on a peer-to-per platform without proper business registration or licensing.

Treated/treatment means a procedure prescribed, performed or recommended by a *physician* for a *medical condition*. This includes but is not limited to prescribed medication, investigative testing and surgery.

Trip means the period of time between *your date of departure* and *your date of return*. For travel within *your* province or territory of residence, a trip qualifies only if it includes at least one overnight stay with a *travel supplier*. Note that Emergency Medical Insurance does not apply to trips taken within *your* province or territory of residence.

Vehicle means under Rental Vehicle Damage Insurance: a private passenger vehicle, mini-van, recreational vehicle, self-propelled mobile home, camper truck or trailer, station wagon, or on-road sports utility vehicle that *you* use or rent.

Vehicles not included are:

i) any off-road vehicle;

ii) motorcycle, moped or motorbike;

iii) all-terrain vehicle;

iv) vehicles not licensed for road use;

v) recreational vehicle camper, trailer or automobile which is over 20 years old;

vi) limousine; or

vii) exotic vehicle which includes but is not limited to: Aston Martin, Bentley, Ferrari, Porsche or Rolls Royce.

We, ***us*** or ***our*** means the *Insurer*.

Xodus Travel Services means the company appointed by the *insurer* to provide the assistance and claims services under this *policy*.

You, ***your*** and ***yourself*** means the "*insured(s)*".

General Terms of Agreement

These general terms of agreement apply to all CAA Travel Insurance coverages described herein.

This *policy* is issued in consideration of *your* application, and the premium paid in advance of travel dates, for coverage(s) shown on *your* CAA Travel Insurance *Declaration Page* upon which a *policy* number appears.

Xodus Travel Services has been appointed by the *insurer* as provider of all assistance and claims services under this *policy*.

Premium:

Once *you* pay *your* premium and a *policy* number is issued, this *policy* becomes a binding contract that determines what benefits are payable to *you* by the *insurer*.

Enrollment and premium collection are handled by CAA and the *insurer*. The required premium is due and payable at the time of application and will be determined according to the schedule of premium rates then in effect.

If the premium is incorrect for the period of coverage selected, *we* will:

a. charge and collect any underpayment; or

b. shorten the coverage period by written amendment if an underpayment in premium cannot be collected; or

c. refund any overpayment of premium.

Coverage will be null and void if the premium is not received, if a cheque is not honoured for any reason, if credit card charges are invalid or if no proof of *your* payment exists.

By paying the premium for this insurance, *you* agree that *we* and *CAA Assistance* have:

a. *your* consent to verify *your* Canadian *government health insurance plan (GHIP)* card number (where applicable) and other information required to process *your* claim, with the relevant government and other authorities;

b. *your* authorization to *physicians*, *hospitals* and other medical providers (where applicable) to provide to *us* and *CAA Assistance* any and all information they have regarding *you* while under observation or *treatment*, including *your* medical history, diagnoses and test results;

c. *your* agreement to the collection, use, and if necessary disclosure of the information available under a. and b. above from and to other sources, as may be required for the consideration and, if applicable, processing of *your* claim for coordination of benefits obtainable from other sources; and

d. the right to collect from *you* any amount *we* have paid on *your* behalf to medical providers or any other parties in the event that *you* are found to be ineligible for coverage or that *your* claim is invalid or benefits are reduced in accordance with any provisions of this *policy*.

Deductible

The *insurer* will pay eligible expenses for losses incurred in excess of the deductible amount, as shown on *your Declaration Page*, per *Insured*, per covered condition or event.

No deductible applies to the Vacation Package Plan, Canada Vacation Package Plan, Multi-Trip Vacation Package Plan, Non-Medical Vacation Package Plan or Trip Cancellation & Interruption Insurance if purchased separately.

All deductible amounts are stated in U.S. currency.

Where Coverage is applicable:

Coverage is applicable worldwide, except in countries at war or countries where political instability or hostility renders the area inaccessible by *CAA Assistance* services. *You* may contact *CAA Assistance* prior to *your* departure to confirm coverage for *your trip* destination. Contact methods are located on the inside front cover and page 52.

General Terms of Agreement

Payment of Benefits

All payments under this *policy* are payable to *you* or on *your* behalf. Benefits for loss of life are made to *your* estate.

You do not have the right to designate persons to whom for whose benefit insurance money is to be payable.

Any benefits paid will be payable in Canadian funds. Where benefits are payable in foreign currency, the rate of exchange is based on the rate effective on the date when the benefit is paid. No sum payable shall bear interest. **All benefit limits indicated are in Canadian currency.**

Rights of Subrogation

If *we* pay benefits under this *policy*, *we* have rights of subrogation, to the extent of such payment, to any rights of recovery *you* may have against any third party or insurer that may be liable for the loss. In other words, *we* have the right to proceed, at our own expense, in *your* name against such third parties or others who may be responsible for providing indemnity, compensation or benefits similar to this insurance. This right of subrogation is in addition to, and does not limit any other right of subrogation, existing under common law, equity or statute. *You* will co-operate reasonably with *us* and not do anything to prejudice such rights. If *you* initiate a claim, a demand or legal proceedings against a third party for a covered loss, *you* shall immediately notify *us* so that *our* rights may be protected.

Coordination of Benefits

This *policy* is intended to be excess to other insurance or benefit plans. If, at the time of loss, *you* have insurance from another source, or if any other party is responsible for benefits also provided under this *policy*, *we* will pay eligible expenses only in excess of those covered by that other insurer or other responsible party, including but not limited to, credit cards, private, provincial or territorial auto plans, any applicable benefit plans, contracts or any other insurance.

This *insurer* is a secondary payor. All other sources of recovery, indemnity payments or insurance coverage must be claimed before any payments will be made under any of *our* policies.

If, however, that other insurance or source of recovery is also "excess only", *we* will co-ordinate payments of all eligible claims with that other insurer or responsible party. Coordination between group health or dental benefit plans, where applicable, follow guidelines set by the Canadian Life and Health Insurance Association. In no case will *we* seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is **$100,000** or less. If *your* lifetime maximum is greater than **$100,000**, *we* will co-ordinate benefits only above this amount.

General Misrepresentation

You must be accurate and complete in *your* dealings with *us* at all times.

Misrepresentation of *Your* Health/Medical Information

This *policy* is issued on the basis of information in *your* application or provided in connection with *your* application (including answers to the *medical questionnaire*, if required). When completing the application and answering the medical questions, *your* answers must be complete and accurate. In the event of a claim, *we* will review *your* medical history. If any of *your* answers are found to be incomplete or inaccurate:

- *your* coverage will be voidable;
- which means *your* claim would not be paid.

Misrepresentation of Material Facts Other Than *Your* Health/ Medical Information

We will not pay a claim if *you*, any person *insured* under this *policy* or anyone acting on *your* behalf attempt to deceive *us* or makes a fraudulent, false or exaggerated statement or claim.

General Terms of Agreement

Arbitration

The *insured(s)* and *insurer* hereto agree that any dispute, controversy or claim arising out of or relating to this *policy*, including any question regarding its existence, interpretation, validity, breach, termination or claim made pursuant to it, shall be submitted to an arbitrator in the Canadian province or territory in which this *policy* was issued. The laws of the Canadian province or territory in which the *policy* was issued shall apply in the determination of any such dispute, controversy or claim. The decision of the arbitrator shall be final and no party may appeal the decision to any court.

Applicable Law

This *policy* of insurance is governed by the law of the Canadian province or territory of residence of the *insured*. For non-Canadian residents, this *policy* of insurance will be governed by the law of the Canadian province or territory where this *policy* was issued.

Notice on Privacy and Confidentiality

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, the *insurer* will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims relative to the insurance applied for.

Access to this file will be restricted to those *insurer* employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person *you* authorize or as authorized by law. These people, organizations, and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions.

Your file is secured in *our* offices or those of *our* administrator or agent. *You* may request to review the personal information it contains and make corrections by writing to:

Privacy Officer
Orion Travel Insurance
PO Box 8075 STN Industrial Park
Markham, Ontario L3R 0K4
or by calling 1-800-268-3750 ext. 25043.
Email: privacy@orionti.ca

You may obtain more information about *our* privacy policy by visiting *our* website at oriontravelinsurance.ca.

Dispute Resolution

At *Orion Travel Insurance*, *we* have a very defined escalation process to ensure that *our* customers have every possible recourse should underwriting, pricing, sales, claims or service issues arise. *Our* Customer Complaints office is in place to ensure the decision is fair, equitable and developed within company standards.

The *insurer* is also a member of the General Insurance Ombudservice, an independent dispute resolution service. Customers are encouraged to first attempt to resolve their complaint directly with the *insurer* before accessing the General Insurance Ombudservice.

You may contact *our* Customer Complaints Office by phone, fax, email or by regular post:

Attention: Customer Complaints Office
Orion Travel Insurance
PO Box 8075 STN Industrial Park
Markham, Ontario L3R 0K4

Phone: 905-747-4900
Toll Free: 1-855-674-6684
Email: orioninfo@OrionTi.ca

Statutory Conditions

The Contract

The application, this *policy*, any document attached to this *policy* when issued, and any amendment to the contract agreed upon in writing after this *policy* is issued, constitute the entire contract, and no agent has authority to change the contract or waive any of its provisions.

Waiver

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

Copy of Application

The *insurer* shall, upon request, furnish to the *insured* or to a claimant under the contract a copy of the application/*Declaration Page*.

Material Facts

No statement made by the *insured* at the time of application for this contract shall be used in defence of a claim under or to avoid this contract unless it is contained in the application or any other written statements or answers furnished as evidence of insurability.

Notice and Proof of Claim

The *insured*, or a beneficiary entitled to make a claim, or the agent of any of them shall:

a. give written notice of claim to the *insurer*:
   i) by delivery thereof, or by sending it by registered mail to *CAA Assistance*; or
   ii) by delivery thereof to an authorized agent of *CAA Assistance*, not later than 30 *days* from the date a claim arises under the contract on account of an accident, *sickness*, *injury*, insured risk or covered situation.

b. within 90 *days* from the date a claim arises under the contract on account of an insured risk or covered situation, furnish to *CAA Assistance* such proof as is reasonably possible in the circumstances of the happening of the accident or the commencement of the *sickness* or *injury*, and the loss occasioned thereby, the right of the claimant to receive payment, their *age*, and the *age* of the beneficiary; and

c. if so required by *CAA Assistance,* furnish a satisfactory certificate as to the cause or nature of the insured risk or covered situation for accident, *sickness*, *injury*, insured risk or covered situation for which the claim may be made under the contract and as to the duration and/or extent of loss.

Failure to Give Notice or Proof

Failure to give notice of claim or furnish proof of claim, within the time prescribed by this statutory condition, does not invalidate the claim if:

a. the notice or proof is given or furnished as soon as reasonably possible and in no event later than one year from the date of the accident or the date the claim arises under the contract, on account of *sickness* or *injury* if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed; or

b. in the case of death of the person *insured*, if a declaration or presumption of death is necessary, the notice or proof is given or furnished no later than one year after the date a court makes the declaration.

Insurer to Furnish Forms Proof of Claim

CAA Assistance, shall furnish forms for proof of claim within 15 *days* after receiving notice of claim, but where the claimant has not received the forms within that time, the claimant may submit their proof of claim in the form of a written statement of the cause or nature of the accident, *sickness*, *injury*, insured risk or covered situation giving rise to the claim and of the extent of the loss.

Statutory Conditions

Rights of Examination

As a condition precedent to recovery of insurance money under this contract:

a. the claimant shall afford to the *insurer* or *CAA Assistance,* as the case may be, an opportunity to examine the person of the person *insured* when and so often as it reasonably requires while the claim hereunder is pending; and

b. in the case of death of the person *insured*, the *insurer* or *CAA Assistance*, as the case may be, may require an autopsy subject to any law of the applicable jurisdiction relating to autopsies.

When Money is Payable

All money payable under this contract shall be paid by the *insurer* within 60 *days* after it has received proof of claim and all required documentation.

Limitation of Arbitration Proceedings

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 Limitations Act, 2002.

Insurance Act Statutory Conditions

Despite of any other provision in this contract, this contract is subject to the applicable statutory conditions in the Insurance Act, respecting contracts of accident and sickness insurance.

Questions about your policy?

Visit your nearest **CAA Store**

Call us at **1-800-465-0038**

Visit us online at
travelprotected.ca

Service Providers: 1-888-493-0161
Address: PO Box 25215, Overland Park, KS 66225

Please contact CAA Assistance for emergency assistance, medical management, coordination of benefits and to arrange direct billing with a healthcare provider.

ORION TRAVEL INSURANCE®

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TI-58 (09/26)