

# PLAY TRAVEL INSURANCE POLICY

## Underwritten By: Northbridge General Insurance Corporation

Take the time to read Your Policy and know what You are covered for. Pay special attention to bold words. They have a specific meaning which is explained in the Definitions section of this policy on page 3. If You have any questions, contact us at 1-855-856-7574.

This Policy covers only the specific situations, events and losses mentioned in this document and only under the conditions We describe.

Make sure You check Your Policy confirmation to confirm your benefits, coverage and limits.

This Policy is secondary to all other sources of coverage. Any benefits payable under this policy are in excess of any other coverage you may have with any other insurance company or any other source of recovery.

### 10 DAY RIGHT TO EXAMINE

You may cancel this Policy within 10 days of purchase for a full refund if you have not departed on your Trip and there is no claim in process.

## IMPORTANT NOTICE

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand Your Policy before You travel as Your coverage is subject to certain limitations, conditions or exclusions.
- Pre-existing condition exclusions may apply to medical conditions and/or symptoms that existed prior to your covered trip. Check to see how these apply to Your Policy and how they relate to Your departure date, date of purchase or Effective Date.
- In the event of an injury or Sickness, prior medical history may be reviewed when a claim is reported.
- This Policy provides travel assistance, and You are required to notify the emergency assistance provider prior to treatment. This Policy limits benefits should you not contact the assistance provider within the specified time period.

**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.**

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## GENERAL DEFINITIONS

Throughout this document, when capitalized, certain words and phrases are defined as follows:

**Accident** means a sudden, unexpected, unintended, specific event that occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

**Accidental Injury** means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the Loss and that 1) requires a physical examination and medical treatment by a Physician and 2) commences while Your coverage is in effect. The injury must be verified by a Physician.

**Actual Cash Value** means the lesser of the replacement cost or the purchase price less depreciation.

**Authorized Representative** means Active Care Management (2018) Inc. o/a Active Care Management.

**Additional Expenses** means any reasonable expenses for meals and lodging that were necessarily incurred as the result of a Hazard and that were not provided by the Common Carrier or other party free of charge.

**Bankruptcy** means becoming a bankrupt (voluntarily or involuntarily), or instituting (or having instituted against it) any proceeding seeking liquidation, rearrangement, relief of debtors or creditors or the appointment of a receiver or trustee over any material part of its undertaking, property and assets or any analogous proceeding in any relevant jurisdiction.

**Bodily Contact Sports** means any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate.

**Bodily Injury** means identifiable physical injury that is caused by an Accident and is independent of disease or bodily infirmity.

**Checked Baggage** means a piece of baggage that accompanies You for which a claim check has been issued to You by a Common Carrier.

**Common Carrier** means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire. Taxis and limousines are not Common Carriers as defined herein.

**Company** means Northbridge General Insurance Corporation. Also referred to as "We" or "Us."

**Confirmation of Coverage** means the document that outlines Your benefits and Maximum Benefit amounts.

**Covered Expenses** means expenses incurred by You that are for Medically Necessary care or treatment; due to Sickness or Bodily Injury; prescribed, performed or ordered by a Physician; Reasonable and Customary Charges incurred while insured under this Policy; and that do not exceed the Maximum Benefit limits shown in the Confirmation of Coverage, under each stated benefit.

**Dependent Child(ren)** means Your child (or children), including an unmarried child, stepchild, legally adopted child or foster child who is: (1) less than age nineteen (19) and primarily dependent on You for support and maintenance.

**Domestic Partner** means a person who is at least eighteen (18) years of age with whom You reside and can show evidence of cohabitation and shared financial assets and obligations for at least the previous six (6) months and has an affidavit of domestic partnership, if recognized by the jurisdiction within which You reside.

**Economy Fare** means the lowest published rate for a round trip economy ticket.

**Effective Date** means 12:01 A.M. local time, at Your location, on the day after the required premium for such coverage is received by the Company or other person authorized to receive premium on its behalf.

**Extreme Sports** means an athletic pursuit that involves a high degree of danger or risk.

**Family Member** means Your or a Traveling Companion's legal or common law spouse, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew, or Domestic Partner who resides in the United States, Canada or Mexico.

**Hazard** means one of the following events which causes a delay of at least six (6) consecutive hours:

- (a) Any delay of a Common Carrier (including Inclement Weather).
- (b) Any delay by a traffic accident en route to a departure, in which You or a Traveling Companion is directly or indirectly involved.
- (c) Any delay due to lost or stolen passports, travel documents or money, Quarantine, hijacking, unannounced Strike, natural disaster, civil commotion or riot.
- (d) A closed roadway causing cessation of travel to the destination of the Trip (substantiated by the Ministry of Transportation, provincial police, etc.).

**Hospital** means a facility that:

- (a) holds a valid license if it is required by the law;
- (b) operates primarily for the care and treatment of sick or injured persons as in-patients;
- (c) has a staff of one or more Physicians available at all times;
- (d) provides twenty-four (24) hour nursing service and has at least one registered professional nurse on duty or call;
- (e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and
- (f) is not, except incidentally, a clinic, nursing home, rest home, drug or physical rehabilitation facility or convalescent home for the aged, or similar institution.

**Inclement Weather** means any severe weather condition that delays the scheduled arrival or departure of a Common Carrier.

**Insured** means the person who enrolled for coverage and whose premium was paid under the Policy.

**Land/Sea Arrangements** means pre-paid land and/or sea arrangements made by the Travel Supplier.

**Loss** means Bodily Injury, Sickness or damage sustained by You while coverage is in effect, in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

**Maximum Benefit** means the largest total amount that the Company will pay under any one benefit for You, as shown on the Confirmation of Coverage.

**Medically Necessary** means a service or supply that: (a) is recommended by the attending Physician; (b) is appropriate and consistent with the diagnosis in accord with accepted standards of community practice; (c) could not have been omitted without adversely affecting Your condition or quality of medical care; (d) is delivered at the most appropriate level of care and not primarily for the sake of convenience; and (e) is not considered experimental unless coverage for experimental services or supplies is required by law.

**Parachuting** means an activity involving the breaking of a free fall from an airplane using a parachute.

**Payments or Deposits** means the cash, check, debit card or credit card amounts actually paid for Your Trip. Payments made in the form of a certificate, voucher or discount are not Payments or Deposits as defined herein.

**Physician** means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license. The treating Physician may not be You, a Traveling Companion or a Family Member.

**Policy** means this document, and any endorsements, riders or amendments that will attach during the period of coverage.

**Pre-Existing Condition** means an illness, disease, or other condition during the sixty (60) day period immediately prior to the Effective Date for which You, a Traveling Companion, Your and/or a Traveling Companion's Family Member: 1) exhibited symptoms that would have caused one to seek care or treatment; or 2) received or received a recommendation for a test, examination, or medical treatment; or 3) took or received a prescription for drugs or medicine. Item (3) of this definition does not apply to a condition that is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription

throughout the sixty (60) day period before the Effective Date.

The Pre-Existing Conditions exclusion is waived if You (a) enroll in this Policy within fourteen (14) days of the initial Trip deposit; (b) purchase this Policy for the full cost of Your Trip; and (c) are medically able to travel at the time the premium is paid.

**Quarantined** means You or Your Traveling Companion are forced into strict medical isolation by a recognized government authority, their authorized deputies, medical examiners or Physician to prevent the spread of the disease due to You or Your Traveling Companion either having, or being suspected of having a contagious disease, infection or contamination.

**Reasonable and Customary Charges** means charges commonly used by Physicians in the locality in which care is furnished.

**Scheduled Departure Date** means the date on which You are originally scheduled to leave on the Trip.

**Scheduled Return Date** means the date on which You are originally scheduled to return to the point of origin or to a different final destination.

**Sickness** means an illness or disease of the body that: 1) requires a physical examination and medical treatment by a Physician and 2) commences while Your coverage is in effect. An illness or disease of the body that begins prior to the Effective Date of coverage is not a Sickness as defined herein and is not covered by this Policy, unless it suddenly worsens or becomes acute after the Effective Date.

**Ski or Skiing** means winter recreation of snow skiing, snowboarding, or telemarking on trail systems as accessed by a pre-paid use ticket for lifts and/or use or admission, but does not include cross country skiing, back country skiing, heli-skiing, extreme skiing, snowcat skiing, ski-jumping, off-piste skiing, tubing, lugging, half-pipes, terrain parks, or other snow play activities either on or off trails.

**Sound Natural Teeth** means teeth that are whole or properly restored and are without impairment, periodontal or other conditions and are not in need of the treatment provided for any reason other than an Accidental Injury. For purposes of this Policy, teeth previously restored with a crown, inlay, onlay, or porcelain restoration or treated by endodontics, except amalgam or composite resin fillings, are not considered Sound Natural Teeth.

**Strike** means any unannounced labor disagreement that interferes with the normal departure and arrival of a Common Carrier.

**Terrorist Attack** means the unsanctioned and illegal use of violence (excluding general civil disturbance, rioting and act of war (declared or undeclared) or the intentional release of a biological material), which caused destruction of property, Bodily Injury or death for the express or implied purpose of achieving a political, ethnic or religious goal or result.

**Traveling Companion** means a person who has coordinated Travel Arrangements or vacation plans with You and intends to travel with You during the Trip.

**Travel Arrangements** means: (a) transportation; (b) accommodations; and (c) other specified services arranged by the Travel Supplier for the Trip.

**Travel Supplier** means tour operator, airline, hotel, etc. who has made the land, air and/or sea arrangements.

**Trip** means a scheduled trip of 90 days or less in length for which coverage is elected and the premium paid and all Travel Arrangements are arranged prior to the Scheduled Departure Date.

**Unforeseen** means not anticipated or expected and occurring after the Effective Date of Your coverage.

**Uninhabitable** means (1) the building structure itself is unstable and there is a risk of collapse in whole or in part; (2) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (3) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (4) the building is without electricity or water and/or is not suitable for human occupancy in accordance with local authority guidelines.

**Veterinarian** means a licensed practitioner pertaining to the medical and surgical treatment of animals acting within the scope of his/her license. The treating Veterinarian may not be You, a Traveling Companion or a Family Member.

**You or Your** refers to the Insured.

## GENERAL PROVISIONS

The following provisions apply to all coverages:

**LEGAL ACTIONS** - If You have a claim in dispute under this Policy, You must begin any legal action or proceeding against the Company within 24 months following the date of the event which caused the claim. If, however, this limitation is invalid according to the laws of the province or territory where this Policy was issued, You must commence any legal action or proceeding within the shortest time limit permitted by the laws of that province or territory. All legal actions or proceedings must be brought in the province or territory of Canada where You permanently reside, or if mutually agreeable, the action can be brought in the province where the head office of the Company is located.

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.

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

**CONTROLLING LAW** - Any provision of this Policy which is in conflict with any federal, provincial or territorial law where this Policy is issued is hereby amended to conform to the minimum requirements of that law. In all other respects, the terms and provisions of this Policy shall apply. Despite any other provision contained in the contract, the contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance.

**MISREPRESENTATION AND FRAUD** – Your coverage shall be void if, whether before or after a Loss, You concealed or misrepresented any material fact or circumstance concerning this Policy or the subject thereof, or Your interest therein, or if You commit fraud or false swearing in connection with any of the foregoing.

**ASSIGNMENT OF BENEFITS:** Where the Company has paid expenses or benefits to You or on Your behalf under this Policy, the Company has the right to recover, at its own expense, those payments from any applicable source or any insurance Policy or plan that provides the same benefits or recoveries. This Policy also allows the Company to receive, endorse and negotiate eligible payments from those parties on Your behalf. When the Company receives payment from any Canadian provincial or territorial government health insurance plan, any other insurer, or any other source of recovery to the Company, the respective payor is released from any further liability with respect to the claim.

**AUTOPSY:** In the event of Your death, the Company may request an examination or autopsy subject to any applicable laws relating to autopsies.

**CONTRACT CHANGES:** This Policy is a legal contract between You and us. It, including any endorsements and attached papers are the entire contract. No change in this Policy is valid unless approved in writing by one of our officers. No agent has the right to change this Policy or to waive any of its provisions.

**COORDINATION OF BENEFITS:** The benefits in this Policy are secondary to those available under any other coverage you may have including but not limited to, government health insurance, group or personal accident and sickness insurance, extended health or medical care coverage, any automobile insurance or benefits plan, homeowner, tenant or other multi-peril insurance, credit card benefit insurance, other travel insurance and replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers.

The Company will coordinate benefits payable under this Policy with benefits available to You under any other policy or plan, so that payments made under this Policy and from all other sources will not exceed 100% of the eligible expenses incurred. Coordination of Benefits of emergency medical expenses will be in accordance with the Coordination of Benefits Guidelines issued by the Canadian Life and Health Insurance Association with respect to Out of Country/Province

Medical Expenses. However, if You are covered as an active or retired employee under Your current or former employer's group health insurance plan for Extended Health Care benefits and the lifetime maximum amount is:

1. \$50,000 or less, Coordination of Benefits will not apply to such amount; or
2. More than \$50,000, Coordination of Benefits will apply only to the amount of insurance in excess of \$50,000.

**CURRENCY:** All premiums and benefits under this Policy are payable in Canadian currency based on a) the rate of exchange set by any chartered bank in Canada on the last date of service, or b) on the date the payment is issued to the provider of service.

**LIMITATION OF LIABILITY:** The Company's liability under this Policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased for any loss or expense. The Company upon making payment under this Policy does not assume any responsibility for the availability, quality, results or outcome of any treatment or service, or Your failure to obtain any treatment or service covered under the terms of this Policy.

**MEDICAL EXAMINATION:** The Company reserves the right to have You medically examined in the event of a claim.

**MEDICAL RECORDS:** In the event of a claim, You agree to provide access to and we reserve the right to review any and all medical records or documentation relating to Your claim(s) from any licensed Physician, dentist, medical practitioner, Hospital, clinic, insurer, individual, institution or other provider of service relating to the validity of Your claim.

**REFUND OF PREMIUM:** Other than the "10 Day Right to Examine" on page 1, premium refunds are not available.

**RIGHT OF RECOVERY:** In the event that You are found to be ineligible for coverage, any benefit is paid in error, payment is made in excess of the amount allowed under the provisions of this Policy, a claim is found to be invalid, or benefits are reduced in accordance with any Policy provision, the Company has the right to collect from You any amount which it has paid on Your behalf to medical providers or other parties or seek reimbursement from You, Your estate, any institution, insurer or person to whom the payment was made.

**SUBROGATION:** If You suffer a loss caused by a third party, the Company has the right to subrogate Your rights of recovery against the third party for any benefits payable to or on Your behalf, and will, at its own expense and in Your name, execute the necessary documents and take action against the third party to recover such payments. You must not take any action or execute any documents after the loss that will prejudice the Company's rights to such recovery.

**SWORN STATEMENTS:** We have the right to request that claims documents be sworn under oath and have You examined under oath in respect to any claim documents submitted.

**WHEN YOUR COVERAGE BEGINS** - Provided: (a) coverage has been elected; and  
(b) the required premium has been paid.

Trip Cancellation coverage will begin on Your Effective Date.

All other coverage (except Trip Cancellation) will begin at 12:01 A.M. local time at Your location on the Scheduled Departure Date. If coverage is purchased on the Scheduled Departure Date, such coverage will take effect at 12:01 A.M. local time, at Your location, on the day after the Scheduled Departure Date. No coverage can be purchased after a person departs on a trip.

**WHEN YOUR COVERAGE ENDS** - Your coverage will end at 11:59 P.M. local time on the date that is the earliest of the following:

- (a) the date the Policy is terminated;
- (b) the Scheduled Return Date as stated on the confirmation of coverage;
- (c) the date You return to Your origination point if prior to the Scheduled Return Date;
- (d) the date You leave or change the Trip (unless due to Unforeseen and unavoidable circumstances covered by the Policy);
- (e) if You extend the return date, coverage will terminate at 11:59 P.M., local time, at Your location on the Scheduled Return Date, unless otherwise authorized by the Company in advance of the Scheduled Return Date;
- (f) the date Your Trip is cancelled;
- (g) when Your Trip exceeds ninety (90) days.

**EXTENDED COVERAGE** - Coverage will be extended under the following conditions, should they occur during the Trip:  
(a) If You are unavoidably delayed up to five (5) days in traveling on the Scheduled Return Date due to a reason

covered under this Policy, coverage will be extended for the period of time needed to arrive at the point of origin or to a different final destination.

**EXCESS INSURANCE LIMITATION** - The insurance provided by this Policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity.

**The following provisions apply to all benefits except Baggage/Personal Effects and Baggage Delay:**

**PROOF OF LOSS** - The claimant must send the Company, or its designated representative, Proof of Loss within twelve (12) months after a covered Loss occurs or as soon as reasonably possible. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

**TIME OF PAYMENT OF CLAIMS** – We will pay covered claims within 30 days of receiving all of the necessary information required to accurately assess Your claim.

Benefit payments will be made to You or to any person or entity having a valid assignment to such benefits. In the event of Your death, any balance remaining or benefits payable for loss of life will be paid to Your estate, unless otherwise indicated.

**The following provisions apply to Baggage/Personal Effects and Baggage Delay coverages:**

**NOTICE OF LOSS** - If Your property covered under this Policy is lost, stolen or damaged, You must:

- (a) notify the Company, or its Authorized Representative as soon as possible;
- (b) take immediate steps to protect, save and/or recover the covered property;
- (c) give immediate notice to the carrier or bailee who is or may be liable for the Loss or damage; (d) notify the police or other authority in the case of robbery or theft within twenty-four (24) hours.

**PROOF OF LOSS** - You must furnish the Company, or its designated representative, with Proof of Loss. This must be a detailed sworn statement. It must be filed with the Company, or its designated representative, within ninety (90) days from the date of Loss. Failure to comply with these conditions shall invalidate any claims under this Policy.

**SETTLEMENT OF LOSS** - Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to the Company and the Company has determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable Proof of Loss and the value involved to the Company.

**BENEFIT TO BAILEE** - This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

#### **BAGGAGE DELAY (Outward Journey Only)**

The Company will reimburse You for the expense of necessary personal effects, up to the Maximum Benefit shown on the Confirmation of Coverage, if Your or a Traveling Companion's Checked Baggage is delayed or misdirected by a Common Carrier for more than twelve (12) hours, while on a Trip.

You or the Traveling Companion must be a ticketed passenger on a Common Carrier.

If the sporting equipment You or the Traveling Companion planned to use on the Trip is lost, delayed or misdirected by a Common Carrier for more than twelve (12) hours from the time You or the Traveling Companion were scheduled to arrive at the destination stated on the ticket, You will be reimbursed for expenses for rental of similar sporting equipment, up to the Maximum Benefit shown during the Trip.

For this benefit to be applicable, You or the Traveling Companion must be a ticketed passenger on the Common Carrier.

Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchases must accompany any claim.



### **BAGGAGE/PERSONAL EFFECTS**

The Company will reimburse You up to the Maximum Benefit shown on the Confirmation of Coverage, if You or a Traveling Companion sustain Loss, theft or damage to baggage and personal effects during the Trip, including, but not limited to sporting equipment, provided You or the Traveling Companion have taken all reasonable measures to protect, save and/or recover the property at all times. The baggage and personal effects must be owned by and accompany You or the Traveling Companion during the Trip. The police or other authority must be notified within twenty-four (24) hours in the event of theft.

This coverage is subject to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

There will be a per article limit shown on the Confirmation of Coverage.

There will be a combined Maximum Benefit limit shown on the Confirmation of Coverage for the following:  
jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; personal computers, cameras and their accessories and related equipment.

The Company will pay the lesser of the following:

- (a) Actual Cash Value at time of Loss, theft or damage to baggage and personal effects; or
- (b) the cost of repair or replacement in like kind and quality.

### **EXTENSION OF COVERAGE**

If You or a Traveling Companion have checked Your Checked Baggage with a Common Carrier and delivery is delayed, coverage for Baggage/Personal Effects will be extended until the Common Carrier delivers the Checked Baggage.

### **EMERGENCY EVACUATION**

The Company will pay benefits for Covered Expenses incurred, up to the Maximum Benefit shown on the Confirmation of Coverage, if an Accidental Injury or Sickness commencing during the course of the Trip results in Your or a Traveling Companion's necessary Emergency Evacuation. All Maximum Benefits referred to in this benefit are aggregate amounts for all Losses sustained by You and all Traveling Companions. An Emergency Evacuation must be ordered by a Physician who certifies that the severity of Your or the Traveling Companion's Accidental Injury or Sickness warrants Your or the Traveling Companion's Emergency Evacuation.

Emergency Evacuation means:

- (a) Your or the Traveling Companion's medical condition warrants immediate Transportation from the hospital where You or the Traveling Companion are first taken when injured or sick to the nearest Hospital where appropriate medical treatment can be obtained;
- (b) after being treated at a local Hospital, Your or the Traveling Companion's medical condition warrants Transportation to where You or the Traveling Companion reside, to obtain further medical treatment or to recover; or
- (c) both (a) and (b), above.

Covered Expenses are reasonable and customary expenses for necessary Transportation, related medical services and medical supplies incurred in connection with Your or the Traveling Companion's Emergency Evacuation. All Transportation arrangements made for evacuating You or the Traveling Companion must be by the most direct and economical route possible. Expenses for Transportation must be:

- (a) recommended by the attending Physician;
- (b) required by the standard regulations of the conveyance transporting You or the Traveling Companion; and
- (c) authorized in advance by the Company or its Authorized Representative.

Transportation of Dependent Children: If You or the Traveling Companion are in the Hospital for more than seven (7) days, the Company will return Your or the Traveling Companion's unattended Dependent Children accompanying You or the Traveling Companion on the scheduled Trip, to their home or Your or the Traveling Companion's next of kin with an attendant if necessary.

Transportation to Join You or a Traveling Companion: If You or a Traveling Companion are in a Hospital alone for more than seven (7) consecutive days, or if the attending Physician certifies that due to Your or the Traveling Companion's Accidental Injury or Sickness, You or the Traveling Companion will be required to stay in the Hospital for more than seven (7) consecutive days, upon request the Company will bring a person, chosen by You or the Traveling Companion, for a single visit to and from Your or the Traveling Companion's bedside provided that repatriation is not imminent.

Transportation services are provided if authorized in advance by the assistance provider, and are limited to necessary Economy Fares less the value of applied credit from unused travel tickets, if applicable.

Transportation means any Common Carrier, or other land, water or air conveyance, required for an Emergency Evacuation and includes air ambulances, land ambulances and private motor vehicles.

The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

#### **REPATRIATION OF REMAINS**

The Company will pay the reasonable Covered Expenses incurred to return Your or a Traveling Companion's body to Your primary residence if You or the Traveling Companion die during the Trip. This will not exceed the Maximum Benefit shown on the Confirmation of Coverage. This benefit is provided if authorized in advance by the assistance provider.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, casket for transport and transportation.

#### **TRIP CANCELLATION**

The Company will reimburse You, up to the Maximum Benefit shown on the Confirmation of Coverage, if You are prevented from taking Your Trip for any of the following reasons that are Unforeseen and takes place after the Effective Date:

Your Sickness, Accidental Injury or death, that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Departure Date;

Sickness, Accidental Injury or death of a Family Member or Traveling Companion, booked to travel with You, that results in medically imposed restrictions as certified by a Physician preventing that person's participation in the Trip;

Sickness, Accidental Injury or death of a non-traveling Family Member;

You or a Traveling Companion being hijacked, Quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault within ten (10) days of departure; having Your principal place of residence made Uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; or burglary of Your principal place of residence within ten (10) days of departure;

You or a Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure;

You or a Traveling Companion has a transfer of employment of four hundred (400) kilometers or more;

If within ten (10) days of Your departure, a politically motivated Terrorist Attack occurs within an eighty (80) kilometer radius of the territorial city limits of the foreign city to be visited by the program for which You have registered and if Global Affairs Canada issues an "Avoid Non-Essential Travel" or "Avoid All Travel" warning to a city named on the itinerary;

Strike that causes complete cessation of services for at least forty-eight (48) consecutive hours;

Weather at the departure site that causes complete cessation of services of the Common Carrier for at least forty-eight (48) consecutive hours and prevents You from reaching Your destination. This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage;

Weather that causes complete cessation of services for at least forty-eight (48) consecutive hours or Your destination is rendered Uninhabitable on the Scheduled Departure Date by a natural disaster (such as hurricane). This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage;

After two (2) years of continuous employment at the same company, You are terminated or laid-off, from full time employment by that company within 30 days of the date of Your Trip;

Natural disaster at the site of Your destination that renders Your destination accommodations Uninhabitable;

Closure of at least fifty percent (50%) of trails or slopes at the destination while on Your Trip, due to insufficient snow, Natural Disaster or severe weather or trail conditions. Benefits are only available if the Ski resort has snow makers and is more than nine hundred (900) meters above sea level, or if the Ski resort does not have snowmakers and is more than one thousand four hundred (1,400) meters above sea level. This coverage is only available for Trips that take place between the dates of December 1 and April 15 for ski resorts in the northern hemisphere, or between May 1 and September 30 for ski resorts in the southern hemisphere.

You or a Traveling Companion is delayed or has arrangements cancelled by a Common Carrier due to delays resulting from Inclement Weather, mechanical breakdown, or organized labor Strikes that affect public transportation, provided:

- (a) the scheduled carrier connecting times must be no less than ninety (90) minutes; and
- (b) the scheduled time between arrival at the scheduled Trip departure city and the scheduled Trip departure is four (4) hours or longer;

Your arrival on the Trip being delayed due to a Hazard that causes You to lose 50% or more of the scheduled Trip duration;

You or a Traveling Companion being required to work during the Trip. Proof of requirement to work, such as a notarized statement signed by an officer of Your or a Traveling Companion's employer must be presented and said employer must comprise of at least twenty-five (25) full-time employees;

You or a Traveling Companion's company being made unsuitable for business by fire, flood, burglary, vandalism or other natural disaster and You or a Traveling Companion is responsible for policy and decision making with the company and is directly involved as a member of the disaster recovery team;

You or a Traveling Companion's company being directly involved in a merger, acquisition, government required product recall or Bankruptcy proceedings. You or a Traveling Companion must be an active employee of the company and must be directly involved in said event;

You or a Traveling Companion has a previously approved military leave revoked or experience a military re-assignment;

The primary or secondary school where You and/or a Traveling Companion(s) or Your or a Traveling Companion's Dependent Children attend must extend operating session beyond the pre-defined school year, and interferes with Your scheduled Trip dates;

Mandatory evacuation (or public official evacuation advisements where there is no mandatory evacuation) issued by local government authorities at Your Trip destination due to hurricane or other natural disaster;

Death of Your cat or dog that occurs within seven (7) days prior to Your Trip Scheduled Departure Date as certified by a Veterinarian at the time of Loss preventing Your participation in the Trip;

The rental unit remains Uninhabitable within seven (7) days immediately prior to and including Your scheduled arrival date from the date of documented fire, flood, volcano, earthquake, hurricane, or other natural disaster;

The rental unit on Your scheduled arrival date or during the course of Your Trip becomes inaccessible for forty-eight (48) consecutive hours at the direction of local authorities due to closure of local roadways or local municipality as a result of fire, flood, volcano, earthquake hurricane or other natural disaster;

A closed roadway causing cessation of travel for You and/or a Traveling Companion for at least twelve (12) consecutive hours to Your Trip destination (substantiated by the Ministry of Transportation, police, etc.).

**The Company will reimburse You for the following:**

- (a) pre-paid, forfeited, non-refundable Payments or Deposits You paid for Your Trip.

In no event shall the amount reimbursed exceed the Maximum Benefit shown on the Confirmation of Coverage.

**SPECIAL CONDITIONS:** You must advise the Company or its Authorized Representative within seventy-two (72) hours in the event of a claim. If the claim is not reported within seventy-two (72) hours, it should be reported as soon as possible. The Company will not pay benefits for any additional charges incurred that would not have been charged had You notified the Travel Supplier as soon as reasonably possible.

#### **TRIP DELAY**

The Company will reimburse You for Covered Expenses, up to the Maximum Benefit shown on the Confirmation of Coverage, if You or a Traveling Companion are delayed, while coverage is in effect, en route to or from the Trip for six (6) or more consecutive hours due to a defined Hazard.

#### **Covered Expenses:**

- (a) Any prepaid, unused, non-refundable land and water accommodations;
- (b) Any Additional Expenses incurred;
- (c) An Economy Fare from the point where You or the Traveling Companion ended Your Trip to a destination where You or the Traveling Companion can catch up to the Trip; or
- (d) A one-way Economy Fare to return You or the Traveling Companion to Your or the Traveling Companion's originally scheduled return destination.

#### **TRIP INTERRUPTION**

The Company will reimburse You, up to the Maximum Benefit shown on the Confirmation of Coverage, if You join Your Trip after departure or are unable to continue on the covered Trip due to any of the following reasons that are Unforeseen and take place after departure:

Your Sickness, Accidental Injury or death, that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Return Date;

Sickness, Accidental Injury or death of a Family Member or Traveling Companion; booked to travel with You that results in medically imposed restrictions as certified by a Physician preventing that person's continued participation in the Trip;

Sickness, Accidental Injury or death of a non-traveling Family Member;

You or a Traveling Companion being hijacked, Quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault during the Trip; having Your principal place of residence made Uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; or burglary of Your principal place of residence during the Trip;

If during Your Trip, a politically motivated Terrorist Attack occurs within a eighty (80) kilometer radius of the territorial city limits of the foreign city to be visited by the program for which You have registered and if Global Affairs Canada issues an "Avoid Non-Essential Travel" or "Avoid All Travel" warning indicating that Canadians should not travel to a city named on the itinerary;

Strike that causes complete cessation of services for at least forty-eight (48) consecutive hours;

Weather at the departure site that causes complete cessation of services of the Common Carrier for at least forty-eight (48) consecutive hours and prevents You from reaching Your destination. This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage;

Weather at the destination site that causes complete cessation of services for at least forty-eight (48) consecutive hours or Your destination is rendered Uninhabitable on the Scheduled Departure Date by a natural disaster (such as hurricane). This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage;

Natural disaster at the site of Your destination that renders Your destination accommodations Uninhabitable;

Closure of at least fifty percent (50%) of trails or slopes at the destination while on Your Trip, due to insufficient snow, Natural Disaster or severe weather or trail conditions. Benefits are only available if the Ski resort has snow makers and is more than nine hundred (900) meters above sea level, or if the Ski resort does not have snowmakers and is more than one thousand four hundred (1,400) meters above sea level. This coverage is only available for Trips that take place

between the dates of December 1 and April 15 for ski resorts in the northern hemisphere, or between May 1 and September 30 for ski resorts in the southern hemisphere.

You or a Traveling Companion is delayed or has arrangements cancelled by a Common Carrier due to delays resulting from Inclement Weather, mechanical breakdown, or organized labor Strikes that affect public transportation, provided:

- (a) the scheduled carrier connecting times must be no less than ninety (90) minutes; and
- (b) the scheduled time between arrival at the scheduled Trip departure city and the scheduled Trip departure is four (4) hours or longer;

You or a Traveling Companion being required to work during the Trip. Proof of requirement to work, such as a notarized statement signed by an officer of Your or a Traveling Companion's employer must be presented and said employer must comprise of at least twenty-five (25) full-time employees;

You or a Traveling Companion has a previously approved military leave revoked or experience a military re-assignment;

Mandatory evacuation (or public official evacuation advisements where there is no mandatory evacuation) issued by local government authorities at Your Trip destination due to hurricane or other natural disaster;

Death of Your cat or dog during Your Trip as certified by a Veterinarian at the time of Loss preventing Your continued participation in the Trip;

The rental unit becomes Uninhabitable while You are on a scheduled Trip due to a documented fire, flood, volcano, earthquake, hurricane, or other natural disaster;

The rental unit, during the course of Your Trip, becomes inaccessible for forty-eight (48) consecutive hours at the direction of local authorities due to closure of local roadways or local municipality as a result of fire, flood, volcano, earthquake hurricane or other natural disaster;

A closed roadway causing cessation of travel for You and/or a Traveling Companion for at least twelve (12) consecutive hours to or from Your Trip destination (substantiated by the Department of Transportation, police, etc.).

**The Company will reimburse You for the following:**

- (a) pre-paid, unused, non-refundable land or sea expenses to the Travel Suppliers;
- (b) the airfare paid less the value of applied credit from an unused travel ticket, to return home, join or rejoin the original Land/Sea Arrangements limited to the cost of one-way economy airfare or similar quality as originally issued ticket by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets.

The Company will pay for reasonable additional accommodation and transportation expenses incurred by You (up to \$200 a day) if a Traveling Companion must remain Hospitalized or if You must extend the Trip with additional hotel nights due to a Physician certifying You cannot fly home due to an Accident or a Sickness but do not require Hospitalization.

In no event shall the amount reimbursed exceed the Maximum Benefit shown on the Confirmation of Coverage.

**SPECIAL CONDITIONS:** You must advise the Travel Supplier and the Company or its Authorized Representative as soon as possible in the event of a claim. The Company will not pay benefits for any additional charges incurred that would not have been charged had You notified the Travel Supplier as soon as reasonable possible.

## LIMITATIONS AND EXCLUSIONS

The following exclusions apply to Trip Cancellation, Trip Interruption, Trip Delay, Emergency Evacuation and Repatriation of Remains:

Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section (except Emergency Evacuation and Repatriation of Remains);
2. suicide, attempted suicide or any intentionally self-inflicted injury;
3. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. participation in any military maneuver or training exercise;
5. piloting or learning to pilot or acting as a member of the crew of any aircraft;
6. mental or emotional disorders, unless Hospitalized;
7. participation as a professional in athletics;
8. being under the influence of drugs or intoxicants, unless prescribed and used in accordance with the instructions provided by a Physician;
9. commission or the attempt to commit a dishonest, fraudulent or criminal act;
10. participating in Bodily Contact Sports (football, wrestling, ice hockey, rugby, lacrosse, boxing, full contact karate, hurling and rodeo); skydiving; hang-gliding; Parachuting; any race; bungee cord jumping; speed contest (speed contest shall not include any of the regatta races); scuba diving, unless accompanied by a dive master; deep sea diving; spelunking or caving; heliskiing; extreme skiing; Extreme Sports;
11. dental treatment except as a result of an injury to Sound Natural Teeth;
12. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
13. curtailment or delayed return for other than covered reasons;
14. traveling for the purpose of securing medical treatment;
15. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
16. care or treatment that is payable under any other insurance policy;
17. Accidental Injury or Sickness when traveling against the advice of a Physician;
18. canyoning or canyoneering (traveling in canyons using a variety of techniques that may include walking, scrambling, climbing, jumping, abseiling and/or swimming);
19. Any event that might cause your Trip to be cancelled or abandoned, which You had knowledge of at the time of purchasing this insurance;
20. Consequential loss of any kind including loss of enjoyment of Your Trip from any cause;
21. Any Sickness or Accidental Injury resulting from long term excessive consumption of alcohol or drugs;
22. Driving a motorcycle, moped or scooter, whether or not You are driving on publicly maintained roads, driving off-road or on private property (unless You hold an applicable valid Canadian driver's license);
23. Events relating to "Avoid Non-Essential Travel" and "Avoid All Travel" warning issued by Global Affairs Canada prior to Your Effective Date that were or continue to be in effect for any country, region or city of destination on Your Trip as reflected in Your travel itinerary;
24. Orbital and sub-orbital flights
25. A condition that is directly or indirectly related to any medical condition for which You have declined or delayed recommended treatment, diagnostic testing or prescribed medication in the 2 years prior to the date it gives rise to a claim under this Policy.
26. Any trip outside Your province or territory of residence as a driver, operator, co-driver, crewmember or passenger on any commercial vehicle used to carry goods for sale, resale or income;
27. Any treatment:
  - a. Not required for the immediate relief of acute pain and suffering; or
  - b. Which can reasonably be delayed until You return to Your province or territory of residence; or
  - c. For follow-up treatment, recurrence of a medical condition or subsequent emergency treatment or Hospital stay for a medical condition or related medical conditions for which You had received Emergency treatment during Your Trip; or
  - d. Routine or general physical examinations, drugs or medication available without a prescription, eyeglasses or contact lenses or services which are not medically necessary;
28. Transplants of any kind;
29. Unless prior approval is obtained from Us, any Emergency air transportation, MRI, CAT Scan, surgery, cardiac procedures, including but not limited to cardiac catheterization, angioplasty or surgery;
30. Ongoing or recurring medical conditions. Once emergency treatment and care is complete, no further benefits for the same or related medical conditions will be covered.
31. Arthritis, cataracts, gout, varicose veins, corns, calluses, bunions or any medical conditions resulting from the medical care thereof;

32. Artificial joints within one year of any surgery;
33. All medical and emergency evacuation costs associated with child birth that occurs after 26 weeks gestation or voluntarily induced abortion;
34. All neo natal, medical care and evacuation costs related to a baby born during the covered trip.

**The following exclusions apply to Baggage/Personal Effects and Baggage Delay:**

The Company will not provide benefits for any Loss or damage to:

1. animals;
2. automobiles and automobile equipment;
3. boats or other vehicles or conveyances;
4. trailers;
5. motors;
6. motorcycles;
7. aircraft;
8. household effects and furnishing;
9. antiques and collector's items;
10. eye glasses, sunglasses or contact lenses;
11. artificial teeth and dental bridges;
12. hearing aids;
13. artificial limbs and other prosthetic devices;
14. prescribed medications;
15. keys, cash, stamps, securities and documents;
16. tickets;
17. credit cards;
18. professional or occupational equipment or property, whether or not electronic business equipment;
19. cell phones, computer hardware or software;
20. sporting equipment if loss or damage results from the use thereof;
21. musical instruments;
22. retainers and orthodontic devices.

**Any Loss caused by or resulting from the following is excluded:**

1. breakage of brittle or fragile articles;
2. wear and tear or gradual deterioration;
3. insects or vermin;
4. inherent vice or damage while the article is actually being worked upon or processed;
5. confiscation or expropriation by order of any government;
6. war or any act of war whether declared or not;
7. theft or pilferage while left unattended in any vehicle;
8. mysterious disappearance;
9. property illegally acquired, kept, stored or transported;
10. insurrection or rebellion;
11. imprudent action or omission;
12. property shipped as freight or shipped prior to the Scheduled Departure Date.

### **TRAVEL ASSISTANCE SERVICES**

The Travel Assistance program feature provides a variety of travel related services. Services offered include:  
Pre-Trip Information  Medical Monitoring  Medical, Dental and Pharmacy Referrals  Legal Referrals - Bail bond  
(U.S. only)\*  Hospital Admission Guarantee  Dispatch of Medicine  Translation Service  Lost Baggage Retrieval  
 Inoculation Information  Passport / Visa Information  Emergency Message Forwarding  Emergency Cash  
Advance\*  Prescription Drug / Eyeglass Replacement\*

\* Payment reimbursement is Your responsibility

#### **FOR 24/7 TRAVEL ASSISTANCE SERVICES ONLY**

CALL TOLL FREE:

1-877-251-4525 (within the United States and Canada)

OR CALL COLLECT

519-251-7804 (From all other locations)

Travel assistance services are provided by an independent organization, namely Global Excel Management and not by the Company. There may be times when circumstances beyond the assistance provider's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help you resolve your emergency situation.

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#### **FOR FILING A CLAIM**

Submit your Claim Directly Online: [www.globalexcel.com/claims](http://www.globalexcel.com/claims)

Or Call:

Toll-free: 1-877-251-4525 / Direct Dial: 519-251-7804

Mailing Address:

Canada:

PO Box 337 Station A  
Windsor, Ontario N9A 6K7

US:

535 Griswold St, Ste 111-612  
Detroit, MI 48226

**IMPORTANT:** To facilitate prompt claims settlement, You will be asked to provide proof of Your loss. Therefore, be sure to obtain the following as applicable: 1.) For medical claims - detailed medical statements from treating physicians where and when the accident or Sickness occurred as well as receipts for medical services and supplies; 2.) For baggage and baggage delay claims - reports from parties responsible (i.e. airline, cruise line, etc.) for loss, theft, damage or delay. Some claims may also require a police report. Please obtain receipts for lost or damaged items; 3.) For trip delay claims - a statement from party causing delay and receipts for expenses; 4.) For cancellation/interruption claims - Your travel invoice, the cancellation or interruption date, original unused tickets/vouchers, the travel organizer's cancellation clause with regard to nonrefundable losses. You will also be asked to provide proof of payment.

**Underwritten by: Northbridge General Insurance Corporation**