TRAVEL INSURANCE

BCAA Travel Insurance Policy

EFFECTIVE JUNE 2012

This booklet contains clauses that may exclude or limit your coverage. Please read carefully.

BCAA INSURANCE

Relax. We've got it covered.

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This is your Insurance document. This document contains clauses that may exclude or limit your coverage. Please read it carefully.

Welcome

Thank you for choosing BCAA Travel Insurance for your travel insurance needs. Please ensure you travel with this policy wording, as well as your wallet card and/or policy declaration. These materials comprise your complete insurance policy. They also provide important contact information should you need to extend your policy while you are travelling, or in the event of a claim. Have a good trip!

IMPORTANT INFORMATION FOR BCAA TRAVEL INSURANCE POLICYHOLDERS

FOR COMPLETE DETAILS, PLEASE READ THE OFFICIAL POLICY WORDING WHICH FOLLOWS. CERTAIN CONDITIONS, LIMITATIONS AND EXCLUSIONS MAY APPLY.

1. In an emergency, contact OneWorld Assist Inc. immediately.
   For a complete list of numbers, refer to Contact Information on page 6.

2. You can get treatment from any medical provider, anywhere in the world when you have selected Emergency Medical Insurance.
   With BCAA Travel Insurance, you choose your medical provider – you may obtain treatment in any hospital anywhere in the world. If you are not familiar with the medical providers at your location, we can help you find appropriate medical attention. For instructions on How to Claim please refer to page 6 or 61.

3. When you have selected Emergency Medical Insurance, the following services are available to assist you in a medical emergency:
   Payment to hospitals and other medical providers for emergency medical expenses guaranteed where possible, relieving the claimant of credit responsibilities, multilingual assistance, travel assistance for your family, family/employer communications, medical assistant to travel with you, assistance in locating the nearest medical facility and more.
   We also submit all the paperwork to your government health care plan and extended benefit plans.

4. As a BCAA Travel Insurance Policyholder, the following travel assistance is available to you:
   a) Before you leave:
      - tourist visa/passport information;
      - information regarding inoculation/vaccination requirements;
      - weather information;
      - currency exchange information.

   b) While you're travelling:
      - referral to legal assistance;
      - message centre;
      - travel assistance (for lost documents, lost luggage, etc.);
      - referral to Canadian consular services worldwide.

   Please refer to the contact information section on page 6.

5. Please keep in mind exclusions may apply.
   Please read carefully the General Exclusions section as well as the Exclusions applicable to the specific coverage you have purchased.

6. You can extend your period of coverage by calling your BCAA Insurance Advisor while in B.C. during regular business hours at 310-2345 (toll-free) or Travel Underwriters at 1-866-419-4183 (in Canada and the USA) or at 001-800-514-9976 (in Mexico) or by calling collect during regular business hours at 604-304-2727 before your policy expires. To extend your coverage, you must meet the following conditions:
   a) you have not seen a physician or other registered medical practitioner since your departure date or the effective date of the Policy;
   b) you have not submitted a claim and have no intent to submit a claim;
   c) you are in good health and you do not know of any reason to seek medical attention;
   d) your period of coverage has not already expired.

   A service fee will be charged in addition to the premium for the additional number of days required.

7. You can renew your Multi Trip BCAA Travel Insurance policy.
   You will be notified well in advance of your expiry date so you will never need to worry.

CONTACT INFORMATION

KEEP THESE NUMBERS HANDY WHEN YOU TRAVEL. YOU CAN CONTACT US AT THE FOLLOWING NUMBERS OR VISIT US AT

www.oneworldassist.com

Claims/Hospitalization

In the event of hospitalization, call OneWorld Assist immediately:
From Canada & USA 1-800-663-0399
From Mexico 001-800-514-9976
Outside N. America & Mexico (global toll-free) . . .*800-663-00399
Worldwide (collect) **604-278-4108

Policy Extensions/Customer Service (only available during general business hours)
To extend your policy while travelling, simply call BCAA:
From British Columbia (toll-free)..... 310-2345
From Canada & USA 1-800-663-1956
or call Travel Underwriters:
From Canada & USA 1-866-419-4183
From Mexico 001-800-514-9976
Outside N. America & Mexico (global toll-free) . .*800-663-00399
Worldwide (collect) **604-304-2727

Other Policy Changes
To make changes to your policy before you leave, other than an extension:
From British Columbia..... 310-2345
If/when necessary, please send all correspondence other than claims to BCAA: BCAA Insurance Agency, 4567 Canada Way, Burnaby, BC Canada V5G 4T1.

*To use the global toll-free service when you are travelling outside North America and Mexico, you must first dial the international access code (see list below) to reach Canada, then enter our 11-digit toll-free number. For example, if you are in Australia, dial 0011 + 800-663-00399.

Argentina: 00	Germany: 00	Philippines: 00
Australia: 0011 or 00111	Hong Kong: 001	Poland: 00
Austria: 00	Ireland: 00	Portugal: 00
Belarus: 810	Israel: 00 or 014	Russia: 810
Belgium: 00	Italy: 00	Singapore: 001
Bulgaria: 00	Japan: 010 or 0061 010 or 0041 010 or 001 010 or 0033 010	Slovenia: 00
China: 00	Latvia: 00	South Africa: 09 or 00
Colombia: 005 or 00	Luxembourg: 00	South Korea: 001 or 002 or 008
Costa Rica: 00	Macau: 00	Spain: 00
Cyprus: 00	Malaysia: 00	Sweden: 00
Czech Republic: 00	Netherlands: 00	Switzerland: 00
Denmark: 00	New Zealand: 00	Taiwan: 00
Estonia: 00	Norway: 00	Thailand: 001
Finland: 00 or 990		United Kingdom: 00
France: 00		Uruguay: 00

**If you are unable to use the global toll-free service and access codes shown on page 6 (subject to change without notice), please call us collect. You can complete your call by speaking immediately with a Canadian operator using one of the Canada Direct access numbers listed on our website at www.oneworldassist.com or with the assistance of a local operator. Tell the Canadian or local operator you wish to make a collect call to Canada at 604-304-2727 (for policy extensions) or at 604-278-4108 (for claims/hospitalization). Some restrictions may apply depending on the country from which the call is originating.

BCAA Travel Insurance

All italicized words have the meanings set out in the Definitions section.

10-DAY FULL REFUND PROVISION

You have 10 days from the *application date* to review this Policy to ensure it meets *your* Insurance needs. A full refund is available provided no travel has taken place and/or no claim has been or will be submitted. This does not apply to Policies with Trip Cancellation/Trip Interruption Insurance or the Deluxe Holiday Package.
To cancel *your* Policy, *you* must contact BCAA Insurance Agency or *Travel Underwriters* during general business hours. The request must be received no later than 10 days from the *application date* of the Policy. Other refunds may be available, please refer to the Refunds section of the plan *you* have purchased.

INSURING AGREEMENT

In consideration of having paid the required premium for the coverage(s) chosen and having completed in full the application/declaration which has been provided to *you* by BCAA Insurance Agency or *Travel Underwriters*, this policy wording booklet becomes *your* Policy of Insurance. The *company* hereby agrees to provide Insurance in accordance with the terms and conditions of the Policy as set forth in this Policy.
Insurance will be provided for the coverage(s) chosen by *you*, as indicated on *your* application/declaration.
All the limits of Insurance under each benefit are per person, per trip, unless otherwise stated.

VALIDATION OF COVERAGE

At the time the required premium is paid, *your* coverage will be validated when the *company* or the *designated representative* provides *you* with a completed, time dated and numbered application/declaration.

EMERGENCY MEDICAL INSURANCE
MULTI TRIP & SINGLE TRIP

Eligibility

You are eligible for coverage if:

1. *You* are a *Canadian resident*;
2. *You* are named in the application/declaration;
3. The information provided by *you* at the time of application/declaration is true and accurate;
4. The expenses *you* incur result from an *acute*, sudden and unexpected *emergency*;
5. The *emergency* first occurs and the *medical treatment* is provided outside *your home province;*
6. *You* are not travelling against a *physician's* advice; or
7. *You* have not been diagnosed with a *terminal condition*.

Period of Coverage

Applicable to Multi Trip

This Policy is in effect at 12:01 AM on the effective date as shown on the application/declaration and continues in force for a period of one year from the effective date. *You* may travel as many times as *you* wish during the period of coverage provided that no one trip exceeds the maximum number of days as specified and contracted for at the time of application. Coverage commences at the time and on the date of each departure from *your home province*.

When travel is within Canada but outside of *your home province*, coverage is automatically provided beyond the maximum number of days selected at the time of purchase but limited to the expiry date of the Policy.

When travel is outside of Canada, coverage is limited to the maximum number of days selected. The trip duration begins on the date *you* leave Canada and terminates when *you* return to Canada.

Coverage terminates each time *you* return to *your home province* or at 11:59 PM on the expiry date of the Policy, whichever occurs first.

Applicable to Single Trip

Your coverage commences at 12:01 AM on the effective date as shown on the application/declaration. Coverage terminates on the earliest of the following:

1. At 11:59 PM on the expiry date as shown on the application/declaration;
2. On the date and time when *you* return to *your home province*, except as outlined below:
   a) If *you* are also covered under the Trip Cancellation/Trip Interruption/Trip Disruption Insurance and *your* trip is interrupted before the scheduled return date as a result of *hospitalization* or death of a *family member* not travelling with *you*, or as a result of a natural disaster rendering *your* principal residence uninhabitable and then *you* resumed *your* trip. In this case, *your* Policy will not terminate, however *you* will not be covered while in *your home province*. There will be no refund for the number of days *you* spend in *your home province*.
   b) If *you* are returned to *your home province* under the Emergency Air Transportation Benefit during the period of coverage, coverage will be suspended during *your* temporary return and will resume once *you* return to *your* trip destination under benefit number 15, Return to Your Destination. In this case, *your* Policy will not terminate, however *you* will not be covered while in *your home province*. There will be no refund for the number of days *you* spend in *your home province*.
   c) One temporary visit to *your home province* is permitted; *your* Policy will not terminate, however *you* will not be covered while in *your home province*. There will be no refund for the number of days *you* spend in *your home province*.

For policies providing Emergency Medical coverage for travel worldwide excluding USA, coverage is limited to travel outside the USA except for transit through or stopovers in the USA of up to five days.

Applicable to Multi Trip and Single Trip

Coverage shall be void if purchased after the date of departure from *your home province* or for a trip not originating in Canada unless authorized in advance by *Travel Underwriters* in which case it will be subject to the *waiting period* requirements.

When this Policy is purchased to top-up any other insurance plan, coverage commences the day following the expiry date of the insurance plan named in the application/declaration under top-up coverage.

Benefits

Limit $10,000,000 per person, per trip

If *hospitalization* or *medical treatment* due to a medical *emergency* is required by *you* while travelling outside *your home province*, the *company* will pay *you* or the *physician* and/or *hospital* of *your* choice directly where possible for all eligible *hospital* and related medical expenses up to the sum insured in the event of a covered claim.
To qualify for reimbursement, the expenses must be *medically necessary* for the treatment of an *acute*, sudden and unexpected *sickness* or *accident*.
If *you* are not insured under the government health care plan of the province or territory in which *you* reside, the portion that would have been refunded by the provincial or territorial government health care plan is not a benefit of this Insurance.

Eligible *hospital* and related medical expenses are described below.

1. Emergency Medical Treatment

   The *company* agrees to pay *you* or the *physician* and *hospital* directly in respect of the expenses set out below for losses incurred in excess of the amount of the *deductible* as shown on the application/declaration per *insured* per covered claim. This *deductible* applies to the portion of *emergency* medical expenses remaining after payment by *your* provincial or territorial government health care plan or other insurance policies, plans or contracts, including private or provincial automobile insurance.

- Hospital Confinement and Treatment

  Emergency hospital confinement (limited to semi-private accommodation) and/or *emergency medical treatment* by a *physician* for the actual, usual and customary charges for reasonable and necessary *hospital* and medical expenses. This expense includes one *follow-up* visit (not including ongoing treatment), when the medical process in dealing with the *emergency* requires such *follow-up* visit. The *follow-up* visit must take place within 14 days of the initial *emergency*. In the case of *hospital* confinement, any coverage related to the *hospital* confinement terminates upon release from *hospital*, other than one *follow-up* visit within 14 days of the *hospital* discharge.

- Physician

  The services of a *physician*.

- Ambulance Services

  The services of a licensed ambulance and paramedics from the scene of the *accident* or place of onset of the *sickness* to the nearest *hospital*. If an ambulance is medically required but is unavailable, the *company* will reimburse *you* for taxi expenses, taxi receipt required.

- X-ray Examinations

  X-ray examinations and diagnostic laboratory procedures when performed at time of initial *emergency*.

- Medicines and/or Drugs

  Medicines and/or drugs (excluding vitamins, minerals, dietary supplements and over the counter medicines) that require a *physician's* written prescription following a consultation, for a maximum period of 30 days (original pharmacy prescription receipts are required). While *you* are confined to *hospital,* the *company* will reimburse the total cost of such medicines and/or drugs.

- Lost or Stolen Medicines and/or Drugs

  In the event *your* prescription medicines and/or drugs are lost or stolen, the *company* will reimburse one *physician* visit to obtain a new prescription and the cost of the new prescribed medicines and/or drugs excluding over the counter medication. This benefit is payable up to a maximum of $150.

- Rental of Essential Medical Appliances

  Rental of essential medical appliances including but not limited to wheelchairs, crutches and canes, but in no event will the rental amount payable exceed the total purchase price.

- Private Duty Nursing

  Private duty nursing services, performed by a registered nurse (R.N.) other than a *family member*, when ordered in writing by the attending *physician* expressly in lieu of *hospitalization*.

2. Other Professional Medical Services

   The services of a licensed physiotherapist, chiropractor, chiropodist, osteopath, podiatrist, acupuncturist, naturopath, optometrist and holistic doctor for the relief of an *acute emergency* limited to a maximum of $600 for any one *emergency* for each practitioner.

3. Dental Services

   The services of a licensed dentist or dental surgeon for *emergency* dental treatment, including the cost of prescription drugs and x-rays, as follows:

   Dental expenses *you* incur while on *your* trip, up to a maximum limit of $5,000 for an *accidental* blow to the face requiring the repair or replacement of sound natural teeth or permanently attached artificial teeth. *You* are also covered for continuing treatment after *your* return to *your home province*, provided the treatment is related to the *accidental* blow to the face and the initial treatment began prior to *your* return to *your home province*. All treatment must be completed no later than 90 days after the treatment began.

   Dental expenses *you* incur while on *your* trip for any dental *emergencies* other than pain caused by an *accidental* blow to the face, up to a maximum limit of $600. All treatment must be completed no later than 90 days after the treatment began and prior to *your* return to *your home province*.

4. Hospital Allowance

   Expenses of $50 per day to a maximum of $700 are allowed to cover incidental *hospital* charges, which are billed by the *hospital*, such as T.V. rental and telephone charges.

5. Unexpected Birth of a Child

   Up to a maximum of $20,000 for the medical expenses incurred by *your* newborn child/children following the unexpected birth of the child/children. This benefit is not payable during the nine weeks immediately prior to or after and including the expected date of delivery. Coverage terminates upon release from *hospital* or when the maximum limit has been reached, whichever occurs first.

6. Emergency Air Transportation

   This benefit is payable only when pre-approved and arranged by *OneWorld Assist*.

   a) Medical air evacuation to the nearest medical facility equipped to provide the required treatment, or for return to Canada; or,

   b) The cost of stretcher fare or one-way economy airfare on a commercial flight via the most direct route to return to *your home province* for immediate *medical treatment* as a result of an *emergency* providing *medical treatment* is sought within 48 hours of arrival to *your home province*, and if the attending *physician* providing treatment outside y*our home province* recommends it in writing. This benefit includes the cost of an airline seat upgrade when *medically necessary* if the attending *physician* providing treatment outside *your home province* recommends it in writing, and,

   c) The cost of a return economy airfare on a commercial flight via the most direct route for a qualified medical attendant or travelling companion to accompany *you* when *medically necessary* or required by the airline. This benefit includes the cost of an airline seat upgrade for the medical attendant or travelling companion when *medically necessary* if the attending *physician* providing treatment outside *your home province* recommends it in writing.

7. Return of Excess Baggage

This benefit is payable only when pre-approved and arranged by *OneWorld Assist*.

If *you* are returned to *your home province* under the Emergency Air Transportation Benefit or Repatriation Benefit, the *company* will reimburse up to $500 for the return of *your* excess baggage provided there was no room aboard the aircraft.

8. Return of Travelling Companion

This benefit is payable only when pre-approved and arranged by *OneWorld Assist*.

If *you* are returned to *your home province* under the Emergency Air Transportation Benefit or the Repatriation Benefit, the *company* will reimburse a one-way economy airfare for one travelling companion to return back to their original departure point.

9. Escort of Children/Grandchildren

This benefit is payable only when pre-approved and arranged by *OneWorld Assist*.

In the event *you* have been air evacuated to Canada for medical reasons, the *company* will pay the economy airfare to return back to the original departure point for accompanying *dependent children* or *dependent grandchildren*. The *company* will also pay for an escort to accompany the *dependent children* or *dependent grandchildren* when necessary.

10. Non-Medical Evacuation

This benefit is payable only when pre-approved and arranged by *OneWorld Assist*.

Benefits are payable to a limit of $6,000, if *you* require emergency mountain, sea or other remote location evacuation to the nearest accessible point, by professional services.

11. Repatriation

In the event of *your* death during a trip as a result of an *accident* or an unexpected *sickness* covered under the Policy benefits, the *company* will reimburse for:

a) Preparation and return of *your* body, including the cost of a standard shipping container (excluding the cost of a burial coffin), to *your home province* in Canada to a maximum of $12,000; or,

b) Burial or cremation at the place of death (excluding the cost of a burial coffin or urn), in the event *your* body is not returned to *your home province*, to a maximum of $5,000; and,

c) Transportation costs of one *family member* to go to the place of *your* death to identify *your* body when it is necessary to be identified prior to the release of *your* body and up to a maximum of $200 per day for meals and commercial accommodation. The *family member* identifying *your* body will also be covered as an *insured* under this Policy for the period of time required to identify *your* body.

12. Family Transportation

This benefit is payable only when pre-approved and arranged by *OneWorld Assist*.

If an attending *physician* considers it necessary, the *company* will reimburse one economy return airfare or ground transportation costs for one *family member* to be with *you* while *you* are in *hospital* if *you* are travelling alone; or for one additional *family member* other than *your* travelling companion if *you* are not travelling alone, and up to a maximum of $200 per day for reasonable and necessary commercial accommodation, meals, telephone calls, internet charges, taxi or bus fare. The *family member* attending *your* bedside will also be covered as an *insured* under this Policy while *you* are *hospitalized*.

13. Out of Pocket Expenses

The *company* will reimburse *you* up to $500 per day to a maximum of $5,000 for reasonable and necessary commercial accommodation, meals, telephone calls, internet charges, taxi, bus fare or rental car in lieu, parking charges and child care costs for *your insured* dependants up to the age of 18 years (excluding child care provided by a *family member*) in the event:

a) *You* or *your* travelling companion are confined to *hospital* on the date *you* are scheduled to return to *your home province*; or,

b) *You* or *your* travelling companion are transferred to a different *hospital* in another city for *emergency medical treatment*.

Benefits are payable only if these expenses have been incurred by *you*.

14. Return of Vehicle

If the attending *physician* determines that as a result of an *emergency*, *you* are incapable of continuing *your* trip by means of the *vehicle* used for the trip and *your* travelling companion is unable to do so for *you*, the *company* will reimburse the actual reasonable and necessary charges incurred for a commercial agency to return a *vehicle* that *you* own or rent to either *your home province* or the nearest appropriate *vehicle* rental agency. The maximum benefit payable is limited to the amount it would cost the insurer to return *your vehicle*, but in no event will the maximum benefit payable exceed $5,000.

15. Return to Your Destination

If *you* are returned to *your home province* under the Emergency Air Transportation Benefit, the *company* will pay the cost of a one-way economy airfare by the most direct route to return *you* to the place where the emergency air transportation commenced or to continue *your* trip as originally booked. Once *you* are returned to *your* trip destination, a *recurrence* of the same medical condition which necessitated the emergency air transportation or the occurrence of a related condition will not be covered under this Policy. This benefit can only be offered once during the same covered trip, and will not apply after *your* original expected return date.

16. Vision Care

Benefits are payable up to a maximum limit of $200 for replacement of prescription glasses or contact lenses due to theft, loss or breakage.

Replacement of prescription glasses or contact lenses must be purchased and received during the same trip when the theft, loss or breakage occurred and prior to *your* return to *your home province*.

17. Hearing Aids

Benefits are payable to a maximum limit of $200 for replacement of hearing aid due to theft, loss or breakage. Replacement of hearing aid must be purchased during the same trip when the theft, loss or breakage occurred and prior to *your* return to *your home province*.

Exclusions

In addition to the General Exclusions, the *company* will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

1. *Pre-existing conditions* including *minor ailments,* unless *stable* in the 90 days prior to the commencement date of a covered trip for persons 59 years and under (on the effective date) or unless *stable* in the 180 days prior to the commencement date of a covered trip for persons 60 years and over (on the effective date).

   If *you* have purchased the optional Pre-existing Condition Coverage please refer to that section heading. *Pre-existing conditions* that do not meet the criteria set out above are not covered.

   Refer to the following definitions: *accident* and *injury, alteration, medical treatment, minor ailment, pre-existing condition, sickness* and *stable.*
2. Any *medical treatment* or dental treatment, *recurrence* or complications related directly or indirectly to a *sickness* or *injury* which was diagnosed or for which symptoms first occurred, or *medical treatment* or dental treatment was received after the date of departure but prior to the effective date of this Insurance or the date coverage under this Policy commenced, when this Policy is purchased to top-up any other insurance plan.
3. A medical condition for which symptoms were present or *medical treatment* was received during a temporary visit to *your home province* during the period of coverage or any condition wholly or partly, directly or indirectly, related thereto.
4. Any *loss* incurred as a result of *sickness* that originated or was symptomatic during the *waiting period*. This exclusion does not apply when this Policy is purchased to top-up any other insurance plan.
5. A trip that is undertaken against a *physician's* advice.
6. A trip that is undertaken after the diagnosis of a *terminal condition*.
7. Conditions or any related conditions for which, prior to departure, testing or investigative consultation took place, was scheduled to take place or was recommended (not including routine check-up or routine monitoring for a medical condition), and for which results had not yet been received at the time of departure. This includes tests that were recommended or scheduled prior to departure, but had not yet taken place at the time of departure.
8. Tests and investigative consultation, except when performed at the time of initial *emergency sickness* or *injury.*
9. Any condition(s) for which *you* are registered on a waiting list in Canada for treatment or diagnosis.
10. Any *medical treatment* which is a continuation of or subsequent to an *emergency sickness* or *injury* during the same covered trip, including its *recurrence* or any complications related directly or indirectly thereto, unless *you* are declared by an attending *physician* medically unfit to return to *your home province*.
11. Expenses incurred once the *emergency* ends and in the opinion of the attending *physician* or dentist, *you* are able to travel to *your home province* for any further treatment relating to the *sickness* or *accident* that led to the *emergency* (other than for a *follow-up* visit as listed under the benefits for Emergency Medical Treatment).
12. Loss, theft, or breakage of prosthetic devices or dentures.
13. Expenses incurred after emergency air transportation, when the emergency air transportation was not arranged by *OneWorld Assist.*
14. Expenses incurred and trips where the date of departure from *your home province* preceded the effective date of coverage under this Policy, unless authorized in advance by *Travel Underwriters*.

Deductible

The *company* will reimburse eligible medical expenses for losses incurred in excess of the amount of the *deductible* as shown on the application/declaration, per *insured* per covered condition or event. This *deductible* applies to the portion of eligible expenses listed in section Benefits, under benefit number 1 Emergency Medical Treatment, remaining after payment by *your* provincial or territorial government health care plan or other insurance policies, plans or contracts, including private or provincial automobile insurance.

Applicable to persons 60 years and over

If *you* qualify for the coverage selected but fail to answer truthfully and accurately any question asked in the Health Questionnaire or at the time of application, any claim will be subject to an extra *deductible* of $5,000 in addition to any other applicable *deductible* amount, and no future coverage will be provided under this Policy unless *you* pay the additional premium reflecting true and accurate answers to those questions.

Refunds

Applicable to Multi Trip and Single Trip

1. Refunds are not available if a claim has been or will be submitted.
2. When the request for refund is received PRIOR to the effective date of the Policy, a full refund is available.
3. When no travel has taken place and the request for refund is received AFTER the effective date of the Policy:
   a) A full refund is available within 10 days of the *application date*; or,
   b) A refund less a cancellation fee is available when the request for refund is received more than 10 days after the *application date* but no later than 30 days after the effective date and prior to the expiry date of the Policy.
   c) Refunds must be requested in writing.

Applicable to Single Trip Only

1. In the case of early return to *your home province*, partial refunds may be available provided:
   a) You return to *your home province* and a minimum term of 30 days remains unused on the Policy.
   b) A satisfactory proof of return to *your home province* is sent to BCAA Insurance Agency.
   c) The request is received by BCAA Insurance Agency no later than 30 days after *your* actual return date. Refunds will be calculated from the date of return. All partial refunds will be subject to a cancellation fee.
   d) Refunds must be requested in writing.

Automatic Extensions to Coverage

This Policy, after termination of any one period of coverage, will be automatically extended:

1. For 72 hours in the event *your common carrier* is delayed due to circumstances beyond *your* control, preventing *you* from returning to *your home province*.
2. If *you* are *hospitalized* during the term of this Policy, for the period of *hospital* confinement plus five days after release for *you* to travel home; or,
3. For five days for *you* to travel home if a *sickness* or *injury* renders *you* unable to travel on *your* scheduled return date but *you* are not *hospitalized*, provided written documentation is provided by the attending *physician* to substantiate *your* inability to travel home as originally scheduled.
4. For 72 hours when the *vehicle you* are travelling in is involved in an accident or mechanical breakdown, providing written documentation is provided to *OneWorld Assist* substantiating the reason for delay.

TRIP CANCELLATION/TRIP INTERRUPTION/TRIP DISRUPTION INSURANCE – MULTI TRIP & SINGLE TRIP

- Trip Cancellation means an event occurring prior to *your departure date*, causing *you* to cancel *your trip*.
- Trip Interruption means an event occurring while on *your trip* causing *you* to interrupt *your trip* as originally scheduled and return earlier or later than *your return date*.
- Trip Disruption means an event causing *you* to experience a delay while on *your trip*.

Eligibility

You are eligible for coverage if:

1. *You* are a *Canadian resident*; or,
2. *You* are a visitor to Canada purchasing Trip Cancellation/Trip Interruption/Trip Disruption:
   a) Prior to arriving in Canada, provided *your trip* is booked and Insurance is paid for in Canada; or,
   b) After arriving in Canada for subsequent travel anywhere in the world provided that travel originates in Canada.

Period of Coverage

Applicable to Multi Trip

This Policy begins at 12:01 AM on the effective date as shown on the application/declaration and continues in force for a period of one year from the effective date. Coverage commences at the time of booking *your trip*. Coverage terminates on the date of the cause of cancellation if the *trip* is cancelled prior to the *contracted departure date*, or on the date and time when *you* return to *your* home, or at 11:59 PM on the expiry date as shown on the application/declaration, whichever first occurs.

If a *trip* has already been booked when *you* purchase this Insurance, the effective date must be the same as the *application date*.

If a *trip* has not yet been booked when *you* purchase this Insurance, the effective date may differ from the *application date*.

Applicable to Single Trip

Coverage commences on the *application date* as shown on the application/declaration and terminates on the earliest of the following:

1. The date of the cause of cancellation if the *trip* is cancelled prior to *your contracted departure date*;
2. *Your return date* or the date *you* return home except if *your trip* is interrupted before the scheduled *return date* as a result of *hospitalization* or death of a *family member* not travelling with *you*, or as a result of a natural disaster rendering *your* principal residence uninhabitable and then *you* resumed *your trip*. In this case, *your* Policy will not terminate, however *you* will not be covered while in *your home province* or country of permanent residence. There will be no refund for the number of days *you* spend in *your home province* or country of permanent residence.
3. At 11:59 PM on the expiry date as shown on the application/declaration.

Applicable to Trip Cancellation and Trip Interruption

Covered Risks

Benefits will only be payable if the *trip* has been cancelled or interrupted as a result of one of the following covered risks.

1. *Sickness, injury*, death or quarantine of *you* or *your travelling companion*.
2. *Sickness, injury*, death or quarantine of *your immediate family* or *your travelling companion's immediate family*.
3. *Sickness, injury*, death or quarantine of *your immediate family* or *your travelling companion's immediate family* at *your* final destination.
4. *Sickness, injury*, death of *your* or *your travelling companion's*

business partner, employer or key employee, *caregiver*, or death of a friend not travelling with *you* on the *trip*.

5. *Sickness, injury*, death or quarantine of *your* host at *your* final destination.

6. *Sickness* or *injury* which is expected to prevent *you* or *your travelling companion* from participating in a sporting event when the purpose of *your* or *your travelling companion's trip* was to participate in that sporting event.

7. *You* or *your travelling companion's* inability due to medical reasons to receive an injection or medication that is suddenly required for entry into a country, region or city originally indicated in *your* itinerary, provided that this requirement was not mandatory prior to the date the *trip* is booked or prior to the date this Insurance is purchased, whichever occurs later.

8. The legal adoption of a child by *you* or *your travelling companion* when the actual date of that adoption is scheduled to take place during *your trip*.

9. *Your, your spouse* or *your travelling companion's* job transfer, which results in the relocation of *your* or *your travelling companion's* principal residence.

10. *You* or *your travelling companion* being subpoenaed, after the *trip* is booked, or after the date this Insurance is purchased, whichever occurs later, for jury duty, as a witness, or required to appear at a court proceeding during the period of travel (excluding law enforcement officers).

11. Involuntary loss of *your, your spouse's, your travelling companion's* or *your travelling companion's spouse's* permanent employment (excluding contract or self employment) if *you, your spouse, your travelling companion* or *your travelling companion's spouse* had been continuously employed with the same employer for at least six months prior to the date the *trip* is booked or prior to the date this Insurance is purchased, whichever occurs later.

12. *You* or *your travelling companion* being summoned to police, fire or military service (active or reserve).

13. A cancellation of a *business meeting* at *your* final destination beyond *your* or *your* employer's control or beyond *your travelling companion's* or *your travelling companion's* employer's control.
Only the *travel costs* related directly to the *business meeting* will be reimbursed.

14. The re-scheduling of *your* or *your travelling companion's* university or college classes or exams to a date during *your trip* due to unexpected circumstances beyond *your, your travelling companion's* control and the control of the university or college, provided that both the unexpected circumstances and re-scheduling occurs after the date the *trip* is booked or after the date this Insurance is purchased, whichever occurs later.

15. A formal written travel advisory and/or travel warning issued by the Department of Foreign Affairs and International Trade Canada (DFAIT) or Public Health Canada (PHC), recommending that, on the *contracted* dates, *you* avoid all or non-essential travel to the *contracted* destinations, provided such travel advisory/warning was issued after the date the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, and is still in effect on *your* scheduled *departure date*.

16. An accident on the way to the *departure point* involving a private passenger automobile in which *you* are a passenger or driver; or a *common carrier* in which *you* are a passenger (police report required).

17. A natural disaster, which renders *your* or *your travelling companion's* principal residence uninhabitable or place of business inoperative.

18. An unforeseeable event completely independent of any intentional or negligent act that renders *your* or *your travelling companion's* principal residence uninhabitable or place of business inoperative.

19. Hijacking of which *you* are or *your travelling companion* is a victim.

20. The cancellation or delay of *your* or *your travelling companion's common carrier,* due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the total duration of the *trip*, when *you* choose not to continue with the *trip*.

21. The cancellation or delay of *your travelling companion's common carrier* due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the total duration of the *trip*, when *you* choose to continue with the *trip* as originally planned without *your travelling companion.*

22. A *schedule change* of the airline carrier that is providing transportation for a portion of the *trip*, causing *you* to miss a connection.

Applicable to Trip Cancellation only

Covered Risks

23. *You, your spouse's* or *your immediate family member's* pregnancy, or *your travelling companion's, your travelling companion's spouse's* or *your travelling companion's immediate family member's* pregnancy, being diagnosed after the date the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, if *you* or *your travelling companion's trip* is scheduled to take place in the nine weeks before or after and including the expected date of delivery.

24. Complications of *your, your spouse's* or *your immediate family member's* pregnancy, or *your travelling companion's*, *your travelling companion's spouse's* or *your travelling companion's immediate family member's* pregnancy, occurring within the first 31 weeks of pregnancy.

25. The non-issuance of *your* or *your travelling companion's* travel or student visa (not including an immigration or employment visa) for reasons beyond *your* or *your travelling companion's* control, provided *you* or *your travelling companion* were eligible to make such an application.

26. Delay in receiving *your* or *your travelling companion's* Canadian passport provided *you* or *your travelling companion* were eligible to make such an application and where receipt of the passport is delayed by Passport Canada for at least five weeks beyond the estimated processing time published by Passport Canada as of the date the *passport application* was received by Passport Canada. If the *trip* is booked or this Insurance is purchased after the *passport application* was received by Passport Canada, coverage is valid only when purchased within the number of days of the estimated processing time published by Passport Canada.

27. The cancellation or reschedule of a wedding, concert, theatre or sporting event beyond *your* control, when the primary reason for *your trip* is to attend this event. Supporting documentation, including tickets, is required to substantiate the claim.

Trip Cancellation before Departure

Benefits

Benefits, as outlined below, are payable if cancellation of *your trip* results in unexpected travel costs as a result of covered risks 1 to 27.
Sum insured payable up to the maximum limit as shown on the application/declaration.
The sum insured amount as shown on the application/declaration is an aggregate limit per Policy.

1. Reimbursement of non-refundable prepaid airfare and/or other prepaid *travel costs* that cannot be recovered from another source. Note: if *you* choose not to cancel *your trip*, reimbursement of the change fee charged by the transportation supplier when such an option is available to *you*.

2. Reimbursement of the additional single supplement commercial accommodation expense in the event a *travelling companion* cancels their *trip*.

Trip Interruption after Departure

Benefits

Benefits, as outlined below, are payable if interruption of *your trip* results in unexpected travel costs as a result of covered risks 1 to 22.

Sum insured payable up to the maximum limit as shown on the application/declaration.

The sum insured amount as shown on the application/declaration is an aggregate limit per Policy.

1. Reimbursement of either:
   a) *Your* non-refundable unused prepaid airfare costs; or,
   b) The change fee; or,
   c) The cost of a one-way economy airfare to the original *contracted departure point* to return earlier or later than the *contracted return date*; or,
   d) An airline seat upgrade when *medically necessary* to the original *contracted departure point* to return earlier or later than the *contracted return date*.

2. Reimbursement of *your* non-refundable unused prepaid *travel costs* excluding the cost of prepaid transportation back to *your* original *departure point*.

3. Reimbursement of *your* non-refundable unused prepaid airfare costs when the *trip* is interrupted after arrival at *your* travel destination, excluding reimbursement of the cost of unused prepaid transportation back to the original *contracted departure point*.

4. In the event that *your trip* is interrupted before the scheduled *return date* as a result of *hospitalization* (including home based palliative care) or death of a *family member* not travelling with *you*, or as a result of a natural disaster rendering *your* principal residence uninhabitable, the *company* will reimburse the cost of a round-trip economy airfare, to return *you* to the original *contracted departure point* and back to *your* original travel destination point provided the return to *your* original travel destination takes place within the period of coverage. This benefit is not applicable to Visitors to Canada purchasing this Insurance.

5. Reimbursement of a one-way economy airfare or transportation costs to catch-up to a tour as originally booked or a one-way economy airfare or transportation costs to *your* next travel destination if a portion was missed.

6. Reimbursement of the additional single supplement commercial accommodation expense in the event *your travelling companion* cancels or interrupts their *trip*.

Additional benefits—payable up to the amount listed per covered trip

7. Repatriation – In the event of *your* death during a *trip*, as result of an unexpected *sickness* or *injury,* the *company* will reimburse for:
   a) Preparation and return of *your* body, including the cost of a standard shipping container (excluding the cost of a burial coffin), to *your home province* or country of permanent residence, to a maximum of $12,000; or,
   b) Burial or cremation at the place of death (excluding the cost of a burial coffin or urn), in the event *your* body is not returned to *your home province* or country of permanent residence, to a maximum of $5,000.

8. Reimbursement for the cost of additional boarding fees for *your* accompanying domestic *pets* up to a maximum of $150 if *you* are unable to return on *your* scheduled *return date* due to *hospitalization* of *you*, *your travelling companion* or *your* accompanying *immediate family member* or in the event the delay of a *common carrier* prevents *you* from returning to *your* original *departure point*. The *company* will

reimburse the additional boarding charges incurred after the first 24 hours of *your* originally scheduled *return date*, but will not cover any veterinary fees.

9. Reimbursement of the reasonable out-of-pocket expenses up to the limit of $350 per day to a maximum of $3,000 for commercial accommodation, meals, internet, telephone and facsimile charges and taxi expenses.

Trip Disruption after Departure

Benefits, as outlined below, are payable if the disruption of *your trip* results in unexpected *travel costs*.

The sum insured amount as shown on the application/declaration is an aggregate limit per Policy.

Travel Delay

Sum insured payable up to the maximum limit as shown on the application/declaration.

1. In the event of the delay of a private automobile resulting from mechanical failure of that automobile, weather conditions, earthquakes, volcanic eruptions, a traffic accident, or an emergency police-directed road closure which causes *you* to miss a connection at any point during *your trip*; or results in the disruption of *your trip*, *you* will be reimbursed for:
   a) *Your* non-refundable unused prepaid airfare and/or other prepaid *travel costs* excluding the cost of prepaid unused transportation back to *your departure point*; or,
   b) Reasonable catch-up costs to rejoin a tour or a one-way economy airfare to *your* next travel destination; or,
   c) The change fee; or,
   d) The cost of a one-way economy airfare to the original *contracted departure point* to return earlier or later than the *contracted return date*.
2. In the event of the delay of a *common carrier* due to weather conditions, earthquakes or volcanic eruptions, mechanical failure of the *common carrier*, a traffic accident, or an emergency police-directed road closure which causes *you* to miss a connection at any point during *your trip*; or results in the disruption of *your trip*, *you* will be reimbursed for:
   a) *Your* non-refundable unused prepaid airfare and/or other prepaid *travel costs* excluding the cost of prepaid unused transportation back to *your departure point*; or,
   b) Reasonable catch-up costs to rejoin a tour or a one-way economy airfare to *your* next destination; or,
   c) The change fee; or,
   d) The cost of a one-way economy airfare to the original *contracted departure point* to return earlier or later than the *contracted return date*.
3. In the event of the delay of an airline carrier due to a *schedule change* which causes *you* to miss a connection at any point during *your trip*, *you* will be reimbursed for:
   a) The change fee; or
   b) The cost of a one-way economy airfare to *your* next destination.
4. In the event *you* or *your travelling companion* are detained by immigration or customs officials due to mistaken identity which caused *you* to miss a connection at any point during *your trip;* or results in the disruption of *your trip*, *you* will be reimbursed for:
   a) The non-refundable unused prepaid airfare and/or other prepaid *travel costs* excluding the cost of prepaid transportation back to *your departure point*; or,
   b) The change fee; or,
   c) The cost of a one-way economy airfare to the original *contracted departure point* to return earlier or later than the *contracted return date*.

   Supporting documentation is required to substantiate the claim.

Additional Travel Delay Benefits—payable up to the amount listed per covered trip as a result of Travel Delay 1 to 4.

Reimbursement of the reasonable out-of-pocket expenses up to the limit of $350 per day to a maximum of $3,000 for commercial accommodation, meals, internet, telephone and facsimile charges and taxi expenses.

Cruise Cancellation

If *your* cruise is cancelled due to insolvency, mechanical failure, grounding, quarantine of the cruise ship, or repositioning of the cruise ship due to weather conditions, earthquakes or volcanic eruptions; or if the cancellation or *schedule change* of a cruise by the cruise line occurs:

You will be reimbursed for:

a) Prior to *your* departure: *your* non-refundable prepaid airfare that is not part of *your* cruise up to a maximum limit of $1,000; or,

b) After *your* departure: if cancellation occurs prior to the departure of the cruise ship; the change fee charged by the airline carrier involved to return *you* to the original *contracted departure point*, if such option is available to *you* or the extra cost of a one-way economy airfare on a commercial flight via the most direct route to return to *your* original *contracted departure point* up to the maximum limit of $1,000, whichever is lesser.

Cruise Interruption

If *you* or *your travelling companion* are taken off the ship for medical reasons to the nearest medical facility equipped to provide the required treatment, the *company* will reimburse the reasonable out-of-pocket expenses up to the limit of $350 per day to a maximum of $3,000 for commercial accommodation, meals, internet, telephone and facsimile charges and taxi expenses while *you* or *your travelling companion* are *hospitalized*.

Tour Cancellation

If *your* tour is cancelled by the tour operator or if the *schedule change* of a tour by the tour operator occurs:

You will be reimbursed for:

a) Prior to *your* departure: *your* non-refundable prepaid airfare that is not part of *your* tour package up to a maximum limit of $1,000; or,

b) After *your* departure: if cancellation occurs prior to the departure of the tour; the change fee charged by the airline carrier involved to return *you* to the original *contracted departure point*, if such option is available to *you* or the extra cost of a one-way economy airfare on a commercial flight via the most direct route to return to *your original contracted departure point* up to the maximum limit of $1,000, whichever is lesser.

Conditions

In addition to the General Conditions shown on page 44, the following conditions apply:

1. When the reason for cancellation occurs prior to departure, *you* must:
   a) Contact the travel agent or airline on the day the reason for cancellation occurs or on the next business day; and,
   b) Advise *OneWorld Assist* within the same period. Claim payment will be limited to the cancellation penalties specified in the *trip* contracts which are in effect at the time the cause of cancellation occurs.
2. If *you* make a claim based on delay in receiving a passport, *you* must provide a receipt issued by Passport Canada showing the date Passport Canada received the *passport application*.
3. No claims will be considered unless the original unused transportation ticket(s) is/are provided to *OneWorld Assist*.
4. If *your trip* is cancelled because of *sickness* or *injury*, the patient must consult a *physician* on or before *your departure date* and time, and prior to the date and time of cancellation. If *your trip* is interrupted or delayed for *sickness* or *injury*, the patient must consult a *physician* on or before the date and time of interruption or delay. In either case *you* must provide a medical certificate completed by the *physician* that includes: a complete diagnosis, the date of onset of the condition, the dates and type of treatment, and the medical necessity of cancelling, delaying or interrupting *your trip*. **If a *physician* was not consulted as required or if *you* cannot provide the complete written certificate, *your* claim will be denied.** *Your* claim must also include original unused tickets, copies of substitute transportation tickets and travel agent or tour operator invoices (if applicable).
5. If *you* purchased a single trip policy and *your contracted* travel dates change, *you* must notify the *company* of *your* new travel dates. Failure to do so will result in denial of *your* claim.
6. When *travelling companions* are travelling together, the limit is five *insured* persons regardless of the number of Policies issued, unless authorized by *Travel Underwriters*. This does not apply to *family members* travelling together.
7. The benefits are only applicable if:
   a) *You* had left enough travel time to comply with the travel provider's recommended check-in time prior to departure;
   b) *Your trip*, whether booked online or through a travel agent, meet the minimum connection times approved by the applicable travel provider.
8. If *you* purchased a Multi Trip Trip Cancellation/Trip Interruption/Trip Disruption Policy, *your trip* must start and end within the Period of Coverage of this Policy, unless authorized by *Travel Underwriters*.

Exclusions

In addition to the General Exclusions, this Policy does not cover loss caused by or arising from:

1. A *trip* booked or for which Insurance is purchased after the diagnosis of a *terminal condition*.
2. A *trip* booked or for which Insurance is purchased after *you* or *your travelling companion* have been advised by a *physician* not to travel.
3. Cancellation or interruption caused by or related to a circumstance known to *you* or any person purchasing Insurance on *your* behalf prior to the date the *trip* is booked or prior to the date this Insurance is purchased, whichever occurs later, and which may eventually prevent or interrupt travel as booked.
4. A *sickness* claim occurring within 72 hours after the date this Insurance is purchased if the Policy was purchased more than 72 hours after the transportation and/or commercial accommodations are booked.
5. Travel to visit an ailing *family member* where the medical condition or death of that *family member* is the cause of cancellation or interruption of the *trip*.
6. An early or late return due to *sickness* or *injury*, unless ordered in writing by the attending *physician* or unless returning to *your home province* or country of permanent residence to seek immediate *medical treatment*.
7. Any *pre-existing condition* affecting *you*, *your travelling companion* or *immediate family member, caregiver*, friend, business partner, employer or key employee of any, unless the *pre-existing condition* was *stable*:

   <u>Applicable to Multi Trip</u>

   a) During the 60 days prior to the date *your trip* is booked when the Insurance is purchased prior to the booking date; or,
   b) During the 60 days prior to the date this Insurance is purchased when the Insurance is purchased after the date *your trip* is booked.

   <u>Applicable to Single Trip</u>

   During the 60 days prior to the date this Insurance is purchased.
8. The non-issuance of a travel visa due to late visa application.
9. Refundable tickets if, as a result of a *trip* cancellation, an airline refunds the amount paid for the purchase of a ticket by *you* and

does not charge *you* any cancellation penalties. This Insurance will not provide reimbursement for any amounts that are refundable by the airline.

10. Cancellation, interruption or disruption due to *sickness* or *injury* when a *physician* has not been consulted, or has not advised against travel on or before *your departure date* or date and time of interruption or delay.

11. *Terrorist activity.*

Refunds

Refunds are not available if a claim has been or will be submitted.

Applicable to Multi Trip

1. A full refund is available if *you* have not travelled, no cancellation penalties are applicable and the request for refund is received prior to the effective date of the Policy.
2. A refund less a cancellation fee is available, if *you* have not travelled, no cancellation penalties are applicable and the request for refund is received no later than 30 days after the effective date of the Policy.

Applicable to Single Trip

A refund less a cancellation fee is available only if:

1. The tour operator (airline etc.) cancels the *trip* and all penalties are waived; or,
2. *You* cancel the *trip* prior to the effective date of any cancellation penalties; or,
3. The tour operator changes the travel date and if *you* are unable to travel on the new dates, the tour operator waives all cancellation penalties.

RENTAL CAR PROTECTION MULTI TRIP & SINGLE TRIP

Eligibility

You are eligible for coverage if:

1. *You* are a *Canadian resident*; or,
2. *You* are a visitor to Canada purchasing this Insurance as follows:
   a) Prior to arriving in Canada, provided *your* trip is booked and Insurance is paid for in Canada; or,
   b) After arriving in Canada, for travel anywhere in the world provided the travel originates in Canada; and
3. *You* hold a valid driver's license.

Period of Coverage

Applicable to Multi Trip

This Policy begins at 12:01 AM on the effective date as shown on the application/declaration and continues in force for a period of one year from the effective date. Coverage commences on the date and time *you* take control of the rented or leased *automobile*.

Applicable to Single Trip

Coverage commences either when *you* take control of the rented or leased *automobile* or on the effective date of the Policy, whichever is later.

Applicable to Multi Trip and Single Trip

Coverage terminates at the earliest of:

1. The time the rental or leasing agency or company assumes control of the *automobile*; or,
2. The time the rental or lease agreement expires or is terminated; or,
3. The expiry date of the Policy.
   The effective and expiry dates are determined by the dates *you* established with:
   a) Travel agent at the time of purchase or rental; or,
   b) Leasing agency or company at the time of purchase, whichever applies.

Benefits

The *company* agrees to reimburse *you* up to a maximum of $50,000 per trip for *loss* due to *physical damage* or *loss* of a rented or leased *automobile* anywhere in the world while the *automobile* is in *your* care, custody or control or of those persons permitted to operate the *automobile* under the terms of the rental or lease agreement. This includes the reasonable general average costs of towing, salvage, fire department charges, custom duties and the reasonable loss of use of the rented or leased *automobile* for which *you* are responsible.

Coverage will be limited to the amount of *loss* which would have been waived had *you* purchased collision damage waiver from the *automobile* rental or leasing agency or company.

Conditions

1. No coverage is provided for any form of third party automobile liability or personal accident insurance benefits.
2. No coverage is provided if collision damage waiver is purchased from the rental agency or company.
3. No coverage is provided unless all terms and conditions of the rental or lease agreement or contract have been met and no restrictions are violated.
4. *Losses* in excess of $700 must be documented by a police report.
5. Such *automobile* is leased or rented from a duly authorized rental or leasing agency or company.

6. The *automobile* is not used for carrying passengers for compensation or hire or for commercial vehicle.

7. This Insurance is only available for the original leased or rented *automobile*. There shall be no coverage if a *loss* is incurred to any replacement *automobile*.

8. Such *automobile* is not operated in contravention of any law or regulation related to motor vehicles in the jurisdiction governing the rental or lease agreement.

Exclusions

In addition to the General Exclusions, the *company* will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

1. Operation of the *automobile* contrary to the terms of the rental or leasing contract that results in damage or damage-related expenses.
2. *Injury* to or for the death of any person under this Insurance.
3. Damage to the property of third persons other than damage to the rental *automobile* of the licensed *automobile* rental or leasing agency.
4. Expenses resulting from any kind of race or speed contest.
5. Any amount payable under any automobile insurance policy.
6. Any amount assumed, waived or paid by the rental or leasing agency or company or its insurer.
7. Contents of the rental or leased *automobile*.
8. The mechanical failure or breakdown of any part of the rented or leased *automobile*, rust, corrosion, wear and tear, gradual deterioration, inherent defect or freezing.
9. *Loss* or damage arising from the neglect or abuse of the leased or rented *automobile* by *you* or any persons listed in the rental or lease agreement.
10. Loss caused by theft from an unattended vehicle unless the vehicle was securely locked and displayed visible signs of forced entry.

Refunds

Applicable to Multi Trip and Single Trip

1. Refunds are not available if a claim has been or will be submitted.
2. When the request for refund is received PRIOR to the effective date of the Policy, a full refund is available.
3. When *you* have not taken control of the leased or rented *automobile* and the request is received AFTER the effective date of the Policy:

   a) A full refund is available within 10 days of the *application date*; or,

   b) A refund less a cancellation fee is available when the request for refund is received more than 10 days after the *application date* but no later than 30 days after the effective date and prior to the expiry date of the Policy.

   c) Refunds must be requested in writing.

Applicable to Single Trip Only

1. In the case of early return of the leased or rented *automobile*, partial refunds are only available if:

   a) *You* return to *your* ordinary place of residence and a minimum term of 30 days remains unused on the Policy.

   b) A satisfactory proof of return to *your* ordinary place of residence must be sent to BCAA Insurance Agency.

   c) All refund requests must be received by BCAA Insurance Agency no later than 30 days after *your* actual return date. Refunds will be calculated from the date of return. All refunds will be subject to a cancellation fee.

   d) Refunds must be requested in writing.

VISITORS TO CANADA EMERGENCY MEDICAL INSURANCE - SINGLE TRIP

Eligibility

You are eligible for coverage if:

1. *You* are:

   a) A foreign worker, or a visitor to Canada with valid legal status in Canada; or,

   b) An immigrant awaiting provincial or territorial government health care coverage; or,

   c) A returning Canadian not eligible for provincial or territorial government health care plan due to an extended leave.

2. *You* are in good health and know of no reason for which *you* may seek medical attention.
3. The expenses *you* incur result from an *acute*, sudden and unexpected *emergency*.
4. *You* are not travelling against a *physician's* advice; or,
5. *You* have not been diagnosed with a *terminal condition*.

Period of Coverage

Coverage commences on the effective date and time as shown on the application/declaration, subject to the *waiting period* requirements. The effective date must be on or after *your* arrival date in Canada.

Coverage terminates on the earliest of the following:

1. At 11:59 PM on the expiry date as shown on the application/declaration; or,
2. On the day *you* obtain immigrant status from the Government of Canada and become eligible for or insured under the government heath care plan of the province or territory in which *you* reside.

This Period of Coverage is also applicable to the 24-Hour Accident Insurance Additional Benefit as stated in this section.

Travel outside Canada: Travel worldwide during the period of coverage is valid as long as the majority of the period of coverage is spent in Canada. Visits to *your* country of permanent residence are permitted; *your* Policy will not terminate, however, expenses will not be covered while in *your* country of permanent residence.

Benefits

This Policy will provide coverage up to the sum insured as indicated on the application/declaration, per person, per period of coverage.

If *hospitalization* or *medical treatment* due to a medical *emergency* is required by *you* while travelling outside *your* country of permanent residence, the *company* will pay *you* or the *physician* or *hospital* of *your* choice directly, where possible for all eligible *hospital* and related medical expenses up to the sum insured. To qualify for reimbursement, the expenses must be *medically necessary* for the treatment of an *acute*, sudden and unexpected *sickness* or *accident*.

The following expenses will be reimbursed up to the maximum aggregate sum insured as shown on the application/declaration for which the appropriate premium has been paid.

1. Emergency Medical Treatment

   The *company* agrees to pay *you* or *your physician* and *hospital* directly in respect of the expenses set out below for *losses* incurred in excess of the amount of the *deductible* as shown on the application/declaration, per *insured* per covered claim.

   - Hospital Confinement and Treatment

     Emergency hospital confinement (limited to semi-private accommodation) and/or *emergency medical treatment* by a *physician* for the actual, usual and customary charges for reasonable and necessary *hospital* and medical expenses. This expense includes three *follow-up* visits (not including ongoing treatment), when the medical process in dealing with the *emergency* requires such *follow-up* visits. The *follow-up* visits must take place within 14 days of the initial *emergency*. In the case of *hospital* confinement, any coverage related to the *hospital* confinement, terminates upon release from *hospital,* other than three *follow-up* visits within 14 days of the *hospital* discharge.

   - Physician

     The services of a *physician*.

   - Ambulance Services

     The services of a licensed ambulance and paramedics from the scene of the *accident* or place of onset of the *sickness* to the nearest *hospital*. If an ambulance is medically required but is unavailable, the *company* will reimburse *you* for taxi expenses, taxi receipt required.

   - X-ray Examinations

     X-ray examinations and diagnostic laboratory procedures when performed at time of initial *emergency*.

   - Medicines and/or Drugs

     Medicines and/or drugs (excluding vitamins, minerals, dietary supplements and over the counter medicines) prescribed by the attending *physician* for a maximum period of 30 days (original pharmacy prescription receipts are required). While *you* are confined to *hospital* the *company* will reimburse the total cost of such medicines and/or drugs.

   - Rental of Essential Medical Appliances

     Rental of essential medical appliances including but not limited to wheelchairs, crutches and canes, but in no event will the rental amount payable exceed the total purchase price.

   - Private Duty Nursing

     Private duty nursing services, performed by a registered nurse (R.N.) other than a *family member*, when ordered in writing by the attending *physician* expressly in lieu of *hospitalization*.

2. Other Professional Medical Services

   Services of a licensed physiotherapist, chiropractor, chiropodist, osteopath, podiatrist, acupuncturist, naturopath, optometrist and holistic doctor for the relief of an *acute emergency* up to a maximum limit of $600 per practitioner.

3. Dental Services

   The services of a licensed dentist or dental surgeon for *emergency* dental treatment, including the cost of prescription drugs and x-rays, as follows:

   Dental expenses *you* incur while on *your* trip, up to a maximum limit of $4,000 for an *accidental* blow to the face requiring the repair or replacement of sound natural teeth or permanently attached artificial teeth. All treatment must be completed no later than 90 days after the treatment began.

   Dental expenses *you* incur while on *your* trip for any dental *emergencies* other than pain caused by an *accidental* blow to the face, up to a maximum limit of $600. All treatment must be completed no later than 90 days after the treatment began.

4. Hospital Allowance

   Up to $50 per day to a maximum of $500 is allowed to cover incidental *hospital* charges, which are billed by the *hospital*, such as TV rental and telephone charges.

5. Emergency Air Transportation

   This benefit is payable only when pre-approved and arranged by *OneWorld Assist.*

   a) Medical air evacuation to the nearest medical facility equipped to provide the required treatment, or for return to *your* country of permanent residence; or,

   b) The cost of stretcher fare or one-way economy airfare on a commercial flight via the most direct route to return to *your* country of permanent residence for immediate *medical treatment* as a result of an *emergency*, and if the attending *physician* providing treatment outside *your* country of permanent residence recommends it in writing. This benefit includes the cost of an airline seat upgrade when *medically necessary* if the attending *physician* providing treatment outside *your* country of permanent residence recommends it in writing, and

c) The cost of a return economy airfare on a commercial flight via the most direct route for a qualified medical attendant or travelling companion, to accompany *you* when an attendant is required by the airline or *medically necessary* if the attending *physician* providing treatment outside *your* country of permanent residence recommends it in writing. This benefit includes the cost of an airline seat upgrade for the medical attendant when *medically necessary* if the attending *physician* providing treatment outside *your* country of permanent residence recommends it in writing.

This benefit is limited to the maximum aggregate sum insured, which is indicated on the application/declaration and for which the appropriate premium has been paid.

6. Escort of Children/Grandchildren

This benefit is payable only when pre-approved and arranged by *OneWorld Assist*.

Up to an economy airfare to return back to the original departure point for accompanying *dependent children* or *dependent grandchildren* in the event *you* are returned to *your* country of permanent residence under the Emergency Air Transportation Benefit. The *company* will also pay for an escort to accompany the *dependent children* or *dependent grandchildren* when necessary.

7. Return of Travelling Companion

This benefit is payable only when pre-approved and arranged by *OneWorld Assist*.

If *you* are returned to *your* country of permanent residence under the Emergency Air Transportation Benefit or the Repatriation Benefit, the *company* will reimburse a one-way economy airfare for one travelling companion back to departure point.

8. Repatriation

In the event of *your* death during a trip, as a result of an *accident* or unexpected *sickness* covered under the Policy benefits, the *company* will reimburse for:

a) Preparation and return of *your* body, including the cost of a standard shipping container (excluding the cost of a burial coffin) to *your* country of permanent residence to a maximum of $10,000; or,

b) Burial or cremation at the place of death (excluding cost of a burial coffin or urn), in the event *your* body is not returned to *your* country of permanent residence, to a maximum of $4,000; and

c) Transportation costs of one *family member* to go to the place of *your* death to identify *your* body when it is necessary to be identified prior to the release of *your* body and up to a limit of $200 per day for meals and commercial accommodation. The *family member* identifying *your* body will also be covered as an insured under this Policy for the period of time required to identify *your* body.

9. Family Transportation

This benefit is payable only when pre-approved and arranged by *OneWorld Assist*.

If an attending *physician* considers it necessary, the *company* will reimburse one economy return airfare or ground transportation costs for one *family member* to be with *you* while *you* are in *hospital* if *you* are travelling alone, or for one additional *family member* other than *your* travelling companion if *you* are not travelling alone, and $150 per day for reasonable and necessary commercial accommodation, meals, telephone calls, internet charges, taxi or bus fare. The *family member* attending *your* bedside will also be covered as an *insured* under this Policy while *you* are *hospitalized*.

10. Out of Pocket Expenses

The *company* will reimburse *you* up to $500 per day to a maximum of $5,000, for reasonable and necessary commercial accommodation, meals, telephone calls, internet charges, taxi, bus fare or rental car in lieu, parking charges and child care costs for *your insured* dependants up to the age of 18 years (excluding child care provided by a *family member*) in the event:

a) *You* or *your* travelling companion are confined to hospital on the date *you* are scheduled to return to *your* country of permanent residence; or,

b) *You* or *your* travelling companion are transferred to a different *hospital* in another city for *emergency medical treatment*.

Benefits are payable only if these expenses have been incurred by *you*.

11. Additional Benefit

24-Hour Accident Insurance: Maximum sum insured - $25,000. Refer to section TravelGold® Accident Insurance for details.

This benefit is not applicable if *you* have purchased a Standard Holiday Package, a Deluxe Holiday Package or a TravelGold Accident Optional Coverage for the same covered trip.

Automatic Extensions to Coverage

This Policy, after termination of any one period of coverage, will be automatically extended:

1. For 72 hours in the event *your common carrier* is delayed due to circumstances beyond *your* control, preventing *you* from returning to *your* country of permanent residence.
2. If *you* are *hospitalized* during the term of this Policy, for the period of *hospital* confinement plus five days after release for *you* to travel home to *your* country of permanent residence; or,
3. For five days for *you* to travel home if a *sickness* or *injury* renders *you* unable to travel on *your* scheduled return date but *you* are not *hospitalized*, provided written documentation is provided by the attending *physician* to substantiate *your* inability to travel home as originally scheduled.
4. For 72 hours when the *vehicle you* are travelling in is involved in an accident or mechanical breakdown, providing written documentation is provided to *OneWorld Assist* substantiating the reason for delay.

Exclusions

In addition to the General Exclusions, the *company* will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

1. A medical condition which existed prior to the effective date of the Policy or any condition wholly or partly, directly or indirectly, related thereto.
2. A trip that is undertaken against a *physician's* advice.
3. A trip that is undertaken after the diagnosis of a *terminal condition*.
4. A medical condition for which symptoms were present or *medical treatment* was received during a temporary visit to *your* country of permanent residence during the period of coverage or any condition wholly or partly, directly or indirectly, related thereto.
5. Any *loss* incurred as a result of *sickness* that originated or was symptomatic during the *waiting period*.
6. Conditions or any related conditions for which, prior to arrival date in Canada, testing or investigative consultation took place, was scheduled to take place or was recommended (not including routine check-up or routine monitoring for a medical condition), and for which results had not yet been received at the time of departure from country of permanent residence. This includes tests that were recommended or scheduled prior to departure but had not yet taken place at the time of departure.
7. Tests and investigative consultation except when performed at the time of initial *emergency sickness* or *injury*.
8. Any *medical treatment* which is a continuation of or subsequent to an *emergency sickness* or *injury* during the same covered trip, including its *recurrence* or any complications related directly or indirectly, unless *you* are declared by an attending *physician* medically unfit to return to *your* country of permanent residence.
9. Loss, theft or breakage of contact lenses, prescription glasses, hearing aids, prosthetic devices or dentures.
10. *Medical treatment* and expenses incurred while in *your* country of permanent residence. This exclusion does not apply to a returning Canadian.

Deductible

The *company* will reimburse eligible medical expenses for *losses* incurred in excess of the amount of the *deductible* as shown on the application/declaration, per *insured* per covered condition or event. This *deductible* applies to the portion of eligible expenses listed in section benefits, under Benefit number 1 Emergency Medical Treatment.

Refunds

1. Refunds are not available if a claim has been or will be submitted.
2. When no travel has taken place and the request for refund is received PRIOR to the effective date of the Policy, a full refund is available.
3. When no travel has taken place and the request for refund is received AFTER the effective date of the Policy:
   a) A full refund is available within 10 days of the *application date*; or,
   b) A refund less a cancellation fee is available when the request for refund is received more than 10 days after the *application date* but no later than 30 days after the effective date and prior to the expiry date of the Policy.
   c) Refunds must be requested in writing.
4. A partial refund is available if:
   a) *You* return to *your* country of permanent residence and a minimum term of 30 days remains unused on the Policy; or,
   b) *You* become eligible and/or covered under a provincial or territorial government health care plan during the period of coverage.
   c) A request for refund, including proof of return to country of permanent residence or proof of the date *you* became eligible and/or covered under a provincial or territorial government health care plan, must be sent to BCAA Insurance Agency. Refunds will be calculated from the date *you* return to *your* country of permanent residence or the date *you* become eligible and/or covered under a provincial or territorial government health care plan.
   d) Refunds must be requested in writing.

   All refund requests must be received by BCAA Insurance Agency no later than 30 days from the date *you* became eligible and/or covered under a provincial or territorial government health care plan. All refunds will be subject to a cancellation fee.

OPTIONAL COVERAGES

The Optional Coverages listed in this section may only be purchased in conjunction with the BCAA Travel Insurance coverage as described in this Policy. The Optional Coverages are also subject to the General Exclusions, General Conditions and Definitions of this Policy.

TRIP CANCELLATION/TRIP INTERRUPTION/ TRIP DISRUPTION INSURANCE

This optional coverage can be purchased as an endorsement to an Emergency Medical Insurance, a Rental Car Protection or a Visitors to Canada Emergency Medical Insurance base plan.

Coverage will be subject to the terms and conditions of the base plan it is purchased with.

BAGGAGE INSURANCE

Maximum Sum Insured per person, per trip—$1,500
Maximum Sum Insured per family, per trip—$3,000

Period of Coverage

Coverage commences on the date and time *you* leave for *your* trip. Coverage terminates on the earliest of the following:

1. At 11:59 PM on the expiry date;
2. On the date and time *you* return to *your* ordinary place of residence, except as outlined below:

a) If *you* are also covered under the Trip Cancellation/Trip Interruption/Trip Disruption Insurance and *your* trip is interrupted before the scheduled return date as a result of *hospitalization* or death of a *family member* not travelling with *you*, or as a result of a natural disaster rendering *your* principal residence uninhabitable and then *you* resumed *your* trip. In this case, *your* Policy will not terminate, however *you* will not be covered while in *your* ordinary place of residence. There will be no refund for the number of days *you* spend in *your* ordinary place of residence.

b) If *you* are also covered under the Emergency Medical Insurance and *you* are returned to *your home province* under the Emergency Air Transportation Benefit during the period of coverage, coverage will be suspended during *your* temporary return and will resume once *you* return to *your* trip destination under benefit number 15, Return to Your Destination. In this case, *your* Policy will not terminate, however *you* will not be covered while in *your home province*. There will be no refund for the number of days *you* spend in *your home province*.

Benefits

Baggage and Personal Effects

Lloyd's Underwriters agree to pay for the loss, damage, destruction or theft of personal effects owned by *you* while in transit, or while in any hotel or other building, en route anywhere in the world, on land or water or in the air.

Currency

Lloyd's Underwriters agree to pay for loss of currency through theft or robbery of personal currency (excluding unexplained disappearance; police report required), up to a limit of $100.

Baggage Delay

Lloyd's Underwriters agree to pay for personal necessities if *your* baggage is delayed beyond 12 hours while en route and before returning to the original departure point, up to a limit of $200.

Conditions

1. Notice of Loss—If the insured property is lost or damaged through perils insured against, *you* must notify *OneWorld Assist* within 30 days of return from journey and take all reasonable measures to protect, save and/or recover the property, and promptly notify either police, hotel proprietors, steamship lines, railroad or station authorities, airlines or any other carrier or bailee in whose custody the property was at the time of loss, damage or theft. This coverage is conditional upon *your* compliance with this clause.

2. Payment of Loss—Any claim hereunder for damage and/or destruction shall be paid immediately after presentation to *OneWorld Assist* of evidence substantiating such damage and/or destruction.

3. Valuation—*Lloyd's Underwriters* shall not reimburse beyond the actual cash value of the property at the time any loss or damage occurs.

4. Reduction in Amount of Insurance—Upon the occurrence of any loss covered hereunder, the amount of Insurance and the applicable limit is reduced by the amount of such loss.

5. This optional coverage can be purchased as an endorsement to an Emergency Medical Insurance, a Trip Cancellation/Trip Interruption/Trip Disruption Insurance, a Rental Car Protection or a Visitors to Canada Emergency Medical Insurance base plan. Coverage will be subject to the terms and conditions of the base plan it is purchased with.

Limitation

Coverage for risk of loss of or damage to *your* property for any single item is limited to not more than 50% of the sum insured per person per claim.

Exclusions

In addition to the General Exclusions, the company will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

1. Loss, damage, or theft of animals; self-propelled conveyances of any kind or their equipment; trailers, boats, motors, aircraft or other conveyances or their appurtenances; bicycles except while checked as baggage with a *common carrier*; household effects and furnishings; artificial teeth and limbs; hearing aids; eye glasses, contact lenses; money (except as provided for currency), securities, tickets and documents; personal entertainment devices including but not limited to portable DVD players, mp3 players including but not limited to iPods, personal computers, software, pagers or cellular phones; professional or occupational equipment or property; antiques and collectors items; property illegally acquired, kept or stored, or transported; works of art, jewellery, furs, cameras or camera equipment.

2. Loss or damage caused by wear and tear, deterioration, moths or vermin.

3. Expenses incurred if other insurance policies, plans or contracts cover the loss. If, however, the loss exceeds the limits of the other policies, plans or contracts and if this Insurance covers losses and periods not covered by those other policies, plans or contracts, this Insurance shall then apply in excess of all other valid insurance.

4. Any loss caused by or related to a circumstance known to *you* or to any person purchasing this Policy on *your* behalf prior to the date this Insurance is purchased.

TRAVELGOLD ACCIDENT INSURANCE

Air Flight/Common Carrier:
Maximum Sum Insured—$100,000 per person, per trip

24-Hour Accident:
Maximum Sum Insured—$25,000 per person, per trip

Period of Coverage

Coverage commences on the date and time *you* leave for *your* trip.

Coverage terminates on the earliest of the following:

1. At 11:59 PM on the expiry date;
2. On the date and time *you* return to *your* ordinary place of residence, except as outlined below:
   a) If *you* are also covered under the Trip Cancellation/Trip Interruption/Trip Disruption Insurance and *your* trip is interrupted before the scheduled return date as a result of *hospitalization* or death of a *family member* not travelling with *you*, or as a result of a natural disaster rendering *your* principal residence uninhabitable and then *you* resumed *your* trip. In this case, *your* Policy will not terminate, however *you* will not be covered while in *your* ordinary place of residence. There will be no refund for the number of days *you* spend in *your* ordinary place of residence.
   b) If *you* are also covered under the Emergency Medical Insurance and *you* are returned to *your home province* under the Emergency Air Transportation benefit during the period of coverage, coverage will be suspended during *your* temporary return and will resume once *you* return to *your* trip destination under benefit number 15, Return to Your Destination. In this case, *your* Policy will not terminate, however *you* will not be covered while in *your home province*. There will be no refund for the number of days *you* spend in *your home province.*

Covered Risks

Air Flight/Common Carrier

Death or dismemberment as a result of an *accident* sustained during the period of coverage while riding as a fare-paying passenger or while entering or leaving a lawfully operated licensed *common carrier*.

Coverage is also applicable to *insured* children under two years of age accompanied by a fare-paying passenger.

24-Hour Accident

Death or dismemberment as a result of an *accident* sustained during the period of coverage in any other situation not specifically mentioned under Air Flight/Common Carrier above.

Benefits

In the case of *your* accidental death or certain *losses* resulting from *accident*, the *company* will pay to or on behalf of *you, your* estate or other *beneficiary* the benefits as defined below, but in no event shall payment exceed the maximum sum insured under this section:

1. 100% of the maximum sum insured for *loss* of life, double dismemberment or *loss* of sight in both eyes.
2. 50% of the maximum sum insured for single dismemberment or *loss* of sight in one eye.

Benefits for loss of life, limb or sight are payable for *loss* which occurs within 90 days of the date of the *accident*.

Any claim for indemnity based on loss of life, dismemberment or *loss* of sight must be substantiated by a certificate from the attending *physician* at the place of the *accident* attesting to the injuries sustained.

Exclusions

In addition to the General Exclusions, this Policy does not provide payment or indemnity for expenses incurred directly or indirectly as a result of:

1. *Terrorist activity.*
2. A trip that is undertaken against a *physician's* advice.
3. A trip that is undertaken after the diagnosis of a *terminal condition*.

Limitation

The total aggregate limit is $10,000,000 for any one *accident* or event under this Policy and all policies issued by the *company*, which will be shared proportionately among all *policyholders*.

Conditions

This optional coverage can be purchased as an endorsement to an Emergency Medical Insurance, a Trip Cancellation/Trip Interruption/Trip Disruption Insurance, a Rental Car Protection or a Visitors to Canada Emergency Medical Insurance base plan.

Coverage will be subject to the terms and conditions of the base plan it is purchased with.

PRE-EXISTING CONDITION COVERAGE

Benefits

Maximum $200,000 per person, per trip

The *company* will reimburse *you* for eligible *hospital* and medical related expenses for *sickness* or *injury* incurred as a result of a *pre-existing condition* that was not *stable* and existed prior to the commencement date of a covered trip.

Exclusion

In addition to the General Exclusions, the *company* will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

Conditions and/or symptoms which were present or for which *medical treatment* or consultation was required or took place on the date of departure or at any time within the seven days prior to the date of departure, other than a *minor ailment. Pre-existing conditions* that do not meet the criteria set out above are not covered. Refer to the following definitions: *accident* and *injury, alteration, medical treatment, pre-existing condition, sickness, stable,* and *minor ailment.*

Conditions

This optional coverage can be purchased as an endorsement to an Emergency Medical Insurance base plan. Coverage is subject to the maximum benefit limits and to the terms and conditions specified in

section entitled Emergency Medical Insurance, not including exclusion number 1.

Coverage is also subject to the *deductible* as specified in the section entitled Emergency Medical Insurance.

PROFESSIONAL SPORTS

Benefits

The *company* will reimburse expenses incurred as a result of an *accident* or *sickness* while participating in, training or practising for any sport as a *professional athlete*.

Conditions

This optional coverage can be purchased as an endorsement to an Emergency Medical Insurance or a Visitors to Canada Emergency Medical Insurance base plan.

Coverage is subject to the terms and conditions specified in the section entitled Emergency Medical Insurance or Visitors to Canada Emergency Medical Insurance, whichever applies to *you*. General exclusion number 14 does not apply. Coverage is also subject to the *deductible* as specified in the sections entitled Emergency Medical Insurance or Visitors to Canada Emergency Medical Insurance.

PARTICIPATION IN SPEED CONTESTS

Benefits

The *company* will reimburse expenses incurred as a result of an *accident* or *sickness* while participating in *motorized speed contests*.

Conditions

This optional coverage can be purchased as an endorsement to an Emergency Medical Insurance or a Visitors to Canada Emergency Medical Insurance base plan. Coverage is subject to the terms and conditions specified in the section entitled Emergency Medical Insurance or Visitors to Canada Emergency Medical Insurance, whichever applies to *you*. General exclusion number 15 does not apply. Coverage is also subject to the *deductible* as specified in the sections entitled Emergency Medical Insurance or Visitors to Canada Emergency Medical Insurance.

ADDITIONAL AIR TRAVEL RELATED EXPENSES

Period of Coverage

Coverage commences on the date and time *you* leave for *your* trip. Coverage terminates on the earliest of the following:

1. At 11:59 PM on the expiry date;
2. On the date and time *you* return to *your* ordinary place of residence, except as outlined below:
   a) If *you* are also covered under the Trip Cancellation/Trip Interruption/Trip Disruption Insurance and *your* trip is interrupted before the scheduled return date as a result of *hospitalization* or death of a *family member* not travelling with *you*, or as a result of a natural disaster rendering *your* principal residence uninhabitable and then *you* resumed *your* trip. In this case, *your* Policy will not terminate, however *you* will not be covered while in *your* ordinary place of residence. There will be no refund for the number of days *you* spend in *your* ordinary place of residence.
   b) If *you* are also covered under the Emergency Medical Insurance and *you* are returned to *your home province* under the Emergency Air Transportation benefit during the period of coverage, coverage will be suspended during *your* temporary return and will resume once *you* return to *your* trip destination under benefit number 15, Return to Your Destination. In this case *your* Policy will not terminate, however *you* will not be covered while in *your home province*. There will be no refund for the number of days *you* spend in *your home province*.

Benefits

The *company* will reimburse *you* for the following additional expenses related to air travel:

Accommodation and Meals Expenses

The *company* will reimburse *you* for necessary and reasonable hotel, motel and restaurant expenses when *your* flight is delayed for more than four hours up to a maximum of $700 per person.

Additional Transport Expenses

The *company* will reimburse *you* for additional transport expenses incurred when *your* flight is delayed for more than four hours, up to a maximum of $200 per person.

Entertainment Expenses

The *company* will reimburse *you* for entertainment expenses incurred when *your* flight is delayed for more than four hours, up to a maximum of $200 per person.

Lost or Delayed Baggage Expenses

The *company* will reimburse *you* if *your* baggage is lost or delayed for more than six hours before returning to the original departure point while being conveyed by air, for the purchase of essential clothing and personal care items, up to a maximum of $700 per person. Replacement must be purchased during the same trip when the loss or delay occurred and prior to *your* return to *your home province* or *your* country of permanent residence.

Exclusion

In addition to the General Exclusions, this Policy does not provide payment or indemnity for expenses incurred directly or indirectly as a result of:

1. Any loss caused by or related to a circumstance known to *you* or to any person purchasing this Policy on *your* behalf prior to the date this Insurance is purchased.

Conditions

This optional coverage can be purchased as an endorsement to an Emergency Medical Insurance, a Trip Cancellation/Trip Interruption/Trip Disruption Insurance, or a Visitors to Canada Emergency Medical Insurance base plan.

Coverage will be subject to the terms and conditions of the base plan it is purchased with.

Coverage is not subject to the *deductible* as specified in the section entitled Emergency Medical Insurance or Visitors to Canada Emergency Medical Insurance.

RETURN OF DOMESTIC PETS

Benefits

If *you* are returned to *your home province* under the Emergency Air Transportation Benefit or the Repatriation Benefit, the *company* will reimburse for the cost of returning *your* accompanying domestic *pets* to *your home province* to a maximum of $500.

Conditions

This optional coverage can be purchased as an endorsement to an Emergency Medical Insurance Plan.

Coverage is subject to the terms and conditions specified in section entitled Emergency Medical Insurance.

Coverage is not subject to the *deductible* as specified in the section entitled Emergency Medical Insurance.

STANDARD HOLIDAY PACKAGE

This optional coverage can be purchased as an endorsement to an Emergency Medical Insurance, a Trip Cancellation/Trip Interruption/Trip Disruption Insurance, a Rental Car Protection or a Visitors to Canada Emergency Medical Insurance base plan. Coverage will be subject to the terms and conditions of the base plan it is purchased with.

This Insurance is subject to the benefits, terms, conditions, limitations and exclusions specified for each of the Optional Coverages listed below and to the General Conditions and General Exclusions and Definitions. Trip Cancellation starts on the *application date* of the Insurance. All other plans start on the effective date.

TravelGold Accident Insurance

Maximum Sum Insured for Air Flight/Common Carrier—$100,000 per person, per trip

Maximum Sum Insured for 24-Hour Accident—$25,000 per person, per trip

Baggage Insurance

Maximum Sum Insured—$1,500 per person, per trip

Maximum Sum Insured—$3,000 per family, per trip

Please refer to each section for more details.

DELUXE HOLIDAY PACKAGE

This optional coverage can be purchased as an endorsement to an Emergency Medical Insurance, a Rental Car Protection or a Visitors to Canada Emergency Medical Insurance base plan. Coverage will be subject to the terms and conditions of the base plan it is purchased with.

This Insurance is subject to the benefits, terms, conditions, limitations and exclusions specified for each of the Optional Coverages listed below and to the General Conditions and General Exclusions and Definitions. Trip Cancellation starts on the *application date* of the Insurance. All other plans start on the effective date.

Trip Cancellation/Trip Interruption/ Trip Disruption Insurance

Up to the limit of Insurance purchased

TravelGold Accident Insurance

Maximum Sum Insured for Air Flight/Common Carrier—$100,000 per person, per trip

Maximum Sum Insured for 24-Hour Accident—$25,000 per person, per trip

Baggage Insurance

Maximum Sum Insured—$1,500 per person, per trip

Maximum Sum Insured—$3,000 per family, per trip

Additional Air Travel Related Expenses

Up to the limit of each benefit as specified in the section

Please refer to each section for more details.

GENERAL EXCLUSIONS

In addition to the exclusions specified in each Insurance coverage, the *company* will not provide coverage, provide services, or pay claims for expenses incurred directly or indirectly as a result of:

1. *Elective (non-emergency) treatment* or *surgery*.
2. Any medical condition or recognized complication of a condition, where the purpose of *your* trip is to seek *medical treatment*, advice or services, and where the medical evidence indicates the *medical treatment*, advice or services received are related to that condition.
3. a) Routine pre-natal care;
   b) Voluntary termination of pregnancy or resulting complications;
   c) Childbirth, complications related to pregnancy or childbirth occurring within the nine weeks immediately before or after and including the expected date of delivery.

   This Insurance does not cover *medical treatment* incurred by a newborn child following the unexpected birth during *your* trip in the nine weeks immediately before or after and including the expected date of delivery.
4. *Your* suicide or attempt thereat, self-inflicted injury.
5. *Your* commission or attempted commission of any crime or offence.
6. Psychological disorders, *emotional* or *mental disorders*. Acute psychosis is not excluded unless drug or alcohol induced.
7. Emergency air transportation unless pre-approved and arranged by *OneWorld Assist*.
8. Treatment or services that contravene any provisions of any government health care plan of the province or territory in which *you* reside.
9. Ongoing care, rehabilitation or check-ups.
10. *Medical treatment*, services or supplies provided in a chronic care facility of a *hospital* or convalescent or nursing home, health spa, or rehabilitation centre.

11. Expenses incurred as a result of *your* failure to accept or follow a *physician's* advice, treatment or recommended treatment.
12. *Your* abuse of (prior to or during *your* trip), or intoxication due to alcohol, drugs or medication.
13. *Injury* or *sickness* while scuba diving unless *you* are certified by an internationally recognized and accepted program (including but not limited to NAUI, PADI).
14. *Injury* or *sickness* while participating in, training or practising for any sport as a *professional athlete*. If *you* have purchased the Optional Coverage Professional Sports, refer to that section heading.
15. *Injury* or *sickness* while participating in any *motorized speed contests*. If *you* have purchased the Optional Coverage Participation in Speed *Contests*, refer to that section heading.
16. A condition arising out of or resulting from Acquired Immune Deficiency Syndrome ("AIDS") or AIDS Related Complex ("ARC") if the condition first manifested itself prior to the effective date of coverage or if the condition arose out of Human Immunodeficiency Virus ("HIV") which had first been diagnosed or that manifested itself prior to the effective date.
17. a) War, civil war, riot, rebellion, insurrection, revolution, invasion, hostilities or warlike operations (whether war be declared or undeclared), civil commotion, overthrow of the legally constituted government, military or usurped power, explosions of war weapons, utilization of nuclear, chemical or biological weapons;

    b) Death or disablement in any way caused by or contributed by radioactive contamination; or,

    c) Any action taken in controlling, preventing or suppressing any, or all of a) or b) above,
18. Unless otherwise stated in this Policy (see General Condition, number 2), expenses incurred if other insurance policies, plans or contracts, including any private or provincial automobile insurance, cover the loss. If, however, the loss exceeds the limits of the other policies, plans or contracts and if this Insurance covers losses and periods not covered by those other policies, plans or contracts, this Insurance shall then apply in excess of all other valid insurance.
    This exclusion does not apply to TravelGold Accident Insurance.
19. Any amount which would be payable under the provincial or territorial government health care plan of *your home province*, if *you* are not insured under this plan.

GENERAL CONDITIONS

Provisions and Conditions

1. Qualification, Misrepresentation and Fraud

   a) The coverage under this Policy shall be void if *you* do not meet the eligibility requirements for the plan selected as set out in the application/declaration. The eligibility requirements are material to the risk for which Insurance is sought. In addition, the coverage under this Policy shall be void if, before or after any loss or claim, *you* or *your* representative conceal, misrepresent or fail to disclose any material fact or commit any fraud or false swearing pertaining to *you* or any claim.

   b) Health Questionnaire – Applicable to persons 60 and over - If *you* qualify for the coverage selected but fail to answer truthfully and accurately any question asked in the Health Questionnaire or at the time of application, any claim will be subject to an extra *deductible* of $5,000 in addition to any other applicable *deductible* amount, and no future coverage will be provided under this Policy unless *you* pay the additional premium reflecting true and accurate answers to those questions.

2. Subrogation

   The *company* will not subrogate against any extended benefit plans if the lifetime maximum limit for all in-country and out-of-country benefits under that plan is $100,000 or less. If the lifetime maximum limit is greater than $100,000, the *company* will subrogate but will not reduce the extended benefit plan below $100,000.

   If *you* acquire any right of action against any person, firm or organization for loss covered hereunder, *you* shall, if requested by the *company*, assign and transfer such claim or right of action to the *company* and will permit suit to be brought in *your* name under the direction and expense of the *company*. This right of subrogation is in addition to all other rights of subrogation existing under common law, equity or statute. *You* shall do nothing after a loss to prejudice the *company's* rights of subrogation. If *you* make any claim against a third party based on an event that led to any payment under this Policy, *you* will include the amount of that payment in the claim against the third party, and when the amount of that payment or portion thereof is recovered, that amount shall be held in trust for the sole benefit of the *company* and immediately remitted to the *company*.

3. Misstatement of Age – If *your* age has been misstated to the *company,* the coverage and/or premium may be adjusted in accordance with the correct age as of the date *you* applied for coverage to become effective. Any premium adjustment is payable upon receipt of a premium notice.
4. Due Diligence –*You* must act at all times so as to minimize the costs to the *company*.
5. Currency – Any dollar amount expressed in this Policy is deemed to be in Canadian currency.
6. Duplication of Coverage – If *you* are insured under more than one Policy administered by *Travel Underwriters* and the policies are in effect at the time of loss, the total amount paid to *you* cannot exceed *your* total expenses. Benefits are paid under the one policy with the greatest benefit limit.
7. The date and time of termination of coverage is based on the time zone of the province the Policy was purchased in.
8. The availability, quality, results or effects of any *medical treatment*, assistance, *hospitalization*, transportation or *your* failure to obtain any of the above, is not the responsibility of either the *company* or *Travel Underwriters*, *OneWorld Assist* or any company or agency providing services on their behalves.
9. The *company* reserves the right to accept or to decline any person as an *insured*.
10. In the case of duplicate benefits in this Policy, claims are payable for one benefit only.

11. *OneWorld Assist* has been appointed by the *company* to be the sole provider of all assistance and claims processing services.

12. In the event of *medical treatment* or other circumstances that have led or may lead to a claim under this Policy, *you* authorize any *hospital*, *physician* or other person or organization that has records or knowledge of *your* health, medical history or other information relevant to the claim to provide that information to the *company* or *OneWorld Assist* and authorize the *company* and *OneWorld Assist* to use and disclose that information for the purpose of determining whether any claim that may be made is covered by this Policy or by another plan or policy.

13. If requested by the *company* or *Travel Underwriters* or *OneWorld Assist* *you* must consent to and furnish the release of *your* medical records for the relevant period prior to the effective date and/or during the term of the Insurance required in order to determine if the claim is payable. Failure to produce these records will invalidate *your* claim.

14. In the event of a claim, upon request, *you* will establish the date of departure and initially planned date of return of the trip.

15. *You* shall be responsible for the verification of any *hospital* and medical expenses incurred and shall upon request obtain and provide to *OneWorld Assist* itemized accounts of all *hospital* and medical services which have been provided to *you*.

16. When expenses are reimbursable hereunder, the eligible medical expenses shall be paid by the *company* within 30 days after *OneWorld Assist* has received satisfactory proof of claim.

17. The *company* shall not reimburse any expense incurred after a period of 365 days has elapsed following the date on which the loss first occurred or the relevant *emergency* first occurred.

18. The *company, Travel Underwriters* and *OneWorld Assist* shall comply with all applicable privacy legislation and regulations.

19. If any of the terms or conditions of this Policy are in conflict with the statutes of the province or territory in which this Policy is issued, the terms and conditions are hereby amended to conform to such statutes.

20. In the event of complaints or unresolved disputes respecting any claim or portion thereof, the following should be contacted: Travel Underwriters, 11th Floor – 6081 No. 3 Road, Richmond, BC Canada, V6Y 2B2.

21. The law of the province or territory of Canada in which *you* ordinarily reside, or in which *you* are staying while a visitor to Canada, will govern this Policy, including all issues of its interpretation and performance. Any legal action or other proceeding related to or connected with this Policy that is commenced by *you* or anyone claiming on *your* behalf or by an assignee of benefits under this Policy must take place in the courts of the province or territory of Canada in which *you* ordinarily reside or in which *you* purchased this Policy, and no other court has jurisdiction to hear or determine any such action or proceeding.

STATUTORY CONDITIONS

The contract
The application, this policy, any document attached to this policy when issued and any amendment to the contract agreed on 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 is deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing signed by the insurer.

Copy of application
The insurer must, upon request, furnish to insured or to a claimant under the contract a copy of the application.

Material facts
No statement made by the insured or a person insured at the time of application for the contract may be used in defence of a claim under or to avoid the 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
Notice of a claim shall be given in accordance with the claims procedures clause included in this policy as soon as practical but in no case later than 30 days from the date a claim arises under this policy. You must also within 90 days from the date the claim arises under this policy furnish such proof and additional information as is reasonably possible and if required by the company, furnish a certificate from a physician detailing the cause or nature of the sickness or injury for which the claim has been instituted.

Failure to give notice or proof
Failure to give notice of claim or furnish proof of claim within the time required by this 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 after the date of the accident or the date a claim arises under the contract on account of sickness or disability, and it is shown that it was not reasonably possible to give the notice or furnish the proof in the time required by this condition, or (b) in the case of death of the person insured, if a declaration of presumption of death is necessary, the notice or proof is given or furnished no later than one year from the date a court makes the declaration.

Insurer to furnish forms for proof of claim
The insurer must furnish forms for proof of claim within 15 days after receiving notice of claim, but if the claimant has not received the forms within that time the claimant may submit his or her proof of claim in the form of a written statement of the cause or nature of the accident, sickness or disability giving rise to the claim and of the extent of the loss.

Rights of examination
As a condition precedent to recovery of insurance money under the contract,

a) the claimant must give the insurer an opportunity to examine the person of the person insured when and as often as it reasonably requires while a claim is pending, and

b) in the case of death of the person insured, the insurer may require an autopsy, subject to any law of the applicable jurisdiction relating to autopsies.

When moneys payable
All money payable under this contract shall be paid by the insurer within sixty days after it has received proof of claim.

Limitation of actions
An action or proceeding against the *company* for the recovery of insurance money under this Policy must be commenced not later than one year* after the date of the occurrence giving rise to the claim for insurance.
*Two years in Ontario, Saskatchewan, Alberta, British Columbia, Nunavut and the Northwest and Yukon Territories, three years in Quebec.

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*.

SUBSCRIPTION POLICY

Applicable to all Sections of this Policy Excluding Baggage

IN CONSIDERATION OF THE INSURED having paid or agreed to pay each of the INSURERS the required premium, hereinafter called "THE INSURERS".

THE INSURERS SEVERALLY AND NOT JOINTLY agree, each for the Sum(s) Insured or Percentage(s) and for the Coverage(s) Insured set against its name, and subject always to the terms and conditions of the Policy, that if a loss occurs for which insurance is provided by this Policy at any time while it is in force, they will indemnify the INSURED against the loss so caused; the liability of each insurer individually for such loss being limited to that proportion of the loss payable according to the terms and conditions of this Policy which the Sum Insured or the amount corresponding to the Percentage set against it bears to the total of the sums insured or of the amounts corresponding to the percentages of the sums insured respectively set out against the coverage concerned on the Policy Declaration.

Wherever in this Policy, or in any endorsement attached hereto, reference is made to "The Company", "The Insurer", "This Company", "we", "us", or "our", reference shall be deemed to be made to each of the Insurers severally.

This Policy is made and accepted subject to the foregoing provisions, and to the other provisions, stipulations and conditions contained herein, which are hereby specially referred to and made part of this Policy, as well as such other provisions, agreements or conditions as may be endorsed hereon or added hereto.

SEVERAL LIABILITY CLAUSE

PLEASE NOTE – This notice contains important information.
PLEASE READ CAREFULLY

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

Where LLOYD'S UNDERWRITERS are subscribing insurers to the Policy, the following applies to them:

IDENTIFICATION OF INSURER/ ACTION AGAINST INSURER

This insurance has been entered into accordance with the authorization granted to North American Air Travel Insurance Agents Ltd. (The Coverholder) by the Underwriting Members of the Syndicates whose definitive numbers and proportions are detailed herein and referred to as "the Underwriters". The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Lloyd's Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters, whose address for such service is 1155, rue Metcalfe, Suite 2220, Montreal, Quebec H3B 2V6.

NOTICE

Any notice to the Underwriters may be validly given to North American Air Travel Insurance Agents Ltd. d.b.a. Travel Underwriters (The Coverholder).

Complaints or unresolved disputes under all Sections other than Baggage should be referred to the lead insurer IAP at 2165 West Broadway, P.O. Box 5900, Vancouver B.C. V6B 5H6

For complaints and unresolved disputes regarding Baggage Insurance, refer to the Lloyd's Underwriters' Policyholders' Complaint Protocol section below.

THE INSURERS	Coverage(s) Insured	Percentage(s)
Industrial Alliance Pacific Insurance and Financial Services Inc.	All Sections of this Wording Excluding Baggage	90%
Lloyd's Underwriters per agreement number specified in the Policy Declaration	All Sections of this Wording Excluding Baggage	10%

BAGGAGE SECTION ONLY

THIS SECTION IS WRITTEN 100% BY LLOYD'S UNDERWRITERS
IDENTIFICATION OF INSURER/ACTION AGAINST INSURER

This insurance has been effected in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions can be ascertained by the reference to the Agreement Number specified in the Declaration Page (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Lloyd's Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may be validly made upon the Attorney In Fact in Canada for Lloyd's Underwriters, whose address for such service is 1155 rue Metcalfe, Suite 2220, Montreal, Quebec H3B 2V6.

Should a policyholder wish to file a complaint relative to a policy with Lloyd's Underwriters effected through you, the policyholder must be provided with the following Lloyd's Underwriters' Complaint Protocol:

LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL

If you have a complaint with any aspect of your policy with Lloyd's Underwriters: **You may contact** the broker/agent who arranged your policy for you. Should you be dissatisfied with the outcome of your broker's resolution, please submit your written complaint to:

Lloyd's Canada Inc.
1155 rue Metcalfe, Suite 2220
Montreal, Quebec H3B 2V6

Tel: 1-877-4LLOYDS
Fax: (514) 861-0470
E-mail: lineage@lloyds.ca

Your written complaint will be forwarded to Lloyd's Policyholder and Market Assistance Department in London which ensures that Lloyd's Underwriters and their representatives deal with claims and complaints in an acceptable manner. It acts as an impartial mediator. When undertaking a review this Department takes account of general legal principles, good insurance practice, and whether all events surrounding a given case have been considered fairly.

If you are dissatisfied with Lloyd's Policyholder and Market Assistance Department's final letter from London, you may ask the General Insurance OmbudService (GIO) to arrange for mediation. Mediation is not available until Lloyd's has issued its final letter of position on your complaint. The GIO assists in the resolution of conflicts between insurance customers and their insurance companies. GIO works with only those companies offering home, automobile or business insurance.

OR

You may contact the General Insurance OmbudService (GIO) who will contact Lloyd's on your behalf. However, you must first have tried to resolve your problem with your insurance company.

The GIO can be reached across Canada at its national toll-free number: 1-877-225-0446

For more information or to submit the facts of your insurance-related dispute, please visit the GIO website.

GIO - Alberta can be contacted where a policyholder is not satisfied with the basis on which a premium for basic coverage for a private passenger vehicle was determined, or considers that an insurer, directly or indirectly, has taken an adverse contractual action with respect to insurance for basic coverage.

In Québec, you may also avail yourself of the services of Autorité des marchés financiers (l'Autorité). Should you be dissatisfied with Lloyd's Policyholder and Market Assistance Department's final letter from London, you may request Lloyd's Canada Inc. to send your complaint to l'Autorité who will study your file and may recommend mediation, if it deems this action appropriate and if both parties agree to it. L'Autorité can be reached at:

Autorité des marchés financiers (l'Autorité)

Québec City (418) 525-0311
Montréal (514) 395-0311
Toll-free: 1-866-526-0311

E-mail: Renseignements-consommateur@lautorite.qc.ca

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' insurance business in Canada.

In witness whereof this Policy has been signed as authorized by the insurers listed in the definition of *company*.

K. Starko, Executive Director

NOTICE CONCERNING PERSONAL INFORMATION

By purchasing insurance from certain Underwriters at Lloyd's, London ("Lloyd's"), a customer provides Lloyd's with his or her consent to the collection, use and disclosure of personal information, including that previously collected, for the following purposes:

- the communication with Lloyd's policyholders
- the underwriting of policies
- the evaluation of claims
- the detection and prevention of fraud
- the analysis of business results
- purposes required or authorised by law

For the purposes identified, personal information may be disclosed to Lloyd's related or affiliated organisations or companies, their agents/mandataires, and to certain non-related or unaffiliated organisations or companies, including service providers. These entities may be located outside Canada therefore a customer's information may be processed in a foreign jurisdiction (the United Kingdom and the European Union) and their information may be accessible to law enforcement and national security authorities of that jurisdiction.

To obtain written information about Lloyd's policies and practices in respect of service providers located outside Canada, please contact the Ombudsman at lineage@lloyds.ca who will also answer customer's questions about the collection, use, disclosure or storage of their personal information by such Lloyd's service providers.

Further information about Lloyd's personal information protection policy may be obtained from the customer's broker or by contacting Lloyd's on: 514 861 8361, 1 877 455 6937, or through info@lloyds.ca

LLOYD'S UNDERWRITERS CODE OF CONSUMER RIGHTS & RESPONSIBILITIES

Lloyd's Underwriters are committed to safeguarding your rights when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your underwriters and the insurance laws of your province/territory. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to the underwriters with whom insurance is being negotiated. Your policy outlines other important responsibilities. Underwriters and intermediaries acting on your behalf, and governments also have important roles to play in ensuring that your rights are protected.

Right **to Be Informed**

In dealing with Lloyd's Underwriters, you will be represented by an intermediary, such as a broker acting as your agent, and they may deal with other intermediaries. From the intermediary with whom you deal, you can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how premiums are calculated based on relevant facts.

A policy issued by Lloyd's Underwriters will expire on the day specified in the policy. If you wish to renew the policy, the intermediary with whom you deal will have to approach the Underwriters participating in it, often through another intermediary. If Lloyd's Underwriters are given the information they require to determine renewal terms for the policy at least 45 days prior to its expiry, under normal circumstances, they will advise the intermediary who approaches them of any changes to the policy terms at least 30 days prior to the expiration of the policy. Terms may subsequently change if there is a change in material facts prior to the expiration date.

Intermediaries may receive payments from Lloyd's Underwriters in a variety of ways, which may include the payment of commissions. Lloyd's strongly supports the disclosure and transparency of these commission arrangements. You have the right to ask the intermediary with whom you deal for details of how and by whom the intermediary is being paid.

Lloyd's Underwriters accept business as members of syndicates each of which is managed by a 'managing agent'. Lloyd's has risk management procedures in place in respect of the relationship between Lloyd's managing agents and any related companies that act as intermediaries. This is to ensure that the managing agent makes proper disclosures of any such arrangements. A policyholder may ask the intermediary whom he is dealing to disclose if it is a related company to a Lloyd's managing agent. Depending on the jurisdiction, disclosure may be required in writing.

Responsibility **to Ask Questions and Share Information**

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through brochures and websites, as well as through one-on-one meetings with the intermediary with whom you deal. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your underwriters of any change in your circumstances through the intermediary with whom you deal. The Underwriters with whom renewal is being negotiated must be given information required to determine renewal terms of your policy, via the intermediary whom you are dealing with, at least 45 days prior to the expiration of the policy.

Right **to Complaint Resolution**

Lloyd's Underwriters are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access the Lloyd's complaint resolution process for Canada. The intermediary with whom you deal can provide you with information about how you can ensure that your complaint is heard and promptly handled. Disputes involving claims settlement matters may be handled by the independent General Insurance OmbudService *www.gio-scad.org* where your complaint may be referred to an independent mediator or Senior Adjudicative Officer.

Responsibility **to Resolve Disputes**

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

Right **to Professional Service**

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

Right **to Privacy**

Because it is important for you to disclose any and all information required by underwriters with whom insurance is being negotiated on your behalf to provide the insurance coverage that best suits you, you have the right to know from the intermediary with whom you deal the purposes for which Lloyd's Underwriters will use your personal information. This information will not be disclosed to anyone except as permitted by law. You should know that Lloyd's Underwriters are subject to Canada's privacy laws with respect to their business in Canada.

AUTHORIZED EXTENSIONS TO PERIOD OF COVERAGE

You can extend *your* period of coverage before *your* Policy expires by calling *your* agent or *Travel Underwriters* during general business hours. Please refer to Contact Information on page 6.

A service fee may be charged in addition to the premium for the additional number of days required.

You must meet the following conditions:

Applicable to all coverages

1. *You* have not submitted a claim and have no intent to submit a claim.
2. *Your* period of coverage has not already expired.
3. Extensions are not available if total trip length exceeds two years from the effective date of the original Policy. (This is not applicable to Visitors to Canada Emergency Medical Insurance)

Applicable to Emergency Medical Insurance and Visitors to Canada Emergency Medical Insurance

4. *You* have not seen a *physician* or other registered medical practitioner since *your* departure date or the effective date of *your* Policy.
5. *You* are in good health and *you* do not know of any reason to seek medical attention.

If these conditions haven't been met, an extension may be authorized at the discretion of *Travel Underwriters*. If an extension has been authorized, there would be no coverage for subsequent claims related directly or indirectly to the condition(s) or symptom(s) for which a claim has been or will be submitted or for which *medical treatment* was received or required prior to the effective date of the extension.

AUTOMATIC ANNUAL RENEWAL OPTION

This option is only available for persons 58 years and under.

If *you* choose the monthly payment option, *your* Policy will automatically renew on *your* annual Policy *renewal date* provided valid banking information is on file and the premium is accepted. A Policy will be issued to *you* for one year. Before the *renewal date* of the Policy, *you* will be notified of the details pertaining to *your* new Annual Policy. If *you* do not wish to have a new annual plan automatically issued, please contact 310-2345 (seven-digit toll-free).

DEFINITIONS

Accident, accidental and injury means physical injury to *you* caused by violent external and accidental means requiring *emergency medical treatment*. The accident or injury must have occurred after coverage commenced.

Acute means the initial or *emergency* short course (not chronic) treatment phase of a sudden and unexpected *sickness* or *injury*.

Alteration means the medication usage, dosage or type has been increased, decreased or stopped and/or a new medication has been prescribed. Alteration does not include:

a) Changes in brand due solely to the availability of *your* usual brand or due to a change from a brand name medication to an equivalent generic brand medication of the same usage or dosage; and

b) The routine adjustment of the dosage within prescribed parameters to ensure correct blood levels are maintained when *you* are taking insulin or oral diabetes medication or blood thinner medication such as Coumadin/Warfarin and *your* blood levels must be checked regularly and *your* condition remains unchanged; and

c) The usage changes due to the combination of several medications into one and *your* condition remains unchanged.

Application date means the date when premium for this Insurance is paid.

Automobile means a vehicle of the private passenger or station wagon type but excluding: trucks (except pick-up trucks with no attachments); off-road vehicles; motorcycles, motorbikes or motor scooters; recreational vehicles; vans (except passenger vans); campers or trailers; antique cars which are cars over 20 years old or have not been manufactured for 10 years or more.

Beneficiary means estate unless otherwise requested in writing.

Business meeting means a meeting that was pre-arranged prior to the date the *trip* is booked or the date this Insurance was purchased, whichever occurs later, between companies with unrelated ownership that pertains to *your* full-time occupation, or profession, and was the primary purpose of *your trip*. Conferences, seminars, courses and legal proceedings are not considered to be a business meeting.

Canadian resident means a person who is eligible for or has a provincial or territorial government health care plan in place and:

a) Is a Canadian citizen with a primary permanent residence in Canada; or,

b) Has landed immigrant status in Canada and a primary permanent residence in Canada; or,

c) Has a permit to study or work in Canada.

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

Common carrier means a boat, airplane, bus, taxi, train or other similar vehicle that is licensed, intended and used primarily to transport passengers for hire.

Company means Industrial Alliance Pacific Insurance and Financial Services Inc. and certain *Lloyd's Underwriters*, severally and not jointly.

Contracted means specified in the travel documents for the insured *trip* with respect to any destination, date and time/place of arrival or departure.

Deductible means the portion of eligible expenses *you* must pay from *your* own pocket when an eligible claim occurs. For all medical insurance plans (except visitors to Canada plan), the deductible applies to the expenses remaining after payment by *your* government health care plan. The deductible applies per *insured*, per covered claim.

Departure date means the date on which *you* are scheduled to depart on *your trip* or the date of *your* actual departure as shown on *your* application/declaration.

Departure point means the place *you* depart from on the first day of *your trip*.

Dependent children means all unmarried children up to and including 21 years of age, residing in *your* household, or up to 25 years if the child is a full-time student attending an educational institution, or of any age if the child is mentally challenged or physically handicapped. Children named in the application/declaration need not be travelling with *you* for coverage to apply to them.

Dependent grandchildren means all unmarried grandchildren who are dependant on their parents or grandparents up to and including 21 years of age, residing in their parents' household or grandparents' household, or up to 25 years if the child is a full-time student attending an educational institution, or of any age if the child is mentally challenged or physically handicapped. Grandchildren must be travelling with *you* for coverage to apply to them.

Designated representative means *Travel Underwriters* or its appointed agent.

Elective (non-emergency) treatment or **surgery** means any *medical treatment*, test, investigations or surgery: a) not required for the immediate relief of *acute* pain and suffering; which, if not rendered, would not result in *you* being in continued danger; or, b) which reasonably could be delayed until *you* return to Canada or *your* country of permanent residence; or, c) which *you* elect to have provided during the insured trip following *emergency medical treatment* of a medical condition or the diagnosis of a medical condition which, on medical evidence, would not prevent *you* from returning to *your home province* or *your* country of permanent residence prior to such treatment or surgery.

Emergency means an unforeseen *sickness* or *injury*, which requires immediate *medical treatment* to alleviate existing danger to life or health. An emergency no longer exists when the medical evidence indicates *you* are able to continue the trip or return to *your home province* or country of permanent residence. Once such emergency ends, no further benefits are payable in respect of the condition that caused the emergency.

Emotional or **mental disorder** means an emotional upset or condition, state of anxiety, situational crisis, anxiety or panic attack, or other mental health disorders that may be treated with tranquilizers or anti-anxiety medication.

Family means individuals 59 years and under consisting of *you*, all *dependent children* and/or *your spouse*.

Follow-up means the re-examination of *you* to monitor the effects of earlier *medical treatment* related to the initial *emergency*, except while *hospitalized*. Follow-up does not include further diagnostic or investigative testing related to the initial *emergency*.

Home province means *your* province or territory of ordinary residence in Canada.

Hospital means a legally constituted medical facility under the medical supervision of a *physician*, with either permanent facilities on the premises for surgery or a formal arrangement with another institution making such facilities available, and providing 24-hour nursing services. The term hospital does not include convalescent, nursing, rest or skilled nursing facilities, whether separate or a part of a regular general hospital, operated exclusively for the treatment of the aged or persons who are drug or alcohol abusers.

Hospitalization or **hospitalized** means *medical treatment* in a *hospital* when admitted as an in-patient.

Immediate family or **family member** means (whether by birth, adoption or marriage) *your* legal or common-law *spouse*, parents, step-parents, brothers, sisters, in-laws, natural or adopted children, stepchildren, stepbrother or stepsister, grandparents, grandchildren, aunts, uncles, nieces, nephews, or any individual of whom *you* are a legal guardian.

Insured means the person named in the application and all *family members* named in the application/declaration for whom the applicable premiums have been paid.

Lloyd's Underwriters means certain Lloyd's Underwriters as identified in the Agreement Number specified in the Declaration Page.

Loss
For Visitors to Canada Emergency Medical Insurance: means an actual expense, medical or other, including *hospital* confinement, as specified in this Policy, incurred by *you* as a result of an *accident* or *sickness* which occurred outside *your* country of permanent residence during the period of coverage.
For TravelGold Accident Insurance: in respect of limbs means actual severance through or above wrist or ankle joints and, in respect of loss of sight, means entire and irrecoverable loss of sight.

Medically necessary means the medical service or product in question is necessary to preserve, protect or improve *your* medical condition and well being.

Medical treatment means any reasonable medical, therapeutic or diagnostic measure prescribed by a *physician* or other registered medical practitioner in any form including prescribed medication, reasonable investigative testing, *hospitalization*, surgery or other prescribed or recommended treatment directly referable to the condition, symptom or problem including referral to a specialist. Medical treatment does not include either: a) the unchanged use of prescribed drugs or medication for a *stable* condition, symptom or problem; or b) a check-up where the *physician* observes no change in a previously noted condition, symptom or problem.

Minor ailment means a condition that does not require the use of medication for a period of greater than 30 days, that does not require *follow-up* or referral visit to a *physician* or other registered medical practitioner, and that does not require *hospitalization* or surgical intervention.

Motorized speed contest means a timed sporting event involving the use of motorized vehicles.

OneWorld Assist means OneWorld Assist Inc.

Passport application means a completed and approved application for which Passport Canada does not require submission of further information before issuing the passport.

Pet means dog, cat, bird, small reptile or small mammal.

Physical damage or **loss** means loss or damage to the *automobile* (including glass but excluding tires unless coincidental with other loss or damage covered herein) caused by fire, theft, explosion, earthquake, windstorm, hail, rising water, malicious mischief, or collision with another object or by upset.

Physician means a medical practitioner who is registered and licensed to practice their medical profession in accordance with the regulations applying in the jurisdiction where the person practices. A physician must be a person other than *you* or a *family member*.

Policyholder means the owner of the Policy and may also be an *insured* under the Policy.

Pre-existing condition
For Emergency Medical Insurance: means a *medical* or dental condition, illness or *injury* known to *you* and for which *you* have *received* medical consultation, diagnosis and/or *medical treatment* by a *physician* or dentist prior to the commencement date of a covered trip and includes a medically recognized complication or *recurrence* of a medical condition or dental condition.
For Trip Cancellation/Trip Interruption/Trip Disruption Insurance: means a medical or dental condition, illness or *injury* for which medical consultation, diagnosis, and/or *medical treatment* has been received by a *physician* or dentist and includes a medically recognized complication or *recurrence* of a medical condition or dental condition.

Professional athlete means a person who earns the majority of their income from this sporting activity.

Recurrence means the appearance of symptoms caused by or related to a medical condition that was previously diagnosed by a *physician* or for which *medical treatment* was previously received.

Renewal date means the date one year from the effective date as indicated in the application/declaration.

Return date means the date on which *you* are scheduled to return from *your trip* or the date of *your* actual return home or to *your departure point* as shown on *your* application/declaration.

Schedule change means the later departure of an airline carrier causing *you* to miss *your* next connecting flight (or connecting cruise ship, ferry, train or bus), or the earlier departure of an airline carrier or cruise ship rendering unusable the ticket *you* have purchased for *your* prior connector flight via another airline carrier (or connecting cruise ship, ferry, train or bus). Schedule change does not include a change resulting from a strike or a labour disruption.

Sickness
For Emergency Medical Insurance and Visitors to Canada Emergency Medical Insurance: means an *acute* illness requiring immediate *emergency medical treatment* or dental treatment as a result of a sudden onset of symptoms which first manifested after coverage commenced. For Emergency Medical Insurance coverage authorized after departure and for Visitors to Canada Emergency Medical Insurance coverage, refer to the *waiting period* requirements.
For Trip Cancellation/Trip Interruption/Trip Disruption Insurance: means an acute illness requiring immediate *emergency medical treatment* or dental treatment as a result of a sudden onset of symptoms.

Spouse means the person *you* are legally married to, or a person *you* have been living with for a minimum period of one year and who is publicly presented as *your* spouse, regardless of sex.

Stable
For Emergency Medical Insurance: means that within the period specified in this Policy before the commencement date of a covered trip:

a) There has been no deterioration of *your* condition as determined by *your physician*, and
b) There have been no new symptoms or more frequent or severe symptoms, and
c) *You* have not been experiencing symptoms related to the condition that remain undiagnosed, and
d) There has been no change in *medical treatment* or no *alteration* in any medication for the condition, and
e) There has been no *medical treatment* prescribed or recommended by a *physician* or received.

For Trip Cancellation/Trip Interruption/Trip Disruption Insurance: means that within the period specified in this Policy:

a) There has been no deterioration of the condition as determined by a *physician*, and
b) There have been no new symptoms or more frequent or severe symptoms, and
c) There have been no symptoms related to the condition that remain undiagnosed, and
d) There has been no change in *medical treatment* or no *alteration* in any medication for the condition, and
e) There has been no *medical treatment* prescribed or recommended by a *physician* or received.

Terminal condition means a medical condition for which, prior to the commencement date of the covered trip, a *physician* has given *you* a terminal prognosis, and where *your* scheduled travel dates fall within the last 12 months of life expectancy.

Terrorist activity means an act, or acts, of any person, or group(s), committed for political, religious, ideological, ethnic or similar purposes with the intention to influence any government and/or but not be limited to, the use of force or violence and/or the threat thereof, including acts by persons acting alone or on behalf of or in connection with any organization(s) or government(s).

Travel costs means non-refundable unused prepaid travel arrangements for: hotel, hostel, time share, condo/villa and campground fees; air fare, car rental, bus, train and cruise tickets; conference, seminar and training fees; amusement park passes, theatre and concert tickets; tours, excursions and ski passes.

Travel Underwriters means North American Air Travel Insurance Agents Ltd.

Travelling companion
For Trip Cancellation/Trip Interruption/Trip Disruption Insurance: means a person who has prepaid shared commercial accommodation or transportation with *you* for the same period of travel (maximum five persons including the *insured*, unless authorized by *Travel Underwriters*).

Trip
For Trip Cancellation/Trip Interruption/Trip Disruption Insurance: means the period of travel for which prepaid *travel costs* have been *contracted* before *your departure date* and for which a premium under this Policy has been paid. The trip commences when *you* leave on *your departure date* and ends when *you* return on *your* return date.

Vehicle means an automobile, recreational vehicle, motorcycle, boat or other land or water conveyance used for the covered trip.

Waiting period
For Emergency Medical Insurance: means

a) If this Policy was purchased in the seven days after departing from *your home province*, there is no coverage for any *sickness* arising in, occurring in or symptomatic during the first 48 hours of the effective date of this Policy including any related expenses incurred after the first 48 hours from the effective date of the Policy; or,

b) If this Policy was purchased more than seven days after departing from *your home province*, there is no coverage for any *sickness* arising in, occurring in or symptomatic during the first seven days of the effective date of this Policy, including any related expenses incurred after the first seven days from the effective date of the Policy.

For Visitors to Canada Emergency Medical Insurance: means

a) If this Policy was purchased prior to arrival in Canada or within 60 days of *your* arrival in Canada, there is no coverage for any *sickness* arising in, occurring in or symptomatic during the first 48 hours of the effective date of the Policy, including any related expenses incurred after the first 48 hours from the effective date of the Policy; or,

b) If this Policy was purchased 61 days or more after *your* arrival in Canada, there is no coverage for any *sickness* arising in, occurring in or symptomatic during the first seven days from the effective date of the Policy, including any related expenses incurred after the first seven days from the effective date of the Policy.

You or **your** means any insured named in the application/declaration.

HOW TO CLAIM

Claims Procedures and Payment of Benefits

For information on how to contact us, please refer to Contact Information at the beginning of this policy wording booklet.

Applicable to all Claims

1. Any notices of claim or correspondence concerning a claim should be promptly sent to:

   OneWorld Assist Inc.
   11th Floor – 6081 No. 3 Road
   Richmond, BC Canada V6Y 2B2

2. Claims for medical, dental and trip cancellation/trip interruption/trip disruption can be opened online at www.oneworldassist.com, although some restrictions apply. Navigate to the section for Insureds, clicking Online Claim Services, for more information.
3. Any cost incurred by *OneWorld Assist* in obtaining further documentation required to confirm eligibility of *your* claim is the responsibility of the claimant.
4. Claim forms will be provided to the claimant for completion and return to *OneWorld Assist*. It is the responsibility of the claimant to complete and/or produce any documentation required by *OneWorld Assist* to enable them to process and confirm the eligibility of the claim.
5. All required documentation must be received within one year from the date of loss. Failure to do so will result in denial of the claim.
6. To qualify for reimbursement, original, itemized receipts must be provided as support for all eligible expenses. If original, itemized receipts are not provided, the expense will not be reimbursed.
7. To receive benefits, any requested supporting documentation must be submitted along with *your* notice of claim.

Applicable to Emergency Medical Insurance

1. *OneWorld Assist* will submit a claim for medical expenses to *your* provincial or territorial government health care plan offices PROVIDED THAT the claim form, as well as the appropriate provincial assignment form are completed in full and forwarded together with original itemized receipts from *physicians* or *hospitals* along with medical certificate(s) from attending *physician*(s) within the time frame provided. The claim must be submitted to *your* provincial or territorial government health care plan offices within 90 days from the date of service. If *you* fail to meet this timeline *you* will be responsible for the provincial or territorial government health care plan portion.
2. Claims will not be considered unless the claim form is completed in full and signed by the claimant (or legally authorized representative). If requested by *OneWorld Assist* a Certificate of Canadian Physician must also be completed. Failure to provide fully completed, original forms will invalidate *your* claim.

Applicable to Emergency Medical Insurance and Visitors to Canada Emergency Medical Insurance

1. Only bills from *physicians*, *hospitals* and other medical care provider(s) which are original itemized, and which state *your* name, diagnosis,

date(s) of service and type of treatment or service will be considered. Only original pharmacy prescription receipts will be considered. For all other benefits, original itemized receipts are required.

Applicable to Trip Cancellation/Trip Interruption/Trip Disruption Insurance

1. To receive benefits, the following documents must be submitted along with *your* notice of claim:

   a) The original unused airline ticket and/or all additional travel tickets purchased to return home or to rejoin the tour.

   b) Itemized travel agency dated invoices showing full payment, taxes and premiums paid for *your trip*.

   c) A statement from the travel agency/airline/tour operator documenting refunds provided for cancelled or unused tickets and/or cancelled or unused land and sea services.

   d) If the claim occurred prior to departure, a medical certificate provided by the *physician* at the time of consultation prior to the departure date and time, stating the diagnosis, date of onset of the condition, dates and type of treatment, and the reason why travel was not possible.

   e) If the claim occurred after the *trip* began, a medical certificate provided by the attending *physician* at the place where the illness occurred, stating the diagnosis, date of onset of the condition, dates and type of treatment, and the reason why it was *medically necessary* to return home earlier or later than the originally scheduled return date.

Applicable to Baggage Insurance

1. If baggage is lost or stolen, proof of loss (copy of notice and/or Police Report) is necessary to substantiate claim.
2. If baggage is damaged, a written estimate to repair damaged luggage from a repair shop of *your* choice is necessary to substantiate claim.
3. If baggage is delayed, proof of delay is required and original itemized and dated receipts for personal necessities are necessary to substantiate claim.

Applicable to Rental Car Protection

To receive benefits, the following documents must be submitted along with *your* notice of claim:

a) A copy of the police accident report.
b) A copy of the lease or rental contract.

INTERNATIONAL ASSISTANCE SERVICES

The following services will be provided to all Policyholders:

1. Toll-free help line 24 hours a day, every day (for medical emergencies only).
2. Vital communications link between claimant/hospital regarding insurance coverage and procedures.
3. Medical (physician and surgeon) consultative and advisory services including review of appropriateness and analysis of medical care.
4. Monitoring of progress during treatment and recovery.
5. Establishing contact with family, personal physician and/or employer as appropriate.
6. Multilingual capabilities.
7. Coordination of payments.
8. Special assistance respecting claims.
9. Management, arrangement and authorization of emergency medical evacuation.
10. Arrangement and coordination of repatriation of remains.
11. Interpretation of policy wordings.
12. Assistance in locating the nearest and most appropriate medical care.
13. Payment to hospitals and other medical providers for emergency medical expenses will be guaranteed where possible relieving claimant of credit responsibilities.
14. Travel arrangements assistance for family members.
15. Provision of medical assistant to travel with claimant when necessary.
16. In addition to physicians, hospitals/administrators and ambulance, arrangements and communications are concluded on your behalf with:

Consulates	Travel Agents	Embassies
Tour Guides	Airlines	Police
Foreign Affairs Department		

17. Legal referral services in order to meet the legal needs of travellers.

TO ACCESS THIS SERVICE, PLEASE REFER TO CONTACT INFORMATION AT THE BEGINNING OF THIS POLICY WORDING BOOKLET.

We're here to help.

From the road to your home, BCAA has you covered for all your insurance needs:

- Home
- Auto
- Travel
- Life/Health & Dental
- Travel Accident

An experienced BCAA Insurance Adviser is here to help find the coverage that's right for you.

Call 310-2345 (toll free), click on bcaa.com/travelinsurance or visit your nearest BCAA location.

Insurance is sold through BCAA Insurance Agency. TravelGold is a registered trademark of and is administered by North American Air Travel Insurance Agents Ltd., d.b.a. Travel Underwriters, a licensed insurance broker. 11th Floor, 6081 No. 3 Road, Richmond, BC Canada V6Y 2B2.

Insurance is underwritten by Industrial Alliance Pacific Insurance and Financial Services Inc. and certain Lloyd's Underwriters, severally and not jointly.

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