

# POLICY

## International Air Ticket Plan

### SCHEDULE OF BENEFITS

All coverage is per person	MAXIMUM LIMIT
Trip Cancellation .....	100% of Insured Trip Cost
Trip Interruption .....	125% of Insured Trip Cost
Trip Delay (\$100 per day).....	\$ 500
Missed Connection.....	\$ 500
Baggage & Personal Effects Loss .....	\$ 750
Baggage Delay (\$100 per day).....	\$ 300
Accidental Death & Dismemberment.....	\$ 25,000

#### Extra Coverage

(when purchased with Initial Trip Payment)

- Pre-Existing Medical Condition Exclusion Waiver

*The following non-insurance services are provided by Travel Guard Group, Inc.*

Travel Medical Assistance  
Worldwide Travel Assistance  
LiveTravel™ Emergency Assistance

For coverage questions or to request a claim form, call 1.866.648.8425 (Canada & USA) or 1.416.646.3723 collect (International).

#### Blanket Travel Accident Insurance

This document describes the benefits and basic provisions of the Policy. You should read it with care so You will understand the coverage. The Policy is the only contract under which benefits are paid.

#### PLEASE READ THIS DOCUMENT CAREFULLY!

If You have any questions or You are unsure about Your coverage You must contact Us at 1-866-648-8425 as soon as possible.

**This Policy contains a provision removing or restricting the right of the Insured to designate persons to whom or for whose benefits insurance money is to be payable.**

**- Coverage is valid only if premium has been paid. -**

**PRODUCT NUMBER: 808250 P1 06/16**

In the event of a claim, please refer to the above product number.

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

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

1. A licensed Physician has diagnosed You with a Terminal Condition.
2. You have undergone a bone marrow transplant or an organ transplant (excluding corneal transplant) that requires the use of anti-rejection (immune suppression) drugs.
3. You require dialysis of any type for a kidney disease.
4. In the last 12 months, You have been prescribed or utilized home oxygen therapy at any time.

#### RESTRICTED BENEFITS

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

**Despite any other provision contained in the contract, the contract is subject to the statutory conditions in the Insurance Act respecting contracts of Accident and Sickness insurance.**

#### IMPORTANT INFORMATION - PLEASE READ CAREFULLY

We have issued the Policy to the person(s) named on the Confirmation of Coverage page. This Policy and Your Confirmation of Coverage describes Your insurance coverage and its terms, conditions and exclusions. Please ensure You understand the coverage for which You have paid a premium.

#### PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The Insurer will not pay for any Loss or expense incurred as the result of an Injury, Sickness or other condition of an Insured, Travelling Companion, Business Partner, or Family Member which:

- for Insured's less than 60 years of age within the 90 day period immediately preceding and including the Insured's coverage Effective Date, OR
- for Insured's 60 years of age or older, within the 180 day period immediately preceding and including the Insured's coverage Effective Date:
  1. first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment;
  2. for which care or treatment was given or recommended by a Physician;
  3. required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

#### PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

The Insurer will waive the pre-existing medical condition exclusion up to a maximum of \$ 25,000 per person of Trip Cost per person if the following conditions are met:

1. this plan is purchased with the Initial Trip Payment;
2. the amount of coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase, and the cost of any subsequent arrangement(s) added to the same Trip are insured with the payment or deposit for any subsequent Trip arrangement(s);
3. all Insured's are medically able to travel when plan cost is paid.

## DEFINITIONS

(With the exception of titles, capitalized terms within this Policy are defined herein.)

**Accident/Accidental** means a sudden, unexpected, unintended, unforeseeable, external event, occurring during an insured Trip, which independently of any other cause, Loss or damage).

**Actual Cash Value** means purchase price less depreciation.

**Baggage** means luggage, travel documents, and personal possessions whether owned, borrowed, or rented, taken by the Insured on the Trip.

**Business Partner** means a person who:

- a. is involved with the Insured or the Insured's Travelling Companion in a legal partnership; and
- b. is actively involved in the daily management of the business.

**Caregiver** means an individual employed for the purpose of providing assistance with activities of daily living to the Insured or to the Insured's Family Member who has a physical or mental impairment. The caregiver must be employed by the Insured or the Insured's Family Member. A caregiver is not a babysitter; childcare service, facility or Provider; or persons employed by any service, Provider or facility to supply assisted living.

**Children/Child** means unmarried children of the Insured, including natural children from the moment of birth, and step, foster or adopted children from the moment of placement in the Insured's Home province, under age 25. However, the age limit does not apply to a child who:

- a. otherwise meets the definition of children; AND
- b. is incapable of self-sustaining employment by reason of mental or physical incapacity.

**City** means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas or airspace.

**Common Carrier** means an air, land, or sea conveyance operated under a license for the transportation of passengers.

**Complications of Pregnancy** means conditions whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include non-elective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

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

**Departure Date** means the date on which the Insured is originally scheduled to leave on his or her Trip. This date is specified in the travel documents.

**Destination** means any place where the Insured expects to travel to on his or her Trip.

**Domestic Partner** means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least six months:

- a. resides with the Insured;
  - b. shares financial assets and obligations with the Insured.
- The Insurer may require proof of the domestic partner relationship in the form of a signed and completed affidavit of domestic partnership.

**Effective Date:** After the Premium has been paid, Trip Cancellation coverage will be effective for an Insured at 12:01 a.m. Standard Time on the date following receipt by the Insurer or the Insurer's authorized representative of any required plan cost. All other coverages will begin on the later of:

- a. 12:01 a.m. Standard Time on the scheduled Departure Date shown on the travel documents; OR
- b. the date and time the Insured starts his or her Trip, provided any required plan cost has been paid.

**Emergency Medical Treatment** means medically necessary services or supplies provided by a licensed Physician, Hospital, or other licensed Provider, that are required to treat any Injury, or Sickness or other sudden, acute and unexpected condition.

**Family Member** means the Insured's or Travelling Companion's spouse, Domestic Partner, Child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-child, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, Caregiver, foster Child, ward, or legal ward.

**Financial Default** means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline.

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

**Hospital** means a facility that:

- a. is operated according to law for the care and treatment of sick or Injured people;
- b. has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis;
- c. has 24 hour nursing service by registered nurses (R.N.'s); AND
- d. is supervised by one or more Physicians available at all times.

A hospital does not include:

- a. nursing, convalescent or geriatric unit of a Hospital when a patient is confined mainly to receive nursing care;
- b. a facility that is, other than incidentally, a clinic, a rest home, nursing home, convalescent home, home health care, or home for the aged; nor does it include any ward, room, wing; OR
- c. other section of the hospital that is used for such purposes; OR
- d. any military or veterans hospital or soldiers home or any hospital contracted for or operated by any national government or government agency for the treatment of members or ex-members of the armed forces.

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

**Inclement Weather** means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier or prevents the Insured from reaching his or her Destination when travelling by an Owned or Rented Vehicle.

**Initial Trip Payment** means the first payment made to the Insured's Travel Supplier toward the cost of the Insured's Trip.

**Injury/Injured** means a bodily injury caused by an Accident occurring while the Insured's coverage under the Policy is in force, and resulting directly and independently of all other causes of Loss covered by the Policy. The injury must be verified by a Physician.

**Insured** means a person for whom:

- a. any required enrollment form has been completed;
- b. any required plan cost has been paid;
- c. covered under the Policy.

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

**Loss/Losses** means Injury or damage sustained by the Insured as a consequence of one or more of the events against which the Insurer has undertaken to compensate the Insured.

**Mental, Nervous or Psychological Disorder** means a mental or nervous health condition including, but not limited to: anxiety, depression, neurosis, phobia, psychosis; or any related physical manifestation.

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

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

**Natural Disaster** means a flood, hurricane, tornado, earthquake, fire, wildfire, volcanic eruption, or blizzard that is due to natural causes.

**Necessary Personal Effects** means items such as clothing and toiletry items, which were included in the Insured's Baggage and are required for the Insured's Trip.

**Owned or Rented Vehicle** means a self-propelled private passenger motor vehicle with four or more wheels which is of a type both designed and required to be licensed for use on the highways of any state or country that is rented or owned by the Insured. Owned or Rented Vehicle includes, but is not limited to, a sedan, station wagon, jeep-type vehicle, pickup, van, camper or motor home type. Owned or Rented Vehicle does not include a mobile home or any motor vehicle which is used in mass or public transit.

**Physician** means a licensed practitioner of the healing arts including accredited Christian Science Practitioners, medical, surgical, or dental, services acting within the scope of his or her license. The treating Physician may not be the Insured, a Travelling Companion, a Family Member, or a Business Partner.

**Policy or policies** means this document, any riders or endorsements to this document, the application, any medical questionnaire if applicable, and the Confirmation of Insurance all of which form the entire contract.

**Primary Residence** means a person's fixed, permanent and principal home for legal and tax purposes.

**Provider** means the Hospitals, clinics, Physicians, and other medical service providers, the use of which must be approved by Us at the time of the emergency.

**Reasonable Additional Expenses** means expenses for meals and lodging which were necessarily incurred as the result of a Trip Delay and which are not provided by the Common Carrier or any other party free of charge.

**Return Date** means the date on which the Insured is scheduled to return to the point where the Trip started or to a different specified Return Destination. This date is specified in the travel documents.

**Return Destination** means the place to which the Insured expects to return from his or her Trip.

**Schedule** means the Schedule of Benefits.

**Sickness** means an illness or disease diagnosed or treated by a Physician.

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

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

**Strike** means a stoppage of work:

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

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

**Terrorist Incident** means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in Loss of life or major damage to property, by any person acting on behalf of or in connection with any organization

which is generally recognized as having the intent to overthrow or influence the control of any government.

**Transportation** means any land, sea or air conveyance required to transport the Insured during an emergency evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

**Travel Supplier** means the tour operator, rental company, cruise line, and/or airline that provides pre-paid travel arrangements for the Insured's Trip.

**Travelling Companion** means a person or persons with whom the Insured has coordinated travel arrangements and intends to travel with during the Trip. A group or tour leader is not considered a Travelling Companion, unless the Insured is sharing room accommodations with the group or tour leader.

**Trip** means Your travel outside Your Home Province for which coverage under this Policy has been purchased and is in effect. The purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined Departure and Return dates specified when the Insured applies; the Trip does not exceed 183 days; travel is primarily by Common Carrier and only incidentally by private conveyance.

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

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

**Uninhabitable** means:

- a. the building structure itself is unstable and there is a risk of collapse in whole or in part;
- b. there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood;
- c. immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; OR
- d. the rental property is without electricity or water.

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

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

## ELIGIBILITY & TERMINATION DATES

**Eligibility:** Travellers who enroll, accept and purchase coverage through the Travel Supplier no later than 24 hours prior to departure.

The Trip Cancellation coverage ends on the earliest of:

- a. the cancellation of the Insured's Trip; OR
- b. the date and time the Insured starts on his or her Trip.

Extension of Coverage: All coverage (except Trip Cancellation) will be extended, if:

- a. the Insured's entire Trip is covered by the plan; AND
- b. the Insured's return is delayed by one of the Unforeseen reasons specified under Trip Cancellation and Interruption or Trip Delay.

This extension of coverage will end on the earlier of:

- a. the date the Insured reaches his or her Return Destination; OR
- b. seven (7) days after the date the Trip was scheduled to be completed.

**Baggage Continuation of Coverage:** If an Insured's Baggage, passport(s), and visa(s) are in the charge of a charter or Common Carrier and delivery is delayed, coverage for Baggage and Necessary Personal Effects and travel documents will be extended until the Common Carrier delivers the property to the Insured. This extension does not include Loss caused by the delay.

## GENERAL CONDITIONS

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

1. Canadian Currency: The benefit, benefit limits and all other amounts expressed in this Policy are expressed in Canadian currency, except any deductible which is expressed in US dollars. Where covered Losses are billed in foreign currency, the rate of exchange is based on the rate effective on the date when We pay the claim. No sum payable shall bear interest. To facilitate direct payment to providers, We may elect to pay the claim in the currency of the country where the charges were incurred based on the rate of exchange established by any chartered bank in Canada:
  - a. on the last date of service; OR
  - b. on the date the claim was incurred if a cheque is issued directly to Physicians, Hospitals or other medical providers.

2. If You are covered under more than one (1) of Our Policies, or have similar coverage with another insurance company, the total amount paid to or for You will not exceed Your actual expenses and the maximum to which You are entitled is the largest amount specified for that benefit under any one (1) of Our Policies with the exception of the Flight Accident benefit which has a maximum payable of \$100,000 if You are covered under more than one (1) of Our Policies providing that benefit.
3. In the event of a payment of a claim under this Policy, We have the right to proceed, in Your name, but at Our expense, against third parties who may be responsible for giving rise to a claim under this Policy. You will execute and deliver documents as necessary and co-operate fully with Us so as to allow Us to fully assert Our rights. You will do nothing to prejudice such rights.
4. Notwithstanding any provision of this Policy, this Policy is subject to the statutory conditions of the Insurance Act applicable to contracts of Accident and Sickness insurance and the laws and regulations in Your Home Province. The laws and regulations of the province or territory in Canada in which You normally reside govern this Policy and any provision in this Policy which is in conflict with any such statute is hereby amended to conform to such statute.
5. Confirmation of Coverage: In the event that a claim is found to be invalid or benefits are reduced in accordance with any Policy provision, We have the right to collect from You any amount which We have paid on Your behalf to medical providers or other parties.
6. Your Policy will be declared null and void in the case of fraud or attempted fraud by You, or if You conceal or misrepresent any material fact or circumstance concerning this insurance.
7. You must, at all times while You are covered under this Policy, act in a prudent manner so as to minimize costs to Us.
8. The coverage provided by this Policy does not apply to risks and claims related to Cuba as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions;
9. The purpose of the Trip is business or pleasure and is not to obtain health care or Treatment of any kind.
10. The insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company of its ultimate controlling entity to any penalty under any sanctions law or regulations;
11. This Policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region;
12. This Policy offers coverage only to individuals ordinarily resident in Canada and it null and void as to non-residents of Canada.

## GENERAL EXCLUSIONS

This plan does not cover any Loss caused by or resulting from:

1. intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Travelling Companion or Business Partner while sane or insane;
2. pregnancy, childbirth, or elective abortion, other than Complications of Pregnancy;
3. Your participation in rock or Mountain Climbing; hang-gliding, parachuting, bungee jumping or skydiving; participation in a motorized race or motorized speed contest; Your participation as a professional athlete in a sporting event;
4. any claim resulting from activities including, but not limited to, Ski Jumping, Ski Flying, Heli-Skiing, Ski Acrobatics, Ski Stunting, Freestyle Skiing, Ski Racing, Ski Bob Racing, or On-Piste and Off-Piste Skiing in areas designated unsafe by resort management;
5. war or act of war, whether declared or not, civil disorder, riot, or insurrection;
6. operating or learning to operate any aircraft, as student, pilot, or crew;
7. air travel on any air-supported device, other than a regularly scheduled airline or air charter company;
8. Loss or damage caused by detention, confiscation, or destruction by customs;
9. any unlawful acts, committed by the Insured, a Family Member, or a Travelling Companion, or Business Partner whether insured or not;
10. Mental, Nervous or Psychological Disorder;
11. if the Insured's tickets do not contain specific travel dates (open tickets);
12. any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained for travel services or to refund money due the Insured;
13. any Loss that occurs at a time when this coverage is not in effect;
14. travelling for the purpose of securing medical treatment;
15. any Trip taken outside the advice of a Physician;
16. expenses incurred relating to travel in, to, or through Cuba, because such travel is not serviced and supported by the Insurer's United States affiliates;
17. Financial Default;
18. the coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions;
19. the Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations;

20. this Policy will not cover any Loss, Injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region;
21. this Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

**In addition to the General Exclusions the following exclusions apply to Baggage/Personal Effects Loss:**

Benefits will not be provided for any Loss or damage to or resulting (in whole or in part) from:

1. animals, rodents, insects or vermin;
2. motor vehicles, aircraft, boats, boat motors, ATV's and other conveyances;
3. artificial prosthetic devices, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids;
4. tickets, keys, notes, securities, accounts, bills, currency, deeds, food stamps or other evidences of debt, and other travel documents (except passports and visas);
5. money, stamps, stocks and bonds, postal or money orders;
6. property shipped as freight, or shipped prior to the Departure Date;
7. contraband, illegal transportation or trade;
8. items seized by any government, government official or customs official;
9. defective materials or craftsmanship;
10. normal wear and tear;
11. deterioration.

**In addition to the General Exclusions the following exclusions apply to Trip Cancellation and Trip Interruption:**

Benefits will not be provided for any Loss resulting (in whole or in part) from:

1. any cause if You or Your Travelling Companion have knowledge at the time of booking each Trip or purchasing Your insurance of any reason why the Trip might be cancelled, interrupted or delayed;
2. Your, Your Domestic Partner's, Your Travelling Companion or Your Travelling Companion's Domestic Partner's medical condition(s) or any related medical condition(s) if in the 90-day period immediately preceding the Effective Date that condition(s) has not been Stable and Controlled;
3. travel arrangements cancelled by an airline, cruise line, or tour operator, except as provided elsewhere in the plan;
4. changes by the Insured, a Family Member, or Travelling Companion, for any reason;
5. financial circumstances of the Insured, a Family Member, or a Travelling Companion;
6. any government regulation or prohibition;
7. any business or contractual obligations of the Insured, a Family Member, or Travelling Companion, for any reason;

8. an event which occurs prior to the Insured's coverage Effective Date;
9. failure of any tour operator, Common Carrier, person or agency to provide the bargained-for travel arrangements.

**In addition to the General Exclusions the following exclusion applies to Accidental Death & Dismemberment:**

- the Insurer will not pay for Loss caused by or resulting from Sickness or disease of any kind.

**TRIP CANCELLATION & INTERRUPTION**

The Insurer will pay benefits, up to the Maximum Limit shown on the Schedule, if an Insured cancels his or her Trip or is unable to continue on his or her Trip due to the following Unforeseen events:

1. Sickness, Injury or death of an Insured, Family Member, Travelling Companion or Business Partner:
  - a. Injury or Sickness of an Insured, Travelling Companion or Family Member travelling with the Insured must be so disabling as to reasonably cause a Trip to be cancelled or interrupted, or which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Trip;
  - b. if the Insured must cancel or interrupt his or her Trip due to Injury or Sickness of a Family Member not travelling with the Insured;
  - c. Injury or Sickness of the Business Partner must be so disabling as to reasonably cause the Insured to cancel or interrupt the Trip to assume daily management of the business. Such disability must be certified by a Physician;
2. Inclement Weather causing delay or cancellation of travel;
3. the Insured's Primary Residence being made Uninhabitable by Natural Disaster, vandalism, or burglary;
4. the Insured, or a Travelling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
5. the Insured and/or Travelling Companion is directly involved in or delayed due to an automobile Accident, while en-route to the Insured's Destination;
6. Strike resulting in complete cessation of travel services at the point of departure or Destination;
7. the Insured or Travelling Companion is involuntarily terminated or laid off through no fault of his or her own which occurs more than 14 days after an Insured's Effective Date of coverage, provided that he or she has been an active employee for the same employer for at least one (1) year. Termination must occur following the Effective Date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
8. a Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival.

**SPECIAL NOTIFICATION OF CLAIM**

The Insured must notify Us as soon as reasonably possible in the event of a Trip Cancellation or Interruption claim. If the Insured is unable to provide cancellation notice within the required timeframe, the Insured must provide proof of the circumstance that prevented timely notification.

**Trip Cancellation Benefits:** The Insurer will reimburse the Insured for forfeited Trip Cost up to the Maximum Limit shown on the Schedule for Trips that are cancelled prior to the scheduled Departure Date for their Trip due to the Unforeseen events shown above.

**Trip Interruption Benefits:** The Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for Trips that are interrupted due to the Unforeseen events shown above:

- a. forfeited, insured Trip Cost, AND
- b. additional transportation expenses incurred by the Insured, either
  - I. to the Return Destination; OR
  - II. from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip; OR
- c. additional transportation expenses incurred by the Insured to reach the original Trip Destination if the Insured is delayed, and leaves after the Departure Date.

However, the benefit payable under (b) and (c) above will not exceed the cost of economy airfare or the same class as the Insured's original ticket less any refunds paid or payable by the most direct route.

**SINGLE OCCUPANCY**

The Insurer will reimburse the Insured, up to the Trip Cancellation and Interruption Maximum Limit shown on the Schedule, for the additional cost incurred during the Trip as a result of a change in the per person occupancy rate for prepaid, non-refundable travel arrangements if a person booked to share accommodations with the Insured has his or her Trip interrupted due to the Unforeseen events shown in the Trip Cancellation & Interruption section and the Insured does not cancel.

**TRIP DELAY**

The Insurer will reimburse the Insured up to the Maximum Limit(s) shown on the Schedule for Reasonable Additional Expenses until travel becomes possible if the Insured's Trip is delayed six (6) or more consecutive hours from reaching their intended Destination as a result of a cancellation or delay of a regularly scheduled airline flight for one (1) of the Unforeseen events listed below:

- a. the Insured or Travelling Companion is quarantined;
- b. Common Carrier delay;
- c. the Insured's or Travelling Companion's lost or stolen passports, travel documents, or money;
- d. Natural Disaster;

e. Injury or Sickness of the Insured or Travelling Companion. Incurred expenses must be accompanied by original receipts. This benefit is payable for only one (1) delay per Insured, per Trip. If the Insured incurs more than one (1) delay in the same Trip the Insurer will pay for the delay with the largest benefit up to the Maximum Limits shown on the Schedule.

**The Insured Must:** Contact Us as soon as he or she knows his or her Trip is going to be delayed more than six (6) hours.

**MISSED CONNECTION**

If while on a Trip the Insured misses a Trip departure resulting from cancellation or delay of three (3) or more hours of all regularly scheduled airline flights due to Inclement Weather or Common Carrier caused delay, the Insurer will reimburse the Insured up to the Maximum Limit shown in the Schedule for:

1. additional transportation expenses incurred by the Insured to join the departed Trip; OR
2. pre-paid, non-refundable Trip payments for the unused portion of the Trip.

The Common Carrier must certify the delay of the regularly scheduled airline flight.

**BAGGAGE & PERSONAL EFFECTS LOSS**

The Insurer will reimburse the Insured, up to the Maximum Limit shown in the Schedule subject to the special limitations shown below, for Loss, theft or damage to the Insured's Baggage, personal effects, passports, travel documents, credit cards and visas during the Insured's Trip.

**Special Limitations:**

The Insurer will not pay more than:

- \$500 for the first item; AND
- thereafter, no more than \$250 per each additional item;
- \$500 aggregate on all Losses to: jewelry, watches, furs, cameras and camera equipment, camcorders, computers, and other electronic devices, including but not limited to:
- portable personal computers, cellular phones, electronic organizers and portable CD players.

Items over \$150 must be accompanied by original receipts.

The Insurer will pay the lesser of:

- a. the cash value (original cash value less depreciation) as determined by the Insurer; OR,
- b. the cost of replacement.

The Insurer may take all or part of the damaged Baggage at the appraised or agreed value. In the event of a Loss to a pair or set of items, the Insurer may at its option:

- a. repair or replace any part to restore the pair or set to its value before the Loss; OR
- b. pay the difference between the value of the property before and after the Loss.

The Insurer will only pay for Loss due to unauthorized use of the Insured's credit cards if the Insured has complied with all requirements imposed by the issuing credit card companies.

**BAGGAGE DELAY**

If the Insured's Baggage is delayed or misdirected by the Common Carrier for more than 24 hours while on a Trip, the Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for the purchase of Necessary Personal Effects. Incurred expenses must be accompanied by original receipts. This benefit does not apply if Baggage is delayed after the Insured has reached his or her Return Destination.

**ACCIDENTAL DEATH & DISMEMBERMENT**

If, while on a Trip, Injury to an Insured results within 180 days of the date of the Accident which caused Injury, in one of the Losses shown in the Table of Losses below, other than while riding as a passenger in or boarding or alighting from or struck or run down by a certified passenger aircraft provided by a regularly scheduled airline or charter and operated by a properly certified pilot, the Insurer will pay the percentage shown below of the Maximum Limit shown in the Schedule.

The Accident must occur while the Insured is on the Trip and is covered under the Policy. If more than one Loss is sustained by an Insured as a result of the same Accident, only one amount being the largest applicable to the Losses incurred will be paid. The Insurer will not pay more than 100% of the Maximum Limit for all Losses due to the same Accident.

**Table of Losses**

<b>Loss of % of</b>	<b>Maximum Limit</b>
Life .....	100%
Both Hands or Both Feet .....	100%
Sight of Both Eyes.....	100%
One Hand and One Foot.....	100%
Either Hand or Foot and Sight of One Eye.....	100%
Either Hand or Foot .....	50%
Sight of One Eye .....	50%

**Loss** with regard to:

- a. hand or foot means actual severance through or above the wrist or ankle joints;
- b. eye means entire and irrecoverable Loss of sight in that eye.

**EXPOSURE**

The Insurer will pay a benefit for covered Losses as specified above which result from an Insured being unavoidably exposed to the elements due to an Accidental Injury during the Trip. The Loss must occur within 180 days after the event which caused the exposure.

**DISAPPEARANCE**

The Insurer will pay a benefit for Loss of life as specified above if the Insured's body cannot be located one (1) year after disappearance due to an Accidental Injury during the Trip.

**PAYMENT OF CLAIMS**

**Claim Procedures: Notice of Claim:** The Insured must call Us as soon as possible, and be prepared to describe the Loss, the name of the company that arranged the Trip (i.e., tour operator, cruise line, or charter operator), the Trip dates, and the amount that the Insured paid. We will fill in the claim form and forward it to the Insured for his or her review and signature.

The completed form should be returned to:

Travel Guard Canada  
 Attention: Claims  
 120 Bremner Boulevard, Suite 2200  
 Toronto, Ontario, Canada M5J 0A8

**Claim Procedures: Proof of Loss:** The claim forms must be sent back to Insurer no more than 90 days after a covered Loss occurs or ends. All claims under the Policy must be submitted to Us no later than one (1) year after the date of Loss or insured occurrence or as soon as possible. If Insurer has not provided claim forms within 15 days after the notice of claim, other proofs of Loss should be sent to Us by the date claim forms would be due. The proof of Loss should include written proof of the occurrence, type and amount of Loss, the Insured's name, the participating organization name, and the product number.

**Payment of Claims: When Paid:** Claims will be paid as soon as We receive complete proof of Loss.

**Payment of Claims: To Whom Paid:** Benefits are payable to the Insured who applied for coverage and paid any required plan cost. Any benefits payable due to that Insured's death will be paid to the survivors of the first surviving class of those that follow:

- a. the beneficiary named by that Insured and on file with Us;
- b. to his or her spouse, if living. If no living spouse; then
- c. to the Insured's estate.

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

**Trip Cancellation and Trip Interruption Payment of Loss:**

The Insured must:

- a. provide Us with documentation of the cancellation or interruption and proof of the expenses incurred.

- b. must provide proof of payment for the Trip such as cancelled cheque or credit card statements, proof of refunds received, copies of applicable tour operator or Common Carrier cancellation policies, and any other information reasonably required to prove the Loss.

Claims involving Loss due to Sickness, Injury, or death require signed patient (or next of kin) authorization to release medical information and an attending Physician's statement. The Insured must provide Us with all unused air, rail, cruise, or other tickets if he or she is claiming the value of those unused tickets.

**Baggage and Personal Effects Loss Payment of Loss:** The Insured must:

- report theft Losses to police or other local authorities as soon as possible;
- take reasonable steps to protect his or her Baggage from further damage and make necessary and reasonable temporary repairs; (The Insurer will reimburse the Insured for those expenses. The Insurer will not pay for further damage if the Insured fails to protect his or her Baggage);
- allow the Insurer to examine the damaged Baggage and/or the Insurer may require the damaged item to be sent in the event of payment;
- send sworn proof of Loss as soon as possible from date of Loss, providing amount of Loss, date, time, and cause of Loss, and a complete list of damaged/lost items; OR
- in the event of theft or unauthorized use of the Insured's credit cards, the Insured must notify the credit card company immediately to prevent further unlawful activity.

**Baggage Delay Payment of Loss:** The Insured must provide documentation of the delay or misdirection of Baggage by the Common Carrier and original receipts for the Necessary Personal Effects purchases.

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

Notice of Loss. If the Insured's property covered under the Policy is lost or damaged, the Insured must:

- notify Us as soon as possible;
- take immediate steps to protect, save and/or recover the covered property;
- give immediate notice to the carrier or bailee who is or may be liable for the Loss or damage;
- notify the police or other authority in the case of robbery or theft within 24 hours.

**Proof of Loss.** The Insured must furnish the Insurer with proof of Loss. Proof of Loss includes police or other local authority reports or documentation from the appropriate party responsible for the Loss. It must be filed within 90 days from the date of Loss. Failure

to comply with these conditions shall invalidate any claims under the Policy.

**Settlement of Loss.** Claims for damage and/or destruction shall be paid immediately after proof of the damage and/or destruction is presented to the Insurer. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. The Insured must present acceptable proof of Loss and the value.

**Valuation.** The Insurer will not pay more than the Actual Cash Value of the property at the time of Loss. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

**Disagreement Over Size of Loss.** If there is a disagreement about the amount of the Loss either the Insured or the Insurer can make a written demand for an appraisal. After the demand, the Insured and the Insurer each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the Loss.

If they do not agree, they will select an arbitrator. Any figure agreed to by two of the three (the appraisers and the arbitrator) will be binding. The appraiser selected by the Insured is paid by the Insured. The Insurer will pay the appraiser it chooses. The Insured will share with us the cost for the arbitrator and the appraisal process.

**Benefit to Bailee.** This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

**The following provision applies to Baggage/Personal Effects Loss:**

**Subrogation.** To the extent the Insurer pays for a Loss suffered by an Insured, the Insurer will take over the rights and remedies the Insured had relating to the Loss. This is known as subrogation. The Insured must help the Insurer preserve its rights against those responsible for its Loss. This may involve signing any papers and taking any other steps the Insurer may reasonably require. If the Insurer takes over an Insured's rights, the Insured must sign an appropriate subrogation form supplied by the Insurer. As a condition to receiving the applicable benefits listed above, as they pertain to this Subrogation provision, the Insured agrees, except as may be limited or prohibited by applicable law, to reimburse the Insurer for any such benefits paid to or on behalf of the Insured, if such benefits are recovered, in any form, from any Third Party or Coverage.

## GENERAL PROVISIONS

**Physical Examination and Autopsy.** The Insurer at its own expense has the right and opportunity to examine the person of any individual whose Loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim and to make an autopsy in case of death where it is not forbidden by law.

**Assignment.** An Insured may not assign any of his or her rights, privileges or benefits under the Policy.

**Misrepresentation, Concealment or Fraud.**

Your Policy will be declared null and void in the case of fraud or attempted fraud by You, or if You conceal or misrepresent any material fact or circumstance concerning this insurance.

**Legal Actions.** No action at law or in equity may be brought to recover on the Policy prior to the expiration of 60 days after written proof of Loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of three years after the time written proof of Loss is required to be furnished.

**Payment of Premium:** Your coverage will be declared null and void if, for any reason, the required premium is not received by us.

**Termination of the Policy:** Termination of the Policy will not affect a claim for Loss which occurs while the Policy is in force.

**Transfer of Coverage:** Coverage under the Policy cannot be transferred by the Insured to anyone else.

## ASSISTANCE SERVICES\*

All assistance services listed below are not insurance benefits and are not provided by Us. AIG Insurance Company of Canada provides assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveller.

### Travel Medical Assistance

- Physician/Hospital/dental/vision referrals

### Worldwide Travel Assistance

- Lost Baggage search; stolen luggage replacement assistance
- Lost passport/travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance

- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Long-distance calling cards for worldwide telephoning
- Inoculation information
- Embassy or Consulate Referral
- Currency Conversion or purchase
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier Strike information
- Worldwide public holiday information

**LiveTravel Emergency Assistance**

- Flight rebooking
- Hotel rebooking
- Rental vehicle booking
- Emergency return travel arrangements Roadside assistance
- Assistance with rental vehicle return
- Guaranteed hotel check-in
- Missed connections coordination

\*Non-insurance Services are provided by Travel Guard Group, Inc.

**10 Day Right to Examine**

You have the right to cancel Your Policy within 10 days from the date You purchased Your travel insurance coverage.

**Limitation of Action**

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

**Beneficiary Designation and Change.**

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

take effect as of the date of execution of the written request, but without prejudice to the Insurer on account of any payment made by it prior to receipt of the request.

**PRIVACY PRINCIPLES**

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

These Privacy Principles apply only to the product or service Our Customers have obtained or the insurance Policy under which the Customer is seeking or receiving benefits. As a worldwide leader in the delivery of insurance products and services, the member companies of AIG Property Casualty Inc. offer numerous products and services to many types of consumers and clients in many different countries around the world.

Therefore, differing AIG Property Casualty Inc. companies may adopt differing privacy practices to fit their own jurisdiction and business requirements. The Global Privacy Notice, located at [www.aig.ca](http://www.aig.ca), may also be applicable to Our Customers as We conduct Our business. For the purposes of these Privacy Principles personal information means information that identifies an individual.

For example: an individual's name, birth date, address, age, health and financial information is personal information which We may collect, use and in certain circumstances, where necessary, disclose, in the course of providing insurance services and carrying on business. These Privacy Principles may be modified from time to time. An individual may obtain Our most up to date version located at [www.aig.ca](http://www.aig.ca) or by contacting us at:

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



**Travel Guard®**

<p><b>24-Hour Emergency Assistance Telephone Numbers</b>          Canada and USA.....1.866.878.0192          International (collect).....1.416.646.3723          LiveTravel™ 24-Hour Assistance.....1.866.878.0191  <i>Be sure to use the appropriate country          and city codes when calling.</i>  <b>- KEEP THESE NUMBERS WITH YOU WHEN YOU TRAVEL -</b></p>
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