

# Emergency Travel Medical Insurance

## Policy Schedule

This Policy Schedule includes important information about the Travel Medical Insurance You have purchased for Your upcoming trip. You will find Your Insurance Policy included as an attachment in Your new policy email. Refer to Your insurance Policy for all terms and conditions, including exclusions and limitations that may apply to Your coverage, as well as claims contact information.

You may cancel this insurance, for a full refund within 10 days of Your Purchase Date if, on the date You cancel, You have not started Your Trip or filed a claim.

If You have any questions or need to correct any of the information stated on this document, please contact the Chubb Customer Care Centre at 1-866-573-5375.

Plan Purchased: Travel Medical - Round Trip  
 Policy ID #: CASWEM000000436  
 SWOOP PNR: WYYW7A  
 Purchase Date: 10/12/2021

### Trip & Coverage Details

Departure Date: 12/20/2021  
 Return Date: 12/29/2021  
 Destination Country: Canada, Mexico

### Policyholder Information

Name: Joe Sample  
 Province of Residence: Ontario  
 Phone: 01-416-888-9999  
 Email: Joe.Sample@email.com

Total Insurance Premium: \$170.00

Your Effective Date of coverage = Departure Date  
 Your Termination Date of coverage = Return Date

### Schedule of Coverage

Benefit	Benefit Maximums
Covered Expenses:	
Hospital Confinement	} Overall Maximum \$500,000
Medical and Therapeutics	
Emergency Evacuation	
Other Benefits:	
Automobile Return	\$1,000
Out-of-Pocket Expenses	\$150/day \$1,500
Return of Travelling Companion	\$10,000
Escort of Dependent Child or Grandchild	\$10,000
Family Transportation	\$15,000
Repatriation	\$15,000

Maximums are per Insured.

List of Traveller(s) Insured under this Policy:

Name	Date of Birth
Mary Sample	05/30/1985
Joe Sample	01/29/1980

**All Insureds must be under the age of 65 and Canadian residents.**

**IMPORTANT: Travel Date Changes.** If You change Your dates of travel, and the length of the Trip has changed, You are required to call Us at 1-866-573-5375 to ensure Your coverage aligns with Your Trip. If the number of days remain the same, there is no need to call Us; Your Policy will automatically apply to Your new travel dates.



Emergency  
Travel  
Medical  
Insurance

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CHUBB®

# Emergency Travel Medical Insurance

Issued by: Chubb Insurance Company of Canada



## Insuring Agreement

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In consideration of the application for insurance, via Swoop's Online Booking or Manage My Booking site, the Policy Schedule and payment of premiums, We have issued this Policy to the Policyholder. We agree to pay the benefits described in this Policy, subject to all of its terms, conditions and limitations.

This Policy (herein after referred to as "the Policy") goes into effect on the Effective Date shown in the Policy Schedule.

In this Policy, "the Policyholder" means the individual named in the Policy Schedule and "We", "Us" or "Our" means Chubb Insurance Company of Canada.

IN WITNESS WHEREOF, Chubb Insurance Company of Canada has caused this Policy to be signed by its President in the City of Toronto, Ontario.

A handwritten signature in black ink, appearing to read "John Alfieri".

**John Alfieri, President**

Chubb Insurance Company of Canada  
199 Bay Street, 24th Floor, Toronto, Ontario, M5L 1E2

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# Overview



## **Scope of Coverage**

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We will pay for Reasonable and Customary medical expenses actually incurred by an Insured for services described below as Covered Expenses which are Medically Necessary and required by the Insured while on a Trip, as a result of an Emergency and as the result of Injury or Sickness that occurs on a Trip.

We will only pay for expenses in excess of those covered under the Insured's Government Health Insurance Plan.

We will pay benefits under this Policy only up to the maximum benefit amounts stated in the Policy Schedule per Insured per Trip.

## **Effective Date of Coverage**

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The insurance starts when You leave Canada on Your Departure Date as shown on the Policy Schedule for a Trip.

## **Termination of Coverage**

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The insurance ends once You return to Canada on Your Return Date as shown on the Policy Schedule.

You may cancel this Policy for a full refund within 10 days of purchase provided it is prior to Your Departure Date as shown on the Policy Schedule and a claim has not been incurred.

After this 10-day period, the Policy is non-refundable.

We cannot cancel Your Policy before the expiry date. However, in certain circumstances of misrepresentation or non-disclosure, We may declare the Policy void. Refer to the section entitled Misrepresentation.

## **Automatic Extension of Coverage**

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If an Insured is confined to Hospital while on a Trip as a result of an Injury first sustained, or Sickness first manifested, while on such Trip, at the time that coverage would normally terminate for them and if the Insured is prevented from returning to their province or territory of residence, as a result of such confinement and Injury or Sickness, coverage under this Policy will remain in force for such Insured but only until the first of the following to occur:

1. 24 hours after the end of the Insured's confinement to Hospital;
2. 12 consecutive months after the Insured's Departure Date; or
3. The Insured's actual return to Canada.



**Covered Expenses**

-  Hospital Confinement
-  Emergency Evacuation
-  Medical and Therapeutic Services

The following are the expenses that are covered under this Policy for Your Trip. We shall never pay more than the benefit maximum amounts stated in Your Policy Schedule for all Covered Expenses.

We will only pay for the portion of expenses that are not covered by Your Government Health Insurance Plan.

All expenses must be incurred outside Canada while on Your Trip.

**Other Benefits**

-  Automobile Return
-  Out-of-Pocket Expense
-  Return of Travelling Companion
-  Escort of Dependent Child or Grandchild
-  Repatriation
-  Family Transportation

Hospital Confinement

We will pay benefits hereunder in the event of Injury or Sickness to an Insured which results in confinement due to an Emergency as a resident In-Patient in a Hospital. We will cover only Reasonable and Customary charges from the Hospital for services and supplies provided to the Insured to the extent that such are Medically Necessary, including semi-private accommodation and only if such expenses are incurred while on a Trip covered by this Policy.

Medical and Therapeutic Services

We will pay benefits hereunder in the event an Insured requires medical or therapeutic services while on a Trip, due to an Emergency, to the extent that such are Medically Necessary and only if such expenses are incurred while on a trip.

Benefits are payable to reimburse Reasonable and Customary expenses for:

1. the services of a legally qualified Physician or surgeon;
2. laboratory tests and X-ray examination by a legally qualified Physician for the purpose of diagnosis;
3. the services of a registered graduate nurse, up to a maximum of 50 nursing shifts at the Reasonable and Customary fee, but not more than \$100 per shift;
4. the use of a licensed ambulance, to the nearest Hospital or medical facility, or from the Hospital where the Insured is being treated to another medical facility;
5. rental of crutches or Hospital type bed, or the cost of splints, canes, slings, trusses, braces and/or other approved prosthetic appliances;
6. the services of a legally qualified anesthetist;
7. drugs or medicines that require a legally qualified Physician's written prescription;
8. services of a chiroprapist, chiropractor, osteopath, physiotherapist or podiatrist up to a maximum of \$500 each practitioner;

9. expenses for Injury to natural and sound teeth (capped or crowned teeth are considered whole or sound natural teeth) which requires treatment by a legally qualified dentist or surgeon within 30 days from the date of the Accident, not to exceed in the aggregate the amount of \$5,000 as the result of any one Accident; and
10. out-patient services provided by a Hospital.

### Emergency Evacuation

If an Injury or Sickness commencing during the course of a Trip results in the necessary Emergency Evacuation of the Insured, We will pay for such Emergency Evacuation, which must be ordered by a legally licensed Physician who certifies that the severity of the Insured's Injury or Sickness warrants the Emergency Evacuation of the Insured and such Emergency Evacuation is Medically Necessary.

Covered expenses for an Emergency Evacuation are expenses, up to the maximum, for transportation, medical services, and medical supplies that are Medically Necessary and incurred in connection with Emergency Evacuation of the Insured.

All transportation arrangements made for evacuating the Insured must be by the most direct and economical route. Expenses for special transportation must be:

1. recommended by the attending Physician;
2. arranged and approved by Us or Our assistance provider; and
3. required by the standard regulations of the conveyance transporting the Insured.

Transportation includes any land, water, or air conveyance required to transport the Insured during an Emergency Evacuation. Special transportation includes, but is not limited to, air ambulance, land ambulances, and private motor vehicles.

Expenses for transportation, medical supplies, and services must be recommended by the attending Physician before we will consider them eligible for reimbursement under this Policy.

**This benefit is payable only when pre-approved by Us or Our assistance provider.**

### Automobile Return

If Injury or Sickness results in the Insured becoming unable to continue their Trip, We will pay the actual charges of a commercial agency for the return of Insured's rental vehicle used while on the Trip to the nearest rental agency location, up to the maximum amount stated in the Policy Schedule.

### Out-of-Pocket Expense Benefit

If an Injury or Sickness results in the Insured becoming unable to continue their Trip, We will pay up to the maximum amount stated in the Policy Schedule for daily reasonable and necessary living expenses incurred by the Insured.

### Return of Travelling Companion Benefit

In the event that the Insured is returned to their province or territory of residence under one of the benefits provided under this Policy, We will reimburse the cost of a one-way economy airfare up to the maximum amount stated on the Policy Schedule for one travelling companion to return back to the travelling companion's original point of departure.

**This benefit is payable only when pre-approved by Us or Our assistance provider.**

### Escort of Dependent Child or Grandchild Benefit

In the event that the Insured is returned to their province or territory of residence under one of the benefits provided under this Policy, we will reimburse the cost of a one-way economy airfare for any accompanying Dependent Children or grandchildren of the Insured to return back to the original point of departure. We will also reimburse the cost of a one-way economy airfare for an escort to accompany the Dependent Children or grandchildren, when necessary.



**This benefit is payable only when pre-approved by Us or Our assistance provider.**

### Repatriation Benefit

When an Injury or Sickness results in the loss of life of an Insured while on their Trip within 365 days from the date of the Accident or diagnosis, We will pay the actual expense incurred for preparing the deceased for burial and shipment of the body to the city of residence of the deceased, up to the maximum amount stated in the Policy Schedule.

**This benefit is payable only when pre-approved by Us or Our assistance provider.**

### Family Transportation Benefit

When an Injury or Sickness results in an Insured being confined as an In-Patient in a Hospital while on their Trip, and such Insured requires personal attendance of an Immediate Family Member as recommended by the attending Physician, We will pay, up to the maximum amount stated in the Policy Schedule, for the expense incurred by the Immediate Family Member, for the transportation by the most direct route by a Common Carrier to the confined Insured.

We will also provide reimbursement up to a maximum of \$150 per day, for reasonable and necessary commercial accommodations, meals, internet charges, taxi or bus fare, that the Immediate Family Member incurs.

## Exclusions & Limitations

We will not pay any benefits for which a loss is caused, directly or indirectly, by or resulting from any of the following:

- a. Pre-Existing Conditions, whether disclosed or not at time of Policy purchase;
- b. Injuries received while the Insured is participating in any maneuvers or training exercises of the armed forces;
- c. pregnancy, miscarriage, voluntary termination of pregnancy, childbirth or their complications except in the case of pregnancy complications which occur while on Your Trip, and prior to the end of the seventh month of pregnancy;
- d. Sickness or Injury where any trip is undertaken for the purpose of securing medical treatment or advice;
- e. dental surgery or cosmetic surgery unless such surgery is medically necessary as a result of a covered Injury;
- f. emotional or mental disorders unless the Insured is in hospital as a result;
- g. follow up or recurrent care;
- h. Sickness or Injury due to participation in professional sports;
- i. the Insured being legally intoxicated as determined according to the laws of the jurisdiction in which the Injury occurred;
- j. Injury resulting from off-road motorcycling, scuba diving, jet skiing, snow skiing or water skiing, mountain climbing (where ropes or guides are used), sky diving, amateur automobile racing, automobile racing or automobile speed contests, bungee jumping, spelunking, white water rafting, surfing or parasailing;
- k. treatment or services that contravene any government health insurance plan or government medical care plan in Canada;
- l. expenses incurred on an elective (non-emergency) basis, including but not limited to cosmetic surgery;
- m. loss or Injury as a result of suicide or any attempt suicide or self-inflicted injuries;
- n. any services or supplies provided by the Insured or an Immediate Family Member;
- o. any treatment or surgery not required by a licensed physician for the immediate relief of acute pain or suffering;
- p. any treatment or surgery which reasonably could be delayed until the Insured returns to Canada;
- q. any Medical Condition for which the Insured's treating Physician has advised against travel or any prescribed Medical Treatment required during the Trip;
- r. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by the Insured, acting alone or in collusion with other persons;
- s. arising from or attributable to an alleged:
  - violation of the laws of the country in which the Insured is travelling while covered under the Policy; or
  - violation of the laws of the Insured's home country of residence;
- t. endemic or epidemic diseases or global pandemic diseases as defined by the World Health Organization, the government of Canada or any local authority.

## Misrepresentation

If You have incorrectly stated, misrepresented or failed to disclose a material fact in Your application for insurance, including in any written, telephonic or electronic statements provided as evidence of insurability, We may contest the validity of this Policy. This means We can declare the Policy void from the beginning and will refund premium.



Type	Description
Assignment	Benefits payable under this Policy shall not be assigned.
Non-paper Technologies	Where appropriate, We may make available the use of technology (e.g., electronic signatures, applications, claim forms, and other documents) as an alternative to documents in paper form.
Government Health Insurance Plans	No payment shall be made for services rendered by a Hospital, except for reimbursement of charges which are in excess of benefits payable for Hospital services under any government laws of Canada or any province or territory.
Not in Lieu Of	This Policy is not in lieu of and does not affect any requirement for coverage by workers' compensation insurance, or similar coverage.
Currency	All monies payable under this Policy shall be paid in lawful Canadian currency.
Conformity with Statutes	Any provision, terms or conditions of this Policy which are in conflict with the statutes of the province or territory in which the Policy is delivered are hereby amended to conform to the minimum requirements of such province or territory.
Sanctions	This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.
Premiums	Premiums are due at the time of purchase of the Policy. A premium adjustment will be made for any changes due to an amendment to the Policy.
Contesting the Policy	In the absence of fraud, the validity of this Policy will not be contested if it has been in force for two years from its issue date and all premiums due in that time have been paid.
Legal Actions	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, Limitations Act, 2002 or other applicable legislation in the Insured's province or territory of residence.

 How to Make a Claim

1. To make a claim, the person making the claim will need to contact Us at the toll free telephone number we will provide.
2. We will then send the claimant the appropriate forms to be completed.
3. The person making the claim must complete the forms and give us the information required to assess the claim. Doctors may charge a fee to complete certain forms. The person making the claim is responsible for any such fees.
4. The completed claim forms and supporting information must be sent to Chubb's Claims Provider.



What to do in an Emergency

**Emergencies happen, but help is only a phone call away.**

In the event of a medical emergency, call the local emergency authorities first to receive immediate assistance, and then as soon as reasonably possible contact Chubb's Emergency Assistance Provider.

## 📄 Statutory Conditions

Type	Description
The Contract	<ul style="list-style-type: none"> <li>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. No agent has authority to change the contract or waive any of its provisions.</li> <li>The Insured and any claimant under this Policy has the right, as determined by law applicable in the Insured's province or territory of residence, to obtain a copy of this Policy, upon request, subject to certain access limitations.</li> </ul>
Waiver	<ul style="list-style-type: none"> <li>We shall be deemed not to have waived any condition of this Policy, either in whole or in part, unless the waiver is clearly expressed in writing and signed by Us.</li> </ul>
Material Facts	<ul style="list-style-type: none"> <li>No statement made by You at the time of application for the contract may be used in defense 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.</li> </ul>
Rights of Examination	<ul style="list-style-type: none"> <li>As a condition precedent to recovery of insurance money under the contract,               <ol style="list-style-type: none"> <li>the claimant must give Us an opportunity to examine the person of the Insured when and as often as it reasonably requires while a claim is pending, and</li> <li>in the case of death of the Insured, We may require an autopsy, subject to any law of the applicable jurisdiction relating to autopsies.</li> </ol> </li> </ul>

## 🔒 Protecting Your Personal Information

At Chubb, We are committed to protecting Our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service. The information provided by customers is required by us, Our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and co-ordinating coverage with other insurers. For these purposes, We, Our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and exchange information with, third parties. We do not disclose customer information to third parties other than Our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer; Chubb Insurance Company of Canada, 199 Bay Street, 25th Floor, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit [Chubb.com/ca](http://Chubb.com/ca)

## 🗣️ Complaint Procedures



If an Insured has a complaint or inquiry about any aspect of this insurance coverage, please call 1-877-534-3655 between 8:00 a.m. and 8:00 p.m. (ET), Monday to Friday.

If for some reason the Insured is not satisfied with the resolution to their complaint or inquiry, the Insured may communicate their complaint or inquiry in writing to Our complaints officer:

Chubb Insurance Company of Canada  
 199 Bay Street, Suite 2500  
 P.O. Box 139 Commerce Court Postal Station  
 Toronto, ON M5L 1E2  
 Email: [complaintscanada@chubb.com](mailto:complaintscanada@chubb.com)

If the Insured is still not satisfied with the resolution to their complaint or inquiry, the Insured may communicate their complaint or inquiry in writing to:

General Insurance Ombudservice  
 2727 Courtice Road, P.O. Box 98009  
 Courtice, ON L1E 3A0

*Terms Used in This Policy*

Some words that are used in this Policy have very specific meanings that are introduced in the text, set out in the Insuring Agreement, Policy Schedule or defined below:

Term	Definition
Accident	<ul style="list-style-type: none"> <li>• means a sudden, unforeseen, fortuitous event.</li> </ul>
Common Carrier	<ul style="list-style-type: none"> <li>• means a vehicle or service licensed to carry passengers for hire on a regularly scheduled basis.</li> </ul>
Dependent Child	<ul style="list-style-type: none"> <li>• means the Insured's unmarried natural, adopted, stepchild or common law child who is principally dependent on the Insured or the Insured's Spouse for financial support and is:               <ol style="list-style-type: none"> <li>1. under 21 years of age;</li> <li>2. under 25 years of age and attending school on a full-time basis; or</li> <li>3. over age 21 and dependent by reason of mental or physical infirmity and incapable of self-sustaining employment.</li> </ol> </li> </ul>
Effective Date	<ul style="list-style-type: none"> <li>• means the date that coverage under the Policy starts.</li> </ul>
Emergency	<ul style="list-style-type: none"> <li>• means medical treatment or surgery for an unforeseen Sickness or Injury of the Insured which makes it necessary to receive immediate treatment from a Physician for the immediate relief of an acute symptom, which upon the advice of a Physician cannot be delayed until the Insured returns to their province or territory of residence.</li> </ul>
Emergency Evacuation	<ol style="list-style-type: none"> <li>1. the Insured's Medical Condition warrants immediate transportation from the place where the Insured is injured or sick to the nearest Hospital where appropriate Medical Treatment can be obtained; or</li> <li>2. after being treated at a local Hospital, the Insured's Medical Condition warrants transportation to the place where they reside (provided such residence is located in Canada) to obtain further Medical Treatment or to recover.</li> </ol>
Government Health Insurance Plan	<ul style="list-style-type: none"> <li>• means the health insurance coverage that Canadian provincial or territorial governments provide for their residents.</li> </ul>
Hospital	<p>means a legally constituted establishment which meets all of the following requirements:</p> <ol style="list-style-type: none"> <li>a. operates primarily for the reception, care and treatment of sick, ailing or injured persons as In-Patients;</li> <li>b. provides 24 hour a day nursing service by registered or graduate nurses;</li> <li>c. has a staff of one or more licensed Physicians available at all times;</li> <li>d. provides organized facilities for diagnosis and surgical facilities; and</li> <li>e. is not primarily a clinic, nursing home or convalescent home or similar establishment nor, other than incidentally, a place for alcoholics or drug addicts.</li> </ol>
Immediate Family Member	<ul style="list-style-type: none"> <li>• includes the Insured's Spouse, parent or stepparent, child or stepchild, brother or sister, stepbrother or stepsister, brother-in-law or sister-in-law, mother-in-law or father-in-law, and son-in-law or daughter-in-law.</li> </ul>
Injury	<ul style="list-style-type: none"> <li>• means bodily harm resulting directly and independently of all other causes from an Accident.</li> </ul>
In-Patient	<ul style="list-style-type: none"> <li>• means a person admitted to a Hospital as a resident or bed-patient who is provided at least one day of room and board by the Hospital.</li> </ul>
Insured	<ul style="list-style-type: none"> <li>• means the persons named on the Policy Schedule who have purchased a return flight with Swoop Airlines and purchased the Travel Medical Insurance. The Insured is referred to as You or Your throughout this Policy.</li> </ul>

Medical Condition	<ul style="list-style-type: none"> <li>means an Injury or Sickness or a condition related to an Injury or Sickness which includes progressive disease, illness or acute psychosis.</li> </ul>
Medical Treatment	<ul style="list-style-type: none"> <li>means treatment relating directly or indirectly to a Medical Condition where an Insured requires constant medical attention (treatment does not include preventive medications and routine follow up visits to the doctor).</li> </ul>
Medically Necessary	<ul style="list-style-type: none"> <li>means the services or supplies provided by a Hospital or Physician or other licensed provider that are required to identify or treat an Insured's Sickness or Injury and that are defined as follows: <ul style="list-style-type: none"> <li>a. consistent with the symptom or diagnosis and treatment of the Insured's Sickness or Injury;</li> <li>b. appropriate with regard to standards of good medical practices;</li> <li>c. not solely for the convenience of the Insured or a Physician or other licensed provider; and</li> <li>d. when applied to the care of a Hospital In-Patient, it further means that the Insured's medical symptoms or conditions require that the services cannot be safely provided as a Hospital outpatient.</li> </ul> </li> </ul>
Physician	<ul style="list-style-type: none"> <li>means a Doctor of Medicine (M.D.) duly licensed to practice medicine in their country of residence and recognized by the relevant College of Physicians and Surgeons in the location in which the treatment is rendered, who is not the Insured and who is not an Immediate Family Member of the Insured.</li> </ul>
Policy Period	<ul style="list-style-type: none"> <li>means the period which commences on the departure date and which ends on the return date, shown on the Policy Schedule.</li> </ul>
Policy Schedule	<ul style="list-style-type: none"> <li>means the Policy Schedule which is attached to and forms a part of this Policy.</li> </ul>
Pre-Existing Condition	<ul style="list-style-type: none"> <li>means Sickness or other condition during the 180-day period immediately prior to the coverage Effective Date for which the Insured either a) received or received a recommendation for a test, examination or Medical Treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or b) took or received a prescription for drugs or medicine. Item b) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 180-day period before coverage is effective.</li> </ul>
Reasonable and Customary	<ul style="list-style-type: none"> <li>means the amount usually charged for treatment, services or supplies to provide an appropriate level of care given the severity of the Sickness or Injury being treated, in the geographical location where the treatment, services or supplies are being provided.</li> </ul>
Sickness	<ul style="list-style-type: none"> <li>means any illness, disease, or physical condition for which symptoms are first manifested while the Insured is on a Trip.</li> </ul>
Spouse	<ul style="list-style-type: none"> <li>means a person who is legally married to the Insured, or if there is no such person, is a person who qualifies as a common law or domestic partner under the provisions of the laws of the jurisdiction in which the Insured resides.</li> </ul>
Trip	<ul style="list-style-type: none"> <li>means travel outside of Canada by an Insured, started and ended with the return flight on Swoop Airlines shown on the Policy Schedule.</li> </ul>



## About Chubb

### Innovation

We are solution-oriented professionals with expert industry knowledge and an entrepreneurial business philosophy that allows us to remain flexible in finding the right solution for our clients.

### Superior Service

As the premier provider of multinational services, Chubb takes advantage of

cutting edge technology to maintain instant connectivity with our global network and to keep up-to-date with the rapidly changing regulatory environment in each country.

### Financial Strength

Chubb Limited consistently receives high ratings from A.M. Best for financial stability, and from Moody's and Standard

& Poor's for claim-paying ability, attesting to Chubb's solid financial strength.

### Global Protection

Chubb's global network can satisfy the insurance needs of companies operating worldwide through its global subsidiaries in 54 countries (on a locally admitted basis).

## \*Assistance Provider Conditions and Exclusions

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### Assistance Provided by GENERALI.

GENERALI USA shall provide services to all members. On any expenditure for which the member is responsible, GENERALI shall not be obligated to provide services without first securing funds from the member in payment of such expenditure. If the member pays for covered expenses without receiving an approval or authorization in writing from GENERALI, then GENERALI shall not be obligated to reimburse the member for any such expenditure. In the event a member requests a service not included in a program, GENERALI may, in its sole and absolute discretion, provide such benefits or services at the sole expense of the member, including a reasonable fee to GENERALI for its efforts on behalf of the member.

GENERALI provides the services under this program in all countries of the world. However, conditions such as war, natural disaster or political instability may exist in some countries that render assistance services difficult or impossible to provide. In such instances services cannot always be assured. GENERALI shall attempt to assist a member consistent with the

limitations presented by the prevailing situation in the area. GENERALI reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit GENERALI to fully provide services. In the event a member travels in any area in which such conditions exist, GENERALI nonetheless shall endeavor to provide services consistent, however, with the risks and conditions then prevailing. GENERALI shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond GENERALI's control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering a service is prohibited by local law or regulations.

Decisions by physicians or other health care professionals employed by or under contract to or designated by GENERALI as to the medical necessity for providing any of the medical services covered by

this program are medical decisions based on medical factors and shall be conclusive in determining the need for such services. GENERALI shall not evacuate or repatriate a member if an GENERALI designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally. In all cases, the medical professionals, medical facilities or legal counsel suggested by GENERALI to provide direct services to the eligible person pursuant to this program are not employees or agents of GENERALI, and the final selection of any such medical professional, medical facility, or legal counsel is your choice alone. GENERALI assumes no responsibility for the quality or content of any such medical or legal advice or services. GENERALI shall not be liable for the negligence or other wrongful acts or omissions of any of the healthcare or legal professionals providing direct services arising out of or pursuant to this program. The member shall not have any recourse against GENERALI by reason of its suggestion of or contract with any medical professional or attorney.

## Chubb. Insured.<sup>SM</sup>

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.