

POLICY

CAA-Quebec
Travel Insurance



June 1, 2024



Insurance

ELIGIBILITY

You are not eligible for any coverage under this *contract* except for Rental Vehicle Damage Insurance, if:

- a. ***you* have been diagnosed with a *terminal illness* for which a *physician* has estimated *you* have less than 6 months to live;**
- b. ***you* have been advised by a *physician* against travel at this time;**
- c. ***you* require kidney dialysis;**
- d. ***you* have ever received a bone marrow or organ transplant (except skin or cornea transplant);**
- e. ***you* have been diagnosed with and/or received *medical treatment* for metastatic cancer in the last 5 years;**
- f. ***you* have been prescribed or taken home oxygen for a lung condition in the last 12 months.**

IN THE EVENT OF AN *EMERGENCY*, PLEASE CALL *CAA ASSISTANCE* IMMEDIATELY:

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

COUNTRY

in CANADA & mainland U.S.

Australia

Costa Rica

Dominican Republic

Jamaica

Mexico

New Zealand

South Africa

Thailand

United Kingdom

Call Collect From Anywhere Else

Email if Calling is Not Possible

TOLL-FREE NUMBER

1-866-580-2999

0011-800-8877-9000

00 800-8877-9000

1-800-203-9652

1-800-204-0004

001-800-514-2999

00 800-8877-9000

00 800-8877-9000

001-800-8877-9000

00 800-8877-9000

+1-519-251-5179

orionassistance@globalexcel.com

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

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

If it is medically impossible for *you* to call prior to obtaining *emergency treatment*, *we* ask *you* to call as soon as possible or have someone call on *your* behalf. Otherwise, if *you* do not call *CAA Assistance* before *you* obtain *emergency treatment*:

- *your* maximum benefit payable will be reduced to 80% of *your* medical expenses covered under this insurance, to a maximum of \$25,000; and
- in the event of out-patient medical consultation, a maximum of one (1) visit per *accident, sickness* or *injury*.

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

10 DAY RIGHT TO EXAMINE

Please take the time to read *your contract* and review all of *your* coverage(s). If *you* have any questions, *you* may contact *us* at 1-833-861-0112 (in Canada & United States) or +1-514-861-0112 (collect call elsewhere in the world).

You may cancel this *contract* within 10 *days* of purchase if *you* have not departed on *your trip* and there is no claim in progress.

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Description of Products Offered

Description of Products Offered – This is a summary only. For complete details, please refer to the applicable section of the *contract*.

| INSURANCE COVERAGE | | | | | | | | | | | | | |
|--|---|----------------------------------|----------------------------|-------------------|-------------------|--|-------------|-------------------|--------------------|----------------------------------|-----------------|-------------|--|
| PLAN TYPE | COVERAGE MAXIMUM | IMMEDIATE FAMILY MEMBER COVERAGE | MAXIMUM AGE AT APPLICATION | MAXIMUM TRIP DAYS | EMERGENCY MEDICAL | MEDICAL QUESTIONNAIRE | BOUNCEBACK | INFANT PROTECTION | HOLIDAY PROTECTION | TRIP CANCELLATION & INTERRUPTION | TRAVEL ACCIDENT | BAGGAGE | DEDUCTIBLE OPTIONS |
| MEDICAL PLANS Single Trip, Single Trip within Canada, Annual Plan and <i>Top-Up</i> | Up to \$5 million* | ✓ | All Ages | ** | ✓ | ✓*** Not required for Single Trip within Canada | Not Covered | Not Covered | Not Covered | Not Covered | Not Covered | Not Covered | \$0, \$300, \$500, \$1,000, \$3,000, \$5,000, \$10,000, \$25,000 or \$50,000 |
| | Up to \$50,000 | ✓ | 85 | 365 | ✓ | Not Required | Not Covered | Not Covered | Not Covered | Not Covered | Not Covered | Not Covered | \$0, \$300, \$500, \$1,000, \$3,000, \$5,000, \$10,000, \$25,000 or \$50,000 |
| | Up to \$100,000 | ✓ | 85 | 365 | ✓ | Not Required | Not Covered | Not Covered | Not Covered | Not Covered | Not Covered | Not Covered | \$0, \$300, \$500, \$1,000, \$3,000, \$5,000, \$10,000, \$25,000 or \$50,000 |
| | Up to \$150,000 | ✓ | 69 | 365 | ✓ | Not Required | Not Covered | Not Covered | Not Covered | Not Covered | Not Covered | Not Covered | \$0, \$300, \$500, \$1,000, \$3,000, \$5,000, \$10,000, \$25,000 or \$50,000 |
| NON-MEDICAL PLANS | COVERAGE MAXIMUM | IMMEDIATE FAMILY MEMBER COVERAGE | MAXIMUM AGE AT APPLICATION | MAXIMUM TRIP DAYS | EMERGENCY MEDICAL | MEDICAL QUESTIONNAIRE | BOUNCEBACK | INFANT PROTECTION | HOLIDAY PROTECTION | TRIP CANCELLATION & INTERRUPTION | TRAVEL ACCIDENT | BAGGAGE | DEDUCTIBLE OPTIONS |
| Trip Cancellation & Interruption | Trip Cancellation: Up to the <i>Sum Insured</i> Trip Interruption: Up to Unlimited | Not Available | All Ages | 365 | Not Covered | Not Required | ✓ | Not Covered | Not Covered | ✓ | Not Covered | Not Covered | Not Applicable |

Description of Products Offered

| PACKAGE PLANS | COVERAGE MAXIMUM | IMMEDIATE FAMILY MEMBER COVERAGE | MAXIMUM AGE AT APPLICATION | MAXIMUM TRIP DAYS | EMERGENCY MEDICAL | MEDICAL QUESTIONNAIRE | BOUNCEBACK | INFANT PROTECTION | HOLIDAY PROTECTION | TRIP CANCELLATION & INTERRUPTION | TRAVEL ACCIDENT | BAGGAGE | DEDUCTIBLE OPTIONS |
|--|--|----------------------------------|--|-------------------|-------------------|-----------------------|------------|-------------------|--------------------|--|-----------------|---|--------------------|
| Annual Vacation Package and Top-Up | Emergency Medical \$5 million* Trip Cancellation: Up to the Sum Insured Trip Interruption: Up to Unlimited | ✓ | 59 | ** | ✓ | Not Required | ✓ | ✓ | \$750 | \$2,000 or \$3,000 or \$4,000 or \$5,000 per trip/\$10,000 per year | ✓ | Up to \$1,500 per trip/\$3,000 per year | Not Applicable |
| | | ✓ | 60 to 84 | 63 | ✓ | ✓*** | ✓ | ✓ | \$750 | \$2,000 or \$3,000 or \$4,000 or \$5,000 per trip/\$10,000 per year | ✓ | Up to \$1,500 per trip/\$3,000 per year | Not Applicable |
| Single Trip Vacation Package and Single Trip Canada Vacation Package | Emergency Medical \$5 million* Trip Cancellation: Up to the Sum Insured Trip Interruption: Up to Unlimited | ✓ | 59 | ** | ✓ | Not Required | ✓ | ✓ | \$750 | Trip Cancellation: Up to the Sum Insured Trip Interruption: Up to Unlimited | ✓ | Up to \$1,500 | Not Applicable |
| | | ✓ | 60 to 84 Single Trip Canada Vacation Package – All Ages | 63 | ✓ | Not Required | ✓ | ✓ | \$750 | Trip Cancellation: Up to the Sum Insured Trip Interruption: Up to Unlimited | ✓ | Up to \$1,500 | Not Applicable |
| Non-Medical Vacation Package | Trip Cancellation: Up to the Sum Insured Trip Interruption: Up to Unlimited | ✓ | All Ages | 365 | Not Covered | Not Required | ✓ | Not Covered | \$750 | Trip Cancellation: Up to the Sum Insured Trip Interruption: Up to Unlimited | ✓ | Up to \$1,500 | Not Applicable |

IMMEDIATE FAMILY MEMBER COVERAGE

Immediate family member coverage, for 3 or more immediate family members, is available to you if all immediate family members to be insured under 1 contract are listed on your Confirmation of Coverage and you have purchased and paid for immediate family member coverage. Please refer to immediate family member definition on page 56 for immediate family member eligibility.

- * Maximum \$25,000 if at time of claim:
 - a) your government health insurance plan coverage has lapsed; and/or
 - b) you did not have authorization from your government health insurance plan to cover your trip days exceeding the days GHIP covers outside your province or territory of residence.
- ** Maximum trip days may not exceed the period for which your GHIP covers you or 365 days, whichever is the lesser. Coverage may never extend beyond 365 days from departure date or effective date.
- *** A Medical Questionnaire for the following ages and durations is required:
 - age 60-69 for trip durations of 18 days or more.
 - age 70 and over for all trip durations regardless of trip length.

Pre-Existing Medical Condition Exclusion

Please refer to the following pages for complete details on the Pre-Existing Medical Condition Exclusion applicable to:

- Emergency Medical - page 13 and 14
- Visitors To Canada - page 21
- Vacation Packages - page 27 and 28

Important Information About This Contract

Canadian Life and Health Insurance Association

IMPORTANT NOTICE - READ CAREFULLY BEFORE *YOU* TRAVEL

You have purchased a travel insurance *contract* – what's next? *We* want *you* to understand (and it is in *your* best interests to know) what *your* policy includes, what it excludes, and what is limited (payable but with limits). Please take time to read through *your* policy before *you* travel. **Italicized terms are defined in *your contract*.**

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

IT IS *YOUR* RESPONSIBILITY TO UNDERSTAND *YOUR* COVERAGE. IF *YOU* HAVE QUESTIONS, CALL 1-833-861-0112 OR VISIT CAAQUEBEC.COM.

Please read this policy carefully before *you* travel.

This *contract* contains a provision removing or restricting *your* right to designate persons to whom or for whose benefit insurance money is to be payable.

This *contract* covers losses resulting from unforeseen and emergent circumstances only. It contains terms, limitations, conditions and exclusions, general and specific, that may restrict benefits payable.

Precedent of the French version

In case of discrepancy between the French and English versions of the provisions of this *contract*, precedent will be given to the French version of the text.

PLEASE READ THIS POLICY

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

Check *your Confirmation of Coverage* for the insurance coverage(s) *you* have purchased, then refer to the coverage description(s) using the Table of Contents at the beginning of this policy.

By following the instructions in the section How to File a Claim beginning on page 51, *you* can speed up the assessment and, where applicable, payment of *your* covered eligible expenses.

Throughout this policy *you* will notice that certain terms are brought to *your* attention with italics. These terms are explained in the Definitions section beginning on page 54. Pay particular attention to these definitions as *we* have given a very specific meaning to these terms.

Important Information About This Contract

CARRY THE INSURANCE CARD, YOUR PROVINCIAL HEALTH CARD AND THIS POLICY WITH YOU

You will be provided with a wallet-size insurance card that provides important emergency phone numbers that you must call in the event of a claim and before receiving medical treatment. Carry this card and your provincial health card with you at all times. Make sure to bring this policy as well as the *Confirmation of Coverage* with you when travelling.

General Conditions

These general conditions apply to all insurance coverages under this *contract*.

1. Prior to the purchase of any coverage, the premium rate and *contract* terms and conditions are subject to change without prior notice.
2. We reserve the right to decline an application for insurance or an extension or *Top-Up*.
3. This insurance must be issued in Canada and must be purchased prior to the *departure date* or *effective date*.
4. Coverage may never extend beyond 365 *days* from the *departure date* or *effective date*.
5. If insurance coverage is purchased in a manner other than as stated in this *contract*, this *contract* shall be null and void and our sole liability will be limited to the refund of the premium paid.
6. If any benefit is duplicated under a similar benefit, another insurance coverage in this *contract* or another of our *contracts*, the maximum you are entitled to is the largest amount specified under any 1 benefit or insurance coverage. If any benefit is duplicated under similar coverages with another insurer, the total amount paid to you from all sources cannot exceed the actual expense you incur.
7. Failure to contact *CAA Assistance* may result in the refusal of benefits. Phone numbers are located on the inside of the front cover and on the assistance card.
8. We do not insure or reimburse the monetary value of any travel costs that have been booked and paid for with points, miles or any other type of travel reward program.

General Exclusions

These general exclusions apply to all insurance coverages under this *contract*.

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

1. Any loss resulting when you are a driver, the operator, a co-driver, a crew member or any other passenger on a commercial vehicle used for the purpose of delivering goods or carrying a load. This exclusion is not applicable when the commercial vehicle is used during your *trip* solely for pleasure purposes and not used for delivering goods or carrying a load.
2. Unless otherwise stated in this *contract*, we will not cover any loss resulting from a supplier's failure to perform its contractual obligations or deliver its services.
3. Non-compliance to prescribed *treatment*
Situation where your claim will not be paid:
 - Any *medical condition* that is the result of you not following *treatment* as prescribed to you, including prescribed medication.
4. Suicide (including any attempt thereat) or self-inflicted *injury* whether or not you are sane.

General Exclusions

5. Illegal act

Situation where *your* claim will not be paid:

- Claim that results from or is related to *your* negligent behaviour or involvement in the commission or attempted commission of a criminal offence, negligent or illegal act.

6. Expenses for which no charge would normally be made in the absence of insurance.

7. War

Situation where *your* claim will not be paid:

- Claims related to an *act of war* whether declared or undeclared.

8. Travel advisory

Situations where *your* claim will not be paid:

- An official travel advisory was issued by the Canadian government stating “Avoid non-essential travel” or “Avoid all travel” regarding the country, region or city of *your* destination, before *your effective date*.

This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

- To view the travel advisories, visit the Government of Canada Travel website.

9. Professional or other services rendered by a *family* member.

Emergency Medical Insurance

| | |
|----------------------------|--|
| Eligibility | <ul style="list-style-type: none"> • Purchase is subject to Eligibility on the inside front cover. • <i>You</i> must be a Canadian resident covered by a <i>government health insurance plan (GHIP)</i> for the full duration of the <i>trip</i>. |
| Purchase Conditions | <ul style="list-style-type: none"> • Applicants <i>age</i> 60-69 must complete a <i>medical questionnaire</i> for <i>trip</i> durations of 18 <i>days</i> or more. • Applicants <i>age</i> 70 and over must complete a <i>medical questionnaire</i> for all <i>trip</i> durations regardless of <i>trip</i> length. • Applicants required to complete a <i>medical questionnaire</i> must complete it no longer than 6 months before the <i>departure date</i> or <i>effective date</i>. • <i>Medical Questionnaire</i> is not required for Single Trip within Canada. |
| Coverage Starts | <p>The latest of:</p> <ul style="list-style-type: none"> • The date <i>you</i> leave <i>your</i> Canadian province or territory of residence; or • The <i>departure date</i>, start date or <i>effective date</i> shown on <i>your Confirmation of Coverage</i>. |
| Coverage Ends | <p>The earliest of:</p> <ul style="list-style-type: none"> • The date <i>you</i> return to <i>your</i> Canadian province or territory of residence; or • The <i>return date</i> as shown on <i>your Confirmation of Coverage</i>. |
| Maximum Age | No maximum <i>age</i> if medical insurance is purchased alone. |

Emergency Medical Insurance

| | |
|--|---|
| Maximum Benefit | Up to \$5 million. Maximum \$25,000 for all Emergency Medical Insurance benefits if at time of claim: a) <i>your GHIP coverage was lapsed; and/or</i> b) <i>you did not have GHIP authorization to cover your trip days exceeding the days GHIP covers outside your province or territory of residence.</i> |
| Maximum Trip Days Including Extension or Top-Up | <ul style="list-style-type: none"> • 365 Days with GHIP approval <ul style="list-style-type: none"> - Single Trip and Single Trip within Canada <u>Any Age</u> - Annual Plan <u>Any Age</u> |

SINGLE TRIP WITHIN CANADA - Provides coverage **within Canada only**, for travel outside *your* Canadian province or territory of residence.

ANNUAL PLANS - Provides coverage for multiple individual *trips* up to 4, 8, 15, 30, 60 or 90 *days* each *trip* outside Canada, based on the Annual Plan duration *you* have purchased.

For travel within Canada, the number of covered *days* is unlimited regardless of the duration chosen. For more information, please refer to the Extensions and *Top-Up* section on page 47.

Note: For an individual *trip* to be covered under the benefits of the Annual Plan, it must start and end within the period of coverage.

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

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

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

- a. *Top-Up* coverage for any travel *days* that fall after the *return date*; or
- b. A new Annual Plan (see Voluntary Extension or *Top-Up* of Coverage on page 47).

TOP-UP

For trips outside of Canada:

When *you* are outside Canada for any period of time that exceeds the Annual Plan duration *you* have purchased, a *Top-Up* will be required.

For trips within Canada:

If *your* individual *trip days* are within Canada, a *Top-Up* is not required (see Automatic Extension of Coverage on page 47, item 2).

Please refer to the Extensions and *Top-Ups* section for applicable conditions.

Topping up another Insurer's contract:

It is *your* responsibility to confirm with that insurer that a *Top-Up* is permitted on *your* existing contract with no loss of coverage.

Please note that the benefits, terms, conditions and exclusions of that other insurer's contract may not be the same as this *contract*.

Emergency Medical Insurance

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

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

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

MEDICAL QUESTIONNAIRE

The completed *medical questionnaire* (if applicable) forms part of this insurance *contract*.

It is important that *you* immediately notify CAA-Quebec Travel if any inaccuracy exists so that *you* can take immediate action to complete a new and accurate *medical questionnaire* at:

1-833-861-0112 Canada and United States

+1-514-861-0112 Elsewhere in the world, call collect

If it is found that *you* have not answered any question asked in the *medical questionnaire* truthfully and accurately at time of application, *you* will be responsible for the first \$5,000 of any claim, in addition to any deductible applicable to *your contract*. *You* will also be required to pay the additional premium necessary based on true and accurate answers to the *medical questionnaire*, otherwise no future coverage will be provided under this *contract*.

TEMPORARY RETURN TO YOUR CANADIAN PROVINCE OR TERRITORY OF RESIDENCE

If *you* choose to return to *your* Canadian province or territory of residence for a short stay within *your* period of coverage:

- *you* may do so without terminating *your* original *contract* and requiring a new *contract*;
- *your* Emergency Medical Insurance is not in effect and no refund of premium is available for the *days* while *you* are in *your* Canadian province or territory of residence; and
- *your pre-existing medical condition* exclusion stability requirement will be effective as of the new date *you* leave *your* Canadian province or territory of residence.

INSURED RISKS – WHAT IS COVERED

This insurance provides payment for a *medical emergency*. **Benefits will be paid for reasonable and customary charges incurred following an emergency resulting from a sudden accident, sickness or injury which occurs on a trip during this contract's period of coverage.** Eligible *treatments* are limited to what is declared **urgent** and **necessary** for the stabilization of the *medical condition*.

DEDUCTIBLE

If *you* selected a deductible, *we* pay eligible losses incurred in excess of the amount, as shown on *your Confirmation of Coverage*. Benefits provided by this coverage are granted once the deductible has been paid. The deductible is in U.S. dollars and

Emergency Medical Insurance

applies per *insured* and per *trip*, after any benefits covered under governmental programs have been paid.

BENEFITS AND SERVICES OFFERED

The following benefits are provided per *Insured*, per *trip* for *reasonable and customary charges* listed below, for emergent, unforeseen and *medically necessary* services as per the terms and conditions of this *contract*. Coverage is subject to a maximum of \$5 million per *trip*, and **provided that these charges are not incurred before obtaining the approval of CAA Assistance.**

HOSPITALIZATION, MEDICAL, DENTAL AND PARAMEDICAL EXPENSES

1. **Hospitalization:**

The cost of *hospital* services in a private or semi-private room (or an intensive or coronary care unit where *medically necessary*).

2. **Incidental Expenses:**

The cost inherent to *hospitalization* (phone, television, parking, etc.) up to a limit of \$100 per *day*, and a maximum of \$2,000 while *hospitalized* for at least 48 hours. This benefit will be paid as a lump sum after *you* are released from the *hospital* and upon approval of *your* claim.

3. **Physicians' Fees:**

The difference between costs charged by a *physician* and benefits allowed under government programs.

4. **Diagnostic Services:**

The cost for laboratory tests and X-rays when prescribed by the attending *physician*.

5. **Medical Appliances:**

The cost of rental or purchase of casts, trusses, braces, crutches, canes, splints, the rental cost of wheelchairs, orthopedic corsets and other medical appliances when prescribed by the attending *physician*.

6. **Nursing Care:**

The costs of a registered nurse for private care while *hospitalized* and when *medically necessary* and prescribed by the attending *physician*.

7. **Professional Services (when prescribed as part of emergency medical treatment):**

The cost of professional services by a physiotherapist, chiroprapist, chiropractor, osteopath or podiatrist when *medically necessary* and prescribed by the attending *physician*.

8. **Drugs (when prescribed as part of the emergency medical treatment):**

The cost of drugs requiring a *physician's* prescription, except when they are required for the continued stabilization of a chronic *medical condition*.

9. **Dental Care:**

Reimbursement of:

- a. up to \$5 million for *emergency dental treatment* at *trip* destination to repair or replace sound natural teeth or permanently attached artificial teeth injured as the result of an external *injury*, provided *you* consult a *physician* or dentist immediately following the *injury*;
- b. necessary *emergency dental treatment*, as described in 9.a, that must be continued upon return to *your* Canadian province or territory of residence, provided *treatment* is completed within 180 *days* from the date of the *accident*, up to a maximum of \$2,000; and
- c. other *emergency dental treatment* at *trip* destination (excluding root canal treatment or any damage to dentures), up to a maximum of \$500.

Emergency Medical Insurance

TRANSPORTATION EXPENSES

10. Ambulance or Taxi Service:

The cost of local ambulance or air ambulance service to the nearest accredited medical facility, including inter-*hospital* transfer when the attending *physician* and *CAA Assistance* determine that existing facilities are inadequate to *treat* or stabilize the patient's condition.

11. Repatriation to the Province of Residence:

- a. up to \$5 million for the cost of repatriation to *your* province of residence by means of appropriate transportation in order to receive immediate medical attention; and
- b. the cost of repatriation of *your travel companion* or 1 of *your immediate family members* or *family members* is covered under this *contract*, if *you* are unable to return to the departure point, by means of the transportation initially planned for such return. The cost of an accompanying adult is covered in the case of *child* repatriation; and
- c. the cost for commercial accommodation and meals, essential taxis and phone calls for 1 *travel companion* or 1 *immediate family member* if *you* are relocated to a place other than *your* point of departure up to a limit of \$300 per *day* and a maximum of \$900; and
- d. the cost for a qualified medical attendant to accompany *you* to *your* Canadian province or territory of residence when recommended by the attending *physician*. This includes return airfare and overnight lodging and meals (where necessary).
- e. the fare for additional airline seats to accommodate a stretcher to return *you* to *your* Canadian province or territory of residence.

12. Transportation to Visit *You*:

Covered expenses for an *immediate family member* or a close friend not at the *trip* destination, to visit the *hospital* where *you* are being *treated* or to travel to identify *your* remains include:

- a. reasonable out-of-pocket expenses incurred for the cost of commercial accommodation, meals in a commercial establishment, essential taxis and phone calls and the cost of *child* care services, up to a daily maximum of \$300 or up to \$1,500 maximum limit; and
- b. round-trip, economy class transportation; and
- c. travel insurance for the person attending *your* bedside subject to the terms and conditions of *your* Emergency Medical Insurance.

The expenses described above will be **reimbursed** only if *you* remain *hospitalized* for at least 3 *days* and the attending *physician* acknowledges in writing that the visit is necessary. This benefit is provided immediately if *you* are a person(s) with disability (physical and/or mental), or under 26 years of *age* and dependent for support on the visiting *family member*.

13. *Child Care*:

In the event an *insured* parent or legal guardian on the *trip* must be medically repatriated or *hospitalized*, we will pay the following benefits:

- a. **Reimbursement** for the cost of an accompanying adult is covered in the case of *child* repatriation;
- b. **Reimbursement** for services of a *caregiver* contracted by *you* for *your Insured child(ren)* or grandchild(ren). This benefit is limited to *child(ren)* up to *age* 19 (except in cases of a person(s) with disability (physical and/or mental)). Provision of an attendant will be arranged by *CAA Assistance*;
- c. **Reimbursement** of up to \$1,000 for *child* care provided in *your* Canadian province or territory of residence in the event their parent or legal guardian is attending *your* bedside in a *hospital* at destination. This benefit is limited

Emergency Medical Insurance

to *child(ren)* up to *age* 19 (except in cases of a person(s) with disability (physical and/or mental)).

14. **Vehicle Return:**

- a. The reasonable cost of returning *your vehicle*, either private or rental, by a commercial agency, or by any person authorized by *CAA Assistance*, to *your* residence or nearest appropriate *vehicle* rental agency when *you* are unable to return the *vehicle* due to *accident*, *sickness* or *injury*. A medical certificate from the attending *physician* in the locality where the incapacity occurred is required, attesting that *you* are incapable of using *your vehicle*;
- b. The cost of *your* one (1) way airfare if *your private vehicle* is stolen or inoperative due to an accident.

15. **Baggage Return:**

The cost to return *your* baggage following *your* medical repatriation or death is covered, up to a maximum of \$500.

16. **Pet Return:**

The cost to bring back *your* pet(s) in the event of *your* medical repatriation or death to *your* province of residence is covered up to a maximum of \$500.

17. **Return of the Deceased:**

- a. **Reimbursement** of the actual cost of preparation and transportation of *your* remains to the departure point in the province of residence up to a maximum of \$5 million; or
- b. **Reimbursement** of burial on site or cremation is covered up to a maximum of \$10,000.

No benefit is payable for the cost of a gravestone, casket, urn and/or funeral services expenses.

EMERGENCY CARE EXPENSES

18. **Subsistence Allowance:**

The cost of commercial accommodation, meals in a commercial establishment, essential taxis and phone calls when *your* return must be delayed due to an *accident*, *sickness* or *injury* of *you* or *your family* member or *travel companion* up to a limit of \$350 per *day* and a maximum of \$3,500. If *sickness* or *injury* delays *your* return more than 10 *days* beyond the *return date*, the subsistence allowance will only be paid upon submission of proof that *you* or the accompanying *family* member or travel companion was admitted and confined to a hospital for at least 72 hours within the 10 *day* period.

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

The cost of *your emergency* evacuation from a mountain, sea or other remote location, to the nearest accessible point by professional services up to maximum of \$5,000.

20. **Return to Trip Destination Outside of Your Province of Residence:**

The cost of a one-way economy airfare for *you* to be returned to *your trip* destination, within *your* period of coverage, after *you* are returned to *your* Canadian province or territory of residence for immediate *medical treatment*, provided *your* attending *physician* approves and no further *treatment* is required. Any recurrence or complications will not be covered under this *contract*.

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

Reimbursement for the following costs if incurred within 15 *days* of repatriation when *you* are medically repatriated by *us* to *your* province of residence after being *hospitalized*:

- The cost of a semi-private room in a *hospital* or a rehabilitation centre or a convalescent home up to a maximum of \$1,000;

Emergency Medical Insurance

- The cost for home nursing care when medically required and provided by a registered nurse or a registered nursing assistant, up to a limit of \$50 per *day*, for a maximum of 10 *days*;
- The rental cost of the following devices, up to a maximum of \$150: crutches, standard walker, canes, trusses, orthopaedic corset and oxygen; and
- The cost for transportation (ambulance and/or taxi) in order to receive medical care up to a maximum of \$250.

22. Domestic Services:

Reimbursement for domestic services such as housekeeping to *your* principal residence when *you* have been medically repatriated by *us* up to a maximum of \$250 per *contract*.

23. Pet Care:

Reimbursement for *emergency* veterinary services in the event *your* pet(s) suffers an *accidental* bodily *injury* while accompanying *you* during *your trip* up to a maximum of \$300.

24. Commercial Kennel Costs:

Reimbursement for commercial kennel costs for *your* pet(s) when *you* are not able to return on *your* planned *return date* up to a maximum of \$300.

25. Terrorism Coverage:

Reimbursement of covered expenses when an *act of terrorism* directly or indirectly causes *you* a loss.

EMERGENCY ASSISTANCE EXPENSES

26. Prescription Assistance:

Assistance to co-ordinate replacement of lost, forgotten or stolen essential prescription medication at *your trip* destination. The cost of replacement will be *your* responsibility.

27. Vision Care:

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

28. Hearing Aid:

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

29. Urgent Messages:

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

CONDITIONS

In addition to the General Conditions described on page 5, Emergency Medical Insurance is subject to the following conditions:

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

If it is medically impossible for *you* to call prior to obtaining *emergency treatment*, *we* ask *you* to call as soon as possible or have someone call on *your* behalf. Otherwise, if *you* do not call *CAA Assistance* before

Emergency Medical Insurance

you obtain *emergency treatment*, *your* maximum benefit payable will be reduced to 80% of *your* medical expenses covered under this insurance, to a maximum of \$25,000. *You* will be responsible for the payment of any remaining charges.

If this is a life threatening emergency, call 911 or the local emergency number.

Phone numbers are located on the inside front cover and page 49.

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

EXCLUSIONS - WHAT IS NOT COVERED AND REDUCTIONS OF COVERAGE

In addition to the General Exclusions described on page 5, no coverage shall be provided under Emergency Medical Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. **EMERGENCY MEDICAL INSURANCE -
PRE-EXISTING MEDICAL CONDITION EXCLUSIONS BY PLAN TYPE:**

SINGLE TRIP WITHIN CANADA

No *pre-existing medical condition* exclusion applies.

SINGLE TRIP PLAN, ANNUAL PLAN AND TOP-UP(S)

ANNUAL MEDICAL PLANS:

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

Emergency Medical Insurance

Situations where *your* claim will not be paid:

UNDER AGE 60 (AT APPLICATION)

Any *sickness, injury or medical condition* that is **not stable in the 3 months prior to each *departure date*.**

A lung condition if, **during the 3 months prior to each *departure date*, you required *treatment* with Prednisone.**

AGE 60 TO 69 (AT APPLICATION)

Any *sickness, injury or medical condition* that is **not stable in the 3 months prior to each *departure date*.**

AGE 70 AND OVER (AT APPLICATION)

Any *sickness, injury or medical condition* that is **not stable in the 6 months prior to each *departure date*.**

See the Package Plans section for exclusions relating to this product.

OTHER EXCLUSIONS AND REDUCTIONS OF COVERAGE

1. Claims related to expectant mother's complications of pregnancy and delivery.

Situations where *your* claim will not be paid:

- a. Claim related to the expectant mother's routine pre-natal or post-natal care;
- b. Claim related to pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.

2. Child born during the *trip*

Situation where *your* claim will not be paid:

Claim related to *your* child born during the *trip*.

3. For ***Insured child(ren)*** under 2 years of age: Any *sickness or medical condition* related to a birth defect.

4. Sports and High Risk Activities

Accident that occurs while *you* are participating (including training, practicing or competing) in:

- a. maneuvering or while on any *aircraft*, flying machines, or flying devices such as but not limited to: balloon, kite balloon, kite surfing, airship, glider, hang glider, helicopter, paraglider, parasail, parachute, kite and wingsuit (if *you* purchased an Adventurous Air Activities Rider, ballooning, parasailing and helicopter excursions are not subject to this exclusion). This exclusion does not apply if *you* are travelling as a passenger on *public transportation*;
- b. any maneuvers or training exercises of the armed forces;
- c. any *professional sport(s)*;
- d. any high-risk activity (including competition and *speed contest*) involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.

5. Abuse of alcohol, drugs or intoxicants

Situations where *your* claim will not be paid:

Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use or abuse of alcohol (resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of

Emergency Medical Insurance

blood), drugs or other intoxicants (including cannabis), whether prior to or during *your trip*.

6. Travelling for the purpose of obtaining *treatment*

Situations where your claim will not be paid:

A *trip* undertaken for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication.

7. Travelling when *treatment* could be expected

Situations where no benefit will be paid:

a. Any future investigation or *treatments* (except routine monitoring) is planned before *your trip*; or

b. Any *medical condition* or symptoms for which it is reasonable to believe or expect that *treatments* will be required during *your trip*.

8. Any claim for patients in chronic care *hospitals*, convalescent home (excluding the Medical Follow-Up in Canada benefit, refer to page 11, benefit 21), or any rehabilitation services, or in nursing homes or health spas.

9. Care or *treatments* received outside the province of residence which could have been obtained in the province of residence without endangering *your* life or *your* health, with the exception of care for a *medically necessary treatment* resulting from an *accident* or sudden *illness*.

Under this exclusion, the fact that the care available in the province of residence could be of lesser quality or take longer to obtain than the care available outside *your* province of residence does not constitute a danger to *your* life or health.

10. We will not pay a benefit with respect to non-*emergency*, experimental or elective *treatment* such as those rendered by a naturopath, an optometrist, cataract surgery or any cosmetic *treatment* or surgery.

11. The products listed below are not covered even when prescribed:

Renewal, replacement or inadequate supply, processed food for *infants*, dietary or food supplements or substitutes of any kind, including protein, multivitamins, over the counter medication or which are not legally registered and approved in Canada.

12. a. Cardiac catheterization, angioplasty and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved in advance by *CAA Assistance* prior to being performed, except in extreme circumstances where such surgery is performed as a *medical emergency* immediately upon admission to *hospital*; and/or

b. Magnetic resonance imaging (MRIs), computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless approved in advance by *CAA Assistance*.

13. Recurrence or ongoing *treatment* once the *emergency* has ended

Situation where *your* claim will not be paid:

The continued *treatment*, recurrence or complication of a *medical condition* or related condition, following *emergency treatment* during *your trip*, if the Medical Director of *CAA Assistance* determines that *your emergency* has ended.

14. Expenses incurred in *your* province of residence or upon return to the destination if these expenses are related to a *change* in *your* health condition while on *trip* break in *your* province of residence. Refer to

Emergency Medical Insurance

Temporary Return to *Your* Canadian Province of Residence on page 8.

15. Expenses related to an *accident, sickness* or *injury* that occurred during the period covered by another insurance company if, on the *effective date* of coverage of the CAA-Quebec *Top-up* Insurance *contract* you:
 - a. are *hospitalized* due to this *accident, sickness* or *injury*; or
 - b. refused to be repatriated; or
 - c. should have been *hospitalized* or repatriated to *your* province of residence according to *our* standards.
16. The total payout for which *we* will be responsible for in case of an *act of terrorism* or a series of *acts of terrorism* occurring within a 72-hour period shall not exceed:
 - a. \$5 million per event; or
 - b. \$10 million per calendar year.
17. Travel against medical advice:

Any claim incurred after a *physician* advised *you* not to travel.

Optional Coverages

The following optional coverages ***Pre-Existing Medical Condition Coverage, Adventurous Air Activities Rider*** and ***Professional Sports and Participation in Speed Contests Coverage***, may only be purchased in conjunction with products containing Emergency Medical Insurance coverage (except Emergency Medical Single Trip Within Canada, Single Trip Canada Vacation Package, and Visitors to Canada). These coverages are subject to the General Conditions, General Exclusions, Emergency Medical Insurance conditions and exclusions (**except as noted in the conditions sections of the applicable optional coverage**), and Definitions section of this *contract*. The deductible specified for Emergency Medical Insurance on *your Confirmation of Coverage* is applicable to the optional coverages.

Pre-Existing Medical Condition Coverage

Subject to all terms and conditions of this *contract*, this coverage is payable as part of a covered *medical emergency* up to a maximum of \$200,000 per *insured*, per *trip*, for eligible *hospital* and medical related expenses for *sickness* or *injury* incurred as a result of a ***pre-existing medical condition*** that was not *stable* 7 days or more prior to the *departure date* of *your trip*.

Conditions

Coverage is subject to the maximum benefits and the terms, conditions and exclusions as described in this *contract*, **not including *pre-existing medical conditions* exclusions under Emergency Medical Insurance** on pages 13 and 14 and under **Package Plans** on pages 27 and 28.

Exclusion

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

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

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

Optional Coverages

Adventurous Air Activities Rider

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

Conditions

Coverage is subject to the maximum benefits and the terms, conditions and exclusions as described in this *contract* **not including the Emergency Medical Insurance Exclusion #4.a** which specifically mentions ballooning, parasailing and helicopter exclusions.

Professional Sports and Participation in Speed Contests Coverage

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

Conditions

Coverage is subject to the maximum benefits limits and to the terms, conditions and exclusions as described in this *contract*, **not including Emergency Medical Insurance Exclusion #4.c. and #4. d.**

Visitors to Canada Insurance

| | |
|--|---|
| Eligibility and Purchase Conditions | <ul style="list-style-type: none"> • May be purchased by: <ol style="list-style-type: none"> a. a visitor to Canada; b. the holder of a Canadian work visa or student visa; c. an immigrant to Canada; or d. a Canadian not covered by a <i>government health insurance plan (GHIP)</i>. • Purchase is subject to Eligibility on inside front cover. • Must be purchased prior to or within 30 <i>days</i> of arrival in Canada. • Applications made after arrival in Canada are subject to Exclusion #2 on page 21. |
| Coverage Starts | <p>The latest of:</p> <ul style="list-style-type: none"> • <i>Your</i> arrival date in Canada; or • The <i>departure date</i>, start date or <i>effective date</i> shown on <i>your Confirmation of Coverage</i>; • The termination date of a similar coverage in Canada by virtue of another insurance contract. If this insurance is purchased after the <i>effective date</i> of another insurance contract with similar coverage in Canada, proof of the latter is required. |
| Coverage Ends | <p>The earliest of:</p> <ul style="list-style-type: none"> • For <u>non-Canadian residents</u>: the date <i>you</i> leave Canada to return to <i>your</i> country of permanent residence. • The <i>return</i> or expiry date as shown on <i>your Confirmation of Coverage</i>. |
| Maximum Age | <p>Age 69 - Up to \$150,000 Age 85 - Up to \$100,000</p> |

Visitors to Canada Insurance

| | |
|--------------------------|---|
| Maximum Benefit | Up to <i>sum insured</i> chosen - \$50,000, \$100,000 or \$150,000. |
| Maximum Trip Days | 365 <i>Days</i> |

INSURED RISKS - WHAT IS COVERED

This insurance provides payment for the *reasonable and customary charges* incurred by *you* for *emergency medical treatment* of an unforeseen and emergent *sickness* or *injury* while in Canada or during a temporary visit to another country (excluding *your* country of permanent residence) as part of *your trip*. Such expenses must be in excess of those reimbursable by any other insurance contract or health plan (group, individual or government) under which *you* are entitled to benefits.

DEDUCTIBLE

If *you* selected a deductible, *we* pay eligible losses incurred in excess of the amount, as shown on *your Confirmation of Coverage*, and applies per *Insured* and per *trip*. Benefits provided by this coverage are granted once the deductible has been paid. The deductible applies after any benefits covered under governmental programs have been paid. Visitors to Canada Insurance deductible is set in Canadian currency.

BENEFITS AND SERVICES OFFERED

The following benefits are provided for each *Insured* for the *reasonable and customary charges* listed below and incurred by *you* for *emergency medical treatment* of an unforeseen and emergent *accident, sickness* or *injury* while in Canada or during a temporary visit to another country (excluding *your* country of permanent residence) as part of *your trip*.

Coverage is subject to a maximum of the *sum insured* amount shown on *your Confirmation of Coverage* during the period of this *contract*, and **provided that these charges are not incurred before obtaining the approval of CAA Assistance.**

HOSPITALIZATION, MEDICAL, DENTAL AND PARAMEDICAL EXPENSES

1. **Hospitalization:**

The cost of *hospital* services up to a semi-private room (or an intensive or coronary care unit where *medically necessary*).

2. **Physicians' Fees:**

The cost of reasonable and customary *physician* fees, up to the maximum rates prescribed by the local government where the services are obtained.

3. **Medical Appliances:**

The purchase or rental cost of casts, trusses, braces, crutches, canes, splints, the rental cost of wheelchairs, orthopedic corsets and other medical appliances when prescribed by the attending *physician*.

4. **Nursing Care:**

The cost of a registered nurse for private care while *hospitalized* and when *medically necessary* and prescribed by the attending *physician*.

5. **Professional Services (when prescribed as part of emergency medical treatment):**

The cost of professional services by a physiotherapist, chiroprapist, chiropractor, osteopath or podiatrist when *medically necessary* and prescribed by the attending *physician*, up to a maximum of \$300 per professional service.

Visitors to Canada Insurance

6. Diagnostic Services:

The cost for laboratory tests and X-rays when prescribed by the attending *physician* and approved in advance by *CAA Assistance*.

7. Drugs (when prescribed as part of the *emergency medical treatment*):

The cost of drugs prescribed by a *physician*, limited to a 30 *day* supply per prescription unless *you* are *hospitalized*, excluding those necessary for the continued stabilization of a chronic *medical condition*.

8. Dental Care:

Reimbursement of:

- a. *emergency dental treatment* at *trip* destination to repair or replace sound natural teeth or permanently attached artificial teeth injured as the result of an external *injury*, provided *you* consult a *physician* or dentist immediately following the *injury* up to a maximum of \$2,000;
- b. other *emergency dental treatment* at *trip* destination (excluding root canal treatment or any damage to dentures), up to a maximum of \$300.

TRANSPORTATION EXPENSES

9. Ambulance or Taxi Service:

The cost of local ambulance or air ambulance service to the nearest accredited medical facility, including inter-*hospital* transfer when the attending *physician* and *CAA Assistance* determine that existing facilities are inadequate to *treat* or stabilize the patient's condition.

10. Repatriation to the Country of Residence:

The cost of repatriation to *your* country of permanent residence by means of appropriate transportation in order to receive immediate medical attention and:

- a. up to the cost of airfare to *your* country of permanent residence; or
- b. where *medically necessary*, air ambulance to the nearest appropriate *hospital* or to a *hospital* in *your* country of permanent residence for the purpose of obtaining immediate *medical treatment*.

If *you* are a Canadian resident without *government health insurance plan* or if *you* must be medically repatriated during a temporary visit to another country, *your* country of permanent residence will be deemed as Canada under this Medical Repatriation benefit; and

- c. repatriation to the point of departure of 1 *travel companion* or 1 *immediate family member* in the event of *your* medical repatriation if *you* are unable to return to the departure point, by means of the transportation initially planned for such return; and
- d. the cost for a qualified medical attendant to accompany *you* to *your* country of permanent residence when recommended by the attending *physician*. This includes return airfare and overnight lodging and meals (where necessary).

11. Transportation to Visit *You*:

The costs for an *immediate family member* or a close friend not at the *trip* destination, to visit the *hospital* where *you* are being *treated* or to travel to identify *your* remains, are covered for:

- a. reasonable out-of-pocket expenses incurred for the cost of commercial accommodation, meals in a commercial establishment, essential taxis and phone calls and the cost of *child care* services, up to a daily maximum of \$150 or up to a maximum of \$450; and
- b. round-trip, economy class transportation; and

Visitors to Canada Insurance

- c. travel insurance for the person attending *your* bedside, subject to the terms and conditions of *your* Visitors to Canada Insurance.

In the event that the *family* member or close friend of *yours*, travels to the *hospital* where *you* are being *treated*, the expenses described above will be **reimbursed** only if *you* remain *hospitalized* for at least 5 *days* and the attending *physician* acknowledges in writing that the visit is necessary. This benefit is provided immediately if *you* are a person(s) with disability (physical and/or mental) or under 26 years of *age* and dependent for support on the visiting *family* member.

12. Return of the Deceased:

- a. **Reimbursement** of the actual cost of preparation and transportation of *your* remains to the departure point in *your* country of permanent residence; or
- b. **Reimbursement** of burial on site or cremation is covered up to a maximum of \$10,000.

No benefit is payable for the cost of a gravestone, casket, urn and/or funeral services expenses.

EMERGENCY CARE EXPENSES

13. Subsistence Allowance:

The cost of commercial accommodation, meals in a commercial establishment, essential taxis and phone calls when:

- a. *your* return must be delayed due to *accident, sickness or injury* of *you* or to an accompanying *family* member or *travel companion*; or
- b. an accompanying *immediate family member* or *travel companion* must be relocated for the purpose of obtaining *treatment* for a *medical emergency*.

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

CONDITIONS

In addition to the General Conditions described on page 5, Visitors to Canada Insurance is subject to the following conditions:

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

If it is medically impossible for *you* to call prior to obtaining *emergency treatment*, *we* ask *you* to call as soon as possible or have someone call on *your* behalf. Otherwise, if *you* do not call *CAA Assistance* before *you* obtain *emergency treatment*, *your* maximum benefit payable will be reduced to 80% of *your* medical expenses covered under this insurance, to a maximum of \$25,000. Phone numbers are located on the inside front cover and page 49.

2. A temporary visit to another country is permitted (excluding *your* country of permanent residence, except for a Canadian not covered by *GHIP*) as part of *your trip* however, this temporary visit must not exceed 49% of the *trip's* total duration.

Visitors to Canada Insurance

3. It is a condition precedent to receiving payment under this *contract* that, at the time of application, *you* know of no reason that may require *you* to seek medical attention.
4. If *we* determine that *you* should transfer to another facility or return to *your* home country of residence, and *you* choose not to, benefits will not be paid for further *medical treatment* (if *you* are a Canadian resident without *government health insurance plan*, *your* country of permanent residence will be deemed as Canada).
5. Recurrence or ongoing *treatment* once *your emergency* has ended
Situation where *your* claim will not be paid:
 - The continued *treatment*, recurrence or complication of a *medical condition* or related condition, following *emergency treatment* during *your trip*, if the Medical Director of *CAA Assistance* determine that *your emergency* has ended.
6. *We* are not responsible for the availability, quality or results of any *medical treatment* or transportation, or *your* failure to obtain *medical treatment* or *hospitalization*.
7. *CAA Assistance* must approve in advance any surgery or invasive procedure (including, but not limited to, cardiac catheterization), prior to undergoing such procedure. It remains *your* responsibility to inform *your* attending *physician* to call *CAA Assistance* for approval in advance, except in extreme circumstances where such action would delay surgery required to resolve a life-threatening medical crisis.

EXCLUSIONS – WHAT IS NOT COVERED AND REDUCTIONS TO COVERAGE

In addition to the General Exclusions described on page 5, no coverage shall be provided under Visitors to Canada Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

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

Situations where *your* claim will not be paid:

Any sickness, injury or medical condition which is not *stable* in the 120 *days* prior to *your effective date*.

2. Any *sickness* or onset of new symptoms that occur during the first 48 hours following the *effective date* if *you* purchase this *contract* after *your* arrival in Canada.
3. For ***Insured child(ren)*** under 2 years of age: Any *sickness* or *medical condition* related to a birth defect.
4. Claims related to expectant mother's complications of pregnancy and delivery.

Situations where *your* claim will not be paid:

- a. Claim related to expectant mother's routine pre-natal or post-natal care;
 - b. Claim related to pregnancy, delivery, or complications of either, arising within 9 weeks before the expected date of delivery or 9 weeks after.
5. Child born during the *trip*

Situation where *your* claim will not be paid:

Claim related to *your* child born during the *trip*.

Visitors to Canada Insurance

6. Sports and High Risk Activities

Accident that occurs while *you* are participating (including training, practicing or competing) in:

- a. maneuvering or while on any *aircraft*, flying machines, or flying devices such as but not limited to: balloon, kite balloon, kite surfing, airship, glider, hang glider, paraglider, parasail, parachute, kite and wingsuit. This exclusion does not apply when travelling as a passenger on *public transportation*;
- b. any maneuvers or training exercises of the armed forces;
- c. any *professional sport(s)*;
- d. any high-risk activity (including competition and *speed contest*) involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.

7. Abuse of alcohol, drugs or intoxicants

Situations where *your* claim will not be paid:

Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use or abuse of alcohol (resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood), drugs or other intoxicants (including cannabis), whether prior to or during *your trip*.

8. Travelling for the purpose of obtaining *treatment*

Situations where no benefit will be paid:

A *medical condition* for which a *trip* is made with the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly related complication.

9. Travelling when *treatment* could be expected

Situations where no benefit will be paid:

- a. Any future investigation or *treatments* (except routine monitoring) is planned before *your trip*; or
- b. Any *medical condition* or symptoms for which it is reasonable to believe or expect that *treatments* will be required during *your trip*.

10. Any claim for patients in chronic care *hospitals*, convalescent home, or any rehabilitation services, or in nursing homes or health spas.

11. Any care, *medical treatment*, products or services other than those declared by the appropriate authorities to be required for the *medical treatment* of the *injury* or disease or stabilization of the *medical condition*.

12. Custodial care or services rendered for the convenience of the patient.

13. Care or *treatments* received outside *your* country of permanent residence which *could* have been obtained in *your* country of permanent residence without endangering *your* life or health, with the exception of care for a *medically necessary treatment* resulting from an *accident* or sudden *illness*.

Under this exclusion, the fact that the care available in *your* country of permanent residence could be of lesser quality or take longer to obtain than the care available outside *your* country of permanent residence does not constitute a danger to *your* life or health.

14. Care or *treatments* received outside *your* country of permanent residence which are not covered under government programs where

Visitors to Canada Insurance

services were rendered.

15. We will not pay a benefit with respect to non-emergency, experimental or elective *treatment* such as those rendered by an acupuncturist, a homeopath, a naturopath, an optometrist, or cataract surgery or any cosmetic *treatment* or surgery.

16. The products listed below are not covered even when prescribed:

Renewal, replacement or inadequate supply, processed food for *infants*, dietary or food supplements or substitutes of any kind, including protein, multivitamins, over the counter medication or which are not legally registered and approved in Canada.

17. You must call *CAA Assistance* before obtaining *emergency treatment*, so that we may:

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

If it is medically impossible for you to call prior to obtaining *emergency treatment*, we ask you to call as soon as possible or have someone call on your behalf. Otherwise, if you do not call *CAA Assistance* before you obtain *emergency treatment*, your maximum benefit payable will be reduced to 80% of your medical expenses covered under this insurance, to a maximum of \$25,000.

In the event of out-patient medical consultation, a maximum of one (1) visit per *accident, sickness or injury*.

18. Certain surgery and diagnostic testing:

- a. Cardiac catheterization, angioplasty and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved in advance by *CAA Assistance* prior to being performed, except in extreme circumstances where such surgery is performed as a *medical emergency* immediately upon admission to *hospital*;
- b. Magnetic resonance imaging (MRIs), computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless approved in advance by *CAA Assistance*.

19. The continuing care and/or *medical treatment* after the initial *medical emergency* has ended (as determined by the Medical Director of *CAA Assistance*) or a medical consultation where the *physician* observes no *change* in a previously noted condition, symptom or problem.

20. Once the *contract* has been extended, any *medical condition* that was diagnosed or received *medical treatment* after the *departure date* and prior to the *effective date* of the insurance extension or *Top-Up*.

21. Any *act of terrorism*.

22. Medical services rendered in your country of permanent residence (except for Canadians without *GHIP* returning to Canada).

23. Travel against medical advice

Any claim incurred after a *physician* advised you not to travel.

24. Damage to or loss of hearing devices, eyeglasses, sunglasses, contact lenses, or prosthetic teeth or limbs, and resulting prescription thereof.

Package Plans

SINGLE TRIP CANADA VACATION PACKAGE, SINGLE TRIP VACATION PACKAGE, ANNUAL VACATION PACKAGE, TOP-UP TO ANNUAL VACATION PACKAGE AND NON-MEDICAL VACATION PACKAGE PLANS

| Insurance Coverage | Single Trip, Single Trip Canada Vacation Package and Annual Vacation Package | Non-Medical Vacation Package | Benefit Maximum |
|-----------------------------|--|------------------------------|--|
| Emergency Medical Insurance | • | | Up to \$5 million |
| Trip Cancellation Insurance | • | • | Prior to departure: Up to the selected <i>sum insured</i> / \$10,000 per <i>contract year</i> |
| Trip Interruption Insurance | • | • | After departure: Up to unlimited |
| Travel Accident Insurance | • | • | Up to \$100,000 Flight Accident Up to \$50,000 Travel Accident |
| Baggage Insurance | • | • | Up to \$1,500 per <i>trip</i> / \$3,000 per <i>contract year</i> . |
| • Baggage Delay | • | • | Up to \$500 |
| • Lost Documents | • | • | Up to \$250 |
| <i>Infant Protection</i> | • | | Up to \$5 million: Emergency Medical Insurance |
| Holiday Protection | • | • | Up to \$750 |

| | |
|--|---|
| Eligibility and Purchase Conditions | <ul style="list-style-type: none"> • Subject to Eligibility and Purchase Conditions of individual insurance coverages. • Must be purchased for the full duration of the <i>trip</i>. • Purchase is subject to Eligibility on inside front cover. <p>For Annual Package Plan only:</p> <ul style="list-style-type: none"> • Applicants <i>age</i> 60-69 must complete a <i>medical questionnaire</i> for <i>trip</i> durations of 18 <i>days</i> or more. • Applicants <i>age</i> 70-84 must complete a <i>medical questionnaire</i> for all <i>trip</i> durations regardless of <i>trip</i> length. • Applicants required to complete a <i>medical questionnaire</i>, must complete it no longer than 6 months before the <i>departure date</i> or <i>effective date</i> to determine eligibility. |
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Package Plans

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| Coverage Starts | Please refer to individual insurance coverages Emergency Medical Insurance, page 6 Trip Cancellation and Interruption, page 28 Travel Accident, page 39 Baggage, page 42 |
| Coverage Ends | Please refer to individual insurance coverages Emergency Medical Insurance, page 6 Trip Cancellation and Interruption, page 29 Travel Accident, page 39 Baggage, page 42 |
| Maximum Age | <ul style="list-style-type: none"> • Age 84 for Single Trip Vacation Package, Annual Vacation Package or <i>Top-Up</i> to Annual Vacation Package. • No maximum age for Single Trip Canada Vacation Package and Non-Medical Vacation Package. |
| Maximum Benefit | Please refer to individual insurance coverages Emergency Medical Insurance, page 7 Trip Cancellation and Interruption, page 29 Travel Accident, page 40 Baggage, page 42 |
| Maximum Trip Days Including Extension or Top-Up | <ul style="list-style-type: none"> • 365 Days with GHIP approval <ul style="list-style-type: none"> - Single Trip Vacation Package <u>Under Age 60</u> (at application) - Single Trip Canada Vacation Package (all ages) - Annual Vacation Package <u>Under Age 60</u> (at application) • 365 Days <ul style="list-style-type: none"> - Non-Medical Vacation Package <u>Any Age</u> • 63 Days <ul style="list-style-type: none"> - Single Trip Vacation Package <u>Age 60-84</u> (at application) - Annual Vacation Package <u>Age 60-84</u> (at application) |

CANADA VACATION PACKAGE PLAN - Provides coverage **within Canada only**, for travel outside *your* Canadian province or territory of residence.

ANNUAL VACATION PACKAGE PLAN

Provides coverage for multiple individual *trips* outside *your* Canadian province or territory of residence for up to 4, 8, 15 and 30 *days*, based on the Annual Vacation Package Plan duration *you* have purchased.

For travel within Canada, the number of covered *days* is unlimited regardless of the duration chosen if *you* are under 60 years of *age*. If *you* are between *ages* 60 to 84, please refer to the Extensions and *Top-Up* section on page 47 for more information.

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

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

- a. *Top-Up* coverage for any travel *days* that fall after the *return date*; or

Package Plans

b. A new Annual Plan (see Voluntary Extension Or *Top-Up* of Coverage on page 47).

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

The Annual Vacation Package Plan includes all the benefits included with the Single Trip Vacation Package Plan, however benefit maximum amounts payable per *contract* apply to the Trip Cancellation and Baggage benefits. The maximum benefits payable for Trip Cancellation expenses is \$2,000, \$3,000, \$4,000 or \$5,000 per *insured*, per *trip* (depending on *your* choice) and \$10,000 per *contract* year, as shown on *your Confirmation of Coverage*. Baggage delay benefits, available after 10 hours of *your* checked baggage being delayed, are payable up to a benefit maximum total of \$500 per *trip* and \$1,500 per *contract* year, and baggage damage or loss is payable up to a benefit maximum total of \$1,500 per *trip* and \$3,000 per *contract* year.

If the amount of *your* prepaid *travel arrangements* exceeds the cancellation amount stated on *your Confirmation of Coverage*, *you* must purchase a separate Trip Cancellation and Interruption Insurance *contract* to cover the difference between the amount covered under the Annual Vacation Package Plan and the total amount of *your* prepaid *travel arrangements*. Otherwise the maximum benefit will be limited to the *sum insured* shown on *your Confirmation of Coverage*.

Note: For an individual *trip* to be covered under the benefits of the Annual Vacation Package, it must start and end within the period of coverage. When the *departure date* is beyond the date of expiry of the Annual Vacation Package Plan, Trip Cancellation coverage is applicable up to the annual *return date* if the *trip* is purchased within the period of coverage.

TOP-UP TO ANNUAL VACATION PACKAGE PLAN

A *Top-Up* must be added to *your* Annual Vacation Package Plan for the total individual *trip days* outside Canada that exceed either 4, 8, 15 or 30 *days*, based on the Annual Vacation Package Plan duration *you* have purchased.

Please refer to the Extensions and *Top-Ups* section for applicable conditions.

BENEFITS

INFANT PROTECTION

Provides automatically, at no extra charge, Emergency Medical Insurance to *infants* who:

- a. do not occupy a seat on the airplane (if travelling by plane); and
- b. are travelling with a parent or legal guardian who has purchased the Single Trip Vacation Package Plan, Single Trip Canada Vacation Package, Annual Vacation Package Plan or *Top-Up* to Annual Vacation Package Plan.

For more information about the benefits, conditions and exclusions of *Infant* Protection, refer to the terms of Emergency Medical Insurance beginning on page 6.

HOLIDAY PROTECTION

If the death or *hospitalization* of an *immediate family member*, close friend, business associate or *key employee*, who has not accompanied *you* on the *trip*, prompts *you* to return earlier than *your return date* and *you* consequently miss at least 70% of *your* scheduled package tour, *we* will issue a redeemable CAA-Quebec travel certificate to a maximum of \$750 per *trip*, per *insured*.

Holiday Protection Limitations

1. Eligibility to receive the benefit under Holiday Protection is dependent upon approval and payment of a valid *trip* interruption claim under the Trip Cancellation and Interruption Insurance of this *contract*.

Package Plans

2. The redeemable CAA-Quebec Travel certificate is:
 - a. payable only to *you*;
 - b. valid until the expiry date indicated on the redeemable CAA-Quebec Travel certificate for a period of 180 *days* from the date of *your* early return from *your* interrupted *trip*;
 - c. nontransferable; and
 - d. not redeemable in cash.
3. The replacement *trip* must:
 - a. begin before the expiry date on the redeemable certificate; and
 - b. be purchased through CAA-Quebec Travel.

CONDITIONS

In addition to the General Conditions described on page 5, Package Plans are subject to the following condition:

1. Single Trip Vacation Package, Single Trip Canada Vacation Package Plan, Annual Vacation Package, *Top-Up* to Annual Vacation Package and Non-Medical Vacation Package are subject to the terms, insured risks, benefits, conditions, exclusions, limitations and definitions specified in this *contract* for each of the insurance coverages listed in the chart on page 24, in addition to the General Terms of Agreement and the Statutory Conditions.

EXCLUSIONS

In addition to the General Exclusions described on page 5, Package Plans are subject to the exclusions described within each applicable insurance coverage.

PRE-EXISTING MEDICAL CONDITION EXCLUSIONS BY PLAN TYPE:

ANNUAL VACATION PACKAGE PLAN

For the Emergency Medical Insurance portion:

ANNUAL MEDICAL PLANS:

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

UNDER AGE 60 (AT APPLICATION)

Any *sickness, injury or medical condition* that is **not stable in the 3 months prior to each departure date**.

A lung condition if, **during the 3 months prior to each departure date**, you required *treatment* with Prednisone.

AGE 60 TO 69 (AT APPLICATION)

Any *sickness, injury or medical condition* that is **not stable in the 3 months prior to each departure date**.

AGE 70 TO 84 (AT APPLICATION)

Any *sickness, injury or medical condition* that is **not stable in the 6 months prior to each departure date**.

SINGLE TRIP CANADA VACATION PACKAGE PLAN

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

Package Plans

SINGLE TRIP VACATION PACKAGE PLAN

For the Emergency Medical Insurance portion:

UNDER AGE 60 (AT APPLICATION)

Any *sickness, injury or medical condition* that is **not stable** in the **3 months prior to the *departure date***.

A lung condition if, **during the 3 months prior to the *departure date***, you required *treatment* with Prednisone.

AGE 60 TO 84 (AT APPLICATION)

Any *sickness, injury or medical condition* that is **not stable** in the **6 months prior to the *departure date***.

A lung condition if, **during the 6 months prior to the *departure date***, you required *treatment* with Prednisone.

A heart condition if you had heart bypass or valve surgery **more than 8 years prior to the *departure date***.

A heart condition if, **during the 6 months prior to the *departure date***:

- you were prescribed or taking **3 OR MORE** medications for *your* heart (other than aspirin/entrophen and cholesterol medication);
- you were diagnosed or *treated* for **ALL 3** of the following: any heart condition, diabetes (*treated* with oral medication or insulin) and high blood pressure; or
- you were prescribed or taking medication for **HEART FAILURE** (causing water on *your* lungs or swelling in *your* legs).

Trip Cancellation & Interruption Insurance

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| Eligibility and Purchase Conditions | <ul style="list-style-type: none"> • May be purchased by Canadian residents separately or as part of a Vacation Package Plan (Single/Annual). • May be purchased by non-Canadian residents separately or as part of Non-Medical Vacation Package Plan provided that <i>you</i> are living in, travelling through or visiting Canada during <i>your trip</i>. Some insured risks are limited to Canadian residents only. • Purchase is subject to Eligibility on inside front cover. |
| Coverage Starts | <ul style="list-style-type: none"> • Cancellation benefits start on the date and time of purchase of this coverage. • Interruption benefits start on the <i>departure date</i>. |
| Coverage Ends | <p>The earliest of:</p> <ul style="list-style-type: none"> • The date on which there was cause for cancellation prior to departure; or • The date on which there was a cause for interruption after departure; or • The <i>return date</i> as shown on <i>your Confirmation of Coverage</i>. |
| Maximum Age | <ul style="list-style-type: none"> • No maximum age if purchased separately. |

Trip Cancellation & Interruption Insurance

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|--|--|
| Maximum Benefit | Trip Cancellation: Up to the selected <i>sum insured</i> Trip Interruption: Up to unlimited |
| Maximum Trip Days Including Extension or Top-Up | <ul style="list-style-type: none"> • 365 days if purchased separately |

DEDUCTIBLE

No deductible applies to Trip Cancellation and Interruption Insurance.

INSURED RISKS

Any of the following occurrences that prevents *you* from departing or returning on *your return date*:

Sickness, Injury, Quarantine and Death

1. Death, *sickness, injury*, or quarantine of *you, your travel companion, family member, business partner, key employee or caregiver or your travel companion's family member, business partner, key employee or caregiver*.
2. Death or *emergency hospitalization* of a close friend during the 10 days prior to the *departure date* or during the *trip*.
3. Side effects and/or adverse reactions experienced by *you* or *your travel companion* to vaccinations required for *your trip*.
4. Death, *hospitalization* or quarantine of the host at *your principal trip destination*.
5. Based on *your* or *your travel companion's* medical history, *you* or *your travel companion* are unable to be immunized or take preventative medication that is required for entry into a country or region that is on *your travel itinerary* (provided the requirement became effective after the purchase of the *travel arrangements* and this insurance).
6. *Sickness, injury* or death of *your* or *your travel companion's service animal* if *you* or *your travel companion* are an individual with any mental or physical disability requiring the use of *service animal* to maintain independence. *Travel arrangements* must have been made for the animal to accompany *you* on *your trip*. For this benefit to apply, the *travel arrangement* cost for *your service animal* must be included in the covered amount insured under the *trip*.
7. A *medical condition* which, in the written opinion of the attending *physician*, prevents *you* or *your travel companion* from participating in a sporting event when the purpose of *your trip* was to participate in that sporting event.

Pregnancy, Adoption

8. A pregnancy diagnosed after booking the *trip* if the attending *physician* advises *you, your spouse, your travel companion* or a *travel companion's spouse* not to travel.
9. Complications of *your pregnancy* or that of *your spouse, your travel companion* or *your travel companion's spouse* within the first 31 weeks of pregnancy or complications following the full-term birth of a child by the aforementioned.
10. *You, your spouse, your travel companion* or *your travel companion's spouse* legally adopt(s) a *child* and the adoption notice was received after the *effective date*.
11. The early and unexpected birth of *your family member* not travelling with *you* during *your trip*.

Trip Cancellation & Interruption Insurance

Employment, Education

12. Cancellation of a planned business meeting, conference or convention when the sole purpose of the *trip* was to attend the meeting, conference or convention and the cancellation of the meeting is beyond the control of the *Insured* or the *Insured's* employer, and the meeting is between companies with unrelated ownership, and in the case of a conference or convention, *you* must be a registered delegate. Benefits are only payable to the *Insured(s)* who are attending the *business meeting*, conference or convention.
13. The relocation of *your* principal residence or that of a *travel companion* by reason of an unforeseen transfer initiated by the employer with whom *you*, *your spouse*, a *travel companion* or a *travel companion's spouse* are employed at the beginning of the *trip*. This risk does not apply to self-employed persons or contractual employees.
14. Involuntary loss of permanent employment by *you*, *your spouse*, a *travel companion*, a *travel companion's spouse*, *your parent* or legal guardian (if *you* are under 19 years of *age* or a person(s) with disability (physical and/or mental) of any *age*), due to lay off or dismissal without just cause provided *you* had no knowledge of such loss when this insurance was purchased. This risk does not apply to self-employed persons or contractual employees.
15. *Your* or *your travel companion's* post-secondary school exam or classes have been unexpectedly rescheduled after the purchase of this insurance whereby the date of the exam or classes conflicts with *your trip*.

Accommodation

16. *Your* principal residence or that of a *travel companion* is rendered uninhabitable, or *your* place of business or that of a *travel companion* is rendered inoperative as the result of a disaster or event independent of any intentional act or negligence on *your/their* part.
17. *You* or *your travel companion's* principal residence or place of business is burglarized within seven *days* prior to *your departure date* or during *your trip*.
18. *Your* commercial accommodation at *your trip* destination is rendered uninhabitable due to a disaster or event independent of any intentional act or negligence, after *your trip* is booked.

Government, Legal

19. *You* or *your travel companion's* passport is not issued within the time confirmed in writing by Passport Canada.
20. *You* or *your travel companion* are summoned to police, fire or military (whether active or reserve) service.
21. If *your* or *your travel companion's* passport and/or travel visa is lost or stolen during *your trip* and *you* are unable to continue on *your trip* or to return to *your* Canadian province or territory of residence as originally planned.
22. Refusal of *your* visa application or that of a *travel companion* for the destination country provided that documentation shows eligibility to apply, the refusal is not due to late application, and that the application is not a subsequent attempt for a visa that had been previously refused. This risk applies to Canadian residents only.
23. A new and unexpected Travel Advisory, issued by the Canadian government, after the purchase of this insurance and prior to the departure of *your trip*, or during *your trip*, that warns Canadian residents to avoid non-essential travel or avoid all travel to a specific region of any country included in *your trip*. This risk applies to Canadian residents only.
24. *You*, *your travel companion* or the *spouse* or *child(ren)* of either are selected for jury duty, subpoenaed to appear as a witness in court or required to appear as a

Trip Cancellation & Interruption Insurance

- defendant in a civil suit, whereby the date of the hearing conflicts with the *trip*.
25. *You or your travel companion* is refused entry at customs, or security checkpoints, due to:
- health regulations set by government authorities; or
 - mistaken identity.

Hijacking, Violent Attack, Terrorism

26. Seizure or destruction by terrorists at the airport, *common carrier* or hotel forming part of *your* and *your travel companion's* *trip* and resulting in a Travel Advisory Notice issued by the Canadian government notifying Canadian residents to avoid non-essential travel or to avoid all travel to such destination when the Travel Advisory Notice corresponds to the scheduled date and destination of *your trip*.
27. A hijacking in which *you, your travel companion* or the spouse or *child(ren)* of either are a victim.
28. A direct, violent attack perpetrated against *you*, a *family* member or a *travel companion*.

Missed Connections, Travel Delay

29. An involuntary change in the schedule of an airline flight, tour or cruise ship that is providing transportation for a portion of *your trip*, which causes *you* to miss a connection or to interrupt *your trip*.
30. A missed departure or connection resulting from:
- weather (including road closure resulting from weather); or
 - volcanic eruption; or
 - earthquake; or
 - delay of a connecting *common carrier* due to weather or mechanical failure; or
 - delay of a vehicle aboard which *you* are a passenger due to an emergency road closure by the police; or
 - an accident involving a vehicle or a *common carrier* aboard which *you* are a passenger on *your* way to the scheduled point of departure or return; or
 - an unannounced strike by *your common carrier* for which *you* hold a valid ticket on, provided that the *common carrier* or vehicle mentioned above was scheduled to arrive at the scheduled point of departure or return at least two hours in advance of the scheduled time of departure or return.
31. When *your* primary reason for the *trip* is to attend a wedding, funeral or school graduation ceremony, or other commercial entertainment event for which you have purchased tickets, and the scheduled time of arrival is delayed for a reason beyond *your* control and you miss the event.
32. *Your travel companion's* plane is delayed by weather conditions, earthquakes or volcanic eruptions for at least 30% of *your trip*, and *your travel companion* decides not to go on the *trip* as booked.
33. *You* miss a connection or must interrupt *your trip* because your cruise ship is delayed or the itinerary is modified due to the *emergency* medical problem of another passenger.

Travel Supplier Cancellations, Default

34. Undelivered *travel services* due to the *default* of a *travel supplier* with whom *you* have booked *your travel arrangements*. Under Trip Cancellation, only Benefit #1.h applies. Under Trip Interruption, Benefits #2.g. and #2.i. apply.
35. If a cruise or a tour that is included in *your trip* and insured under *your CAA-*

Trip Cancellation & Interruption Insurance

Quebec Travel Insurance *contract* is cancelled for any reason except *default*, and the cancellation occurs:

- a. Before *you* leave home, *we* will reimburse *you* for *your* non-refundable prepaid airfare that is not part of *your* cruise or tour up to \$2,500.
- b. After *you* leave home, but prior to the cruise or tour departure, *we* will reimburse *you* up to \$2,500 for the lesser of:
 - i) the change fee charged by the airline carrier(s) to return *you* home, if such an option is available to *you*; or
 - ii) the extra cost of a one-way fare via the most cost effective itinerary to return *you* home.

36. Excursions booked onboard *your* cruise ship that are not included as part of *your* original *trip* cost if you must cancel the balance of *your* *trip*.

Bounceback

37. In the event *you* have to return to *your* Canadian province or territory of residence from *your* *trip* destination before *your* *return date* because of one of the following reasons:

- a. a *family* member, who is not travelling with *you*, is admitted to a *hospital* due to an *emergency* or dies after *you* leave *your* Canadian province or territory of residence; or
- b. a disaster or event independent of any intentional act or negligence on *your* part which causes *your* principal residence to become uninhabitable after *you* leave *your* Canadian province or territory of residence, *we* will reimburse *you* up to a maximum of \$2,000 for the cost of *your* round-trip economy class transportation expenses to return *you* to *your* Canadian province or territory of residence from *your* *trip* destination and, within *your* period of coverage, return *you* back to that *trip* destination.

In the case of a death of a *family* member, *we* will pay the lesser amount of the cost of *your* round-trip economy class transportation expenses to return to *your* Canadian province or territory of residence or the place of residence of the deceased.

This benefit applies to Canadian residents only.

BENEFITS

1. TRIP CANCELLATION (before departure)

In the event of a Trip Cancellation, please advise *your* CAA-Quebec Travel Professional (if *travel arrangements* were booked through CAA-Quebec Travel) or *your* travel agent or *your* travel supplier on the *day* the insured risk occurs or on the next business *day* after the insured risk occurs prior to the *departure date*. Only the sums that are nonrefundable on the *day* the insured risk occurs shall be considered for the purpose of the claim.

Important Restriction to Trip Cancellation benefits a. and b.:

Cancel for Any Other Reason benefit(s) a. and b. are covered only if *you* purchase *your* *contract* within 72 hours of booking *your* travel arrangements or before cancellation penalties come into effect. Subject only to the General Exclusions and Conditions described on page 5 and 6.

In the event *you* must cancel *your* *trip*, the following benefits will apply to *you* and to *your* travel companion(s) named as *Insured(s)*, subject to the *sum insured* and to all terms and conditions of this *contract*:

- a. reimbursement of 75% of the nonrefundable portion of *your* fully prepaid travel

Trip Cancellation & Interruption Insurance

arrangements booked through CAA-Quebec Travel, if *you* elect to cancel *your trip* 3 hours or more prior to the scheduled *departure date* and time for any other reason; or

- b. reimbursement of 50% of the nonrefundable portion of *your* fully prepaid *travel arrangements* booked through another booking source, if *you* elect to cancel *your trip* 3 hours or more prior to the scheduled *departure date* and time for any other reason; or
- c. reimbursement of the nonrefundable portion of the fully prepaid *travel arrangements* up to the maximum amount indicated as the *sum insured* on *your Confirmation of Coverage* if *your trip* is cancelled due to an insured risk. **This benefit does not apply to Insured Risk #29; or**
- d. reimbursement of the nonrefundable portion of the fully prepaid private accommodation services booked through an *approved online platform* up to the maximum amount indicated as the *sum insured* on *your Confirmation of Coverage* if *your trip* is cancelled due to an insured risk. **This benefit does not apply to Insured Risk #29; or**
- e. reimbursement of expenses to cover the upgrade occupancy charges if *your travel companion(s)* cancels prior to *departure* due to an insured risk and *you* elect to continue with the *trip* as ticketed; or
- f. reimbursement of reasonable transportation costs for *you* to travel to *your trip* destination by the most direct route if *you* miss the contracted departure due to the occurrence of an insured risk. **This benefit does not apply to Insured Risk #29; or**
- g. reimbursement up to \$1,000 for the extra cost of a one-way economy airfare via the most cost effective route to *your next trip* destination or a change fee charged by the airline involved when such an option is available to *you* in the event of a schedule change covered under Insured Risk #29; or
- h. reimbursement of the nonrefundable portion of the amount *you* have prepaid for undelivered *travel services*, up to a maximum of \$5,000 per *Insured*, in the event of the *default* of the *travel supplier* with whom *you* have booked *your travel arrangements*;
- i. reimbursement of covered expenses when an *act of terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this *contract*;
- j. reimbursement of up to \$2,500 for *your* nonrefundable prepaid airfare when it is not part of *your* cruise or tour package, or up to \$2,500 for the airline's change fee if the cruise line or tour operator cancels *your* cruise or tour package for any reason except *default*. *Your* entire prepaid *travel arrangements* (cruise or tour package and airfare) must be insured;
- k. reimbursement of up to \$800 for alternate *travel arrangements* on a scheduled *common carrier* to the planned *trip* destination to allow arrival in time for the event under Insured Risk #31.

2. TRIP INTERRUPTION OR DELAY (after departure)

In the event of a Trip Interruption or Delay, please call CAA Assistance immediately to ensure that *you* do not incur expenses which are not covered. Phone numbers are located on the inside front cover and page 49.

Important Restriction to Trip Interruption benefits a., b. and c. :

Interruption for Any Other Reason benefits a., b. and c. are covered only when *your trip* is interrupted for 48 hours or more after *your* arrival at *your trip*

Trip Cancellation & Interruption Insurance

destination. Subject only to the General Exclusions and Conditions described on page 5 and 6.

In the event *you* must interrupt or delay *your trip*, the following benefits will apply to *you* and to *your travel companion(s)* named as *Insured(s)*, subject to the *sum insured* and to all terms and conditions of this *contract*:

- a. reimbursement of 75% of the unused nonrefundable portion of *your* fully prepaid *travel arrangements* booked through CAA-Quebec Travel up to the amount indicated as the *sum insured* prior to departure on *your Confirmation of Coverage* (except the prepaid cost of *your* return transportation ticket home) up to \$2,500 if *you* elect to interrupt *your trip* prior to the scheduled *return date* and time for any other reason;
- b. reimbursement of 50% of the unused nonrefundable portion of *your* fully prepaid *travel arrangements* booked through another booking source, up to the amount indicated as the *sum insured* prior to departure on *your Confirmation of Coverage* (except the prepaid cost of *your* return transportation ticket home) up to \$2,500 if *you* elect to interrupt *your trip* prior to the scheduled *return date* and time for any other reason;
- c. reimbursement of up to \$1,000 for the extra cost of a one-way economy airfare via the most cost effective route to return *you* to *your* home or any additional fees incurred to change the dates of *your* original return ticket when such an option is available to *you*;
- d. reimbursement of the extra cost of a one-way economy fare to the departure point or to the *trip* destination point. Unused nonrefundable prepaid *travel arrangements* excluding the cost of the original ticket (arranged at the time of application for insurance) will be refunded up to a maximum amount indicated as the *sum insured* prior to departure on *your Confirmation of Coverage*. **This benefit does not apply to Insured Risk #29; or**
- e. reimbursement up to \$1,000 for the extra cost of a one-way economy airfare via the most cost effective route to *your next trip* destination or a change fee charged by the airline involved, when such an option is available to *you*, in the event of a schedule change covered under Insured Risk #29; or
- f. reimbursement of any additional fees incurred to change the dates of *your* original return ticket; or
- g. reimbursement to a maximum of \$4,000, subject to a limit of \$400 per *day*, for reasonable and necessary commercial lodging and meals, commercial vehicle rental, essential telephone calls and taxi transportation when, due to the occurrence of an insured risk:
 - i. *you* miss part of a *trip*;
 - ii. *your*, or *your travel companion's*, return to the point of departure is delayed beyond the *return date*;
 - iii. *you* must return earlier than the *return date*; or
 - iv. *your* commercial accommodation is closed due to a *default*.
- h. reimbursement, subject to prior approval by *CAA Assistance*, in the event of *your* death on a *trip* following *your hospitalization* or *accidental* death of:
 - a. the actual cost incurred for:
 - i. preparation of the deceased Insured; and
 - ii. return of the deceased Insured in the *common carrier's* standard transportation container to the scheduled point of departure; or
 - b. up to \$10,000 for burial or cremation at the place of death.

No benefit is payable for the cost of a headstone, casket, urn and/or funeral service expenses.

In addition, and subject to prior approval of *CAA Assistance*, return transportation

Trip Cancellation & Interruption Insurance

for a *family* member or close friend to identify the deceased *Insured*. Reasonable out-of-pocket expenses incurred for commercial accommodation and meals, essential taxis and telephone calls by the attending *family* member or close friend will be reimbursed to a maximum of \$300 per *day* to a maximum of three (3) *days*.

- i. reimbursement of the nonrefundable portion of the amount *you* have prepaid for undelivered *travel services* plus reimbursement of the extra cost of a one-way economy fare to the departure point or the *trip* destination point up to a maximum of \$5,000 per *Insured*, in the event of the *default* of the *travel supplier* with whom *you* have booked *your travel arrangements*;
- j. reimbursement to a maximum of \$100 per *contract* for commercial kennel costs for *your* pet(s) (domestic dog(s), *service animal(s)* and/or cat(s) only) when *you* are not able to return on *your return date*;
- k. Return of Vehicle:
When approved in advance by *CAA Assistance*:
 - i. reasonable expenses for the return of *your* private or rental *vehicle* due to an insured risk; or
 - ii. repatriation of the *Insured* if their private *vehicle* is stolen or inoperative due to an *accident*.
- l. reimbursement of covered expenses when an *act of terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this *contract*;
- m. If *your* or *your travel companion's* passport and/or *travel visa* is lost or stolen during *your trip* and *you* are unable to continue on *your trip* or to return to *your* Canadian province or territory of residence as originally planned, we will reimburse *you* for:
 - i. travel and accommodation expenses deemed reasonable by the *insurer* until the *travel* documents are replaced; and
 - ii. up to \$1,000 for the additional cost of one-way transportation by the most cost-effective itinerary (being the lesser of a one-way economy transportation or the change fee charged by the airline on existing tickets if this option is available) to *your* next destination or to return *you* to *your* Canadian province or territory of residence.
- n. reimbursement, under Insured Risk #33, of up to \$2,500 for:
 - i. the change fee charged by the airline carrier(s) to return *you* home, if such an option is available to *you*, or
 - ii. the extra cost of a one-way air fare via the most cost effective itinerary to return *you* home if the cruise line or tour operator cancels *your* cruise or tour after *you* leave home but prior to the cruise or tour departure for any reason except *default*. *Your* entire prepaid *travel arrangements* (cruise or tour and airfare) must be insured;
- o. reimbursement of up to \$250 to cover unused non-refundable prepaid costs for excursions booked onboard *your* cruise ship that are not included as part of *your* original *trip* cost if *you* must cancel the balance of *your trip*;
- p. reimbursement of up to a maximum of \$2,000, under **Insured Risk 37.a. and b. BounceBack**, for the cost of *your* round-trip economy class transportation to return *you* to *your* Canadian province or territory of residence from *your trip* destination and, within *your* period of coverage, return *you* back to that *trip* destination.

In the case of death of a *family* member, we will pay the lesser amount of the cost of *your* one-way economy fare to return *you* to *your* Canadian province or territory of residence or the place of residence of the deceased.

BounceBack benefits 37.a and b. apply to Canadian residents only.

Trip Cancellation & Interruption Insurance

CONDITIONS

In addition to the General Conditions described on page 5, Trip Cancellation & Interruption Insurance is subject to the following conditions:

1. *You* must not know (nor be aware of) any reason, circumstance, event, activity or *medical condition* affecting *you*, a *family* member, a *travel companion* or a *family* member of a *travel companion* which may eventually prevent *you* from starting and/or completing *your* covered *trip* as booked at the time of purchase of this insurance.
2. If *sickness* or *injury* delays *your* return more than 10 *days* beyond the *return date*, the benefit for the extra cost of a one-way ticket home will only be paid upon submission of proof that *you* were admitted and confined to a *hospital* for at least 72 hours within the 10 *day* period.
3. If a disaster or event independent of any intentional act or negligence renders *your* commercial accommodation uninhabitable, this benefit is only applicable if *your* commercial accommodation arrangements are not eligible for reimbursement by the *travel supplier*.
4. The *physician* recommending cancellation, interruption or delay of the *trip* must be actively and personally attending to *your* care.
5. Benefits in the event of *default* are payable provided that:
 - a. *you* have contracted with a *travel supplier* who *defaults*;
 - b. as a result of the *default*, *you* do not receive part or all of the *travel services* for which *you* have contracted; and
 - c. *you* cannot recover all of the cost of such undelivered *travel services* either from the *travel supplier*, any federal, provincial or other compensation fund, or from any other source that is legally responsible or under contract to reimburse *you* for the cost of such undelivered *travel services*.

Any benefits payable are subject to an overall aggregate maximum limit relating to all in-force travel policies issued by *us*, including this *contract*, as follows:

- \$2 million maximum with respect to the *default* of any one *travel supplier* occurring in a calendar year;
- \$5 million maximum with respect to *defaults* of all *travel suppliers* occurring in a calendar year.

If total claims resulting from the *default* of one or more *travel suppliers* exceed, in *our* judgment, the applicable aggregate maximum limit, then each *Insured* is entitled to their pro rata share of such aggregate maximum limit.

If, in *our* judgment, the total of all payable claims on account of the *default* of one or more *travel suppliers* exceeds the applicable aggregate limits, *your* pro-rated claim may be paid after the end of the calendar year in which *you* qualify for benefits and after all other avenues for reimbursement have been explored.

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

Trip Cancellation & Interruption Insurance

Any benefits payable are subject to an overall aggregate maximum limit relating to all in-force travel contracts issued by *us*, including this *contract*.

Coverage is available for *acts of terrorism* within a calendar year and the maximum payable of:

- a. \$5 million per event;
- b. \$10 million per calendar year.

If total claims resulting from one or more *acts of terrorism* exceed the applicable aggregate maximum limit stated above, then each *Insured* is entitled to their pro rata share of such aggregate maximum limit. If, in *our* judgment, the total of all payable claims under one or more *acts of terrorism* may exceed the applicable aggregate maximum limit, *your* prorated claim will be paid after the end of the calendar year in which *you* qualify for benefits and after all other avenues for reimbursement have been explored.

EXCLUSIONS

In addition to the General Exclusions described on page 5, no coverage shall be provided under Trip Cancellation & Interruption Insurance and no payment shall be made for claims resulting in whole or in part from, or contributed to by, or as natural and probable consequence of any of the following:

1. A *trip* undertaken for the purpose of visiting a sick or injured person when the trip is cancelled, interrupted or delayed due to such person's *medical condition* or death.

2. Abuse of alcohol, drugs or intoxicants

Situations where *your* claim will not be paid:

Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use or abuse of alcohol (resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood), drugs or other intoxicants (including cannabis), whether prior to or during *your trip*.

3. Travelling for the purpose of obtaining *treatment* or travelling when *treatment* could be expected

Situation where no benefit will be paid:

- A *trip* made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication;
- Any future investigation or *treatment* (except routine monitoring) is planned before *your trip*; or
- Any *medical condition* or symptoms for which it is reasonable to believe or expect that *treatments* will be required during *your trip*.

4. a. a pregnancy diagnosed after *your departure date* unless *your* attending *physician* advises *you* that *you* cannot travel during the *trip*;
- b. routine prenatal care or childbirth at any time during *your trip*;
- c. any costs for *your* child(ren) born during *your trip*;
- d. complications, conditions or symptoms of pregnancy during the 9 weeks prior to or after and including the expected delivery date.

Trip Cancellation & Interruption Insurance

5. Failure or neglect to obtain required vaccinations or inoculations, excluding Insured Risk #5.
6. Non-presentation of required travel documents, (for example, visa, passport, inoculation/vaccination reports), excluding Insured Risks #5, #19 and #21.
7. If *you* fail or neglect to perform all actions required by government authorities for entry at customs, or security checkpoints.
8. A return earlier or later than the *return date* due to a *medical emergency* unless recommended by the attending *physician*.
9. Payment for repatriation when the original ticket may be used. Original tickets will become the property of CAA-Quebec Travel Insurance in the event of a repatriation.
10. Reimbursement of the cost of the original ticket is not covered when refunding unused prepaid *travel arrangements* and/or when reimbursing the extra cost of a one-way economy airfare back to the departure point.
11. In the event of *default*, any loss or expense, incurred by *you*:
 - a. which is recovered or recoverable from any other source, including any federal, provincial or other compensation fund, or from any other source that is legally responsible or under contract to reimburse *you*;
 - b. if at the time of booking, the *travel supplier* is bankrupt, insolvent or in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation;
 - c. arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker;
 - d. arising as a result of the *default* of a *foreign travel supplier* if the *travel services* to be provided by such *foreign travel supplier* are not part of a package *travel arrangement*;
 - e. if *you* have not purchased CAA-Quebec Trip Cancellation & Interruption Insurance in connection with *your travel arrangements*; and
 - f. for travel services that were actually provided.
12. Sports and High Risk

Accident that occurs while *you* are participating (including training, practicing or competing) in:

 - a. any performance as a pilot or crew member of, or travelling as a passenger on, any aircraft: flying machines or flying devices that are supported chiefly by their buoyancy in air, and includes, but is not limited to, any airplane, balloon, kite balloon, kite surfing, airship, glider, hang glider, paraglider, parasail, parachute, kite and wingsuit. Travelling as a passenger on a *common carrier* is not subject to this exclusion;
 - b. any maneuvers or training exercises of the armed forces;
 - c. any *professional sport(s)*;
 - d. any high-risk activity (including competition and *speed contest*) involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.
13. Any loss resulting from an *act of terrorism* when, before *your effective date*, a Travel Advisory Notice was issued by the Canadian government,

Trip Cancellation & Interruption Insurance

advising Canadian residents to avoid non-essential travel or to avoid all travel to that country, region or city.

14. Any nonrefundable pre-paid *travel services* when the *trip* was paid for through a points or rewards program.

15. Additional Exclusions to Insured Risk 37, BounceBack:

- a. a *pre-existing medical condition* of a *family member* for which *treatment* was received in the three (3) months before the purchase of this insurance, resulting in *hospitalization* or death of the *family member* while you are on *your trip*;
- b. a reason that *you* could reasonably have expected would require *you* to return to *your* Canadian province or territory of residence prior to *your return date* at the time *you* purchased this insurance;
- c. *your* return back to *your trip* destination after the *return date* indicated on *your Confirmation of Coverage*.

16. Additional Exclusions to Benefit 1d.

We will not cover:

- a. private rental agreements (e.g., family or friends rentals);
- b. any damage to the property;
- c. any arrangements, payments or bookings made outside of the *approved online platform*.

Travel Accident Insurance

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| <p>Eligibility and Purchase Conditions</p> | <ul style="list-style-type: none"> • May be purchased by Canadian residents <u>only</u> as part of a Vacation Package Plan (Single/ Annual). May not be purchased separately. • May be purchased by non-Canadian residents <u>only</u> as part of Non-Medical Vacation Package Plan provided that <i>you</i> are living in, travelling through or visiting Canada during <i>your trip</i>. May not be purchased separately. • Purchase is subject to Eligibility on the inside front cover. |
| <p>Coverage Starts</p> | <p>The latest of:</p> <ul style="list-style-type: none"> • The date <i>you</i> leave <i>your</i> Canadian province or territory of residence; or • The <i>departure date</i>, start date or <i>effective date</i> shown on <i>your Confirmation of Coverage</i>. |
| <p>Coverage Ends</p> | <p>The earliest of:</p> <ul style="list-style-type: none"> • For non-Canadian residents: the date <i>you</i> leave Canada to return to <i>your</i> country of permanent residence; or • The <i>return date</i> as shown on <i>your Confirmation of Coverage</i>. |
| <p>Maximum Age</p> | <p>No maximum age if purchased as part of Non-Medical Vacation Package and Single Trip Canada Vacation Package Plan.</p> <p>Age 84 for Single Trip Vacation Package, Annual Vacation Package or <i>Top-Up</i> to Annual Vacation Package.</p> |

Travel Accident Insurance

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| Maximum Benefit | Up to \$100,000 Flight Accident Insurance Up to \$50,000 Travel Accident Insurance |
| Maximum Trip Days | Please refer to the Package Plans section |

DEDUCTIBLE

No deductible applies to Travel Accident Insurance.

INSURED RISKS - WHAT IS COVERED

A. Flight Accident Insurance - Maximum Benefit up to \$100,000

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

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

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

B. Travel Accident Insurance - Maximum Benefit up to \$50,000

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

BENEFITS

Subject to all terms and conditions of this *contract*, the greatest of the following benefits is payable for all losses resulting within 12 months from the date of a single *accident* described as an insured risk and as a direct result thereof:

- 100% of the maximum benefit for loss of life, *dismemberment* of 2 limbs or *loss of sight* in both eyes;
- 50% of the maximum benefit for *dismemberment* of one (1) limb or *loss of sight* in one (1) eye.

Exposure and Disappearance

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

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

Travel Accident Insurance

CONDITIONS

In addition to the General Conditions described on page 5, Travel Accident Insurance is subject to the following conditions:

1. If other *accidental death, dismemberment or loss of sight* policies which we have previously issued to you are concurrently in-force with this *contract*, making the aggregate indemnity in excess of \$100,000, the present insurance shall be void and all premiums shall be returned to the *Insured* or to their estate.
2. The loss must result directly from an *accident* sustained during the period of this *contract* and occur within 12 months of the *day* of the *accident*.
3. Should more than 1 loss be sustained from an insured risk as the direct result of a single *accident*, only the maximum benefit is payable.
4. The benefit for *dismemberment* of 2 limbs is payable only if such *dismemberment* results directly from a single *accident*.
5. The total benefits payable for 1 or more *accidents* occurring during the same *trip* shall not exceed the maximum benefit.

EXCLUSIONS

In addition to the General Exclusions described on page 5, no coverage shall be provided under Travel Accident Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. Abuse of alcohol, drugs or intoxicants

Situations where *your* claim will not be paid:

Any medical condition, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use or abuse of alcohol (resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood), drugs or other intoxicants (including cannabis), whether prior to or during *your trip*.

2. Claims related to expectant mother's complications of pregnancy and delivery
- Situations where *your* claim will not be paid:

Claim related to pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.

3. Child born during the *trip*

Situation where *your* claim will not be paid:

Claim related to *your* child born during the *trip*.

4. Sports and High Risk Activities

Accident that occurs while *you* are participating (including training, practicing or competing) in:

- a. maneuvering or while on any *aircraft*, flying machines, or flying devices such as but not limited to: balloon, kite balloon, kite surfing, airship, glider, hang glider, helicopter, paraglider, parasail, parachute, kite and wingsuit (except when travelling as a passenger on *public transportation*);
- b. any maneuvers or training exercises of the armed forces;
- c. any *professional* sport(s);
- d. any high-risk activity (including competition and speed *contest*) involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.

5. Any *act of terrorism*.

Baggage Insurance

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| Eligibility and Purchase Conditions | <ul style="list-style-type: none"> • May be purchased by Canadian residents <u>only</u> as part of a Vacation Package Plan (Single/Annual). May not be purchased separately. • May be purchased by non-Canadian residents <u>only</u> as part of Non-Medical Vacation Package Plan provided that <i>you</i> are living in, travelling through or visiting Canada during <i>your trip</i>. May not be purchased separately. • Purchase is subject to Eligibility on the inside front cover. |
| Coverage Starts | <p>The latest of:</p> <ul style="list-style-type: none"> • The date <i>you</i> leave <i>your</i> Canadian province or territory of residence; or • The <i>departure date</i>, start date or <i>effective date</i> shown on <i>your Confirmation of Coverage</i>. |
| Coverage Ends | <p>The earliest of:</p> <ul style="list-style-type: none"> • The <i>return date</i> as shown on <i>your Confirmation of Coverage</i>; or • The date on which there was cause for cancellation prior to departure; or • For <u>non-Canadian residents</u>: the date <i>you</i> leave Canada to return to <i>your</i> country of permanent residence. |
| Maximum Age | <p>No maximum <i>age</i> if purchased as part of Single Trip Canada Vacation Package and Non-Medical Vacation Package.</p> <p>Age 84 for Single Trip Vacation Package, Annual Vacation Package or <i>Top-Up</i> to Annual Vacation Package.</p> |
| Maximum Benefit | <p>Up to \$1,500 per <i>Insured</i>, per <i>trip</i>/up to \$3,000 per year.</p> |
| Maximum Trip Days | <p>Please refer to the Package Plans section</p> |

DEDUCTIBLE

No deductible applies to Baggage Insurance.

INSURED RISKS

Loss of, or damage to the baggage and personal effects *you* own and/or use during the *trip*.

BENEFITS

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

1. The actual cash value or \$500, whichever is less, in respect of any 1 item or *set of items*. Jewellery or cameras (including camera equipment) are respectively considered a single item.
2. **Reimbursement** of the cost of replacing 1 or more of the following documents, to a maximum of \$250, in the event of loss or theft: driver's license, birth certificate, passport or travel visa.
3. **Reimbursement** up to \$500 to purchase essential necessities (toiletries and clothing), in the event that *your* checked baggage is delayed by the *public*

Baggage Insurance

transportation for more than 10 hours while en route or before returning to *your* scheduled point of departure.

4. **Reimbursement** up to \$100 per *day*, to a maximum of \$500 for the commercial rental of sporting equipment or for the purchase of reasonable sporting equipment in the event it is delayed by the *public transportation* for more than 10 hours while *you* are en route before returning to *your* scheduled point of departure.
5. **Reimbursement** up to \$100 per *day*, to a maximum of \$500 for the rental cost of a wheelchair for use during *your trip* in the event *your* checked wheelchair is delayed by the *common carrier* for more than 10 hours while *you* are en route before returning to *your* scheduled point of departure.

Proof of checked baggage delay from the carrier along with receipts of purchases or rentals must be submitted with the claim.

CONDITIONS

In addition to the General Conditions described on page 5, Baggage Insurance is subject to the following conditions:

1. In the event of loss due to theft, burglary, robbery or malicious mischief, *you* must promptly notify and obtain supporting documentary evidence from the police, or if the police are unavailable, the hotel manager, tour guide or transportation authority immediately upon discovery. Failure to report the loss as stated above shall invalidate any claim under this insurance for such loss.
2. *You* must notify *CAA Assistance* of a loss within 24 hours of the loss occurrence.
3. In the event of loss *you* must take all precautions to protect, save or recover the property immediately.
4. *We* reserve the right to repair or replace damaged or lost property with other property of like quality and value and shall not be liable beyond the actual cash value of such property at the time of loss or damage.
5. The maximum benefit per *Insured* shall in no event exceed \$1,500 in the aggregate of all coverages in this and other Baggage Insurance policies issued by *us*, regardless of actual loss or damage.
6. In the event of loss of an article which is part of a pair or set, the measure of loss shall be at a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of such article and with the understanding that such loss shall not be construed to mean total loss of the pair or set.
7. When, after a reasonable period of time, lost property is not found, any claim therefore will be adjusted and paid.

EXCLUSIONS

In addition to the General Exclusions described on page 5, no coverage shall be provided under Baggage Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. Damage to or loss of hearing devices, eyeglasses, sunglasses, contact lenses, or prosthetic teeth or limbs, and resulting prescription thereof.
2. Normal wear and tear, gradual deterioration, vermin, defect or mechanical breakdown.
3. Loss of or damage to automobiles or automobile equipment, motorcycles,

Baggage Insurance

boats, motors or other conveyances or their accessories, medication, cosmetics, animals, perishables, bicycles (except while checked as baggage with a *public transportation*), household effects and furnishings, money, tickets, securities and documents (unless stated otherwise in this *contract*), professional or occupational items, antiques and collector items, goods brought with the intent of trading them or any item that is not part of the usual baggage, breakage of brittle or fragile articles (unless caused by theft or fire), property illegally acquired, kept, stored or transported.

4. Damage to or loss of covered items sustained due to any repair process or while being worked upon, radiation, or confiscation by any government authority.
5. Unaccompanied baggage or personal effects; baggage or personal effects left unattended or in an unlocked vehicle.
6. Computer software, including any expenses incurred for the restoration of any lost or corrupted data.
7. Any *act of terrorism*.

Rental Vehicle Damage Insurance

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| Eligibility and Purchase Conditions | <ul style="list-style-type: none"> • May be purchased by Canadian residents only. • <i>You</i> must hold a valid driver's license and must meet the <i>age</i> requirements of the rental agreement. • Must be purchased for the total duration <i>you</i> are in possession of the rental <i>vehicle</i>. |
| Coverage Starts | <p>The latest of:</p> <ul style="list-style-type: none"> • The time <i>you</i> take control of the rental <i>vehicle</i>; or • The <i>departure date</i> or <i>effective date</i> shown on <i>your Confirmation of Coverage</i>. |
| Coverage Ends | <p>The earliest of:</p> <ul style="list-style-type: none"> • The time the <i>commercial rental agency</i> assumes control of the rental <i>vehicle</i> at their place of business or elsewhere; or • The expiry of the rental agreement or the time when such agreement is terminated; or • The <i>return date</i> as shown on <i>your Confirmation of Coverage</i>. |
| Maximum Age | No maximum <i>age</i> |
| Maximum Benefit | Up to \$80,000 |
| Maximum Trip Days | 60 <i>Days</i> |

Rental Vehicle Damage Insurance

DEDUCTIBLE

No deductible applies to Rental Vehicle Damage Insurance.

INSURED RISKS - WHAT IS COVERED

This coverage provides insurance protection against collision, theft, fire or vandalism of a *vehicle* rented by *you* from a *commercial rental agency*.

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

BENEFITS

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

1. *Physical damage or loss* of a *vehicle* rented by *you* and operated by *you* or by a person otherwise permitted to operate such a rental *vehicle* under the rental agreement, and while covered under this *contract*, but limited to the amount of loss which would have been waived had *you* purchased a collision damage waiver from the *commercial rental agency*, less any amount:
 - a. assumed, waived or paid by the *commercial rental agency* or its insurer; and
 - b. payable by *your* personal or business vehicle insurance contract or other insurance contract.
2. Reasonable costs of towing expenses, general average salvage, fire department charges, customs duties and loss of use of the rental *vehicle*.
3. Unused *days* under *your* rental agreement if the rental *vehicle* is damaged and deemed inoperable during the term of *your* rental agreement.
4. *Our* defending in *your* name, on *your* behalf and at *our* cost, any civil action brought against *you* on account of the loss or damage to the rental *vehicle*.
5. *Our* payment of all costs assessed against *you* in any civil action *we* defend and any interest accruing after the judgment upon that part of the judgment that is within the limit of *our* liability.

CONDITIONS

In addition to the General Conditions described on page 5, Rental Vehicle Damage Insurance is subject to the following conditions:

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

Rental Vehicle Damage Insurance

EXCLUSIONS

In addition to the General Exclusions described on page 5, no coverage shall be provided under Rental Vehicle Damage Insurance and no payment shall be made for any claim in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. *Physical damage or loss* of the rental *vehicle* when:
 - a. Abuse of alcohol, drugs or intoxicants
Situations where *your* claim will not be paid:
Any medical condition, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use or abuse of alcohol (resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood), drugs or other intoxicants (including cannabis), whether prior to or during *your trip*.
 - b. *you* are engaged in the business of renting *vehicles* in any manner whatsoever;
 - c. *you* have taken out collision damage waiver with no deductible with the *commercial rental agency*;
 - d. the operation of the rental is in violation of the terms of the car rental agreement;
 - e. such rental *vehicle* is used to transport passengers for compensation or hire or for commercial delivery, transporting contraband or illegal trade;
 - f. such rental *vehicle* is rented from an organization other than a duly authorized *commercial rental agency* (e.g. peer-to-peer car sharing programs); or
 - g. more than 1 such rental *vehicle* is in *your* care, custody or control or of an authorized driver;
 - h. any amount is waived or paid by the *commercial rental agency* or its insurers.
2. Any form of third-party vehicle liability or personal *accidental injury*.
3. Mechanical failure or breakdown of any part of the rental *vehicle*, rusting, corrosion, wear and tear, gradual deterioration, inherent defect.
4. A loss in any jurisdiction where such insurance coverage is prohibited by law.
5. *Your* failure to preserve or protect the rental *vehicle* or *your* neglect or abuse of the rental *vehicle*.
6. *Physical damage or loss* sustained during *your* participation in a *speed event or contest*.
7. *Physical damage or loss* which is covered under *your* personal or business vehicle insurance contract.
8. Any *act of terrorism*.

Extensions and Top-Ups

AUTOMATIC EXTENSION OF COVERAGE

Coverage will be extended automatically without additional premium if:

1. *You* return to the point of departure is delayed beyond *your return date* solely because of the following reasons:
 - a. delay of the means of transportation provided the scheduled carrier was due to arrive at the departure point by the *return date*, and provided that the journey is completed in a reasonable amount of time; or
 - b. if driving, delay due to bad weather conditions provided the return journey commences prior to the *return date*; or
 - c. the personal means of transportation in which *you* are travelling is involved in an accident or mechanical breakdown that prevents *you* from returning to *your* Canadian province or territory of residence or *your* country of permanent residence on or before the *return date* provided *your* return journey commences prior to the *return date*; or
 - d. delay due to a sudden, unforeseen and emergent *sickness, injury* or quarantine of *you, your* accompanying *immediate family member* or *travel companion*.

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

You will be required to provide proof of the reason for *your* delay in the event that *you* have to file a claim.

Coverage is extended for a period of 5 *days*, or for the period of *hospitalization* plus 5 *days* after discharge from the *hospital* or until deemed medically able to travel by the Medical Director of *CAA Assistance*. This benefit does not include any costs associated with flight change arrangements, with the exception of *emergency* repatriation that is approved in advance by the Medical Director of *CAA Assistance*.

2. *You* are travelling WITHIN Canada and have an:
 - a. Annual Plan - up to 365 *trip days*; or
 - b. Annual Vacation Package Plan
 - under *age* 60 – up to 365 *trip days*
 - *age* 60-84 – up to 63 *trip days*

VOLUNTARY EXTENSION OR TOP-UP OF COVERAGE

You are able to extend or *Top-Up* the number of *trip days* on *your* coverage beyond *your* initial *return date* or annual duration, provided that:

1. *You* apply for the extension or *Top-Up* prior to the *return date* of *your* contract. *You* may need to complete a new *medical questionnaire* to determine eligibility and premium for the extension or *Top-Up*.
2. There is no cause for a claim against this *contract*. If *you* have a medical claim on *your* Annual Plan or Annual Vacation Package Plan, *you* are still entitled to a *Top-Up* for subsequent *trips*, but the cause of the first claim will be deemed a *pre-existing medical condition* that must qualify for the stability requirements for *your* *age*.
3. The extension or *Top-Up* is requested, approved by *us* and *you* have paid any additional required premium for such extension or *Top-Up* prior to the initial *return date* or *effective date* of the *Top-Up* or extension.
4. If *you* are topping up another insurer's contract, *you* must confirm with that insurer that a *Top-Up* is permitted on *your* existing contract with no loss of coverage.
5. If *you* are topping up a CAA-Quebec Travel Insurance Annual Plan with a different deductible amount, the deductible amount chosen for the *Top-Up* will be in-force for the entire *trip* duration.

Extensions and *Top-Ups*

6. The total period of coverage for any single covered *trip*, including the extension or *Top-Up* requested, does not exceed the applicable periods for the insurance coverages indicated in the chart below.

| INSURANCE COVERAGE | MAXIMUM <i>TRIP DAYS</i> INCLUDING EXTENSION OR <i>TOP-UP</i> |
|--|---|
| <ul style="list-style-type: none"> • Emergency Medical Insurance: <ul style="list-style-type: none"> - Single Trip Plan - Single Trip within Canada - Annual Plan - <i>Top-Up</i> to Annual Plan • Vacation Package Plans <u>Under Age 60:</u> <ul style="list-style-type: none"> - Single Trip Vacation Package - Annual Vacation Package - <i>Top-Up</i> to Annual Vacation Package | 365 <i>Days</i> with <i>GHIP</i> approval |
| <ul style="list-style-type: none"> • Vacation Package Plans <u>Age 60 to 84:</u> <ul style="list-style-type: none"> - Single Trip Vacation Package - Annual Vacation Package - <i>Top-Up</i> to Annual Vacation Package | 63 <i>Days</i> |
| <ul style="list-style-type: none"> • Non-Medical Vacation Package Plan • Single Trip Canada Vacation Package Plan • Trip Cancellation & Interruption Insurance • Visitors to Canada Insurance* | 365 <i>Days</i> |
| <ul style="list-style-type: none"> • Rental Vehicle Damage Insurance | 60 <i>Days</i> |

- * Visitors to Canada Insurance may only be extended if *you* have not experienced any *change* in *your* health and *you* have been continuously covered under a CAA-Quebec Visitors to Canada Insurance *contract* with no gap in coverage.

Refunds

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

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

Emergency Medical Insurance (Single Trip, Single Trip within Canada and *Top-Up*)

Full refund before the *effective date*.

Partial refund of the unused *days* if:

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

Refunds

Visitors to Canada Insurance

Full refund if:

- *you* request cancellation prior to the *effective date* and, if this *contract* was purchased as a requirement to obtain or maintain a Super Visa, and *you* provide proof from Citizenship and Immigration Canada that *your* Super Visa was denied.

Partial refund if:

- *you* become eligible and/or covered under a *government health insurance plan* during *your contract* coverage period; or
- *you* return to *your* country of permanent residence prior to *your* scheduled *return date*,

and *you* provide:

- proof of the date *you* became eligible and/or covered under a *government health insurance plan*; or
- proof of *your* departure from Canada and return to *your* country of permanent residence (airline ticket/boarding pass or customs/immigration entry stamp); or
- proof of *your* early return to *your* country of permanent residence from Citizenship and Immigration Canada if this *contract* was purchased for a Super Visa.

Annual Plan (Emergency Medical Insurance) and Annual Vacation Package Plan

Non-refundable after the *effective date*.

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

Full refund if:

- a. *you* cancel *your trip* before any cancellation penalties are in effect; or
- b. the carrier/*travel supplier* issues a full refund to *you* (in currency or in a *travel credit*) when they cancel the entire *trip* and all penalties are waived. *You* must provide a *travel supplier* invoice showing a full refund or stating all penalties are waived; or
- c. the carrier/*travel supplier* changes *your trip* dates and *you* are not able to travel and all penalties are waived. *You* must provide a *travel supplier* invoice showing a full refund or stating all penalties are waived; or
- d. client financing through *travel supplier* is declined;
- e. if the *sum insured* prior to departure as shown on *your Confirmation of Coverage*, is \$0, a full refund may be issued prior to the *departure date*.

Rental Vehicle Damage Insurance

Full refunds can be made before the *effective date*. A full refund will be made with proof of duplicate car rental insurance if this insurance is rejected by the *commercial rental agency* at *trip* destination.

CAA Assistance

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

WHAT TO DO IF YOU NEED CAA ASSISTANCE

Have *your contract* number or *Confirmation of Coverage* with *you* at all times and contact CAA Assistance at the phone number(s) listed below.

COUNTRY

in CANADA & mainland U.S.

Australia

Costa Rica

Dominican Republic

TOLL-FREE NUMBER

1-866-580-2999

0011-800-8877-9000

00 800-8877-9000

1-800-203-9652

CAA Assistance

| | |
|---|--|
| Jamaica | 1-800-204-0004 |
| Mexico | 001-800-514-2999 |
| New Zealand | 00 800-8877-9000 |
| South Africa | 00 800-8877-9000 |
| Thailand | 001-800-8877-9000 |
| United Kingdom | 00 800-8877-9000 |
| Call Collect From Anywhere Else | +1-519-251-5179 |
| Email if Calling is Not Possible | orionassistance@globalexcel.com |

When contacting *CAA Assistance*, please provide *your* name, *your contract* number, *your* location and the nature of *your emergency*.

WHAT HAPPENS WHEN YOU CALL CAA ASSISTANCE?

Prior to receiving all relevant medical information, we will handle *your emergency* assuming *you* are eligible for benefits under this *contract* and *you* will be reminded that any services rendered are subject to the terms and conditions of this *contract*. If it is later determined that a *contract* term, limitation, condition or exclusion, general and specific, applies to *your* claim, *you* will be required to reimburse *us* for any payments *we* have made on *your* behalf.

CAA Assistance will work closely with *you* to:

- direct *you* to an appropriate *physician* or *hospital* at *your trip* destination, wherever possible;
- provide multilingual interpreters to communicate with *physicians* and *hospitals*;
- monitor *your* care so that only appropriate, *medically necessary treatment* is given and to ensure that *your* medical needs are met;
- contact *your immediate family member* and *physician* on *your* behalf;
- pay *hospitals, physicians* and other medical providers directly, whenever possible;
- approve and arrange air ambulance transportation when *medically necessary*;
- inform *you* of any expenses not covered by this *contract* or to explain this *contract's* terms and provisions as they relate to *your medical emergency*.

Where a claim is payable *we* will arrange, whenever possible, to have any medical expenses billed directly to *us*.

WHY ARE YOU REQUIRED TO CALL CAA ASSISTANCE?

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

If it is medically impossible for *you* to call prior to obtaining *emergency treatment*, *we* ask *you* to call as soon as possible or have someone call on *your* behalf. Otherwise, if *you* do not call *CAA Assistance* before *you* obtain *emergency treatment*, *your* maximum benefit payable will be reduced to 80% of *your* medical expenses covered under this insurance, to a maximum of \$25,000.

In the event of out-patient medical consultation, a maximum of one (1) visit per *accident, sickness* or *injury*.

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

2. If *we* determine that *you* should transfer to another facility or return to *your* home province/territory of residence, and *you* choose not to, benefits will not be paid for further *medical treatment* (if *you* are a Canadian resident without *GHIP*,

CAA Assistance

your country of permanent residence will be deemed as Canada).

3. *CAA Assistance* must approve certain benefits in advance. Check the benefits section of *your* coverage(s) to see which benefit(s) this applies to.
4. Trip Cancellation claims must be reported within one (1) business *day* of the event forcing cancellation. If *you* do not call, *you* may sustain reduced benefits due to cancellation penalties that are imposed by the *travel supplier*. Benefits payable apply to those charges which are in effect on the *day* of the loss.
5. Trip Interruption claims must be reported immediately to ensure that *you* do not incur expenses which are not covered benefits.
6. If *you* pay eligible expenses directly to a health service provider without prior approval by *CAA Assistance*, these services will be reimbursed to *you* on the basis of the *reasonable and customary charges* that would have been paid directly to such provider by *us*. Medical charges that *you* pay may be higher than this amount, therefore *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary charges* reimbursed by *us*.

LIMITATION ON CAA ASSISTANCE SERVICES

CAA Assistance reserves the right to suspend, curtail or limit services in any area or country in the event that war, political instability or hostility renders the area inaccessible by *CAA Assistance*. *CAA Assistance* will use its best efforts to provide services during any such occurrence.

You may contact *CAA Assistance* prior to *your* departure to confirm coverage for *your* trip destination.

How to File a Claim

PAYMENT TO MEDICAL PROVIDERS

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

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

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

SUBMITTING YOUR CLAIM

You must substantiate *your* claim by providing the documents described in the applicable insurance coverage(s). *We* are not responsible for charges levied in relation to any such documents.

Indicate *your* contract number on all correspondence and send the claim form and all required documents to:

CAA-Quebec Travel Insurance

Global Excel Management

73 Queen Street

Sherbrooke, Quebec, Canada

J1M 0C9

Email: orionclaims@globalexcel.com

Phone Numbers: Located on inside front cover and page 49

Online Claim Submission

You may submit *your* claim online at www.globalexcel.com/orion.

How to File a Claim

Documents required to substantiate *your* claim are listed under the applicable insurance coverage(s).

EMERGENCY MEDICAL INSURANCE AND VISITORS TO CANADA INSURANCE

1. A completed Medical Expenses Claim Form (provided by *CAA Assistance* upon notification of claim at the phone numbers listed on page 49).
2. For *accidental* dental expenses *you* must provide an *accident* report from the *physician* or dentist.
3. Original itemized bills from the licensed medical provider(s) stating the patient's name, diagnosis, date and type of *treatment*, and the name, address and phone number of the provider, as well as the original transaction documents proving that payment was made to the provider.
4. Original prescription drug receipts from the pharmacist, *physician* or *hospital* indicating the name of the prescribing *physician*, prescription number, name of preparation, date, quantity and total cost.
5. For out of pocket expenses: an explanation of expenses accompanied by the original receipts.

TRIP CANCELLATION & INTERRUPTION INSURANCE

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

1. A completed Trip Cancellation and Interruption Claim Form (available by contacting *CAA Assistance* at the phone numbers on page 49). *We* need proof of the cause of the claim, including:
 - a. if *your* claim is for medical reasons, a medical certificate completed by the attending *physician* stating why travel was not possible as booked and a copy of the entire medical file of any person whose health or *medical condition* is the reason for *your* claim; or
 - b. a report from the police or other responsible authority documenting the reason for the delay if *your* claim is due to misconnection.
2. Original invoices and receipts.
3. Original tickets.
4. Other supporting documentation as requested.

TRIP CANCELLATION

1. For cancellation due to a disaster or event independent of any intentional act or negligence, accident on the way to departure, jury duty, subpoena, transfer or involuntary loss of employment: a legal certificate (police report, the summons and/or subpoena, record of employment) confirming the circumstances of the cancellation and a letter from *your* employer (if applicable).
2. For penalties: a copy of the *travel supplier's* or the airline's publication confirming the cancellation penalties imposed.
3. For default coverage: written notice of claim must be submitted within 60 *days* of the *day* on which the *travel supplier* announces that it is in *default*:
 - a. copies of receipts and proof of payments to *travel suppliers*;
 - b. copies of unused transportation or accommodation documents; and
 - c. where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund or any other source (including credit card companies) that is legally responsible or under contract to reimburse *you* for the cost of the undelivered *travel services*.

TRIP INTERRUPTION

1. For out of pocket expenses: an explanation of expenses in the event of a late return, along with original receipts.

How to File a Claim

2. For *death or repatriation*: a death certificate accompanied by receipts from the funeral home, airline, etc.
3. For *default coverage*: written notice of claim must be submitted within 60 *days* of the *day* on which the *travel supplier* announces that it is in *default*:
 - a. copies of receipts and proofs of payment to *travel suppliers*;
 - b. copies of unused transportation or accommodation documents; and
 - c. where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund or any other source (including credit card companies) that is legally responsible or under contract to reimburse *you* for the cost of the undelivered *travel services*.
4. Other supporting documentation as requested.

HOLIDAY PROTECTION

In addition to the items required under Trip Cancellation and Interruption Insurance, *you* must also submit:

1. Satisfactory evidence that *you* have booked and paid for a replacement *trip*.
2. An itemized CAA-Quebec Travel invoice, for the replacement *trip*, showing fares, deposits, travel dates, final payment and date thereof.
3. A copy of the CAA-Quebec Travel Insurance *contract* for the replacement *trip* and the name of the CAA-Quebec travel professional.

TRAVEL ACCIDENT INSURANCE

For forms and instructions, contact *CAA Assistance* at the phone number(s) on page 49, on the inside front cover or on the assistance card.

BAGGAGE INSURANCE

1. A completed claim form (available by contacting *CAA Assistance* at the phone number(s) on page 49).
2. For loss and damage:
 - a. a report by the police or the hotel manager, tour guide or transportation authorities in whose custody the insured property was at the time of loss;
 - b. adequate proof of loss (original purchase receipts, original replacement receipts or original replacement estimates on store stationery or letterhead), ownership and itemized value;
 - c. a Property Irregularity Report when luggage is lost or damaged while in the custody of the airline or *public transportation*.
3. For baggage delay *you* must supply proof of delay of checked baggage from the *public transportation* and original receipts of purchase:
 - a. original itemized receipts for expenses actually incurred;
 - b. a copy of the baggage claim ticket;
 - c. a copy of *your* airline or *public transportation* ticket;
 - d. verification of the delay of checked baggage from the airline or *public transportation* including the reason and the duration of the delay; and
 - e. a copy of the delivery receipt.
4. Other supporting documentation as requested.

BOUNCEBACK BENEFIT

For forms and instructions, contact *CAA Assistance* at the phone number(s) located on the inside front cover or on page 49.

RENTAL VEHICLE DAMAGE INSURANCE

1. A completed claim form available by contacting *CAA Assistance*;
2. An official police accident report;

How to File a Claim

3. A copy of the signed rental agreement;
4. A copy of the *commercial rental agency's* damage report;
5. A complete copy (front and back) of the driver's license;
6. A copy of damage or repair estimate;
7. A copy of personal or business vehicle insurance policy; and
8. Proof of settlement (denial or payment) from personal or business vehicle insurance policy.

Definitions

Accident or accidental means a fortuitous, sudden, unforeseen and unintentional event exclusively attributable to an external cause resulting in *injury*.

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

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

and the effect or intention of the above is to:

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

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

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

Aircraft means any multi-engine transport-type *aircraft* with a maximum authorized take-off weight greater than 10,000 lbs (4,540 kg.), operated between licensed airports by a scheduled or charter airline of Canadian or of foreign registry holding a valid Canadian Transportation Agency scheduled air carrier license, or a valid Canadian Transportation Agency regular specific point air carrier license, or charter air carrier license or its foreign equivalent, provided such *aircraft* is being used at the time to provide transportation authorized under such airline's scheduled, charter or regular specific point license.

Approved online platform means a registered business in the sharing accommodation space. Approved platforms are Airbnb, VRBO Family Companies, Tripadvisor rentals, priceline.com, Expedia Vacation home rentals and booking.com.

Business meeting means a pre-arranged private meeting between unaffiliated companies pertaining to the full-time occupation or profession of the *Insured* and which was the sole purpose of the *trip* (documentary evidence of meeting arrangements required). In no event shall *business meeting* include legal proceedings.

CAA Assistance means the claims and assistance provider, appointed by *us* from

Definitions

time to time to perform all assistance services and administer claims on *our* behalf under this *contract*.

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

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

Change in medication means the medication dosage or frequency has been reduced, increased, stopped and/or new medications have been prescribed.

Exceptions:

- an adjustment to the insulin or Coumadin (Warfarin) dosage *you* are currently taking, provided it is not newly prescribed or stopped and there has been no *change to your medical condition*; and
- a change from a brand name medication to a generic brand medication (insofar as the dosage is not modified).

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

Civil unrest means the gathering of more than one (1) person, in reaction to an event, with the intention of causing a public disturbance inclusive of violent protests or disorder (excluding peaceful demonstrations), riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection in violation of the law.

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

Confirmation of Coverage means *your* most recent computer printout, printed form, electronic copy, invoice or *contract* document that sets out the insurance coverage(s) *you* have purchased certifying the existence of a *contract* and on which the applicable following elements are primarily specified: the *Insured person(s)*, the *contract* number, the product, the dates of coverage, the deductible, the selected benefits and the *sums insured*.

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

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

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

Departure date means the *departure date*, start date or *effective date* shown on *your Confirmation of Coverage*.

Dismemberment means the actual, complete severance at or above the wrist or ankle joint.

Effective date means:

- a. for **Trip Cancellation Insurance** – the date of application;
- b. for **Visitors to Canada Insurance** – the latest of the following:
 - i. *your* arrival date in Canada; or
 - ii. the *departure date*, start date or *effective date* shown on *your Confirmation of Coverage*;

Definitions

- c. for **Rental Vehicle Damage Insurance** – the latest of:
 - i. the time *you* take control of the rental vehicle; or
 - ii. the *departure date*, start date or *effective date* shown on *your Confirmation of Coverage*.
- d. for **All Other Insurance Coverages** – the latest of the following:
 - i. the date *you* leave for *your trip*; or
 - ii. the *departure date*, start date or *effective date* shown on *your Confirmation of Coverage*.

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

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

Foreign travel supplier means any *travel supplier* that is not registered in Canada.

Global Excel or **Global Excel Management** means the company appointed by *us* to provide the assistance and claims services under the *contract*.

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

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

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

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

Illness means a health deterioration or an organism disorder certified by a *physician*, or even when the person is pregnant, a pathological complication that arose during the pregnancy. However, in the case of trip cancellation, this deterioration, this disorder, or this pathological complication must be serious enough to prevent *you* from pursuing *your* travel plans.

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

Infant means a *child(ren)* under 2 years of *age*.

Injury means *accidental* bodily harm which results in loss unrelated to *sickness* or any other cause and which occurs while this coverage is in effect. The *injury* must be sufficiently serious to prompt a reasonably prudent person to consult a *physician* for the purpose of *medical treatment* and for the *physician* to certify in writing the necessity of cancelling, interrupting or delaying the *trip*.

Insured(s) means the person(s) named on *your* CAA-Quebec Travel Insurance *Confirmation of Coverage* upon which a *contract* number appears.

Insurer means Echelon Insurance.

Key employee means an employee whose continued presence is critical to the ongoing affairs of the business during *your* absence.

Definitions

Loss of sight means the complete and irrecoverable loss of eyesight, which loss cannot be substantially corrected or remedied through simple *medical treatment* or corrective lenses.

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

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

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

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

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

- a. is appropriate and consistent with the diagnosis according to accepted community standards of medical practice;
- b. is not experimental or investigative in nature;
- c. cannot be omitted without adversely affecting *your* condition or quality of medical care;
- d. cannot be delayed until *your* return to *your* Canadian province or territory of residence or, for non-Canadian residents *your* country of permanent residence; and
- e. is delivered in the most cost effective manner possible, at the most appropriate level of care and not primarily by reason of convenience.

Minor ailment means any *illness*, *injury* or condition related to a *medical condition* which ends at least 30 *days* prior to the *effective date* of coverage and does not require:

- a. the use of medication for a period greater than 15 *days*; or
- b. more than one (1) follow-up visit to a *physician*; or
- c. a *hospitalization*; or
- d. a surgical intervention; or
- e. consultation with a medical specialist.

A chronic *medical condition* or the complication of a chronic *medical condition* is not a *minor ailment*.

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

Package travel arrangement means a group of two or more services related to travel or vacations that are sold together for one price. Packages offer a mix of elements like transportation, accommodations, cultural activities, sightseeing and car rental.

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

Definitions

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

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

Private accommodation services means services that connect travellers and hosts through an *approved online platform* (mobile application or website) that acts as an intermediary and processes the payment from the traveler to the host.

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

Public transportation means a conveyance (bus, taxi, train, boat, airplane or other vehicle) which is licensed, intended and used to transport paying passengers.

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

Return date means:

- a. for the **Annual Plan** and **Annual Vacation Package Plan** – the earliest of:
 - i) the date on which *you* are scheduled to return from any single covered *trip* (up to 4, 8, 15, 30, 60 or 90 *days*, depending on the duration of the plan *you* purchased) to *your* Canadian permanent residence;
 - ii) the date *you* actually return to *your* Canadian permanent residence;
 - iii) 1 year from the *departure date*, start date, or *effective date* as shown on *your Confirmation of Coverage*.
- b. for **Visitors to Canada Insurance** – the earliest of:
 - i) for non-Canadian residents: the actual date *you* leave Canada to return to *your* country of permanent residence;
 - ii) the date on which *you* are scheduled to return to *your* country of permanent residence as shown as the *return date* on *your* most recent *Confirmation of Coverage*.
- c. for **Rental Vehicle Damage Insurance** – the earliest of:
 - i) the time the *commercial rental agency* assumes control of the rental vehicle at their place of business or elsewhere;
 - ii) the expiry of the rental agreement or the time when such agreement is terminated;
 - iii) the *return date* as shown specifically for the Rental Vehicle Damage Insurance on *your* most recent *Confirmation of Coverage*.
- d. for **All Other Insurance Coverages** – the earliest of:
 - i) the date *you* actually return to *your* permanent residence;
 - ii) the *return date* on which *you* are scheduled to return to *your* permanent residence as shown on *your* most recent *Confirmation of Coverage*;
 - iii) for non-Canadian residents: the date on which *you* are scheduled to return to *your* departure point as shown as the *return date* on *your* most recent *Confirmation of Coverage*.

Routine check-up means a periodic consultation with a *physician* scheduled in advance during which no new symptom or worsening of existing symptoms is reported by the *Insured* and no new anomaly is certified by the *physician*.

Definitions

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

Set of Items means a group of items that are grouped in categories, and each category is considered, pursuant to the *contract*, as a single item:

- a. **jewellery:** jewellery, watches, silver, gold or platinum items;
- b. **furs:** fur or fur-trimmed articles;
- c. **electronics and photography equipment:** cameras, video or audio devices, tablets, phones, readers, watches, music players and any other electronic devices and their equipment.

Sickness means a disease or disorder of the body which results in loss while this coverage is in effect. The *sickness* must be sufficiently serious to prompt a reasonably prudent person to consult a *physician* for the purpose of *medical treatment* and for the *physician* to certify in writing the necessity of cancelling, interrupting or delaying the *trip*.

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

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

Stable means when all of the following statements are true:

- a. there has not been any new *treatment* prescribed or recommended or *change(s)* to existing *treatment* including a stoppage in *treatment*; and
- b. there has not been any *change* to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug; and
- c. the *medical condition* has not become worse; and
- d. there has not been any new, more frequent or more severe symptoms; and
- e. there has been no *hospitalization* or referral to a specialist; and
- f. there have not been any tests, investigation or *treatment* recommended, but not yet complete, nor any outstanding test results; and
- g. there is no planned or pending *treatment*.

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

Sum insured means the maximum amount payable, providing premium has been paid, as indicated on *your Confirmation of Coverage*.

Terminal illness means that *you* have a *medical condition* for which a *physician* has estimated that *you* have less than 6 months to live.

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

Travel arrangements mean *travel services* whose reservation and booking has been made by a CAA-Quebec Travel Professional, or any travel agent, or a *travel supplier* on *your* behalf prior to the *departure date* of *your trip*.

Travel companion means a person accompanying *you* on the *trip*, who shares accommodation or transportation with *you* and who has paid such accommodation or transportation in advance of departure. A maximum of 6 persons will be considered *travel companions* (including *you*).

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

Definitions

Travel services means transportation, sleeping accommodation or other services for the use of a traveller, tourist or sightseer provided by a *travel supplier* but does not include insurance.

Travel supplier means a licensed company in the business of providing transportation and/or accommodation to the public, and specifically excluding travel agents or professionals, agencies or brokers.

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

Trip means travel outside *your* Canadian province or territory of residence and ends when *you* return to *your* Canadian province or territory of residence.

Trips within the province of Quebec:

An individual *trip* begins when leave *your* permanent residence in Quebec and ends when *you* return to *your* permanent residence in Quebec.

For *trips* within Quebec, *you* must have at least a one-night stay with a *travel supplier* or *private accommodation services*.

Trips outside of your province or territory of residence:

An individual *trip* begins when *you* leave *your* province or territory of residence and ends when *you* return to *your* province or territory of residence. For non-Canadian residents, a *trip* means travel outside of *your* country of permanent residence.

For Emergency Medical Insurance:

Trips inside Canada only:

When *you* have a single *trip* within Canada and *your* destination shows Canada on *your Confirmation of Coverage*, *your* coverage is valid only in Canada.

Vehicle means:

- a. **Vehicle Return Benefit:** *Vehicle* under the *Vehicle* Return benefit includes any private or rental automobile, boat, motorcycle, recreational vehicle, camper truck, mobile home or trailer home [not including any commercial trailers which *you* use during *your trip* exclusively for the transportation of passengers (other than for hire)].
- b. **Rental Vehicle Damage Insurance:** Vehicles under Rental Vehicle Damage Insurance include: a private passenger vehicle, mini-van, recreational vehicle, self-propelled mobile home, camper truck or trailer, station wagon, or on-road sports utility vehicle that you use or rent.

Vehicles not included are:

- i) any off-road vehicle;
- ii) motorcycle, moped or motorbike;
- iii) all-terrain vehicle;
- iv) vehicles not licensed for road use;
- v) recreational vehicle camper, trailer or automobile which is over 20 years old;
- vi) limousine; or
- vii) exotic vehicle which includes but is not limited to: Aston Martin, Bentley, Ferrari, Porsche or Rolls Royce.

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

You and **your** means the *insured(s)*.

General Terms of Agreement

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

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

Global Excel Management has been appointed by *us* as provider of all assistance and claims services under this *contract*.

Premium:

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

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

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

- a. charge and collect any underpayment; or
- b. shorten the coverage period by written amendment if an underpayment in premium cannot be collected; or
- c. refund any overpayment of premium.

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

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

- a. *your* consent to verify *your* Canadian *government health insurance plan (GHIP)* card number (where applicable) and other information required to process *your* claim, with the relevant government and other authorities;
- b. *your* authorization to *physicians, hospitals* and other medical providers (where applicable) to provide to *us* and *CAA Assistance* any and all information they have regarding *you* while under observation or *treatment*, including *your* medical history, diagnoses and test results;
- c. *your* agreement to the collection, use, and if necessary, disclosure of the information available under a. and b. above from and to other sources, as may be required for the consideration and, if applicable, processing of *your* claim for coordination of benefits obtainable from other sources; and
- d. the right to collect from *you*, any amount *we* have paid on *your* behalf to medical providers or any other parties in the event that *you* are found to be ineligible for coverage or that *your* claim is invalid or benefits are reduced in accordance with any provisions of this *contract*.

All amounts stated in this *contract* are in Canadian Dollars, unless otherwise specified.

DEDUCTIBLE

We will pay eligible expenses for losses incurred in excess of the deductible amount, as shown on *your Confirmation of Coverage*, per *insured*, per *trip*.

All deductible amounts are stated in U.S. currency except for Visitors to Canada Insurance, which is set in Canadian currency.

Where Coverage is Applicable:

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

General Terms of Agreement

Payment of Benefits

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

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

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

Rights of Subrogation

We have the right to proceed at *our* own expense in *your* name against third parties who may be responsible for giving rise to a claim under this *contract* or who may be responsible for providing indemnity, compensation or benefits similar to this insurance. *We* have full rights of subrogation. This right of subrogation is in addition to and does not limit any other right of subrogation existing under common law, equity or statute. *You* will co-operate fully with *us* and not do anything to prejudice such rights. If *you* institute a demand or action for a covered loss, *you* shall immediately notify *us* so that *we* may safeguard its rights.

Co-ordination of Benefits

If, at the time of loss, *you* have insurance from another source, or if any other party is responsible for benefits also provided under this *contract*, *we* will pay eligible expenses only in excess of those covered by that other insurer or other responsible party, including but not limited to, credit cards, private, provincial or territorial auto plans, any applicable benefit plans, contracts or any other insurance, whether collectable or not. *We* are a secondary payor. All other sources of recovery, indemnity payments or insurance coverage must be exhausted before any payments will be made under any of *our contracts*. If, however, that other insurance is also “excess only”, *we* will co-ordinate payment of all eligible claims with that other insurer. All co-ordination follows guidelines set by the Canadian Life and Health Insurance Association. In no case will *we* seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is **\$100,000** or less. If *your* lifetime maximum is greater than **\$100,000**, *we* will co-ordinate benefits only above this amount.

General Misrepresentation

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

Misrepresentation of *Your* Health/Medical Information

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

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

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

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

Arbitration

Both parties to this *contract* hereto agree that any dispute, controversy or claim arising out of or relating to this *contract*, including any question regarding its

General Terms of Agreement

existence, interpretation, validity, breach, termination or claim made pursuant to it, shall be submitted to an arbitrator in the Canadian province or territory in which this *contract* was issued. The laws of the Canadian province or territory in which the *contract* was issued shall apply in the determination of any such dispute, controversy or claim. The decision of the arbitrator shall be final and no party may appeal the decision to any court.

Applicable Law

This *contract* of insurance is governed by the law of the Canadian province or territory of residence of the *Insured*. For Visitors to Canada Insurance, this *contract* of insurance will be governed by the law of the Canadian province or territory where this *contract* was issued.

Dispute Resolution

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

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

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

Attention: Customer Complaints Office
Orion Travel Insurance
60 Commerce Valley Drive East
Thornhill, Ontario L3T 7P9

Phone: 905-747-4900
Toll Free: 1-855-674-6684
Fax: 905-771-3357
Email: orioninfo@OrionTi.ca

Statutory Conditions

The Contract

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

Waiver

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

Copy of Application

We shall, upon request, furnish to the *Insured* or to a claimant under the *contract* a copy of the application/*Confirmation of Coverage*.

Material Facts

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

Statutory Conditions

Notice and Proof of Claim

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

- a. give written notice of claim to *us*:
 - i. by delivery thereof, or by sending it by registered mail to *CAA Assistance*; or
 - ii. by delivery thereof to an authorized agent of *CAA Assistance*, not later than 30 *days* from the date a claim arises under the *contract* on account of an *accident, sickness, injury* or insured risk.
- b. within 90 *days* from the date a claim arises under the *contract* on account of an insured risk, furnish to *CAA Assistance* such proof as is reasonably possible in the circumstances of the happening of the *accident* or the commencement of the *sickness* or *injury*, and the loss occasioned thereby, the right of the claimant to receive payment, their *age*, and the *age* of the beneficiary; and
- c. if so required by *CAA Assistance*, furnish a satisfactory certificate as to the cause or nature of the insured risk for *accident, sickness, injury* or insured risk for which the claim may be made under the *contract* and as to the duration and/or extent of loss.

Failure to Give Notice or Proof

Failure to give notice of claim or furnish proof of claim, within the time prescribed by this statutory condition, does not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible and in no event later than 1 year from the date of the *accident* or the date the claim arises under the *contract*, on account of *sickness* or *injury* if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed.

We are to Furnish Forms for Proof of Claim

CAA Assistance, shall furnish forms for proof of claim within 15 *days* after receiving notice of claim, but where the claimant has not received the forms within that time, the claimant may submit their proof of claim in the form of a written statement of the cause or nature of the *accident, sickness, injury* or insured risk 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 this *contract*:

- a. the claimant shall afford to *us* or *CAA Assistance*, as the case may be, an opportunity to examine the *Insured* when and so often as it reasonably requires while the claim hereunder is pending; and
- b. in the case of death of the person *Insured, we* or *CAA Assistance*, as the case may be, may require an autopsy subject to any law of the applicable jurisdiction relating to autopsies.

When Money is Payable

All money payable under this *contract* shall be paid by *us* within 60 *days* after *we* have received proof of claim and all required documentation.

Limitation of Arbitration Proceedings

Every action or proceeding against *us* for the recovery of insurance money payable under the *contract* is absolutely barred unless commenced within the time set out in the Insurance Act, or other applicable legislation.

Insurance Act Statutory Conditions

Despite any other provisions contained in the *contract*, this *contract* is subject to the applicable statutory conditions in the Insurance Act, as applicable in *your* province or territory of residence, respecting contracts of accident and sickness insurance.

Privacy and Confidentiality Notice

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

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

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

Privacy Officer

Write to: Orion Travel Insurance
60 Commerce Valley Drive East
Thornhill, Ontario, L3T 7P9

Phone: 1-800-268-3750 ext. 25043

Email: privacy@orionti.ca

Similar Products

There are other insurance products offering coverage similar to the insurance targeted in this policy available on the market. *We* encourage *you* to make inquiries to make sure that this insurance best meets *your* needs.

Referral to the Autorité des marchés financiers (AMF)

If *you* have any questions regarding *our* obligations to *you*, *you* may contact the Autorité des marchés financiers at the following address:

Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640 boul. Laurier, 4th floor
Sainte-Foy, Québec, Canada G1V 5C1

Phone

Toll-free: 1-877-525-0337

Quebec City: 418-525-0337

Montreal: 514-395-0337

Website: www.lautorite.qc.ca

Notice of Rescission of an Insurance Contract

NOTICE GIVEN BY DISTRIBUTOR

Article 440 of the Act respecting the distribution of financial products and services.

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS

- The Act enables you to cancel the insurance contract you just signed at the same time as another contract, **without penalties, within 10 days of its signature**. To do so, you must send the insurer a notice by registered mail within this delay. You may use the enclosed model to that effect.
- Despite the cancellation of the insurance contract, the first contract entered into retains all its effects. Be careful, it is possible that you may incur the loss of favourable conditions extended upon signing this contract; please enquire from your distributor or consult your contract.
- After the expiry of the **10-day** delay, you have the option of cancelling your insurance at any time, but penalties may apply.

For further information, please contact the Autorité des marchés financiers at: (418) 525-0337 or 1-877-525-0337.

- Section 441 does not apply where the principal contract is for a period of 10 days or less and where it became effective at the time of the request for cancellation of the Trip Cancellation & Interruption Insurance.
- Section 441 does not apply where the Trip Cancellation is purchased within 11 days prior to the Trip.

NOTICE OF RECISSION OF AN INSURANCE CONTRACT

To: Echelon Insurance
Attn.: Orion Travel Insurance
60 Commerce Valley Dr. East
Thornhill, ON, L3T 7P9

Date: _____
(Date of sending of this Notice)

Under Article 441 of the Act respecting the distribution of financial products and services, I hereby cancel insurance contract no. _____
(Number of contract, if indicated)

entered into on: _____
(Date of signature of contract)

at: _____
(Place of signature of contract)

(Name of client)

(Signature of client)

The distributor must fill in this section beforehand.

This notice must be sent by registered mail.

Notice of Rescission of an Insurance Contract

439. A distributor may not subordinate the making of a contract to the making of an insurance contract with the Insurer specified by the distributor.

The distributor may not exercise undue pressure on the client or use fraudulent tactics to induce the client to purchase a financial product or service.

440. A distributor that, at the time a contract is made, causes the client to make an insurance contract must give the client a notice, drafted in the manner prescribed by regulation, stating that the client may cancel the insurance contract within **10 days** of signing it.

441. A client may cancel an insurance contract made at the same time as another contract, within **10 days** of signing it, by sending notice by registered or certified mail.

Where such an insurance contract is cancelled, the first contract retains all its effects.

442. No contract may contain provisions allowing its amendment in the event of cancellation or termination by the client of an insurance contract made at the same time.

However, a contract may provide that the cancellation or termination of the insurance contract will entail, for the remainder of the term, the loss of the favourable conditions extended because more than one contract was made at the same time.

443. A distributor that offers financing for the purchase of goods or services and that requires the debtor to subscribe for insurance to guarantee the reimbursement of the loan must give the debtor a notice, drawn up in the manner prescribed by regulation, stating that the debtor may subscribe for insurance with the Insurer and representative of the debtor's choice provided that the insurance is considered satisfactory by the creditor, who may not refuse it without reasonable grounds. The distributor may not subordinate the making of the contract of credit to the making of an insurance contract with the Insurer specified by the distributor.

No contract of credit may stipulate that it is made subject to the condition that the insurance contract subscribed with such an Insurer remain in force until the expiry of the term, or subject to the condition that the expiry of such an insurance contract will entail forfeiture of term or the reduction of the debtor's rights.

The rights of the debtor under the contract of credit shall not be forfeited when the debtor cancels, terminates or withdraws from the insurance contract, provided that the debtor has subscribed for insurance with another Insurer that is considered satisfactory by the creditor, who may not refuse it without reasonable grounds.

Notes

Toll-free 24/7 CAA Assistance

Canada & mainland U.S. 1-866-580-2999

| | |
|-----------|--------------------|
| Australia | 0011 800-8877-9000 |
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| Jamaica | 1-800-204-0004 |
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| South Africa | 00 800-8877-9000 |
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| Costa Rica | 00 800-8877-9000 |
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| Mexico | 001-800-514-2999 |
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| Thailand | 001 800-8877-9000 |
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| Dominican Republic | 1-800-203-9652 |
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| New Zealand | 00 800-8877-9000 |
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| United Kingdom | 00 800-8877-9000 |
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Call collect from anywhere else +1-519-251-5179

Email if calling is not possible orionassistance@globalexcel.com

Please contact CAA Assistance in case of an emergency. The assistance will manage the medical case, co-ordinate benefits and arrange direct billing (where possible) with a health care provider.

In the event of a claim, please contact CAA Assistance immediately or the benefits under your contract may be limited.

Extensions or Top-Ups must be requested before contract expires, provided there are no claims. Please call 1-833-861-0112 (in Canada & United States) or +1-514-861-0112 (call collect elsewhere in the world).

CAA-Quebec Travel Insurance, an Orion Travel Insurance product, is underwritten by Echelon Insurance. Terms and conditions apply.

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Insurance

Questions about *your contract*?

1-833-861-0112 – Canada & United States

+1-514-861-0112 – Elsewhere in the world,
call collect

caaquebec.com

Detach this card and carry it with you at all times for the duration of your contract.

In case of *emergency* or should you require medical attention, please call the emergency phone number(s) listed on the card as soon as possible.



100% post-consumer recycled fibre

CAA Assistance

Toll-Free (24/7): **1-866-580-2999** (from Canada & Mainland US)

Call collect from anywhere else: **+1-519-251-5179**

Service Providers: **1-866-580-2999**

Address: 535 Griswold Street, Ste 111-609 Detroit, MI 48226



Insurance

INSURED:

CONTRACT #

INSURANCE COVERAGE:

START DATE:

END DATE:



QC-01(06/24)