



21st Century
TRAVEL INSURANCE LIMITED

21st Century Travel Insurance

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In case of a **medical emergency**,
please call:

1 800 785-2113

toll-free from the USA and Canada or

(416) 977-2598

collect from anywhere in the world.

For all other **non-medical claims** or
inquiries, please call:

1 800 567-0021

toll-free from the USA and Canada or

(905) 372-1779

 **Manulife Financial**

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POLICY

VERSION T02/ RELEASE A

This 21st Century Travel Insurance policy comes into effect when: 1) an Application for Insurance has been duly completed (including any required medical *questionnaire*); 2) the required premium has been paid; and 3) the Application for Insurance and/or electronic Policy Confirmation has been signed by an authorized representative of 21st Century Travel Insurance Limited.

All of *us* at 21st Century Travel Insurance Limited want *your trip* to be safe, worry-free and enjoyable. *We* are committed to giving *you* the information *you'll* need on *your* travel insurance. That's why *we* ask *you* to read this document carefully and make it easy for *you* to obtain friendly and professional advice on any questions *you* may have.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that *you* read and understand *your* policy before *you* travel, as *your* coverage may be subject to certain exclusions or limitations.
- A pre-existing exclusion may apply to a medical condition and/or symptoms that existed prior to *your trip*. Check to see how this applies in *your* policy and how it relates to *your departure date*, date of purchase or effective date.
- In the event of an accident, injury or sickness, *your* prior medical history may be reviewed when a claim is reported.
- If *your* policy provides travel assistance, *you* may be required to notify the designated assistance company prior to treatment. *Your* policy may limit benefits should *you* not contact the assistance company within a specific time period.

PLEASE READ ***YOUR*** POLICY CAREFULLY
BEFORE YOU TRAVEL

HELP IS JUST A PHONE CALL AWAY

Enjoying *your trip* should be the first thing on *your* mind. *Our* Assistance Centre is there to help *you* and provide multi-lingual support 24 hours a day, 365 days a year:

Pre-Trip Information

- ✓ Passport and Visa information
- ✓ Health hazards advisory
- ✓ Weather information
- ✓ Currency exchange information
- ✓ Consulate and Embassy locations

During A Medical Emergency

- ✓ Verify and explain coverage
- ✓ Referral to a medical provider
- ✓ Arrange direct billing of *covered expenses* (where possible)
- ✓ Monitor the *medical condition* and services provided
- ✓ Arrange for return transportation to a *hospital* in Canada if necessary

Other Services

- ✓ Assistance with lost, stolen or delayed baggage
- ✓ Assistance in obtaining *emergency* cash
- ✓ Translation and interpreter services
- ✓ *Emergency* message services
- ✓ Help to replace lost or stolen airline tickets
- ✓ Assistance in obtaining prescription drugs
- ✓ Assistance in obtaining legal help or bail bond

IN THE EVENT OF AN ***EMERGENCY***,
CALL THE ASSISTANCE CENTRE IMMEDIATELY

1 800 785-2113 toll-free from the USA and Canada
(416) 977-2598 collect from anywhere else in the world

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For *emergency* medical assistance, call the Assistance Centre at 1 800 785-2113 toll-free from the USA and Canada or (416) 977-2598 collect from anywhere else in the world.

For all other non-medical claims or enquiries, call 21st Century Travel Insurance Limited at 1 800 567-0021 or (905) 372-1779 during regular business hours.

Please note that if **you do not call** the Assistance Centre in an *emergency*, **you will have to pay 25% of the medical covered expenses** we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

IMPORTANT INFORMATION ABOUT YOUR INSURANCE: This policy is underwritten by The Manufacturers Life Insurance Company ("Manulife Financial") and First North American Insurance Company (a wholly owned subsidiary of Manulife Financial). Please note that risks identified with ‡ throughout this document are covered by First North American Insurance Company (FNA). Manulife Financial has appointed World Travel Protection as the provider of all *emergency* medical assistance and claims services under this policy. All other claims services under this policy are provided by 21st Century Travel Insurance Limited.

WHAT ARE THE 21st CENTURY TRAVEL INSURANCE PLANS?

IF YOU PURCHASED . . .	YOUR COVERAGE*** INCLUDES . . .
Plan A: <i>Trip Cancellation</i>	<ul style="list-style-type: none"> • <i>Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance**</i>
Plan B: <i>Emergency Medical</i>	<ul style="list-style-type: none"> • Up to \$2,000,000 <i>Emergency Medical Insurance*</i> for the number of coverage <i>you</i> days have purchased.
Plan C: <i>Baggage, Flight & Travel Accident Insurance</i>	<ul style="list-style-type: none"> • Up to \$1,000 <i>Baggage Loss or Damage;</i> • Up to \$500 <i>Baggage Delay;</i> • Up to \$50,000 <i>Travel Accident;</i> and • Up to \$100,000 <i>Flight Accident.</i>
Plan D: <i>Annual Medical</i>	<ul style="list-style-type: none"> • Up to \$2,000,000 <i>Emergency Medical Insurance*</i> for an unlimited number of up <i>trips</i> to 17 days.
Plan E: <i>Rental Car</i>	<ul style="list-style-type: none"> • \$60,000 <i>Collision Damage Waiver</i> up to 45 days.
Plan F: <i>Package Tour</i>	<ul style="list-style-type: none"> • <i>Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance**</i> • Up to \$2,000,000 <i>Emergency Medical Insurance*;</i> • Up to \$1,000 <i>Baggage Loss or Damage;</i> • Up to \$500 <i>Baggage Delay;</i> • Up to \$50,000 <i>Travel Accident;</i> and • Up to \$100,000 <i>Flight Accident.</i>

* If you purchase any plan that includes *Emergency Medical* insurance, *your child* must be older than 30 days old of age to be insured.

** *Default* coverage is provided in any plan that includes *Trip Cancellation, Interruption, Misconnection & Delayed Return* insurance.

*** For all plans, if *your covered expense* results from an *act of terrorism*, all benefit maximums shown in this policy may be reduced subject to the *Terrorism Coverage* provision.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

ITALICIZED WORDS have a specific meaning. Please refer to the “Definitions” section of this policy to find out what each word means.

TO BE ELIGIBLE FOR INSURANCE UNDER THIS POLICY

To be insured with *us*, *you* must pay the required premium to *your* Agent before *you* leave *home* and, where applicable, complete *our* medical *questionnaire*. In the case of *Trip Cancellation* Insurance, *you* must have a scheduled departure and return date, and buy coverage for the entire duration of *your trip* within 48 hours of booking *your trip*. In the case of *Emergency Medical* insurance, *you* must buy coverage for the entire duration of *your trip*.

Family Coverage is available to *you* if *you* have purchased and paid for the family coverage under the following plans: Plan B. *Emergency Medical* or Plan D. *Annual Medical*. Family Coverage covers *you*, *your spouse* and *children* while traveling together on a *trip* and is not available if any applicant under this policy is required to complete a 21st Century Travel Insurance medical *questionnaire*.

WHEN DOES YOUR COVERAGE START?

Your Trip Cancellation coverage starts on the date and time *you* pay the premium for that coverage. *Trip Interruption* coverage starts on the day *you* plan to leave *home*.

Collision Damage Waiver coverage, under Plan E. *Rental Car*, starts when *you* legally assume control of the *rental car*.

Emergency Medical coverage, under Plan D. *Annual Medical*, starts initially on *your first departure date*. Please review the definition of *first departure date* at the end of this booklet. After that date, coverage under Plan D. *Annual Medical* starts every time *you* leave *home*. All other coverage starts when *you* leave *home*.

WHEN DOES YOUR COVERAGE END?

Your Rental Car coverage ends at the moment the agency reassumes control of the *rental car* or the rental contract ends, or 45 days after the contract started, whichever is earliest. All other coverage ends on the earliest of these dates:

- before *you* leave *home*, if *you* cancel *your trip* and the reason for the cancellation is covered under *your* insurance;
- when *you* return *home* or *your trip* ends;
- 17 days after *you* leave *home* for each *trip* if *you* purchased Plan D. *Annual Medical*; or
- when *your* policy expires, as shown on *your confirmation* (no later than 365 days after *your departure date*). If *you* purchased Plan D. *Annual Medical*, *your* policy expires 365 days after *your first departure date*.

AUTOMATIC EXTENSION

Under *Trip Interruption* insurance, *we* will extend *your* coverage beyond the date *you* were scheduled to return *home* as per *your confirmation*:

- for up to 10 days, if *you* have a *medical condition* that prevents *you* from returning *home* on that date; or
- for up to 30 days, if *you* are hospitalized and that hospitalization prevents *you* from returning *home* on that date.

However, if travel is medically possible before the 10 or 30 days have passed, *we* will honour *your* claim for eligible expenses only until that earlier date.

Under all other types of insurance, *we* will extend *your* coverage automatically beyond the date *you* were scheduled to return *home* as per *your confirmation* if:

- your* carrier is delayed. In this case, *we* will extend *your* coverage for up to 72 hours; or
- you* or *your travel companion* are hospitalized on that date. In this case, *we* will extend *your* coverage during the hospitalization and for up to 5 days after discharge from the *hospital*; or
- you* or *your travel companion* have a *medical condition* that does not require hospitalization but prevents travel. In this case, *we* will extend *your* coverage for up to 5 days.

In any case, *we* will not extend any coverage beyond 12 months after the date *you* originally leave *home*.

TO STAY LONGER THAN PLANNED

Extensions: Simply call 21st Century Travel Insurance Limited during regular business hours. *You* may be able to extend *your* coverage before *your* scheduled return date, subject to an extra premium, as long as the total length of *your trip* does not exceed 183 days (212 days if *you* reside in Ontario or Newfoundland). If *you* have not had a *medical condition* since *your* policy was issued, the extension will be issued right away. If *you* have, however, the extension is subject to the approval of 21st Century Travel Insurance Limited.

Top-Ups: Top-Ups are available to the 21st Century Travel Insurance Annual Medical plan. They may be purchased prior to leaving *home* subject to an extra premium as long as the total length of the *trip* does not exceed 183 days (212 days if *you* reside in Ontario or Newfoundland). Top-Ups while on a *trip* are available if *you* have not had a *medical condition* while on *your trip* and subject to the approval of 21st Century Travel Insurance Limited. Simply call 21st Century Travel Insurance before *you* leave *home* for the additional coverage days required.

TO GET A REFUND OF PREMIUM

Cancellation of Policy: *We* will only consider a request for a cancellation of policy if: a) *you* have not left on *your trip* and *you* purchased Plan B. *Emergency Medical*; or b) before *your first departure date* and *you* purchased Plan D. *Annual Medical*. A cancellation of policy is not available on any other plan.

Partial Refund of Premium: If *you* return *home* before the date scheduled as per *your confirmation*, to be eligible for a refund of premium there must be no claim incurred, paid, or pending on the policy. A refund of premium after *you* leave *home* is available only on Plan B. *Emergency Medical*. A refund of premium for early return is not available on any other plan.

Simply send *your* written request to 21st Century Travel Insurance Limited with proof of non-departure or of the date *you* actually returned *home*.

Refunds and cancellations are subject to a \$25 administration fee per policy. The minimum refundable amount is \$10.

TRIP CANCELLATION, INTERRUPTION, MISCONNECTION & DELAYED RETURN INSURANCE

Included in Plan A. *Trip Cancellation* and Plan F. *Package Tour*.

TRIP CANCELLATION

What does *Trip Cancellation Insurance* cover?

If *you* are unable to travel due to a covered event listed immediately below that occurs before *you* leave *home*, *we* will pay up to the covered amount for the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date. In addition, if *your travel companion* must cancel their *trip* due to a covered event applicable to them, and *you* decide to go on *your trip* as planned, *we* will cover the cost of the next occupancy charge up to the covered amount. To cancel a *trip* before *your* scheduled *departure date*, *you* must cancel *your trip* with the Travel Agent and notify 21st Century Travel Insurance immediately or, at the latest, the business day following the cause of cancellation.

***Trip Cancellation Insurance* covered events:**

1. *You* or *your travel companion* develop(s) a *medical condition* or die(s).
2. A member of *your immediate family* or *your key-person*, a member of *your travel companion's immediate family* or their *key-person*, develops a *medical condition* or dies.
3. *Your* friend dies or the person whose guest *you* will be staying with during *your trip* is admitted to a *hospital* because of an *emergency* or dies.
4. *You*, *your spouse*, *your travel companion* or *your travel companion's spouse*: a) become(s) pregnant after *you* book *your trip* and *your departure date* falls in the 9 weeks before the expected delivery date or any time after that date, or b) legally adopt(s) a *child* and the date of the adoption falls during *your trip*.
5. ‡*Your* or *your travel companion's* travel visa is not issued for a reason beyond *your/their* control.
6. ‡*You*, *your spouse*, *your travel companion* or *your travel companion's spouse* are called to service as a reservist, firefighter, military or police staff, to jury duty or to be a defendant in a civil suit or are subpoenaed to be a witness during *your trip*.
7. ‡*You*, *your spouse*, *your travel companion* or *your travel companion's spouse* are quarantined or hijacked; or are unable to occupy *your/their* principal residence or to operate *your/their* place of business because of a natural disaster.
8. ‡*You*, *your spouse*, *your travel companion* or *travel companion's spouse*: a) lose a permanent job because of layoff or dismissal without just cause, or b) are transferred by his or

her respective employer; and must move his or her respective principal residence.

9. ‡ A business meeting that is the main intent of *your trip* and was scheduled before *you* purchased this insurance, is cancelled for a reason beyond *your* control or the control of *your* employer and the meeting is between companies with unrelated ownership. Benefits are only payable if *you* are the one who planned to attend the business meeting.
10. The Department of Foreign Affairs and International Trade of the Canadian government issues a formal Travel Advisory after *you* purchase *your* insurance, which recommends that Canadians do not visit a destination included in *your trip*. This applies only to Canadian citizens.

TRIP INTERRUPTION

What does Trip Interruption Insurance cover?

If *your trip* is interrupted due to a covered event listed immediately below that occurs on or after the day *you* plan to leave *home*, we will pay up to the covered amount for the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date except prepaid unused transportation *home*. In addition, we will pay *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of up to \$300 per day for up to 2 days when no earlier transportation arrangements are available; and/or we will pay *your* economy class transportation via the most cost-effective itinerary to *your* individual or *your* group's next destination, or to return *home*.

Trip Interruption Insurance covered events:

1. *You* or *your travel companion* develop(s) a medical condition or die(s).
2. A member of *your immediate family* or *your key-person*, a member of *your travel companion's immediate family* or their *key-person* develops a medical condition or dies.
3. *Your* friend dies or the person whose guest *you* will be staying with during *your trip* is admitted to a hospital because of an emergency or dies.
4. *You, your spouse, your travel companion* or *your travel companion's spouse* legally adopt(s) a child and the actual date of the adoption falls during *your trip*.
5. ‡ *Your* or *your travel companion's* travel visa is not issued for a reason beyond *your/their* control.
6. ‡ *You, your spouse, your travel companion* or *your travel companion's spouse* are called to service as a reservist, firefighter, military or police staff, to jury duty or to be a defendant in a civil suit or are subpoenaed to be a witness during *your trip*.
7. ‡ *You, your spouse, your travel companion* or *your travel companion's spouse* are quarantined or hijacked; or are unable

to occupy *your/their* principal residence or to operate *your/their* place of business because of a natural disaster.

8. ‡ *You, your spouse, your travel companion* or *travel companion's spouse*: a) lose a permanent job because of layoff or dismissal without just cause, or b) are transferred by his or her respective employer; and must move his or her respective principal residence.
9. ‡ *You* miss a connection or must interrupt *your trip* because of the delay of *your* connecting private passenger vehicle or *common carrier*, when the delay is caused by the mechanical failure of *your* connecting private passenger vehicle or *common carrier*, a traffic accident, an emergency police-directed road closure or weather conditions. *Your* connecting private passenger vehicle or *common carrier* must have been scheduled to arrive at *your* point of boarding at least 2 hours before the scheduled time of departure.
10. The Department of Foreign Affairs and International Trade of the Canadian government issues a formal Travel Advisory after *you* purchase *your* insurance, which recommends that Canadians do not visit a destination included in *your trip*. This applies only to Canadian citizens.
11. Weather delays at least 30% of *your trip* and *you* choose not to travel.

MISCONNECTION

What does Misconnection Insurance cover?

If the covered event listed immediately below prevents *you* from travelling as shown on *your confirmation*, we will pay up to the covered amount for *your* misconnection expenses, being the lesser of: a) the change fee charged by the airline for *your* missed connection if this option is available, or b) up to \$1,000 for the cost of *your* one-way economy transportation by the most cost-effective itinerary to the next destination.

Misconnection Insurance covered events:

- a) *You* miss *your* next connecting flight because the plane *you* are ticketed to fly on leaves later than originally scheduled.
- b) The plane *you* are ticketed to fly on leaves earlier than originally scheduled and the ticket *you* have purchased for *your* prior connector flight via another airline becomes unusable. Only misconnection expenses as calculated above will be payable under these circumstances.

DELAYED RETURN

What does Delayed Return Insurance cover?

If any of the covered events listed immediately below happens after *you* leave *home* and makes it impossible for *you* to return *home* as shown on *your confirmation*, we will pay up to the covered amount for the length of time that *you* are prevented from travelling. We will pay for *your* additional and unplanned hotel and meal expenses, *your* essential phone calls

and taxi fares to a maximum of up to \$150 per day and \$1,500 in total. Maximums are \$300 and \$3,000 respectively for Plan F. Package Tour. We will also pay up to the covered amount for the extra costs of *your* economy class transportation via the most cost-effective itinerary for *your* travel *home*. If the delay is a result of a *medical condition*, it must be on the advice of *your* attending *physician* at *your* destination.

Delayed Return Insurance covered events:

1. *You* develop a *medical condition*.
2. A member of *your immediate family* develops a *medical condition* or dies at *your* destination.
3. *Your travel companion* develops a *medical condition* or dies.
4. The person whose guest *you* are at *your* destination dies.

What else does Trip Interruption & Delayed Return Insurance cover?

In the event *your travel companion's plane* is delayed by weather conditions for at least 30% of *your trip*, and *your travel companion* decides not to go on the *trip* as booked, we will cover the cost of *your* next occupancy charge up to the covered amount.

In the event *you* die after the start of *your trip*:

- a) We will reimburse to *your* estate, up to the covered amount, for *your* pre-paid unused *trip* arrangements;
- b) We will reimburse the actual expenses incurred for the preparation or cremation of *your* body, and either its repatriation or its burial. Specifically, we will reimburse to *your* estate actual expenses for:
 - the transportation of *your* body (in the standard transportation container normally used by the airline) back to *your home*, plus up to \$3,000 for the preparation of *your* body and the cost of the container; or
 - the transportation of *your* ashes back to *your home*, plus up to \$3,000 to have *your* body cremated where *you* die; or
 - up to \$3,000 for the preparation of *your* body and the cost of a standard burial container, plus up to \$3,000 for the burial of *your* body where *you* die.
- c) In addition, we will reimburse travel and accommodation expenses of the person who must travel to the place of *your* death to identify the body as follows:
 - up to \$300 for that person's additional and unplanned hotel and meal expenses;
 - we will pay the return economy transportation via the most cost-effective itinerary for that person to travel to *your* place of death; and
 - up to 72 hours of *Emergency Medical* insurance for that person.

EXCLUSIONS & LIMITATIONS

What does Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance not cover?

When reading this section, please take the time to review the definitions of "*pre-existing condition*" and "*unstable*" at the end of this booklet.

If the *Trip Cancellation* covered amount purchased is less than \$10,000, we will not cover any expenses for any *medical condition* related to *you*, *your* spouse or *your children* if that *medical condition* was *unstable* in the 3 months before *you* purchase this insurance.

If the *Trip Cancellation* covered amount purchased is \$10,000 or more:

- a) *You* must complete *our questionnaire* and:
 - if *you* answer YES to *any* question, we will not cover any expenses related to *your medical condition* if it was *unstable* in the 12 months before *you* purchase this insurance;
 - if *you* answer NO to *all* questions, we will not cover any expenses related to *your medical condition* if it was *unstable* in the 3 months before *you* purchase this insurance.
- b) We will not cover any expenses for a *medical condition* related to a member of *your immediate family*, *your travel companion*, *your key-person*, or the person whose guest *you* are during *your trip*, if that *medical condition* was *unstable* in the 3 months before *you* purchased this insurance.

If you have not purchased Penalty-Only coverage and your insured amount is less than the full cost of your trip, then your Trip Interruption, Misconnection and Delayed Return eligible claims will be payable using the below pro-rata formula (this does not apply when your insured amount is \$1,500 or more):

$(\text{Insured Amount} / \text{Full Cost of Trip}) \times \text{Amount of eligible benefits}$

The following exclusions are applicable to all coverages detailed in this section, including **Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance**:

1. Any *medical condition* if the answers provided in the *questionnaire* (if applicable), are not truthful and accurate.
2. An event, which at the purchase date of this insurance, *you* knew might eventually prevent *you* from going on or completing *your trip* as booked.
3. The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
4. An emotional or mental disorder (except an acute psychosis) that does not require admission to a *hospital*.
5. Medication, drug or alcohol abuse.
6. *You* not following a prescribed therapy or *treatment*.
7. *You* committing or attempting to commit suicide, a criminal act or *your* intentional self-inflicted injury whether sane or insane.

8. A *child* who is born after *you* leave *home*; routine pre-natal care; pregnancy or childbirth; or complications of *your* pregnancy or childbirth when they happen in the 9 weeks before or after the expected date of delivery.
9. A *medical condition* that comes up during a *trip* *you* undertake knowing that *treatment* will be sought or required for that condition; or symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before *you* leave *home*, or caused a *physician* to advise *you* not to go on *your trip*.
10. A travel visa that is not issued because of a late application.
11. Travel arrangements booked through the Travel Agency for which no premium was paid at the time of the initial deposit or when cancellation penalties apply.
12. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See terrorism coverage provision.

What are the other conditions that apply to *Trip Cancellation Insurance*?

If *you* do not have a scheduled return date, *your* coverage is limited to eligible *Trip Cancellation* benefits for covered events that occur before *you* leave *home*.

If *you* cancel *your trip* before *your departure date*, *you* must advise *your* 21st Century Travel Agent immediately or, at the latest, the business day following the cause of cancellation. Only the sums that are non-refundable on the date the reason of cancellation (covered event) occurs shall be considered for the purposes of the claim. Any delays in notifying 21st Century Travel Insurance will limit *your* benefit to the non-refundable amount that would have been payable on the date the cause for claim occurred.

If, before *your departure date*, *you* (or *your travel companion*, if applicable in the case of a *trip* of \$10,000 or more) are prescribed a change in *treatment* or medication, *you* may apply for special coverage consideration by calling 21st Century Travel Insurance. Within one business day of receiving the required information, we will either accept *your Trip Cancellation* claim, or waive the applicable exclusion under *our* medical *emergency* insurance for the *medical condition* for which the *change in medication* or *treatment* was prescribed. A *Trip Cancellation* for a *medical condition* must be recommended by *your* attending *physician*.

DEFAULT PROTECTION COVERAGE

We will provide *Default Protection* Coverage subject to the benefit limits and exclusions listed below.

If *you* have purchased *Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance* and *you*:

- a) have contracted with a *Travel Supplier* who *defaults*; and
- 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) 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*,

then, we will reimburse *you* as follows:

- a) For *Default* prior to *your departure date*: we will reimburse *you* for the non-refundable portion of the amount that *you* prepaid for such undelivered *Travel Services* up to the covered amount of the 21st Century Travel Insurance *Trip Cancellation* coverage that *you* purchased in connection with *your trip*; or
- b) For *Default* after *your departure date*: the non-refundable portion of the amount that *you* prepaid for such undelivered *Travel Services* up to the covered amount of the 21st Century Travel Insurance *Trip Interruption* coverage that *you* purchased in connection with *your trip* except prepaid unused transportation *home* and subject to the following Benefit Limits:

What are the benefit limits that apply to *Default Protection Coverage*?

The amount payable to *you* in respect of any one *trip* will not exceed \$3,500 CDN and \$7,500 CDN for all persons who are covered under the same 21st Century Travel Insurance policy. We will pay up to the lowest extra cost of the published rate for a one-way, economy class air fare on a scheduled airline by its most direct route to the original point of departure. Any benefits payable shall also be subject to an overall aggregate maximum payable limit specified below relating to all in-force travel policies issued by *us*, including this policy.

If total claims otherwise payable for this type of coverage under all travel policies issued by *us*, resulting from the *Default* of one or more *Travel Suppliers* occurring within an applicable time period, exceeds the aggregate maximum payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the aggregate maximum payable limit.

The aggregate maximum limits are:

- a) \$1,000,000 CDN with respect to the *Default* of any one (1) *Travel Supplier*; and
- b) \$3,000,000 CDN with respect to all *Defaults* of all *Travel Suppliers* occurring in the same calendar year.

If, in *our* judgment, the total of all payable claims on account of the *Default* of one or more *Travel Suppliers* exceeds the applicable limits, *your* pro-rated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

EXCLUSIONS & LIMITATIONS

What does **Default Protection Coverage** not cover?

We will not cover any loss concerning, caused by or resulting from any of the following:

- a) Loss or damage, incurred by *you*, which is or can be recovered from any other source, including any federal, provincial or other compensation fund;
- b) Loss arising as a result of a *Default* 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) Loss arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker;
- d) Loss 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 tour sold to *you*;
- e) Losses incurred by an individual who has not purchased coverage for *Trip Cancellation Insurance* coverage under the 21st Century Travel Insurance policy, in connection with *your trip* which resulted in such losses;
- f) Insurance purchased or *trips* booked after the *Default*;
- g) *Travel Services* that were actually provided.

EMERGENCY MEDICAL INSURANCE

Included in Plan B. *Emergency Medical*, Plan D. Annual Medical and Plan F. Package Tour.

What does **Emergency Medical Insurance** cover?

Emergency Medical Insurance covers *you* for the actual *covered expenses* incurred by *you* up to a maximum of \$2,000,000 as a result of *medical attention* required by *you* during *your trip* if a *medical condition* begins unexpectedly after *you* leave *home*, but only if these *covered expenses* are not covered by *your provincial health insurance plan* or any other benefit plan. The *medical attention* must be required as part of *your emergency treatment* and ordered by a *physician* (or a dentist in the case of dental *treatment*).

In the event of an *emergency*, call the Assistance Centre immediately: 1 800-785-2113 toll-free from the USA and Canada or (416) 977-2598 collect from anywhere else in the world. Please note that if *you do not* call the Assistance Centre in an *emergency*, *you will have to pay 25% of the medical covered expenses* we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

We will cover benefits 5 to 11 only if they have been authorized and arranged by the Assistance Centre. *Covered expenses* and benefits are subject to the policy's maximums, exclusions and limitations.

More specifically, the eligible *covered expenses* are:

1. **Expenses to receive *emergency medical attention*** - This means medical care received from a *physician* in or out of a *hospital*, the cost of a semi-private *hospital* room (or an intensive or coronary care unit where *medically necessary*), the services of a licensed private duty nurse while *you* are in *hospital*, the rental or purchase (whichever is less) of a *hospital* bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about *your* condition, and drugs that are prescribed for *you* and are available only by prescription from a *physician* or dentist.
2. **Expenses to receive professional services** - This means care received from a licensed chiropractor, osteopath, physiotherapist, chiroprapist or podiatrist, up to \$300 by profession.
3. **Expenses for ambulance transportation** - This means reasonable and customary local licensed ambulance service to the nearest qualified medical service provider in an *emergency*.
4. **Expenses related to *your* death** - If *you* die during *your trip* from a *medical condition* covered under this insurance, we will reimburse *your* estate for:
 - the return *home* of *your* body (in the standard transportation container normally used by the airline), plus up to \$3,000 to have *your* body prepared where *you* die and the cost of the container;
 - the return *home* of *your* ashes, plus up to \$3,000 to cremate *your* body where *you* die; or
 - up to \$3,000 to have *your* body prepared and the cost of a standard burial container, plus up to \$3,000 for *your* burial where *you* die.
5. **Expenses to bring *you* home** - If *your* treating *physician* recommends that *you* return *home* because of *your* *medical condition* or if *our* medical advisors recommend that *you* return *home* after *your* *emergency treatment*, we will pay for one or more of:
 - the extra cost of an economy class fare via the most cost-effective itinerary to receive immediate *medical attention*;
 - a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is *medically necessary*;
 - the return cost of an economy class fare via the most cost-effective itinerary for a qualified medical attendant to accompany *you*, and the attendant's reasonable fees and expenses, if this is *medically necessary* or required by the airline; or
 - the cost of air ambulance transportation, if this is *medically necessary*.

6. **Extra expenses for meals, hotel, phone calls and taxi** - If a medical *emergency* prevents you or your travel companion from returning *home* as originally planned, or if your *emergency* medical *treatment* or that of your travel companion requires your transfer to a location that is different from your original destination, we will reimburse up to \$150 per day to you to a maximum of \$1,500 (\$300 and \$3,000 respectively for the Package Tour Plan) for your extra meals, hotel, essential phone calls and taxi fares. We will only pay for these expenses if you have actually paid for them.

7. **Expenses to bring someone to your bedside** - If you are travelling alone and are admitted to a *hospital* for 3 days or more because of a medical *emergency*, we will pay the economy class fare via the most cost-effective itinerary for someone to be with you. We will also pay up to \$300 for that person's hotel and meals and cover him/her under this insurance until you are medically fit to return *home*. For a *child* insured under this policy, this benefit is available immediately upon his/her *hospital* admission.

8. **Expenses for emergency dental treatment** - If you need *emergency* dental *treatment*, we will pay:

- up to \$300 for the relief of dental pain; or
- if you suffer an accidental blow to the mouth, up to \$3,000 to repair or replace your natural or permanently attached artificial teeth (up to \$2,000 during your trip and up to \$1,000 to continue medically necessary treatment in the 90 days after the accident and after you return home).

9. **Expenses to return children under your care** - If you are admitted to *hospital* for more than 24 hours or must return home because of a *medical condition*, we will pay for the extra cost of the children's economy class transportation home via the most cost-effective itinerary and the return economy class airfare via the most cost-effective itinerary for a qualified escort when the airline requires it. The children must have been under your care during your trip and be covered under this policy.

10. **Expenses for a travel companion to accompany you home** - If you have a travel companion and must return home because of a medical *emergency*, we will pay for that person to accompany you home in economy class fare via the most cost-effective itinerary.

11. **Expenses to return your vehicle home** - If because of a medical *emergency* you are unable to drive home the vehicle you used during your trip, we will cover the reasonable costs charged by a commercial agency to bring your vehicle home. If you used a rental car during your trip, we will cover its return to the rental agency.

EXCLUSIONS & LIMITATIONS

What does *Emergency* Medical Insurance **not** cover?

We will not pay any expenses or benefits relating to:

1. **A pre-existing condition.** The *pre-existing condition* exclusion which applies depends on the plan you purchased and your age at the time you purchased this policy as outlined in the following chart:

a) We will not pay any expenses related to a <i>pre-existing condition</i> * that was <i>unstable</i> ** in the 3 months before you leave home if:	
You are . . .	And purchased . . .
<ul style="list-style-type: none"> • under age 55; • age 55 to 75 travelling 30 days or less; • age 55 to 75 travelling 31 days or more and qualified for Preferred Rate; or • age 76 and older and qualified for Preferred Rate 	Plan B. <i>Emergency</i> Medical
<ul style="list-style-type: none"> • under age 55; or • age 55 to 64 and qualified for Preferred Rate 	Plan D. Annual Medical
<ul style="list-style-type: none"> • under age 76 	Plan F. Package Tour

b) We will not pay any expenses related to a <i>pre-existing condition</i> * that was <i>unstable</i> ** in the 12 months before you leave home if:	
You are . . .	And purchased . . .
<ul style="list-style-type: none"> • age 55 to 75 travelling 31 days or more and qualified for Standard Rate; or • age 76 and older and qualified for Standard Rate 	Plan B. <i>Emergency</i> Medical
<ul style="list-style-type: none"> • age 55 to 64 and qualified for Standard Rate 	Plan D. Annual Medical
<ul style="list-style-type: none"> • age 76 and older 	Plan F. Package Tour

* **Pre-existing condition** means a *medical condition* that exists before your departure date.

** **Unstable** - a *medical condition* is *unstable* if:

- New symptoms develop for that condition, a *physician* determines the condition has become worse or existing symptoms of that condition become more frequent or more severe;
- A *physician* (or other medical professional) prescribes or recommends a *change in medication* taken or medical care received for that condition;
- A *physician* (or other medical professional) prescribes or recommends a *change in medication* dosage, how often the medication is taken or medical care is received for that condition;
- It requires admission to a *hospital*;
- You took or used any form of nitroglycerine for the relief of angina pain;
- It requires *treatment* with oxygen or prednisone (in the case of a lung condition).

2. Any *medical condition* if the answers provided in the *questionnaire* (if applicable), are not truthful and accurate.
3. Expenses that exceed \$25,000, if *you* do not have valid coverage under a *provincial health insurance plan*.
4. *Covered expenses* that exceed those that normally apply where the *medical emergency* happens.
5. *Covered expenses* that exceed 75% of the cost *we* would normally have to pay under this insurance, if *you* do not contact the Assistance Centre at the time of the *emergency*, unless *your medical condition* makes it medically impossible for *you* to call (in that case, the 25% co-insurance does not apply).
6. Any *treatment* that is not for an *emergency*.
7. The continued *treatment* of a *medical condition* when *you* have already received *emergency treatment* for that condition during *your trip* and *our* medical advisors determine that your *medical emergency* has ended and further *treatment* is not *medically necessary*.
8. A *medical condition* when *you* knew, before *you* left *home*, that *you* would need or be required to seek *treatment* for that *medical condition* during *your trip*; a *medical condition* for which it was reasonable to expect before *you* left *home* that *you* would need *treatment* during *your trip*; a *medical condition* which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before *you* left *home*; or a *medical condition* that had caused *your physician* to advise *you* not to travel.
9. A *medical condition* resulting from: hang-gliding, rock climbing, mountaineering, parachuting or skydiving; participating in a motorized speed contest; committing or attempting to commit suicide, a criminal act or an intentional self-inflicted injury whether sane or insane; medication, drug or alcohol abuse; not following recommended or prescribed therapy or *treatment*; a mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*; or *your* professional participation in a sport, snorkelling or scuba-diving when that sport, snorkelling or scuba-diving is *your* principal paid occupation.
10. *Your* routine pre-natal care, *your* pregnancy or childbirth, or complications of *your* pregnancy or childbirth when they happen in the 9 weeks before or after the expected date of delivery.
11. For insured *children* under 2 years of *age*: Any sickness or *medical condition* related to a birth defect.
12. Any benefit that must be authorized or arranged in advance by the Assistance Centre when it has given no authorization or made no arrangement for that benefit.
13. Any *medical condition* that occurs after *our* medical advisors recommend that *you* return *home* following *your emergency treatment*, and *you* chose not to.

14. *An act of war* or *act of terrorism*. Limited coverage applies with respect to *act of terrorism*. See terrorism coverage provision.

What are the other conditions that apply to *Emergency Medical Insurance*?

If *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less, *we* will not coordinate payment with that coverage. If *your* lifetime maximum is more than \$50,000, *we* will coordinate payment.

Neither *we* nor *our* agents or administrators are responsible for the availability, quality or result of any *medical treatment* or transportation, or for *your* failure to obtain *medical treatment*.

QUESTIONNAIRE: Who has to complete the *medical questionnaire*?

- *You* do **not** have to complete the *medical questionnaire* if *you* purchased Plan F. Package Tour.
- *You* do **not** have to complete the *medical questionnaire* if *you* are: a) under *age* 55 and purchased Plan B. *Emergency Medical* or Plan D. *Annual Medical*; or b) *age* 55 to 75 travelling 30 days or less and purchased Plan B. *Emergency Medical*.
- *You* **must** complete the *medical questionnaire* if *you* purchased Plan B. *Emergency Medical* and are: a) *age* 55 to 75 and travelling 31 days or more; or b) *age* 76 and older regardless of *your trip* duration.
- *You* **must** complete the *medical questionnaire* if *you* are *age* 55 to 64 and purchased Plan D. *Annual Medical*.

If *you* are required to complete the *medical questionnaire* and answer **yes** to **any** part of questions 1 and 2, *you* are **not** eligible to apply for any coverage under Plan B. *Emergency Medical* and Plan D. *Annual Medical*. If *you* answer **no** to questions 1 and 2, *you* qualify for the **Standard Rate**. To qualify for the **Preferred Rate**, *you* must answer **no** to questions 1, 2, 3 and 4.

BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

Included in Plan C. Baggage, Flight & Travel Accident Insurance and Plan F. Package Tour.

What does Baggage Loss, Damage & Delay Insurance cover?

Baggage Loss, Damage & Delay Insurance covers the loss of, damage to, and delay of the baggage and effects that belong to *you* and that *you* use during *your trip*. More specifically, this insurance provides *you* with reimbursement for the following expenses:

1. Up to \$100 in total per *trip* for the replacement of a lost or stolen passport, driver's licence, birth certificate or travel visa.

- Up to \$500 in total per *trip* for necessary toiletries and clothing when *your* checked luggage is delayed by the carrier for at least 10 hours while *you* are en route. This benefit is payable only when the delay happens before *your* return *home*.
- Up to \$300 per *trip* for any item or set of items which is lost or damaged while *you* are en route to a maximum of \$1,000. Jewellery or cameras (including camera equipment) are respectively considered a single item.

EXCLUSIONS & LIMITATIONS

What does Baggage Loss, Damage & Delay Insurance not cover?

For the Baggage Loss, Damage & Delay Insurance, *we* will not cover expenses or benefits relating to:

- Animals, perishable items, bikes that are not checked as baggage with the carrier, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, money, tickets, securities, documents, items related to *your* occupation, antiques or collector items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.
- Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
- Unaccompanied baggage, personal property left in unattended vehicle, unlocked trunk, and any jewellery or camera placed in the custody of a *common carrier*.
- In instances of theft, unreported losses to authorities.
- An *act of war* or *act of terrorism*.
- See other conditions under How to Make a Claim.

FLIGHT & TRAVEL ACCIDENT INSURANCE

Included in Plan C. Baggage, Flight & Travel Accident and Plan F. Package Tour.

What does Flight & Travel Accident Insurance cover?

We will cover the following Flight & Travel Accident Insurance benefits:

- If an *accidental bodily injury* causes *you* to die, to become completely and permanently blind in both eyes or to have two of *your* limbs fully severed above *your* wrist or ankle joint in the 12 months after the accident, *we* will pay: a) \$50,000 under Travel Accident insurance; or b) \$100,000 under Flight Accident insurance;
- If an *accidental bodily injury* causes *you* to become completely and permanently blind in one eye or have one of *your* limbs fully severed above a wrist or ankle joint in the 12 months after the accident, *we* will pay: a) \$25,000 under Travel Accident insurance; or b) \$50,000 under Flight Accident insurance.

- If *you* have more than one *accidental bodily injury* during *your trip*, *we* will pay the applicable insured sum only for the one accident that entitles *you* to the largest benefit amount.

For Flight Accident Insurance, the accident giving rise to *your* injury must happen: a) while *you* are travelling on a commercial passenger *plane* from which a ticket was issued to *you* for *your* entire airline *trip*; or b) 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 c) while *you* are at an airport for the departure or arrival of the flight covered by this insurance.

EXCLUSIONS & LIMITATIONS

What does Flight & Travel Accident Insurance not cover?

For Flight & Travel Accident Insurance, *we* will not cover expenses or benefits relating to:

- Hang-gliding, rock climbing, mountaineering, parachuting or skydiving; participating in a motorized speed contest; committing or attempting to commit suicide, an intentional self-injury whether sane or insane; medication, drug or alcohol abuse; not following recommended or prescribed therapy or *treatment*; a mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*; or *your* professional participation in a sport, snorkelling or scuba-diving when that sport, snorkelling or scuba-diving is *your* principal paid occupation.
- Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
- A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.
- A loss caused directly or indirectly from an existing disease or body infirmity, even if the proximate cause of its activation or reactivation is the result of an *accidental bodily injury*.
- An *act of war* or *act of terrorism*.

COLLISION DAMAGE WAIVER

Included in Plan E. *Rental Car*.

What does Collision Damage Waiver Insurance cover?

We will cover the following Collision Damage Waiver Insurance benefits:

- Up to \$60,000 for the liability imposed upon *you* by law or assumed by *you* under the car rental agreement, and resulting from physical loss or damage to a *Rental Car* while it is under *your* care, custody and control, or that of a person who is permitted to operate the *Rental Car* under the rental agreement, and for a maximum of 45 consecutive days.

2. Benefits include: a) *our* investigation, negotiation or settlement of *your* claim on *your* behalf and as *we* deem appropriate, b) *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 Car*, c) *our* payment of all costs assessed against *you* in any civil action *we* defend and any interest accruing after judgement upon that part of the judgement that is within the limit of the insurer's liability, and d) *our* payment of towing costs, general average, salvage, fire department charges, customs duties and reasonable costs for loss of use of the *Rental Car* for which *you* are responsible. Those benefits will be paid by *us* on behalf of Aviva Insurance Company of Canada, the insurer.
3. This insurance is valid only if *you* book *your* car rental with the Travel Agent with whom *you* book *your* trip.
4. If the commercial rental agency requires it, *you* must examine the *Rental Car* and record, in writing, all existing damages before accepting the *Rental Car*, and keep a copy of that damage record in case *you* have a claim.

EXCLUSIONS & LIMITATIONS

What does Collision Damage Waiver Insurance not cover?

For Collision Damage Waiver Insurance, *we* will not cover expenses or benefits for:

1. Contents of the *Rental Car*, liability other than for loss of or damage to the *Rental Car*, or expenses assumed or waived by the car rental agency or its insurers or payable under any other insurance.
2. Loss or damage arising from, caused by or contributed to by driving or operation of the *Rental Car* by *you* or any other person while a) under the influence of intoxicating substances, b) participating in a speed test or contest, c) carrying passengers for compensation or hire, d) being used for commercial delivery, transporting contraband or illegal trade, or e) in violation of the terms of the car rental agreement.
3. Loss or damage arising from, caused by, or contributed to by: a) the mechanical failure or breakdown of any part of the *Rental Car*, rusting, corrosion, wear and tear, gradual deterioration, inherent defect, or freezing; b) the conversion or any dishonest act committed by *you* or any other party of interest, *your* employees or agents, or any person to whom the property may be entrusted (bailees for hire excepted); c) *your* failure to preserve or protect the property, or *your* neglect or abuse of the property; or d) contamination by radioactive material.
4. An *act of war* or *act of terrorism*.

TERRORISM COVERAGE

Where 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 policy, this insurance will provide coverage as follows:

- *We* will, for all **Emergency Medical Insurance, Trip Cancellation & Interruption Insurance coverage**, provide benefits to *you* for *your covered expenses* subject to the maximums shown in the Benefits section and this provision;
- The benefits payable, as described directly above, are in excess to all other potential sources of recovery, including alternative or replacement travel options offered by airlines, tour operators, cruise-lines and other travel suppliers and other insurance coverage (even where such other coverage is described as excess) and will only become available after *you* have exhausted all such other sources.

Any benefits payable pursuant to *our* **Emergency Medical Insurance, Trip Cancellation & Interruption Insurance coverage** issued shall be subject to an overall aggregate maximum payable limit relating to all in-force travel policies issued by *us* including this policy. If total claims otherwise payable for a type of coverage under all travel policies issued by *us*, resulting from one or more *acts of terrorism* occurring within an applicable time period, exceeds this aggregate maximum payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the aggregate maximum payable limit.

The aggregate maximum payable limits are:

Type of Coverage	Maximum for all Acts of Terrorism occurring within a 72 hour period (CDN\$)	Maximum for all Acts of Terrorism occurring within a calendar year (CDN\$)
Emergency Medical	\$35,000,000	\$70,000,000
Trip Cancellation & Interruption	\$2,500,000	\$5,000,000

If, in *our* judgment, the total of all payable claims under one or more *acts of terrorism* may exceed the applicable limits, *your* prorated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

Exclusion to this Terrorism Coverage provision

Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy does not cover any liability, loss, cost or expense of whatsoever nature which is directly or indirectly caused by, resulting from, arising out of or in connection with any *acts of terrorism* perpetrated by biological, chemical, nuclear or radioactive means, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

WHAT ELSE DO YOU NEED TO KNOW?

Coverage under this policy is issued on the basis of information provided in *your* application (including the medical *questionnaire* if required). *Your* entire contract with *us* consists of: this policy; *your* application for this policy (including the completed and signed medical *questionnaire* if required), the *confirmation* issued in respect of that application and any other amendments or endorsements resulting from extensions or top-ups of coverage.

This insurance is void in the case of fraud or attempted fraud, or if *you* conceal or misrepresent any material fact in *your* application for this policy, extension or top-up of coverage under this policy or claim for benefits under this policy.

This policy is non-participating. *You* are not entitled to share in *our* divisible surplus. Neither *we* nor *our* agents or administrators are responsible for the availability, quality or results of any medical *treatment* or transportation, or for *your* failure to obtain medical *treatment*.

This policy shall be governed by and construed in accordance with the laws of the province of Ontario.

Despite any other provisions of this contract, this contract is subject to the statutory conditions contained in the Insurance Act of Ontario respecting contracts of accident insurance.

Premium

The required premium is due and payable at the time of purchase and will be determined according to the schedule of premium rates then in effect. Premium rates and policy terms and conditions are subject to change without prior notice to reflect actual experience in the marketplace.

Upon payment of premium, this document becomes a binding contract provided it is accompanied by a *confirmation* upon which a contract number appears and *we* have received *your* completed application prior to *your departure date*. If the premium is insufficient for the period of coverage selected, *we* will:

1. charge and collect any underpayment;
2. shorten the policy period by written endorsement if an underpayment in premium cannot be collected; or
3. 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 refused, or if no proof of *your* payment exists.

How does this insurance work with other coverages that I may have?

With the exception of Flight & Travel Accident coverages, the plans outlined in this policy are second payor coverages. If there are other third party liability, group or individual, basic or extended

health insurance plans or contracts including any private or provincial or territorial auto insurance plan providing *hospital*, medical or therapeutic coverage or any other third party liability insurance in force concurrently herewith, amounts payable hereunder are limited to that portion of *your* expenses, incurred outside the province or territory of residence, that are in excess of the amounts for which *you* are insured under such coverage.

Total benefits paid to *you* by all insurers cannot exceed *your* actual expenses. *We* will coordinate the payment of benefits with all insurers who provide *you* with benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each insurer.

In addition, *we* have full rights of subrogation. In the event of a payment of a claim under this policy, *we* will have the right to proceed, in *your* name, but at *our* expense, against third parties who may be responsible for giving rise to a claim under this policy. *You* will execute and deliver such documents as are necessary and cooperate fully with *us* to allow *us* to fully assert *our* rights. *You* must do nothing to prejudice such rights.

If *you* are insured under more than one insurance policy underwritten by *us*, the total amount *we* pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy. If the total amount of all accident insurance *you* have under policies issued by *us* is more than \$100,000, *our* aggregate liability will not exceed that amount, and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.

HOW TO MAKE A CLAIM

FOR EMERGENCY MEDICAL CLAIMS

In the event of an *emergency*, call the Assistance Centre immediately prior to receiving *treatment*:

1 800 785-2113 toll-free from the USA and Canada or **(416) 977-2598** collect from anywhere else in the world.

The Assistance Centre is ready to assist *you* 24 hours a day, 365 days a year.

Please note that if ***you do not call*** the Assistance Centre in a medical *emergency*, ***you will have to pay 25% of the medical covered expenses*** *we* would normally pay under this policy (25% co-insurance).

If it is medically impossible for *you* to call when the *emergency* happens, the 25% co-insurance will not apply. In this case, *we* ask that *you* call as soon as *you* can or that someone call on *your* behalf. Do not assume that someone will contact the Assistance Centre for *you*. It is *your* responsibility to verify that the Assistance Centre has been contacted.

If *you* choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, these services will be reimbursed to *you* on the basis of the *reasonable*

and customary charges that we would have paid directly to such provider.

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. Some benefits are not covered if they have not been authorized and arranged by the Assistance Centre.

Written correspondence regarding *Emergency* Medical claims should be mailed to:

21st Century Travel Insurance
c/o World Travel Protection
400 University Avenue, 15th Floor
Toronto, Ontario M5G 1S7

To make a claim due to illness or injury during *your trip*, your proof of claim must be sent to us within 90 days of your loss. You may also call the Assistance Centre directly for specific information on how to make a claim or to inquire about your claim status at: **1 800 785-2113** or **(416) 977-2598**.

If you are making an *Emergency* Medical claim, we will need:

a) original itemized receipts for all bills and invoices; b) proof of payment by yourself and by any other benefit plan; c) complete diagnosis by the attending *physician* or documentation by the *hospital*, which must state that the *treatment was medically necessary*; d) proof of the accident if you are submitting a claim for dental expenses resulting from an accident; e) proof of travel (including departure and return dates); and f) your historical medical records (if we determine applicable).

FOR ALL OTHER TYPES OF CLAIMS

Call 21st Century Travel Insurance Limited during regular business hours: 1 800 567-0021 toll-free from the USA and Canada or **(905) 372-1779**.

Written correspondence for all other claims should be mailed to:

21st Century Travel Insurance Limited
995 Elgin Street West, Suite 4
Cobourg, Ontario K9A 5J3

If you are making a *Trip Cancellation, Interruption, Misconnection & Delayed Return* Insurance claim, we will need proof of the cause of the claim, including: a) a medical certificate completed by the attending *physician* and stating why travel was not possible as booked, if the claim is for medical reasons; or b) a report from the police or other responsible authority documenting the reason for the delay if your claim is due to a misconnection. We will also need, as applicable: a) complete original unused transportation tickets and vouchers; b) original passenger receipts for the new tickets you had to purchase; c) original receipts for the travel arrangements you had paid in advance and for the extra hotel, meal, telephone and taxi expenses you may have had; and d) any other invoice or receipt supporting your claim.

If you are making a *Default Protection* claim, we must receive written notice of the claim within sixty (60) days of the day on which the *Travel Supplier* announces that it is in *Default*. You must submit proof of loss (including original receipts, proofs of payment to *Travel Suppliers*, proof of payment for insurance, unused transportation or accommodation documents and, where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund, or other insurance, or any other source (including Credit Card companies) that is legally responsible or under contract to reimburse you for the cost of such undelivered *Travel Services*) no later than thirty (30) days immediately after such filing deadline.

If you are making a *Baggage Loss, Damage & Delay* Insurance claim, the following conditions apply:

1. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this insurance, you must obtain written documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide or transportation authorities. You must also take all precautions to protect, save or recover the property immediately, and advise us as soon as you return home. Your claim will not be valid under this insurance if you do not comply with these conditions.
2. If the property you have checked with a common carrier is delayed, we will continue to provide coverage until the property is delivered by the carrier.
3. We cover the current actual cash value of your property when it is lost or damaged. We also reserve the option to repair or replace your property with other of similar kind, quality and value. We may also ask you to submit damaged items for an appraisal of the damage. If a lost or damaged article is part of a set, we will cover a reasonable and fair proportion of the total value of the set, but not the total value of the set.
4. If you need to make a claim under this insurance, we will need: a) copies of reports from the authorities as proof of loss, damage or delay; and b) proof that you owned the articles, and receipts for their replacement.

If you are making a *Flight & Travel Accident* Insurance claim, the following conditions apply:

1. We will need: a) police, autopsy or coroner's report; b) medical records; and c) death certificate, as applicable.
2. If your body is not found within 12 months of the accident, we will presume that you died as a result of your injuries.

If you are making a *Collision Damage Waiver* claim, the following conditions apply:

1. We will need: a) your *Rental Car* invoice, b) your rental agreement with the record of the damages that existed when you picked up the *Rental Car*, c) the police report and *Rental*

Car agency report, and d) an estimate of repair costs or the repair bill.

2. You must not undertake any repairs other than those that are immediately necessary for the protection of the *Rental Car* from further loss or damage, nor remove any physical evidence of the loss or damage without *our* consent.

Who will we pay your benefits to if you have a claim?

Except in the case of *your* death, we will pay the *covered expenses* under this insurance to *you* or the provider of the service. Any sum payable for loss of life will be payable to *your* estate unless a completed Statement of Beneficiary form has been submitted to *us*. You must repay *us* any amount paid or authorized by *us* on *your* behalf if we determine that the amount is not payable under *your* policy. All amounts shown throughout this contract are in Canadian dollars. If currency conversion is necessary, we will use *our* exchange rate on the date *you* received the service outlined in *your* claim. We will not pay for any interest under this insurance.

Is there anything else I should know if I have a claim?

If *you* disagree with *our* claim decision, the matter may be submitted to arbitration under the arbitration law in the province of Ontario. Legal action to recover a claim must start within the 12 months of the date the insurance monies would have been payable if it were a valid claim and be undertaken before courts of Ontario.

For the purposes of determining the validity of a claim under this policy, we may obtain and review the medical records of *your* attending *physician(s)*, including the records of *your* regular *physician(s)* at *home*. These records may be used to determine the validity of a claim whether or not the contents of the medical records were made known to *you* before *you* incurred a claim under this policy. In addition, we have the right, and *you* shall afford *us* the opportunity, to have *you* medically examined when and as often as may reasonably be required while benefits are being claimed under this policy. If *you* die, we have the right to request an autopsy, if not prohibited by law.

Important telephone numbers: For coverage information, general enquiries, to apply for an extension or a refund of premium, please call 21st Century Travel Insurance during regular business hours at: 1 800 567-0021 or (905) 372-1779.

DEFINITIONS

Accidental bodily injury means an injury to *your* body that *you* sustain during the *trip* and that is caused by external, violent and purely accidental means, directly and independently of all other causes.

Act of terrorism means any activity, 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 in fear the civilian population or any segment thereof; or
- disrupt any segment of the economy; or
- further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Act 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 means *your* attained age on *your first departure date* for the Annual Medical plan; or *your* attained age on *your departure date* for all other plans as shown in *your* application for insurance or travel *confirmation*.

Change in medication means an increase or decrease in medication dosage or a change in medication type. We do not mean a change from a brand-name drug to an equivalent generic drug of the same dosage.

Child, Children means an unmarried, dependent son or daughter under the *age* of 21. The child must be older than 30 days of *age* to be covered under this insurance.

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

Confirmation means the document or set of documents confirming *your* insurance coverage under this policy and, where applicable, *your trip* arrangements. It includes the application for this policy, once *you* have completed and submitted it with the required premium to *us*. It may also include tickets or receipts issued by an airline, travel agent, tour operator, rental agency,

cruise line or other accommodation or travel provider with whom you made arrangements for your trip.

Covered expense means *reasonable and customary charges* you incur for supplies and services which are eligible expenses under the *Emergency Medical Insurance* provisions and which are either in excess of and/or not covered under your provincial health insurance plan or any other plan.

Default means the inability of a *Travel Supplier* to provide *Travel Services* for which you have contracted with the *Travel Supplier*, because of complete or substantially complete cessation of business by the *Travel Supplier* resulting directly or indirectly from bankruptcy or insolvency thereof.

Departure Date means the date you leave your Canadian province or territory of residence.

Emergency means an unforeseen *medical condition* that takes place during the period of insurance.

First departure date means the first planned departure date under Plan D. Annual Medical as recorded on your confirmation or application for insurance form. This date must be within 90 days of your date of application for insurance.

Home means your Canadian province or territory of residence. In the case of *Trip Interruption, Flight and Travel Accident, and Baggage Insurance*, it means the place you leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage.

Hospital means a facility that is licensed as a *hospital*, where in-patients receive medical care, that has at least one Registered Nurse on duty at all times, and that includes a laboratory and operating theatre. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent rest or nursing home, home for the aged or health spa is not a *hospital*.

Immediate family means *spouse, parent, legal guardian, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, aunt, uncle, niece, nephew.*

Key-person means someone to whom a dependent's full-time care is entrusted and who cannot reasonably be replaced, a business partner, or an employee who is critical to the ongoing affairs of your business, during the *trip*.

Medical attention means *treatment* required for the immediate relief of an acute symptom or that, according to a *physician*, cannot be delayed until you return home. It must be ordered by and received from a licensed *physician* during the *trip* or received from a physiotherapist, chiropractor, chiropodist or podiatrist.

Medical condition means complication of pregnancy within the first 31 weeks of pregnancy, a mental or emotional disorder that requires admission to a *hospital*, acute psychosis, *accidental bodily injury*, illness or disease.

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 primarily investigative in nature; c) could not 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; and e) is delivered in the most cost-effective manner possible, at the most appropriate level of care and not primarily for reasons of convenience.

Physician means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A *physician* must be a person other than yourself or a member of your immediate family.

Plane means a multi-engined 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.

Pre-existing condition means a *medical condition* that exists before your departure date.

Provincial health insurance plan means the coverage that the provincial or territorial governments provide to residents of Canada.

Questionnaire means the document you must fill out truthfully and accurately: a) if the value of your trip is \$10,000 or more for *Trip Cancellation Insurance*; and/or b) depending on your age and trip duration, to confirm your eligibility and rate category if you purchased Plan B. *Emergency Medical* and Plan D. Annual Medical. The questionnaire includes the following questions:

Question 1 - Within the past 24 months, have you:

- a. been prescribed or taken lasix or furosemide and/or taken oxygen for any reason?
- b. undergone kidney dialysis treatment?
- c. been newly diagnosed with, or experienced a change in symptoms, or a change in treatment or a change in prescription medication for: stroke, T.I.A. (transient ischemic attack), heart attack, coronary artery disease, angina, congestive heart failure, irregular heartbeat, insulin dependent diabetes, chronic obstructive pulmonary disease, chronic bronchitis, metastatic cancer or emphysema?

Question 2 - Have you had heart by-pass or heart valve surgery 7 or more years ago?

Question 3 - Within the past 24 months, have you been diagnosed with, admitted to hospital or received treatment for, or taken or been prescribed medication for:

- a. stroke or T.I.A. (transient ischemic attack), or Syncope (fainting spells)?

- b. heart attack, coronary artery disease, narrowing or blockage of the arteries, angina, cardiac chest pain, congestive heart failure, aneurysm or irregular heartbeat?
- c. chronic obstructive pulmonary disease, chronic bronchitis or emphysema?
- d. cancer (excluding skin cancer unless it is malignant melanoma)?
- e. diabetes?
- f. Alzheimer's disease, dementia, Parkinson's disease or multiple sclerosis?
- g. Crohn's disease, diverticulitis or ulcerative colitis?
- h. kidney disorders, hepatitis or cirrhosis of the liver?

Question 4 - Within the past 12 months, have you been newly diagnosed with, or experienced a change in symptoms or a *change in prescription medication* for high blood pressure or asthma?

Reasonable and customary charges means costs that do not exceed the standard fee of other providers of similar standing in the same geographical area, when providing the same *treatment* of a similar *sickness or injury*.

Rental car means a private passenger automobile, mini-van, self-propelled mobile *home*, camper truck or trailer that *you* use during *your trip* and rent, under a written contract, from a commercial rental agency licensed under the law of its jurisdiction. *We* do not mean any of the following: truck, van, bus, sport utility automobile while *you* use it off road, automobile designed and manufactured primarily for off-road use while it is being used off road, motorcycle, moped, motorbike, recreational vehicle, all-terrain vehicle, camper, trailer, automobile that is more than 20 years old, limousine, or exotic car of these or similar makes: Aston Martin, Bentley, Ferrari, Porsche, Rolls Royce.

Spouse means someone to whom one is legally married, or with whom one has been living in a conjugal relationship for at least one full year before the insurance starts.

Travel companion means someone who shares *trip* arrangements and accommodations with *you*. No more than 3 individuals will be considered *travel companions* on any one *trip*.

Travel Services means transportation, sleeping accommodation or other service provided or arranged by a *Travel Supplier* for *your* use (but does not include taxes or insurance).

Travel Supplier means a tour operator, travel wholesaler, airline, cruise line provider of ground transport or provider of travel accommodation or provider of other services to *you* that is:

- a) contracted to provide *Travel Services* to *you*; and
- b) licensed, registered or is otherwise legally authorized in the particular location of the *Travel Supplier* to operate and provide *Travel Services*.

Treatment means medical advice, care and/or service provided by a medical practitioner. This includes, but is not limited to diagnostic measures and prescribed drugs (including pills and inhaled or injected medications).

Trip means the period of time between the time *you* leave *home* and the date *you* are scheduled to return *home* as shown on *your confirmation*, or *if you* have purchased Plan D. Annual Medical, any *trip* under 17 days completed within the 365 day period following the date *your* policy takes effect.

Unstable - a *medical condition* is *unstable* if:

- New symptoms develop for that condition, a *physician* determines the condition has become worse or existing symptoms of that condition become more frequent or more severe;
- A *physician* (or other medical professional) prescribes or recommends a *change in medication* taken or medical care received for that condition;
- A *physician* (or other medical professional) prescribes or recommends a *change in medication* dosage, how often the medication is taken or medical care is received for that condition;
- It requires admission to a *hospital*;
- *You* took or used any form of nitroglycerine for the relief of angina pain;
- It requires *treatment* with oxygen or prednisone (in the case of a lung condition).

We, us, our means First North American Insurance Company (FNA) in connection with Baggage insurance and coverage for the risks identified with § throughout this document; Aviva Insurance Company of Canada in connection with *Rental Car* insurance; and The Manufacturers Life Insurance Company (Manulife Financial) in connection with all other coverages under this policy. The participation of the insurers is several and not joint and none of them will under any circumstances participate in the interest and liabilities of any of the others.

You, yourself, your means the person(s) named as the insured(s) on the *confirmation*, for which insurance coverage was applied for and premium has been received by *us*.

NOTICE ON PRIVACY

Your privacy matters. *We* are committed to protecting the privacy of the information *we* receive about *you* in the course of providing the insurance *you* have chosen. While *our* employees need to have access to that information, *we* have taken measures to protect *your* privacy. *We* ensure that other professionals, with whom *we* work in giving *you* the services *you* need under *your* insurance, have also. To find out more about how *we* protect *your* privacy, please read *our* Notice on Privacy and Confidentiality.

Notice On Privacy And Confidentiality. The specific and detailed information requested on *your* application is required to process the application. To protect the confidentiality of this information, Manulife Financial will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife Financial 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. *Your* file is secured in *our* offices. *You* may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, 5650 Yonge Street, 17th Floor, Toronto, Ontario M2M 4G4.