

This Endorsement which provides Emergency Non-medical Insurance benefits is attached to the Medi-Select Advantage Emergency Medical Travel Insurance Policy and together the policy and this Endorsement form the Medi-Select Advantage All-Inclusive Multi-Trip Annual Plan.

The following Emergency Non-medical Insurance benefits are available for trips undertaken for personal leisure purposes and are not applicable to any business related travel or to any trips taken within Canada.

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## SECTION I

### ELIGIBILITY FOR EMERGENCY NON-MEDICAL INSURANCE BENEFITS

Applies to the coverage under this Endorsement, in addition to Section II - ELIGIBILITY of the Medi-Select Advantage Emergency Travel Insurance Multi-trip Annual Plan

1. To be eligible for the emergency non-medical insurance benefits outlined in this Endorsement, the applicant must have purchased the Medi-Select Advantage Emergency Medical Travel Insurance Multi-trip Annual Plan and have selected and have paid for the All-Inclusive Multi-Trip Annual Plan.  
**Note:** This plan is not available if you have purchased the 40-day Supplemental Multi-Trip Annual Plan for PSHCP members.
2. This insurance must be:
  - a. issued in Canada for travel arrangements booked through a Canadian *supplier of travel services*;
  - b. purchased within 7 days of the initial deposit for your first covered trip or prior to any cancellation penalties being applicable to you for the covered trip; and
  - c. purchased prior to the contracted date of departure.
3. If this insurance is purchased in any other manner than as stated in this Section, this policy shall be null and void and the Insurer's sole liability will be limited to the refund of the insurance premium paid.
4. This insurance is null and void if a trip is booked or undertaken:
  - a. contrary to medical advice;
  - b. while the applicant requires kidney dialysis; or
  - c. if the applicant has a terminal illness or has been diagnosed with metastatic cancer. Terminal Illness means that the applicant has a medical condition that is cause for a *physician* to estimate that he has less than six months to live or for which palliative care has been received.
5. It is a condition precedent to the Insurer's liability under this policy that at the time of application:
  - a. the applicant knows of no reason for him, an *immediate family member*, a *travel companion*, or a *travel companion's immediate family member*, to seek medical attention;
  - b. the applicant and his *travel companion(s)* must be deemed fit to undertake and complete the covered trip as booked.

## SECTION II

### INSURANCE AGREEMENT FOR EMERGENCY NON-MEDICAL INSURANCE BENEFITS

Applies to the coverage under this Endorsement, in addition to Section III- INSURANCE AGREEMENT of the Medi-Select Advantage Emergency Medical Travel Insurance Multi-trip Annual Plan

#### A. The Contract

Note that this Endorsement, the Medi-Select Advantage Emergency Medical Travel Insurance Policy, the Application and the Policy Confirmation all form part of your insurance contract and must be read as a whole. The Insurer will pay eligible benefits specified in the Policy and Endorsement upon payment of the required premium, submission of a correct and complete Application and occurrence of an insured risk, subject to the terms, conditions, limitations, exclusions, definitions and other provisions of the Policy and Endorsement.

#### B. Coverage Offered

This Endorsement provides the following coverage in addition to the coverage outlined in the Medi-Select Advantage Emergency Medical Travel Insurance Multi-Trip Annual Plan.

Insurance Coverage	Benefit Maximum
Travel Cancellation and Interruption Insurance	\$2,500 per trip (to a maximum of \$5,000 per policy period)
<b>Accidental Death and Dismemberment Insurance</b>	
Flight Accident	\$150,000
Common Carrier Accident	\$75,000
24-Hour Accident	\$25,000
Travel Baggage and Personal Effects Insurance	\$1,000
Travel Baggage Delay	\$400

#### C. Period of Coverage

Plan	Age	Trip Duration	Unlimited Travel in Canada allowed
All-Inclusive Multi-Trip Annual Plan	0-79	9, 16, 30 or 60 consecutive days	Not available for Emergency Non-medical benefits
All-Inclusive Multi-Trip Annual Plan	80+	9 or 16 consecutive days	Not available for Emergency Non-medical benefits

- a. **Effective Date for Travel Cancellation Insurance** – Coverage begins on the later of the following:
  - i. the date you pay the premium (either at the time of initial deposit or prior to any cancellation penalties being applicable to your covered trip); or

- ii. the date a policy number is issued.
- b. **Effective Date for Travel Interruption, Accidental Death and Dismemberment and Travel Baggage and Personal Effects Insurance** – Coverage begins on your departure date from Canada.
- c. **Expiry Date** – Coverage terminates on the earliest of the following:
  - i. the date the date you reach the maximum sum insured per policy period; or
  - ii. the date you reach the maximum number of days allowed under the trip duration you selected at the time of application; or
  - iii. for Accidental Death and Dismemberment, the date the insured risk occurs; or
  - iv. the date you return to Canada; or
  - v. the date indicated on your Policy Confirmation.

#### Top Up of Coverage

Top Ups are not available for the emergency non-medical benefits set out in this Endorsement. Top Up coverage is only available for emergency medical benefits under the Medi-Select Advantage Emergency Medical Travel Insurance Policy, by contacting your broker or sales agent prior to departure, or within the last 10 days of your coverage while at your destination.

#### D. Payment of Premium

Coverage is valid upon payment of premium subject to the eligibility requirements. The premium must be paid before your effective date. 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.

#### E. Refunds

##### 10-Day Full Refund Provision

(The following 10-day full refund provision applies ONLY to those policies purchased in the province of Quebec or in any other province where law requires such a 10-day full refund provision.)

You may cancel your insurance policy within 10 days of purchase and receive a full refund of the premium paid, provided it was purchased at the same time as your travel arrangements. To cancel the policy, you must send a written notice by registered or certified mail to *Global Excel* at 73 Queen Street, Sherbrooke, Québec - J1M 0C9.

However, your insurance policy is non-refundable if:

- a. the duration of your trip is 10 days or less and your contracted trip commenced at the time of your request for policy cancellation; or
- b. you purchase this insurance 11 days or less prior to your contracted date of departure.

## SECTION III

### TRAVEL CANCELLATION AND INTERRUPTION INSURANCE

#### A. Coverage Offered

Benefits specified below are provided upon the occurrence of an insured risk.

Any of the following occurrences that prevent you from departing, travelling or returning on the dates of the covered trip is an insured risk.

##### Insured Risks

1. *Sickness, injury*, death or quarantine of you, a *travel companion*, an *immediate family member*, a *travel companion's immediate family member* or a *caregiver*.
  2. Death or *emergency hospitalization* of a business partner, a key employee or a close friend occurring within 10 days of the contracted departure date or during the covered trip.
  3. Death or *emergency hospitalization* of your host at trip destination.
  4. Complete cancellation of a cruise within 30 days of departure by the cruise line when the cruise ship is rendered inoperative as a result of a collision at sea, an onboard fire or the complete breakdown of the ship's engines (see paragraph B.4. under Benefits for Travel Cancellation).
- The cruise ship must weigh a minimum of 10,000 tons and your ticket must be issued and paid in full at the time of cancellation.
5. 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 time of purchase of this insurance or the booking of the trip. This insured risk does not apply to cases of self-employment or temporary contract work.
  6. Involuntary loss of permanent employment without just cause by you, your spouse, a *travel companion*, a *travel companion's spouse*, your parent or legal guardian (if you are under 16 years of age) provided that, at the time you purchased this insurance or booked the trip, the imminent loss was not public knowledge, nor were the aforementioned persons aware that such loss of permanent employment was imminent.

This insured risk does not apply if employment began after this insurance was purchased or to cases of self employment, temporary contract work, temporary layoffs or if you were in the trial period for a new permanent employment.

7. 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. This insured risk does not cover losses caused by your intentional fault.
8. A new formal notice issued by the Canadian Government after this insurance was purchased and after you booked your trip, warning Canadian residents not to travel to, or advising to leave, a specific region or country that is part of your covered trip. This insured risk applies only to Canadian residents.
9. A delay that causes you to miss or interrupt any part of your covered trip when, the private or rented vehicle which you are driving or in which you are a passenger, or a common carrier or a prepaid connecting flight aboard which you are a passenger, is delayed due to weather, a mechanical failure, an emergency road closure by the police or an accident, provided that the vehicle or the common carrier was scheduled to arrive at the contracted departure or return point at least two hours (or the required minimum arrival reporting time, whichever is the greater) in advance of the contracted time of departure or return.
10. You or a *travel companion* are the victim of a hijacking during your covered trip.

#### B. Benefits for Travel Cancellation

You must report the cancellation of your covered trip immediately. See Section III – G. How to Report a Travel Cancellation or Interruption for instructions. When the insured risk occurs before departure, this Policy provides for payment of one of the following amounts as specified below, up to the sum insured of \$2,500 per trip (to a maximum of \$5,000 per policy period):

1. The non-refundable portion of unused travel arrangements that you have paid for prior to your departure. This benefit applies to insured risks 1 to 9; or
2. upgrade expenses for the extra cost of the next occupancy charge when any of the insured risks 1 to 9 prevents a *travel companion* from departing on the covered trip and you elect to continue with the covered trip; or
3. reasonable transportation costs for you to travel to the destination of your covered trip by the most direct route if you miss the contracted departure due to the occurrence of insured risk 1, 2, 7 or 9; or

## SECTION III

## TRAVEL CANCELLATION AND INTERRUPTION INSURANCE (continued)

4. a maximum of \$1,200 for prepaid accommodation and non-refundable prepaid airfare, not forming part of a fly-cruise package, booked and scheduled so that you may join the cruise ship that is part of your covered trip at its original point of embarkation, when the cruise departure is cancelled by the cruise line because the cruise ship (minimum 10,000 tons) has been rendered inoperative as a result of a collision at sea, an onboard fire or the complete breakdown of the ship's engines.

**C. Benefits for Travel Interruption**

You must report the interruption of your covered trip immediately. See Section III – G. How to Report a Travel Cancellation or Interruption for instructions. When the insured risk occurs after departure, this Policy provides for payment of the following benefits, up to the sum insured of \$2,500 per trip (to a maximum of \$5,000 per policy period);

- If you must return earlier or later than the contracted date of return due to the occurrence of insured risk 1, 2, 3, 4, 7, 8, 9 or 10:
  - up to the cost of a one-way economy airfare to the contracted point of departure or the fee charged by the airline to change your contracted date of return as shown on your current and usable ticket, whichever is less; and
  - the non-refundable portion of unused land arrangements (if any) paid prior to your contracted date of departure.

**Note: This benefit does not reimburse the unused portion of any travel ticket.**

- If you miss part of the covered trip due to the occurrence of insured risk 1, 2, 3, 8, 9 or 10:
  - reasonable and additional transportation costs for you to rejoin the tour or group by the most direct route; and
  - the non-refundable portion of other unused land arrangements paid prior to your contracted date of departure.

When an applicable insured risk occurs, the insured is eligible for interruption benefits 1 or 2 above.

- When an insured risk occurs, you will also be reimbursed for reasonable and necessary commercial lodging and meals, commercial automobile rental, essential telephone calls and taxi transportation, to a maximum of \$1,500, subject to a limit of \$150 per day, provided:
  - you miss part of a covered trip; or
  - your, or an insured travel companion's return to the contracted point of departure is delayed beyond the contracted date of return; or
  - you must return earlier than the contracted date of return.

To file a claim for such expenses, you must supply original receipts from commercial organizations.

**D. Benefits for Flight Itinerary Schedule Change****1. Covered Risk**

If an unexpected and unplanned change in the schedule (not a flight delay) of your confirmed, prepaid and ticketed flight reservations is announced, you will be reimbursed any additional expenses incurred for your re-scheduled flight(s) arising under the following conditions:

- when a change by any of the non-aligned air carriers providing a portion of the air transportation for your covered trip requires you to re-schedule a flight to complete your covered trip; or
- when your original flight itinerary, not forming part of a fly-cruise package, is changed more than 72 hours prior to departure, and you incur additional expenses for new flight arrangements to join your cruise embarkation at the point of cruise departure.

This coverage applies to any flight that is part of your covered trip, from your contracted date and point of departure up to and including your contracted date of return to your original point of departure, subject to one Flight Itinerary Schedule Change per connecting point in the covered trip, to a maximum of \$1,200 per covered trip.

**2. Benefits**

The Insurer will reimburse to you, for re-scheduled flights forming part of the covered trip, the lesser of the difference in cost (including usual and customary agency service fees, if normally applicable for similar reservation services) between your refundable and/or unusable ticket(s) and the cost of:

- the change fee for your new ticket, charged to you by the agency and/or air carrier(s) involved to bring you to the next connecting point or the point of initial cruise embarkation as shown on your original ticket itinerary; or
- a one-way economy ticket by the most cost-effective route, charged to you by the agency and/or air carrier(s) involved to bring you to the next connecting point or to the point of initial cruise embarkation on your original ticket itinerary.

**E. Limitations and Restrictions**

- Coverage Limited to Non-refundable Sums** – Failure to notify Global Excel may limit benefits payable to you. Only the sums that are non-refundable on the day the insured risk occurs shall be considered for the purpose of the claim.
- Condition Precedent to Liability** – It is a condition precedent to the Insurer's liability under this policy that at the time of application and at the time of booking any trip:
  - you know of no reason for you, an immediate family member, a travel companion, or a travel companion's immediate family member, to seek medical attention;
  - you and your travel companion(s) must be deemed fit to undertake and complete the covered trip as booked.
- Penalties Applicable to your Trip** - Prior to paying the deposit or the full amount of your covered trip, you must have in your possession, printed and documented evidence that clearly outlines the details of all the penalties that are applicable to the cancellation and/or interruption of your covered trip.
- Flight Itinerary Schedule Change:**
  - At the time of booking, you and/or your supplier of travel services must be completely unaware of any pending announcement regarding a Flight Itinerary Schedule Change that is applicable to your covered trip.
  - You must make new flight arrangements within five business days of the Flight Itinerary Schedule Change announcement made to you or your supplier of travel services by the air carrier(s) involved to bring you to the next connecting point or to the point of initial cruise embarkation on your original ticket itinerary.

- This coverage is applicable only to the schedules of air carriers that, on the date of booking the covered trip, are duly authorized by appropriate and governing air transportation authorities.
- Local and standard minimum airline connecting time rules and procedures, as well as printed instructions for re-confirmation for the covered trip, must be respected and adhered to.

**F. Exclusions for Travel Cancellation and Interruption Insurance Please refer to Section VI - Exclusions.****G. How to Report a Travel Cancellation or Interruption**

- The physician recommending cancellation, interruption or delay of the covered trip must be your personal physician or a physician actively and personally attending to your care.
- You must call the Global Excel Cancellation Desk (at 1-877-644-4215 toll free or 819-566-4215 collect) and your supplier of travel services on the day the insured risk occurs or on the next business day to advise them of your cancellation or interruption. Failure to do so may limit the benefits payable to you. Only the non-refundable prepaid amounts that apply on the day the insured risk occurs shall be considered for the purpose of your claim.
- When you contact the Global Excel Cancellation Desk by telephone, be prepared to provide the following information:
  - your name;
  - your policy number;
  - the insurance plan you purchased;
  - your contracted dates of travel for the covered trip;
  - the reason why you are canceling or interrupting your covered trip;
  - the telephone, fax number and/or email address where you can be contacted immediately.
- Once you have reported the cancellation or interruption of your covered trip (as described in 2 and 3 above), you must submit the documents listed below to Global Excel at the address indicated on page 3. Please make sure you complete the following steps.

**You must submit the following documents:**

- A claim form (available by contacting Global Excel) fully completed and signed by you as well as your regular attending physician or the physician actively attending to your care who is recommending that you do not travel on the dates of your covered trip.
- Original invoice receipts for transportation, meals and accommodation and transfer vouchers.
- Original airline tickets. If any part of the airline ticket is refundable (taxes or penalty) please proceed first with the refund and send us a copy of the airline ticket and proof of refund.
- Original receipts as proof of payment for your covered trip showing date(s), amount(s) paid, supplier of travel services fees and penalties and the method of payment for your insurance. This is required for all the deposits and final payments you made to your supplier of travel services.

**For Travel Cancellation**

- For a claim under insured risk 1, 2 or 3 due to death or hospitalization, a claim form (available by contacting Global Excel), a death certificate and hospital records as well as an explanation of your relationship to the person in question and why this event caused you to cancel your covered trip.
- For a claim under insured risks 4, 5, 6, 7, 8 or 9, proof of the insured risk's occurrence, as follows:
  - for insured risk 4, the applicable letters from the cruise line;
  - for insured risk 5 or 6, a letter from the employer confirming the relocation or termination of employment;
  - for insured risk 7, the applicable reports from the proper authorities;
  - for insured risk 8, a proof of the travel advisory or formal notice;
  - for insured risk 9, the original airline ticket(s) and/or an original cancellation invoice, the transfer vouchers, a police report detailing such circumstances, or in the case of a mechanical failure, an applicable letter from the rental agency confirming such failure or a commercial invoice detailing the necessary repairs to the vehicle.

**For Travel Interruption**

- For a claim under insured risks 1, 2, 3, 7, 8, 9 or 10:
  - The original: airline tickets, transfer vouchers, accommodation and other travel documents prepaid for your covered trip.
  - An explanation of the events that caused you to interrupt your covered trip under the insured risk.
  - Complete details and dates of the event and an explanation of your relationship to the person in question where a person other than yourself is involved.
  - For out-of-pocket expenses: original receipts for the covered expenses incurred and an explanation of the expenses.
  - For hospitalization, death or repatriation: a copy of the hospital records, death certificate, receipts from airlines, funeral homes and other expenses covered under the insured risk.
- Global Excel may ask you or your attending physician to provide additional evidence to support your claim. The existence of a pre-existing medical condition may be established using the medical records held by the claimant's attending physician(s) or any hospital(s) for the purpose of determining the validity of a claim. In this event, you will be responsible for any fees required to substantiate your claim. You may also be required to undergo examination by one or more of our physicians. In this event, Global Excel will cover any associated costs.
- For a claim under Flight Itinerary Schedule Change - You must provide proof of refund for the original tickets (a copy of the ticket refund notice or ticket exchange notice) or a letter from the agency if ticket(s) have not yet been issued or were sent for refund to the bank settlement plan, tour operator or wholesaler.

Send all applicable documents listed above to Global Excel at the address indicated on page 3.

**See Section VII - How to File a Claim for other claims procedures.**

## SECTION IV

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

**A. Coverage Offered****1. Flight Accident Insurance**

Death or dismemberment as a result of injury sustained during the covered trip while you are:

- travelling as a passenger, not as pilot or crew member, aboard a fixed wing multi-engine transport aircraft with an authorized take-off weight greater than 35,000 lbs. (15,900 kg) operated between licensed airports by a scheduled or charter airline of Canadian or foreign registry holding a valid National Transportation Agency License, Regular Specific Point or Charter Air Carrier License or its foreign equivalent, provided that as the aircraft is being used at the time as a conveyance in the capacity authorized by the airline's Scheduled Regular Specific Point or Charter Air Carrier License, up to a sum insured of \$150,000; or
- travelling as a passenger, not as pilot or crew member, aboard a fixed wing multi-engine aircraft operated by the Canadian Armed Forces or its British or American counterparts, up to a sum insured of \$150,000.

**2. Common Carrier Accident Insurance**

Death or dismemberment as a result of injury sustained during the covered trip while you are:

- on airport premises immediately prior to boarding or after alighting from an aircraft described in Flight Accident Insurance above (subsection 1.), up to a sum insured of \$75,000;
- travelling as a passenger in an airport limousine, bus or other ground vehicle provided or arranged for by the airline or airport authority for the purpose of boarding or alighting from an aircraft described in Flight Accident Insurance above (subsection 1.), up to a sum insured of \$75,000; or
- travelling to or from the airport in connection with a flight that is part of your covered trip as a fare-paying passenger (not as pilot, driver or crew member) aboard a common carrier which is involved in an accident, up to a sum insured of \$75,000.

## SECTION IV

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (continued)

## 3. 24-Hour Accident Insurance

Death or dismemberment as a result of *injury* sustained during the *covered trip* while you are in any situation other than those listed in Flight Accident Insurance and Common Carrier Accident Insurance above (subsection 1. and 2.) and not otherwise excluded from coverage under this policy, up to a *sum insured* of \$25,000.

## 4. Exposure and Disappearance due to Accident

- If you are unavoidably exposed to the elements due to an *accident* resulting in the disappearance, sinking or damage of a *common carrier* 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 policy.
- If you disappear due to an *accident* resulting in the disappearance, sinking or damaging of a *common carrier* aboard which you are a passenger and if your body is not found within **52 weeks** of such *accident*, the Insurer shall presume that you sustained loss of life as a result of *injury* covered by this Policy, subject to there being no evidence to the contrary.

## B. Benefits

The greatest of the following benefits is payable for all losses resulting within **100 days** from the date of a single *accident* described in A. Coverage Offered above and as a direct result thereof:

- 100% of the *sum insured* if one single *accident* results in the loss of life, dismemberment of two limbs or loss of sight in both eyes.

**Note: The benefit for dismemberment of two limbs or loss of sight in two eyes is payable only if such dismemberment results directly from a single accident.**

- 50% of the *sum insured* for dismemberment of one limb or loss of sight in one eye.

**Note:** "Loss" in reference to dismemberment means the actual, complete severance at or above the wrist or ankle joint. Loss of sight means the complete and irrecoverable loss of eyesight, which loss cannot be substantially corrected or remedied through simple treatment or corrective lenses.

## C. Limitations and Restrictions

- Coverage Limited to Greatest Loss** - Should more than one covered loss be sustained as the direct result of a single *accident*, only the largest of the benefits is payable.
- Coverage Limited to Sum Insured** - The total benefits payable for one or more *accidents* occurring during the same *covered trip* shall not exceed the *sum insured*.
- Excess Coverage** - If the total amount of all *accident* insurance coverage that you purchase from the Insurer with respect to the same *covered trip* exceeds \$150,000 in the aggregate, then any such excess is void and the Insurer's only liability with respect to such excess will be to refund the premiums relating to such excess insurance coverage.

## D. Exclusions for Accidental Death and Dismemberment Insurance Please refer to Section VI - Exclusions.

## E. How to File a Claim

For a claim under Accidental Death and Dismemberment Insurance, you must contact *Global Excel* for forms and instructions.

**See Section VII - How to File a Claim for other claims procedures.**

## SECTION V

## TRAVEL BAGGAGE AND PERSONAL EFFECTS INSURANCE

## A. Coverage Offered

Loss of, or damage to, the baggage and personal effects you own and use by reason of theft, burglary, fire or transportation hazards during the *covered trip*, to a maximum *sum insured* of **\$1,000 (\$400 for Baggage Delay)** per trip. The Insurer will reimburse eligible expenses only in excess of those reimbursable under any other source.

## B. Benefits

The Insurer reserves 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. When, after a reasonable period of time, property lost by the *common carrier* is not found, any claim will be assessed and paid.

- Personal Effects** - The *actual cash value* or **\$500**, whichever is less, in respect of any one item or set of items. Jewelry, cameras (including camera equipment) or sport equipment are respectively considered a single item.
- Document Replacement** - Reimbursement of the cost of replacing one or more of the following documents, to a maximum of **\$200**, in the event of loss or theft: passport, driver's license, birth certificate or *travel visa*.
- Baggage Delay** - Up to **\$400** to purchase necessary toiletries in the event that your checked baggage is delayed by the *common carrier* for more than 12 hours while en route and before returning to your *contracted* point of departure. To file a claim, you must supply proof of delay of checked baggage from the *common carrier* and original purchase receipts.

## C. Limitations and Restrictions

**Total Benefits Limited to the Actual Expenses** - The total benefits paid to you from all sources cannot exceed the actual expense which you have incurred.

## D. Exclusions for Travel Baggage and Personal Effect Insurance

Please refer to Section VI - Exclusions.

## E. How to File a Claim

- Important** - In the event of loss due to theft, burglary, robbery or malicious mischief, you must notify and obtain supporting documentary evidence from the police immediately upon discovery. Failure to report the loss to the police shall invalidate any claim under this insurance for such loss.
- To file a claim, you must:
  - take all reasonable steps to protect, save and/or recover the property;

- notify *Global Excel* of the loss within 24 hours (see Section VII - How to File a Claim, for the telephone number);
- promptly notify and obtain supporting documentary evidence from the transportation authorities in whose custody the insured property was at the time of loss or promptly notify the hotel manager, tour guide or police; and
- provide adequate proof of loss, ownership and *actual cash value* within 90 days from the date of loss.

Failure to comply with these conditions shall invalidate any claim under this insurance for such loss.

## You must submit:

- You must submit the completed claim form (available by contacting *Global Excel*).
- A copy of the insurance policy with the policy/confirmation number (if applicable) identified prominently.
- For loss:**
  - a report by the police and either the hotel manager, tour guide or transportation authorities in whose custody the insured property was at the time of loss;
  - adequate proof of loss, ownership and itemized value along with a detailed statement within 90 days from the date of loss (failure to supply such information shall invalidate your claim);
  - a Property Irregularity Report when luggage is lost or damaged while in the custody of the airline or *common carrier*;
  - adequate proof of home insurance coverage and/or amount of deductible (if applicable).
- For Baggage Delay:**
  - original itemized receipts for expenses actually incurred;
  - a copy of the baggage claim ticket;
  - a copy of your airline ticket;
  - a copy of the airline report confirming the delay of your checked baggage including the reason and the duration of the delay;
  - a copy of the delivery receipt for your checked baggage.

Send all applicable documents listed above to *Global Excel* at the address indicated on page 6.

**See Section VII - How to File a Claim for other claims procedures.**

## SECTION VI

## EXCLUSIONS FOR EMERGENCY NON-MEDICAL INSURANCE BENEFITS

Applies to the coverage under this Endorsement and in addition to Section VI- EXCLUSIONS of the Medi-Select Advantage Emergency Medical Travel Insurance Multi-trip Annual Plan

Insurance Coverage	Applicable Exclusions
Travel Cancellation and Interruption Benefits	1 to 18
Accidental Death and Dismemberment Benefits	3 to 6, 8, 9, 16, 18, 19, 20
Travel Baggage and Personal Effects Benefits	3 to 6, 21 to 28

This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by:

- Any *sickness, injury* or medical condition (other than a *minor ailment*) that was not *stable* at any time during the 90 days prior to the date of purchase of your travel arrangements.
  - A heart condition, if any heart condition was not *stable* at any time during the 90 days prior to the date of purchase of your travel arrangements.
  - A lung condition if:
    - any lung condition, was not *stable*; or
    - you have been treated with home oxygen or taken oral steroids (e.g., Prednisone) for any lung condition, at any time during the 90 days prior to the date of purchase of your travel arrangements.

This exclusion applies to you and the following persons who are age 60 or over: an *immediate family member*, a *travel companion*, a *travel companion's immediate family member*, or a business associate.
- Any *injury, sickness* or medical condition which, prior to the date of purchase of your travel arrangements:
  - was such as to render medical consultation or *hospitalization* expected;
  - which has been shown, by prior medical history, as probable or certain to occur.
- Expenses for which no charge would normally be made in the absence of insurance.
- Committing or attempting to commit an illegal act or a criminal act.
- Your participation in and/or voluntary exposure to any risk from: war or act of war, whether declared or undeclared; invasion or act of foreign enemy; declared or undeclared hostilities; civil war, riot, rebellion; revolution or insurrection; act of military power; or any service in the armed forces.
- Labour disruptions or strikes (legal or illegal).
- Sickness, injury* or medical condition if you, a *travel companion* or an *immediate family member* of you or your *travel companion* are awaiting or undergoing any surgery, medical test(s) examination(s), monitoring or consultation prior to the date of purchase of your travel arrangements:
  - for an existing medical condition, other than a regular medical check-up. (In the eventuality of a claim, the dates of the last and next medical check-up must be provided.);
  - for a new or changed medical condition which may eventually cause you, a *travel companion* or an *immediate family member* of you or your *travel companion* to seek medical attention.

- Medication, drugs or toxic substance abuse or overdose (whether or not you are sane); alcohol abuse, alcoholism or an *accident* while being impaired by drugs or alcohol or having an alcohol concentration that exceeds 80 milligrams in 100 milliliters of blood.
- Suicide (including any attempt thereof) or self-inflicted *injury* whether or not you are sane.
- A disorder, disease, condition or symptom that is emotional, psychological, or mental in nature unless you are *hospitalized* on the date of occurrence for the event that caused a trip cancellation.
- Treatment or surgery during a trip when the trip is undertaken for the purpose of securing or with the intent of receiving medical or *hospital* services, whether or not such trip is taken on the advice of a *physician* or surgeon.
- A trip undertaken for the purpose of visiting a sick or injured person when the *covered trip* is cancelled, interrupted or delayed due to such person's medical condition or death therefrom.
- Treatment or *hospitalization* of mother or *child(ren)* as a result of pregnancy, miscarriage, childbirth or complications of any of these conditions occurring in the nine weeks before and/or after the expected delivery date.
- A return earlier or later than the *contracted* date of return, unless recommended by the attending *physician*.
- A return delayed more than 10 days beyond the *contracted* date of return, unless you, an *immediate family member* or a *travel companion* were *hospitalized* for at least 48 consecutive hours within the 10-day period.
- Sickness, injury or medical condition you suffer or contract in a specific country, region or area for which the Department of Foreign Affairs and International Trade of the Canadian Government has issued a travel advisory or formal notice, before your departure date, advising Canadians not to travel to that specific country, region or area. If the Canadian Government issues a travel advisory or formal notice to leave that specific country, region or area, after your departure date, your coverage for sickness, injury or medical condition is limited to a period of 10 days from the date the advisory was issued, or to a period that is reasonably necessary to safely evacuate the country, region or area. In this exclusion "sickness, injury or medical condition" means any sickness, injury or medical condition that is attributable to the reason for which the travel advisory or formal notice was issued or any complications arising therefrom.
- Any cause or event which might reasonably have been expected to necessitate the immediate return of the *insured*.
- Flight *accident* (unless you are travelling as a fare-paying passenger on a commercial airline).
- Participation in:
  - any sports as a professional athlete (person who engages in an activity as one's main paid occupation);
  - any competitive motorized sporting events, racing or speed contests.

## SECTION VI

## EXCLUSIONS FOR EMERGENCY NON-MEDICAL INSURANCE BENEFITS (continued)

20. *Injury* sustained while making a parachute jump for any purpose other than to save *your* life.
21. Property illegally acquired, kept, stored or transported.
22. The purchase or replacement cost (prescribed or not) loss or damage to hearing devices, eyeglasses, sunglasses, contact lenses or prosthetic teeth, limbs or devices and resulting prescription therefrom.
23. Loss or damage resulting from moths, vermin, deterioration or wear and tear.
24. Loss or damage caused by any imprudent action or omission by the *insured person*.
25. Loss or damage by theft from an unattended *vehicle* unless it was locked and there was visible evidence of forced entry.
26. Belongings insured under another insurance policy.
27. Jewellery, cameras, camera equipment and sport equipment while held by a *common carrier*.
28. Money and currency (including any form thereof), credit cards, securities, tickets, documents, items pertaining to business, paintings, statuary, china, breakage of fragile articles, glass objects, art objects.

## SECTION VII

## HOW TO FILE A CLAIM FOR EMERGENCY NON-MEDICAL INSURANCE BENEFITS

Applies to the coverage under this Endorsement and in addition to SECTION VIII- CLAIMS PROCEDURES of the Medi-Select Advantage Emergency Medical Travel Insurance Multi-trip Annual Plan

## A. Claims Procedure

1. You must substantiate *your* claim by providing all required documents for the applicable insurance coverage. Failure to do so may result in non-payment of *your* claim. (The Insurer is not responsible for charges levied in relation to any such documents.)

Note that incomplete documentation will be returned to *you* for completion.

B. Notice and Proof of Claim - The *insured* or a beneficiary entitled to make a claim, or the agent of any of them shall:

- give written notice of claim to *Global Excel* by delivery thereof or by sending it by registered mail to *Global Excel* not later than 30 days from the date the claim arises under the contract on account of an *accident* or *sickness*;
- within 90 days from the date a claim arises under the contract on account of an *accident* or *sickness*, furnish *Global Excel* such proof of claim as is reasonably possible in the circumstance of the happening of the *accident* or the commencement of the *sickness* and the loss occasioned thereby, the right of the claimant to receive payment, his or her age, and the age of the beneficiary, if relevant; and
- if so required by *Global Excel*, furnish a satisfactory certificate as to the cause or nature of the *accident* or *sickness* for which a claim may be made under the contract and as to the duration of such disability.

## C. When Money Payable – All money payable under this contract shall be paid by the Insurer within 60 days after it has received proof of claim.

D. Failure to Give Notice or Proof - Failure to give notice of claim or furnish proof of claim within the prescribed period above does not invalidate the claim if the notice or proof is given or furnished as soon as is reasonably possible, and in no event later than one year from the date of *emergency* if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed.

## E. Payment of Benefits

- All benefits, other than for loss of life, are payable to *you* or on *your* behalf.
- Benefits for loss of life are payable to *your* estate unless a beneficiary is otherwise designated by *you* in writing directly to *Global Excel* or the Insurer.
- Any claims paid to *you* will be payable in Canadian funds.
- Where claims are payable in foreign currency, the rate of exchange is based on the rate effective on the date when the claim payment is made to *you*.
- No sum payable shall bear interest.

## Please send all documents for you claim to:

*Global Excel Management Inc.*

73 Queen Street  
Sherbrooke, Quebec  
J1M 0C9



GlobalExcel®

TELEPHONE: 1-800-336-9224 (toll free) OR 819-566-8698 (collect) during business hours (ET).

## SECTION VIII

## DEFINITIONS FOR EMERGENCY NON-MEDICAL INSURANCE BENEFITS

These definitions apply to the coverage under this Endorsement and in are in addition to or replace the definitions specified in SECTION XI DEFINITIONS of the Medi-Select Advantage Emergency Medical Travel Insurance Multi-trip Annual Plan

**Actual Cash Value** means the estimated value at the time of loss.

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

**Contracted**, in reference to a destination, a date or the time and place of arrival or departure, means that which is indicated in the travel documents for the *covered trip*.

**Covered Trip** means the travel arrangements which *you* have *contracted* and paid for prior to *your* departure from Canada when you have selected and paid for the Medi-Select Advantage All-Inclusive Multi-trip Annual Plan at the time of application.

**Day** means 24 consecutive hours.

**Flight Itinerary Schedule Change** means:

- the re-scheduled departure of an air carrier causing *you* to miss *your* next connecting flight with another air carrier when both air carriers are part of *your covered trip*;
- the earlier departure of an air carrier causing the ticket *you* purchased to be unusable for the prior connecting flight with another air carrier when both air carriers are part of *your covered trip*; or
- when *your* flight itinerary, not forming part of a fly-cruise package, is changed more than 72 hours prior to departure, and *you* must incur additional expenses for new flight arrangements to meet *your* original cruise embarkation.

A *Flight Itinerary Schedule Change* does not mean a change resulting from a labour dispute, strike or flight delay.

**Injury** means an unexpected and unforeseen harm to the body caused by an *accident*, occurring while on a *covered trip* and requires immediate *emergency* treatment.

**Non-Aligned Air Carriers** means two different connecting air carriers that are part of the *covered trip* when no fare agreement exists between these air carriers for this portion of the air transportation.

**Sum Insured** means the maximum sum payable that applies to a given insurance coverage.

**Supplier of Travel Services** means a travel agent, a tour operator, a travel wholesaler, an airline, a cruise line, a provider of ground transportation, a provider of travel accommodations who is legally authorized and licensed in Canada to sell travel services to the general public.

**Travel companion** means a person who is sharing travel arrangements with *you* from *your* point of departure on the *covered trip*, including accommodation and transportation, and who has paid such accommodation or transportation in advance of departure. A maximum of three persons will be considered *your travel companions*.

**Travel visa** means the visa required for *your* entrance to a foreign country (not an immigration, employment or student visa).

## SECTION IX

## IDENTIFICATION OF INSURER

Underwritten by:



Administered by:



The Medi-Select Advantage All-Inclusive Multi-Trip Annual Plan is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

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® Medi-Select Advantage is a registered trademark of Expert Travel Financial Security (E.T.F.S.) Inc.

The *insured* is requested to read this Endorsement and the policy, and if incorrect, return it immediately for alteration. In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to *Global Excel*.

**Other than stated above, all other terms and conditions of the Medi-Select Advantage Emergency Travel Insurance policy remain unchanged.**