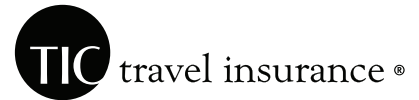


MULTI-TRIP – SELECT

EMERGENCY HOSPITAL & MEDICAL INSURANCE FOR CANADIANS



Administered by TIC Travel Insurance Coordinators Ltd. Underwritten by Co-operators Life Insurance Company.

IMPORTANT NOTICE

Please read your policy carefully before you travel.

What am I covered for?

Please read the section titled 'Benefits'. Travel insurance is intended to cover losses arising from sudden, unexpected, and unforeseeable circumstances.

What is not covered?

Travel insurance does not cover everything. Your insurance has exclusions, conditions and limitations. You should carefully read and understand your policy before you travel. Pre-existing medical conditions may be excluded. Any medical condition and/or symptoms you are aware of prior to the *effective date*, whether diagnosed or not, may not be covered.

Does this insurance cover my trip arrangements?

Your trip arrangements are covered up to the sum insured. Check with your *travel supplier* or agent at the time you book your *trip*, to understand the amounts that are non-refundable. The benefits payable under this policy are limited to the amounts that are non-refundable, as assessed by the *travel supplier* or agent, at the occurrence date of the 'Insured Risk' that was the cause for cancellation, regardless of the date the *trip* is cancelled. It is important to read this carefully and to notify your *travel supplier* or agent on the day (or the next business day) that the cause of cancellation occurs.

What if I have an emergency or claim?

You must notify TIC Emergency Assistance (toll free 1-800-995-1662 or worldwide collect 416-340-0049) prior to any surgery being performed or within 24 hours of admission to a *hospital*.

Reduction

Failure to do so, without reasonable cause, will result in the reduction of eligible benefit amounts payable by 20%. To apply for benefits, complete the claim form and include all original bills. Incomplete forms will cause delay.

Is my personal information protected?

We are committed to protecting the privacy, confidentiality and security of the personal information we collect, use and disclose. Your personal information, including your medical history, will be collected, used and disclosed only for the purpose of providing you with the requested insurance services. For a copy of TIC's privacy policy, please contact us or visit our website www.travelinsurance.ca.

I want to stay longer. Can I purchase further coverage?

This plan offers you 35 days of coverage per *trip*. If you want coverage for a longer *trip*, you can purchase more days subject to policy terms and conditions. Just call your agent or TIC (during business hours) before your policy expires. When you call, be sure to advise your agent if you have already left on a *trip* that is longer than 35 days. You must be in good health and not have incurred any losses during the *period of coverage*. Fees will be charged.

Travel Assistance

TIC or Co-operators Life Insurance Company will use their best efforts to provide assistance for a medical *emergency* arising anywhere in the world. They or their agents will not be responsible for the availability, quantity, quality, or results of any medical *treatment* received, or for failure to obtain medical service.

Extended Absence from Canada

Each provincial and territorial government health insurance plan has limitations on how long you can be out of the country and still remain eligible for coverage. Check your health plan for details.

Note: Words in italics indicate they are defined on pages 5 to 6.

RIGHT TO EXAMINE POLICY

Please review this policy before you travel to ensure it meets your needs. You have 10 days after purchase to return this policy for a full refund, provided your coverage has not begun. Please refer to the sections of the policy that explain when coverage begins. For refunds after coverage has begun, refer to our refund policy also explained in this document.

MULTI-TRIP SELECT EMERGENCY HOSPITAL & MEDICAL INSURANCE FOR CANADIANS POLICY

ELIGIBILITY

- Coverage is NOT AVAILABLE to any individual who
 - has been diagnosed with a terminal illness;
 - has Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
 - has Alzheimer's Disease or any other type of dementia;
 - has received any type of *treatment* for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
 - has been prescribed home oxygen *treatment* in the last 12 months;
 - has had a major organ transplant (heart, kidney, liver, lung); or
 - has received kidney dialysis *treatment* in the last 12 months.
 - To be eligible for coverage a person must:
 - be at least 15 days old; and
 - be insured for benefits under a Canadian government health insurance plan during the entire *period of coverage*; and
 - be currently in good health and know of no reason to seek *medical consultation* during the *period of coverage*; and
 - not reside in a nursing home, convalescent home, or rehabilitation centre; and
 - not require assistance with daily living activities.
- For Option 2:
- be scheduled to travel on a *trip* from or within Canada; and
 - purchase this coverage prior to leaving for the *trip*; and
 - if purchasing this coverage at the time of, or after the initial trip payment, or after cancellation penalties are applicable, an insured must be in good health, and know of no reason to:
 - seek medical attention; and
 - cancel the *trip*; and
 - make any claim.

Start of Coverage and Period of Coverage

When an application has been made and the premium has been paid for a specific plan of insurance, the *period of coverage* begins on the latest of the date and time:

- the completed application is accepted by TIC or its representative; or
- indicated as the *effective date* on the application; or
- each time the *insured* departs from their province or territory of residence to begin each insured *trip*; and
- indicated as the *application date* for Trip Cancellation & Interruption benefits when covered under Option 2.

End of Coverage

Coverage ends on the earliest of the date:

- and time the *insured* returns to their province or territory of residence at the end of each insured *trip*, or
- indicated as the *expiry date* on the confirmation of coverage; or
- the 35 *trip* days indicated on the confirmation of coverage ends; or
- of occurrence of the Insured Risk which results in the cancellation of the *insured's trip* prior to the scheduled departure date, for Trip Cancellation & Interruption benefits when covered under Option 2.

DESCRIPTION OF COVERAGE

1. Subject to the policy terms and conditions, the *insurer* agrees to pay up to \$5 million for *reasonable and customary* costs incurred unexpectedly by an *insured Canadian resident* during the *period of coverage*. Costs are paid for acute *emergency hospital*, *emergency medical*, or other covered costs incurred during the *period of coverage*, up to the maximum amounts provided in the 'Benefits' section, due to *sickness or injury* occurring during the *period of coverage*. The total *aggregate limit* for all losses resulting from a risk insured under the 'Emergency Hospital and Medical Insurance' benefit for Canadians is \$20 million.

Reduction

2. For *Canadian residents* not insured under a government health insurance plan, the maximum sum insured is \$3,000.
3. Amounts payable under this plan are in excess of any amounts available or collectible under the government health insurance plan of the province or territory in which the *insured* is covered, or would be covered, or those amounts payable or collectible under any other policy or plan. Refer to 'General Provisions' on page 6.
4. Coverage is worldwide.

Coverage for each separate *trip* commences and becomes effective immediately upon the *insured's* departure from their province or territory of residence and expires when the *insured trip* is concluded.

When a planned trip extends beyond the expiration of a Multi-trip Plan, a new Single-trip Plan or Multi-trip Plan must be purchased to assure continuous coverage:

- a) Single-trip Plan must be purchased **prior** to the expiry date of the policy;
- b) Multi-trip Plan must be purchased **prior** to departure from the *insured's* province or territory of residence.

Coverage will be in effect for the maximum number of days for each *trip* as selected under the new Multi-trip Plan. The maximum *period of coverage per trip* is 35 days.

BENEFITS for Plan Option 1 and Option 2

Benefits are payable for the following costs:

1. Emergency Hospital

The *insurer* agrees to pay for semi-private *hospital* accommodation and for *reasonable and customary* services and supplies necessary for the *emergency care* of the *insured* during confinement as a resident in-patient.

2. Emergency Medical

The *insurer* agrees to pay for:

- a) The services of a legally licensed *physician*, surgeon, anaesthetist or registered graduate nurse (all of whom are not related by blood or marriage to the *insured*).
- b) The services of a legally licensed physiotherapist (who is not related by blood or marriage to the *insured*) when ordered by the attending *physician* as *treatment* for a covered *injury*. Not to exceed \$500 for out-patient *treatment*.
- c) The services of a legally licensed doctor of chiropractic (who is not related by blood or marriage to the *insured*) for *treatment* of a covered *injury*. Not to exceed \$500.
- d) When performed at the time of the initial *emergency*, lab tests and/or X-ray examination as ordered by a *physician* for the purpose of diagnosis.
- e) The use of a licensed local air, land, or sea ambulance (including mountain or sea evacuation), to the nearest *hospital* when reasonable and necessary.
- f) Rental of crutches or *hospital-type* bed, not exceeding the purchase price; and the cost of splints, trusses, braces or other approved prosthetic appliances.
- g) *Emergency* out-patient services provided by a *hospital*.
- h) Drugs or medications that require a *physician's* written prescription, not exceeding a one-month supply. To a maximum \$500 per *insured* unless hospitalized as an in-patient.

3. Meals and Accommodation

Up to a maximum of \$3,000 will be reimbursed for additional reasonable living costs, child care costs (under age 18, or physically or mentally handicapped *travelling companions* who rely on the *insured* for assistance), essential telephone calls and taxi fares incurred by the *insured* or any *insured* persons remaining with the *insured* while hospitalized as an inpatient during the *period of coverage*.

4. Transportation of Family or Friend

Reimbursement of up to \$3,000 for one round-trip economy class transportation by the most direct route, and up to \$1,000 for reasonable costs incurred after arrival by a *family member* or close friend of the *insured* if:

- a) The *insured* is hospitalized due to a covered *sickness or injury* and the attending *physician* advises the necessary attendance by such persons.
- b) The local authorities legally require the attendance of such persons to identify the *insured's* remains in the event of death due to a covered *sickness or injury*.

5. Return of Travelling Companion

Pays the extra cost of a one-way economy class airfare, to return the *insured's travelling companions* (under age 18, or physically or mentally handicapped *travelling companions* who rely on the *insured* for assistance) and one of the *insured's* accompanying *family members* to their province or territory of residence, when an *insured* is transported to Canada by air ambulance or commercial stretcher, as a result of a covered *emergency sickness or injury* that necessitates immediate ongoing care. Must be pre-approved by TIC.

6. Return of Vehicle or Watercraft

Up to \$3,000 will be reimbursed for a commercial agency to return the vehicle or watercraft used for the journey, to the *insured's* home or to the rental agency, if the *insured* is unable to return to Canada with that vehicle or watercraft, due to a covered *sickness or injury*.

7. Pet Return

Up to \$300 will be reimbursed for the cost of returning the *insured's* accompanying dog or cat to Canada, if the *insured* is returned to Canada under the Emergency Transportation benefit or hospitalized due to a covered *sickness or injury*.

8. Return of Deceased

In the event of death due to a covered *sickness or injury*, up to \$10,000 will be reimbursed for the costs incurred to return the *insured* in a standard transportation container, to their permanent residence in Canada; or up to \$4,000 for cremation or burial at the place of death.

9. Accidental Dental

Up to \$3,000 will be reimbursed for *emergency treatment* or services to whole or sound natural teeth (including capped or crowned teeth) caused by an *accidental* blow to the face. These costs cannot exceed the minimum fee specified in the Canadian Dental Association schedule of fees of the province or territory where the *insured* resides.

10. Dental Emergencies

Up to \$500 will be reimbursed for the immediate relief of acute dental pain caused by other than a blow to the face. Dental conditions for which the *insured* has previously received *treatment* or advice are not covered.

Treatment relating to any dental claim must begin within 48 hours from the onset of the *emergency* and must be completed within the *period of coverage* and prior to the *insured's* return to their province or territory of residence.

11. Emergency Transportation

The *insurer* agrees to transport the *insured* to the nearest appropriate medical facility or to a Canadian *hospital* following a covered *emergency sickness or injury*. Any *emergency transportation* such as air ambulance, one-way economy airfare, stretcher and/or a medical attendant, must be pre-approved and arranged by TIC.

12. Attendant

Pays the cost of an attendant (not related to the *insured* by blood or marriage) plus the attendant's return economy class airfare, to travel with the *insured's* accompanying *insured travelling companions* (under age 18, or physically or mentally handicapped *travelling*

companions who rely on the *insured* for assistance), to their province or territory of residence if an *insured* has been returned to Canada under the 'Emergency Transportation' benefit. This benefit is payable only when approved in advance and arranged by TIC.

13. Act of Terrorism – Benefit Reduction and Aggregate Limit

When an *act of terrorism* directly or indirectly causes a loss that would otherwise be payable under this plan, subject to all other policy limits, coverage will be provided as follows:

- a) As a result of any one or a series of *acts of terrorism* occurring within a 72-hour period, the *aggregate limit* payable shall be limited to \$2.5 million for all eligible insurance policies issued and administered by TIC, including this policy.
- b) As a result of any one or a series of *acts of terrorism* occurring in any calendar year, the *aggregate limit* payable shall be limited to \$5 million for all eligible policies issued and administered by TIC including this policy.

The amount payable for each eligible claim under (a) and (b) above are in excess of all other sources of recovery and shall be reduced on a pro rata basis, so that the total amount paid for all such claims shall not exceed the respective *aggregate limit* which will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the *act(s) of terrorism*.

14. Return to Original Trip Destination

If the *insured* is returned to their province or territory of residence under the 'Emergency Transportation' benefit, and the attending *physician* determines that the *treatment* received in Canada resolved the *emergency*, a maximum *aggregate limit* of \$5,000 will be paid, only when pre-approved and arranged by TIC, for a one-way economy flight to return the *insured* and one *insured travelling companion* to the original *trip* destination. The return must occur within the *period of coverage* originally provided by this benefit. A subsequent recurrence or complication of the condition that resulted in the *insured* being returned home is excluded under this policy.

15. Flight Accident

The *insurer* agrees to pay up to a maximum sum insured of \$100,000 as indicated on the confirmation of coverage, for loss of life, limb or sight directly resulting from *accidental injury* occurring worldwide during the *period of coverage*.

- a) Coverage is for all flights ticketed and arranged prior to the *effective date*.
- b) The total *aggregate limit* for *accidental injury* resulting from a risk insured under the Flight Accident benefit is \$10 million.

Benefits

Benefits are payable according to the following schedule:

- a) 100% of sum insured resulting from the same *accidental injury* for loss of:
 - i. life; or
 - ii. entire sight of both eyes; or
 - iii. both hands; or
 - iv. both feet; or
 - v. one hand and entire sight of one eye; or
 - vi. one foot and entire sight of one eye
- b) 50% of sum insured resulting from the same *accidental injury* for loss of:
 - i. sight of one eye; or
 - ii. one hand; or
 - iii. one foot.

Loss of hand or hands, or foot or feet means severance through or above the wrist joint or ankle joint, respectively.

Loss of eye or eyes means total and irrecoverable loss of the entire sight.

Only one amount is payable (the largest) if the *insured* suffers more than one of these losses.

Exposure and Disappearance

If the *insured* is exposed to the elements or disappears as a result of a flight accident, a loss will be covered if:

- a) as a result of such exposure, the *insured* suffers one of the losses specified in the schedule of losses above, or

- b) the body of the *insured* has not been found within 52 weeks from the date of the flight accident. It will be presumed, subject to evidence to the contrary, that the *insured* suffered loss of life.

Insured Risks for Flight Accident Benefits

Benefits are limited to payment for losses occurring during the *period of coverage* while the *insured* is:

- a) riding solely as a ticketed passenger in, or boarding or alighting from, a certified multi-engine transportation-type aircraft or passenger aircraft provided by a regularly scheduled airline on any regularly scheduled trip operated between licensed airports.
- b) on airport premises immediately before boarding or immediately after alighting from an aircraft; or while riding as a passenger in an airport limousine or bus, or surface vehicle provided, and arranged for, by the airline or airport authority, when going to or after being at an airport for the purpose of boarding an aircraft or alighting from an aircraft.

ADDITIONAL BENEFITS for Plan Option 2

16. Trip Cancellation & Interruption

The *insurer* agrees to pay up to the sum insured of \$1,000, for Trip Cancellation prior to departure and up to \$2,000 for Trip Interruption after departure, for losses resulting from an Insured Risk occurring during the *period of coverage*. Coverage is provided worldwide for *trips*, from or within Canada. Benefits are limited to the non-refundable amounts assessed by the *travel supplier* as of the date of occurrence of the Insured Risk, *injury* or the ultimate diagnosis of a *sickness* that was the cause of the cancellation, regardless of the date the *trip* is cancelled. Benefits payable as a result of the *default* of the *travel supplier* are limited to \$3,500 per *insured* as described in 'Insured Risks'.

Benefits

Benefits are payable for the following costs:

a) Prior to Departure

- i. The non-refundable, non-recoverable portion of prepaid airfare and/or pre-paid travel arrangements.
- ii. The single supplement charged as the result of a *travelling companion* or accompanying *family member* who is unable to travel due to an Insured Risk.

b) After Departure

- i. The extra cost of economy transportation by the most direct route to continue with the insured *trip* if the *insured* misses a portion of his/her *trip* due to *sickness* or *injury* of the *insured*, a *travelling companion* or accompanying *family member*;
- ii. The non-refundable portion of unused, pre-paid, insured travel arrangements for the *trip* (excluding partially used airline tickets) booked prior to departure, and the extra cost of economy airfare by the most direct route, to return to the point of departure.

c) Prior To or After Departure:

In the event that a delay of the connecting carrier or automobile at the departure point causes a missed connection, provided the connecting carrier or automobile was scheduled to arrive not less than two hours prior to the scheduled connection time due to:

- weather conditions or mechanical failure of the connecting carrier (airline, bus, train or government-operated ferry system); or
- traffic accident or emergency police road closure (police report required) causes the delay of a private or commercial automobile;

The *insurer* agrees to pay:

- i. the extra cost of economy transportation to the ticketed destination;
- ii. the unusable pre-paid, insured travel arrangements and;
- iii. an out-of-pocket allowance of up to \$200 per day to a maximum of \$600 for commercial accommodation and meals, essential telephone calls and taxi fares.

Insured Risks For Trip Cancellation & Interruption Benefits

The Benefits listed above are payable if the *insured's* trip is cancelled prior to the scheduled departure date, curtailed prior to the scheduled return date, or delayed after the scheduled return date as the result of:

Health

1. *Sickness, injury* or death of the *insured*, or a *family member*, or a *travelling companion*, or *travelling companion's family member* or a *key employee* of the *insured*.
2. The death of a friend of the *insured*.
3. The death or hospitalization of the *insured's* host at the destination.
4. *Sickness, injury* or death of a person or persons with whom arrangements were made for the care of dependents living in the *insured's* household.

Legal

5. The *insured* has been called to jury duty, or been subpoenaed as a witness, and the court proceeding is scheduled to be heard during the period of the *trip* (excluding law enforcement officers).
6. The legal adoption of a child by the *insured* during the period of the *trip*, which necessitates cancellation of the *trip*.

External

7. The schedule change of the airline carrier that is providing transportation for a portion of the insured *trip*, causing the *insured* to miss a connection or resulting in the interruption of the *insured* travel arrangements.
8. The *insured's* failure to obtain a valid travel visa (excluding an immigration, student or employment visa) necessary to enter the country of destination of the *trip*, for reasons beyond the *insured's* control provided the *insured* is a *Canadian resident* and eligible to apply, and the failure to obtain valid documents is not the result of a late or previously denied application.
9. *Default* of a *Canadian travel supplier* ceasing operations as a result of bankruptcy.
10. A disaster which renders the *insured's* principal residence, in their country of permanent residence, uninhabitable.
11. A statement on terrorism or health risk made in the 'Travel Report' issued by the Canadian Department of Foreign Affairs or Public Health Agency of Canada after the *application date*, advising or recommending that Canadians should not travel to the booked destination for a period that would include the *insured's* scheduled *trip*.
12. Hijacking or quarantine of the *insured*.
13. Adverse weather which would prevent the *insured* from travelling for a period not less than 30% of the total duration of the insured *trip* when the *insured* chooses not to continue with the *trip* prior to departure from the point of origin.
14. Cancellation prior to departure, of a *business meeting* that the *insured* is required to attend as required by his/her employment or a conference arranged by the *insured's* professional association, and the cancellation is beyond the control of the *insured*, the *insured's* employer or association.
15. Rescheduling of an examination at an accredited Canadian or American university or college after the *trip* was booked and due to circumstances beyond the *insured's* control. A copy of the original official examination schedule and the notice of rescheduling must accompany any claim submission. The rescheduled examination must occur during the *period of coverage*.

Work

16. A job transfer within 30 days of the *insured's* scheduled departure date, by the *insured's* employer, that requires relocation of the *insured's* principal residence (not applicable to self-employed persons).

SPECIFIC CONDITIONS for Trip Cancellation & Interruption Benefits

1. Upon the occurrence of an Insured Risk that results in cancellation, curtailment or delay of the *insured's* *trip*, the *travel supplier* or agent must be notified on the same day or next business day that the cause of cancellation, *injury* or ultimate diagnosis of *sickness* occurs.

2. Benefits are limited to the non-refundable amounts assessed by the *travel supplier* as of the date of occurrence of the Insured Risk, *injury* or the ultimate diagnosis of a *sickness*.
3. When *family members* are travelling together, the total *aggregate limit* is twelve (12) *insured* persons, regardless of the number of policies issued, unless authorized by TIC.
4. When *travelling companions* are travelling together, the total *aggregate limit* is five (5) *insured* persons, regardless of the number of policies issued, unless authorized by TIC.
5. No benefits are payable when the *insured's* return to the point of origin is beyond 10 days from the *expiry date* specified in the confirmation of coverage, unless the *insured* or a *travelling companion* suffering the *sickness* or *injury* was confined in a *hospital*, or was certified as medically unfit to travel by the attending *physician* at the location *treatment* was provided.
6. Reimbursement of any eligible additional costs are limited to the lesser of:
 - a) the change-fee
 - b) a one-way economy class airfare or
 - c) a return economy class airfare, all by the most direct route.
7. All claims due to *sickness* or *injury* must be supported by documentation from the attending *physician* at the location where *sickness* or *injury* leading to cancellation occurred.
8. General Provisions of this policy apply. Refer to page 6.

SPECIFIC CONDITIONS for Emergency Hospital & Medical Benefits

1. TIC must be notified prior to any surgery being performed or within 24 hours of admission to a *hospital*.

Reduction

Failure to do so, without reasonable cause, will result in the reduction of eligible amounts payable by 20%.

2. TIC reserves the right, as reasonably required, to transfer an *insured* to any *hospital* or to transport an *insured* to Canada following an *emergency*. If the *insured* refuses to be transferred or transported when declared medically fit to travel, any continuing costs incurred after the *insured's* refusal will not be covered and the payment of such costs becomes the sole responsibility of the *insured*. Coverage ceases upon the *insured's* refusal and no coverage will be provided to the *insured* for the remainder of the *period of coverage*.

EXCLUSIONS

Exclusions with **EHM** refers to Emergency Hospital & Medical Insurance, **CANX** refers to Trip Cancellation & Interruption benefits and **FAC** refers to Flight Accident Benefits.

Benefits are not payable for costs incurred due to:

EHM1 Any *sickness, injury* or medical condition, that exhibited symptoms for which a diagnosis need not have been made or required any or all of, *medical consultation*, prescription medication, *medical treatment* or hospitalization, within the 180 days immediately prior to the *effective date*.

If the insured is age 70 and under on the effective date:

- a) When coverage is purchased **prior** to departure:
This exclusion applies to each *trip* of 36 days or longer including **Top-Ups** starting from the day the *insured* leaves the province/territory of residence, unless the *insured* has completed a medical questionnaire, has been approved in writing by TIC and has paid any required premium.
- b) When coverage is purchased **after** departure:
This exclusion applies starting from the 36th day of each *trip* including **Extensions** unless the *insured* has completed a medical questionnaire, has been approved in writing by TIC and has paid any required premium.

If the insured is age 71 and over on the effective date:

This exclusion applies to each *trip* including **Top-Ups** and **Extensions** of any duration unless the *insured* has completed a medical questionnaire, has been approved in writing by TIC and has paid any required premium.

EHM2 (CANX2) Any *sickness, injury* or medical condition for which a diagnosis need not have been made or state of health which, prior to the *effective date (application date for Trip Cancellation and Interruption)*, was such as to render *expected medical treatment* or hospitalization.

EHM3 (FAC1, CANX3) Losses while sane or insane due to: emotional, mental or nervous disorders resulting from any cause, including but not limited to anxiety or depression; suicide, attempted suicide; or intentional self-inflicted injury.

EHM4 (FAC2, CANX4) *Act of war, kidnapping, act of terrorism* caused directly or indirectly by *nuclear, chemical or biological* means, (Trip Cancellation & Interruption and Flight Accident benefits do not cover *acts of terrorism* by any means) riot, strike or civil commotion, unlawful visit in any country, participation in protests, participation in armed forces activities or a commercial sexual transaction or the commission or attempted commission of any criminal offence, contravention of any statutory law or regulation in the area where the loss occurred by the *insured, a family member or travelling companion*.

EHM5 (CANX6) Any *sickness, injury* or medical condition for which a diagnosis need not have been made where a *trip* is undertaken for the purpose of securing *medical treatment* or advice.

EHM6 (FAC3, CANX5) Loss, death or *injury*, if at the time of the loss, death or *injury*, evidence supports the *insured* was affected by, or the medical condition causing the loss was in any way contributed to by, the use of alcohol, prohibited drugs, or any other intoxicant; the non-compliance with prescribed *treatment* or medical therapy; or the misuse of medication.

EHM7 (CANX7) Any *medical consultation* that is non-emergency, elective or the consequence of a prior elective procedure.

EHM8 (CANX8) Travelling against the advice of a *physician* or any loss resulting from a *sickness* or medical condition that was diagnosed by a *physician* as *terminal* prior to the *effective date* of this policy.

EHM9 Any *treatment, investigation* or hospitalization which is a continuation of, or subsequent to, *emergency treatment* of a *sickness* or *injury*, or *treatment* which can be reasonably delayed until the *insured* returns to Canada (whether or not they intend to return) by the next available means of transportation, unless approved in advance by TIC.

EHM10 A recurrence or complication of the *sickness, injury* or medical condition that resulted in the *insured* being returned home if the *insured* elects to resume their *trip* after being returned to Canada.

EHM11 Any rehabilitation or convalescent care.

EHM12 (CANX9) *Injury* resulting from training for or participating in speed contests usually and customarily in excess of 60 km per hour, *professional sport* activities, or organized motor sport contests.

EHM13 (CANX11) Routine or elective *treatment* for pregnancy within the first 32 weeks of the pregnancy.

EHM14 (CANX10) Pregnancy, childbirth or complications thereof after the 32nd week of pregnancy.

EHM15 *Sickness* or *injury* resulting from a motor vehicle accident where the *insured* is entitled to receive benefits pursuant to any policy or legislative plan of motor vehicle insurance.

EHM16 Dental or cosmetic surgery unless such *emergency* surgery is a result of a covered *injury*.

EHM17 *Treatment* or services that contravene, or are prohibited by, legislation under a provincial or territorial hospital/medical plan.

EHM18 Naturopathic, holistic or acupuncture *treatment*.

EHM19 Costs that exceed the *reasonable and customary* rate for the area where the *treatment* or services are being performed.

EHM20 (FAC4, CANX21) Any nuclear occurrence, however caused.

EHM21 *Treatment* or surgery for a specific condition, or a related condition which the *insured* contracted in a country during a *trip*, and/or an *act of war* or an *act of terrorism*, when, before the *effective date*, a written formal warning was issued by the Department of Foreign Affairs and International Trade of the Canadian Government, advising Canadians not to travel to that country, region or city.

CANX12 A *trip* undertaken for the purpose of visiting or attending to an ailing person whose medical condition or ensuing death is the cause of cancellation or curtailment of the *insured trip* or delays the *insured's* return home.

CANX13 Loss for any event prior to departure, which might reasonably have been expected to necessitate the immediate return or delay the return of the *insured*.

CANX14 Loss for any event which, on the *application date* could reasonably have been expected to prevent the *insured* from travelling as booked.

CANX15 Losses recovered or which are recoverable from any other source, including trustees or any government compensation fund.

CANX16 Loss arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker, whether or not otherwise entitled to the benefit of this insurance.

CANX17 Losses arising as a result of a *default* of the *travel supplier* if, at the time of booking and/or application, the *travel supplier* is bankrupt, insolvent, in receivership, or has sought protection from creditors under any bankruptcy or related legislation.

CANX18 Losses arising as a result of *default* of an American *travel supplier* if the services to be provided by the American *travel supplier* are not part of a package tour sold to the *insured* by an appointed representative of TIC.

CANX19 Losses arising from *default* of a *travel supplier* for travel services purchased by the *insured* direct from the *travel supplier*, or from other than an appointed representative of TIC.

CANX20 Any amounts assessed by the *travel supplier* that are non-refundable after the date of the occurrence of an Insured Risk, *injury* or ultimate diagnosis of a *sickness* that was the cause of the cancellation, regardless of the date the *trip* was cancelled.

DEFINITIONS

Accident(al) means a sudden, unexpected, unforeseeable, unavoidable external event.

Act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof or commission or threat of a dangerous act, of any person or group(s) or government(s), committed for political, religious, ideological, social, economic or similar purposes including the intention to intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against any government and/or to put the civilian population, or any section of the civilian population, in fear.

Act of war means any loss or damage arising directly or indirectly from, occasioned by, happening through or in the consequence of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not) by any government or sovereign, using military personnel or other agents, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Aggregate limit means the total number or the maximum value of insured losses resulting from any one accident or event causing loss.

Application date means the date the *insured* applies and pays for this insurance in conjunction with the initial non-refundable costs associated with booking their *trip*.

Business meeting means a meeting scheduled before the *application date* between companies with unrelated ownership, pertaining directly to the *insured's* full-time employment or professional association, and required by the *insured's* employment.

Canadian resident means a landed immigrant or Canadian citizen who maintains a permanent residence in Canada to which they will return after their *trip*.

Default means a complete cessation of operations as a result of a bankruptcy of a contracted *travel supplier*.

Effective date means the date and time coverage begins as provided for in the section titled 'Start of Coverage and Period of Coverage' for the specific plan purchased.

Emergency means a sudden, unforeseen *sickness* or *injury* occurring during the *period of coverage*, which requires immediate intervention by a *physician* or legally licensed dentist and cannot reasonably be delayed. An emergency is deemed to no longer exist when medical evidence indicates that the *insured* is able to continue the *trip* or return to their place of ordinary residence in *Canada*.

Expected medical treatment means *medical consultation, treatment* or hospitalization, which has been shown, by prior medical history, as probable or certain to occur.

Expiry date means the date coverage ends as indicated in the section titled 'End of Coverage' for the specific plan purchased.

Extension means a new policy issued after the *effective date* and before the *expiry date* of an existing TIC policy. The *effective date* of an extension is the date immediately following the expiry of existing policy. Each *extension* is considered a new and separate term of coverage and is subject to all terms, exclusions and conditions of the new TIC policy.

Family member means the *insured's* legal or common-law spouse, parent, brother, sister, legal guardian, step-parent, step-child, step-brother, step-sister, aunt, uncle, niece, nephew, grandparent, grandchild, in-law, ward, natural or adopted child.

Hospital means a facility incorporated or licensed as a hospital by the jurisdiction where such services are provided and which has accommodation for resident in-patients, a laboratory, a registered graduate nurse and *physician* always on duty and an operating room where surgical operations are performed by a *physician*. In no event shall this include a convalescent or nursing home, home for the aged, health spa, or an institution for the care of drug addicts, alcoholics or persons suffering from mental or nervous disorders.

Injury means sudden bodily harm, which is directly caused by or resulting from an accident, being a sudden and unforeseen event, excluding bodily harm that results from deliberate or voluntary action, and independent of *sickness* and all other causes.

Insured means an eligible person named on the application, who has been accepted by TIC or its authorized representative, and has paid the required premium for a specific plan of insurance.

Insurer means Co-operators Life Insurance Company.

Key employee means a business partner or an employee whose continued presence is critical to the ongoing affairs of the business during the *insured's* absence.

Medical consultation means any medical services obtained from a licensed medical practitioner for an ailment, *sickness* or medical condition, including but not limited to any or all of: history taking, medical examination, investigative testing, advice or *treatment*, and for which a diagnosis of the condition need not have been definitively made. This does not include regular medical checkups where no medical signs or symptoms existed or were found during the check-up.

Nuclear, chemical or biological means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent, including the resultant contamination where:

- **Nuclear** means any occurrence causing bodily *injury*, *sickness*, disease, or death or loss of or damage to property, or for loss of use of property, arising out of or resulting from the radioactive, toxic, explosive, or other hazardous properties of source, special nuclear, or by-product material.
- **Chemical agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
- **Biological agent** means any pathogenic (disease-producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

Period of coverage means the period from the *effective date* to the *expiry date* as indicated in this policy and for which premium has been paid.

Physician means a person other than the *insured*, who is legally qualified and licensed to practice medicine or perform surgery in the location where the services are performed, and is not related to the *insured* by blood or marriage.

Professional means an activity engaged in by the *insured* who earns the majority of their income from such activity.

Reasonable and customary means the services customarily provided or the costs customarily incurred for covered losses, which are not in excess of the standard practice or fee in the geographical area where the services are provided or costs are incurred for comparable *treatment*, services or supplies for a similar *sickness* or *injury*.

Sickness means any illness or disease.

Spouse means a person who is legally married to the *insured*, or has been living in a common-law relationship (either opposite sex or same sex) with the *insured* for a continuous period of at least one year and who resides in the same household as the *insured*.

Terminal means a *sickness* or medical condition for which a *physician* gave a prognosis of eventual death or for which palliative care was received, prior to the *effective date*.

Top-up means additional coverage purchased before the departure date of a *trip* to increase the number of days of coverage available under an existing Multi-trip Emergency Hospital & Medical Insurance for Canadians. The *effective date* is the date immediately following the expiry of the number of days allowed under the existing policy, and coverage is subject to all terms, exclusions and conditions of the new TIC policy.

Travel supplier means a tour operator, travel wholesaler, airline, cruise line, provider of ground transportation or provider of commercial accommodation to the *insured* that is contracted to provide travel services to the *insured*, and that is licensed, registered or is otherwise legally authorized to operate and provide travel services.

Travelling companion means a person who has prepaid shared accommodation or transportation with the *insured*. (Maximum of 5 persons including the *insured*.)

Treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a *physician* including, but not limited to, prescribed medication, investigative testing and surgery.

Trip means the period of travel contracted by the *insured* and for which coverage is in effect.

GENERAL PROVISIONS

Assignment

Any benefits payable or which may become payable under this policy cannot be assigned by the *insured*, and the *insurer* is not responsible for and will not be bound by any assignment entered into by the *insured*.

Automatic Extension of Coverage

1. This coverage shall be automatically extended for up to 72 hours if, during the *period of coverage*, the conveyance in which the *insured* is riding or is scheduled to ride as a passenger, scheduled to arrive at destination during the *period of coverage* is delayed due to circumstances beyond their control.
2. Coverage will be automatically extended for up to 5 days, if medical evidence supports that the *insured* is medically unfit to travel due to a covered *sickness* or *injury* on or before the coverage *expiry date*.
3. If an *insured* is hospitalized at the end of the *period of coverage*, as a result of a covered *injury* or *sickness*, this coverage will be extended to the *insured* and *insured travelling companion(s)* remaining with the *insured* when reasonable and necessary, during the period of *hospital confinement*, plus 72 hours after release to travel home.

Benefit Payments

Unless otherwise stated, all provisions in this policy apply to each *insured* during one *period of coverage*. Benefits are only payable under one policy, for each *insured* during the *period of coverage*. If more than one TIC policy is in effect at the same time benefits will only be paid under one insurance policy, the one with the greatest sum insured. Benefits are only payable for the plans and the specific sum insured selected, paid for and accepted by TIC at the time of application. Any benefits payable do not include interest charges.

Claim Submission

The *insured* or the claimant, if other than the *insured*, shall be responsible for the verification of:

1. Any medical costs incurred; and shall obtain itemized accounts of all medical services which have been provided.
2. Any payment made by a provincial or territorial hospital/medical plan, or, if the *insured* is not covered or is not eligible for coverage, verification of any payment that would have been made.
3. Any payment made by any other insurance plan or contract.
4. Providing substantiating medical documentation from their province, territory or country of residence, at the request of TIC.

Failure to provide substantiating documents shall invalidate all claims under this insurance.

Contract

The application, completed medical questionnaire, confirmation of coverage, this policy, any document attached to this policy when issued, and any amendment to the policy agreed upon in writing after it is issued, constitute the entire contract. Each policy or term of coverage is considered a separate contract. TIC reserves the right to decline any application or any request for extensions of coverage. No condition of this policy shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly expressed in writing and signed by TIC.

Coordination of Benefits

Coverage under this policy is in excess of all or any existing coverage concurrently in force held by or available to the *insured*, including but not limited to homeowners, tenants, multi-risk, any credit card, third-party liability, group or individual basic or extended health insurance or any private or legislative plan of motor vehicle insurance providing hospital, medical or therapeutic coverage. TIC will coordinate all benefits. Reimbursement will not be made for any costs, services or supplies that are payable to the *insured* under a motor vehicle insurance policy or legislative plan pursuant to the 'no-fault' benefits schedule under any insurance act, or for which the *insured* receives benefits from any other party pursuant to any policy or legislative plan of motor vehicle insurance.

The *insured* may not claim or receive in total, more than 100% of the loss caused by the insured event.

If the *insured* named in this policy is retired with an extended health plan provided by a former employer, with a lifetime limit of up to \$50,000, TIC will not coordinate benefits with that provider.

Currency

All amounts stated in the policy including premium are in Canadian currency. At the option of TIC, benefits may be paid in the currency of the country where the loss occurred.

Governing Law

This policy will be governed by the laws of the Canadian province or territory in which the *insured* normally resides.

Language

The parties request that the policy and all related documentation be drawn in English. Les parties demandent que la présente police ainsi que toute documentation pertinente soient rédigées en anglais.

Limit on Liability

It is a condition precedent to liability under this policy that at the time of application and on the *effective date*, the *insured* is in good health and knows of no reason to seek medical attention.

Misrepresentation or Nondisclosure

A failure to disclose or misrepresentation of any material fact by the *insured*, or fraud, either at the time of application or at the time of claim, shall render the entire contract null and void, and any claim submitted thereunder shall not be payable. Where there is an error as to the *insured's* age, provided that the *insured* is within the insurable age limits, the premiums will be adjusted according to the *insured's* correct age.

Premiums

The total premium amount is due and payable at the time of application. The premium is calculated using the most current rates for the *insured's* age on the *effective date*.

Rights of Examination

The claimant shall provide TIC with the opportunity to examine the *insured* when and so often as it reasonably requires while a claim is pending. In the case of an *insured's* death TIC may require an autopsy, subject to any laws of the applicable jurisdiction relating to autopsies.

Subrogation (Right of Recovery)

In the event of any payment of benefits under this policy, TIC shall be subrogated to all the rights of the *insured* including without limitation, the right to proceed in the *insured's* name, but at the *insurer's* cost, against any third party that may be responsible for giving rise to a claim under this policy. The *insured* shall execute all documents required and shall co-operate fully with the *insurer* to secure such rights. The *insured* shall do nothing after the loss to prejudice the *insurer's* right of recovery.

Time

Expiry time of coverage is the time within the time zone where the *insured* was residing when the application was made.

PREMIUM REFUNDS

Refunds are not payable after the *effective date* indicated on the application.

CLAIMS PROCEDURES

Important Notes

1. In the event of a medical *emergency*, TIC must be notified prior to any surgery being performed or within 24 hours of admission to a *hospital*.

Reduction

Failure to do so, without reasonable cause, will result in the reduction of eligible benefit amounts payable by 20%.

To make your claim, fill out the claim form completely and include all original bills. Incomplete information will cause delay.

2. Claims must be reported within 30 days of occurrence.
3. Written proof of claim must be submitted within 60 days of occurrence.
4. Any costs incurred for documentation or required reports are the *insured's* or claimant's responsibility.

When submitting an Emergency Hospital & Medical claim please include:

1. A fully completed and signed claim form with all original bills and receipts. Incomplete forms will delay your claim.
2. Medical records including an emergency room report and diagnosis from the medical facility or a Medical Certificate completed by the treating *physician*. Any fee for completing the certificate is not a benefit under this insurance.
3. For physiotherapy visits, a letter from the referring *physician* recommending a referral to the physiotherapist.
4. Completed appropriate provincial government health insurance plan forms; see claim form for details.
5. For Multi-trip Plans, include proof of original departure from and return to your province or territory of residence.
6. Any other documentation that may be required and/or requested by TIC.

When submitting a Flight Accident claim please include:

1. Fully completed and signed claim form (completed by either the *insured* person, or in the case of death, by the appointed executor/executrix).
2. Copy of flight itinerary.
3. Copy of incident report from airline or airport.
4. Medical certificate completed by the attending *physician* or *hospital* medical records.
5. Death certificate (in the event of death).

When submitting a Trip Cancellation & Interruption claim please include:

- a) **Trip Cancellation, Interruption and Delay**
 - i. A fully completed and signed claim form. Incomplete forms will be returned and will delay processing of your claim.
 - ii. Both the *insured* and the claimant (if other than the *insured*) must sign the Authorization and Certification.
 - iii. A medical certificate completed by the treating *physician*. A copy of the patient's/deceased's medical records may be required.
 - iv. If cancellation is due to death, copy of death certificate.
 - v. If cancellation is due to any reason other than *sickness, injury* or death, please contact the TIC Claims Department for detailed claims requirements.
- b) **Prior to Departure (in addition to the requirements for item a) above)**
 - i. Itemized copy of the invoice confirming the amount paid for your *trip*, including the cost of airfare, hotel, taxes, service fees and any other expenses.
 - ii. Proof of payment such as: a credit card statement, a copy of a cancelled cheque, or copy of the official receipt issued by the travel agency.
 - iii. Statement of refund from the *travel supplier* or agent if applicable.

- iv. Original unused airline tickets and any other original travel documentation (if you did not get a refund from any other source).
- c) **After Departure (in addition to the requirements for item a) above)**
 - i. Original unused airline ticket and passenger coupon of the new replacement ticket purchased to return home.
 - ii. If only a change fee was charged, receipt showing the amount charged.
 - iii. For an unused tour, provide a copy of the original invoice, breakdown of unused tour cost, and a copy of the travel itinerary.
 - iv. Any original receipts for out-of-pocket expenses incurred due to interruption or delayed return.
 - v. Any other documentation to support your claim.

All claims forms are available online at www.travelinsurance.ca or by calling TIC Claims Department.

SUBMIT CLAIMS TO:

TIC Claims Department
 1200 – 438 University Avenue
 Toronto, Ontario, Canada M5G 2K8
 Collect worldwide: 416-340-8809
 Toll free Canada/U.S.A.: 1-800-869-6747

STATUTORY CONDITIONS

Notwithstanding any other provisions herein contained, this contract is subject to the Statutory Conditions in the Insurance Act respecting contracts of Accident and Sickness Insurance. For Québec residents, notwithstanding any other provisions herein contained, this contract is subject to the mandatory provisions of the Civil Code of Québec respecting contracts of Accident and Sickness Insurance. In witness whereof, CO-OPERATORS LIFE INSURANCE COMPANY has caused this policy to be signed by its COO and Senior Vice president.

Administered by:	Underwritten by:
TIC Travel Insurance Coordinators Ltd.	Co-operators Life Insurance Company
1200 – 438 University Avenue	1920 College Avenue
Toronto, Ontario	Regina, Saskatchewan
Canada M5G 2K8	Canada S4P 1C4

EMERGENCY PROCEDURES

In the event of a medical emergency, TIC Emergency Assistance must be notified prior to any surgery being performed or within 24 hours of admission to a *hospital*.

Reduction

Failure to do so, without reasonable cause, will result in the reduction of eligible benefit amounts payable by 20%. We are here to help. Our service is available 24 hours a day, 7 days a week. TIC Emergency Assistance also provides support and recommendations for non-medical emergencies, providing you with access to resources to help resolve any unexpected difficulties you encounter during your *trip*.

TIC EMERGENCY ASSISTANCE
Toll free Canada/U.S.A.: 1-800-995-1662
Toll free worldwide: 800-842-08420 or 00-800-842-08420
 If unable to contact us through the toll free numbers
 call collect: 416-340-0049
 Contact us at www.travelinsurance.ca and initiate your claim
 and we will contact you.