

DISTRIBUTION GUIDE

Name of the insurance product: Comprehensive Coverage (64 years or younger)

Type of insurance product: Individual Travel Insurance

Insurer's Contact Information

Name: CUMIS General Insurance Company

Address: 151 N Service Road, Burlington, ON L7R 4C2

Telephone: 1-800-263-9120

Fax: 1-888-770-7951

Administrator's Contact Information

Name: AZGA Service Canada Inc. o/a Allianz Global Assistance

Address: P.O. Box 277, Waterloo, ON N2J 4A4

Telephone: 1-866-520-8823

Fax: 1-519-742-2581

Distributor's contact information:

Name: _____

Address: _____

Telephone: _____

Fax: _____

L'Autorité des marchés financiers (AMF) does not express an opinion on the quality of the product offered in this guide. The insurer alone is responsible for any discrepancies between the wording in the guide and the policy.

INTRODUCTION

This Distribution Guide will provide you with key information concerning the **Comprehensive Coverage (64 years or younger)** plan. This guide will inform you on the nature of coverage, as well as the exclusions and limitations that apply. The guide will allow you to determine if the product is right for you and corresponds to your needs, without the advice of an insurance advisor.

For your ease, this guide has been organized in two parts:

- **Summary:** Provides an overview of the coverage, including the key benefits, exclusions and limitations.
- **Policy Specimen (Appendix A):** Provides the full terms and conditions of the coverage.

CAUTION: It is important that you read both parts of the guide carefully prior to making your purchase decision. When reading the guide, you will notice that some words are printed in *bold italics*. These words are defined in the **Definitions** section of the *Policy Specimen*.

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DESCRIPTION OF THE PRODUCT OFFERED

(A) NATURE OF THE COVERAGE AND SUMMARY OF BENEFITS

The Comprehensive Coverage (64 years or younger) plan provides worldwide coverage for Canadian residents who are travelling outside their province or territory of residence.

Coverage starts on the **effective date** and ends on the **expiry date**. For the full details of these defined terms, please refer to the [Definitions section in the Policy Specimen](#).

Coverage will be automatically extended for the following: being medically unfit to travel, or hospitalization. For full details, please refer to [What Do You Need to Know? – When will your coverage be automatically extended? section in the Policy Specimen](#).

The Right to Examine period gives the opportunity to review the policy to ensure that it meets your needs. This allows a 10-day period in which the policy can be returned after purchase for a full refund provided have not departed on your **trip** and a claim has not been incurred.

CAUTION: A summary of the key benefits of each coverage is presented below. For full benefit details, please refer to the [Covered Benefits section of each Coverage in the Policy Specimen](#).

*****The limits presented below identify the maximum amount payable for eligible expenses during the policy period***.**

COVERAGE	DESCRIPTION	MAXIMUM LIMIT
Trip Cancellation & Interruption	<p>Benefits are payable for non-refundable pre-paid travel expenses if the trip is cancelled, or interrupted as a result of a <i>Covered Reason</i>.</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p>CAUTION: Please refer to the Covered Reasons section of the Trip Cancellation & Interruption Coverage in the Policy Specimen for full details.</p> </div> <p><i>Covered Reasons</i> identify circumstances or events that will trigger the Trip Cancellation & Interruption benefits and include but are not limited to:</p> <ul style="list-style-type: none"> • Health <ul style="list-style-type: none"> ○ Illness or injury ○ Pregnancy and Adoption ○ Death • Employment <ul style="list-style-type: none"> ○ Involuntary termination or being laid off ○ Jury duty ○ Being summoned to service in the case of reservists, active military, police or fire personnel • External <ul style="list-style-type: none"> ○ Adverse weather effecting your home ○ Travel warning issued after the effective date ○ Involvement in a traffic accident en route to departure point ○ Being hijacked, quarantined, or victim of an indictable criminal assault ○ Act of terrorism occurring in the city and country of your destination 	\$10,000
Trip Delay	<p>Benefits are payable if your trip is delayed from its scheduled departure time for more than 6 hours as a result of a <i>Covered Reason</i>. <i>Covered Reasons</i> include: common carrier delays, lost or stolen travel documentation or money, quarantine, unannounced strikes, natural disaster, civil disorder, or hijackings.</p>	\$300 per day for a total of 2 days
Emergency Medical and Dental Coverage	<p>Benefits are payable for eligible costs resulting from an unexpected emergency illness or injury occurring during the trip. Benefits include:</p>	\$5 million for reasonable and customary costs

	<ul style="list-style-type: none"> • Emergency Medical Expenses <ul style="list-style-type: none"> ○ Emergency Medical Treatment ○ Emergency Dental Treatment ○ Professional Fees ○ Licensed Private Duty Nurse ○ Prescription Drugs ○ Medical Appliances ○ Ambulance/Ground Transport • Medical Assistance Services <ul style="list-style-type: none"> ○ Medical Assistance ○ Medical Consultation and Monitoring • Emergency Medical Transportation <ul style="list-style-type: none"> ○ Transportation to an Appropriate Medical Facility ○ Return to your Province of Residence ○ Accommodation & Meals ○ Bedside Visits ○ Repatriation of Remains ○ Return of Travelling Companion ○ Return of Children and Escort for Children to their Departure Point ○ Vehicle Return 	
Baggage	Benefits are payable for the loss of, or theft of, or damage to baggage and personal possessions.	\$1,000
Baggage Delay	Benefits are paid if your baggage is delayed or misdirected for at least 12 hours by a common carrier .	\$200

(B) ELIGIBILITY

As of the application date and the **effective date**, eligible insureds must:

- a) be a Canadian citizen or be a permanent or temporary resident of Canada;
- b) be covered under your **government health insurance plan** for the full duration of **your coverage period**;
- c) at the time this insurance is purchased, be age 64 or younger; **and**
- d) be travelling no longer than the maximum number of days allowed under your government health insurance plan for travel outside of your province or territory of residence.

(C) EXCLUSIONS

CAUTION: A summary of the exclusions of coverage is provided in the table below and may not necessarily identify all exclusions contained in the **Policy Specimen**.

****It is important that you read and understand the full exclusions as outlined in the **Policy Specimen** as these could cause a claim to be denied.****

COVERAGE	DESCRIPTION
Trip Cancellation & Interruption <i>Refer to the Exclusions of the Trip Cancellation & Interruption Coverage section in the Policy Specimen.</i>	Benefits may not be payable for losses arising from/related to: <ul style="list-style-type: none"> • Known conditions which may reasonably prevent you from travelling. (1) • A medical condition or death of an ailing person causes the interruption of your trip when the trip was made to visit that person. (2)

COVERAGE	DESCRIPTION
<p>Trip Delay</p> <p><i>Refer to the Exclusions of the Trip Delay Coverage section in the Policy Specimen.</i></p>	<p>Benefits may not be payable for losses arising from/related to:</p> <ul style="list-style-type: none"> • Prepaid expenses unless specified otherwise. (1)
<p>Emergency Medical & Dental Coverage</p> <p><i>Refer to the Exclusions of the Emergency Medical & Dental Coverage section in the Policy Specimen.</i></p>	<p>Benefits may not be payable for losses arising from/related to:</p> <ul style="list-style-type: none"> • Non-emergent services and charges which can be delayed until your return. (1) • Treatment received in unlicensed facilities, by unlicensed health care providers, family members or travelling companions. (2) • Regular care for a chronic condition. (3) • Travel to seek medical treatment. (4) • Treatment for conditions which would reasonably have expected treatment during your trip. (5) • Any condition for which you had symptoms before your effective date. (6) • Recurrences or complications arising from treatment received on your trip when you do not return home on the recommendation of Allianz Global Assistance. (7) • Any cardiac or angioplasty surgery unless pre-approved by Allianz Global Assistance. (8) • Treatment which required future investigation or treatment prior to your departure. (9) • Travelling against the advice of a physician or complications arising from travel to regions where a travel warning has been issued for Canadians to avoid. (10)
<p>Baggage</p> <p><i>Refer to the Exclusions of the Baggage Coverage section in the Policy Specimen.</i></p>	<p>Benefits may not be payable for losses arising from/related to:</p> <ul style="list-style-type: none"> • Animals. (1) • Motorized vehicles and cycles, bicycles, snow related items, and watercraft. (2,3,4) • Eye and ear related items, tickets, keys, money, securities, bullion, credit cards, and certain documents. (5, 6) • Shipped property. (7) • Certain personal items including antiques, collectibles and any other lost, damaged, or stolen unattended personal item or baggage. (8, 9, 10, 12, 13) • Property used for business or to generate income. (11) • Defective materials or workmanship, including normal wear and tear. (14)
<p>General (applicable to <u>all</u> coverages, except where noted)</p> <p><i>Refer to the Pre-Existing Conditions and General Exclusions provisions of the General Conditions, Limitations & Exclusions section in the Policy Specimen</i></p>	<p>Benefits may not be payable for losses arising from/related to:</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>• CAUTION: For Emergency Medical and Dental Coverage and Trip Cancellation and Trip Interruption Coverage, any <i>medical, heart or lung condition</i> which was not <i>stable</i> in the 90 days prior to your <i>effective date</i>. Refer to Pre-existing Conditions Exclusion in the General Conditions, Limitations and Exclusions Section of the Policy Specimen for details.</p> </div> <ul style="list-style-type: none"> • Acts of self-inflicted harm. (1) • Certain matters related to pregnancy. (2) • Certain matters related to mental and emotional disorders. (3) • Abuse of alcohol or drugs, including misuse of medication. (4, 5) • Acts of war and terrorism or any nuclear occurrence. (6,9) • Amateur or professional sports, and certain scuba diving activities. (7, 8) • Biological, chemical, seepage, or pollution contamination. (10, 11) • Epidemic or pandemic. (12) • Default of a travel supplier. (13) • Illegal acts. (14)

COVERAGE	DESCRIPTION
<p>General (applicable to <u>all</u> coverages, except where noted) <i>continued</i></p>	<ul style="list-style-type: none"> Prohibition or regulation by any government which interferes with your trip, (15) Cosmetic, any elective or organ harvesting surgery. (16, 17) Travelling on an aircraft except while riding, boarding, or disembarking on a commercial airline. (18) Travel to regions where a warning has been issued by the Canadian government. (20)

(D) RESTRICTIONS AND LIMITATIONS

CAUTION: A summary of the restrictions and limitations of the coverage is provided in the table below and may not necessarily identify all restrictions and limitations contained in the *Policy Specimen*.

****It is important that you read and understand the full limitations as outlined in the *Policy Specimen* as these could cause a claim to be restricted and/or denied.****

COVERAGE	DESCRIPTION
<p>Trip Cancellation & Interruption <i>Refer to the Conditions and Limitations of the Trip Cancellation & Interruption Coverage section in the Policy Specimen.</i></p>	<p>Limitations Associated with Trip Cancellation & Interruption Coverage include:</p> <ul style="list-style-type: none"> Your travel supplier or agent must be notified within 24 hours of the cause of cancellation, injury, or diagnosis of illness occurs.
<p>Trip Delay <i>Refer to the Conditions and Limitations of the Trip Delay Coverage section in the Policy Specimen.</i></p>	<p>Limitations Associated with Trip Delay Coverage include:</p> <ul style="list-style-type: none"> Additional expenses must be incurred by you. The total amount payable for additional expenses shall not exceed the benefit maximum listed on your Declaration Page.
<p>Emergency Medical & Dental <i>Refer to the Conditions and Limitations of the Emergency Medical & Dental Coverage section and the in the Policy Specimen.</i></p>	<p>Limitations Associated with the Emergency Medical and Dental Coverage include:</p> <ul style="list-style-type: none"> You, or someone on your behalf must contact Allianz Global Assistance prior to seeking care, or as soon as medically possible. Failure to do so may result in you being personally responsible for 30% of the claim payment. Medical staff of Allianz Global Assistance must approve all cardiac procedures in advance. Amounts payable are in excess of any amounts available under an extended health insurance plan provided by your employer or former employer.
<p>Baggage <i>Refer to the Conditions and Limitations of the Baggage coverage section in the Policy Specimen.</i></p>	<p>Limitations Associated with Baggage Coverage include:</p> <ul style="list-style-type: none"> You must notify the appropriate local authorities at the place of loss occurred, and inform them of the value and description within 24 hours after the loss. Any benefits payable are in excess of any amounts available from the common carrier or any other insurance or source. The lesser value of either the depreciated cash value or cost to repair or replace the item or items will be used. All reasonable measures to protect, save and/or recover baggage must be taken.

<p>General (applicable to <u>all</u> coverages <u>except</u> where noted)</p> <p><i>Refer to the Conditions and Limitations of the General Conditions, Limitations & Exclusions section in the Policy Specimen</i></p>	<p>Limitations Associated with All Coverages (except where noted) include:</p> <ul style="list-style-type: none"> • Amounts payable are in excess of any amounts available from any other insurance source. • An aggregate (maximum) limit of \$20 million applies to all losses covered under travel insurance policies underwritten by the insurer arising from an Act of Terrorism.
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(E) OTHER INFORMATION

I. EXTENDING COVERAGE

- **Prior to Departure:** If **you** travel dates change before **you** leave **your** province or territory of residence contact **your** travel insurance representative where coverage was originally purchased to change **your** coverage dates.
- **After Departure:** If **you** decide to apply for additional coverage after **you** have left **your** place of ordinary residence, **you** may apply for an extension of coverage if:
 - the total duration of your trip may not exceed the maximum number of days allowed under your government health insurance plan for travel outside of your province or territory of residence;;
 - **you** are covered by **your government health insurance plan** for the entire duration of the trip; **and**
 - you have paid the required premium on or before your original scheduled **return date**.

To purchase additional coverage after **you** have left **your** place of ordinary residence, please call **your** travel insurance representative where coverage was originally purchased.

For full details, please refer to the *What must you do if you decide to extend your trip? provisions of the What Do You Need to Know? section of the Policy Specimen.*

II. REFUNDS

The Right to Examine period gives **you** the opportunity to review the coverage to ensure that it meets **your** needs. This allows you a 10-day period in which to return the policies **you** have purchased for a full refund provided **you** have not departed on **your trip** and a claim has not been incurred.

After the expiry of the 10-day delay, **you** may rescind the insurance at any time; however, premiums are **not** refundable after the **departure date**. For full details, please refer to the *Can you obtain a refund? provision of the What Do You Need to Know section of the Policy Specimen*

PROOF OF LOSS OR CLAIM

(A) SUBMISSION OF A CLAIM

I. IN THE EVENT OF AN EMERGENCY

In the event of a medical **emergency**, **you** or someone on **your** behalf must notify **Allianz Global Assistance** before seeking **emergency treatment**.

II. DOCUMENTATION REQUIRED TO FILE A CLAIM

The claim procedures for the plan coverage are outlined in the *Claim Filing Procedures section of the Policy Specimen.*

Any costs incurred for documentation or required reports are **your** or the claimant's responsibility.

To submit **your** claim, fill out the claim form provided by **Allianz Global Assistance** and include all original bills.

III. FILING A CLAIM

To ensure prompt processing of **your** claim, please:

- Report claims to **Allianz Global Assistance** within **30 days** of the occurrence; **and**
- Submit written proof of claim within **90 days** of the occurrence.

(B) ASSESSMENT OF YOUR CLAIM

I. INSURER'S RESPONSE

Allianz Global Assistance, on behalf of the insurer, will notify **you** of a decision to approve or decline **your** claim. The objective is to inform **you** of this decision within **10 business days** after having received all the documents required to form a decision.

All benefits will be paid within **60 days** of receiving written proof of the claim inclusive of all required supporting documentation, in Canadian dollars unless otherwise stated. If currency conversion is necessary,

Allianz Global Assistance will use the exchange rate on the date the service was rendered to **you**. At the option of **Allianz Global Assistance**, benefits may be paid in the currency of the country where the loss occurred.

II. APPEALING THE INSURER'S DECISION

In the event that **you** are dissatisfied with the decision, **you** may present **your** claim to **Allianz Global Assistance's** Appeals Committee. **You** should submit **your** appeals in writing to **Allianz Global Assistance** with new and additional supporting documentation in accordance with the prescriptive period set out in the *Quebec Civil Code*.

If **you** are not satisfied with how **your** claim was handled, **you** have the right to request, in writing, that a copy of **your** file be transferred to the Autorité des marchés financiers (AMF) for review. **You** may also contact the Autorité des marchés financiers or **your** legal advisor at any time concerning **your** claim.

III. THIRD PARTY LIABILITY

If **you** incur losses covered by this insurance because of a third party, the insurer may take legal action against that party at its expense. The insurer has full rights of subrogation. **You** agree to allow the insurer to fully assert its right to subrogation and to cooperate fully with the insurer by delivering such documents. **You** agree to do nothing that would prejudice the insurer's rights to recover funds from any source.

QUESTIONS?

If you have any questions or concerns about our products or services, or your policy or claim please feel free to contact Allianz Global Assistance anytime:

Toll Free: 1-866-520-8823

Collect: (519) 742-9013

SIMILAR PRODUCTS

There are other types of products on the market that provide similar coverage. You should check to ensure that you are not covered by another insurance offering the same coverage as the one described in this guide.

REFERRAL TO THE AUTORITÉ DES MARCHÉS FINANCIERS

To receive more information on the obligations of an insurer or distributor towards you, please contact:

Autorité des marchés financiers :

Place de la Cité, tour Cominar
2640, boulevard Laurier, 4e étage
Québec (Québec) G1V 5C1

Toll-Free: 1-877-525-0337

Québec: 418-525-0337

Montréal: 514-395-0337

Website: www.lautorite.qc.ca

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act *respecting the distribution of financial products and services*

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

- The Act allows you to rescind an insurance contract you have just signed when signing another contract, **without penalty, within 10 days of its signature**. To do so, you must give the insurer notice by registered mail within that delay. You may use the attached model for this purpose.
- Despite the rescission of the insurance contract, the first contract entered into will remain in force.
- **It is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.**
- After the expiry of the 10-day delay, you may rescind the insurance at any time; however, penalties may apply.
- Section 441 does not apply when the travel contract is for a period of 10 days or less, and if it became effective at the time of the request for cancellation of the Trip Cancellation Insurance.
- Section 441 does not apply when the Trip Cancellation Insurance contract is purchased within 11 days prior to the trip.

For further information, contact the Autorité des marchés financiers at (418) 525-0337 for the region of Quebec, (514) 395-0337 for the region of Montreal or toll-free at 1-877-525-0337.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: CUMIS General Insurance Company
c/o Allianz Global Assistance
P.O. Box 277 Waterloo, ON N2J 4A4

Date: _____
(date of sending notice)

Pursuant to section 441 of the *Act respecting the distribution of financial products and services*, I hereby rescind insurance contract no.:

(policy number)

Entered into on: _____
(date of signature on contract)

In: _____
(place of signature of contract)

(name of client)

(signature of client)

The distributor must first complete this section.

This document must be sent by registered mail.

Sections 439, 440, 441, 442 and 443 of the *Act* must be reproduced on the back of this notice

Sections of the *Act representing the distribution of financial products and services*

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

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

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

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

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

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

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

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

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

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

APPENDIX A:

POLICY SPECIMEN DOCUMENT (FULL TERMS & CONDITIONS)

Comprehensive Coverage (64 years or younger)

This Comprehensive Coverage provides a package of *our* most popular product features and benefits to meet the needs of *your* all-inclusive vacation plans. Whether *you* are taking a weeklong safari to Africa, a summer vacation with the kids or an exciting Caribbean cruise, this plan will provide *you* with coverage for *your* travel plans, *your* healthcare, and *your* personal belongings.

Benefits per Insured	Benefit Maximums
Trip Cancellation	Up to \$10,000 Canadian
Trip Interruption	Up to \$10,000 Canadian
Trip Delay	\$300 Canadian/Day – Maximum 2 Days
Emergency Medical and Dental Coverage	Up to \$5,000,000 Canadian (Overall policy maximum)
Emergency Medical Transportation	Included in the overall policy maximum
Vehicle Return	\$2,000 Canadian
Repatriation of Remains	\$5,000 Canadian
Accommodations and Meals	\$150 Canadian/Day – Maximum 10 days
Baggage Coverage	\$1,000 Canadian
Baggage Delay	\$200 Canadian
24-Hour Emergency Travel Assistance	Included

Your Comprehensive Coverage provides insurance for travellers who are age 64 or younger at the time the coverage is purchased.

This plan will provide *you* with coverage for the length of *your trip* to the maximum number of days allowed under *your government health insurance* plan for travel outside of *your province or territory of residence*.

Your departure date and *your return date* are both counted and included as separate days when determining the duration of coverage.

For complete information, please read the *Policy* of Insurance below.

Policy of Insurance

This product is underwritten by CUMIS General Insurance Company (herein called “we”, “us”, “our”), a member of the Co-operators group of companies, and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc.

IMPORTANT NOTICE- PLEASE READ CAREFULLY

We have issued this *Policy* of Insurance to the person(s) named on the Declaration Page (herein called “*you*” or “*your*”). If *you* believe that the Declaration Page we sent *you* is incorrect, please contact *Allianz Global Assistance* immediately at the phone number(s) listed on *your* Declaration Page.

This *Policy* and *your* Declaration Page describe *your* insurance and its terms and conditions, which may limit benefits and amounts payable to *you*. Please read the *Policy* carefully to understand the conditions of all coverage for which *you* have paid a premium.

Be sure to take this document, *your* Declaration Page and *your* receipt with *you* on *your trip*.

This *Policy* contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

This *Policy* contains a number of exclusions and limitations including a Pre-Existing Condition Exclusion, which may apply to a *medical condition* and/or symptoms that existed prior to *your trip*, please take time to read it before leaving on *your trip*.

PLEASE READ YOUR POLICY OF INSURANCE CAREFULLY BEFORE YOU TRAVEL

IF YOU ARE IN NEED OF EMERGENCY MEDICAL OR DENTAL CARE WHILE TRAVELLING, YOU MUST CALL ALLIANZ GLOBAL ASSISTANCE AT ONE OF THE NUMBERS LISTED ON YOUR DECLARATION PAGE BEFORE SEEKING TREATMENT.

Allianz Global Assistance is here to help you 24 hours a day, 365 days a year.

Please have the following information ready for the *Allianz Global Assistance* representative when you call:

- your name and *Policy* Number (per your Declaration Page), and
- your location and local phone number.

Please note that Emergency Medical insurance provides for a reduction of benefits if you do not call before seeking *treatment*. If your *medical condition* prevents you from calling before seeking *emergency treatment*, you must call *Allianz Global Assistance* as soon as medically possible. As an alternative, someone else may call on your behalf.

Right to Examine this Insurance

If you notify us that you are not completely satisfied with your purchased plan within 10 days of the date of issue of this *Policy* of Insurance as indicated on your Declaration Page, we will provide a full refund if you have not already departed on your trip or filed a claim. Refunds are only available when *Allianz Global Assistance* receives your request for a refund before your departure date.

Insured benefits under this *Policy* of Insurance include:

- Trip Cancellation/ Trip Interruption and Trip Delay
- Emergency Medical and Dental Expenses
- Emergency Medical Transportation
- Baggage Coverage
- Baggage Delay

Please refer to your Declaration Page to determine which coverage you purchased and the corresponding maximum amounts of coverage.

What risks are insured?

This insurance covers the *reasonable and customary, medically necessary* expenses for medical care or surgery that is required as part of the *emergency treatment* arising from a *medical condition* that occurs while you are travelling outside of your province of residence; and protects you against situations or losses that result from sudden and unexpected conditions or events. We reserve the right, in our sole discretion, to reject applications for coverage.

These insurance benefits do not cover conditions or events that, on the date of purchase, are either known to you or are likely to occur.

The Emergency Medical and Dental insurance covers only the *medically necessary* expenses you incur once you have left your province of residence. In addition, the Emergency Medical and Dental insurance covers only the expenses in excess of those covered under your *government health insurance plan* and by any other insurance or benefit plan under which you are covered.

What must you do in a medical emergency?

You or someone on your behalf must contact *Allianz Global Assistance* before seeking *emergency treatment*. Failure to call *Allianz Global Assistance* may result in a reduction to the amount reimbursed, or no reimbursement, for the expenses you have incurred. In addition, the medical advisors of *Allianz Global Assistance* must approve all medical procedures (including cardiac procedures and cardiac catheterisation) in advance.

When you contact *Allianz Global Assistance*, they will refer you or may transfer your call, when medically appropriate, to an accredited medical service provider within a network.

Allianz Global Assistance may also make a request for the medical service provider to bill the medical expenses covered under this insurance directly to us instead of to you. We will guarantee payments up to the amounts provided under this *Policy* of Insurance, if needed, to secure your *medically necessary* admission to a hospital.

In this *Policy*, certain terms have defined meanings. Those defined terms are as indicated on *your Declaration Page*, or as below in the section titled “Definitions”, and appear throughout this *Policy* in italics.

Definitions

Accident/Accidental - a sudden, unexpected, unintended, unforeseeable external event, occurring during an insured *trip*, arising wholly from accidental means, which independently of any other cause, causes *injury*.

Accidental Bodily Injury - a bodily *injury* caused by an accident of external origin occurring during the period of insurance and being the direct and independent cause of the loss.

Allianz Global Assistance – Allianz Global Assistance, *our* administrator for assistance and claims services under this *Policy*.

Baggage - luggage and personal possessions, whether owned, borrowed or rented and taken by *you* on *your trip*.

Children - unmarried persons who are dependent on *you* for support and are:

- under 21 years of age; or
- under 26 years of age if a full-time student; or
- mentally or physically incapable of self-support and over 20 years of age and became so while eligible as a dependent child.

Common Carrier - any land, air or water conveyance for regular passenger service, which is fully licensed to carry passengers for compensation or hire and which undertakes to carry all persons indifferently as to who may apply for passage, so long as there is room and there are no legal grounds for refusal.

Contamination - the contamination or poisoning of people by nuclear and/or chemical and/or biological substances, which causes *illness* and/or death.

Coverage Period - the time insurance is in effect, beginning on the *effective date* and ending on the *expiry date*.

Covered Service - a service or supply, specified herein, for which we provide benefits under this insurance.

Departure Date - the date on which *you* are scheduled to start *your trip* as shown on the Declaration Page (using the local time at *your* Canadian address).

Departure Point - the city within Canada, from which *you* depart on *your trip* on *your departure date*.

Effective Date - has the following meaning depending on the coverage and benefit:

- **Trip Cancellation and Interruption Coverage** - *effective date* means 00:01 on the day after *your* premium payment is received by us, (using local time at *your* Canadian address).

- **Emergency Medical and Dental Coverage** - *effective date* means the time and date on which *you* leave *your* province, or territory of residence (using local time at *your* Canadian address).

- **All other coverage** - *effective date* means 00:01 on the day *you* are scheduled to leave *your departure point* (using local time at *your* Canadian address).

Emergency - an unforeseen event that occurs during the period of insurance and makes it necessary to receive immediate *treatment* from a licensed *physician* or to be hospitalized.

Emergency Dental Care/Treatment - the services or supplies provided by a licensed dentist, *hospital* or other licensed provider that are immediately and *medically necessary*.

Emergency Medical Care/Treatment - the services or supplies provided by a licensed *physician*, *hospital* or other licensed provider (licensed physiotherapist, chiropractor, chiroprapist, podiatrist or osteopath) that are *medically necessary* to treat any *illness* or other covered condition that is acute (onset is sudden and unexpected) and which cannot be reasonably delayed until *you* return to *your* home country without endangering *your* health.

Essential Items - means necessary clothing and/or toiletries purchased during the time period in which checked *baggage* has been delayed.

Expiry Date - the date on which *your* coverage ends under this insurance as shown on *your* Declaration Page.

Family Member - includes *your spouse*; parents; *children*, including *children* who are, or are in the process of becoming adopted; siblings; grandparents or grandchildren; step-parent; step-*children*; or step-sibling; in-laws (parent, son, daughter, brother or sister, grandparents); aunt; uncle; niece; nephew; legal guardian; or ward; whether or not they travel with *you*.

Government Health Insurance Plan - the health insurance coverage that Canadian provincial and territorial governments provide for their residents.

Hospital - an establishment that is licensed as a hospital and is operated for the care and *treatment* of *inpatients*, has a registered nurse always on duty, and has a laboratory and an operating room on the premises or in facilities controlled by the hospital. *Hospital* does not mean any establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged, or health spa.

Illness - a sickness, infirmity or disease occurring during the insured *trip* that requires *emergency* medical care, which did not occur prior to the *effective date*.

Immediate Family - means *your spouse*; parent; *children* (including all natural or adopted *children*); *your* sibling; *your* step-parents, step-*children*, *your* grandparent or grandchild.

Injury - bodily injury occurring during an insured *trip*, resulting directly and independently of all other causes, from an *accident*.

Inpatient - a person treated as a registered bed patient in a *hospital* or other facility and for whom a room and board charge is made.

Medical Condition - an *accidental bodily injury* or sickness (or a condition related to that *accidental bodily injury* or sickness), including disease, acute psychosis and complications of pregnancy occurring within the first 31 weeks of pregnancy.

Medically Necessary or Medical Necessity - the services or supplies provided by a *hospital*, *physician*, dentist, or other licensed provider that are required to identify or treat *your illness* or *injury* and that we determine are:

- consistent with the symptoms or diagnosis and *treatment of your* condition, *illness*, ailment or *injury*;
- appropriate with regard to standards of good medical practice;
- not solely for the convenience of *you*, a *physician* or other provider;
- the most appropriate supply or level of service that can be safely provided to *you*.

When applied to the care of an *inpatient*, it further means that *your* medical symptoms or condition requires that the services cannot be safely provided to *you* as an *outpatient*.

Mountain Climbing - the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabineers and lead or top-rope anchoring equipment.

Outpatient - someone who receives a *covered service* while not an *inpatient*.

Physician - a person (other than an insured) who is not related to the insured by blood or marriage who is licensed to prescribe drugs and administer medical *treatment* (within the scope of such license) at the location where the *treatment* is provided. A physician does not include a naturopath, a herbalist or a homeopath.

Policy - the entire Policy of Insurance document containing the terms and conditions of this insurance and issued to *you* by *us*.

Prepaid - paid prior to *your departure date*.

Prescription Drug - a drug or medicine that can only be issued upon the prescription of a *physician* or licensed dentist and is dispensed by a licensed pharmacist.

Professional - engaged in a specified activity as *your* main paid occupation.

Reasonable and Customary Charge - a charge in an amount consistently made by other vendors/providers for a given service in the same geographic area, which reflects the complexity of the service taking into account availability of experienced personnel, availability of services or parts.

Return Date - the date on which *you* are scheduled to return to *your departure point* as shown on *your* Declaration Page (using the local time at *your* Canadian address).

Sanction - any business or activity that would violate any Canadian or any other applicable national economic or trade sanction law or regulations.

Spouse - the person who is:

- legally married or in a legal civil union with *you*; or
- is living with *you* in a conjugal relationship and is publicly represented as *your* spouse or *your* domestic partner in the community in which *you* reside. *You* may only have 1 spouse for the purposes of this insurance.

Stable - any *medical condition* or related condition (including any heart condition or lung condition) for which all the following statements for that *medical condition* or related condition (including any heart or any lung condition) are true:

- there has been no new *treatment* or prescribed medication;
- there has been no change in *treatment* or change in prescribed medication (including the amount of medication to be taken, how often it is taken, the type of medication or change in *treatment* frequency or type);
- there has been no new symptom, more frequent symptom or more severe symptom;
- there have been no test results showing deterioration;
- there has been no hospitalization or referral to a specialist (made or recommended) or the result of further investigations has not yet been completed.

Terrorism or Act of Terrorism - an act including, but not limited to, the use of force or violence and/or the threat thereof, including hijacking or kidnapping, of an individual or group in order to intimidate or terrorize any government, group, association or the general public, for religious, political or ideological reasons or ends, and does not include any act of war (whether declared or not), act of foreign enemies or rebellion.

Travel Advisory - a formal written notice issued by the Canadian government to advise travellers not to enter a foreign country or a given region in that country. It does not include travel information reports.

Travelling Companion - a person with whom *you* are sharing travel arrangements and *prepaid* accommodation.

Travel Period - the period of time from *your* departure from *your departure point* up to and including *your return date*, as shown on *your* Declaration Page.

Treatment - the medical advice, care and/or service provided by a *physician*. This includes, but is not limited to, diagnostic measures and *prescription drugs* (including pills and inhaled or injected medications). It does not include check-ups or cases where *you* have no specific symptoms.

Trip - a period of round-trip travel to a destination outside of *your* province of residence that is not for the purpose of obtaining health care or *treatment* of any kind.

We, Us and Our - refers to CUMIS General Insurance Company.

You and Your - refer to all persons listed on *your* Declaration Page under the plan purchased when the required insurance premium has been paid for that person, before the *effective date*.

What Do You Need to Know?

Are you eligible for coverage?

To be eligible for any insurance coverage you must:

- be a Canadian citizen or be a permanent or temporary resident of Canada;
- be covered under *your government health insurance plan* for the full duration of *your coverage period*;
- at the time this insurance is purchased, be age 64 or younger; and
- be travelling no longer than the maximum number of days allowed under your *government health insurance plan* for travel outside of *your province or territory of residence*.

PLEASE NOTE: *You must meet all of the above eligibility requirements to be insured under this Policy.*

How do you become insured?

You become insured and this Policy becomes an insurance contract:

- when *you* are named on *your* completed insurance application and named on *your* Declaration Page; and
- upon payment of the required premium on or before *your effective date*.

When does your insurance start?

Your insurance starts on the effective date if:

- *you* are eligible;
- *you* are named on the application; and
- *you* pay the full required premium before the *effective date*.

For Trip Cancellation and Interruption Coverage to be in effect we must have received all premium due prior to the trip cancellation.

When does your insurance end?

Your insurance ends on the earliest of:

- the date *your trip* is cancelled when cancelled prior to *your departure date*;
- 23:59 on *your return date*; or
- upon *your* return to *your* province or territory of residence, except in the circumstances outlined under "When will *your* coverage be automatically extended?"

When will your coverage be automatically extended?

Regardless of *your expiry date*, coverage will be extended provided:

- *your* entire *trip* falls within the *coverage period*; and

- *your* return is delayed by unforeseeable circumstances beyond *your* control, including the hospitalization as an *inpatient* or *medical condition* of *you*, (*your spouse* or *your children* if they are travelling with *you*) or *your travelling companion*.

If coverage is extended for these reasons, coverage will end on the earliest of either:

- *your* arrival at *your* province of residence or return destination based on *your* travel itinerary; or
- 5 days after *your* scheduled *return date*; however, if *you* are hospitalized as an *inpatient*, if *medically necessary*, we will extend insurance for 72 hours from the time *you* are discharged but under no circumstances for more than 3 months from *your* scheduled *return date*.

What must you do if you decide to extend your trip?

If *you* decide to extend *your trip* you may purchase an extension of *your* coverage by contacting *your* travel insurance representative or *Allianz Global Assistance*:

- if *you* have not already departed on *your trip*; or
- if *you* have already departed on *your trip*, *you* have not had a *medical condition* during *your trip* and *you* call before *your* scheduled *return date*.

If *you* have already left on *your trip* and have had a *medical condition* during *your trip*, *you* may still be eligible for an extension of *your* coverage by contacting *Allianz Global Assistance* before *your* scheduled *return date*. The granting of an extension in this situation is subject to the approval of *Allianz Global Assistance*.

Any extension of coverage is subject to the following conditions:

- the total duration of *your trip* may not exceed the maximum number of days allowed under *your government health insurance plan* for travel outside of *your* province or territory of residence;
- *you* are covered by *your government health insurance plan* for the entire duration of the *trip*,
- *you* must pay the required premium on or before *your* original scheduled *return date*.

Can you obtain a refund?

If *you* notify *us* that *you* are not completely satisfied with *your* purchased plan within 10 days of the date of issue of this *Policy* of Insurance as indicated on *your* Declaration Page, we will provide a full refund if *you* have not already departed on *your trip* or filed a claim.

Refunds are only available when *Allianz Global Assistance* receives *your* request for a refund before *your departure date*.

Description of Coverage

The following insurance benefits protect *you* against situations or losses that result from sudden and unexpected conditions or events. The benefits do not cover conditions or events that, on the date of purchase, are either known to *you* or likely to occur.

Trip Cancellation and Interruption Coverage

Trip Cancellation Coverage provides reimbursement for the covered losses *you* incur for a *trip* that is cancelled before *your departure date*. The total amount paid for *your* trip cancellation will not exceed the maximum benefit amount of \$10,000

Trip Interruption Coverage reimburses *you* for covered losses *you* incur for *trips* that are interrupted or delayed after *your departure date*. The total amount paid for *your* trip interruption will not exceed the maximum benefit amount of \$10,000

COVERED REASONS

A maximum benefit up to \$10,000, is provided to cover the losses (identified under 'Covered Benefits') which result from the cancellation or interruption of *your trip* due to one of the following covered reasons

Medical Conditions and Death

Any serious *injury* or any unforeseen serious *illness* occurring to:

- *you*, or *your travelling companion*, which is so disabling as to cause a reasonable person to delay, cancel, or interrupt their *trip*;
- a *family member* that is life threatening or requiring hospitalization as an *inpatient*; or
- a *family member* who is dependent upon *your* care.

For Trip Cancellation benefits, a physical examination by a *physician* must take place within 72 hours from when the cancellation is made, and the *physician* must recommend in writing that *your trip* be cancelled.

For Trip Interruption benefits, this examination must take place during *your trip*, and the *physician* must recommend in writing that *your trip* be interrupted or delayed.

The death of *you*, a *family member* or a *travelling companion*, if the death occurs within 30 days prior to *your departure date*, or during *your trip*.

Your family or friends, with whom *you* were planning to stay on *your trip*, are unable to accommodate *you* due to life-threatening *illness*, life-threatening *injury* or death of one of them.

Pregnancy and Adoption

The pregnancy of *you*, *your spouse*, an *immediate family member* or *your travelling companion* if such a pregnancy:

- has been diagnosed after *your trip* has been booked, and *your* departure is scheduled within 9 weeks before or after the expected date of delivery; or
- the legal adoption of a child by *you* or *your travelling companion*, when the actual date the child is to be placed in *your* care is scheduled to take place during *your trip* and this date was not known until after the *trip* was booked.

Government Advisories and Visas

A *travel advisory* issued after *your trip* has been booked with respect to travel to *your* destination country during all or part of *your trip*.

The non-issuance of a travel visa to *you*, or *your travelling companion* for reasons beyond *your* or *your travelling companion's* control. The non-issuance of a travel visa due to late application is not covered. Non-issuance of an immigration or employment visa is not covered.

Terrorism

An *act of terrorism* committed by an organized terrorist group (recognized as such by the Canadian Government), occurring in the city and country of *your* destination:

- within 30 days of *your* scheduled *departure date* (for Trip Cancellation benefits);
- during *your trip* (for Trip Interruption benefits).

Employment and Occupation

You or *your travelling companion*:

- after having been with the same employer for at least 3 continuous years, are terminated or laid off, through no fault of *your* own, after *your effective date* of coverage;
- being required to serve on a jury or served with a court order or subpoena, excluding law enforcement officers who are required to appear in court;
- being summoned to service in the case of reservists, active military, police or fire personnel.

Delays

If *your trip* has been delayed due to one of the covered reasons listed under the 'Trip Delay' coverage of this *Policy* and that delay results in a loss of more than 50% of the duration of *your* scheduled *trip*.

OTHER COVERED REASONS

You or a *travelling companion*:

- being hijacked or quarantined; or
- having *your* home made uninhabitable by flood, burglary, vandalism or natural disaster; or
- being directly involved in a traffic accident while en route to a *departure point* for a *trip*; or
- under Trip Cancellation benefit, being the victim of an indictable criminal assault within 10 days prior to *your departure date*. An indictable criminal assault inflicted by *you*, a *family member*, *travelling companion* or *travelling companion's family member* is not a covered reason under this insurance.

COVERED BENEFITS

Trip Cancellation Benefits (prior to departure)

We will reimburse *you* for the following covered losses providing *you* cancel *your trip* prior to *your departure date*:

- the forfeited, published, non-refundable *trip* payments or deposits incurred as a result of cancellation penalties and for which no credits or refunds were issued by the supplier; or
- the additional reasonable cost resulting from a change in the per-person occupancy rate for *prepaid* travel arrangements if a *travelling companion's trip* is cancelled for a covered reason and *yours* is not.

Trip Interruption Benefits (after date and time of departure)

If *your trip* is interrupted for a covered reason we will reimburse you for the following:

- the unused portion of forfeited, published, non-refundable *trip* payments or deposits incurred as a result of cancellation penalties and for which no credit was issued by the supplier;
- the additional reasonable cost resulting from a change in the per-person occupancy rate for *prepaid* travel arrangements if a *travelling companion's trip* is interrupted for one of the above covered reasons and *yours* is not;
- reasonable, additional accommodation, meal and transportation expenses up to \$100 per day up to a maximum of 5 days, if a covered travelling *family member* or *travelling companion* must remain hospitalized as an *inpatient*;
- reasonable*, additional transportation expenses needed to return to *your departure point* or to travel from the place *your trip* was interrupted to the place where you can rejoin *your trip* and the unused portion of any non-refundable land, sea and air arrangements that were paid as part of *your trip*; and
- reasonable*, additional travel costs for you to reach your scheduled destination if you must depart after *your departure date*.

* *The reasonable amount of benefit paid to you will not exceed the cost of economy airfare by the most cost-effective route on the next available carrier, less any refunds paid to you.*

CONDITIONS AND LIMITATIONS

You must notify the appropriate travel supplier(s) of *your* cancellation or interruption within 24 hours of the cause of cancellation or interruption, unless *your* condition, or situation prevents it, then as soon as reasonably possible. If you do not do so, *your* claim will not be payable.

EXCLUSIONS

1. You are not covered for conditions that you are aware of when you book *your trip*, which might reasonably be expected to prevent you from travelling as booked.
2. You are not covered for the *medical condition* or the death of an ailing person when the *trip* was made to visit or attend to that person.

Trip Cancellation and Interruption Coverage are also subject to the General Limitations, Conditions and Exclusions as well as the Pre-Existing Conditions Exclusion.

Trip Delay Coverage

COVERED REASONS AND BENEFITS

If *your trip* is delayed from its scheduled departure time for more than 6 hours, we will pay you on a one-time per *trip* basis, up to a per person maximum of \$300 per day and a total of 2 days, for reasonable, additional accommodation, meal and travelling expenses.

Covered reasons for which we provide a Trip Delay benefit are:

- delays of *your common carrier* (including bad weather);
- lost or stolen passports, money, or travel documents;
- quarantine;
- unannounced strikes;
- natural disaster;
- civil disorder or unrest; or
- if you are hijacked (whether or not committed by an organized terrorist group recognized as such by the Canadian Government).

CONDITIONS, LIMITATIONS AND EXCLUSIONS

1. *Prepaid* expenses are not covered, unless as otherwise specified under Trip Cancellation and Trip Interruption Coverage.
2. The additional expenses must be incurred by you.
3. The total amount paid for these additional expenses for all persons will not exceed the benefit maximum listed on the Declaration Page.

Trip Delay Coverage is also subject to the General Limitations, Conditions and Exclusions as well as the Pre-Existing Conditions Exclusion.

Emergency Medical and Dental Coverage

COVERED BENEFITS

Emergency Medical and Dental Coverage reimburses you for eligible expenses if you require *emergency* medical and/or dental care during *your trip*. This coverage will also cover expenses for *emergency* medical transportation back to *your* province of normal residence. In the event of *injury* or *illness* while on a *trip*, during the *coverage period*, we reimburse you for *reasonable and customary charges* for the following *medically necessary* expenses required by you.

Emergency Medical Expenses

We provide coverage up to the policy maximum amount up to \$5,000,000, for the following:

Emergency Medical Treatment (including X-rays and lab)

This insurance covers *emergency* medical care or *treatment* of any *medical condition* that is acute (onset is sudden and

unexpected) and considered life threatening or, if left unattended, could deteriorate resulting in serious and irreparable harm.

Emergency Dental Treatment (including x-rays and lab)

This insurance covers the following dental expenses when required as *emergency treatment* and ordered by or received from a licensed dentist:

- if *you* need dental *treatment* to repair or replace *your* natural or permanently attached artificial teeth because of an *accidental* blow to *your* face, *you* are covered for the *emergency* dental expenses *you* incur during *your* trip. *You* are also covered up to a maximum of \$1,000 to continue necessary *treatment* after *your* return to Canada. However, this *treatment* must be completed within 90 days after the *accident*.
- if *you* need *emergency treatment* to relieve dental pain, *you* are covered for the *emergency* dental expenses *you* incur during *your* trip, up to a maximum of \$250, and the complete cost of *prescription drugs*.

Professional Fees

This insurance covers expenses for *emergency treatment* by a licensed physiotherapist, chiropractor, chiropodist, podiatrist or osteopath, to a maximum of \$250 per profession.

Licensed Private Duty Nurse

This insurance covers the cost of licensed private duty nursing services to a maximum of \$5,000 while *you* are an *inpatient*, when pre-approved by *Allianz Global Assistance*.

Prescription Drugs

This insurance covers the cost of *prescription drugs*, limited to a supply of 30 days, if prescribed because of an *emergency* condition.

Medical Appliances

This insurance covers the cost of medical appliances including wheelchair, braces, crutches, walker, or *hospital-type* beds, if ordered by a licensed *physician*. *We* will pay the lesser of the rental or the purchase price.

Ambulance/Ground Transport

This insurance covers the cost of local ground transport to a medical service provider in an *emergency*.

Medical Assistance Services

Medical Assistance

If *you* have a medical problem or *emergency*, *you* must contact *Allianz Global Assistance*, who will refer *you* to a local *physician*, dentist, *hospital*, medical facility, or other appropriate resource.

Medical Consultation and Monitoring

If *you* are hospitalized, *Allianz Global Assistance's* medical staff will keep in contact with *you* and *your* treating *physician* to get information on the care *you* are receiving and

determine the need for further assistance. *Allianz Global Assistance* will also contact *your* personal *physician* and family at home, if necessary.

Emergency Medical Transportation

We will arrange and pay for medical transportation services as specified below, which are required by *you* as a result of an *injury* or *illness* that occurs during the *coverage period* that requires transportation to an appropriate medical facility or return to *your* province of residence.

All *emergency* medical transportation services must be authorized in advance and organized by *Allianz Global Assistance*. Such services that *Allianz Global Assistance* does not pre-authorize shall not be covered.

Transportation to an Appropriate Medical Facility

If *our* consulting *physician* and the local attending *physician* determine that adequate *treatment* is not available locally and that *treatment* is *medically necessary*, *you* will be transported to the nearest appropriate medical facility.

Return to your Province of Residence

Once *you* have received *emergency* medical care and *our* consulting *physician* determines *you* are able to and recommends that *you* return home, *we* will arrange for *you* to return to *your* province of residence.

We will arrange and pay, up to the amount included in the overall policy maximum, for the following services and expenses to evacuate *you* to *your* province of residence:

- the cost of an economy class one-way ticket on a commercial flight via the most cost-effective route, less any refunds from any unused return trip tickets. If *medically necessary* or required by the airline, *we* will also pay the expenses for a qualified medical attendant to accompany *you*.
- the cost of a stretcher fare on a commercial flight via the most cost-effective route to *your* province of residence, if a stretcher is *medically necessary*.
- the cost of air ambulance transportation to the most appropriate facility in *your* province of residence, if the use of an air ambulance is required and *medically necessary*.

Accommodation & Meals

A maximum benefit of up to \$150 per day (up to a total of 10 days) is provided to cover hotel expenses, meals and taxi fares, if *you* or *your* travelling companion, because of receiving a covered *emergency treatment*.

- are delayed beyond the initial *return date*; or
- have to relocate to receive the medical attention.

Beside Visits

If *you* are travelling alone and will be hospitalized during *your* trip as an *inpatient* for more than 3 consecutive days, *we* will pay for the cost of a round-trip economy fare on a commercial flight via the most cost-effective route, to bring a *family member* or a close personal friend to *your* bedside. *We* will also pay up to \$150 per day (up to a total of 10 days) for that person's reasonable accommodation, taxi

fares and meals. Verification from the attending *physician* that the situation is serious enough to warrant the visit will be required.

This benefit is subject to pre-authorization and must be arranged by *Allianz Global Assistance*.

Repatriation of Remains

In the event of *your* death during *your trip* from a *medical condition* covered under this insurance, the insurance covers a maximum benefit of up to \$5,000 in total for:

- the cost for reasonable and necessary services needed for the transport of *your* remains from the place of death to *your* city of residence; or
- the burial or the cremation of *your* remains where *your* death occurred. The cost of a burial coffin or urn is not a covered expense.
- if someone is legally required to identify *your* remains, this *Policy* covers the cost of a round-trip economy fare on a commercial flight via the most cost-effective route for that person. Meals and accommodations for that person are covered up to a maximum of \$150 per day (up to a maximum of 3 days).

Return of Travelling Companion

If *you* are travelling with a *travelling companion*, this insurance covers him or her for the extra cost (i.e. transfer fees) of a one-way economy air fare on a commercial flight via the most cost-effective route to their *departure point*, if *you* must return to Canada because of a *medical condition* covered under this insurance.

This benefit is subject to pre-authorization and must be arranged by *Allianz Global Assistance*.

Return of Children and Escort for Children to their Departure Point

If *children* insured under one of *our* emergency medical insurances travel with *you* or join *you* during *your trip* and *you* are hospitalized for more than 24 hours or *you* must return to Canada because of *your emergency medical condition* covered under this insurance, this insurance covers:

- the extra cost of a one-way economy air fare on a commercial flight via the most cost-effective route for the return of those *children* to their *departure point*; and
- the cost of a round-trip economy air fare via the most cost-effective route on a commercial flight for an escort, if the airline requires that the *children* be escorted.

Vehicle Return

If, as a result of a covered medical *emergency*, *you* are unable to return *your* vehicle or *your* rented vehicle to its point of origin, this insurance covers the reasonable costs up to \$2,000 in total to return the vehicle to *your* residence or to the rental agency, when pre-authorized by *Allianz Global Assistance*.

CONDITIONS AND LIMITATIONS

1. *You* or someone on ***your*** behalf must contact *Allianz Global Assistance* before seeking care. If *you* do not notify *Allianz Global Assistance* or if *you* choose to receive *treatment* from a service provider other than that suggested by *Allianz Global Assistance*, *you* may be responsible for 30% of *your* medical expenses under this insurance. If *your medical condition* prevents *you* from calling *Allianz Global Assistance* before seeking *emergency treatment*, *you* must call as soon as medically possible.
2. As an alternative, someone else (*family member*, friend, *hospital* or *physician's* office staff, etc.) may call on *your* behalf.
3. The medical staff of *Allianz Global Assistance* must approve all cardiac procedures, including cardiac catheterization, angioplasty and cardiovascular surgery in advance.
4. If *your* employer (or former employer if *you* are retired) provides an extended health insurance plan and:
 - if *your* lifetime maximum coverage is less than \$50,000, we will not co-ordinate payment;
 - if *your* lifetime maximum coverage is more than \$50,000, we will co-ordinate payment only in excess of \$50,000 in accordance with the coordinating coverage guidelines issued by the Canadian Life and Health Insurance Association.

EXCLUSIONS

Coverage is not provided for:

1. Any *treatments*, services, supplies, or charges *we* determine are non-emergent or can be reasonably delayed until *your* return to *your* province or territory of residence;
2. Any *treatment* received in unlicensed facilities or given by unlicensed health care providers, or given by a *family member* or a *travelling companion*, whether or not a licensed provider;
3. Regular care of a chronic condition;
4. Any *treatment* received if the purpose of the travel is to receive medical care, medication or *treatment*;
5. Any *medical condition* for which it was reasonable to expect *treatment* or hospitalization during *your trip*;
6. Any condition for which *you* had symptoms before *your effective date* that would have caused a prudent person to seek diagnosis or *treatment* (including *emergency treatment*);
7. Any recurrence or complication of any *medical condition* following medical *treatment* during *your trip* where *Allianz Global Assistance* determined and recommended *you* should return home and *you* chose not to do so;
8. Any cardiac catheterization, angioplasty, or cardiovascular surgery unless approved in advance by *Allianz Global Assistance*;

9. *Treatment* for any *medical condition* for which future investigation or *treatment* was planned before the *effective date* (other than routine monitoring);
10. *Treatment* or surgery for a specific condition, or a related condition, which:
 - had caused *your physician* to advise *you* not to travel; or
 - *you* contracted in a country during *your trip* when, before *your effective date*, a *travel advisory* was issued advising Canadians not to travel to that country, region, or city.

Emergency Medical and Dental coverage is also subject to the General Limitations, Conditions and Exclusions, as well as the Pre-Existing Condition Exclusion

Baggage Coverage

COVERED REASONS AND BENEFITS

This insurance covers loss, damage or theft of *baggage* occurring on a covered *trip*.

We will reimburse *you* an amount up to the maximum of \$1,000 for the loss, damage or theft of one or more items of *baggage* occurring on *your covered trip*.

CONDITIONS AND LIMITATIONS

1. *You* must notify the appropriate local authorities at the place the loss occurred and inform them of the value and description of *your baggage* within 24 hours after the loss. *You* must file written proof of loss with *us* within 90 days from the date of *your* loss. If applicable law provides for a longer period, *you* must submit *your* claim within the longer period provided for by law.

You must attach copies of airline, cruise line or *common carrier* claims forms, original police reports, an itemization and description of lost items and their estimated value, and all receipts, credit card statements, cancelled cheques, photos, or other appropriate documentation as may be required.

2. All benefits payable to *you* under this coverage are in excess of any payments provided by a *common carrier* or any other insurance *you* have.
3. The insurance will pay the lesser of:
 - the actual purchase price of a similar item;
 - the actual cash value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, the program will pay up to 75% of the determined depreciated value); or
 - the cost to repair or replace the item.
4. *You* must have taken all reasonable measures to protect, save and/or recover *your baggage*.
5. *Baggage* items valued at \$500 or more, *we* will only provide *you* with reimbursement if *you* submit receipts.
6. If an item is damaged and *we* pay a benefit hereunder to replace the item, the damaged item becomes *ours*.

EXCLUSIONS

The following *baggage*, property or losses are not covered:

1. Animals;
2. Automobiles and equipment, motorcycles, scooters, mopeds and motors;
3. Bicycles, skis, snowboards (except when checked with a *common carrier*);
4. Aircraft, boats or any other vehicles or conveyances;
5. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs;
6. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) and deeds;
7. Property shipped as freight or shipped prior to *your departure date*;
8. Rugs or carpets of any type;
9. Perishables, medicines, perfumes, cosmetics and consumables;
10. *Baggage* or personal effects that are unaccompanied or left unattended in a public place.
11. Property used in trade, business or for the production of income;
12. Antiques or collectors items;
13. Accidental loss, theft or damage to *baggage* or personal effects left unattended, unsecured and unlocked in *your* accommodation or the motor vehicle in which *you* are travelling; or
14. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration.

Baggage Coverage is also subject to the General Limitations, Conditions and Exclusions.

Baggage Delay Coverage

COVERED REASONS AND BENEFITS

If *your personal baggage* is delayed or misdirected for at least 12 hours by a *common carrier*, *we* will reimburse *you* \$200 for the reasonable cost to purchase *essential items*.

CONDITIONS, LIMITATION AND EXCLUSIONS

1. Verification of the delay by the *common carrier* and receipts for the emergency purchases must accompany any claim.
2. Purchases must be made within 36 hours of *your* arrival at *your* destination.
3. The costs of items purchased under this benefit will reduce the maximum amount payable under the Baggage Coverage benefit, if it is later determined that *your personal baggage* has been lost, stolen or damaged.

Baggage Delay Coverage is also subject to the General Limitations, Conditions and Exclusions.

24-Hour Emergency Travel Assistance Services

Travel Document and Ticket Replacement Assistance

If *your* passport or other travel documents are lost or stolen, *we* will provide *you* with information and assistance to obtain replacing documents. *We* will also help *you* to replace lost airline and other travel tickets and assist *you* in obtaining money for this purpose. These funds will come from *you*, *your* family or friends. *We* will make all necessary arrangements for *you* and assist *you* to return home if *your* trip is interrupted.

Legal Assistance

If *you* have legal issues while travelling, *our* assistance coordinators will help *you* find a local legal advisor. If *you* require the posting of bail or immediate payment of legal fees, *we* will help arrange a cash transfer from *your* family or friends.

Emergency Cash Transfer

If *your* cash or traveller's cheques are lost or stolen, or if *you* need funds for the immediate payment of unexpected expenses, *we* will help arrange for emergency cash (in currency, traveller's cheques or any other form acceptable to *us*) to be transmitted to *you* in a timely fashion. These funds will come from *you*, *your* family or friends. *Our* assistance coordinators will make all the necessary arrangements for *you*.

Emergency Message Center

In an emergency, call *Allianz Global Assistance*, identify *yourself* by name and *your* *Policy* number, and give the assistance coordinator *your* message. *We* will make at least 3 attempts in 24 hours to reach *your* requested party, and *we* will provide *you* with an update on the results of *our* efforts to deliver the message. *We* are not responsible for delivery of a message if the recipient cannot be reached. This service can be used for *trips* anywhere in the world.

General Conditions, Limitations and Exclusions

Your insurance coverage is subject to the terms set out as follows in this document.

GENERAL CONDITIONS AND LIMITATIONS

1. All premiums, benefit maximums and benefit payments are stated in Canadian dollars unless otherwise specified. At *our* option, *we* may pay a claim for benefits in the currency where the loss occurred or in Canadian currency.
2. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), The *Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings

governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.

3. No agent or other person has authority to accept or make representations of information or alter, modify or waive any of the provisions of this *Policy*.
4. *You* must submit claims to *Allianz Global Assistance* within 90 days from date of loss. If applicable law provides for a longer period, *you* must submit *your* claim within the longer period provided for by law.

For *your* claim to be valid, *you* must provide all of the documents *we* require to support *your* claim.

5. *We* may void this *Policy* in the case of fraud or attempted fraud by *you* or if *you* conceal or misrepresent any circumstance or fact that is material. The application for insurance must be completed fully and correctly, failing which *we* may, at *our* option, void all *your* coverage.
6. *You* must repay to *us* amounts paid or authorized for payment on *your* behalf, if *we* determine the amount is not payable under this insurance.
7. *We* may require a *physician(s)* of *our* choice to physically examine *you* as often as reasonably needed while a claim is pending. *We* may also require an autopsy in the case of death, where law does not forbid it. *We* will bear all necessary costs.
8. References to *your* age refer to *your* age on the date *you* applied for insurance.
9. If *you* incur losses covered by this insurance because of a third party, *we* may take legal action against that party at *our* expense. *We* have full rights of subrogation. *You* agree to allow *us* to fully assert *our* right to subrogation and to cooperate fully with *us* by delivering such documents. *You* agree to do nothing that would prejudice *our* rights to recover funds from any source.
10. *We*, *Allianz Global Assistance* and *our* agents are not responsible for the availability, quality or outcome of any medical *treatment* or of any medical transportation, or *your* failure to obtain medical *treatment*.
11. All benefit payments under this *Policy* are in excess of similar insurance benefits payable by another insurer. If *you* are eligible under more than one insurance plan for benefits, which are similar to those for which *you* are insured hereunder, the total benefits paid to *you* by all insurers cannot exceed *your* actual covered losses.
12. Notice of Statutory Conditions - Notwithstanding any other provision herein contained, this contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident insurance. This condition does not apply to the province of Quebec.
13. If a covered loss incurred is either directly or indirectly as the result of an "Act of Terrorism", payment for a covered loss will be subject to the following terms and conditions:
 - Trip Cancellation and Trip Interruption benefits will be paid to a maximum of 100% of the sum insured. Benefits payable for Trip Cancellation and Interruption losses will be directly reduced by the value of any alternate or replacement benefits or travel options given or offered by the airlines, tour or travel operators, cruise or travel suppliers as replacement, even if the alternative or replacement arrangements are declined by *you* and not used.

- All other benefits insured under this *Policy* will be paid at 100% of the Sum Insured.
- If the total amount claimed under this and all Certificates or policies issued by us for Trip Cancellation and Trip Interruption coverage (in respect of the same terrorist incident, or series of terrorist incidents occurring within a 72 hour period), exceeds \$20,000,000, the amount payable will be prorated among all eligible claimants. The amount paid will not exceed \$20,000,000 in the aggregate.

PRE-EXISTING CONDITIONS EXCLUSION

This insurance does not pay for any expenses incurred directly or indirectly as a result of:

1. *Your medical condition* or related condition, if at any time in the 90 days before *your effective date*, *your medical condition* or related condition has not been *stable*.
2. *Your heart condition*, if at any time in the 90 days before *you* depart on *your trip*:
 - any heart condition has not been *stable*; or
 - *you* have taken nitro-glycerine more than once per week specifically for the relief of angina pain.
3. *Your lung condition*, if at any time in the 90 days before *you* depart on *your trip*:
 - any lung condition has not been *stable*; or
 - *you* have been treated with home oxygen or taken oral steroids (prednisone or prednisolone) for any lung condition.
4. Any *medical condition* for which future investigation or *treatment* was planned before the *effective date* (other than routine monitoring).

GENERAL EXCLUSIONS

These exclusions apply to all program benefits and services. This insurance provides no payment for any loss arising directly or indirectly out of or as a result of the following:

1. Intentionally self-inflicted harm, suicide or attempted suicide;
2. Except as specifically provided for in the Trip Cancellation and Interruption benefit under Pregnancy and Adoption, routine pre-natal care, fertility *treatments*, elective abortion, a child born during *your trip*, complications of *your* pregnancy when they occur in the 9 weeks before or after the expected date of delivery;
3. Mental, nervous or emotional disorders that do not require immediate hospitalization;
4. Abuse of any medication or non-compliance with prescribed medical *treatment* or therapy;
5. Any *injury* or *accident* occurring while *you* are under the influence of illicit drugs or alcohol (where the concentration of alcohol in *your* blood exceeds 80 milligrams of alcohol in 100 millilitres of blood) or when *you* illustrate a visible impairment due to alcohol or illicit drugs and any chronic

illness or hospitalization related to, or exacerbated by, the habitual use of alcohol or illicit drugs;

6. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest; *terrorism* or *act of terrorism* (unless specifically covered);
7. Amateur or *professional* sports, or other athletic activities, which are organized and/or sanctioned. Full-contact bodily sports, skydiving, hang gliding, bungee jumping, parachuting, *mountain climbing* (where ropes or guides are normally used), caving, heli-skiing, any skiing or snowboarding outside marked trails, any motorized race or motorized speed contest. This exclusion does not include: amateur athletic activities, which are non-contact and engaged in by an insured person solely for leisure, recreational, entertainment or fitness purposes;
8. Scuba diving, unless *you* hold a basic SCUBA designation from a certified school or other licensing body or *you* are accompanied by a dive master or are diving in water not deeper than 10 metres;
9. Nuclear reaction, radiation or radioactive *contamination*;
10. Biological or chemical *contamination*;
11. Seepage, pollution or *contamination*;
12. Epidemic or pandemic;
13. Financial collapse or default of any transport, tour or accommodation provider and/or any other service providers;
14. Any unlawful acts committed by *you*, *family members*, or *travelling companions*, whether they are insured or not;
15. Prohibition or regulation by any government which interferes with *your trip*,
16. Cosmetic or any other elective surgery;
17. Organ harvesting surgery;
18. Air travel except while *you* are riding, boarding or alighting as a ticketed passenger on a certified passenger aircraft provided by a regularly scheduled airline on a regularly scheduled trip or charter;
19. Any *medical condition* or related condition when *you* knew prior to *your trip* that *you* would require or seek *treatment* or surgery for that condition; or
20. *Your* travel to a country, region or city for which the Canadian government has issued a *travel advisory* in writing prior *your departure* date or;
21. *Your* travel to a *sanctioned* country for any business or activity to the extent that such cover would violate any applicable national economic or trade sanction law or regulations.

Claim Filing Procedures

Please contact **Allianz Global Assistance** at the phone number listed on your Declaration Page or visit www.allianzassistanceclaims.ca to obtain a claim form.

If you have any questions about your claim, please contact Claims@allianz-assistance.ca.

All benefits will be paid in Canadian dollars unless otherwise stated. If currency conversion is necessary, we will use the exchange rate on the date the last service was rendered to you. This insurance will not pay for any interest.

Information to Submit When Filing a Claim

As a condition to the payment of benefits under this insurance, we will require certain information from you if you need to file a claim. This documentation will include, at a minimum and is not limited to, the following:

General Documentation Requirements

- Original receipts, invoices and itemized bills for all expenses.
- The fully completed claim form supplied to you by Allianz Global Assistance.
- Proof of departure from your province of residence.

You must submit all claims to Allianz Global Assistance within 90 days from date of loss. Failure to complete the required claim & authorization form in full will delay the assessment of your claim.

Trip Cancellation, Interruption and Delay Claims

General documentation requirements and the following:

1. Any appropriate documentation that officially explains the cause of your trip cancellation or interruption. The report of your physical examination (if applicable), and any explanation of diagnosis along with original itemized bills, receipts, and proof of other insurance payments.
2. Original unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the trip cancellation or interruption.
3. Documentation of refunds received from the travel supplier(s) and/or common carrier(s).
4. Copy of the supplier's literature that describes penalties.
5. A letter from the tour operator or an itemized bill from the travel agent stating the non-refundable amounts of the trip costs.

Emergency Medical and Dental Claims

General documentation requirements and the following:

1. Any explanation of diagnosis along with your original itemized bills, receipts, and proof of other insurance payment(s).
2. For accidental dental expenses, we require proof of the accident.

Baggage Insurance Claims

General documentation requirements and the following:

1. Original claim determination from the common carrier, if applicable.
2. Original police report or other report from local authorities.
3. Original receipts and list of stolen, lost or damaged items.

4. Statement of loss providing amount of loss, date, time and cause of loss.

Baggage Delay Claims

General documentation requirements and the following:

1. Written proof from the common carrier that personal baggage was delayed or misdirected for at least 12 hours.

Privacy Information Notice

CUMIS General Insurance Company (the "insurer") and the insurer's insurance administrator, Allianz Global Assistance, and the insurer's agents, representatives and reinsurers (for the purpose of this Personal Information Notice collectively "we" "us" and "our") require personal information including:

- details about you including your name, date of birth, address, telephone numbers, e-mail address, employer, and other identification
- medical records and information about you
- records that reflect your business dealings with and through us

This personal information is collected for the following insurance purposes when offering and providing insurance and related services:

- To identify and communicate with you
- To consider any application for insurance
- If approved, to issue a Certificate or Policy of insurance
- To administer insurance and related benefits
- To evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses;
- To investigate claims and to determine eligibility for insurance benefits
- To provide assistance services
- For fraud prevention and debt collection purposes
- As required or permitted by law.

We only collect personal information necessary for insurance purposes from individuals who apply for insurance, from Certificate or Policy holders, insureds and claimants. In some cases we also collect personal information from members of a Certificate or Policy holder's, insured's or claimant's family or their friends when they are unable, for medical or other reasons, to communicate directly with us. We also collect and disclose information for the insurance purposes from, to and with, third parties such as, but not necessarily limited to, health care practitioners and facilities in Canada and abroad, government and private health insurers and family members and friends of the insured, Certificate or Policy holder or claimant. We may also use and disclose information from our existing files for the insurance purposes. Our employees who require this information for the purposes of their duties will have access to this file.

Upon your request and authorization, we may also disclose this information to other persons.

From time to time, and if permitted by applicable law, we may also collect, use or disclose personal information in order to offer additional or upgraded products and services (the "optional purposes").

When an individual applies for, purchases, or is covered by one of our insurance policies or submits a claim for insurance benefits, he or she is presumed to consent to the personal information practices described in this notice. If an individual does not wish to have their personal information used for the

optional purposes they need only notify *Allianz Global Assistance*. A person may decline to have their information collected, used or disclosed for the insurance purposes but in that instance we will likely be unable to provide insurance and related services.

Personal information is maintained in the Certificate or Policy holder's, insured's or claimant's file that we establish and maintain in the offices of *Allianz Global Assistance*. In some instances we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions. For information about how to obtain access to written information about our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at privacy@allianz-assistance.ca.

We will retain the personal information we collect for a specified period of time and in a storage method appropriate with legal and our internal corporate requirements. Personal information will be securely destroyed following the expiration of the appropriate retention period.

Individuals have a right to request to access or correct personal information we have on file by contacting the Privacy Officer at privacy@allianz-assistance.ca or by writing to:

Privacy Officer
Allianz Global Assistance
4273 King Street East
Kitchener, ON
N2P 2E9

For a complete copy of our Privacy Policy please visit www.allianz-assistance.ca.

Questions?

If *you* have any questions or concerns about *our* products, services, *your* Policy, or claim please feel free to contact *Allianz Global Assistance* anytime:

Toll Free: 1-866-520-8823
Collect: 1-519-742-9013
Email: questions@allianz-assistance.ca