

ENDORSEMENT 2017-1

FORMING PART OF THE TRAVEL INSURANCE CONTRACT ISSUED TO THE POLICYHOLDER.

It is hereby agreed and stipulated that for all contracts issued as of September 27, 2017, the Visitors to Canada travel insurance policy is modified as follows.

Intended for **all persons** covered by this contract.

Amendment 1

The following definition is added to the **Definitions** section of your contract:

Country of permanent residence: means the country in which the covered person permanently resided right before entering Canada.

Amendment 2

The **Side-Trips Outside of Canada** clause is added to the **Conditions** of the contract:

Side-Trips Outside of Canada

The insurance coverage remains valid when the covered person takes a side-trip outside of Canada under the following conditions:

- Trips outside of Canada must not exceed **30 days** at a time.
- Each side-trip must begin and end in Canada.
- The covered person is not travelling to his/her country of permanent residence.
- The duration of all side-trips combined does not exceed 49% of the period of coverage of the contract.

WARNING

When a side-trip exceeds 30 days, only the first 30 days of the trip will be covered. **Starting on the 31st day, the insurance coverage will be suspended with no premium refund for the remainder of the side-trip.** The coverage will resume when the covered person returns to Canada. We will not reimburse any claim arising from an illness, accident, injury or symptoms that occurred while the insurance coverage was suspended.

Should the **total duration of the side-trips exceed 49%** of the period of coverage, **the contract will be considered null and void in its entirety.**

Amendment 3

The **Validity of the contract** clause is modified as follows:

Validity of the contract

The insurance will be valid only when purchased and paid for in full before the effective date of the contract. Also, the duration of all side-trips outside Canada combined must be less than 50% of the period of coverage of the contract.

Amendment 4

The text **What is covered** of the **Emergency Medical Care** benefit is modified as follows:

What is covered

Benefits will be paid for reasonable and customary expenses incurred following an emergency resulting from an accident or sudden illness which

occurs on a trip during the period of coverage. Eligible treatments are limited to what is declared **urgent and necessary** for the stabilization of the medical condition.

The benefits provided by this coverage are granted once the deductible has been paid. The deductible is that part of the eligible expenses under this policy that must be paid by the covered person before the Insurer pays a claim. The deductible applies after any benefits covered under governmental programs offered in Canada or in the covered person's country of permanent residence have been paid. The deductible amount is indicated on the insurance certificate and applies per trip per covered person.

The insurance applies to trips taken in Canada and to side-trips taken outside of Canada, as long as all side-trips meet the conditions stipulated under the **Conditions – Side-Trips Outside of Canada** clause of your contract.

Amendment 5

Exclusions 14 and 23 of the **Other exclusions** of the contract have been modified as follows:

14. Care or treatments received in Canada or in another country while on a side-trip when such care or treatments could have been obtained in the covered person's country of residence without endangering the life or health of the covered person (with the exception of expenses for immediately necessary treatment following an emergency resulting from an accident or sudden illness). Under this exclusion, the fact that the treatment available in the country of residence of the covered person could be of lesser quality than treatment available in Canada or in another country does not in itself constitute a danger to the covered person's life or health.

Without restricting the generality of this exclusion, no benefits are available under this plan for residents of other countries travelling primarily or incidentally to seek medical advice or treatment, even if such a trip is recommended by a physician.

23. Services or treatments received within your country of permanent residence during the period of coverage.

Amendment 6

The following exclusion is withdrawn from the **Other exclusions** of the contract:

22. Treatments received outside the borders of Canada and the United States.

Amendment 7

The following exclusion is added to the **Other exclusions** of your contract:

25. Fees incurred following an illness, accident, injury or symptoms that occurred during a side-trip while your insurance coverage was suspended.

All other policy provisions remain unchanged.



Louis Gosselin
President and Chief Executive Officer