



Visitors to Canada

TuGo® Travel Insurance



TRAVEL POLICY



Platinum member



INTRODUCTION

Thank you for choosing TuGo. Be sure to bring this policy wording, your wallet card and your Policy declaration with you when you travel. These materials contain important contact information, if you need emergency assistance or want to extend your coverage while you're away.

Before you go, take note of these exclusive services:



MyFlyt™ service

When your flight is delayed for 2 or more hours, MyFlyt gives instant access to an airport lounge pass or a cash payout, by text or email. Set up your account now at myflyt.ca. At least 1 hour before your flight is scheduled to leave, confirm policyholder contact details, travel insurance policy number, preferred payment type and the names of all the travellers from your policy flying with you.



MyTuGo

Login to my.tugo.com to manage your policy, find assistance using our Clinic Finder, open a claim online, download forms, as well as check your claim's status.



TuGo® Wallet app

Don't want to carry your paper wallet card, while away? Download the "TuGo Wallet" app to your phone or tablet, available from the [App Store](#) or [Google Play](#).

Printing instructions:

To reduce the number of pages, configure your print setup to landscape orientation and select 2-sided printing with 2 pages per sheet or "booklet printing". If you only need to print certain pages, you can choose to just print the current page in view, or a range of pages (ie. 1-4, 1-10, etc.).

Safe Travels!



ABOUT US

North American Air Travel Insurance Agents Ltd. doing business as TuGo® is a licensed insurance agency in all Canadian provinces and territories.

TuGo is a third-party administrator of travel insurance products and services. We develop and administer a variety of travel insurance plans for Canadian business and leisure travellers, visitors to Canada and international students.

OneWorld Assist Inc. doing business as **Claims at TuGo** is our claims and assistance provider and performs all assistance services and administers claims on our behalf under this policy. **Claims at TuGo** provides ISO 9001:2015 certified service.

At TuGo, our mission is to help travellers have better experiences. TuGo specializes in products and services that enhance and enable travel. Founded in 1964, TuGo understands its customers' needs and is driven to provide top-rated service how, when and where its customers want it.

Our address is 11th Floor – 6081 No.3 Road Richmond, BC V6Y 2B2 Canada



TuGo is a proud member of The Travel Health Insurance Association (THIA). Travel insurance is designed to give all travellers the ability to protect themselves against unexpected medical costs and other expenses associated with the cancellation, interruption or delay of travel arrangements. The Travel Health Insurance Association (THIA) has developed a Travel Insurance Bill of Rights and Responsibilities to ensure travellers know what to expect from their travel insurance policies along with responsibilities they have when purchasing travel insurance. The Travel Insurance Bill of Rights and Responsibilities builds upon the following golden rules of travel insurance:

- Know your health
- Know your policy
- Know your trip
- Know your rights

For more information, visit thiaonline.com/Travel_Insurance_Bill_of_Rights_and_Responsibilities.html

IMPORTANT NOTICE – READ CAREFULLY BEFORE YOU TRAVEL

You have purchased a travel insurance policy – what's next? We want you to understand (and it is in your best interests to know) what your policy includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your policy before you travel. Italicized terms are defined in your policy.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e. accidents and **emergencies** and typically not **follow-up** or recurrent care).
- To qualify for this insurance, **you** must meet all of the eligibility requirements.
- This insurance contains limitations and/or exclusions (i.e. **pre-existing medical conditions** that are not **stable**, pregnancy, excessive use of alcohol, high risk activities).
- This insurance may not cover claims related to **pre-existing medical conditions**, whether disclosed or not at time of policy purchase. It is **your** responsibility to review the **pre-existing medical condition** exclusions and stability requirements, understand how they apply **to you** and how they relate to **your** departure date, date of purchase and/or effective date.
- In the event of a claim, **your** prior medical history may be reviewed.
- If **you** have been asked to complete a Medical Questionnaire and any of **your** answers are not accurate or complete, an extra deductible may apply.
- If **your** health changes after **you** have purchased **your** insurance, **you** are not required to call to update **your** Medical Questionnaire (if applicable) or modify **your** application. However, **your** health change may affect **your** coverage for **pre-existing medical conditions** and **you** may choose to contact us to review **pre-existing medical condition** coverage and discuss whether other coverage options are available.

IT IS **YOUR** RESPONSIBILITY TO UNDERSTAND **YOUR** COVERAGE. IF **YOU** HAVE QUESTIONS, CONTACT **US** or visit tugo.com.

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

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.

All words in italics have a specific meaning with a corresponding definition. Refer to the Definitions section on page 36 for details.

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CONTACT INFORMATION

Contact *us* anytime by phone or online at tugo.com/claims

Keep these numbers handy when *you* travel.

Claims/Hospitalization

In the event of hospitalization, call *us* immediately:

From Canada & USA

1-800-663-0399

From Mexico

001-800-514-9976 or
800-681-8070

**Outside N. America &
Mexico (global toll-free)**

*800-663-00399

Worldwide (collect)

**604-278-4108

If *you* can't reach *us* using the numbers listed or by making a collect call, call *us* direct at **1-604-278-4108** and *we* will reimburse the charges incurred for making this call.

Notice To Insured, Physicians & Hospitals

In the event of a medical *emergency* due to a *medical condition* which may require or result in *hospitalization*, contact *us* as soon as possible.

Customer Service and Policy Extensions During Business Hours

To extend *your* period of coverage while travelling or to speak with Customer Service, simply call *us*:

From Canada & USA

1-855-929-8846

From Mexico

001-800-514-9976 or
800-681-8070

**Outside N. America &
Mexico (global toll-free)**

*800-663-00399

Worldwide (collect)

**604-276-9900

Written Correspondence

For all correspondence other than claims:

TuGo

11th Floor - 6081 No. 3 Road
Richmond, BC
V6Y 2B2
Canada

International Access Codes

This list of access codes is not comprehensive. Codes are subject to change without notice and may not be available from certain phone providers.

Argentina	00	Japan	010
Australia	0011	Korea (South)	001 or 002 or 008
Austria	00	Luxembourg	00
Belarus	810	Macau	00
Belgium	00	Malaysia	00
Bulgaria	00	Netherlands	00
Canada	011	New Zealand (Aotearoa)	00
China	00	Norway	00
Colombia	005 or 00	Philippines	00
Costa Rica	00	Poland	00
Cyprus	00	Portugal	00
Czech Republic	00	Singapore	001
Denmark	00	Slovenia	00
Estonia	00	South Africa	09 or 00
Finland	00 or 990	Spain	00
France	00	Sweden	00
Germany	00	Switzerland	00
Hong Kong	001	Taiwan	002 or 00 or 005 or 006 or 007 or 009
Hungary	00	Thailand	001
Iceland	00	United Kingdom	00
Ireland	00	Uruguay	00
Israel	00 or 014		
Italy	00		

* To use the global toll-free service when **you** are travelling outside North America and Mexico, **you** must first dial the international access code shown on page 2 to reach Canada, then enter **our** 11-digit toll-free number. For example, if **you** are in Australia, dial 0011 + 800-663-00399.

** If **you** are unable to use the global toll-free service and international access codes shown on page 2, call **us** collect. To call **us** collect, contact the local operator and let them know that **you** wish to make a collect call to Canada at the following numbers:

- For policy extensions and customer service, call **us** at 604-276-9900
- For claims and *hospitalizations*, call 604-278-4108

10-DAY FULL REFUND PROVISION

You have 10 days starting from the *application date* of the Policy to review this Policy to ensure it meets *your* Insurance needs. A full refund is available provided no travel has taken place and the Policy has not expired.

If an Emergency Medical Insurance Policy is purchased after arrival in Canada, this provision does not apply.

To cancel *your* Policy, *you* must contact *your* agent or *us* during business hours. The request must be received no later than 10 days starting from the *application date* of the Policy.

Other refunds may be available, please refer to the Refunds section of the plan *you* have purchased.

INSURING AGREEMENT

You will become insured once *you* have:

- a Completed the online application, including any applicable Medical Questionnaire, provided by *us* or *your* agent, and
- b Paid the premium in full for the selected coverages; and,
- c Received a policy number and Policy declaration.

This policy wording along with *your* Policy declaration become *your* insurance contract.

We will provide Insurance for the coverages *you* have selected and paid for according to the terms and conditions as detailed in this policy wording. Refer to each applicable plan or optional coverage for details on the coverages *you* have purchased insurance for.

All the limits of Insurance under each benefit are *aggregate limits per insured*, per trip, unless otherwise stated.

FAMILY & FRIENDS

A Family & Friends plan is available with the Emergency Medical Insurance plan.

- Coverage is available for up to two individuals 59 years and under and up to six *dependent children*. The individual(s) named in the Family & Friends plan do not have to be the parent(s) or guardian(s) of the *dependent children*.
- *Dependent children* can be on a Family & Friends plan without an adult.
- If *you* pay the premium for the Family & Friends plan, all *insureds* must be named in the Policy declaration and will be covered under one Policy.
- All *insureds* on the Family & Friends plan will remain listed on the Policy until the expiry date of the Policy.
- *Insureds* on the Family & Friends plan do not need to be travelling together.

PLANS

Emergency Medical Insurance

Eligibility

At the time of application, *you* are eligible for coverage if:

- 1 *You* know of no reason for which *you* may seek medical attention.
- 2 *You* are:
 - a A foreign worker, international student studying in Canada or a visitor to Canada with valid legal status in Canada; or,
 - b An immigrant awaiting provincial or territorial government health care coverage; or,
 - c A Canadian returning to Canada from an extended leave who is eligible for but not yet covered by a provincial or territorial government health care plan.
- 3 *You* are not travelling against a *physician* or other registered medical practitioner's advice.
- 4 *You* have not been diagnosed with a *terminal condition*.
- 5 *You* are not receiving palliative care or palliative care has not been recommended.
- 6 *You* do not have Chronic Obstructive Pulmonary Disease (COPD), including emphysema, requiring home oxygen.
- 7 *You* do not have pancreatic cancer, liver cancer or any type of cancer that has metastasized or that required a bone marrow transplant.
- 8 *You* do not have kidney disease requiring dialysis.
- 9 *You* have not had or are not waiting for an organ transplant.
- 10 *You* have not been diagnosed with congestive heart failure also known as pulmonary edema.

Period of Coverage

Coverage commences on the effective date of the Policy as indicated on *your* Policy declaration, which must be on or after the *application date* of the Policy. The effective date can be either:

- a The date *you* leave *your* country of permanent residence for direct travel to Canada (direct travel includes stopovers and layovers), provided travel to Canada does not exceed 48 hours; or,
- b The date *you* arrive in Canada; or,
- c Any date after *you* arrive in Canada.

Coverage is also subject to the *waiting period* requirements.

Coverage terminates on the earliest of:

- 1 11:59 PM on the expiry date of the Policy; or,
- 2 On the date and time *you* return permanently to *your* country of permanent residence; or,
- 3 On the date and time *you* become insured under a provincial or territorial government health care plan; or,

- 4 On the date and time *you* are no longer a visitor to Canada, international student studying in Canada or foreign worker, with valid legal status in Canada.

This Period of Coverage is also applicable to the 24-hour Accident Insurance Additional Benefit as stated in this section.

Travel outside Canada: Travel worldwide during the period of coverage is valid as long as the majority of the period of coverage is spent in Canada and *you* have travelled to Canada first before taking additional trips outside of Canada. Visits to *your* country of permanent residence are permitted; *your* Policy will not terminate, however, expenses will not be covered while in *your* country of permanent residence.

Benefits

Maximum limit—Up to the sum insured as indicated on the Policy declaration

Whenever a benefit limit is not specified, the benefit is limited to the sum insured that is indicated on the Policy declaration and for which the appropriate premium has been paid.

We will pay *reasonable and customary charges* for medical and related expenses up to the coverage limits for an *acute*, sudden and unexpected *emergency medical condition*. The charges must result from an *emergency* that first occurs after coverage commences (including after any applicable *waiting period*) and while *you* are travelling outside *your* country of permanent residence.

Eligible medical and related expenses are described below.

Emergency Medical Treatment

• Hospital Services

- *Hospitalization* services (limited to a semi-private room). Any coverage related to *hospitalization* terminates upon release from the *hospital* other than what is specified under the Follow-up Visits Benefit.
- Out-patient *treatment* provided by a *hospital*.

• Physician

The services of a *physician*.

• Ambulance Services

The services of a licensed ground, air or sea ambulance and paramedics to the nearest *hospital*. Fire rescue expenses are also covered if a fire rescue team is dispatched in response to *your* medical *emergency*. If an ambulance is medically required but is unavailable, we will reimburse *you* for taxi expenses, but the taxi receipt is required.

• X-ray Examinations

X-ray examinations and diagnostic laboratory procedures when performed at the time of the initial *emergency*.

• Prescription Drugs

Up to a maximum supply of 30 days for prescription drugs. All prescriptions must be issued by a *physician* and purchased in the 30 days from the initial date of the *emergency* visit or the follow-up visits. While *you* are *hospitalized*, we will pay the total cost of all prescription drugs, in addition to a 30-day maximum supply of related prescription drugs purchased in the 30 days from the release from *hospital*.

Over the counter medicine, vitamins, minerals and dietary supplements are not covered. Original pharmacy prescription receipts indicating the medication name, quantity, dosage, prescribing *physician* and cost are required.

- **Essential Medical Appliances**

The cost to rent or purchase essential medical appliances, including but not limited to, wheelchairs, crutches and canes. When appliances are purchased, the reimbursement will not exceed the total cost that would have been incurred if the appliance had been rented.

- **Private Duty Nursing**

Private duty nursing services, performed by a registered nurse (R.N.) other than a *family member*, when ordered in writing by the attending *physician*.

Follow-up Visits

Up to five *follow-up* visits within the 14 days after the initial *emergency treatment*, provided the *follow-up* visits are required as a direct result of the initial *emergency*.

Fracture Treatment

Following the initial *emergency treatment* and any covered *follow-up* visits, we will pay up to a maximum of \$1,000 for the following *treatments* related to fractures:

- X-ray examinations; and,
- Re-examination *physician* visits; and,
- Casting and re-casting, if *medically necessary*; and,
- Cast removal

Eligible expenses must be incurred during the same trip and before *your* return to *your* country of permanent residence.

This benefit is only available in lieu of the Airfare to Return Home for Treatment Benefit.

Hospital Allowance

Up to \$100 per day to cover incidental *hospital* charges, which are billed by the *hospital*, such as TV rental and telephone charges.

Maternity

Up to a maximum of \$6,000 for pre-natal care, delivery and/or complications thereof arising within the nine weeks before the expected date of delivery, provided the pregnancy commenced after the effective date of the Policy.

This benefit does not provide coverage for medical expenses incurred by the newborn child. Newborns can be added to the Policy from 15 days of age provided the appropriate additional premium has been paid.

Other Professional Medical Services

Up to a maximum of \$600 for any one incident at any time during the trip, per practitioner for the services of the following registered practitioners as a result of an *emergency*:

- Physiotherapist
- Podiatrist
- Chiropractor
- Optometrist
- Chiroprapist
- Acupuncturist
- Osteopath

Dental Services

The services of a dentist or dental surgeon for *emergency* dental *treatment*, including the cost of prescription drugs and x-rays, as follows:

- a Up to a maximum of \$6,000 for dental expenses *you* incur while on *your* trip, for an accidental blow to the face requiring the repair or replacement of sound natural teeth or permanently attached artificial teeth, including crowns, bridges and dental implants. *Treatment* must be completed within the 90 days after the *treatment* began and before *your* return to *your* country of permanent residence.
This benefit does not cover dental *treatment* for veneers or dentures.
- b Up to a maximum limit of \$600 for dental expenses *you* incur while on *your* trip for any dental *emergencies* other than pain caused by an accidental blow to the face. *Treatment* must be completed within the 90 days after the *treatment* began and before *your* return to *your* country of permanent residence.

Emergency Air Transportation

This benefit is payable only when pre-approved and arranged by us

At the time of *hospitalization*, medical air evacuation for return to *your* country of permanent residence or medical air evacuation between medical facilities when the first facility is not equipped to provide the required *treatment*.

Airfare to Return Home for Treatment

This benefit is payable only when pre-approved by us

The cost of a one-way economy airfare on a commercial flight via the most direct route to return to *your* country of permanent residence for immediate *treatment* as a result of an *emergency*. The *treatment* must be sought in the 10 days from arrival to *your* country of permanent residence and the attending *physician* providing *treatment* outside *your* country of permanent residence must indicate in writing that the *treatment* is required.

The cost of an airline seat upgrade is included if the attending *physician* providing *treatment* outside *your* country of permanent residence indicates in writing that it is also medically required.

For fracture claims, this benefit is only available in lieu of the Fracture Treatment Benefit.

Medical Attendant

This benefit is payable only when pre-approved by us

If *you* are returned under the Emergency Air Transportation Benefit or the Airfare to Return Home for Treatment Benefit, *we* will pay:

- a The cost of a round trip economy airfare on a commercial flight via the most direct route for a qualified medical attendant (or *travelling companion* in lieu) to accompany *you* if the attending *physician* providing *treatment* outside *your* country of permanent residence indicates in writing that it is medically required; and,
- b The cost of an airline seat upgrade for the medical attendant (or *travelling companion* in lieu) if the attending *physician* providing *treatment* outside *your* country of permanent residence indicates in writing that it is medically required.

Return of Travelling Companion

This benefit is payable only when pre-approved by us

If *you* are returned under the Emergency Air Transportation Benefit, the Airfare to Return Home for Treatment Benefit or the Repatriation Benefit, *we* will reimburse a one-way economy airfare for one *travelling companion* to return back to the original departure point.

Return of Dependent Children

This benefit is payable only when pre-approved by us

If *you* are returned to *your* country of permanent residence under the Emergency Air Transportation Benefit, the Airfare to Return Home for Treatment Benefit or the Repatriation Benefit, *we* will pay for:

- a A one-way economy airfare for *dependent children* travelling with *you* to return back to the original departure point; and,
- b The cost of a chaperone when necessary.

Repatriation

In the event of *your* death during a trip covered under the Policy benefits, *we* will pay for:

- a The preparation and return of *your* body, including the cost of a standard shipping container and one death certificate (excluding the cost of funeral and related expenses or a burial coffin), to *your* country of permanent residence; or,
- b Up to a maximum of \$6,000 for burial at the place of death (excluding the cost of funeral and related expenses or a burial coffin) including one death certificate, in the event *your* body is not returned to *your* country of permanent residence; or,
- c Up to a maximum of \$6,000 for cremation at the place of death (excluding the cost of funeral and related expenses or an urn) including one death certificate and the standard shipping cost to return *your* ashes to *your* country of permanent residence; and
- d Transportation costs of one *family member* to go to the place of *your* death to identify *your* body when it is necessary to be identified before the release of *your* body and up to a limit of \$400 per day to a maximum of \$2,000 for meals and commercial accommodation.

The *family member* identifying *your* body will also be covered for the period of time required to identify *your* body. Coverage for the *family member* is limited to the Emergency Medical Insurance plan.

Family Transportation

This benefit is payable only when pre-approved by us

If an attending *physician* considers it necessary, *we* will pay one round trip economy airfare or ground transportation costs for one *family member* to be with *you* while *you* are *hospitalized* if *you* are travelling alone, or for one additional *family member* other than *your travelling companion* if *you* are not travelling alone, and \$400 per day to a maximum of \$2,000 for reasonable and necessary commercial accommodation, meals, telephone calls, internet charges, taxi or bus fare.

Out-of-Pocket Expenses

Up to \$500 per day to a maximum of \$5,000 for *your* commercial accommodation, meals, telephone calls, internet charges, taxi fare, parking charges, bus fare and rental car, if:

- a *Your travelling companion* is transferred to a different *hospital* in another city for *emergency treatment*; or,
- b *Your travelling companion* is *hospitalized* on or after the date *you* are scheduled to return to *your* country of permanent residence.

If *you* are claiming under part b), there is no coverage for any out-of-pocket expenses *you* incur before the date *you* are scheduled to return to *your* country of permanent residence.

Child Care

Up to \$500 per day to a maximum of \$5,000 for child care costs for *insured* children 18 years and under who are travelling with *you* (excluding child care provided by a *family member*) when:

- a You are *hospitalized*; or,
- b You are transferred to a different *hospital* in another city for *emergency treatment*.

Return of Vehicle

This benefit is payable only when pre-approved by us

If the attending *physician* determines that as a result of an *emergency*, *you* are incapable of continuing *your* trip by means of the *vehicle* used to depart from *your* country of permanent residence and the *vehicle* you intended to use to return to *your* country of permanent residence and *your travelling companion* is unable to do so for *you*, *we* will pay up to \$2,500 for either:

- a The charges incurred for a commercial agency to return a *vehicle* that *you* own or rent to either *your* country of permanent residence or the nearest appropriate *vehicle* rental agency; or,
- b A one-way economy airfare to the destination where the *vehicle* is located; and gas, meals and accommodation for a *family member* or friend to return a *vehicle* that *you* own or rent to *your* country of permanent residence.

If the *vehicle* *you* used to depart from *your* country of permanent residence was towing an object (such as a trailer or boat) and *you* had intended to use the same *vehicle* to tow the object back to *your* country of permanent residence, the cost to return the towed object is also included in this benefit. If the towed object must be returned separately, it is not covered.

Additional Benefit

24-Hour Accident Insurance:

Maximum limit—\$25,000

Refer to section Accidental Death and Dismemberment Insurance for details.

If *you* have also purchased the Optional Accidental Death and Dismemberment coverage, coverage under this benefit applies in addition to the benefit limits specified under that optional coverage.

Pre-existing medical condition stability exclusion

The Emergency Medical Insurance plan is also subject to the Emergency Medical Insurance Exclusions and to the General Exclusions shown on page 30.

The stability requirements for *pre-existing medical conditions* are outlined below:

We will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of the following:

AGE on the <i>application date</i> of the Policy	STABILITY PERIOD
59 years and under	Any <i>medical condition</i> which is not <i>stable</i> on or within the 120 days before the effective date of the Policy.
60 to 69 years	Any <i>medical condition</i> which is not <i>stable</i> on or within the 180 days before the effective date of the Policy.
70 years and over	Any <i>medical condition</i> which is not <i>stable</i> on or within the 365 days before the effective date of the Policy.

Medical conditions that do not meet the stability requirements set out above are not covered.

Refer to the following definitions: *alteration*, *medical condition*, *pre-existing medical condition*, *treatment* and *stable*.

Exclusions

In addition to the General Exclusions shown on page 30, **we** will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 Any complications that develop after departure, related to a *pre-existing medical condition* that was not *stable* on or before the effective date of the Policy. For stability requirements, refer to the Pre-existing Medical Condition Stability Exclusion.
- 2 Any claim incurred after a *physician* advised *you* not to travel.
- 3 Any claim incurred after any other registered medical practitioner advised *you* not to travel.
- 4 A trip that is undertaken after the diagnosis of a *terminal condition*.
- 5 A trip that is undertaken while *you* are receiving palliative care or after palliative care has been recommended.
- 6 *Medical conditions* or any related *medical conditions* for which, before the effective date of the Policy, *diagnostic tests* took place, were scheduled to take place or were recommended and for which results had not yet been received on or before the effective date of the Policy. This includes *diagnostic tests* that were scheduled or were recommended on or before the effective date of the Policy, but had not yet taken place on or before the effective date of the Policy.

This exclusion does not apply to:

- a Tests to monitor an existing *medical condition* if there have been no new or more frequent symptoms, whether or not results have been received; or,
- b Screening tests intended to prevent illness or to detect *medical conditions* before symptoms are noticed, whether or not results have been received.
- 7 *Medical conditions* or any related *medical conditions* for which, on or before the effective date of the Policy, tests to follow up on the effectiveness or response to a procedure, surgery or *hospitalization* are scheduled to take place or recommended. This includes tests that were scheduled or recommended on or before the effective date of the Policy, but had not yet taken place on or before the effective date of the Policy.
- 8 *Medical conditions* or any related *medical conditions* for which before the effective date of the Policy, medical procedures, surgeries and/or referrals to a specialist were scheduled to take place or were recommended but had not yet taken place at the time of the effective date of the Policy.
- 9 *Emotional or mental illness or disorders*, unless they result in hospitalization.
- 10 Acute psychosis if drug or alcohol induced.
- 11 Any cancer (other than basal cell or squamous cell skin cancer and/or cancer that is in *remission*) for which *you* received or were recommended to receive *active cancer treatment* on or within the 90 days before the effective date of the Policy.
This includes *active cancer treatment* that *you* were recommended to receive but chose to decline.
- 12 Tests and investigation except when performed at the time of initial *emergency medical condition*.
- 13 Any expenses incurred as a result of a disease or illness that originated or was symptomatic during the *waiting period*.

- 14 The continued **treatment**, recurrence or complication of a **medical condition** or related condition, following **emergency treatment** during **your** trip, if **we** determine that **your emergency** has ended, unless otherwise specified in a benefit.
- 15 a Any **medical condition**, including symptoms of withdrawal, arising from, or in any way related to, **your** chronic use of alcohol, drugs or other intoxicants whether prior to or during **your** trip.
- b Any **medical condition** arising during **your** trip from, or in any way related to, the misuse or abuse of drugs or other intoxicants, or to the use or abuse of alcohol when **you** have reached a blood alcohol level of 80 milligrams of alcohol per 100 millilitres of blood or when records indicate **you** were intoxicated and no blood alcohol level is specified.
- 16 Expenses incurred for emergency air transportation and any expenses incurred after emergency air transportation, when the emergency air transportation was not arranged by **us**.
- 17 Any **medical condition** or related expenses if **we** determine that **you** should transfer to another facility or could return to **your** country of permanent residence for **treatment**, and **you** choose not to, benefits will not be paid for further **treatment** related to the **medical condition**.
- 18 An official travel advisory issued by a Canadian government stating to avoid optional, discretionary and/or non-essential travel into Canada, before the date **you** arrive in Canada.

If an official travel advisory is issued for a province/territory, region or city within Canada after **you** have already arrived to that province/territory, region or city, **your** coverage for an **emergency** or a **medical condition** related to the travel advisory in Canada will be limited to a period of 30 days from the date the travel advisory was issued. **We** may extend this coverage beyond 30 days if authorized at **our** discretion.

To view the travel advisories, visit the Government of Canada Travel site.

This exclusion does not apply to claims for an **emergency** or a **medical condition** unrelated to the travel advisory.

This exclusion does not apply to claims incurred for COVID-19 (coronavirus), unless there is an official travel advisory issued by a Canadian government stating to avoid all travel into Canada.

If **you** are a foreign worker, international student studying in Canada, an immigrant awaiting provincial or territorial government health care coverage or a Canadian returning to Canada, coverage for an **emergency** or a **medical condition** related to the travel advisory, will remain in place until **your** policy expires.

For Travel Outside of Canada

An official travel advisory issued by a Canadian government stating to "avoid all travel" or "avoid non-essential travel" regarding the country, region or city of **your** destination, before the date **you** travel to that destination (including any stopovers, layovers or any other destinations **you** are transiting through).

To view the travel advisories, visit the Government of Canada Travel site.

If an official travel advisory is issued while **you** are travelling outside of Canada for the country, region or city of **your** destination after **you** have already arrived to that country, region or city, **your** coverage for an **emergency** or a **medical condition** related to the

travel advisory in that specific destination will be limited to a period of 30 days from the date the travel advisory was issued. *We* may extend this coverage beyond 30 days if authorized at *our* discretion.

This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

This exclusion does not apply to claims incurred for COVID-19 (coronavirus), unless there is an official travel advisory issued by a Canadian government stating to “avoid all travel”.

- 19 A *medical condition* for which symptoms arose or worsened or for which *treatment* by a *physician* or other registered medical practitioner was received during a temporary visit to *your* country of permanent residence during the period of coverage or any *medical condition* wholly or partly, directly or indirectly, related thereto. This exclusion does not apply if the *treatment* was for either:

- a The unchanged use of *prescribed* drugs or medication for a *stable medical condition*, symptom or problem; or,
- b A check-up where the *physician* or other registered medical practitioner observes no change in a previously noted *medical condition*, symptom or problem.

- 20 *Treatment* by a *physician* or other registered medical practitioner and expenses incurred while in *your* country of permanent residence or the country *you* were travelling or residing in before arriving in Canada.

This exclusion does not apply to a returning Canadian.

- 21 Loss, theft, breakage of prescription glasses, contact lenses, prosthetic devices, hearing aids and dentures.

- 22 *Your* participating, training or practicing for the following sports or activities unless *you* have paid the applicable surcharge(s) for the Sports & Activities Coverage as shown on *your* Policy declaration:

- *Backcountry* skiing/snowboarding
- Base jumping
- Boxing
- *Downhill freestyle skiing/snowboarding in organized competitions*
- *Downhill mountain biking*
- Hang gliding/paragliding
- *High risk snowmobiling*
- *Ice climbing*
- *Mixed martial arts*
- *Motorized speed contests*
- *Mountaineering*
- Parachuting/skydiving/tandem skydiving
- *Rock climbing*
- Scuba diving or free diving over 40 metres
- *White water sports – Class VI*
- Wingsuit flying

- 23 *Your* participating, training or practicing as part of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event for the following sports or activities, if *you* are 21 years of age and over, unless *you* have paid the applicable surcharge(s) for the Sports & Activities Coverage as shown on *your* Policy declaration:

- Football (American and Canadian)
- Ice hockey
- Rugby

Deductible

We will pay eligible expenses for losses incurred in excess of the amount of the *deductible* as shown on the Policy declaration, per *insured* per incident claimed.

This *deductible* applies to the portion of eligible expenses remaining after payment by other insurance policies, plans or contracts, including private or automobile insurance. This deductible applies to all Emergency Medical Insurance benefits except for the coverage specified under the Additional Benefit for 24-Hour Accident Insurance.

Applicable to Insureds 60 Years and Over

If *you* qualify for the coverage selected but *you* or a representative purchasing insurance on *your* behalf have failed to answer truthfully and accurately any question asked in the Medical Questionnaire, any incident claimed will be subject to an extra *deductible* of \$15,000 CAD in addition to any other applicable *deductible* amount, and no future coverage will be provided under this Policy unless *you* pay the additional premium reflecting true and accurate answers to those questions.

Automatic Extensions to Coverage

At the time the period of coverage ends *your* coverage will be automatically extended at no additional premium:

Hospitalization

If *you*, *your* family travelling with *you* or *your travelling companion* are *hospitalized*. The automatic extension will be provided to *you* for the remaining period of the *hospitalization*, plus up to seven days after *hospital* release to recover and/or travel home.

Medically Unfit to Travel

If *you*, *your* family travelling with *you* or *your travelling companion* are unable to travel on the scheduled *return date* due to a *medical condition* that does not require *hospitalization*. The automatic extension will be provided to *you* for up to seven days to recover and/or travel home. In the event of a claim, written documentation must be provided to *us* by the attending *physician* to substantiate the inability to travel home as originally scheduled.

Delay of Common Carrier

If *your common carrier* is delayed due to circumstances beyond *your* control, preventing *you* from returning to *your* country of permanent residence. The automatic extension will be provided to *you* for up to seven days. In the event of a claim, written documentation must be provided to *us* to substantiate the *common carrier* delay.

Refunds

Refunds for Super Visa Policies or any refunds after the effective date of the Policy must be requested in writing. Refunds are not available if a claim has been or will be submitted.

- 1 When no travel has taken place and the request for refund is received BEFORE the effective date of the Policy, a full refund is available.
- 2 When no travel has taken place and the request for refund is received AFTER the effective date of the Policy:
 - a A full refund is available in the 10 days from the *application date* of the Policy; or,
 - b A refund less an administration fee is available when the request for refund is received more than 10 days after the *application date* of the Policy but within the 90 days after the expiry date of the Policy.
- 3 When travel has taken place, a partial refund less an administration fee is available. Refunds are calculated as follows:
 - a From the date the cancellation request is submitted to *us*, whether or not *you* have returned to *your* country of permanent residence or *you* became eligible and/or covered under a provincial or territorial government health care plan during the period of coverage; or,
 - b From the date *you* return to *your* country of permanent residence if a satisfactory proof of return is sent to *us* and the request is received by *us* within the 90 days after the expiry date of the Policy; or,
 - c From the date *you* become eligible and/or covered under a provincial or territorial government health care plan during the period of coverage if a satisfactory proof of the provincial or territorial government health care coverage is sent to *us* and the request is received by *us* within the 90 days after the date *you* became eligible.
- 4 Applicable to 365-day Policies with a sum insured of \$100,000 or more (Super Visa Policies):
 - a A refund is available, subject to a \$250 cancellation fee, provided no travel has taken place. For cancellation after the effective date of the Policy, the request must be received within the 90 days after the expiry date of the Policy; or,
 - b If a Super Visa application was denied, a full refund is available before the effective date of the Policy, or a refund less an administration fee is available after the effective date of the Policy, provided the request is received within the 90 days after the expiry date of the Policy. Supporting documentation must be sent to *us*.

Note: If *your* Super Visa application is delayed, please contact *your* agent before the effective date of the Policy to change the coverage dates of *your* Policy.

Trip Cancellation & Trip Interruption Insurance Or Trip Interruption Insurance Only

- Trip cancellation means an event occurring before *your departure date*, causing *you* to cancel *your trip* or a portion of *your trip*.
- Trip interruption means an event occurring on or after *your departure date* causing *you* to disrupt *your trip* as originally scheduled or interrupt *your trip* and return earlier or later than *your return date*.

Eligibility

At the time of application, *you* are eligible for coverage if:

You are a visitor to Canada purchasing Insurance as follows:

- a Before arriving in Canada, provided part of or all of *your trip* is in Canada; or,
- b After arriving in Canada, for subsequent travel anywhere in the world provided that travel originates in Canada.

Applicable to Trip Interruption Insurance Only

To be eligible for coverage this Insurance must be purchased before leaving for *your trip*.

Period of Coverage

Trip Cancellation

Coverage commences on the *application date* of the Policy and terminates on the earlier of:

- 1 The date of the cause of cancellation before *your departure date*; or,
- 2 At 11:59 PM on the day before *your departure date*.

Trip Interruption and Trip Interruption Only

Coverage commences on the *departure date* and terminates on the earlier of:

- 1 The date *you* return to *your departure point*; or,
- 2 At 11:59 PM on the expiry date of the Policy, as shown on the Policy declaration.

If *your* return is delayed due to a covered risk, coverage terminates on the date *you* return to *your departure point* or within 30 days after the original scheduled *return date*, whichever is earlier.

Covered Risks

Benefits will only be payable if the *trip* has been cancelled or interrupted as a result of one of the following covered risks. Refer to pages 20 to 21 for a description of the benefits applicable to the covered risks described below.

Health

- 1 **Medical condition**, death or quarantine of *you* or *your travelling companion*.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: 4, 5, 6, 7, 8
- 2 **Medical condition**, death or quarantine of *your family member* or *your travelling companion's family member*.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: 4, 5, 6, 7
- 3 *You* and/or *your travelling companion* have been advised by a Canadian government (including provincial/territorial government) that if *you* travel to a specific country, region or city, *you* will have to self-quarantine or self-isolate upon *your* return to the province/territory *you* are staying in in Canada.
Trip Cancellation: 1, 2
Trip Interruption: none
- 4 **Medical condition**, death of *your* or *your travelling companion's* business partner, employer or key employee, *caregiver*, or death of a friend not travelling with *you* on the *trip*.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 5 **Medical condition**, death or quarantine of *your* host at *your* destination.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7

Pregnancy and Adoption

- 6 *You* or *your travelling companion* being notified, after the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, that the actual date of a legal adoption of a child by *you* or *your travelling companion* is scheduled to take place during *your trip*.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 7 *You*, *your spouse's* or *your family member's* pregnancy, or *your travelling companion's*, *your travelling companion's spouse's* or *your travelling companion's family member's* pregnancy, being diagnosed after the date the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, if *you* or *your travelling companion's trip* is scheduled to take place in the nine weeks before or after and including the expected date of delivery.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: none
- 8 Complications of *your*, *your spouse's* or *your family member's* pregnancy, or *your travelling companion's*, *your travelling companion's spouse's* or *your travelling companion's family member's* pregnancy, occurring within the first 31 weeks of pregnancy.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: none

Employment and Education

- 9 *Your, your spouse or your travelling companion's* job transfer which results in the relocation of *your or your travelling companion's* principal residence (excluding contract or self-employment).
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 10 Involuntary loss of *your, your spouse's, your travelling companion's or your travelling companion's spouse's* permanent employment (excluding contract or self-employment) if *you, your spouse, your travelling companion or your travelling companion's spouse* had been continuously employed by the same employer for at least 365 days before the date the *trip* is booked or before the date this Insurance is purchased, whichever occurs later.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 11 The cancellation of a *business meeting* at *your* destination beyond *your or your* employer's control or beyond *your travelling companion's or your travelling companion's* employer's control. Only the *travel costs* related directly to the *business meeting* will be reimbursed.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 12 The cancellation of a conference, seminar, workshop, convention, symposium or retreat at *your or your travelling companion's* destination that is beyond *your or your travelling companion's* control.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7

Legal

- 13 *You or your travelling companion* being subpoenaed, after the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, for jury duty, as a witness, or required to appear at a court proceeding during the period of travel (excluding law enforcement officers).
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 14 *You or your travelling companion* being summoned to police, fire, paramedic or military service (active or reserve).
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 15 An official travel advisory issued by a Canadian Government stating to "avoid all travel" or "avoid non-essential travel" to any of *your* travel destinations (including any stopovers, layovers or any other destinations *you* are transiting through), provided such travel advisory was issued after the date *your trip* is booked or after the date this Insurance is purchased, whichever occurs later, and the travel advisory is still in effect on *your* scheduled *departure date* or at any time within the 7 days before *your* scheduled *departure date*.

This covered risk also applies if a Canadian government (including provincial/territorial governments) issues an advisory stating to avoid optional, discretionary and/or non-essential travel into Canada for visitors to Canada or against travel to any province/territory, region or city within Canada.

Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: none

- 16 An official travel advisory issued after *your* departure by a Canadian Government stating to "avoid all travel" or "avoid non-essential travel" to any of *your* travel destinations (including any stopovers, layovers or any other destinations *you* are transiting through), provided such travel advisory was issued for *your* scheduled travel dates and this Insurance was purchased before the travel advisory being issued.

This covered risk also applies if a Canadian government (including provincial/territorial governments) issues an advisory stating to avoid optional, discretionary and/or non-essential travel into Canada for visitors to Canada or against travel to any province/territory, region or city within Canada.

Trip Cancellation Benefits: none

Trip Interruption Benefits: 4, 5, 6, 7

- 17 The non-issuance of *your* or *your travelling companion's* travel or student visa (not including an immigration or employment visa) for reasons beyond *your* or *your travelling companion's* control, provided *you* or *your travelling companion* were eligible to make such an application, and the application was not submitted late.

Trip Cancellation Benefits: 1,2

Trip Interruption Benefits: none

Cancellations and Delays

- 18 The earlier departure, the later departure or the later arrival of *your* or *your travelling companion's common carrier* causing a missed connection.

Trip cancellation benefits: 1, 2

Trip interruption benefits: 4, 5, 6, 7

- 19 The earlier departure, the later departure or the later arrival of *your* or *your travelling companion's common carrier* by at least 4 hours when there is no connection.

Trip cancellation benefits: 1, 2

Trip interruption benefits: 4, 5, 6, 7

- 20 The cancellation of a *common carrier* for any reason other than bankruptcy, insolvency or quarantine.

Trip cancellation benefits: 1, 2

Trip interruption benefits: 4, 5, 6, 7

- 21 The cancellation of *your* or *your travelling companion's* tour by the tour operator.

Trip cancellation benefits: 3

Trip interruption benefits: 9

- 22 An accident on the way to the *departure point* involving a private *vehicle* in which *you* are a passenger or driver; or a *common carrier* in which *you* are a passenger (a police report or written confirmation from the common carrier is required).

Trip Cancellation Benefits: 1,2

Trip Interruption Benefits: 4, 5, 6, 7

- 23 The delay of a private *vehicle* resulting from mechanical failure of the *vehicle*, weather conditions, earthquakes, volcanic eruptions, a traffic accident, or an emergency police-directed road closure.

Trip Cancellation Benefits: 1,2

Trip Interruption Benefits: 4, 5, 6, 7

Other

- 24 A natural disaster, which renders *your* or *your travelling companion's* principal residence uninhabitable or place of business inoperative.
 Trip Cancellation Benefits: 1,2
 Trip Interruption Benefits: 4, 5, 6, 7
- 25 An unforeseeable event completely independent of any intentional or negligent act which renders *your* or *your travelling companion's* principal residence uninhabitable or place of business inoperative.
 Trip Cancellation Benefits: 1,2
 Trip Interruption Benefits: 4, 5, 6, 7

Benefits

Maximum limit— Up to the sum insured as indicated on the Policy declaration

Sum insured amounts are *aggregate limits* per *insured*, per Policy and are payable up to the maximum limit as shown on the Policy declaration, except for benefits 1b, 3b, 7, 8b, 8c and 9b which are payable up to the amount listed.

Trip Cancellation Before Departure

Benefits outlined below are payable if cancellation of *your trip* results in unexpected expenses.

- 1 Reimbursement of:
 - a Non-refundable prepaid *travel costs*, other than prepaid transportation costs, that cannot be recovered from another source; and,
 - b Up to a maximum of \$350 for additional commercial accommodation to resume *your* travel itinerary to *your* next pre-scheduled destination, when *you* choose to cancel a portion of *your trip*; and,
 - c Non-refundable prepaid transportation costs that cannot be recovered from another source; or,
 - d Either of the following, if *you* choose not to cancel *your trip* or if *you* choose to cancel a portion of *your trip*:
 - i The change fees charged by the transportation supplier; or,
 - ii A one-way *common carrier* economy fare via the most direct route to resume *your* travel itinerary to *your* next pre-scheduled destination.

If *you* received any refunds or travel credits from the travel supplier for *your* original, unused prepaid *travel costs*, reimbursement towards an economy fare or commercial accommodation will be limited to the amount over and above the refunded/credited amount.

- 2 Reimbursement of the additional single supplement commercial accommodation expense in the event a *travelling companion* cancels their *trip*.
- 3 Reimbursement of:
 - a *Your* non-refundable prepaid tour; and,
 - b *Your* non-refundable prepaid transportation that is not part of *your* tour, up to a maximum of \$1,000.

Trip Interruption After Departure

Benefits outlined below are payable if interruption of *your trip* results in unexpected expenses.

- 4 Reimbursement of either:
 - a *Your* non-refundable, unused prepaid airfare costs; or,
 - b The change fees; or,
 - c The cost of a one-way economy airfare to the original *departure point* to return earlier or later than the *return date*; or,
 - d An airline seat upgrade when *medically necessary* to the original *departure point* to return earlier or later than the *return date*. This benefit is only payable if the attending *physician* indicates in writing that the upgrade is medically required and when pre-approved and arranged by *us*; or,
 - e Transportation costs or a one-way economy airfare to catch-up to *your* next travel destination.

Under c), d) and e), if *you* received any refunds or travel credits from the travel supplier for *your* original, unused prepaid airfare, reimbursement towards a new one-way airfare will be limited to the amount over and above the refunded/credited amount.

- 5 Reimbursement of *your* other non-refundable unused prepaid *travel costs*, excluding the cost of unused prepaid transportation back to the original *departure point* from a destination where *you* have already been reimbursed for a one-way economy airfare under Benefit no.4c) to return *you* to *your* original *departure point*.
- 6 Reimbursement of the additional single supplement commercial accommodation expense in the event a *travelling companion* cancels or interrupts their *trip*.
- 7 Up to the limit of \$350 per day to a maximum of \$1,500 for *your* reasonable out-of-pocket expenses for commercial accommodation, meals, internet, telephone and taxi expenses.
- 8 Repatriation—In the event of *your* death during a *trip*, *we* will pay:
 - a Preparation and return of *your* body, including the cost of a standard shipping container (excluding the cost of funeral and related expenses or a burial coffin) to *your* country of permanent residence; or,
 - b Up to a maximum of \$5,000 for burial at the place of death (excluding the cost of funeral and related expenses or a burial coffin), including one death certificate, in the event *your* body is not returned to *your* country of permanent residence; or,
 - c Up to a maximum of \$5,000 for cremation at the place of death (excluding the cost of funeral and related expenses or an urn), including one death certificate and the standard shipping cost to return *your* ashes to *your* country of permanent residence.
- 9 Reimbursement of:
 - a *Your* non-refundable, unused prepaid tour; and,
 - b Up to a maximum of \$1,000, for the lesser of the change fees charged by the *common carrier* involved to return *you* to the original *departure point* (if such option is available to *you*) or for the extra cost of a one-way economy airfare on a commercial flight via the most direct route to return *you* to *your* original *departure point*, if cancellation occurs prior to the departure of the tour but after *your* departure.

Conditions

In addition to the General Conditions shown on page 32, the following conditions apply:

- 1 **Duplication of Coverage**—If *you* are insured under more than one Policy, Plan or Optional Coverage administered by *us* and they are in effect at the time of loss, the total amount paid to *you* cannot exceed *your* total expenses. Expenses are paid to an overall maximum limit of \$100,000 for any trip cancellation and/or trip Interruption claim.
- 2 When the reason for cancellation occurs before departure, *you* must:
 - a Contact the travel agent or airline on the day the reason for cancellation occurs or on the next business day; and,
 - b Advise *us* within the same period. Claim payment will be limited to the cancellation penalties specified in the *trip* contracts which are in effect at the time the cause of cancellation occurs.
- 3 No claims will be considered unless the original unused transportation ticket(s) or electronic ticket(s) are provided to *us*. If applicable, *we* will also require copies of substitute transportation tickets and travel agent or travel supplier invoices.
- 4 **Trip Cancellation**—If *you* need to cancel *your trip* because of a *medical condition*, the patient must consult a *physician* before *you* cancel *your trip* and before the date and time *you* are scheduled to leave from *your departure point*. If it's not possible for the patient to consult a *physician* on or before the date and time *you* are scheduled to leave from *your departure point*, the patient must consult a *physician* within one business day from the scheduled date of departure.
 Trip Interruption – If *you* need to interrupt *your trip* because of a *medical condition*, the patient must consult a *physician* at the place where the *medical condition* occurred, on or before the date and time *you* interrupt or disrupt *your trip*.
 In both cases, *you* must provide a medical certificate or letter completed by the attending *physician* at the place where the *medical condition* occurred, advising against travel that includes: a complete diagnosis, the date of onset of the *medical condition*, the dates and type of *treatment*, and the medical necessity of cancelling or interrupting or disrupting *your trip*. If a *physician* was not consulted as required or if *you* do not provide the complete written certificate, *your* claim will be denied.
- 5 If *your* travel dates change, *you* must notify *us* of *your* new travel dates. Failure to do so will result in denial of *your* claim.
- 6 The benefits are only applicable if:
 - a *You* had left enough travel time to comply with the travel provider's recommended check-in time before departure;
 - b *Your trip*, whether booked online or through a travel agent, meets the minimum connection times approved by the applicable travel provider.
- 7 *We* do not insure or reimburse the cash value of any *travel costs* that have been booked and paid for with points, air miles or any other type of travel reward program. However, *we* will insure and reimburse the cost of any applicable administration fees to reinstate points.
- 8 If *you* increase *your* Policy sum insured, all exclusions below will apply to the date *you* increased *your* sum insured, for the amount of the increase.

Exclusions

In addition to the General Exclusions shown on page 30, we will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 A *trip* booked or for which Insurance is purchased after the diagnosis of a **terminal condition**.
- 2 A *trip* booked or for which Insurance is purchased while receiving palliative care or after palliative care was recommended.
- 3 Any claim incurred for a *trip* booked or for which Insurance is purchased after a **physician** advised **you** or **your travelling companion** not to travel.
- 4 Any claim incurred for a *trip* booked or for which Insurance is purchased after any other registered medical practitioner advised **you** or **your travelling companion** not to travel.
- 5 Cancellation or interruption caused by or related to a circumstance known to **you** or any person purchasing insurance on **your** behalf before the date and time this Insurance is purchased, and which eventually prevents or interrupts travel as booked.
- 6 Cancellation or interruption caused by or related to the threat or fear of earthquakes, tsunamis, hurricanes, tornados, cyclones, avalanches, rock slides, snow storms/blizzards, floods, wildfires, volcanic eruptions and volcano ash clouds, political unrest, epidemics and/or pandemics happening before the date and time this Insurance is purchased, whether or not they are known to **you**.
- 7 Cancellation or interruption caused by or related to any of the following, before the date and time this Insurance is purchased:
 - a Coronavirus disease (COVID-19);
 - b Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - c Any mutation or variation of SARS-CoV-2;
 - d Any fear or threat of a), b) or c) above.
- 8 **Emotional or mental illness or disorders**, unless they result in **hospitalization**.
- 9 Acute psychosis if drug or alcohol induced.
- 10 A disease, illness or death (other than death caused by an accident) occurring within 72 hours after the date this Insurance is purchased if the Policy was purchased more than 72 hours after the transportation and/or commercial accommodations are booked.
- 11 Travel undertaken to visit an ailing **family member** where the **medical condition** or death of that **family member** is the cause of the cancellation or interruption of the *trip*.
- 12 An early or late return due to a **medical condition**, unless ordered in writing by the attending **physician** that **you** return to **your** country of permanent residence.
- 13 Any **pre-existing medical condition** affecting **you** or **your family member, caregiver, friend, business partner, host at destination, employer or key employee**, unless the **pre-existing medical condition** was **stable** on or within the 60 days before the date this Insurance is purchased.
- 14 Any **pre-existing medical condition** affecting **your travelling companion or your travelling companion's family member, caregiver, business partner, host at destination, employer or key employee**, unless the **pre-existing medical condition** was **stable** on or within the 60 days before the date this Insurance is purchased.
- 15 **Applicable to Trip Cancellation**
Any complications that develop after the date this Insurance is purchased, related to a **pre-existing medical condition** that was not **stable** on or within 60 days before the date this Insurance is purchased.

16 **Applicable to Trip Interruption**

Any complications that develop after the departure date, related to a *pre-existing medical condition* that was not *stable* on or within the 60 days before the *departure date*.

- 17 a Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to the chronic use of alcohol, drugs or other intoxicants whether prior to or during the *trip*.
- b Any *medical condition* arising from, or in any way related to, the misuse or abuse of drugs or other intoxicants, or to the use or abuse of alcohol when a blood alcohol level of 80 milligrams of alcohol per 100 millilitres of blood has been reached or when records indicate intoxication and no blood alcohol level is specified.
- 18 Any cancer (other than basal cell or squamous cell skin cancer and/or cancer that is in *remission*) where *active cancer treatment* was received or recommended (including *active cancer treatment* that was recommended but declined) on or within the 90 days before the date this Insurance is purchased.
- 19 Any unused prepaid travel expenses when a refund or a travel credit is available, whether *you* choose to accept the refund or credit or not.
- 20 Travel arrangements for which no premium was paid before departure.
- 21 Cancellation due to a *medical condition* when a *physician* has not been consulted and has not advised against travel, on or before the date and time of cancellation. When it's not possible for the patient to consult a *physician* on or before the date and time *you* are scheduled to leave from *your departure point*, the patient must consult a *physician* within one business day from the scheduled date of departure.
- 22 Interruption due to a *medical condition* when a *physician* has not been consulted at the place where the *medical condition* occurred and has not advised against travel, on or before the date and time of interruption or disruption.

Refunds

Refunds must be requested in writing. Refunds are not available if a claim has been or will be submitted.

Applicable to Trip Cancellation & Trip Interruption Insurance

- 1 When no travel has taken place, a full refund is available in the 10 days from the *application date* of the Policy.
- 2 A refund less an administration fee is available when the *trip* is cancelled before any penalties from the travel supplier apply.
- 3 If *you* purchased a trip cancellation sum insured that exceeded any payments or deposits made for *your trip*, a partial refund less an administration fee may be provided. Proof of all payments made up to the date the refund was requested must be submitted to *us*.

Applicable to Trip Interruption Insurance Only

- 1 When no travel has taken place and the request for refund is received BEFORE the effective date of the Policy, a full refund is available.
- 2 When no travel has taken place and the request for refund is received AFTER the effective date of the Policy, a full refund is available in the 10 days from the *application date* of the Policy.

OPTIONAL COVERAGES

The optional coverages listed in this section may only be purchased as an endorsement to an insurance plan described in this Policy. The Optional Coverages are also subject to the 10-day Full Refund Provision, Insuring Agreement, General Exclusions, General Conditions, Authorized Extensions, Definitions, Statutory Conditions and How to Claim sections of the Policy.

Sports & Activities Coverage

This Optional Coverage can be purchased as an endorsement to an Emergency Medical Insurance plan.

If a sport or activity is not listed in the benefits below or excluded under the General Exclusions, coverage for that sport or activity will be provided under the Emergency Medical Insurance plan without the purchase of this Optional Coverage. For more details on excluded sports and activities, refer to the General Exclusions on page 30.

Benefits

This coverage does not increase the maximum limits of the Emergency Medical Insurance plan stated in this Policy.

Coverage is subject to the terms and conditions specified in the section entitled Emergency Medical Insurance.

Applicable to All Ages

Maximum limit – Up to the sum insured as indicated on the Policy declaration

We will pay *reasonable and customary charges* for medical and related expenses up to the coverage limits for an *acute*, sudden and unexpected *emergency medical condition* while participating in, training or practicing for the following sports or activities, if you select the applicable sport or activity at the time of application:

- *Backcountry* skiing/snowboarding
- BASE jumping
- Boxing
- *Downhill freestyle skiing/snowboarding in organized competitions*
- *Downhill mountain biking*
- Hang gliding/paragliding
- *High risk snowmobiling*
- *Ice climbing*
- *Mixed martial arts*
- *Motorized speed contests*
- *Mountaineering*
- Parachuting/skydiving/tandem skydiving
- *Rock climbing*
- Scuba diving or free diving over 40 metres
- *White water sports – Class VI*
- Wingsuit flying

The charges must result from an *emergency* that first occurs after coverage commences (including after any applicable *waiting period*) and while you are travelling outside *your* country of permanent residence.

Applicable to Insureds 21 years and over only

Maximum limit – Up to sum insured as indicated on the Policy declaration

We will pay *reasonable and customary charges* for medical and related expenses up to the coverage limits for an *acute*, sudden and unexpected *emergency medical condition* while participating in, training or practicing on behalf of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event for the following sports, if *you* select the applicable sport at the time of application:

- Football
(American and Canadian)
- Ice hockey
- Rugby

The charges must result from an *emergency* that first occurs after coverage commences (including after any applicable *waiting period*) and while you are travelling outside *your* country of permanent residence.

Accidental Death and Dismemberment Insurance

This Optional Coverage can be purchased as an endorsement to an Emergency Medical Insurance plan.

Air Flight/Common Carrier Accident:

Maximum limit—\$100,000

24-hour Accident:

Maximum limit—\$25,000

Covered Risks

Air Flight/Common Carrier Accident

Death or dismemberment as a result of an accident sustained during the period of coverage while riding as a fare-paying passenger, or while entering or leaving a lawfully operated licensed *common carrier*.

Coverage is also applicable to *insured* children under two years accompanied by a fare-paying passenger.

24-hour Accident

Death or dismemberment as a result of an accident sustained during the period of coverage in any other situation not specifically mentioned under Air Flight/Common Carrier above.

Benefits

In the case of *your* accidental death or certain *losses* resulting from an *accident*, we will pay to or on behalf of *you*, *your* estate or other *beneficiary*, the benefits as outlined below, but in no event shall payment exceed the sum insured under this section:

- 1 100% of the sum insured for loss of life, double dismemberment or *loss* of sight in both eyes.
- 2 50% of the sum insured for single dismemberment or *loss* of sight in one eye.

Benefits for loss of life, limb or sight are payable for *loss* which occurs in the 90 days from the date of the *accident*.

Any claim for indemnity for loss of life, dismemberment or *loss* of sight must be substantiated by a certificate from the attending medical *physician* at the place of the accident attesting to the actual injuries sustained.

Coverage is subject to the terms and conditions specified in the section entitled Emergency Medical Insurance, except for the wording under the sub-heading Deductible.

Exclusions

In addition to the Emergency Medical Insurance Exclusions and to the General Exclusions shown on page 30, **we** will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 An official travel advisory issued by a Canadian government stating to “avoid all travel” or “avoid non-essential travel” regarding the country, region or city of **your** destination, before the effective date of the Policy or the date **you** travel to that destination (including any stopovers, layovers or any other destinations **you** are transiting through).

To view the travel advisories, visit the Government of Canada Travel site.

If an official travel advisory is issued for the country, region or city of **your** destination after **you** have already arrived to that country, region or city, **your** coverage for an **emergency** or a **medical condition** related to the travel advisory in that specific destination will be limited to a period of 30 days from the date the travel advisory was issued. **We** may extend this coverage beyond 30 days if authorized at **our** discretion.

This exclusion does not apply to claims for an accident unrelated to the travel advisory.

- 2 **Your** participating, training or practicing for any of the following activities:
 - *Backcountry* skiing/snowboarding
 - Base jumping
 - Boxing
 - *Downhill freestyle skiing/snowboarding in organized competitions*
 - *Downhill mountain biking*
 - Hang gliding/paragliding
 - *High risk snowmobiling*
 - *Ice climbing*
 - *Mixed martial arts*
 - *Motorized speed contests*
 - *Mountaineering*
 - Parachuting/skydiving/tandem skydiving
 - *Rock climbing*
 - Scuba diving or free diving over 40 metres
 - *White water sports – Class VI*
 - Wingsuit flying
- 3 **Your** participating, training or practicing as part of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event for the following sports if **you** are 21 years of age and over:
 - Football (American and Canadian)
 - Ice hockey
 - Rugby

Condition

- 1 If **you** have purchased this optional coverage, coverage applies in addition to the benefit limit specified under the Additional Benefit for the Emergency Medical Insurance plan.
- 2 Coverage is not subject to the **deductible** as specified in the section entitled Emergency Medical Insurance.

Limitation

The total *aggregate limit* is \$10,000,000 for any one event under this Policy and all policies administered and issued by *us*. If the total sum of all claims resulting from the same event exceeds the total *aggregate limit*, the \$10,000,000 will be shared proportionately among all *insureds*. The proportionate share for each *insured* will not exceed the maximum limits of their plan. Payment will be processed after *we* have completed the review of all submitted claims related to the same event.

GENERAL EXCLUSIONS APPLICABLE TO ALL COVERAGES

In addition to the exclusions specified in each Insurance coverage, we will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 *Your* participation in and/or voluntary exposure to *acts of war* or *acts of terrorism*.
- 2 Death, disablement or injury in any way caused by or contributed by radioactive contamination or by the utilization of nuclear, chemical or biological weapons (whether or not caused by *acts of war* or *acts of terrorism*).
- 3 Any *medical condition* that is the result of *you* not following *treatment* as *prescribed* to *you*, including *prescribed* or over the counter medication.
- 4 Consumption or use of illegal or controlled drugs (based on the law where the cause of the claim occurred).
- 5 *Your* participating, training or practicing in any mountain areas that have been closed off to public access or that have been identified as "out-of-bounds" and/or can typically only be accessed by crossing a fenced, gated or roped-off area that has been marked as off limits according to recommendations of safety authorities in the area for the following activities:
 - *Backcountry* skiing/snowboarding
 - *Downhill freestyle skiing/snowboarding in organized competitions*
 - *High risk snowmobiling*
 - *Ice climbing*
 - *Mountaineering*
 - *Rock climbing*
- 6 *Your* participating in, training or practicing for any of the following sports or activities:
 - Barrel racing
 - Bronc riding
 - Bull riding
 - Chariot racing
 - Chuck wagon racing
 - Harness racing
 - Rodeo bareback racing
 - Rodeo clowning
 - Rodeo team roping
 - Steer wrestling/chute dogging
 - Trick riding
- 7 A trip made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication.
- 8
 - a Routine pre-natal except as specified under the Maternity benefit or post-natal care; or,
 - b Pregnancy, delivery, or complications of either, arising within the nine weeks before the expected date of delivery or within the nine weeks after except as specified under the Maternity benefit.
- 9 *Your* voluntary termination of pregnancy or resulting complications.
- 10 *Your* suicide or attempt thereat or self-inflicted injury.

- 11 *Your* commission or attempted commission of a criminal offence or illegal act based on the law where the cause of the claim occurred.
- 12 **Non-emergency**, experimental or elective **treatment** or procedures (including but not limited to ongoing care, chronic care, rehabilitation or check-ups) and their related complications.
- 13
 - a Cosmetic surgeries, procedures and/or **treatments**, and,
 - b Complications related to cosmetic surgeries.
- 14 Any **medical condition** or symptoms for which it is reasonable to believe or expect that **treatments** will be required during *your* trip.
- 15 Unless otherwise stated in this Policy (see General Condition, number 4), expenses incurred if other insurance policies, plans or contracts cover the loss. This includes but is not limited to any private or automobile insurance plan. If, however, the loss exceeds the limits of the other policies, plans or contracts and if this Insurance covers losses and periods not covered by those other policies, plans or contracts, this Insurance shall then apply in excess of all other valid insurance. This exclusion does not apply to Accidental Death and Dismemberment Insurance.

GENERAL CONDITIONS APPLICABLE TO ALL COVERAGES

Provisions & Conditions

- 1 This Policy is issued on the basis of information in *your* Policy declaration or provided in connection with *your* application (including answers to the Medical Questionnaire, if required). When completing the application and answering the medical questions, *your* answers must be complete and accurate. In the event of a claim, *we* will review *your* medical history. If any of *your* answers are found to be incomplete or inaccurate:
 - a A \$15,000 CAD *deductible* will apply to any incident claimed, in addition to any other *deductible* you may have selected.
 - b Coverage won't be provided until *you* correct *your* answers; and if applicable, *you* pay any additional premium that may be required.
- 2 Coverage under this Policy will be void if *you* do not meet the eligibility requirements for the plan selected as set out at the time of application.
- 3 *We* will not pay a claim if *you*, any person insured under this Policy or anyone acting on *your* behalf fails to disclose any material fact or makes a fraudulent, false or exaggerated statement or claim.
- 4 **Subrogation**—*We* will not subrogate against any extended benefit plans if the lifetime maximum limit for all in-country and out-of-country benefits under that plan is currently \$100,000 or less. If the lifetime maximum limit under that plan is greater than \$100,000, *we* may exercise *our* right to subrogate, but, if applicable, *we* will limit *our* subrogated claim to the extent required to preserve \$50,000 of the lifetime limit available under that plan, except in the event of *your* death.

If compensation is or will be available from a third party for any payments made by *us* under this Policy, *we* have the right to subrogate to recover those payments. *We*, at *our* own expense, can file a suit in *your* name for that purpose and *you* authorize *us* to do so. This right of subrogation is in addition to and does not limit any other right of subrogation existing under common law, equity or statute. Further, if *you* make any claim against a third party related to payments that *we* made under this Policy, *you* will include the amount of those payments in *your* claim against the third party. If *you* obtain compensation for a portion or all of the included payments *we* made, *you* must immediately remit that compensation to *us*. *You* understand that *you* shall do nothing to prejudice *our* rights of subrogation, which includes not releasing third parties from liability without *our* express written agreement.

- 5 **Coordination of Benefits**—Unless otherwise stated in this Policy, this Insurance is excess to all other valid insurance. If any other valid insurance is also an excess insurance, *we* will coordinate benefits of all eligible expenses with that insurer. All coordination follows the guidelines set by the Canadian Life and Health Insurance Association.
- 6 *You* may not claim or receive more than 100% of *your* total covered expenses. This general condition does not apply to Accidental Death and Dismemberment.
- 7 **Misstatement of Age**—If *your* age has been misstated to *us*, the coverage and/or premium may be adjusted in accordance with the correct age as of the date *you* became covered. Any premium adjustment is payable upon receipt of a premium notice.

- 8 *You* must be accurate and complete in *your* dealings with *us* at all times.
- 9 **Currency**—Any dollar amount expressed as a limit of coverage or benefit payable under this Policy is deemed by *us* to be in Canadian currency, unless otherwise stated.
- 10 **Duplication of Coverage**—If *you* are insured under more than one Policy, Plan or Optional Coverage administered by *us* and they are in effect at the time of loss, the total amount paid to *you* cannot exceed *your* total expenses. Benefits are paid under the one Policy, Plan or Optional Coverage with the greatest benefit limit, except for Trip Cancellation & Trip Interruption and Trip Interruption Only and Accidental Death and Dismemberment Insurance. For limits that apply to the Trip Cancellation & Trip Interruption and Trip Interruption Only plan and to the Accidental Death and Dismemberment Insurance, refer to Duplication of Coverage under the Conditions sections of those coverages.
- 11 In the case of duplicate benefits in this Policy, claims are payable under the one benefit with the greatest benefit limit.
- 12 The date and time of commencement and termination of coverage is based on the time zone of the province or territory the Policy was purchased in.
- 13 Premium and coverage are based on factors including but not limited to age, trip length, travel destination and answers to the Medical Questionnaire, if applicable.
- 14 The availability, quality, results or effects of any *treatment*, assistance, *hospitalization*, transportation or *your* failure to obtain any of the above, is not *our* responsibility or the responsibility of any company or agency providing services on *our* behalf.
- 15 *We* reserve the right to accept or to decline any person as an *insured*.
- 16 In the event of *your treatment* by a *physician* or other registered medical practitioner or other circumstances that have led or may lead to a claim under this Policy, *you* authorize any *hospital*, *physician* or other person or organization that has records or knowledge of *you* or *your* health, medical history or other information relevant to the claim to provide *us* that information and authorize *us* to use and disclose that information for the purpose of determining whether any claim that may be made is covered by this Policy or by another plan or Policy.
- 17 If requested by *us*, *you* must furnish or consent to the release of *your* medical records for the relevant period before the effective date of the Policy and/or during the term of the insurance required in order to determine if the claim is payable. Failure to produce these records will invalidate *your* claim.
- 18 In the event of a claim, upon request, *you* will establish the date and time of departure and initially planned date of return of the trip.
- 19 *You* shall be responsible for the verification of any *hospital* and medical expenses incurred and shall obtain itemized accounts of all *hospital* and medical services which have been provided.
- 20 *We* shall not reimburse any expense incurred after a period of 365 days has elapsed following the date on which the loss first occurred or the relevant *emergency* first occurred.
- 21 *We* shall comply with all applicable privacy legislation and regulations. *You* can learn about *our* privacy policy at tugo.com/en/privacy.
- 22 If any of the terms or conditions of this Policy are in conflict with the statutes of the province or territory in which this Policy is issued, the terms and conditions are hereby amended to conform to such statutes.

- 23 In the event of complaints or unresolved disputes respecting any claim or portion thereof, the following should be contacted: TuGo, 11th Floor, 6081 No. 3 Road, Richmond, BC, V6Y 2B2, Canada.
- 24 The law of the province or territory of Canada in which **you** are staying while a visitor to Canada, will govern this Policy, including all issues of its interpretation and performance. Any legal action or other proceeding related to or connected with this Policy that is commenced by **you** or anyone claiming on **your** behalf or by an assignee of benefits under this Policy must take place in the courts of the province/territory of Canada in which **you** purchased this Policy, and no other court has jurisdiction to hear or determine any such action or proceeding.
- 25 This Insurance provides no coverage and no **insurer** shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose that **insurer** to any sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- 26 **We** shall not reimburse any interest charges accrued by **you**.
- 27 If **you** are a US citizen, **you** may have an obligation to purchase insurance under the Affordable Care Act ("ACA"). This policy is not subject to the ACA and is not intended to fulfill individual obligations to purchase health insurance coverage under the ACA. Please contact **your** tax adviser or lawyer if **you** think the ACA obligations may apply to **you**.
- If **you** are a US citizen or US resident, **you** may have an obligation to purchase insurance under the Affordable Care Act ("ACA"). This policy is not subject to the ACA and is not intended to fulfill individual obligations to purchase health insurance coverage under the ACA. Please contact **your** tax adviser or lawyer if **you** think the ACA obligations may apply to **you**.
- 28 When a premium is not paid, **we** reserve the right to terminate the Policy with notice, except as otherwise provided by law.

AUTHORIZED EXTENSIONS

You can extend *your* period of coverage before *your* Policy expires by calling *your* agent or *us* during business hours.

Please refer to Contact Information on page 1.

An administration fee may be charged in addition to the premium for the additional number of days required.

You must meet the following conditions:

Applicable to Emergency Medical Insurance

- 1 *You* have not submitted a claim and have no intent to submit a claim.
- 2 *Your* period of coverage has not already expired.
- 3 Extensions are not available if total trip length exceeds two years from the effective date of the original Policy.
- 4 *You* have not seen a *physician* or other registered medical practitioner since *your* the effective date of the Policy.
- 5 *You* are not currently experiencing any symptoms and *you* do not know of any reason to seek medical attention.

If these conditions haven't been met, *we* may authorize an extension at *our* discretion. If an extension has been authorized, there would be no coverage for subsequent claims related directly or indirectly to the *medical conditions* or symptoms for which a claim has been or will be submitted or for which *treatment* by a *physician* or other registered medical practitioner was received or required before the effective date of the extension.

DEFINITIONS

Active cancer surveillance

Also known as 'watchful waiting' is a *treatment* plan that involves monitoring cancer without giving any other form of *treatment*. It is used to monitor changes in test results to see if the cancer is getting worse and whether other forms of *active cancer treatment* might also be needed. This method of *treatment* is often used when the cancer is newly diagnosed and before it's clear what types of *treatment* would be most effective, for conditions that progress slowly and/or when the risks of *active cancer treatment* are greater than the possible benefits.

Active cancer treatment

Treatment that is not limited to but includes chemotherapy, radiation therapy, surgery, medication, experimental treatment or *active cancer surveillance*.

Acts of terrorism

An act, or acts, of any person, or group(s), committed for political, religious, ideological, ethnic or similar purposes with the intention to influence any government and/or, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of acts of terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

Acts of war

War, civil war, riot, rebellion, insurrection, revolution, invasion, hostilities or warlike operations (whether war be declared or undeclared), civil commotion, overthrow of the legally constituted government, military or usurped power, explosions of war weapons.

Acute

Initial or *emergency* short course (not chronic) *treatment* by a *physician* phase of a *medical condition*.

Aggregate limit

The maximum amount of coverage available, regardless of the number of separate claims.

Alteration

The medication usage, dosage or type has been increased, decreased or stopped and/or a new medication has been *prescribed*.

Alteration does not include:

- a Changes in brand to an equivalent name brand or to an equivalent generic brand of the same or equivalent usage or dosage; or,
- b Routine dosage adjustments within *prescribed* parameters for insulin or oral diabetes medication to ensure correct blood levels are maintained; blood sugar levels must be checked regularly and the *medical condition* must remain unchanged; or,
- c Routine dosage adjustments within *prescribed* parameters for blood thinner medication to ensure correct blood levels are maintained; blood levels must be checked regularly and the *medical condition* must remain unchanged; or,
- d A temporary stoppage of blood thinner medication up to a maximum of 24 hours if the stoppage is required for a surgery or a procedure; or,
- e Usage changes due to the combination of several medications into one; the *medical condition* must remain unchanged.

Application date

The date when premium for this Insurance is paid.

Backcountry

An area that is not marked, not patrolled and/or not cleared for avalanche dangers, but where public access is permitted. Backcountry is also known as slackcountry, sidecountry and/or off-piste and does not include heli-skiing or cat skiing.

Beneficiary

Estate unless otherwise requested in writing.

Business meeting

A meeting between companies with unrelated ownership that pertains to *your* full-time occupation or profession and is the primary purpose of *your trip*. The meeting must be pre-arranged before the date the *trip* was booked or the date this Insurance was purchased, whichever occurs later.

Courses and legal proceedings are not business meetings.

Caregiver

A person entrusted with the care and guidance of *your* dependent(s) on a permanent, full-time basis and whose absence cannot reasonably be replaced.

Common carrier

A boat, cruise ship, airplane, bus, taxi, train or other similar vehicle that is licensed, intended and used primarily to transport passengers for hire.

Deductible

The portion of eligible expenses *you* must pay from *your* own pocket when an eligible claim occurs. The deductible applies per *insured*, per incident claimed.

Departure date

The date *you* leave *your departure point* to begin *your* trip.

Departure point

The place *you* depart from on the first day of *your* trip.

Dependent children

Unmarried children who are dependent on a parent or guardian and are:

- a Up to and including 21 years, if they are residing with their parent or guardian; or,
- b Up to and including 25 years, if they are attending an educational institution full-time, whether or not they are residing with their parent or guardian; or,
- c Any age, if they have a cognitive, developmental or physical disability, whether or not they are residing with their parent or guardian.

Diagnostic tests

Tests required to:

- a Assess, identify or investigate a symptom or a *medical condition*; or,
- b Follow up on abnormal test results.

Downhill freestyle skiing/snowboarding in organized competitions

Any skiing/snowboarding competition with the following activities: aerial skiing/snowboarding, kite-skiing, mogul or cross competitions, half-pipes and/or slopestyle activities, rails, jumps and other terrain park features.

Downhill mountain biking

Biking down mountain trails or rough mountain terrain (whether as part of a race or not) and often features jumps, drops, rock gardens or other obstacles. It often requires the use of mechanical lifts or elevators.

Emergency

An unforeseen *medical condition*, which requires immediate *treatment* to alleviate existing danger to life or health. An emergency no longer exists, when the medical evidence indicates that *you* are able to continue the trip or return to *your* country of permanent residence. Once such emergency ends, no further benefits are payable in respect of the *medical condition* which caused the emergency, unless otherwise specified in a benefit.

Emotional or mental disorder

An emotional condition, state of anxiety, situational crisis, anxiety or panic attack, or any other illness or disorder impacting mood, thinking and/or behaviour.

Family member

(Whether by birth, adoption or marriage) *your* legal or common-law *spouse*, parents, step-parents, brothers, sisters, fathers-in-law, mothers-in-law, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, natural or adopted children, stepchildren, stepbrothers or stepsisters, grandparents, grandchildren, aunts, uncles, nieces, nephews, foster children or any individual of whom *you* are a legal guardian.

Follow-up

Re-examination of *you* to monitor the effects of earlier *treatment* related to the initial *emergency*, except while *hospitalized*. Follow-up does not include *diagnostic tests* and/or continued *treatment* (as determined by *us*).

High risk snowmobiling

Racing competitions, endurance events, high-marking and/or snowmobiling in unguided *backcountry* terrain.

Hospital

An institution that is licensed as an accredited hospital that is staffed and operated for the care and *treatment* of in-patients and out-patients. *Treatment* must be supervised by *physicians* and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

A hospital is not an 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.

Hospitalization or hospitalized

Formal admission to the in-patient services of a *hospital*. This does not include visits to the emergency room unless they result in the formal admission to the in-patient services of a *hospital*.

Ice climbing

The act of climbing or rappelling from vertical or nearly vertical ice formations such as ice falls, frozen waterfalls or cliffs or rock slabs that are covered with ice from flows of water freezing over. Ice climbing requires the use of specialized equipment including but not limited to ice axes, crampons or ice screws. Glacier hiking is not ice climbing. If the glacier hike is on a mountain, it is considered *mountaineering*.

Insured or insured persons

The person named in the Policy declaration for whom the applicable premiums have been paid.

Insurer

The insurers listed under the definition of *us, we, our*.

Loss

For Accidental Death and Dismemberment Insurance

In respect of limbs means actual severance through or above wrist or ankle joints and, in respect of loss of sight, means entire and irrecoverable loss of sight.

Medical condition

Any disease, illness or injury (including symptoms of undiagnosed conditions).

Medically necessary

The medical service or product in question is necessary to preserve, protect or improve *your medical condition* and well being.

Mixed martial arts

A combat sport in which participants use fighting and grappling techniques from any combination of wrestling, boxing and martial arts. Mixed martial arts include ultimate fighting.

Motorized speed contest

Any motorized vehicle race or timed event by land, air or water.

Mountaineering

The act of climbing or descending a mountain using specialized equipment including but not limited to pickaxes, ice axes, anchors, bolts, crampons, carabineers and lead or top rope anchoring equipment. Mountaineering does not include *ice climbing*.

Non-emergency

Any *treatment*, investigations or surgery either:

- a not required for the immediate relief of *acute* pain and suffering; or,
- b which reasonably could be delayed until *you* return to *your* country of permanent residence; or,
- c which *you* elect to have during a trip following *emergency treatment* by a *physician* or other registered medical practitioner of a *medical condition* or the diagnosis of a *medical condition*, which on medical evidence would not prevent *you* from returning to *your* country of permanent residence before such *treatment* or surgery.

Physician

A medical practitioner who is registered and licensed to practice their medical profession in accordance with the regulations applying in the jurisdiction where the person practices. A physician must be a person other than *you* or a *family member*.

Pre-existing medical condition

For Emergency Medical Insurance

Any *medical condition* that exists on or before the effective date of the Policy.

For Trip Cancellation & Trip Interruption Insurance and Trip Interruption Insurance Only

Any *medical condition* that exists on or before the date this Insurance is purchased.

Prescribed

Treatment ordered or recommended by a *physician* and/or any other registered medical practitioner, as documented in *your* medical records.

Reasonable and customary charges

Charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

Remission

The decrease in or the disappearance of signs and symptoms of cancer and/or the removal of cancer as determined by *your physician* and noted in *your* medical records.

Remission can be complete or partial. Complete remission means the disappearance of all signs or symptoms. Partial remission means a decrease in or disappearance of some, but not all, signs and symptoms.

Return date

The date on which *you* are scheduled to return from *your trip* as shown on the Policy declaration or the date of *your* actual return to *your departure point*.

Rock climbing

The sport of climbing rock faces, especially with the aid of ropes and special equipment. Rock climbing includes the following activities: bouldering, traditional climbing, free soloing, top-rope, sports climbing, canyoning/canyoneering, but does not include indoor wall rock climbing.

Spouse

The person *you* are legally married to, or a person *you* have been living with for a minimum period of one year and who is publicly presented as *your* spouse.

Stable

A *medical condition* is considered stable when all of the following statements are true:

- a There has been no deterioration of the *medical condition* as determined by a *physician* or other registered medical practitioner, and
- b There have been no new symptoms or findings or more frequent or severe symptoms or findings, and
- c There has been no change in *treatment* by a *physician* or other registered medical practitioner or any *alteration* in any medication related to the *medical condition*, and
- d There has been no new *treatment* received, *prescribed* or recommended by a *physician* or other registered medical practitioner.

Terminal condition

A *medical condition* for which, before the effective date of the Policy, a *physician* has given *you* a terminal prognosis with a life expectancy of 12 months or less.

Travel costs

Non-refundable unused prepaid travel arrangements for: hotels, hostels and campgrounds; timeshares and vacation rentals that are booked through a rental agency or platform with a published cancellation process; airfares, car rentals, boat rentals, RV rentals, bus, train, ferry and cruise tickets; conference, seminar, workshop, convention, symposium and training fees; theatre and concert tickets, entrance fees, sports tickets and passes (intended for a participant or a spectator); tours, retreats, excursions, city passes and ski passes.

Travelling companion

A person who has prepaid shared commercial accommodation or transportation with *you* for the same period of travel.

Treatment, treat, treated

A procedure *prescribed*, performed or recommended by a *physician* for a *medical condition*. This includes but is not limited to *prescribed* medication, investigative testing and surgery.

Trip

For Trip Cancellation & Trip Interruption Insurance and Trip Interruption Insurance Only

The period of time *you* are travelling and for which coverage under this Policy has been purchased.

Us, we, our

OneWorld Assist Inc. doing business as **Claims at TuGo** and North American Air Travel Insurance Agents Ltd. doing business as TuGo. TuGo is a third party administrator for the following insurer: Industrial Alliance Insurance and Financial Services Inc.

Vehicle

Car, recreational vehicle, motorcycle, boat or other land or water conveyance used for the trip.

Waiting period

For Emergency Medical Insurance

- a For Insurance purchased within 60 days after arrival in Canada:
 - There is no coverage for any disease or illness arising in, occurring in or symptomatic in the first 48 hours from the effective date of the Policy.
 - This includes any related expenses incurred after the first 48 hours from the effective date of the Policy.
- b For Insurance purchased 61 days or more after arrival in Canada:
 - There is no coverage for any disease or illness arising in, occurring in or symptomatic in the first seven days from the effective date of the Policy.
 - This includes any related expenses incurred after the first seven days from the effective date of the Policy.

The waiting period is not applicable when insurance is purchased before arrival in Canada.

White water rafting – Class VI

Rafting on extreme rapids or waterfalls deemed unnavigable according to safety authorities. Class VI white water rafting includes rafting on rapids with substantial levels of white water, large waves, hazardous rocks and/or drops with the potential to damage most rafting equipment.

You or your

The same as *insured* or *insured persons*.

STATUTORY CONDITIONS

The Contract

The application, this policy, any document attached to this policy when issued and any amendment to the contract agreed on in writing after this policy is issued constitute the entire contract and no agent has authority to change the contract or waive any of its provisions.

Waiver

The insurer is deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing signed by the insurer.

Copy of Application

The insurer must, upon request, furnish to insured or to a claimant under the contract a copy of the application.

Material Facts

No statement made by the insured or a person insured at the time of application for the contract may be used in defence of a claim under or to avoid the contract unless it is contained in the application or any other written statements or answers furnished as evidence of insurability.

Notice and Proof of Claim

Notice of a claim shall be given in accordance with the claims procedures clause included in this policy as soon as practical but in no case later than 30 days from the date a claim arises under this policy. You must also within 90 days from the date the claim arises under this policy furnish such proof and additional information as is reasonably possible and if required by the company, furnish a certificate from a physician detailing the cause or nature of the sickness or injury for which the claim has been instituted.

Failure to Give Notice or Proof

Failure to give notice of claim or furnish proof of claim within the time required by this condition does not invalidate the claim if (a) the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one year after the date of the accident or the date a claim arises under the contract on account of sickness or disability, and if it is shown that it was not reasonably possible to give notice or furnish the proof in the time required by this condition, or (b) in the case of death of the person insured, if a declaration of presumption of death is necessary, the notice or proof is given or furnished no later than one year from the date a court makes the declaration.

Insurer to Furnish Forms for Proof of Claim

The insurer must furnish forms for proof of claim within 15 days after receiving notice of claim, but if the claimant has not received the forms within that time the claimant may submit his or her proof of claim in the form of a written statement of the cause or nature of the accident, sickness or disability giving rise to the claim and of the extent of the loss.

Rights of Examination

As a condition precedent to recovery of insurance moneys under the contract,

- a the claimant must give the insurer an opportunity to examine the person of the person insured when and as often as it reasonably requires while a claim is pending, and
- b in the case of death of the person insured, the insurer may require an autopsy, subject to any law of the applicable jurisdiction relating to autopsies.

When Moneys Payable

All money payable under this contract shall be paid by the insurer within sixty days after it has received proof of claim.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the limitation period specified in the Insurance Act, Limitations Act, Civil Code of Quebec or other relevant legislation of the applicable jurisdiction.

Applicable to Quebec Residents

Notwithstanding any other provisions herein contained, this contract is subject to the mandatory provisions of the Civil Code of Quebec respecting contracts of Accident and Sickness Insurance.

Action Against Company

Service of legal proceedings to enforce the obligations under this Policy to the *insurer* listed in the definition of *us* may be validly made by serving the offices of North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, 11th Floor, 6081 No. 3 Road, Richmond, BC, V6Y 2B2, Canada.

Notice To Company

Notice under this Policy to the *insurer* listed in the definition of *us* may be validly given to North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, 11th Floor, 6081 No. 3 Road, Richmond, BC, V6Y 2B2, Canada. Complaints or unresolved disputes should be referred to Industrial Alliance Insurance and Financial Services Inc. at 400-988 West Broadway, P.O. Box 5900, Vancouver BC V6B 5H6, Canada, solutions@ia.ca or toll-free at 1-800-266-5667.

CODE OF CONSUMER RIGHTS & RESPONSIBILITIES

This following information is from the Insurance Bureau of Canada.

Insurance companies selling home, auto and business insurance are committed to protecting your rights. These include the right to be informed fully, to be treated with respect, to timely claims handling and complaint resolution, and to privacy.

Insurance is a two-way contract, and you have a role to play. You are responsible for understanding your needs, asking questions and providing accurate, up-to-date information to your insurer. For more information about your role, speak to your insurance representative and read your policy.

Right to Be Informed

You have the right to an easy-to-understand explanation of how insurance works and how insurers calculate price based on relevant facts. You can expect to access clear information about your policy, your coverage and the claims settlement process. Under normal circumstances, insurers will advise an insurance customer of changes to, or the cancellation of, a policy at least 30 days prior to the expiration of the policy. Your insurer is required to provide you with the renewal terms of your policy at least 30 days prior to the expiration of the policy.

You have the right to know how your broker or agent is compensated, and if they have any conflicts of interest.

Right to Timely and Transparent Claims Handling

You can expect qualified staff to respond to your claim in a timely manner. You have the right to be informed of procedures and timelines for settling your claim, as well as the status of your claim. If your claim is denied, you have the right to be informed why.

Right to Complaint Resolution

You can access your company's complaint resolution process. Your insurer, agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. You may also contact your provincial insurance regulator or the independent General Insurance OmbudService (www.giocanada.org).

Right to Privacy

You have the right to understand how your personal information will be used. All insurers have privacy statements and are subject to Canada's privacy laws. Ask your insurer to provide you with a copy of its privacy statement.

Responsibility to understand your needs

You are responsible for asking questions and educating yourself about your policy. Visit www.ibc.ca for information about questions you should ask your insurance provider. Make sure you ask all relevant questions and give your insurance provider a detailed explanation of your circumstances to help him or her make informed recommendations on what your policy should include. This will ensure that you have the right insurance coverage.

You are responsible for making premium payments as required by your insurer. Failure to do so could result in a lapse of coverage or cancellation of your policy.

Responsibility to Provide Accurate Information

You are required to provide all relevant information in your application for insurance and you must ensure that the information is accurate. If you have questions about the application or policy, contact your insurance representative and have him or her explain it to you to ensure that you understand your and the insurer's obligations.

Responsibility to Update Your Information

To maintain your protection against loss, you must promptly inform your insurance company, broker or agent of any change in your circumstances, such as renovations to your home, the purchase of a big-ticket item that may require additional insurance coverage or having a home-based business.

Responsibility to Report the Facts

You must report an accident or claim, providing complete and accurate details, as soon as possible following the accident or incident giving rise to the claim.

PRIVACY

Privacy Notice

The protection of your personal information is very important to us. TuGo is committed to the protection of your personal information. TuGo fully complies with Canada's privacy laws. TuGo's privacy policy determines our responsibilities on the collection and use of your personal information. You can review TuGo's entire Privacy Policy at tugo.com/en/privacy.

Personal information is gathered at the time of application to determine the premium and appropriate coverage. In the event of a claim, we may need to collect additional medical information to help provide the best possible assistance, arrange care, possible medical evacuation, and to determine coverage. This information may be obtained or shared with your agent, any affiliate or subsidiary, referring organization and third-party provider including but not limited to health care providers and government health insurers. The information is used by authorized personnel only as needed, and is maintained securely for the period required by law. Your information may need to be shared with or by organizations located outside of Canada, such as the country you are travelling to and will be also subject to the laws of those foreign jurisdictions. We encourage you to review TuGo's Privacy Policy occasionally as it could be amended.

Upon written request, you may also review your personal information to verify its accuracy. For more information about how TuGo collects and uses personal information, contact our privacy officer: TuGo, Attn: Privacy Officer, 11th Floor, 6081 no. 3 Road, Richmond BC, Canada, V6Y 2B2. Email: privacy@tugo.com Fax: (604) 276-9409.

Notice on Privacy & Confidentiality

PLEASE READ CAREFULLY AND RETAIN FOR YOUR RECORDS

The specific and detailed information requested pursuant to this application from you and which may be subsequently requested by us, from time to time, is required to process your application, and process any claim for benefits made by you. To protect the confidentiality of such personal information, access to your information is restricted to any person you authorize or as authorized by law as well as those Industrial Alliance Insurance and Financial Services Inc. (the "Company") employees, its reinsurers, third

party administrators, agents or brokers of the Company, plan sponsors and any agents or brokers of such sponsors or other market intermediaries for the purposes of (a) sponsoring a plan for you, (b) marketing and administration of Company products or services, (c) assessment of risk (underwriting) and (d) investigation of claims (where applicable). **Your file will be kept in our offices.**

You are entitled to review your personal information contained in our files, subject to certain limited exceptions established by law, and if necessary, to have it rectified by sending a written request to us at: 400 - 988 West Broadway. P.O. Box 5900, Vancouver, BC V6B 5H6, Attention: Director, Special Markets Solutions. Corrections will be noted in the file. If a requested correction is in dispute, we nonetheless note your requested correction in the file. Further information on our privacy practices can be found online at ia.ca or alternatively, contact us at 1.800.266.5667 and request that a copy be faxed or mailed to you.

In witness whereof this Policy has been signed as authorized by the *insurer* listed in the definition of *us*.



K. Starko, Executive Director

HOW TO CLAIM

Claims Procedures & Payment of Benefits

For information on how to contact us, please refer to Contact Information at the beginning of this policy wording booklet.

Applicable to All Claims

- 1 Any notices of claim or correspondence concerning a claim should be promptly sent to:
Claims at TuGo
 10th Floor, 6081 No. 3 Road
 Richmond, BC V6Y 2B2 Canada
- 2 Claims for medical, dental and trip cancellation & trip interruption can be opened online at tugo.com/claims, although some restrictions apply.
- 3 Any cost incurred to obtain documentation required to confirm eligibility of *your* claim, other than medical records requested by *us* is the responsibility of the claimant.
- 4 To receive benefits, any requested supporting documentation must be provided by the claimant. Claim Forms will be provided to the claimant to complete and return to *us*. It is the claimant's responsibility to complete and/or produce any documentation that *we* require to process and confirm the eligibility of the claim.
- 5 All required documentation must be received within one year from the date of loss. Failure to do so will result in the denial of the claim.
- 6 To qualify for reimbursement, original itemized receipts must be provided as support for all eligible expenses. If original, itemized receipts are not provided, the expense will not be reimbursed.
- 7 If the claim is the result of a death, the following documents are required:
 - a A copy of the death certificate
 - b A copy of the Will or Power of Attorney
 - c A police report, if applicable

The claim forms must be signed by the Executor of Estate or the person who holds Power of Attorney.

Applicable to Emergency Medical Insurance

- 1 Claims will not be considered unless the Claim Form is completed in full and signed by the claimant (or legally authorized representative). Failure to provide fully completed, original forms will invalidate *your* claim.
- 2 Only bills from *physicians, hospitals* and other medical care provider(s) that are original itemized and which state *insured's* name, diagnosis, date(s) of service and type of *treatment* or service will be considered. Only original official pharmacy prescription receipts will be considered. For all other benefits, original itemized receipts are required.

Applicable to Trip Cancellation & Trip Interruption Insurance and Trip Interruption Insurance Only

- 1 To receive benefits, the following documents must be provided:
 - a The original unused tickets or e-tickets and/or all additional travel tickets or e-tickets purchased to return home, to catch up to your next destination or to rejoin the tour.
 - b Original itemized, dated invoices and receipts from all travel suppliers showing full payment, taxes and fees paid.
 - c A copy of the originally scheduled travel arrangements or itinerary, confirming traveller name(s), destination(s) and dates.
 - d Proof of cancellation from all airlines, hotel or accommodation providers, tour operators, cruise lines and any other travel suppliers, for all unused expenses.
 - e A statement from the travel agency/airline/travel supplier documenting their refund policies and copies of all refunds and/or credits provided for cancelled or unused expenses.
 - f If the claim occurred before departure, a medical certificate completed by the attending *physician* at the place where the *medical condition* occurred, stating the diagnosis, the date of onset of symptoms, the dates and type of *treatment*, and the reason why travel was not possible.
 - g If the claim occurred after departure, a medical certificate completed by the attending *physician* at the place where the *medical condition* occurred, stating the diagnosis, the date of onset of the symptoms, the dates and type of *treatment*, and the reason why it was necessary to interrupt the *trip*.

INTERNATIONAL ASSISTANCE SERVICES

The following services will be provided to all insureds:

- 1 Toll-free help line 24 hours a day, every day (for medical and trip interruption emergencies only).
- 2 Vital communications link between claimant/hospital regarding insurance coverage and procedures.
- 3 Medical (physician and surgeon) consultative and advisory services including review of appropriateness and analysis of medical care.
- 4 Monitoring of progress during treatment and recovery.
- 5 Establishing contact with family, personal physician and/or employer as appropriate.
- 6 Multilingual capabilities.
- 7 Coordination of payments.
- 8 Special assistance respecting claims.
- 9 Management, arrangement and authorization of emergency medical evacuation.
- 10 Arrangement and coordination of repatriation of remains.
- 11 Interpretation of policy wordings.
- 12 Assistance in locating the nearest and most appropriate medical care.
- 13 Payment to hospitals and other medical providers for emergency medical expenses will be guaranteed where possible relieving claimant of credit responsibilities.
- 14 Travel arrangements assistance for family members.
- 15 Provision of medical assistant to travel with claimant when necessary.
- 16 In addition to physicians, hospitals/administrators and ambulance, arrangements and communications are concluded on your behalf with:
 - Consulates
 - Airlines
 - Travel Agents
 - Police
 - Embassies
 - Foreign Affairs Department
 - Tour Guides
- 17 Legal referral services in order to meet the legal needs of travellers.

To access this service, please refer to the Contact Information section at the beginning of this policy wording



tugo.com

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