

Policy Rider No. 1 No in Transit Coverage on the Way Home

Amending this HMC Policy Covering Visitors to Canada Travel Insurance.

The emergency health and accident benefits of this policy are not covered outside of Canada if they occur during a direct flight, including all stopovers, from Canada to your country of normal residence.

This Rider is issued on behalf of Empire Life Insurance Company .

Rider No. 1 is attached to and forms part of this policy issued by Empire Life Insurance Company., but the same shall not be binding on us unless you completed an application for insurance and paid for this coverage and this rider was delivered with a policy receipt issued by the duly authorized representative of Empire Life Insurance Company.

This Rider takes effect on the effective date shown on the policy receipt issued for the above mentioned policy and it expires concurrently with the above mentioned policy. It is subject to all of the provisions, terms, conditions, limitations and exclusions of the above mentioned policy which remain unchanged.
