



1040 Division Street, Unit 18
 Cobourg, Ontario K9A 5Y5
 1 800 567-0021
 toll-free from the USA and Canada, or
 (905) 372-1779



Medicare International Travel Insurance

In case of a medical emergency, please call:

1 877 260-1382

toll-free from the USA and Canada or

+1 (416) 977-1408

collect from anywhere in the world. If you are unable to make contact by telephone, please email: assistance@wtp.ca. Your email message must include your name, date of birth, policy number, Canadian address, present location, accurate call back number and a description of your medical emergency.

The Assistance Centre can be contacted 24 hours a day, 365 days a year.

Your Agent:

Underwritten by:



For your future™

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MEDICARE INTERNATIONAL Travel Insurance Policy

Version M09

Effective December 2012

Don't forget your
 Wallet Card!



underwritten by:
 Manulife Financial
 For your future™



underwritten by:
 Manulife Financial
 For your future™



MEDICARE INTERNATIONAL TRAVEL INSURANCE

MEDICARE INTERNATIONAL TRAVEL INSURANCE

NAME _____

NAME _____

MY POLICY # _____

MY POLICY # _____

PROVINCIAL HEALTH CARD # _____

PROVINCIAL HEALTH CARD # _____

12/2012

12/2012

Please remember to keep this card in your wallet during your trip.

ABOUT 21st CENTURY TRAVEL INSURANCE LIMITED

For more than 30 years, 21st Century Travel Insurance Limited, o/a 21st Century Travel Insurance Services in British Columbia (21st Century) has been committed to making travel worry-free and enjoyable for Canadians by offering quality insurance products, underwritten by a secure and reliable insurance company. We are proud to be represented by professional insurance brokers and financial advisors across Canada, who trust 21st Century with their clients' travel insurance needs.

No one expects to have a travel insurance claim or to have to cancel a trip due to an emergency. Unfortunately, these events can happen. Our Medicare International Travel Insurance plan offers the personalized coverage you need to be financially protected against the cost of unexpected medical emergencies before and during a trip or a trip cancellation, baggage or accident loss.

ABOUT MANULIFE FINANCIAL

Today, with millions of customers, Manulife Financial offers a diverse range of financial protection products and wealth management services. Operating in 19 countries and territories worldwide, Manulife Financial is a financially strong company committed to customer service excellence and value.

Financial security. Comprehensive benefits. Competitive premiums. Easy-to-follow procedures. Consumer-friendly documentation. Caring assistance and claim services. They're all part of the Medicare International Travel Insurance plan, offered exclusively by 21st Century.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel, as your coverage may be subject to certain exclusions or limitations.
- A pre-existing condition exclusion may apply to a medical condition and/or symptoms that existed prior to your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date.
- In the event of an accident, injury or illness, your prior medical history may be reviewed when a claim is reported.
- Your policy provides travel assistance. If you experience a medical emergency, you must notify our Assistance Centre immediately. For insurance coverage under Trip Cancellation/ Interruption, you must call our Assistance Centre within 48-hours of the cause of claim. Your policy may limit benefits should you not contact the Assistance Centre.

PLEASE READ YOUR POLICY CAREFULLY BEFORE YOU TRAVEL

IN CASE OF A MEDICAL EMERGENCY, CALL THESE NUMBERS FIRST:

1 877 260-1382 (416) 977-1408

toll-free from the USA and Canada

collect from anywhere in the world

or, if unable to make contact by telephone, email: assistance@wtp.ca and include your name, date of birth, policy number, Canadian address, present location, accurate call back number and a description of your emergency.

You must contact the Assistance Centre before receiving treatment.

Failure to do so will limit liability to 75% of eligible expenses.

The Assistance Centre is open every day, 24 hours a day.

To extend your coverage, call Medicare International a minimum of 5 days prior to date required. Please call:

1 800 567-0021 toll-free from the USA and Canada
(905) 372-1779 direct from outside Canada or the USA

IN CASE OF A MEDICAL EMERGENCY, CALL THESE NUMBERS FIRST:

1 877 260-1382 (416) 977-1408

toll-free from the USA and Canada

collect from anywhere in the world

or, if unable to make contact by telephone, email: assistance@wtp.ca and include your name, date of birth, policy number, Canadian address, present location, accurate call back number and a description of your emergency.

You must contact the Assistance Centre before receiving treatment.

Failure to do so will limit liability to 75% of eligible expenses.

The Assistance Centre is open every day, 24 hours a day.

To extend your coverage, call Medicare International a minimum of 5 days prior to date required. Please call:

1 800 567-0021 toll-free from the USA and Canada
(905) 372-1779 direct from outside Canada or the USA

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IN THE EVENT OF AN *EMERGENCY*, CALL THE ASSISTANCE CENTRE IMMEDIATELY

1 877 260-1382 toll-free from the USA and Canada
+1 (416) 977-1408 collect to Canada
from anywhere else in the world.

If *you* are unable to make contact by telephone, please email: assistance@wtp.ca. *Your* email message must include *your* name, date of birth, policy number, Canadian address, present location, accurate call back number and a description of *your emergency*.

Our Assistance Centre is there to help *you* 24 hours a day, 365 days a year. Please note that if *you do not call or email* the Assistance Centre in an *emergency* and prior to *treatment*, *you will have to pay 25% of the eligible medical expenses* we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

IMPORTANT INFORMATION ABOUT *YOUR* INSURANCE:

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife Financial) and First North American Insurance Company (FNA), a wholly owned subsidiary of Manulife Financial. Please note that risks identified with the symbol ‡ throughout this document are covered by FNA. Manulife Financial has appointed World Travel Protection Inc. as the provider of all *Emergency* Medical assistance and claims services under this policy. Administration of all applications, enrollments, customer service and *Trip* Cancellation/Interruption and Baggage claims for the Medicare International Travel Insurance plan is provided by 21st Century Travel Insurance Limited o/a 21st Century Travel Insurance Services in British Columbia ("21st Century").

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.

ITALICIZED WORDS have a specific meaning. Please refer to the "Definitions" section of this policy to find the meaning of each italicized word.

MEDICARE INTERNATIONAL TRAVEL INSURANCE PLANS-AT-A-GLANCE

Benefits & Features	SINGLE-TRIP PLANS						MULTI-TRIP PLANS	
	Emergency Medical	Travel Canada & Emergency Medical***	All-Inclusive	Fast Trak	Fast Trak Canada	Trip Cancellation/ Interruption (stand-alone)	Emergency Medical	All-Inclusive
Eligible Age*	No Limit	No Limit	No Limit	55 to 74	55 to 74	No Limit	No Limit	No Limit
Emergency Medical	◆	◆	◆	◆	◆		◆	◆
Trip Cancellation & Trip Interruption			◆			◆		◆
Baggage Loss, Damage & Delay			◆					◆
Flight & Travel Accident			◆					◆
Features & Options Available								
Top-Ups							◆	◆
Deductible Savings	◆			◆			◆	
Family Coverage** (under the age of 55)	◆	◆					◆	
Travel Companion Savings**	◆		◆	◆		◆	◆	◆

* A child must be 30 days of age to be insured under this policy.

** Family Coverage and *Travel Companion Savings* cannot be combined.

*** The Travel Canada plan and Fast Trak for Canadian destinations are offered at 50% off the regular Single-Trip *Emergency Medical* plan and Fast Trak rates.

INSURANCE OFFERED†	COVERAGE AMOUNTS PER INSURED
Emergency Medical	Up to \$5,000,000 CDN per policy
Trip Cancellation & Trip Interruption	Single-Trip Plans – up to the insured <i>Trip Cost</i> before your <i>departure date</i> , actual costs incurred on or after your <i>departure date</i> for the stand-alone <i>Trip Cancellation/Interruption</i> plan; up to a maximum of \$4,000 for the All-Inclusive plan. For the Multi-Trip All-Inclusive Plan, up to \$5,000 per <i>trip</i> to a maximum of \$7,000 per policy.
Baggage Loss or Damage	Up to \$1,000 per <i>trip</i> . Up to \$3,000 per Multi-Trip All-Inclusive policy.
Baggage Delay	Up to \$500 per <i>trip</i> . Up to \$1,500 per policy per Multi-Trip All-Inclusive policy.
Flight Accident	\$100,000 for death or double dismemberment or \$50,000 for single dismemberment.
Travel Accident	\$50,000 for death or double dismemberment or \$25,000 for single dismemberment.

† For all plans, if your *covered expense* results from an *act of terrorism* all benefit maximums shown in this policy may be reduced subject to the Terrorism Coverage benefit.

ELIGIBILITY

To be eligible for *Emergency Medical* coverage you must:

- be a resident of Canada, a minimum of 30 days of *age*, and covered under a *government health insurance plan* for the entire duration of your *trip*.
- have paid the appropriate premium in full and be travelling outside your province of residence.

To be eligible for stand-alone *Trip Cancellation & Trip Interruption Insurance* you must:

- be living in Canada or travelling to Canada; and
- have paid the appropriate premium.

Under *Trip Cancellation & Interruption Insurance*, coverage will include travel within your province of residence.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

Multi-Trip plans:

- Provide coverage for an unlimited number of *trips* taken within one (1) year, commencing with the *effective date* as shown on *your confirmation*.
- Each *trip* taken can be up to the maximum *trip length you* selected when *you* purchased *your* Multi-Trip plan.
- Top-up coverage can be purchased for *trips* that are longer than the maximum *trip length* selected.
- For a *trip* to be covered under the benefits of this policy, it must start on or after the *effective date* and end prior to or on the *expiry date* shown on *your confirmation* of coverage.

For *Emergency Medical* coverage, if a *trip* begins during the coverage period but will extend beyond the *expiry date*, *you* can purchase *Emergency Medical* Top-up coverage for any travel days that fall after the *expiry date* or *you* can purchase a new Medicare International Travel Insurance Multi-Trip plan for the next 365-day period as long as the total duration of the *trip* does not exceed the maximum *trip length you* chose when *you* purchased the Multi-Trip plan.

If travel is within Canada but outside your province or territory of residence, all Multi-Trip plans provide *you* with *emergency* medical coverage for an unlimited number of days per *trip* in Canada.

In the event of a claim, *you* will be required to provide proof of *your departure date* and *your return date*. Proof can include *your* plane ticket, train ticket, a stamped passport, and/or credit card or bank statement showing purchases in Canada just prior to *your departure date*.

Extensions of Trip Cancellation/Interruption under your Multi-Trip All-Inclusive Plan: To extend *your trip* cancellation/interruption insurance beyond the *expiry date*, simply call 21st Century for additional coverage by purchasing:

- A stand-alone *Trip Cancellation/Interruption* policy for *your trip* that ends or commences after the *expiry date* of *your* Multi-Trip All-Inclusive plan; or
- A new Medicare International Multi-Trip All-Inclusive Plan for the next 365 days, with no lapse in coverage, providing the total duration of *your trip* does not exceed the maximum *trip length you* chose when *you* purchased *your* Multi-Trip All-Inclusive Plan.

In either of these circumstances, the *effective date* for *Trip Cancellation* will be the later of:

- The purchase date of *your trip*; or
- the *effective date* as shown on your confirmation of:
 - *your current* Multi-Trip All-Inclusive policy, or
 - *your previous* Multi-Trip All-Inclusive policy, if there has been no lapse in coverage and *your trip* cancellation coverage spans more than one Multi-Trip All-Inclusive policy underwritten by us.

Any extension of *Trip Cancellation/Interruption* must be purchased prior to the *expiry date* of *your* Multi-Trip All-Inclusive Plan and cannot be purchased to extend another insurer's cancellation or interruption insurance. Covered expenses for *Trip Cancellation/Interruption* will not exceed the maximum coverage amount available under *your* in-force Multi-Trip All-Inclusive Plan.

Top-Ups: To top up *your Emergency Medical* coverage under *your* Multi-Trip plan or another insurer's plan for trips longer than the number of coverage days *you* have, simply call 21st Century before *you* leave *home*. Top-ups must be purchased prior to the *expiry date*. The Single-Trip *Emergency Medical* plan can be used as a top-up to *our* Multi-Trip plan or another insurer's plan (where permitted). It is *your* responsibility to confirm that a top-up is permitted on *your* existing plan with no loss of coverage.

The Fast Trak Rate Category cannot be used to top up any Multi-Trip plan.

When *you* apply for top-up coverage *you* may be required to answer questions about *your* health status.

Family Coverage is available for *you*, *your spouse* and *your children* for any *Emergency Medical* Plan. All family members to be insured under one policy must be named on *your confirmation* and must be under 55 years of *age* and a minimum of 30 days of *age*. Family Coverage is not available for Fast Trak, All-Inclusive, or *Trip Cancellation & Interruption* plans.

YOUR COVERAGE STARTS

For *Trip Cancellation*, coverage starts at the time and date *you* purchase that coverage, shown as the *issue date* on *your confirmation*, or if *you* have purchased the Multi-Trip All-Inclusive plan, coverage starts on the later of:

- the date *you* purchased *your trip* arrangements; or
- the *effective date* as shown on *your confirmation* of:
 - *your current* Multi-Trip All-Inclusive policy, or
 - *your previous* Multi-Trip All-Inclusive policy, if there has been no lapse in coverage and *your trip* cancellation coverage spans more than one Multi-Trip All-Inclusive policy underwritten by us.

For *Trip Interruption* and all other plans, coverage starts on the later of:

- the date *you* leave *home*; or
- the *effective date* as shown on *your confirmation*.

YOUR COVERAGE ENDS

For *Trip Cancellation*, coverage ends on the earlier of:

- the date *you* leave *home* or *your departure date*, as shown on *your confirmation*; or
- the date *you* cancel *your trip* arrangements.

For *Trip Interruption* and all other plans, *your* coverage ends on the earliest of:

- the date *you* return *home*;
- when the number of days of coverage *you* purchased (as shown on *your confirmation*) expires; or
- the *expiry date*, as shown on *your confirmation*.

AUTOMATIC EXTENSION

Your coverage will automatically be extended beyond your expiry date:

- for the length of your delay to a maximum of 72 hours, if your common carrier or vehicle is delayed; or
- if you are hospitalized on your expiry date, in which case, we will extend your coverage during the hospitalization and for up to 5 days after discharge from hospital; or
- if you have a medical emergency that occurs within the 5 days prior to your expiry date that does not require hospitalization but prevents travel as confirmed by a physician. In this case, we will extend your coverage for up to 5 days.

In any case, we will not extend your coverage beyond 12 months after the date you left home.

TO STAY LONGER THAN PLANNED

To apply for an extension of your coverage, before the expiry date of your existing policy, simply call 21st Century during regular business hours. You may be able to extend your coverage, as long as:

- your provincial government health insurance plan coverage remains in force.
- you pay the additional premium (minimum \$25); and
- there has been no event that has resulted or may result in a claim against the policy and there has been no change in your health status.

Any extension is subject to the approval of 21st Century. Note: For policy extensions, no losses or expenses or benefits will be paid for an illness or injury which first appeared, whether diagnosed or not, or for which treatment may or may not have been received after the date your coverage starts and prior to the date the insurance extension is issued.

REFUNDS

- You may cancel your policy prior to your departure date (your effective date if you have purchased a Multi-Trip Emergency Medical plan).
- If you return home early, you may request a refund of premium (minimum \$25) for the unused coverage days of your trip providing there has been or will be no notification of a claim or benefit paid by us, that you have not been provided with any assistance services and that you have provided us with your written request with proof of the date you actually returned home.
- Cancellations and refunds are subject to a \$25 administration fee per policy.

Refunds and cancellations are not available on the Trip Cancellation & Interruption, All-Inclusive and Multi-Trip plans.

IMPORTANT TELEPHONE NUMBERS: For coverage information, general enquiries, or to apply for an extension or a refund of premium, please call 21st Century during regular business hours, at **1 800 567-0021**, or **(905) 372-1779**.

Written correspondence should be mailed to:

Medicare International Travel Insurance
1040 Division St. Unit 18
Cobourg, ON K9A 5Y5

MEDICAL CONCIERGE SERVICES

When you travel to the U.S., the following Medical Concierge Services are available to you:

- physician telephonic consultation 24/7 by a qualified physician;
- 24/7 same-day coordination and delivery of lost/forgotten prescription maintenance medication, eye glasses or contact lenses and medical supplies;
- 24/7 medical referrals to medical specialists, chiropractors, dentists, walk-in clinics, urgent care centres or hospitals for evaluation and medical treatment;
- 24/7 access to physician house call visits in select U.S. cities;
- physician co-ordination to an Emergency Room;
- consulting physician will "fast track" you through the Emergency Room in select U.S. cities;
- consulting physician who will communicate with the hospital to ensure continuity of care.

To access this service simply call the Assistance Centre using the phone numbers indicated on the wallet card.

Disclaimer, Waiver, and Limitation of Liability: StandbyMD is not a medical provider. Medical providers utilized by the StandbyMD program are not employees, agents, nor in any way affiliated with StandbyMD, beyond accepting StandbyMD's referrals. StandbyMD does not have any control, real or implied, over the medical judgment of participating medical providers, nor their actions or inactions. StandbyMD, upon making referrals under this policy does not assume any responsibility for the availability, quality, results or outcome of any treatment or service, or any policyholder's failure to obtain any treatment or service covered under these terms. **Policyholders hereby forever and fully waive all rights against, hold harmless, release and forever discharge StandbyMD** and its principals, parents, successors and assigns, of and from any and all claims, demands, actions, causes of action, and suits of any kind, nature, or amount which relate to, or in any way directly or indirectly flowed from the concierge medical services offered by StandbyMD. StandbyMD's liability under these concierge medical services, if any, is limited solely to the amount of payment made to participating medical providers for the services obtained pursuant to StandbyMD's referral. The StandbyMD program is provided by Healthcare Concierge Services Inc. Manulife and its agents are not responsible for the availability, quality, or results of services provided under the StandbyMD program.

EMERGENCY MEDICAL INSURANCE

Benefits – What does *Emergency Medical Insurance* cover?

Emergency Medical Insurance covers you for up to \$5,000,000 CDN of covered expenses incurred by you as a result of medical attention required by you during your trip if a medical emergency begins unexpectedly after you leave home, but only if these covered expenses are in excess of any amount covered by your government health insurance plan or any other benefit plan. The medical attention must be required as part of your emergency treatment.

In the event of emergency, call the Assistance Centre immediately: 1 877 260-1382 toll-free from the USA and Canada or (416) 977-1408 collect to Canada from anywhere else in the world. If you are unable to make contact by telephone, please email: assistance@wtp.ca. Your email message must include your name, date of birth, policy number, Canadian address, present location, accurate call back number and a description of your emergency. Please note that if you do not call or email the Assistance Centre in an emergency, you will have to pay 25% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for you to call, please have someone call on your behalf.

We will cover benefits #5 to #11 only if they have been authorized and arranged by the Assistance Centre. Covered expenses and benefits are subject to the policy's maximums, exclusions, limitations, and your deductible amount. The eligible covered expenses are:

1. **Expenses for emergency medical attention** – Reasonable and customary charges for medical care received from a physician in or out of a hospital; the cost of a semi-private hospital room (or an intensive or coronary care unit where medically necessary); the services of a licensed private duty nurse while you are in hospital; the rental or purchase (whichever is less) of a hospital bed, wheelchair, brace, crutch or other medical appliance; tests that are needed to diagnose or find out more about your condition; and drugs that are prescribed for you and are available only by prescription from a physician or dentist.
2. **Expenses for paramedical services** – Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to \$300 per profession.
3. **Expenses for ambulance transportation** – Reasonable and customary charges for local licensed ambulance service to transport you to the nearest appropriate medical service provider in an emergency.
4. **Expenses for emergency dental treatment** –
 - If you need emergency dental treatment, we will pay up to \$300 for the relief of dental pain; and/or
 - If you suffer an accidental blow to the mouth, we will pay up to \$3,000 to repair or replace your natural or permanently attached artificial teeth (up to \$1,500 during your trip and up to \$1,500 after your return home, to continue medically necessary treatment in the 90 days after the accident).

5. **Expenses to bring someone to your bedside** – If you are travelling alone and are admitted to a hospital for 3 days or more because of a medical emergency, we will pay the return economy class airfare via the most cost-effective itinerary for someone to be with you. We will also pay up to \$500 for that person's hotel and meals and cover them with *Emergency Medical Insurance* under the same terms and limitations of this policy until you are medically fit to return home. For a child insured under this policy, this benefit is available immediately upon their hospital admission.
6. **Extra expenses for meals, hotel, phone calls and taxi** – If a medical emergency prevents you or your travel companion from returning home as originally planned, or if your emergency medical treatment or that of your travel companion requires transfer to a location that is different from your original destination, we will reimburse you up to \$200 per day to a maximum of \$2,000 for your extra meals, hotel, essential phone calls and taxi fares. We will only reimburse you for these expenses if you have actually paid for them.
7. **Expenses related to your death** – If you die during your trip from an emergency covered under this insurance, we will reimburse your estate for:
 - up to \$5,000 to have your body prepared where you die and the cost of the standard transportation container normally used by the airline, plus the cost of the return home of your body;
 - up to \$5,000 to have your body prepared and the cost of a standard burial container, plus up to \$5,000 for your burial where you die; or
 - up to \$5,000 to cremate your body where you die, plus the cost of the return home of your ashes.

In addition, if someone is legally required to identify your body and must travel to the place of your death, we will pay the return economy class airfare via the most cost-effective itinerary for that person, and up to \$300 for that person's hotel and meal expenses. We will also provide that person with *Emergency Medical Insurance* under the same terms and limitations of this policy for up to 72 hours.

8. **Expenses to bring you home** – If your treating physician recommends that you return home because of your emergency or if our medical advisors recommend that you return home after your emergency, we will pay for one or more of the following:
 - the extra cost of an economy class airfare via the most cost-effective itinerary; and/or
 - a stretcher airfare on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary; and/or
 - the cost of return economy class airfare via the most cost-effective itinerary for a qualified medical attendant to accompany you, and the attendant's reasonable fees and expenses, if this is medically necessary or required by the airline; and/or
 - the cost of air ambulance transportation, if this is medically necessary.

9. **Expenses to return *children under your care*** – If *you* are admitted to *hospital* for more than 24 hours or must return *home* because of *your emergency*, we will pay for the extra cost of one-way economy class airfare to return the *children home* via the most cost-effective itinerary and the return economy class airfare via the most cost-effective itinerary for a qualified escort when the airline requires it. The *children* must have been under *your care* during *your trip* and covered under a policy underwritten by *us*.
10. **Expenses to return *your travel companion*** – We will cover the extra cost of one-way economy class airfare via the most cost-effective itinerary, to return *your travel companion* (who is travelling with *you* at the time of *your emergency* and insured under *our* travel insurance plan) *home*, if *you* return *home* under benefit #8 above.
11. **Expenses to return *your vehicle home*** – If, because of a medical *emergency*, *you* are unable to drive the *vehicle you* used during *your trip*, we will cover up to \$2,000 charged by a commercial agency to bring *your vehicle home*. If *you* rented a *vehicle* during *your trip*, we will cover its return to the rental agency.
12. **Trip break** – If *you* have requested and received prior approval from 21st Century, *you* may return to *your* province of residence to attend special events without terminating *your* coverage. There will be no refund of premium for any of the days during *your* return *home*. Coverage is not in effect during the time *you* are at *home*.

Exclusions & Limitations – What does **Emergency Medical Insurance** not cover?

We will not pay any expenses or benefits relating to:

1. **A *pre-existing condition***. The *pre-existing condition* exclusion that applies to *you* depends on the Rate Category *you* qualified for when *you* purchased this policy. Please see the definitions of “*pre-existing condition*” and “*stable*” at the end of this policy booklet.

Rate Category A+ and A. We will not pay any expenses relating to:

- a *pre-existing condition* that is not *stable* in the 3 months before *your effective date*; and/or,
- *your* heart condition if, in the 3 months before *your effective date*, it has not been *stable* or *you* have used any form of nitroglycerine for the relief of angina pain; and/or,
- *your* lung condition if, in the 3 months before *your effective date*, it has not been *stable* or *you* required *treatment* with oxygen or Prednisone for *your* lung condition.

Rate Category B. We will not pay any expenses relating to:

- a *pre-existing condition* that is not *stable* in the 6 months before *your effective date*; and/or,
- *your* heart condition if, in the 6 months before *your effective date*, it has not been *stable* or *you* have used any form of nitroglycerine for the relief of angina pain; and/or,

- *your* lung condition if, in the 6 months before *your effective date*, it has not been *stable* or *you* required *treatment* with oxygen or Prednisone for *your* lung condition.

Rate Category C. We will not pay any expenses relating to:

- a *pre-existing condition* that is not *stable* in the 12 months before *your effective date*; and/or,
- *your* heart condition if, in the 12 months before *your effective date*, it has not been *stable* or *you* have used any form of nitroglycerine for the relief of angina pain; and/or,
- *your* lung condition if, in the 12 months before *your effective date*, it has not been *stable* or *you* required *treatment* with oxygen or Prednisone for *your* lung condition.

Fast-Trak Rate Category. We will not pay any expenses relating to:

- a *pre-existing condition* for which *you* have taken, received or been prescribed medication or *treatment* in the 3 months before *your effective date*; and/or,
- *your* heart condition if, in the 3 months before *your effective date*, *you* have taken, received or been prescribed medication or *treatment* or *you* have used any form of nitroglycerine for the relief of angina pain; and/or,
- *your* lung condition if, in the 3 months before *your effective date* *you* have taken, received or been prescribed medication or *treatment* or *you* required *treatment* with oxygen or Prednisone for *your* lung condition.

2. *Covered expenses* that exceed the *reasonable and customary charges* where the medical *emergency* happens.
3. Any *emergency* when, prior to the purchase date, *you* had not met all of the eligibility requirements or truthfully and accurately answered all the questions in the *medical questionnaire* (if applicable).
4. Expenses that exceed \$25,000 if *you* do not have valid coverage under a *government health insurance plan* during *your trip*.
5. *Covered expenses* that exceed 75% of the cost we would normally have to pay under this insurance, if *you* or someone on *your* behalf does not contact the Assistance Centre at the time of the *emergency*, unless *your medical condition* makes it impossible for *you* to call (in which case, the 25% co-insurance does not apply).
6. Any non-*emergency*, investigative or elective *treatment* such as cosmetic surgery, chronic care, rehabilitation, or any directly or indirectly related complications.
7. The continued *treatment* of a *medical condition* when *you* have already received *emergency treatment* for that condition during *your trip* and *our* medical advisors determine that *your* medical *emergency* has ended.
8. A *medical condition*:
 - when *you* knew before *you* left *home*, or before the *effective date* of coverage, that *you* would need or be

- required to seek *treatment* for that *medical condition*; and/or
- for which it was reasonable to expect before *you left home* that *you would need treatment* during *your trip*; and/or
 - for which future investigation or *treatment* was planned before *you left home*; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before leaving *home*; and/or
 - that had caused *your physician* to advise *you* not to travel.
9. An *emergency* resulting from: hang-gliding, rock-climbing, *mountaineering*, parachuting or skydiving; participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving, is *your* principal paid occupation.
 10. *Treatment* if *you* specifically purchased this insurance to obtain such *treatment* whether or not it was authorized by a *physician*.
 11. Suicide; attempted suicide; or an intentional self-inflicted injury whether sane or insane.
 12. Committing or attempting to commit a criminal act.
 13. Not following recommended or prescribed therapy or *treatment*.
 14. Any loss, death or *injury* related to the misuse, abuse, overdose, or chemical dependence on medication(s), drug(s), alcohol or any other intoxicant, whether sane or insane.
 15. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
 16. *Your* routine pre-natal care; *your* pregnancy or childbirth; complications of *your* pregnancy or childbirth when they happen in the 9 weeks before or after the expected date of delivery; or *your* child born during *your trip*.
 17. For insured *children* under 2 years of *age*, any *medical condition* related to a birth defect.
 18. Any benefit that must be authorized or arranged in advance by the Assistance Centre when it has given no authorization or made no arrangement for that benefit.
 19. Any *emergency* that occurs or recurs after *our* medical advisors recommend that *you* return *home* following *your emergency treatment*, and *you* choose not to.
 20. Death or *injury* sustained while piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
 21. For policy extensions: illness or injury which first appeared, whether diagnosed or not, or for which treatment may or may not have been received after the date your coverage starts and prior to the date the insurance extension is issued.
 22. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See Terrorism Coverage.

23. Any loss resulting from an *act of war* or an *act of terrorism* when, before *your effective date*, a written formal Travel Warning was issued by Foreign Affairs and International Trade Canada, advising Canadians to avoid all or non-essential travel to that country, region or city.
24. Any *medical condition* you suffer or contract in a specific country, region or city for which Foreign Affairs and International Trade Canada, has issued a formal Travel Warning, before *your effective date*, advising Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion "medical condition" is limited to the reason for which the formal Travel Warning was issued and includes complications arising from such medical condition.

What are the other conditions that apply to *Emergency Medical Insurance*?

If *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less, we will not coordinate payment with that coverage. If *your* lifetime maximum is more than \$50,000, we will coordinate payment.

We will pay *emergency* medical covered expenses in excess of the deductible amount that *you* have selected for this policy.

TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE

Trip Cancellation & *Trip* Interruption Insurance can be purchased separately as a stand-alone plan, or as part of the All-Inclusive plans.

To be eligible to purchase stand-alone *Trip* Cancellation coverage, *you* must be living in Canada or travelling to Canada.

Benefits – What does *Trip* Cancellation & *Trip* Interruption Insurance cover?

If *you* are unable to travel due to a covered event listed below that occurs before *you leave home*, we will pay up to the covered amount for the prepaid unused portion of *your trip* that is non-refundable and non-transferable to another travel date. In addition, if *your travel companion* must cancel their *trip* due to a covered event applicable to them, and *you* decide to go on *your trip* as planned, we will cover the cost of the next occupancy charge up to the covered amount. To cancel a *trip* before *your* scheduled departure date, *you* must cancel *your trip* with the travel supplier and notify 21st Century at 1-800-567-0021 or 1+ (905) 372-1779 immediately or, at the latest, within forty-eight (48) hours of the cause of cancellation.

If *your trip* is interrupted due to a covered event listed below that occurs on or after the day *you plan to leave home*, we will pay up to the covered amount for the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date except prepaid unused transportation *home*. In addition, we will pay *your* additional and unplanned hotel and

meal expenses, *your* essential phone calls and taxi fares to a maximum of \$300 per day for up to two (2) days when no earlier transportation arrangements are available; and/or *we* will pay *your* one-way economy class airfare via the most cost-effective itinerary to *your* or *your* group's next destination, or to return *home*. *We* will pay for the change fee charged by the airline for your missed connection if this option is available, or up to \$1,000 for the cost of *your* one-way economy fare to the next destination.

The maximum amount payable for *Trip Cancellation & Trip Interruption* expenses is :

- for single *trip* stand-alone plans – up to the insured *Trip Cost* as indicated on *your confirmation*, for eligible expenses incurred before *your departure date*; actual costs of eligible expenses incurred on or after *your departure date*;
- for Single *Trip All-Inclusive Plans* – up to \$4,000 for eligible expenses;
- for the Multi-*Trip All-Inclusive plan*, up to \$5,000 per trip and up to \$7,000 per policy for *covered expenses*.

Trip Cancellation & Trip Interruption Insurance benefits are subject to the policy's maximums, exclusions and limitations. These benefits are payable if any of the following covered events happen:

1. *You* or *your travel companion* develop(s) a medical *emergency* or die(s).
2. A member of your *immediate family*, a member of *your travel companion's immediate family* or your *key-person* develops a medical *emergency* or dies; or the person whose guest *you* will be during *your trip* is admitted to a *hospital* with an *emergency* or dies.
3. *You* or *your spouse*: a) become pregnant after *you* book *your trip* and *your departure date* falls in the nine (9) weeks before or after the expected delivery date, or b) legally adopt a child and the notice of custody is received after the *effective date* and the date of custody is scheduled in the nine (9) weeks before or after *your departure date*.
4. *You* or *your travel companion's* travel visa is not issued for a reason beyond *your/their* control.
5. *You* or *your spouse* are called to service as a reservist, firefighter, military or police staff, or to jury duty or to be a defendant in a civil suit, during *your trip*; or *you* or *your spouse* are subpoenaed to be a witness during *your trip*.
6. *You*, *your spouse*, *your travel companion* or *your travel companion's spouse* are quarantined or hijacked.
7. *You* or *your travel companion* are unable to occupy *your/their* respective principal residence or to operate *your/their* respective business because of a natural disaster.
8. *You*, *your spouse*, *your travel companion* or *travel companion's spouse* lose a permanent job for which *you/they* were employed at least one year, because of an unforeseen lay-off or dismissal without just cause. This benefit does not apply to self-employment or contract work.

9. *You* or *your travel companion* are transferred by the employer with whom *your* or *your travel companion* were employed for at least 1 year at the *issue date* of this insurance, and which requires a relocation of *your* or *your travel companion's* principal residence by a distance of at least 300 kms within 30 days before *your* scheduled *departure date*. This benefit does not apply to self-employment or contract work.
10. A business meeting, that is the main intent of *your trip* and was scheduled before *your*, or *your* and *your travel companion's issue date*, is cancelled after the *issue date* for a reason beyond *your* control or the control of *your* employer and the meeting is between companies with unrelated ownership. Benefits are only payable to *you* or *you* and *your travel companion* (one individual) who purchased *our* insurance, if *you* are the one who planned to attend the business meeting.
11. Foreign Affairs and International Trade Canada issues a written formal Travel Warning after *your effective date*, advising Canadians to avoid all or non-essential travel to a destination included in *your trip*. This applies only to Canadian citizens.
12. Weather conditions, earthquakes or volcanic eruptions cause the scheduled common carrier, on which *you* are booked, to be delayed for a period of at least 30% of *your trip* and *you* choose not to travel.
13. *You* miss a connection or must interrupt *your trip* because of the delay of *your* connecting private passenger *vehicle* or *common carrier*, when the delay is caused by the mechanical failure of *your* connecting private passenger *vehicle* or *common carrier*, a traffic accident, an emergency police-directed road closure or weather conditions, earthquakes or volcanic eruptions. Your connecting private passenger *vehicle* or *common carrier* must have been scheduled to arrive at *your* point of boarding at least 2 hours before the scheduled time of departure.
14. The *plane* *you* are ticketed to fly on leaves earlier or later than scheduled. Note: This benefit is only covered under *Trip Interruption*.

Exclusions & Limitations – What does *Trip Cancellation & Trip Interruption Insurance* not cover?

For *Trip Cancellation & Trip Interruption Insurance*, *we* will not cover expenses or benefits relating to:

1. Any *medical condition* that was not *stable* in the three (3) months before the *effective date*.
2. An event which, at the *effective date* of this insurance, *you* or *your travel companion* knew or it was reasonable to expect, may eventually prevent *you* from going on or completing *your trip* as booked.
3. The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
4. Suicide, attempted suicide or *your* intentional self-inflicted injury whether sane or insane.

5. Committing or attempting to commit a criminal act.
 6. Not following a prescribed therapy or *treatment*.
 7. Any loss, *injury* or death related to the misuse, abuse, overdose, or chemical dependence on medication, drugs, alcohol or other intoxicant, whether sane or insane.
 8. An emotional or mental disorder (except an acute psychosis) that does not require admission to a *hospital*.
 9. A child who is born after *you* leave *home*; routine pre-natal care; pregnancy or childbirth or complications thereof when they happen in the nine (9) weeks before or after the expected date of delivery.
10. A *medical condition*:
- when *you* knew or for which it was reasonable to expect before the *effective date* that *you* would need or be required to seek *treatment* for that *medical condition*;
 - for which future investigation or *treatment* was planned before the *effective date*
 - which caused symptoms that would have caused an ordinarily prudent person to seek *treatment* in the three (3) months before the *effective date*; or
 - that caused a *physician* to advise *you*, before the *effective date*, not to go on *your trip*.
11. Any non-*emergency*, investigative or elective *treatment* such as cosmetic surgery, chronic care, rehabilitation, or any directly or indirectly related complications.
 12. A travel visa that is not issued because of its late application.
 13. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an act of terrorism. See Terrorism Coverage.
 14. Failure of any travel supplier which *you* contract for services. No protection is provided for failure of any travel agent, agency or broker.
 15. Any loss resulting from an *act of war* or an *act of terrorism* when, before *your effective date*, a written formal Travel Warning was issued by Foreign Affairs and International Trade Canada, advising Canadians to avoid all or non-essential travel to that country, region or city.
 16. Any medical condition *you* suffer or contract in a specific country, region or city for which Foreign Affairs and International Trade Canada, has issued a formal Travel Warning, before *your effective date*, advising Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion "medical condition" is limited to the reason for which the formal Travel Warning was issued and includes complications arising from such medical condition.

What are the other conditions that apply to *Trip Cancellation & Trip Interruption Insurance*?

If *you* cancel *your trip* before the *departure date*, *you* must advise *your* travel supplier and call 21st Century at 1-800-567-0021 or 1+ (905) 372-1779 immediately or, at the latest, within forty-eight (48) hours of the cause of cancellation. Only the amounts that are non-refundable and non-transferable on the date the insured event occurs shall be considered for the purposes of the claim. Any delays in notifying *us* will limit *your* benefit to the non-refundable amount that would have been payable on the date the cause for claim occurred.

BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

Included in All-Inclusive plans.

Benefits – What does Baggage Loss, Damage & Delay Insurance cover?

Baggage Loss, Damage & Delay Insurance covers the loss of, damage to, and delay of the baggage and effects that belong to *you* and that *you* use during *your trip*. More specifically, this insurance provides *you* with reimbursement for the following expenses:

1. ‡Up to \$100 in total per *trip* for the replacement of a lost or stolen passport, driver's licence, birth certificate or travel visa.
2. ‡Up to \$500 in total per *trip* for necessary toiletries and clothing when *your* checked luggage is delayed by the carrier for at least ten (10) hours while *you* are en route. The maximum payable for this benefit under the Multi-*Trip* All-Inclusive plan is \$1,500 per policy.
3. ‡Up to \$300 per *trip* for any item or set of items which is lost or damaged during *your trip* to a maximum of \$1,000. The maximum payable for this benefit under the Multi-*Trip* All-Inclusive plan is \$3,000 per policy. Jewellery or cameras (including camera equipment) are, respectively, each considered a single item.

Exclusions & Limitations – What does Baggage Loss, Damage & Delay Insurance not cover?

For the Baggage Loss, Damage & Delay Insurance, *we* will not cover expenses or benefits relating to:

1. Animals, perishable items, bikes that are not checked as baggage with the *common carrier*; household items and furniture; artificial teeth or limbs, hearing aids, eyeglasses of any type, contact lenses; money, tickets, securities, documents; items related to your occupation, antiques or collector items; items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.

2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
3. Unaccompanied baggage, personal property left in an unattended vehicle, unlocked trunk, and any jewellery or camera placed in the custody of a *common carrier*.
4. In instances of theft, losses unreported to authorities.
5. Any loss resulting from an *act of war* or an *act of terrorism* on a *trip* while *you* are at a destination when, prior to *your departure date* for that destination, a written formal Travel Warning was issued by Foreign Affairs and International Trade Canada, advising Canadians to avoid all or non-essential travel to that country, region or city anytime during *your* coverage period.

See other conditions under How to Make a Claim.

FLIGHT & TRAVEL ACCIDENT INSURANCE

Included in All-Inclusive plans.

Benefits – What does Flight & Travel Accident Insurance cover?

We will cover the following Flight & Travel Accident Insurance benefits:

1. If an accidental bodily *injury* causes *you* to die, to become completely and permanently blind in both eyes or to have two of *your* limbs fully severed above *your* wrist or ankle joints, in the twelve (12) months after the accident, we will pay: \$100,000 under Flight Accident Insurance; or \$50,000 under Travel Accident Insurance.
2. If an accidental bodily *injury* causes *you* to become completely and permanently blind in one eye or have one of *your* limbs fully severed above *your* wrist or ankle joint in the twelve (12) months after the accident, we will pay: \$50,000 under Flight Accident Insurance; or \$25,000 under Travel Accident Insurance.
3. If *you* have more than one accidental bodily *injury* during *your trip*, we will pay the applicable insured sum only for the one accident that entitles *you* to the largest benefit amount.

For Flight Accident Insurance, the accident giving rise to *your injury* must happen: a) while *you* are travelling on a commercial passenger *plane* for which a ticket was issued to *you* for *your* entire airline *trip*; b) while *you* are making a flight connection, and riding over land or water at the expense of the airline or riding in a limousine or bus provided by the airport authority, or in a scheduled helicopter shuttle service between airports; or c) while *you* are at an airport for the departure or arrival of the flight covered by this insurance.

Exclusions & Limitations – What does Flight & Travel Accident Insurance not cover?

For Flight & Travel Accident Insurance, we will not cover expenses or benefits relating to:

1. Hang-gliding, rock climbing, *mountaineering*, parachuting or skydiving; participating in a motorized speed contest; or your professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation.
2. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
3. Suicide, attempted suicide, or an intentional self-inflicted injury whether sane or insane.
4. A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.
5. Not following recommended or prescribed therapy or *treatment*.
6. Any loss, injury or death related to the misuse, abuse, overdose, or chemical dependence on medication, drugs, alcohol or other intoxicant, whether sane or insane.
7. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
8. A loss caused directly or indirectly from an existing disease or bodily infirmity, even if the proximate cause of its activation or reactivation is the result of an accidental bodily *injury*.
9. An *act of war* or *act of terrorism*.
10. Any loss resulting from an *act of war* or an *act of terrorism* when, before *your effective date*, a written formal Travel Warning was issued by Foreign Affairs and International Trade Canada, advising Canadians to avoid all or non-essential travel to that country, region or city.
11. Any medical condition *you* suffer or contract in a specific country, region or city for which Foreign Affairs and International Trade Canada, has issued a formal Travel Warning, before *your effective date*, advising Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion "medical condition" is limited to the reason for which the formal Travel Warning was issued and includes complications arising from such medical condition.

TERRORISM COVERAGE

Where an *act of terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this policy, this insurance will provide coverage as follows:

- For **Emergency Medical Insurance, Trip Cancellation & Trip Interruption Insurance coverage**, we will provide benefits to *you* for *your covered expenses* subject to the maximums shown in the benefits section and this provision;
- The benefits payable, as described directly above, are in excess of all other potential sources of recovery, including alternative or replacement travel options offered by airlines, tour operators,

cruise lines and other travel suppliers and other insurance coverage (even where such other coverage is described as excess) and will only become available after *you* have exhausted all such other sources.

Any benefits payable pursuant to *our* **Emergency Medical Insurance and Trip Cancellation & Interruption Insurance coverage** shall be subject to an overall maximum aggregate payable limit relating to all in-force travel policies issued by *us*, including this policy. If total claims otherwise payable for a type of coverage under all travel policies issued by *us*, resulting from one or more *acts of terrorism* occurring within an applicable time period, exceed this maximum aggregate payable limit, then the amount paid on each claim shall be reduced on a prorated basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit.

Coverage is only available for up to 2 *acts of terrorism* within a calendar year and the maximum aggregate payable limit for each *act of terrorism* is:

Type of Coverage	Maximum Aggregate for Each Act of Terrorism (CDN\$)
<i>Emergency Medical</i>	\$35,000,000
<i>Trip Cancellation & Trip Interruption</i>	\$2,500,000

If, in *our* judgment, the total of all payable claims under one or more *acts of terrorism* may exceed the applicable limit, *your* prorated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

Exclusion to this Terrorism Coverage provision

Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy does not cover any liability, loss, cost or expense of whatsoever nature which is directly or indirectly caused by, results from, arises out of or is in connection with any *acts of terrorism* perpetrated by or involves the utilization of biological, chemical, nuclear or radioactive means, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

WHAT ELSE DO YOU NEED TO KNOW?

This policy is issued on the basis of information provided in *your* application (including the *medical questionnaire* if required). *Your* entire contract with *us* consists of: this policy; *your* application for this policy (including the completed *medical questionnaire* if required), the *confirmation* issued in respect of that application, and any other amendments or endorsements resulting from changes, extensions or top-ups of coverage.

No agent or broker has the authority to change the contract or waive any of its provisions.

This insurance is void in the case of fraud or attempted fraud, or if *you* conceal or misrepresent any material fact in *your* application for this policy, extension or top-up of coverage for benefits under this policy.

This policy is non-participating. *You* are not entitled to share in *our* divisible surplus. Neither *we* nor *our* agents or administrators are responsible for the availability, quality or results of any medical *treatment* or transportation, or for *your* failure to obtain medical *treatment*.

The right of any person to designate persons to whom or for whose benefit insurance money is payable is restricted.

Despite any other provisions of this contract, this contract is subject to the statutory conditions contained in the Insurance Act respecting contracts of accident and sickness insurance.

Premium

The required premium is due and payable at the time of purchase and will be determined according to the schedule of premium rates then in effect. Premium rates and policy terms and conditions are subject to change without prior notice.

Upon payment of premium, this document becomes a binding contract provided it is accompanied by a *confirmation* upon which a policy number appears and *we* have received *your* completed application (including the *medical questionnaire* if required) prior to *your* *departure date*. If the premium is insufficient for the period of coverage selected, *we* will:

1. charge and collect any underpayment; or
2. shorten the policy period by written endorsement if an underpayment in premium cannot be collected.

Coverage will be null and void if the premium is not received, if a cheque is not honoured for any reason, if credit card charges are invalid or if no proof of *your* payment exists.

How does this insurance work with other coverages that *you* may have?

The plans outlined in this policy are second payor coverages. If there are other third party liability, group or individual, basic or extended health insurance plans or contracts including any private, provincial or territorial auto insurance plan providing *hospital*, medical or therapeutic coverage or any other third party liability insurance in force concurrently herewith, amounts payable hereunder are limited to that portion of *your* expenses, incurred outside *your* province or territory of residence, that are in excess of the amounts for which *you* are insured under such coverage.

Total benefits paid to *you* by all insurers cannot exceed *your* actual expenses. *We* will coordinate the payment of benefits with all insurers who provide *you* with benefits similar to those provided under this insurance (except if *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum of \$50,000 or less), to a maximum of the largest amount specified by each insurer.

In addition, *we* have full rights of subrogation. In the event of a payment of a claim under this policy, *we* will have the right to proceed, in *your* name, but at *our* expense, against third parties

who may be responsible for giving rise to a claim under this policy. *You* will execute and deliver such documents as are necessary and cooperate fully with *us* to allow *us* to fully assert *our* rights. *You* must do nothing to prejudice such rights.

If *you* are insured under more than one insurance policy underwritten by *us*, the total amount *we* pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy.

If the total amount of all accident insurance *you* have under policies issued by *us* is more than \$100,000, *our* aggregate liability will not exceed that amount, and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.

HOW TO MAKE A CLAIM

**IN THE EVENT OF AN *EMERGENCY*,
CALL THE ASSISTANCE CENTRE IMMEDIATELY:**

1 877 260-1382 toll-free from the USA and Canada or
+1 (416) 977-1408 collect to Canada
from anywhere else in the world.

If *you* are unable to make contact by telephone, please email: assistance@wtp.ca. *Your* email message must include *your* name, date of birth, policy number, Canadian address, present location, accurate call back number and a description of *your emergency*.

The Assistance Centre is ready to help *you* 24 hours a day, 365 days a year.

Please note that if ***you do not call or email*** the Assistance Centre in an *emergency* and prior to receiving *treatment*, ***you will have to pay 25% of the eligible medical expenses*** *we* would normally pay under this policy (25% co-insurance).

If it is medically impossible for *you* to call or email when the *emergency* happens, the 25% co-insurance will not apply. In this case, *we* ask that *you* call as soon as *you* can or that someone call on *your* behalf. **Do not assume that someone will contact the Assistance Centre for *you*. It is *your* responsibility to verify that the Assistance Centre has been contacted.**

If *you* choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, these eligible expenses will be reimbursed to *you* on the basis of the *reasonable and customary charges* that *we* would have paid directly to such provider. Medical charges that *you* pay may be higher than this amount; therefore, *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary charges* reimbursed by *us*. Some benefits are not covered if they have not been authorized and arranged by the Assistance Centre.

To make a claim due to a medical *emergency* during *your trip*, *your* proof of claim must be sent to *us* within 90 days of *your* loss.

Claims documents and correspondence should be mailed to:

Medicare International Travel Insurance
c/o World Travel Protection
400 University Avenue, 15th Floor
Toronto, ON M5G 1S7

If *you* are making an *Emergency Medical Insurance* claim, *we* will need:

- original itemized receipts for all bills and invoices;
- proof of payment by *you* and by any other benefit plan;
- medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must support that the *treatment* was *medically necessary*;
- proof of the accident if *you* are submitting a claim for dental expenses resulting from an accident;
- proof of travel (including departure and return dates); and
- *your* historical medical records (if *we* determine applicable).

If you are making a *Trip Cancellation & Trip Interruption Insurance claim*, we will need proof of the cause of the claim, including:

- a medical certificate completed by the attending *physician* and stating why travel was not possible as booked, if the claim is for medical reasons; or
- a report from the police or other responsible authority documenting the reason for the delay if your claim is due to a disconnection.

We will also need, as applicable:

- complete original unused transportation tickets and vouchers;
- original passenger receipts for the new tickets *you* had to purchase;
- original receipts for the travel arrangements *you* had paid in advance and for the extra hotel, meal, telephone and taxi expenses *you* may have had;
- the entire medical file of any person whose health or medical condition is the reason for *your* claim; and
- any other invoice or receipt supporting *your* claim.

If you are making a *Baggage Loss, Damage & Delay Insurance claim*, the following conditions apply:

1. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this insurance, *you* must obtain written documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide or transportation authorities. *You* must also take all precautions to protect, save or recover the property immediately, and advise *us* as soon as *you* return *home*. *Your* claim will not be valid under this insurance if *you* do not comply with these conditions.
2. If the property *you* have checked with a *common carrier* is delayed, *we* will continue to provide coverage until the property is delivered by the *common carrier*.
3. *We* cover the current actual cash value of your property when it is lost or damaged. *We* also reserve the option to repair or replace your property with other of similar kind, quality and value. *We* may also ask *you* to submit damaged items for an appraisal of the damage. If a lost or damaged article is part of a set, *we* will cover a reasonable and fair proportion of the total value of the set, but not the total value of the set.
4. If *you* need to make a claim under this insurance, *we* will need:
 - copies of reports from the authorities as proof of loss, damage or delay; and
 - proof that *you* owned the articles, and receipts for their replacement.

If you are making a *Flight & Travel Accident Insurance claim*, the following conditions apply:

1. *We* will need: a) police, autopsy or coroner's report; b) medical records; and c) death certificate, as applicable.
2. If *your* body is not found within twelve (12) months of the accident, *we* will presume that *you* died as a result of *your injuries*.

To whom will *we* pay *your* benefits if *you* have a claim?

We will pay the *covered expenses* under this insurance to *you*, the provider of the service, or upon death, *your* estate. *You* must repay *us* any amount paid or authorized by *us* on *your* behalf if *we* determine that the amount is not payable under *your* policy. Except for the *deductible amount* (in U.S. dollars), all amounts shown throughout this contract are in Canadian dollars.

If currency conversion is necessary, *we* will use *our* exchange rate on the date *you* received the service outlined in *your* claim. *We* will not pay for any interest under this insurance.

Is there anything else *you* should know if *you* have a claim?

If *you* disagree with *our* claim decision, the matter may be submitted to arbitration under the arbitration law in the Canadian province or territory where *you* reside at the time of application for this policy. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, or other applicable legislation.

For the purposes of determining the validity of a claim under this policy, *we* may obtain and review the medical records of *your* attending *physician*(s), including the records of *your* regular *physician*(s) at *home*. These records may be used to determine the validity of a claim whether or not the contents of the medical records were made known to *you* before *you* incurred a claim under this policy. In addition, *we* have the right, and *you* shall afford *us* the opportunity, to have *you* medically examined when and as often as may reasonably be required while benefits are being claimed under this policy. If *you* die, *we* have the right to request an autopsy, if not prohibited by law.

DEFINITIONS

When italicized in this policy, the term:

Act of terrorism means any activity occurring within a 72 hour period, save and except for an *act of war*, against persons, organizations, property (whether tangible or intangible) or infrastructure of any nature by an individual or a group based in any country that involves the following or preparation for the following:

- use, or a threat to use, force or violence;
- commission of, or a threat to commit, a dangerous act; or
- commission of, or a threat to commit, an act that interferes or disrupts an electronic, information or mechanical system;

and the effect or intention of the above is to:

- intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against its conduct or policies;
- intimidate, coerce or instill fear in the civilian population or any segment thereof;
- disrupt any segment of the economy; or
- further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Act of war means hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

Age means *your age* at *your* application date.

Change in medication means the medication dosage, frequency or type has been reduced, increased, stopped and/or new medication(s) has/have been prescribed **Exceptions:** the routine adjustment of Coumadin, Warfarin or insulin, as long as they are not newly prescribed or stopped and there has been no change in *your medical condition*; and, a change from a brand name medication to a generic brand medication of the same dosage.

Child, Children means an unmarried, dependent son or daughter or *your* grandchild(ren) under the *age* of 21 or, if a full-time student, under the *age* of 26; also, an unmarried dependent son or daughter of any *age*, if mentally or physically handicapped. In addition, the *child* must be a minimum *age* of 30 days of age to be covered under this policy.

Common carrier means a conveyance, (bus, taxi, train, boat, plane or other vehicle) which is licensed, intended and used to transport paying passengers.

Confirmation means the document or set of documents confirming *your* insurance coverage under this policy and, where applicable, *your trip* arrangements. It includes the *medical questionnaire* (if required) and application for this policy, once *you* have completed, signed and submitted them with the required premium to *us*. It may also include tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider with whom *you* made arrangements for *your trip*.

Covered expenses means *reasonable and customary charges* you incur for supplies and services which are eligible expenses under the *Emergency Medical Insurance* provisions and which are either in excess of and/or not covered under *your government health insurance plan* or any other plan.

Deductible amount means the amount of *covered expenses* that *you* are responsible for paying per person per *emergency* medical claim. *Your deductible amount* in U.S. dollars applies to the amount remaining after any *covered expenses* are paid by *your government health insurance plan*. The *deductible amount* is shown on *your confirmation* and applies to each claim.

Departure date means the date *you* leave *home*.

Effective date means the date *your* coverage starts.

For *Trip Cancellation*, coverage starts at the time and date *you* purchase that coverage, shown as the *issue date* on *your confirmation*, or if *you* have purchased the Multi-*Trip All-Inclusive* plan, coverage starts on the later of:

- the date *you* purchased *your trip*; or
- the *effective date* as shown on *your confirmation* of:
 - *your* current Multi-*Trip All-Inclusive* policy, or
 - *your* previous Multi-*Trip All-Inclusive* policy, if there has been no lapse in coverage and *your trip* cancellation coverage spans more than one Multi-*Trip All-Inclusive* policy.

For *Trip Interruption* and all other plans, coverage starts on the later of:

- the date *you* leave *home*; or
- the *effective date* as shown on *your confirmation*.

Emergency means a sudden and unforeseen occurrence of a *medical condition* that begins during the period of insurance, and requires immediate *treatment*. An *emergency* no longer exists when the Assistance Centre determines that *you* are able to continue *your trip* or return *home*.

Expiry date means the date *your* coverage ends.

For *Trip Cancellation*, coverage ends on the earlier of:

- the date *you* leave *home* or *your departure date*, as shown on *your confirmation*; or
- the date *you* cancel *your trip* arrangements.

For *Trip Interruption* and all other plans, *your* coverage ends on the earliest of:

- the date *you* return *home*;
- when the number of days of coverage *you* purchased (as shown on *your confirmation*) expires; or
- the *expiry date*, as shown on *your confirmation*.

Government health insurance plan means the health insurance coverage that the provincial or territorial governments provide to residents of Canada.

Home means *your* Canadian province or territory of residence. If *you* requested coverage to start when *you* leave Canada, *home* means Canada. In the case of *Trip Interruption*, Flight and Travel

Accident, and Baggage Insurance, it means the place *you* leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage.

Hospital means a facility that is licensed as a hospital where in-patients receive medical care and diagnostic and surgical services under the supervision of a staff of *physicians* with 24-hour care by registered nurses. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, home for the aged or health spa is not a *hospital*.

Immediate family means *spouse*, parent, legal guardian, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, aunt, uncle, niece or nephew.

Injury means sudden bodily harm that *you* sustain during *your trip* and that is caused by external and purely accidental means, directly and independently of illness or disease and all other causes.

Issue date means the date *you* purchased this insurance as shown on *your confirmation*.

Key-person means someone to whom a dependent's full-time care is entrusted and who cannot reasonably be replaced; a business partner, or an employee who is critical to the ongoing affairs of *your business* during the *trip*.

Medical attention means *treatment* required for the immediate relief of an acute symptom or that, according to a *physician*, cannot be delayed until *you* return *home*. It must be ordered by and received during *your trip* from a licensed *physician*, physiotherapist, chiropractor, osteopath, chiropodist or podiatrist.

Medical condition means *injury*, illness, symptom or disease; complication of pregnancy within the first 31 weeks of pregnancy; a mental or emotional disorder that requires admission to a *hospital* or acute psychosis.

Medical questionnaire means all the medical questions that are included in *your application* for coverage under this policy.

Medically necessary in reference to a given service or supply, means such service or supply:

- is appropriate and consistent with the diagnosis according to accepted community standards of medical practice;
- is not experimental or primarily investigative in nature;
- could not be omitted without adversely affecting *your* condition or quality of medical care;
- cannot be delayed until *your* return to *your* Canadian province or territory of residence; and
- is delivered in the most cost-effective manner possible, at the most appropriate level of care and not primarily by reason of convenience.

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

Physician means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care

within the scope of his/her licensed authority. A *physician* must be a person other than *you* or a member of *your immediate family*.

Pre-existing condition means a *medical condition* that existed before *your effective date*.

Reasonable and customary charges means costs that do not exceed the standard fee of other providers of similar standing in the same geographical area, when providing the same *treatment* of a similar illness or *injury*.

Spouse means someone to whom one is legally married, or with whom one has been living in a conjugal relationship for at least one (1) full year before the *effective date* of this insurance.

Stable – a *medical condition* is *stable* if all of the following apply:

- *You* have not had a new symptom, or an increase in how frequent or severe any existing symptoms are.
- *Your physician* has not found a new symptom.
- *You* have not received any new test finding.
- *Your physician* has not received any test results showing that *your medical condition* is getting worse.
- *You* have not received, been prescribed or had a *physician* recommend any new medication, *any change in medication*, any new *treatment* or any change in *treatment*.
- *You* have not been in the *hospital* or referred to a specialist or specialty clinic (including a referral that a *physician* has started or recommended).
- *You* have not had further tests and are not waiting for any test results.

Travel companion means someone who shares *trip* arrangements and accommodations with *you*. No more than 3 individuals (including the insured) will be considered *travel companions* on any one *trip*, except under *Trip Cancellation* benefit #10 where *travel companion* is limited to only one individual.

Treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a licensed medical practitioner, including but not limited to prescribed medication, investigative testing and surgery related to any illness, *injury* or symptom.

Trip means the period of time between *your effective date* of insurance and the *expiry date* shown on *your confirmation*.

Vehicle includes any private or rental passenger automobile, boat, mobile home, camper truck or trailer home which *you* use during *your trip* exclusively for the transportation of passengers (other than for hire).

We, us, our means First North American Insurance Company (FNA) in connection with Baggage insurance and The Manufacturers Life Insurance Company (Manulife Financial) in connection with all other coverages under this policy.

You, your means the person(s) named as the insured(s) on the *confirmation*, for which insurance coverage was applied for and the appropriate premium has been received by *us*.

NOTICE ON PRIVACY

Your privacy matters. We are committed to protecting the privacy of the information we receive about you in the course of providing the insurance you have chosen. While our employees need to have access to that information, we have taken measures to protect your privacy. We ensure that other professionals, with whom we work in giving you the services you need under your insurance, have done so as well. To find out more about how we protect your privacy, please read our Notice on Privacy and Confidentiality.

Notice on Privacy and Confidentiality. The specific and detailed information requested on your application and medical questionnaire (collectively the "application") is required to process the application. To protect the confidentiality of this information, Manulife Financial will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife Financial employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, P. O. Box 4262, Stn A, Toronto, ON M5W 5T4.

Help is just a phone call away

Enjoying your trip should be the first thing on your mind. Our multi-lingual Assistance Centre is there to help you with:

Pre-Trip Information

- ✓ Passport and Visa information
- ✓ Health hazards advisory
- ✓ Weather information
- ✓ Currency exchange information
- ✓ Consulate and Embassy locations

During A Medical Emergency

- ✓ Verifying and explaining coverage
- ✓ Referral to a physician, hospital, or other healthcare provider
- ✓ Monitoring your medical emergency and keeping your family informed
- ✓ Arranging for return transportation home when medically necessary
- ✓ Arranging direct billing of covered expenses (where possible)

Other Services

- ✓ Assistance with lost, stolen or delayed baggage
- ✓ Assistance in obtaining emergency cash
- ✓ Translation and interpreter services in a medical emergency
- ✓ Emergency message services
- ✓ Help to replace lost or stolen airline tickets
- ✓ Assistance with obtaining prescription drugs
- ✓ Assistance in obtaining legal help or bail bond

In the event of an Emergency,

call the Assistance Centre immediately

1 877 260-1382 toll-free from the USA and Canada

+1 (416) 977-1408 collect to

Canada from anywhere else in the world.

If you are unable to make contact by telephone, please email: assistance@wtp.ca. Your email message must include your name, date of birth, policy number, Canadian address, present location, accurate call back number and a description of your emergency.

Our Assistance Centre is there to help you
24 hours a day, 365 days a year.

