

CRAIG TRAVEL

ALL-INCLUSIVE INSURANCE PLAN

IMPORTANT NOTICE

Please read *your* policy carefully before *you* travel.

What am I covered for?

To find out what *your* coverage is, please read the section titled 'Benefits'. Travel insurance is intended to cover losses arising from sudden, unexpected, and unforeseeable circumstances.

What is not covered?

Travel insurance does not cover everything. *Your* insurance has exclusions, conditions and limitations. *You* should carefully read and understand *your* policy before *you* travel. *Pre-existing conditions* may be excluded. Any *medical condition* and/or symptoms you are aware of prior to the *effective date*, whether diagnosed or not, may not be covered.

Does this insurance cover my *tour* arrangements?

Your *tour* arrangements are covered under 'Trip Cancellation and Interruption' coverage. Details of *your* coverage will be as shown in *your* confirmation of coverage. Check with Craig Travel at the time *you* book *your* *tour*, to understand the amounts that are non-refundable. The benefits payable under this policy are limited to the amounts that are non-refundable, as assessed by Craig Travel, at the occurrence date of the 'Insured Risk' that was the cause for interruption. It is important to read this carefully and to notify Craig Travel on the day (or the next business day) that the cause of cancellation or interruption occurs.

What if I have an emergency or claim?

You must notify TIC Emergency Assistance (toll free 1-800-995-1662 or worldwide collect 416-340-0049) prior to seeking any medical treatment, service or care. If *you* fail to do so, without reasonable cause, it will result in the reduction of eligible benefit amounts payable by 20%. To apply for benefits, complete the claim form and include all original bills. Incomplete forms will cause delay; refer to our 'Claims Procedures' also explained on page 9 of this policy.

Travel Assistance

We will use *our* best efforts to provide assistance for a medical emergency arising anywhere in the world. *Our* agents will not be responsible for the availability, quantity, quality, or results of any medical treatment received, or for failure to obtain medical service.

Is my personal information protected?

We are committed to protecting the privacy, confidentiality and security of the personal information *we* collect, use and disclose. *Your* personal information, including *your* medical history, will be collected, used and disclosed only for the purpose of providing *you* with the requested insurance services. For a copy of TIC's privacy policy, please contact us or visit our website www.travelinsurance.ca.

Extended Absence from Canada

Each provincial and territorial government health insurance plan has limitations on how long *you* can be out of the country and still remain eligible for coverage. Check *your* health plan for details.

To help you better understand *your* policy

Key terms in this policy are printed in italics and are defined in the 'Definitions' section starting on page 8.

RIGHT TO EXAMINE POLICY

Please review this policy before *you* travel to ensure it meets *your* needs. *You* have 10 days after purchase to return this policy for a full refund, provided *your* coverage has not begun. Please refer to the sections of the policy that explain when coverage begins. For refunds after coverage has begun, refer to our 'Premium Refunds' section on page 9.

COVERAGE SUMMARY

- A. Trip Cancellation and Interruption up to sum insured
- B. Emergency Hospital and Medical Insurance for Canadians up to \$5 million
- C. Accidental Death & Dismemberment up to \$25,000
- D. Flight Accident up to \$50,000
- E. Baggage up to \$1,500

INSURABILITY

Coverage is NOT AVAILABLE to any individual who:

- a) has been diagnosed with a *terminal* illness;
- b) has Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- c) has Alzheimer's Disease or any other type of dementia;
- d) has received any type of treatment for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
- e) has been prescribed home oxygen treatment in the last 12 months;
- f) has had a major organ transplant (heart, kidney, liver, lung); or
- g) has received kidney dialysis treatment in the last 12 months.

ELIGIBILITY

To be eligible for coverage *you* must:

- a) be at least 15 days old and less than 86 years old;
- b) be travelling on a Craig Travel *tour* to, from, or within Canada;
- c) be a *Canadian resident*;
- d) be insured for benefits under a Canadian government health insurance plan (GHIP) during the entire *period of coverage* (benefits under this policy are limited to a maximum of \$25,000 if *you* do not have valid GHIP at the time any claim is incurred);
- e) be in good health and know of no reason to seek *medical consultation* during the *period of coverage*;
- f) not reside in a nursing home, convalescent home, or rehabilitation centre;
- g) not require assistance with *activities of daily living*.

COVERAGE BEGINS

Coverage begins on the *effective date*.

Effective date means the date and time coverage starts. Coverage starts on the **latest** of the date and time:

- a) i. the completed application and premium are accepted by TIC or its representative; and
- ii. cancellation penalties are applicable (for Trip Cancellation); or

- b) indicated as the *effective date* in your confirmation of coverage letter; or
- c) you exit your province or territory of residence.

COVERAGE ENDS

Coverage ends on the *expiry date*.

Expiry date means the date and time coverage ends. Coverage ends on the **earliest** of the following:

- a) the date and time you return to your province or territory of residence; or
- b) the date indicated as the *expiry date* in your confirmation of coverage letter.
- c) **For Trip Cancellation and Interruption only:** the date of occurrence of the Insured Risks which results in the cancellation of your *tour* prior to the scheduled departure date or the interruption of the *your tour* after the scheduled departure date.
- d) **For Accidental Death & Dismemberment only:** 365 days after the *effective date* for this policy.
- e) **For Flight Accident only:** the date and time you cease travel as described under the 'Insured Risks' section of this coverage.

PLANS OF INSURANCE

The total *aggregate limit* for *accidental injury* resulting from a risk insured under the 'Flight Accident' benefit is \$10 million.

The total *aggregate limit* for *accidental injury* resulting from a risk insured under the 'Accidental Death & Dismemberment' benefit is \$10 million.

The total *aggregate limit* for all losses under all other plans is \$10 million, unless otherwise specified in any 'Description of Coverage' or 'Benefits' section.

TRIP CANCELLATION & INTERRUPTION

DESCRIPTION OF COVERAGE

The *insurer* agrees to pay up to the sum insured indicated on the confirmation of coverage, for losses resulting from an 'Insured Risk' occurring during the *period of coverage*. Coverage is provided worldwide for *tours* to, from or within Canada. Benefits are limited to the non-refundable amounts assessed by Craig Travel as of the date of occurrence of the 'Insured Risk', *injury* or the ultimate diagnosis of a *sickness* that caused the interruption of the *tour*. Benefits payable as a result of the *default* of a *travel supplier* are limited to \$3,500 per *insured*.

Benefits are payable for the following costs:

- a) **Prior to Departure**
 - i. The non-refundable, non-recoverable portion of prepaid airfare and/or pre-paid travel arrangements.
 - ii. The single supplement charged as the result of a *travelling companion* or accompanying *family member* who is unable to travel due to an 'Insured Risk'.
 - iii. Up to \$1,000 for prepaid accommodations and airfare which are non-refundable if a cruise is cancelled due to the collision of the cruise ship, fire on board the cruise ship or the mechanical breakdown of the cruise ship.
- b) **After Departure**
 - i. The extra cost of economy transportation by the most direct route to continue with the insured *tour* if the *insured* misses a portion of his/her *tour* due to *sickness* or *injury* of the *insured*, a *travelling companion* or accompanying *family member*.
 - ii. The non-refundable portion of unused, pre-paid, insured travel arrangements for the *tour* (excluding partially used airline tickets) booked prior to departure, and the extra cost of economy airfare by the most direct route, to return to the point of departure.

b) **Prior To or After Departure**

In the event that a delay of the connecting carrier or automobile at the departure point causes a missed connection, provided the connecting carrier or automobile was scheduled to arrive not less than two hours prior to the scheduled connection time due to:

- i. Weather conditions or mechanical failure of the connecting carrier (airline, bus, train or government-operated ferry system); or
- ii. Traffic accident or emergency police road closure (police report required) causes the delay of a private or commercial automobile.

The *insurer* agrees to pay up to \$1,500 for the extra cost of economy transportation to the ticketed destination or to return to the departure point.

Meals and Accommodation

In the event that the *insured's tour* is interrupted or delayed beyond the *expiry date* shown in the confirmation of coverage, as a result of *sickness* or *injury* of the *insured*, a *travelling companion*, or an accompanying *family member*, additional commercial accommodation and meals, essential telephone calls and taxi fares will be reimbursed up to \$300 per day to a maximum of \$1,000.

Upgrade Cost

If your *travelling companion's tour* is cancelled for any of the 'Insured Risks' listed below, you will be reimbursed up to the next occupancy charge for the cost incurred to adjust your prepaid shared accommodation.

INSURED RISKS

The Benefits listed above are payable if the *insured's tour* is curtailed prior to the scheduled return date, or delayed after the scheduled return date as the result of:

Health

1. *Sickness, injury* or death of the *insured*, or a *family member*, or a *travelling companion*, or *travelling companion's family member* or a *key employee* of the *insured*.
2. The death of a friend of the *insured*.
3. *Sickness, injury* or death of a person or persons with whom arrangements were made for the care of dependents living in the *insured's* household.

Legal

4. The *insured* has been called to jury duty, or been subpoenaed as a witness, and the court proceeding is scheduled to be heard during the period of the *tour* (excluding law enforcement officers).
5. The legal adoption of a child by the *insured* during the period of the *tour*, which necessitates cancellation of the *tour*.

External

6. The schedule change of the airline carrier that is providing transportation for a portion of the insured *tour*, causing the *insured* to miss a connection or resulting in the interruption of the insured travel arrangements.
7. The *insured's* failure to obtain a valid travel visa (excluding an immigration, student or employment visa) necessary to enter the country of destination of the *tour*, for reasons beyond the *insured's* control provided the *insured* is a *Canadian resident* and eligible to apply, and the failure to obtain valid documents is not the result of a late or previously denied application.
8. *Default* of a *travel supplier* ceasing operations as a result of bankruptcy.
9. A disaster which renders the *insured's* principal residence, in their country of permanent residence, uninhabitable.
10. A statement on terrorism or health risk made in the 'Travel Report' issued by the Canadian Department of Foreign Affairs and International Trade after the application date, advising or recommending that Canadians avoid travel to the booked destination for a period that would include the *insured's* scheduled *tour*.

11. Hijacking or quarantine of the *insured*.
12. Adverse weather which would prevent the *insured* from travelling for a period not less than 30% of the total duration of the *insured tour* when the *insured* chooses not to continue with the *tour* prior to departure from the point of origin.
13. Rescheduling of an examination at an accredited Canadian or American university or college after the *tour* was booked and due to circumstances beyond the *insured's* control. A copy of the original official examination schedule and the notice of rescheduling must accompany any claim submission. The rescheduled examination must occur during the *period of coverage*.

Work

14. A job transfer within 30 days of the *insured's* scheduled departure date, by the *insured's* employer, that requires relocation of the *insured's* principal residence (not applicable to self-employed persons).

SPECIFIC CONDITIONS

1. Upon the occurrence of an 'Insured Risk' that results in curtailment or delay of *your tour*, Craig Travel must be notified on the same day or next business day that the cause of curtailment, *injury* or ultimate diagnosis of *sickness* occurs.
2. Benefits are limited to the non-refundable amounts assessed by Craig Travel as of the date of occurrence of the 'Insured Risk', *injury* or the ultimate diagnosis of a *sickness*.
3. When *family members* are travelling together, the total *aggregate limit* is 12 *insured* persons, regardless of the number of policies issued, unless authorized by TIC.
4. When *travelling companions* are travelling together, the total *aggregate limit* is 5 *insured* persons, regardless of the number of policies issued, unless authorized by TIC.
5. No benefits are payable when *your* return to the point of origin is beyond 10 days from the *expiry date* specified in the confirmation of coverage, unless *you* or *your travelling companion* suffering the *sickness* or *injury* were confined in a *hospital*, or were certified as medically unfit to travel by the attending *physician* at the location treatment was provided.
6. Reimbursement of any eligible additional costs are limited to the lesser of:
 - a) the change fee;
 - b) a one-way economy class airfare; or
 - c) return economy class airfare; all by the most direct route.
7. All claims due to *sickness* or *injury* must be supported by documentation from the attending *physician* at the location where *sickness* or *injury* leading to cancellation occurred.
8. 'General Provisions' of this policy apply. Refer to page 8.

LIMITATIONS & EXCLUSIONS

Benefits are not payable for costs incurred due to:

CANX1 Any *sickness* or *injury* of *yourself*, *family member*, *travelling companion* or *travelling companion's family member* or that of *your key employee*, that exhibited symptoms for which a diagnosis need not have been made or required any or all of: *medical consultation*, *medical treatment* or *hospitalization*, within the 90 days immediately preceding the date the trip becomes non-refundable.

CANX2 Any *sickness* or *injury* for which a diagnosis need not have been made or state of health which, prior to the date the trip becomes non-refundable, was such as to render *expected medical treatment* or *hospitalization*.

CANX3 Losses while sane or insane due to: emotional, mental or nervous disorders resulting from any cause, including but not limited to anxiety or depression; suicide, attempted suicide; or intentionally self-inflicted injury.

CANX4 *Act of war*, kidnapping, *act of terrorism* including those caused directly or indirectly by *nuclear*, *chemical* or *biological* means; riot, strike or civil commotion, unlawful visit in any country, participation in protests, participation in armed forces activities or a commercial sexual transaction or the commission or attempted commission of any criminal offence, contravention of any statutory law or regulation in the area where the loss occurred by the *insured*, a *family member* or *travelling companion*.

CANX5 Loss, death or *injury*, if at the time of the loss, death or *injury*, evidence supports the *insured* was affected by, or the *medical condition* causing the loss was in any way contributed to by, the use of alcohol, prohibited drugs, or any other intoxicant; the non-compliance with a prescribed treatment or medical therapy; or the misuse of medication.

CANX6 Any *medical condition* for which a diagnosis need not have been made, where the *tour* is undertaken for the purpose of securing medical treatment or advice.

CANX7 Any *medical consultation* that is non-emergency or any procedure or treatment that is elective or the consequence of a prior elective procedure.

CANX8 Travelling against the advice of a *physician* or any loss resulting from a *medical condition* that was diagnosed by a *physician* as *terminal* prior to the *effective date* of this policy.

CANX9 *Injury* resulting from training or participating in speed contests usually and customarily in excess of 60 km per hour, *professional sport* activities, or organized motor sport contests.

CANX10 Loss incurred as a result of pregnancy, or childbirth, or complications thereof occurring after the 32nd week of pregnancy.

CANX11 Loss incurred as a result of pregnancy which are routine or elective and which occur within the first 32 weeks of pregnancy.

CANX12 A *tour* undertaken for the purpose of visiting or attending to an ailing person whose *medical condition* or ensuing death is the cause of curtailment of the *insured tour* or delays the *insured's* return home.

CANX13 Loss for any event prior to departure, which might reasonably have been expected to necessitate the immediate return or delay the return of the *insured*.

CANX14 Loss for any event which, on the application date, could reasonably have been expected to prevent the *insured* from travelling as booked.

CANX15 Losses recovered or which are recoverable from any other source, including trustees or any government compensation fund.

CANX16 Loss arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker, whether or not otherwise entitled to the benefit of this insurance.

CANX17 Losses arising as a result of a *default* of Craig Travel or the *travel supplier* if at the time of booking, Craig Travel or the *travel supplier* is bankrupt, insolvent, in receivership, or has sought protection from creditors under any bankruptcy or related legislation.

CANX18 Losses arising as a result of *default* of an American *travel supplier* if the services to be provided by the American *travel supplier* are not part of a package *tour* sold to the *insured* by an appointed representative of TIC.

CANX19 Any amounts assessed by Craig Travel that are non-refundable after the date of the occurrence of an 'Insured Risk', *injury* or ultimate diagnosis of a *sickness* that was the cause of the interruption.

CANX20 Any *nuclear* occurrence, however caused.

EMERGENCY HOSPITAL & MEDICAL INSURANCE FOR CANADIANS

INSURING AGREEMENT

In consideration of the application for insurance and payment of the appropriate premium, and subject to the terms, conditions, limitations and exclusions of this policy, if *you* incur eligible expenses for *emergency hospital* and medical care or services during the *period of coverage* as the result of a *medical condition* occurring

during the *period of coverage*, the *insurer* will pay for the *reasonable and customary* costs for eligible expenses, up to a maximum aggregate of \$5,000,000 in excess of any amount allowed and/or paid for by any other insurance plan(s). Benefits under this policy are limited to a maximum of \$25,000 if *you* do not have valid GHIP at the time any claim is incurred.

You will be responsible for any expenses that are not payable by the *insurer*.

The specific details of *your* policy are outlined in *your* confirmation of coverage letter which forms part of *your* policy.

TIC must be notified prior to *you* seeking any medical treatment, service or care. Failure to do so, without reasonable cause, will result in the reduction of eligible amounts payable by 20%.

TIC reserves the right, as reasonably required, to transfer *you* to any *hospital* or to transport *you* to Canada following an *emergency*. If *you* refuse to be transferred or transported when declared medically fit to travel, any continuing costs incurred after *your* refusal will not be covered and the payment of such costs becomes *your* sole responsibility. Coverage ceases upon *your* refusal and no coverage will be provided to *you* for the remainder of the *period of coverage*.

BENEFITS

Subject to the terms, conditions, limitations and exclusions of this policy, benefits are payable for the following costs:

1. Emergency Hospital

The *insurer* agrees to pay for accommodation in a semi-private *hospital* room and for *reasonable and customary* services and supplies necessary for *your* *emergency* medical care during confinement as a resident in-patient. Accommodation in a private *hospital* room will be covered if medically necessary and when ordered by the attending physician.

2. Emergency Medical

The *insurer* agrees to pay for *emergency* medical, surgical or anaesthetic services when performed and authorized by a *physician*.

3. Emergency Extended Health Benefits

The *insurer* agrees to pay for the following services, supplies or *treatment*:

- a) Prescription drugs, not exceeding a one month supply, to a maximum of \$500 per insured unless hospitalized as an in-patient;
- b) Diagnostic and laboratory services;
- c) Local licensed ambulance services;
- d) Wheelchair rental, crutches, braces and other necessary medical appliances*;
- e) Private duty services of a Registered Nurse, other than a relative, up to \$10,000*; and
- f) Prescribed services of a physiotherapist*, a chiropractor*, a podiatrist*, a chiropodist* and an osteopath*. The maximum sum for all combined professional fees is \$500.
* Must be pre-approved by TIC.

4. Meals and Accommodation

The *insurer* agrees to reimburse up to \$200 per day to an *aggregate limit* of \$3,000 for additional reasonable living costs, child care costs (children under age 18, or physically or mentally handicapped *travelling companions* who rely on *you* for assistance), essential telephone calls and taxi fares incurred by *you* or any insured *travelling companion(s)* remaining with *you* while *you* are hospitalized as an in-patient during the *period of coverage*.

5. Transportation of Family or Friend

When approved by TIC, the *insurer* agrees to reimburse up to \$2,500 for one round-trip economy class transportation by the most direct route, and up to \$200 per day to a maximum of \$1,600 for reasonable costs incurred after arrival by a *family member* or a close friend if:

- a) *You* are hospitalized for a minimum of 5 consecutive days due to a covered *medical condition* and the attending *physician* advises in writing the necessary attendance by such persons.
- b) The local authorities legally require the attendance of such persons to identify *your* remains in the event of death due to a covered *medical condition*.

6. Emergency Transportation

When medically necessary and if pre-approved by TIC, the *insurer* agrees to pay the cost to transport *you* by either one-way economy airfare, stretcher (including any necessary medical attendant), or air ambulance (if *you* are unable to travel via a commercial airline) to the nearest appropriate medical facility or to a Canadian *hospital*.

7. Return of Travelling Companion

When *you* are transported to Canada under the 'Emergency Transportation' benefit, the *insurer* agrees to pay the extra cost to change existing return ticket(s) to one-way economy class ticket(s), or if the existing ticket(s) cannot be changed or there is no existing ticket(s), the cost of one-way economy class ticket(s) to the province or territory of residence for *your* following *travelling companion(s)*:

- a) *Your travelling companions* who are under age 18, or are physically or mentally handicapped and rely on *you* for assistance; and
- b) one other insured *travelling companion*.

Must be pre-approved by TIC and not covered by any other insurance policy held by the *travelling companion(s)*.

8. Return of Deceased

In the event of death due to a covered *medical condition*, the *insurer* agrees to pay up to:

- a) \$5,000 for the costs incurred to return *your* remains in a standard transportation container, to *your* permanent residence in Canada; or
- b) \$3,000 for cremation or burial at the place of death.

9. Act of Terrorism

When an *act of terrorism* directly or indirectly causes a loss that would otherwise be payable under this plan, subject to all other policy limits, coverage will be provided as follows:

- a) As a result of any one or a series of *acts of terrorism* occurring within a 72-hour period, the *aggregate limit* payable shall be limited to \$2.5 million for all eligible insurance policies issued and administered by TIC, including this policy.
- b) As a result of any one or a series of *acts of terrorism* occurring in any calendar year, the *aggregate limit* payable shall be limited to \$5 million for all eligible policies issued and administered by TIC, including this policy.

The amount payable for each eligible claim under a) and b) above are in excess of all other sources of recovery and shall be reduced on a pro rata basis, so that the total amount paid for all such claims shall not exceed the respective *aggregate limit* which will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the *act(s) of terrorism*.

10. Pet Return

Up to \$200 will be reimbursed for the cost of returning *your* accompanying dog or cat to Canada, if *you* are returned to Canada under the 'Emergency Transportation' benefit or hospitalized due to a covered *sickness* or *injury*.

LIMITATIONS & EXCLUSIONS

This policy does not provide benefits for losses or expenses incurred as a result of, in connection with or in any way associated with:

EHM1

- a) Any *pre-existing condition* that was not *stable* in the 90 day period immediately preceding the *effective date* if *you* are age 59 and under as of the *effective date*.

- b) Any *pre-existing condition* that was not *stable* in the 180 day period immediately preceding the *effective date* if you are age 60 and over as of the *effective date*.

IMPORTANT NOTE:

Pre-existing condition means a *medical condition* which exhibited symptoms or for which you have received any *medical consultation*, and/or which existed, prior to the *effective date* of coverage, whether or not the *medical condition* had been diagnosed by a *physician*.

EHM2 Any of the following conditions, if you have taken or required three or more prescribed medications for one or more of these conditions within 180 days prior to the *departure date*: diabetes; any cardiovascular condition, including but not limited to coronary artery disease, congestive heart failure, angina, myocardial infarction, any cerebrovascular condition, including but not limited to TIA and stroke; any lung condition.

EHM3 Any *medical condition* for which a diagnosis need not have been made which, prior to the *effective date* of coverage, would lead a reasonable person to expect to require hospitalization or medical treatment, services or care during the *period of coverage*.

EHM4 Any emotional, mental or nervous disorders resulting from any cause, including but not limited to Alzheimer's disease, dementia, anxiety or depression; suicide, attempted suicide; or intentional self-inflicted injury.

EHM5 *Act of war*, kidnapping, *act of terrorism* caused directly or indirectly by *nuclear, chemical or biological* means, riot, strike or civil commotion, unlawful visit in any country, participation in protests, participation in armed forces activities, participation in a commercial sexual transaction or the commission or attempted commission of any criminal offence, contravention of any statutory law or regulation in the area where the loss occurred by you, a *family member* or *travelling companion*.

EHM6 Any *medical condition* when a *trip* is undertaken for the purpose of securing medical treatment or advice.

EHM7 Any *medical condition* or death, if evidence supports that you were affected by, or the *medical condition* was in any way contributed to by: the use of alcohol, prohibited drugs, or any other intoxicant; the non-compliance with prescribed treatment or medical therapy; or the misuse of medication.

EHM8 Any *medical consultation* that is non-emergency, elective or the consequence of a prior elective procedure.

EHM9 Any *medical condition* that was diagnosed by a *physician* as terminal prior to the *effective date* of this policy or travelling against the advice of a *physician*.

EHM10 Any treatment, investigation or hospitalization which is a continuation of, or subsequent to, *emergency* treatment of a *medical condition*, or treatment which can be reasonably delayed until you return to Canada (whether or not you intend to return) by the next available means of transportation, unless approved in advance by TIC.

EHM11 A recurrence or complication of the *medical condition* for which you were returned home under the 'Emergency Transportation' benefit, if you elect to resume your *trip* after being returned to Canada.

EHM12 Any rehabilitation or convalescent care.

EHM13 *Injury* resulting from training for or participating in speed contests usually and customarily in excess of 60 kilometres per hour, *professional* or competitive sport activities, *high-risk activities* or organized motor sport contests.

EHM14 Routine or elective *treatment* for pregnancy within the first 32 weeks of the pregnancy.

EHM15 Pregnancy, childbirth or complication thereof after the 32nd week of pregnancy.

EHM16 Any *medical condition* resulting from a motor vehicle *accident* where you are entitled to receive benefits pursuant to any policy or legislative plan of motor vehicle insurance.

EHM17 Dental or cosmetic surgery.

EHM18 Naturopathic, holistic or acupuncture *treatment*.

EHM19 Costs that exceed the *reasonable and customary* rate for the area where the treatment or services are being performed.

EHM20 Any nuclear occurrence however caused.

EHM21 Any event occurring on a *trip* while at a destination where, prior to your departure to that destination, a statement is made in the 'Travel Report' issued by the Canadian Department of Foreign Affairs and International Trade advising or recommending that Canadians avoid travel to that destination during the *period of coverage*.

ACCIDENTAL DEATH & DISMEMBERMENT

DESCRIPTION OF COVERAGE

The *insurer* agrees to pay up to a maximum sum insured of \$25,000, for loss of life, limb or sight resulting directly from *accidental injury*, occurring during the *period of coverage*.

No Benefits are payable if the loss occurs as a result of a Flight Accident.

The total *aggregate limit* for *accidental injury* resulting from a risk insured under the Accidental Death & Dismemberment benefit is \$10 million.

BENEFITS

Benefits are payable according to the following schedule:

- a) 100% of sum insured resulting from the same *accidental injury* for loss of:
 - i. life; or
 - ii. entire sight of both eyes; or
 - iii. both hands; or
 - iv. both feet; or
 - v. one hand and entire sight of one eye; or
 - vi. one foot and entire sight of one eye.
- b) 50% of sum insured resulting from the same *accidental injury* for loss of:
 - i. entire sight of one eye; or
 - ii. one hand; or
 - iii. one foot.

Loss of hand or hands, or foot or feet means severance through or above the wrist joint or ankle joint, respectively. Loss of eye or eyes means total and irrecoverable loss of the entire sight. Only one amount is payable (the largest) if you suffer more than one of these losses.

Exposure and Disappearance

If you are exposed to the elements or disappear as a result of an *accident*, a loss will be covered if:

- a) as a result of such exposure, you suffer one of the losses specified in the schedule of losses above; or
- b) your body has not been found within 52 weeks from the date of the *accident*. It will be presumed, subject to evidence to the contrary, that you suffered loss of life.

LIMITATIONS & EXCLUSIONS

Benefits are not payable for losses incurred due to:

ADD1 Losses while sane or insane due to: emotional, mental or nervous disorders resulting from any cause, including but not limited to anxiety or depression; suicide or attempted suicide; or intentional self-inflicted injury.

ADD2 *Act of war*, kidnapping, *act of terrorism* including those caused directly or indirectly by *nuclear, chemical or biological* means; riot, strike or civil commotion, unlawful visit in any country, participation in protests, participation in armed forces activities or a commercial sexual transaction or the commission or attempted commission of any criminal offence, contravention of any statutory law or regulation in the area where the loss occurred by the *insured*, a *family member* or *travelling companion*.

ADD3 Loss, death or *injury*, if at the time of the loss, death or *injury*, evidence supports that *you* were affected by, or the medical condition causing the loss was in any way contributed to by, the use of alcohol, prohibited drugs, or any other intoxicant; the non-compliance with a prescribed treatment or medical therapy; or the misuse of medication.

ADD4 Travelling against the advice of a *physician* or any loss resulting from a *sickness* or medical condition that was diagnosed by a *physician* as *terminal* prior to the *effective date* of this policy.

ADD5 *Injury* resulting from training for or participating in speed contests usually and customarily in excess of 60 km per hour, *professional sport activities*, *high risk activities*, or organized motor sport contests.

ADD6 Being the occupant of an aircraft, either as passenger or crew.

ADD7 Any nuclear occurrence, however caused.

FLIGHT ACCIDENT

DESCRIPTION OF COVERAGE

Each person insured has a maximum sum insured of \$50,000. Coverage is for all flights ticketed and arranged prior to the *effective date*.

The total *aggregate limit* for *accidental injury* resulting from a risk insured under the 'Flight Accident' benefit is \$10 million.

BENEFITS

Benefits are payable according to the following schedule:

- a) 100% of sum insured resulting from the same *accidental injury* for loss of:
 - i. life; or
 - ii. entire sight of both eyes; or
 - iii. both hands; or
 - iv. both feet; or
 - v. one hand and entire sight of one eye; or
 - vi. one foot and entire sight of one eye.
- b) 50% of sum insured resulting from the same *accidental injury* for loss of:
 - i. entire sight of one eye; or
 - ii. one hand; or
 - iii. one foot.

Loss of hand or hands, or foot or feet means severance through or above the wrist joint or ankle joint, respectively. Loss of eye or eyes means total and irrecoverable loss of the entire sight. Only one amount is payable (the largest) if *you* suffer more than one of these losses.

Exposure and Disappearance

If *you* are exposed to the elements or disappear as a result of a flight *accident*, a loss will be covered if:

- a) as a result of such exposure, *you* suffer one of the losses specified in the schedule of losses above, or
- b) *your* body has not been found within 52 weeks from the date of the flight *accident*. It will be presumed, subject to evidence to the contrary, that *you* suffered loss of life.

INSURED RISKS

Benefits are limited to payment for losses occurring during the *period of coverage* while *you* are:

- a) Riding solely as a ticketed passenger in, or boarding or alighting from, a certified multi-engine transportation-type aircraft or passenger aircraft provided by a regularly scheduled airline on any regularly scheduled *tour* operated between licensed airports.
- b) On airport premises immediately before boarding or immediately after alighting from an aircraft; or while riding as a passenger in an airport limousine or bus, or surface vehicle provided, and arranged for, by the airline or airport authority, when going to or after being at an airport for the purpose of boarding an aircraft or alighting from an aircraft.

EXCLUSIONS

Benefits are not payable for losses resulting from:

FAC1 Losses while sane or insane due to: emotional, mental or nervous disorders resulting from any cause, including but not limited to anxiety or depression; suicide or attempted suicide; or intentional self-inflicted injury.

FAC2 *Act of war*, kidnapping, *act of terrorism* including those caused directly or indirectly by *nuclear, chemical or biological* means; riot, strike or civil commotion, unlawful visit in any country, participation in protests, participation in armed forces activities or a commercial sexual transaction or the commission or attempted commission of any criminal offence, contravention of any statutory law or regulation in the area where the loss occurred by *you*, a *family member* or *travelling companion*.

FAC3 Loss, death or *injury*, if at the time of the loss, death or *injury*, evidence supports that *you* were affected by, or the medical condition causing the loss was in any way contributed to by, the use of alcohol, prohibited drugs, or any other intoxicant; the non-compliance with a prescribed *treatment* or medical therapy; or the misuse of medication.

FAC4 Any nuclear occurrence, however caused.

BAGGAGE

DESCRIPTION OF COVERAGE

1. The *insurer* agrees to pay up to a maximum sum insured of \$1,500, for loss or damage to owned or borrowed baggage and personal effects normally carried by the *you*.
2. The amount of loss or damage sustained in each event shall be determined separately, and any benefits payable are in excess of any amounts available under any other insurance or source.
3. Coverage is subject to a \$50 *deductible*, for each insured event causing loss.
4. In the event that the *insured's* luggage or personal possessions are delayed or lost for 12 hours or more, while en route and before returning to the original point of departure, costs for reasonable and necessary toiletries and clothing will be reimbursed up to a maximum of \$200. Purchases must be made within 36 hours of arrival at the *insured's* destination and prior to receipt of the *insured's* baggage.
5. The *insurer's* liability shall be limited to \$300 per single article, matched pair or set or group of related articles.
6. The *insurer* will pay the lesser of the following:
 - a) the actual cash value of the property, with proper deduction for depreciation, at the time of loss or damage; or
 - b) the amount for which the property could be repaired to its condition prior to the damage; or
 - c) the amount for which the property could be replaced with property of like kind and quality.

BENEFITS

The *insurer* agrees to pay for the following:

1. **Personal Effects**
Items for *your* personal use, adornment or amusement or of any of *your family members* who are travelling with *you*.
2. **Personal Currency**
Up to \$100 for loss of personal currency when caused directly by theft or robbery and supported by a police report.
3. **Wheelchair**
Up to \$100 for repairs or rental replacement of the *insured's* wheelchair (or standard special features) in the event the wheelchair is rendered inoperable due to damage resulting during normal usage.

4. Injury of Accompanying Cat or Dog

Up to \$200 for emergency care due to unexpected *injury* of an accompanying cat or dog.

5. Travel Documents

Up to an *aggregate limit* of \$100 for the replacement cost of any of the following documents: passport, driver's license, birth certificate or travel visa when the loss is caused directly by theft or robbery and supported by a police report.

LIMITATIONS & EXCLUSIONS

Benefits are not payable for loss as a result of:

BAG1 *Act of war*, kidnapping, *act of terrorism* including those caused directly or indirectly by *nuclear, chemical or biological* means; riot, strike or civil commotion, unlawful visit in any country, participation in protests, participation in armed forces activities or a commercial sexual transaction or the commission or attempted commission of any criminal offence, contravention of any statutory law or regulation in the area where the loss occurred by *you, a family member or travelling companion*.

BAG2 Normal wear and tear, deterioration, moths or vermin.

BAG3 Loss of or damage to: contact lenses, prescription eye glasses, artificial teeth and limbs, hearing aids, forms of money and currency (except as provided under 'Personal Currency'), securities, tickets, credit cards, statuary, paintings, breakage of fragile or brittle objects, objects of art or antiques, or animals (except as specifically provided for cat or dog).

BAG4 Theft from an unattended vehicle unless it was securely locked and there was visible evidence of forced entry.

BAG5 Any nuclear occurrence, however caused.

DEFINITIONS

Accident(al) means a sudden, unexpected, unforeseeable, unavoidable external event.

Activities of daily living means eating, bathing, using the toilet, changing positions (including getting in and out of a bed or chair) and dressing.

Act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof or commission or threat of a dangerous act, of any person or group(s) or government(s), committed for political, religious, ideological, social, economic or similar purposes including the intention to intimidate, coerce or overthrow a government (whether *de facto* or *de jure*) or to influence, affect or protest against any government and/or to put the civilian population, or any section of the civilian population, in fear.

Act of war means any loss or damage arising directly or indirectly from, occasioned by, happening through or in the consequence of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not) by any government or sovereign, using military personnel or other agents, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Aggregate limit means the total number or the maximum value of insured losses resulting from any one *accident* or event causing loss.

Canadian resident means *you* are a landed immigrant or Canadian citizen who maintains a permanent residence in Canada to which *you* will return after *your trip*.

Default means complete cessation of operations as a result of a bankruptcy of a contracted *travel supplier*.

Deductible means the amount *you* must pay toward eligible costs before any benefits are payable by the *insurer* and applies once during the *period of coverage*.

Effective date means the date and time coverage starts. Coverage starts on the **latest** of the date and time:

- a) i. the completed application and premium are accepted by TIC or its representative; and
- ii. cancellation penalties are applicable (for Trip Cancellation); or

- b) indicated as the *effective date* in *your* confirmation of coverage letter; or
- c) *you* exit *your* province or territory of residence.

Emergency means a sudden, unforeseen *medical condition* occurring during the *period of coverage*, which requires immediate intervention by a *physician* or legally licensed dentist and cannot reasonably be delayed.

Expected medical treatment means *medical consultation* or hospitalization, which has been shown, by prior medical history, as probable or certain to occur.

Expiry date means the date and time coverage ends. Coverage ends on the **earliest** of the following:

- a) the date and time *you* return to *your* province or territory of residence; or
- b) the date indicated as the *expiry date* in *your* confirmation of coverage letter.
- c) **For Trip Cancellation and Interruption only:** the date of occurrence of the 'Insured Risk' which results in the cancellation of *your tour* prior to the scheduled departure date or the interruption of the *your tour* after the scheduled departure date.
- d) **For Accidental Death & Dismemberment only:** 365 days after the *effective date* for this policy.
- e) **For Flight Accident only:** the date and time *you* cease travel as described under the 'Insured Risks' section of this coverage.

Family member means *your* legal or common-law *spouse*, parent, brother, sister, legal guardian, step-parent, step-child, step-brother, step-sister, aunt, uncle, niece, nephew, grandparent, grandchild, in-law, and ward, natural or adopted child.

High-risk activity(ies) means bungee jumping, gliding, hang-gliding, paragliding, parasailing, freestyle skiing, heliskiing, snowboarding, ski jumping, parachuting, skydiving, sky-surfing, white water rafting, scuba-diving, street luge, skeleton activity, mountain or rock climbing with or without ropes, participation in any rodeo activity.

Hospital means a facility incorporated or licensed as a *hospital* by the jurisdiction where such services are provided and which has accommodation for resident in-patients, a laboratory, a registered graduate nurse and *physician* always on duty and an operating room where surgical operations are performed by a *physician*. In no event shall this include a convalescent or nursing home, home for the aged, health spa, or an institution for the care of drug addicts, alcoholics or persons suffering from mental or nervous disorders.

Injury means sudden bodily harm, which is directly caused by or resulting from an *accident*, being a sudden and unforeseen event, excluding bodily harm that results from deliberate or voluntary action, and independent of *sickness* and all other causes.

Insured means an eligible person named on the application, who has been accepted by TIC or its authorized representative, and has paid the required premium for a specific plan of insurance.

Insurer means Co-operators Life Insurance Company.

Key employee means a business partner or an employee whose continued presence is critical to the ongoing affairs of the business during *your* absence.

Licensed medical practitioner means a person who is licensed, certified or registered, by the appropriate regulatory authority, to provide medical care or services in the jurisdiction where the care or services are provided.

Medical condition means any *injury* or *sickness*.

Medical consultation means any medical services obtained from a *licensed medical practitioner* for a *medical condition*, including but not limited to any or all of: history taking, medical examination, investigative testing, advice or treatment, and for which a diagnosis of the *medical condition* need not have been definitively made. This does not include routine annual medical check-ups where no medical signs or symptoms existed or were found during the check-up.

Nuclear, chemical or biological means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent, including the resultant contamination where:

- **Nuclear** means any occurrence causing bodily *injury*, *sickness*, *disease*, or death or loss of or damage to property, or for loss of use of property, arising out of or resulting from the radioactive, toxic, explosive, or other hazardous properties of source, special nuclear, or by-product material.
- **Chemical agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
- **Biological agent** means any pathogenic (disease-producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

Period of coverage means the period from the *effective date* to the *expiry date* as indicated in this policy and for which premium has been paid. As selected and paid for at the time of application, the maximum *period of coverage per trip* is 212 days.

Physician means a person other than *you*, who is legally qualified and licensed to practice medicine or perform surgery in the location where the services are performed and is not related to *you* by blood or marriage.

Pre-existing condition means a *medical condition* which exhibited symptoms or for which *you* have received any *medical consultation*, and/or which existed, prior to the *effective date* of coverage, whether or not the *medical condition* had been diagnosed by a *physician*.

Professional means an activity *you* engage in through which *you* earn the majority of *your* income.

Reasonable and customary means the services customarily provided or the costs customarily incurred for covered losses, which are not in excess of the standard practice or fee in the geographical area where the services are provided or costs are incurred for comparable treatment, services or supplies for a similar *medical condition*.

Sickness means any illness or disease.

Spouse means a person who is legally married to *you*, or a person who has been living with *you* in a common-law relationship for a period of at least 12 consecutive months.

Stable means that a *pre-existing condition* was not causing symptoms, and did not require medical attention, diagnosis or treatment. A *pre-existing condition* controlled by the consistent use of prescribed medication will not be considered *stable* if the *pre-existing condition* had deteriorated, required investigation or had a change in type or dosage of medication.

Terminal applies to a *medical condition* for which a *physician* gave a prognosis of eventual death or for which palliative care was received, prior to the *effective date*.

Travelling companion means a person who has prepaid shared accommodation or transportation with *you*. (Maximum of 5 persons including *you*.)

Travel supplier means a licensed tour operator, licensed travel wholesaler, licensed ground transporter, airline or accommodation facility from whom *you* have purchased travel services and whose services were arranged by a licensed Canadian travel agent. U.S. airlines are not covered unless part of a package *tour*.

Tour means the period of travel contracted by *you* for which coverage is in effect. The maximum length of a *tour* is 51 days.

We, us and our means TIC Travel Insurance Coordinators Ltd. and Co-operators Life Insurance Company.

You or Your means an eligible person named on the application, who has been accepted by TIC or its authorized representative, and has paid the required premium for a specific plan of insurance.

GENERAL PROVISIONS

Assignment

Any benefits payable or which may become payable under this policy cannot be assigned by *you*, and the *insurer* is not responsible for and will not be bound by any assignment into which *you* have entered.

Automatic Extension of Coverage

If *you* are hospitalized at the end of the *period of coverage*, as a result of a covered *medical condition*, coverage will be extended for *you* and a *travelling companion* remaining with *you*, when reasonable and necessary, during the period of *hospital confinement*, plus 72 hours after release to travel home.

Coverage for a *travelling companion* will only be extended under their respective TIC policy.

Extension of Your Stay

You may apply for a new term of coverage if *you*:

- a) make *your* application prior to the *expiry date* of *your* policy; and
- b) have not incurred any claims during *your period of coverage*; and
- c) are in good health; and
- d) have no reason to seek *medical consultation* during the new term of coverage.

Each policy or term of coverage is considered a separate contract. TIC reserves the right to decline any request for new terms of coverage.

Benefit Payments

Unless otherwise stated, all provisions in this policy apply to each insured person during one *period of coverage*. Benefits are only payable under one policy, for each insured person during the *period of coverage*. If more than one TIC policy is in effect at the same time, benefits will only be paid under this policy. Benefits are only payable for the plans and the specific sum insured selected, paid for and accepted by TIC at the time of application. Any benefits payable do not include interest charges. Benefits payable as a result of *your* death will be payable to *your* Estate.

Claim Submission

You or the claimant, if other than *you*, shall be responsible for the verification of:

1. Any medical costs incurred; and shall obtain itemized accounts of all medical services which have been provided;
2. Any payment made by a provincial or territorial hospital/medical plan;
3. Any payment made by any other insurance plan or contract;
4. Providing substantiating medical documentation from *your* province, territory or country of residence, at the request of TIC. Failure to provide substantiating documents shall invalidate all claims under this insurance.

Contract

The application, confirmation of coverage letter, this policy, any document attached to this policy when issued, and any amendment to the policy agreed upon in writing after it is issued, constitute the entire contract.

Each policy or term of coverage is considered a separate contract. TIC reserves the right to decline any application for coverage.

No condition of this policy shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly expressed in writing and signed by TIC.

Coordination of Benefits

Coverage under this policy is in excess of all or any existing coverage concurrently in force held by or available to *you*, including but not limited to homeowners, tenants, multi-risk, any credit card, third-party liability, group or individual basic or extended health insurance or any private or legislative plan of motor vehicle insurance providing hospital, medical or therapeutic coverage. Reimbursement will not be made for any costs, services or supplies

that are payable to *you* under a motor vehicle insurance policy or legislative plan under any Insurance Act, or for which *you* receive benefits from any other party pursuant to any policy or legislative plan of motor vehicle insurance.

You may not claim or receive in total, more than 100% of the eligible loss.

If *you* are retired with an extended health plan provided by a former employer, with a lifetime limit of up to \$100,000, TIC will not coordinate benefits with that plan.

Currency

All amounts stated in the policy including premium are in Canadian currency. At the option of TIC, benefits may be paid in the currency of the country where the loss occurred.

General Terms

Policy terms and conditions are subject to change with each new policy purchased, without prior notice, to reflect actual experience in the marketplace.

Governing Law

This policy will be governed by the laws of the Canadian province or territory in which *you* normally reside. The parties agree that this contract has been written in the English language only. Les parties aux présentes ont accepté que le présent contrat soit rédigé en langue anglaise seulement.

Limit on Liability

It is a condition precedent to liability under this policy that at the time of application and on the *effective date*, *you* are in good health and know of no reason to seek medical attention.

Misrepresentation or Nondisclosure

A failure to disclose or misrepresentation of any material fact by *you*, or fraud, either at the time of application or at the time of claim, shall render the entire contract null and void at the option of the *insurer*, and any claim submitted thereunder shall not be payable.

Premiums

The total premium amount is due and payable at the time of application. The premium is calculated using the most current rates for *your* age on the *effective date*.

Rights of Examination

The claimant shall provide TIC with the opportunity to examine *you* when and so often as it reasonably requires while a claim is pending. In the case of *your* death TIC may require an autopsy, subject to any laws of the applicable jurisdiction relating to autopsies.

Subrogation (Right of Recovery)

In the event of any payment of benefits under this policy, TIC shall be subrogated to all the rights of *you* including without limitation, the right to proceed in *your* name, but at the *insurer's* cost, against any third party that may be responsible for giving rise to a claim under this policy. *You* shall execute all documents required and shall co-operate fully with the *insurer* to secure such rights. *You* shall do nothing after the loss to prejudice the *insurer's* right of recovery.

Time

Expiry time of coverage is the time within the time zone where *you* were residing when the application was made.

PREMIUM REFUNDS

1. Refunds are not payable for any policy for which *you* have incurred a loss whether a claim has been made or not.
2. Pro-rata refunds are payable when:
 - a) the entire *trip* is cancelled prior to the *effective date*; or
 - b) *you* return to *your* province or territory of residence 15 days or more prior to the *expiry date*; and
 - c) no losses have been incurred whether a claim has been made or not.

Premiums which are 100% refundable are charged a \$10 administration fee, except when cancelled during the 10 day examination period.

Partial cancellations are charged a \$25 administration fee. These fees are deducted from the net amount to be refunded. Premiums less than \$10 will not be refunded.

CLAIMS PROCEDURES

Important Notes

1. Any costs incurred for documentation or required reports are *your* responsibility.
2. If the claim form is not fully completed and submitted with all required documentation *your* claim may be delayed.
3. All claims forms are available by calling the TIC Claims Department or online at www.travelinsurance.ca.
4. After initial review, TIC may request additional documents to support any claim.

Notice of Claim:

Claims must be reported within 30 days of occurrence for Trip Cancellation & Interruption and Emergency Hospital & Medical Insurance for Canadians.

Proof of Claim:

1. Written proof of claim must be submitted within 60 days of occurrence for Emergency Hospital & Medical Insurance for Canadians.
2. Written proof must be submitted within 90 days of occurrence for all other plans of insurance.

For Trip Cancellation and Interruption

When submitting *your* claim, please include:

1. A fully completed and signed claim form.
2. Both the *insured* and the claimant (if other than the *insured*) must sign the Authorization and Certification.
3. A Medical Certificate completed by the treating *physician*. A copy of the patient's/deceased's medical records may be required.
4. If cancellation, interruption or delay is due to death, copy of death certificate.
5. If cancellation, interruption or delay is due to any reason other than *sickness, injury* or death, please contact the TIC Claims Department for detailed claims requirements.
6. Original unused airline ticket and passenger coupon of the new replacement ticket purchased to return home.
7. If only a change fee was charged, receipt showing the amount charged.
8. For an unused *tour*, provide a copy of the original invoice, breakdown of unused *tour* cost, and a copy of the travel itinerary.
9. Any original receipts for out-of-pocket expenses incurred due to interruption or delayed return.

Important Note

If an *insured tour* must be interrupted, Craig Travel must be notified on the day (or the next business day) that the cause of interruption occurs. Benefits are limited to the amounts that are non-refundable, at the occurrence date of the 'Insured Risk' that was the cause for cancellation or interruption.

For Emergency Hospital & Medical Insurance for Canadians

When submitting *your* claim, please include:

1. A fully completed and signed claim form with all original bills and receipts.
2. Medical records including an emergency room report and diagnosis from the medical facility or a Medical Certificate completed by the treating *physician*. Any fee for completing the certificate is not a benefit under this insurance.
3. Completed appropriate provincial government health insurance plan forms; see claim form for details.

For Accidental Death & Dismemberment

When submitting *your* claim, please include:

1. A fully completed and signed claim form by either the *insured*, or in the case of death, by the appointed executor/executrix.
2. Police report including any witness statements.
3. Coroner's report.
4. Death certificate.

5. Medical Certificate completed by the attending *physician* or *hospital* medical records.

For Flight Accident

When submitting your claim, please include:

1. Fully completed and signed claim form (completed by either the *insured*, or in the case of death, by the appointed executor/executrix).
2. Copy of flight itinerary.
3. Copy of incident report from airline or airport.
4. Medical Certificate completed by the attending *physician* or *hospital* medical records.
5. Death certificate (in the event of death).

For Baggage

When submitting your claim, please include:

1. A completed and signed claim form with a brief explanation of the incident leading to the loss.
2. An itemized list detailing the value of all lost or stolen items, together with proof of ownership such as receipts, photos, credit card statements, owner's manuals, etc.
3. Copy of correspondence from any other source which may cover this loss, confirming payment or denying liability.
4. Copy of airline tickets and itinerary confirming departure and return dates.

Important Note

Immediately notify the airline, bus, railroad, hotel or other authorities where the theft occurred and obtain an official report. A police report is required in the event of stolen baggage or personal effects.

SEND YOUR CLAIMS TO:

TIC Claims Department
1200 – 438 University Avenue
Toronto, ON, Canada M5G 2K8
Collect worldwide: 416-340-8809
Toll free Canada/U.S.A.: 1-800-869-6747

STATUTORY CONDITIONS

Notwithstanding any other provisions herein contained, this contract is subject to the Statutory Conditions in the Insurance Act respecting contracts of Accident and Sickness Insurance. For Québec residents, notwithstanding any other provisions herein contained, this contract is subject to the mandatory provisions of the Civil Code of Québec respecting contracts of Accident and Sickness Insurance.

In witness whereof, CO-OPERATORS LIFE INSURANCE COMPANY has caused this policy to be signed by its COO and Senior Vice President.

Administered by:

TIC Travel Insurance Coordinators Ltd.
1200 - 438 University Avenue
Toronto, Ontario
Canada M5G 2K8

Underwritten by:

Co-operators Life Insurance Company
1920 College Avenue
Regina, Saskatchewan
Canada S4P 1C4

EMERGENCY PROCEDURES

In the event of a medical *emergency*, TIC Emergency Assistance must be notified prior to any surgery being performed or within 24 hours of admission to a *hospital*. Failure to do so, without reasonable cause, will result in the reduction of eligible benefit amounts payable by 20%.

We are here to help. Our service is available 24 hours a day, 7 days a week. TIC Emergency Assistance also provides support and recommendations for non-medical emergencies, providing you with access to resources to help resolve any unexpected difficulties you encounter during your *tour*.

TIC EMERGENCY ASSISTANCE

Toll free Canada/U.S.A.: 1-800-995-1662

Toll free worldwide: 800-842-08420 or 00-800-842-08420

If unable to contact us through the toll free numbers
call collect: 416-340-0049

Contact us at www.travelinsurance.ca
and initiate your claim and we will contact you.

