

ELITE PLAN WITH OPTIONAL CFAR

Worldwide Assistance Services

A variety of travel assistance services are provided. Travel assistance services are not insurance coverages included in the policy. Travel assistance services are provided by the Assistance Company and not by Northbridge General Insurance Corporation. Travel assistance services provided include (where available):

- Medical or Legal Referral • Inoculation Information • Translation Service • Lost Baggage Retrieval
- Passport/Visa Information • Emergency Cash Advance • Bail Bond (outside Canada only) • Prescription Drug/Eyeglass Replacement • ID Theft Resolution Service

Payment reimbursement to the Assistance Company is Your responsibility.

24/7 Travel Assistance Services

**Medical Emergency, Concierge Service, Business Concierge, Political and Natural Disaster Evacuation.
Please contact Active Care Management (herein known as the Assistance Company)**

IN THE EVENT OF AN EMERGENCY, PLEASE CONTACT

ACTIVE CARE MANAGEMENT (herein known as the Assistance Company)

IMMEDIATELY toll free at **1-877-251-4525** or collect where available at **519-251-7804**

For non-emergency assistance needs the Assistance Company can also be contacted via email at northbridgeassistance@acmtravel.ca.

The Assistance Company is there to help You 24 hours a day, each day of the year. If it is medically impossible for You to call, please have someone call on Your behalf. You can also contact the Assistance Company's emergency assistance centre via their mobile app.

Travel Assistance Mobile App

For a direct link to the Assistance Company You can download ACM's free assistance app, **ACM TravelAid™**. The GPS-enabled **ACM TravelAid™** provides travellers with the following services, from anywhere in the world:

- Direct link to the assistance center
- Healthcare provider information
- Directions to the nearest medical facility
- International 911 look-up
- Official travel advisories and travel tips
- Claims submission support for out-of-province and out-of-country travelers

FREE DOWNLOAD NOW

(Available through the Apple Store or Google Play)

www.active-care.ca/travelaid

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Travel assistance services are provided by the Assistance Company and not by Northbridge General Insurance Corporation. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help You resolve Your emergency situation. If You require **Non-Medical Emergency Evacuation**, the Assistance Company will arrange for evacuation from a safe departure point to the nearest safe location. You must contact the Assistance Company as soon as possible after Your host country issues the official disaster declaration, as delays may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure Your safety. If evacuation becomes impractical due to hostile or dangerous conditions, the Assistance Company will maintain contact with and advise You until evacuation becomes viable or the natural disaster situation or the political or social upheaval has been resolved. Should commercial transportation be available, but transportation to the commercial transportation departure point will place You in imminent bodily harm, the Assistance Company shall, when possible, arrange and pay for Your secure transport to the departure point. Fees for commercial transportation and/or change fees are Your responsibility once You reaches the departure point where normal commercial transportation is available. Benefit is subject to the terms and conditions of the plan and as determined by Active Care Management's security personnel, in accordance with local and Canadian authorities. Services rendered without Active Care Management's coordination and approvals are not covered. No claims for reimbursement will be accepted. If You are able to leave Your host country by normal means, Active Care Management will assist You in rebooking flights or other transportation.

AVAILABILITY OF SERVICES

You are eligible for information and concierge services at any time after You purchase this plan. The travel assistance services become available when You actually start Your Trip. Travel assistance, Concierge and Informational Services, end the earliest of: midnight on the day the program expires; when You reach Your return destination; or when You complete Your Trip. The Identity Theft Resolution Services become available on Your Scheduled Departure Date for Your Trip. Services are provided only for an Identity Theft event which occurs while on Your Trip. Identity Theft Resolution does not guarantee that its intervention on behalf of You will result in a particular outcome or that its efforts on behalf of You will lead to a result satisfactory to You. Identity Theft Resolution does not include and shall not assist You for thefts involving non-Canadian bank accounts.

IDENTITY THEFT RESOLUTION SERVICES

In the event of an Identity Theft event while on Your Trip, the Assistance Company's designated provider will provide you with the support and tools needed for You to restore Your identity to pre-event status. Assistance includes contacting Your creditors to notify them of the event and to request replacement cards; connecting you with a friend or family member at home and providing them with the assistance to set up a transfer or wire of funds; information on how to contact the three major credit bureaus; guidance on how to obtain a police report; and providing You with a guide on how to restore Your credit.

CONCIERGE SERVICES

Concierge Services are provided by the Assistance Company's designated provider. There is no charge for the services provided by the provider. You are responsible for the cost of services provided and charged for by third parties and for the actual cost of merchandise, entertainment, sports, tickets, food and beverages and other disbursement items. Services offered include (where available):

- Destination Profiles • Epicurean Needs • Event Ticketing • Floral Services • Tee Time Reservations • Hotel Accommodations • Meet-And-Greet Services • Shopping Assistance Services • Pre-Trip Assistance
- Procurement of Hard-To-Find Items • Restaurant Referrals and Reservations • Rental Car Reservations
- Airline Reservations

BUSINESS CONCIERGE SERVICES

Concierge Services are provided by the Assistance Company's designated provider. There is no charge for the services provided by the provider. You are responsible for the cost of services provided and charged for by third parties. Services offered include (where available):

- Emergency Correspondence And Business Communication Assistance • Assistance With Locating Available Business Services Such As: Express/Overnight Delivery Sites, Internet Cafes, Print/Copy Services • Assistance With Or Arrangements For Telephone And Web Conferencing • Emergency Messaging To Customers, Associates, And Others (Phone, Fax, E-mail, Text, etc.) • Real Time Weather, Travel Delay And Flight Status Information • Worldwide Business Directory Service For Equipment Repair/Replacement, Warranty Service, etc. • Emergency Travel Arrangements

CLAIMS PROCEDURES

To facilitate prompt claims settlement:

For all claims, please contact the Assistance Company

TRIP CANCELLATION/TRIP INTERRUPTION: IMMEDIATELY Call Your Travel Supplier and the Assistance Company to report Your cancellation and avoid non-covered expenses due to late reporting. The Assistance Company will then advise You on how to obtain the appropriate form to be completed by You and the attending Physician. If You are prevented from taking Your Trip due to Sickness or Injury, You should obtain medical care immediately. The Assistance Company requires a certification by the treating Physician at the time of Sickness or Injury that medically imposed restrictions preventing Your participation in the Trip. Provide all unused transportation tickets, official receipts, etc.

TRAVEL DELAY: Obtain any specific dated documentation, which provides proof of the reason for delay (airline or Cruise line forms, medical statements, etc).

Submit this documentation along with Your Trip itinerary and all receipts from additional expenses incurred.

MEDICAL EXPENSES: Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment.

BAGGAGE: Obtain a statement from the Common Carrier that Your Baggage was delayed or a police report showing Your Baggage was stolen along with copies of receipts for Your purchases.

Active Care Management

3430 Wheelton Dr.

Windsor, Ontario N8W5A7

Email: northbridgeclaims@acmtravel.ca

Toll Free: 1-877-251-4525

Local: 519-251-7804

For all sales related inquiries please contact;

CanAm Special Risk Insurance Agency (2018) Limited

PO Box 62, Station A

Windsor, Ontario N9A 6J5

Email: cfins@canamins.com

Toll Free: 855-856-7574

Local: 519-988-7021

INDIVIDUAL TRAVEL POLICY

PLEASE READ THIS DOCUMENT CAREFULLY!

This Individual Travel Policy is issued in consideration of Your enrollment and payment of the premium due. This Policy of Insurance describes the insurance benefits underwritten by Northbridge General Insurance Corporation, herein referred to as the Company and also referred to as We, Us and Our.

This Policy is a legal contract between You and the Company. You must be a resident of Canada and covered under a government health insurance plan. It is important that You read Your Policy carefully. Please refer to the accompanying Confirmation of Benefits, which provides You with specific information about the program You purchased. You should contact the Company immediately if You believe that the Confirmation of Benefits is incorrect. In the event of a conflict between the terms of this Policy and the Confirmation of Benefits, the terms of the Confirmation of Benefits will take precedence.

FOURTEEN DAY LOOK: If You are not satisfied for any reason, You may cancel this Policy by giving the Company or the agent written notice within the first to occur of the following: (a) 14 days from the Effective Date of Your Insurance; or (b) Your Scheduled Departure Date. If You do this, the Company will refund Your premium paid provided no Insured has filed a claim under this Policy.

Renewal: Coverage under this Policy is not renewable.

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SCHEDULE OF BENEFITS

Listing of Benefits	Maximum Limit
Trip Cancellation (Not applicable when \$0 Trip cost displayed on your Confirmation of Benefits)	Trip cost*
Cancel For Any Reason	Up to 75% of non-refundable Trip cost*
Trip Interruption (\$500 Return Air Only if \$0 displayed for Trip Cancellation on Your Confirmation of Benefits)	150% of Trip cost*
Travel Delay (12 hours)	\$1,500 (\$250/day)
Missed Connection (3 hours)	\$1,500
Sports Equipment Rental	\$1,500
Change Fee	\$250
Reimbursement of Miles or Rewards Points	\$75
Rental Car Damage	\$35,000
Baggage/Personal Effects Per Article Limit Combined Articles Limit	\$2,000 \$250 \$500
Baggage Delay (24 hours)	\$500
Accidental Death & Dismemberment- (Air Only)	\$50,000

Search and Rescue	\$5,000
Accident and Sickness Medical Expense	\$1,000,000
Emergency Medical Evaluation/Medically Necessary Repatriation/Repatriation of Remains	\$1,000,000
Non-Medical Emergency Evacuation	\$100,000

**Up to the lesser of the Trip cost paid or the limit of Coverage on Your Confirmation of Benefits*
 \$100,000 maximum

SECTION I. EFFECTIVE DATE AND TERMINATION DATE

When Coverage For Your Trip Begins – Coverage Effective Date:

Trip Cancellation: Coverage begins at 12:01 a.m. on the day after the date the premium for this Policy for Your Trip is received by the Company or its Agent prior to the scheduled departure time on the Scheduled Departure Date of Your Trip. This is Your “Effective Date” and time for Trip Cancellation.

Travel Delay: Coverage is in force while on route to and from the Trip.

All Other Coverages: Coverage begins when You depart on the first Travel Arrangement (or alternate travel arrangement if You must use an alternate travel arrangement to reach Your Trip destination) for Your Trip. This is Your “Effective Date” and time for all other coverages, except Trip Cancellation and Travel Delay. Coverage must be purchased for the full duration of the insured Trip and the selected sum insured should be equal to the full value of the prepaid non-refundable travel arrangements.

When Coverage For Your Trip Ends – Coverage Termination Date:

Trip Cancellation: Your coverage automatically ends on the earlier of: the date and time You depart on Your Trip; or the date and time You cancel Your Trip.

All Other Coverages: Your coverage automatically ends on the earlier of: 1) the date Your Trip is completed; 2) the Scheduled Return Date; 3) Your arrival at Your return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of Your Trip covered by this Policy.

Extension of Coverage: All coverages under this Policy will be extended if Your entire Trip is covered by this Policy and Your return is delayed due to unavoidable circumstances beyond Your control. This extension of coverage will end on the earlier of the date You reach Your originally scheduled return destination or 7 days after the Scheduled Return Date.

SECTION II. COVERAGES

COVERAGE A - TRIP CANCELLATION

Benefits will be paid, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, to reimburse You for the amount of the Published Penalties and unused non-refundable prepaid payments You paid for Travel Arrangements when You are prevented from taking Your Trip due to:

1. Your, Your Family Member’s, Your Traveling Companion’s, Your Traveling Companion’s Family Member, Your Business Partner’s or Your Business Partners Family Member’s death, which occurs

before departure on Your Trip;

2. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's Sickness or Injury, which:
a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
3. For the **Other Covered Reasons** refer to Trip Interruption; provided such circumstances occur while coverage is in effect.

All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible. Increased amounts of Published Penalties and unused non-refundable Prepaid Payments that result from all other delays of reporting beyond 72 hours are not covered.

If Your Travel Supplier cancels Your Trip, a benefit will be paid for the reissue fee charged by the airline for the tickets.

The maximum amount payable under this Trip Cancellation Benefit is the lesser of the total amount of coverage You purchased or the Maximum Benefit Amount shown in the Confirmation of Benefits.

Single Supplement

Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's or Family Member's Trip is canceled for a covered reason and You do not cancel Your Trip.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE B- CANCEL FOR ANY REASON BENEFIT

If You cancel Your Trip for any reason not otherwise covered by this Policy, benefits will be paid for 75% of the Prepaid, forfeited, nonrefundable Payments or Deposits You paid for Your Trip, provided:

- a) Your payment for this Policy and enrollment form are received within 21 days of the date Your initial Payment or Deposit for Your Trip is received; and
- b) You insure 100% of the Prepaid Trip costs that are subject to cancellation penalties or restrictions and also insure within 21 days of the Payment or Deposit for those Travel Arrangements the cost of any subsequent Travel Arrangements (or any other Travel Arrangements not made through Your travel agent) added to Your Trip; and
- c) You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.

COVERAGE C - TRIP INTERRUPTION

Benefits will be paid, up to the lesser of a) the Maximum Benefit Amount shown in the Confirmation of
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Benefits; or b) 150% of the total amount of coverage You purchased, to reimburse You for the Prepaid Payments for unused non-refundable Travel Arrangements plus the Additional Transportation Cost paid:

- a. to join Your Trip if You must depart after Your Scheduled Departure Date or travel via alternate travel arrangements by the most direct route possible to reach Your Trip destination. (Airfare limited to the cost of one-way airfare using the same class of fare as the original travel ticket); or
- b. to rejoin Your Trip or transport You to Your originally scheduled return destination, if You must interrupt Your Trip after departure, each by the most direct route possible. (Airfare limited to the cost of one-way airfare using the same class of fare as the original travel ticket)

Trip Interruption must be due to:

1. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's death, which occurs while You are on Your Trip;
2. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's Sickness or Injury which:
a) occurs while You are on Your Trip, b) requires Medical Treatment at the time of interruption resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) prevents Your continued participation on Your Trip;
3. For the **Other Covered reasons** listed below; provided such circumstances occur while coverage is in effect.

Additional Trip Interruption Benefits:

If Your Traveling Companion must remain hospitalized, benefits will also be paid for Reasonable Additional Expenses accommodation, meals, telephone call and local transportation expenses incurred by You to remain with Your Traveling Companion up to \$200 per day, limited to 10 days.

If You cannot continue travel due to an Injury or Sickness not requiring hospitalization and You must extend Your Trip due to medically imposed restrictions, as certified by a Legally Qualified Physician, benefits will be paid for additional hotel nights, meal(s), telephone call and local transportation expenses up to \$350 per day, limited to 10 days.

If You interrupt Your Trip for a covered reason, We will also reimburse You, up to \$500, for the amount of unused, forfeited, non-refundable payments for shore excursions; theater, concert or event tickets or fees; or sightseeing if such arrangements are made during Your Trip and are to be used prior to the Scheduled Return Date of Your Trip.

The maximum payable under this Trip Interruption Benefit is the lesser of 150% of the total amount of coverage You purchased or 150% of the Maximum Benefit Amount shown in the Confirmation of Benefits.

Single Supplement

Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's or Family Member's Trip is interrupted for a Covered reason and You do not interrupt Your Trip.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s)

attached to the Policy.

"Other Covered Reasons" means:

- a. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- b. Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable and remaining uninhabitable during Your Trip by fire, flood, burglary or other Natural Disaster. Your destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
- c. Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result.
- d. a documented theft of passports or visas;
- e. a permanent transfer of employment of 150 kilometers or more by You or Your Traveling Companion by the employer from whom You or Your Traveling Companion are employed on Your Effective Date which requires Your or Your Traveling Companion's principal residence to be relocated;
- f. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while on route to Your scheduled point of departure;
- g. unannounced Strike that causes complete cessation of services for at least 12 consecutive hours of the Common Carrier on which You are scheduled to travel;
- h. Inclement Weather that causes complete cessation of services for at least 12 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i. You or Your Traveling Companion or Your Family Member is in the military and called to emergency duty for a national disaster other than war;
- j. involuntary employer termination or layoff of You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- k. a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip;
- l. revocation of Your or Your Traveling Companion's previously granted military leave or re-assignment. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;
- m. Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator, travel agency, organization or firm from whom You purchased Your Travel Arrangements) causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Policy has been purchased within 21 days of the date Your initial deposit/payment for Your Trip is received;
- n. Your family or friends living abroad with whom You are planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
- o. You, Your Traveling Companion or Your Family Member traveling with You is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required. This provision is

- not applicable to temporary employment, independent contractors or self-employed persons;
- p. Mandatory evacuation ordered by local government authorities at Your Trip destination (or official public evacuation notices or recommendations without a mandatory evacuation order issued) due to adverse weather or Natural Disaster;
 - q. assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
 - r. You or Your Traveling Companion are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner;
 - s. A cancellation of Your Trip within 48 hours of Your Scheduled Departure Date and time if Your Trip destination is under a hurricane warning issued by the NOAA National Hurricane Center, provided the cancellation of Your Trip occurs more than 14 days following Your Effective Date of coverage for the Trip Cancellation Benefits;
 - t. the primary or secondary school that You, Your Family Member or Traveling Companion attends extends its operating session beyond the predefined school year to fall within the period of the travel dates of Your Trip due to unforeseeable events which commence while Your coverage is in effect. Extensions due to extra-curricular or athletic events are not covered;
 - u. a cancellation of Your Trip if Your arrival on the Trip is delayed and causes You to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Missed Connection Benefit.
 - v. Your or Your Traveling Companion's normal pregnancy or attending the childbirth of Your Family Member. The pregnancy must occur after this Policy effective date and be verified by medical records.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE D - TRAVEL DELAY

Benefits will be paid up to \$250 per day for: 1) the non-refundable, unused portion of the prepaid expenses for Your Trip as long as the expenses are supported by proof of purchase and are not reimbursable by any other source; and 2) reasonable accommodation, meal, telephone call and local transportation expenses incurred by You, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, if You are delayed for 12 hours or more while on route to or from, or during Your Trip, due to:

- a. any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b. a traffic accident in which You or Your Traveling Companion is not directly involved (must be substantiated by a police report);
- c. lost or stolen passports, travel documents or money (must be substantiated by a police report);
- d. quarantine, hijacking, Strike, Natural Disaster, Terrorist Incident or riot;
- e. a documented weather condition preventing You from getting to the point of departure.

If You are delayed by a Common Carrier while en route to the final return destination of Your Trip and have placed Your cat or dog in a kennel for the duration of Your Trip and You are unable to collect cat or dog on the day previously agreed with the kennel, benefits will be paid up to \$50 per day, on a one-time basis, up to the Maximum Benefit Amount to cover the necessary additional kennel fees.

You must provide the following documentation when presenting a claim for these benefits:

- a. Written confirmation of the reasons for delay from the Common Carrier whose delay resulted in the loss, including but not limited to; scheduled departure and return times and actual

- departure and return times;
- b. Written confirmation from the kennel advising the original pick-up date and the actual pick-up date.

Benefits will not be paid for any expenses, which have been reimbursed, or for any services that have been provided by the Common Carrier.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE E - MISSED CONNECTION

If You miss Your cruise or tour departure because Your arrival at Your Trip destination is delayed for 3 or more hours, due to:

- a. any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b. documented weather condition preventing You from getting to the point of departure;
- c. quarantine, hijacking, Strike, Natural Disaster, Terrorist Incident or riot. d. common carrier leaving earlier than originally scheduled
- e. common carrier becomes unusable or a cancellation of earlier/subsequent flights.

We will reimburse You, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, for:

- a. Your Additional Transportation Cost to join Your Trip; and
- b. Your Prepaid expenses for the unused land or water Travel Arrangements; and
- c. reasonable accommodation, telephone and meal expenses up to \$200 per day necessarily incurred by You for which You have proof of purchase and which were not paid for or provided by any other source.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE F - SPORTS EQUIPMENT RENTAL

If, while on Your Trip, Your checked sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more, benefits will be paid, up to the Maximum Benefit Amount shown in the Confirmation of Benefits for the reasonable cost of renting sports equipment during Your Trip.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE G - CHANGE FEE

The Company will pay a maximum of \$250 for the fees associated with a change to Your air itinerary.

COVERAGE H - REIMBURSEMENT OF MILES OR REWARD POINTS

If You have Trip Cancellation Benefits under this Policy and cancel Your Trip for a covered reason, benefits will be paid up to the Maximum Benefit Amount of \$75 as shown in the Confirmation of Benefit for any penalty cost of putting the miles or reward points back in the account they were removed from. This will not duplicate any benefits paid under the Trip Cancellation Benefit and is subject to the same General Exclusions and Limitations.

COVERAGE I - RENTAL CAR DAMAGE

Applicable only when specifically requested on the original application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits

You are eligible for benefits up to the Maximum Benefit Amount shown in the Confirmation of Benefits, if You rent a vehicle while on Your Trip, and the vehicle is damaged due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not in Your control while in Your possession, or the vehicle is stolen while in Your possession and is not recovered.

We will pay the lesser of:

- a. the cost of repairs and rental charges imposed by the rental company while the vehicle is being repaired;
- b. the Actual Cash Value of the vehicle; or
- c. the amount shown in the Confirmation of Benefits.

Coverage is provided to You, provided You are a licensed driver and are listed on the rental agreement.

Coverage is not provided for loss due to:

1. any obligation of You, a Traveling Companion or Family Member traveling with You assumed under any agreement (except insurance collision deductible);
2. rentals of trucks, campers, trailers, motor bikes, motorcycles, recreational vehicles, off-road vehicles or Exotic Vehicles;
3. any loss which occurs if You or anyone traveling with You are in violation of the rental agreement;
4. failure to report the loss to the proper local authorities and the rental car company;
5. damage to any other vehicle, structure or person as a result of a covered loss;
6. any loss as the result of or attributed to driving the rental vehicle: while under the influence of alcohol or any illegal substance or the abuse of a legal substance; while using any medication which recommends abstinence from driving; in a speed competition; for compensation for hire; for illegal trade purposes, or transporting contraband;
7. any loss as the result of physical damage or loss attributed to: mechanical failure or breakdown of the rental vehicle; wear and tear, gradual deterioration, corrosion, rust or freezing; any neglect or abuse of the vehicle; any dishonest act or conversion; any consequence of war (declared or otherwise); or contamination by a radioactive material.

“Exotic Vehicles” means Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Clenet, Corvette, Cosworth, De Lorean, Excalibre, Ferrari, Iso, Jaguar, Jensen Healy, Lamborghini, Lancia, Lotus, Maserati, Mercedes Benz, MG, Morgan, Pantera, Panther, Pininfarina, Porsche, Rolls-Royce, Rover, Stutz, Sterling, Triumph, and TVR, or any antique or any vehicle with a Manufacturers Suggested Retail Price (MSRP) over \$50,000 CAD

ADDITIONAL CLAIMS PROVISIONS SPECIFIC TO RENTAL CAR DAMAGE

The following outlines Your duties in the event of any damage to the vehicle. You must:

- a. Take all necessary and reasonable steps to protect the vehicle and prevent further damage to it;
- b. Report the loss to the appropriate local authorities and the rental company as soon as possible;
- c. Obtain all information on any other party involved in the Accident, such as name, address,

- insurance information and driver's license number;
- d. Provide Us all documentation such as rental agreement, police report and damage estimate.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE J - BAGGAGE AND PERSONAL EFFECTS

Benefits will be provided to You, up to the Maximum Benefit Amount shown in the Confirmation of Benefits: (a) against all risks of permanent loss, theft or damage to Your Baggage and Personal Effects; (b) subject to all General Exclusions and the Additional Limitations and Exclusions Specific to Baggage and Personal Effects in the Policy; and (c) occurring while coverage is in effect.

For the purposes of this benefit: "Baggage and Personal Effects" means goods being used by You during Your Trip.

Valuation and Payment of Loss: The lesser of the following amounts will be paid:

- i. the Actual Cash Value at the time of loss, theft or damage, except as provided below;
- ii. the cost to repair or replace the article with material of a like kind and quality; or
- iii. \$250 per article.

A combined maximum of \$500 will be paid for jewelry; precious or semi-precious stones; watches; articles consisting in whole or in part of silver, gold or platinum; furs or articles trimmed with fur; cameras and their accessories and related equipment, computer, digital or electronic equipment or media.

A maximum of \$100 will be paid for the cost of replacing a passport or visa.

A maximum of \$100 will be paid for the cost associated with the unauthorized use or replacement of lost or stolen credit cards, subject to verification that You have complied with all conditions of the credit card company.

Baggage and Personal Effects does not include:

1. animals;
2. automobiles and automobile equipment;
3. boats or other vehicles or conveyances;
4. trailers;
5. motors;
6. aircraft;
7. bicycles, except when checked as Baggage with a Common Carrier;
8. household effects and furnishings;
9. antiques and collectors' items;
10. eyeglasses, sunglasses, contact lenses, artificial teeth, dentures, dental bridges, retainers, or other orthodontic devices or hearing aids;
11. artificial limbs or other prosthetic devices;
12. prescribed medications;
13. keys, money, stamps and credit cards (except as otherwise specifically covered herein);
14. securities, tickets and documents (except as otherwise specifically covered herein);
15. professional or occupational equipment or property, whether or not electronic business equipment; or

16. sporting equipment if the loss results from the use thereof;

Baggage Delay: If, while on a Trip, Your checked Baggage is delayed or misdirected by a Common Carrier for more than 24 hours from Your time of arrival at a destination other than Your return destination, benefits will be paid, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, for the actual expenditure for necessary personal effects. You must be a ticketed passenger on a Common Carrier. The Common Carrier must certify the delay or misdirection. Receipts for the purchases must accompany any claim.

We will reimburse You, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Confirmation of Benefits, for the cost of reasonable additional clothing and personal articles purchased by You, if Your Baggage is delayed for 12 hours or more during Your Trip.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects:

Benefits are not payable for any loss caused by or resulting from:

- a. breakage of brittle or fragile articles;
- b. wear and tear or gradual deterioration;
- c. confiscation or appropriation by order of any government or custom's rule;
- d. theft or pilferage while left in any unlocked or unattended vehicle;
- e. property illegally acquired, kept, stored or transported;
- f. Your negligent acts or omissions; or
- g. property shipped as freight or shipped prior to the Scheduled Departure Date;
- h. electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Additional Provisions applicable to Baggage and Personal Effects and Baggage Delay: Benefits will not be paid for any expenses which have been reimbursed or for any services which have been provided by the Common Carrier, hotel or Travel Supplier; nor will benefits be paid for loss or damage to property specifically scheduled under any other insurance.

Additional Claims Provisions Specific to Baggage

Your Duties After Loss of or Damage to Property or Delay of Baggage: In case of loss, theft, damage or delay of Baggage or personal effects, and You must:

- a. take all reasonable steps to protect, save or recover the property;
- b. promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any Common Carrier or Bailee who has custody of Your property at the time of loss;
- c. produce records needed to verify the claim and its amount, and permit copies to be made;
- d. send proof of loss as soon as reasonably possible after date of loss, providing date, time, and cause of loss, and a complete list of damaged/lost items: and
- e. allow the company to examine Baggage or Personal Effects, if requested.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE K - EMERGENCY MEDICAL EXPENSE

Benefits will be paid for the covered Expense incurred, up to the Maximum Benefit Amount shown in the Confirmation of Benefits as a result of an Injury or Sickness, which first occurs during Your Trip (of a duration of 90 days or less for Sickness). Only Covered Expenses incurred during Your Trip (of duration of 90 days or less for Sickness) will be reimbursed. Expenses incurred after Your Trip are not covered. Benefits will include up to \$750 expenses for emergency dental treatment due to Injury to natural teeth. Benefits will not be paid in excess of the Usual and Customary Charges.

Advance payment will be made to a Hospital, up to the Maximum Benefit Amount, if needed to secure Your admission to a Hospital, because of an Injury or covered Sickness. The authorized travel assistance company will coordinate advance payment to the Hospital.

For the purpose of this benefit:

“Covered Expense” means expense incurred only for the following:

1. The medical services, prescription drugs, prosthetics, and therapeutic services and supplies ordered or prescribed by a Legally Qualified Physician as Medically Necessary for treatment;
2. Hospital or ambulatory medical-surgical center services (including expenses for a cruise ship cabin or hotel room, not already included in the cost of the Your Trip, if recommended as a substitute for a hospital room for recovery from an Injury or covered Sickness);
3. Transportation furnished by a professional ambulance company to and/or from a Hospital.

These benefits will not duplicate any benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE L - NON-MEDICAL EMERGENCY EVACUATION

This Non-Medical Emergency Evacuation Benefit is not available if a formal recommendation in the form of a Travel Advisory is issued by the Canadian Government advising You to either, avoid Non-Essential or All Travel to a country preceding Your arrival into that country on Your Trip, or if a country is an Excluded Country preceding Your arrival into that country on Your Trip.

You are eligible for benefits, up to the Maximum Benefit Amount shown in the Confirmation of Benefits or Schedule of Benefits, for all reasonable expenses incurred for Your transportation to the nearest place of safety, or to Your primary place of residence, if You must leave Your Trip for a Non-Medical Emergency Evacuation covered reason, as defined below.

Non-Medical Emergency Evacuation must occur within 14 days of any covered event. Arrangements will be by the most appropriate and economical means available and consistent with Your health and safety. Benefits are only payable for arrangements made by the Assistance Company.

Non-Medical Emergency Evacuation covered reasons: We will pay for the Non-Medical Emergency Evacuation Benefits listed above if, while on Your Trip, a formal recommendation in the form of a Travel Advisory or Travel Warning from the Canadian Government, is issued for You to leave a country You are visiting on Your Trip due to:

1. A Natural Disaster
2. civil, military or political unrest or
3. Your being expelled or declared a persona non-grata by a country You are visiting on Your Trip

Non-Medical Emergency Evacuation Exclusions: We do not cover:

1. loss or expense for a Non-Medical Emergency Evacuation covered reason which took place in an Excluded Country
2. loss or expense recoverable under any other insurance or through an employer;
3. loss or expense arising from or attributable to:
 - a. fraudulent or criminal acts committed or attempted by You;
 - b. alleged violation of the laws of the country You are visiting, unless the Assistance Company determine such allegations to be fraudulent, or
 - c. failure to maintain required documents or visas;
4. loss or expense arising from or attributable to:
 - a. debt, insolvency, business or commercial failure;
 - b. the repossession of any property; or
 - c. Your non-compliance with a contract, license or permit;
5. loss or expense arising from or due to liability assumed by You under any contract.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE M - EMERGENCY MEDICAL EVACUATION, MEDICAL REPATRIATION AND RETURN OF REMAINS

When You suffer loss of life for any reason or incur a Sickness or Injury during the course of Your Trip, the following benefits are payable, up to the Maximum Benefit Amount shown in the Confirmation of Benefits.

1. **Emergency Medical Evacuation:** If the local attending Legally Qualified Physician and the authorized travel assistance company determine that transportation to a Hospital or medical facility is Medically Necessary to treat an unforeseen Sickness or Injury which is acute or life threatening and adequate Medical Treatment is not available in the immediate area, the Transportation Expense incurred will be paid for the Usual and Customary Charges for transportation to the closest Hospital or medical facility capable of providing that treatment.

If You are traveling alone and will be hospitalized for more than 7 consecutive days and emergency evacuation is not imminent, benefits will be paid to transport one person, chosen by You, by Economy Transportation, for a single visit to and from Your bedside.

If You are in the Hospital for more than 7 consecutive days and Your dependent children who are under 18 years of age and accompanying You on Your Trip are left unattended, Economy Transportation will be paid to return the dependents to their home (with an attendant, if considered necessary by the authorized travel assistance company).

2. **Medical Repatriation:** If the local attending Legally Qualified Physician and the authorized travel assistance company determine that it is Medically Necessary for You to return to Your primary place of residence because of an unforeseen Sickness or Injury which is acute or life-threatening, the Transportation Expense incurred will be paid for Your return to Your primary place of residence or to a Hospital or medical facility closest to Your primary place of residence capable of providing continued treatment via one of the following methods of transportation, as approved, in writing, by the authorized travel assistance company:

- i. one-way Economy Transportation;
- ii. commercial air upgrade (to business or first class), based on Your condition as recommended by the local attending Legally Qualified Physician and verified in writing by the authorized travel assistance company; or
- iii. other covered land or air transportation including, but not limited to, commercial stretcher, medical escort, or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the authorized travel assistance company. Transportation must be via the most direct and economical route.

3. **Return of Remains:** In the event of Your death during a Trip, the expense incurred will be paid for minimally necessary casket or air tray, preparation and transportation of Your remains to Your primary place of residence in Canada or to the place of burial.

Benefits are paid less the value of Your original unused return travel ticket.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE N – AIR ONLY- ACCIDENTAL DEATH AND DISMEMBERMENT

We will pay the percentage of the Principal Sum shown in the Table of Losses below when You, as a result of an Injury occurring during Your Trip other than while covered for Air Flight Only Benefits sustain a loss shown in the Table of Losses below. The loss must occur within one hundred eighty-one (181) days after the date of the Injury causing the loss. The Principal Sum is the Maximum Benefit Amount shown in the Confirmation of Benefits.

Table of Losses	
Type of Loss	Benefit Amount
Loss of Life	100% of Principal Sum
Loss of both hands	100% of Principal Sum
Loss of both feet	100% of Principal Sum
Loss of both eyes	100% of Principal Sum
Loss of one hand and one foot	100% of Principal Sum
Loss of one hand and one eye	100% of Principal Sum
Loss of one foot and one eye	100% of Principal Sum
Loss of one hand	50% of Principal Sum
Loss of one foot	50% of Principal Sum
Loss of one eye	50% of Principal Sum
Loss of thumb and index finger of the same hand	25% of Principal Sum
Loss of Speech	50% of Principal Sum
Loss of Hearing Both Ears	50% of Principal Sum

Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively.

Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof.

Loss of Speech means the loss of the ability to talk or speak as a result of a Covered Accident. The loss must

be certified by a Legally Qualified Physician that the loss of speech is permanent with no reasonable expectation of recovery.

Loss of Hearing means the total and complete loss of the ability to hear any sound as a result of a Covered Accident. The loss must be certified by a Legally Qualified Physician that the loss of hearing is permanent with no reasonable expectation of recovery.

Only one of the amounts shown above (the largest applicable) will be paid for Injuries resulting from one accident.

The benefit for loss of: (a) two limbs; (b) both eyes; or (c) one limb and one eye is payable only when such loss results from the same accident.

The Principal Sum is shown in the Confirmation of Benefits.

EXPOSURE AND DISAPPEARANCE

We will pay benefits for covered losses that result from You being unavoidably exposed to the elements because of a Covered Accident occurring during Your Trip. The loss must occur within 365 days after the event that caused the exposure.

If, while insured under this Coverage M, You are in an Accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which You are covered by this Coverage K, and if Your body has not been found within 52 weeks from the date of the Accident, it will be presumed, unless there is evidence to the contrary, that You suffered loss of life as a result of those Injuries.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

EXPOSURE AND DISAPPEARANCE

We will pay benefits for covered losses that result from Your being unavoidably exposed to the elements because of a Covered Accident occurring during Your Trip. The loss must occur within 365 days after the event that caused the exposure.

If, while insured under this coverage, You are in an Accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which You are covered by this Coverage, and if Your body has not been found within 52 weeks from the date of the Accident, it will be presumed, unless there is evidence to the contrary, that You suffered loss of life as a result of those Injuries.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE N - SEARCH AND RESCUE

Search and rescue applies to the following persons only: You, a Family Member traveling with You, and/or Your Traveling Companion, referred to below as Person.

If the Person(s), should become lost, disoriented, or be reported missing while on a Trip during recreational activity that is appropriate for that Person's abilities and expertise, We will pay on the Person's behalf up to the Maximum Benefit Amount shown in the Confirmation of Benefits not to exceed four days, costs for one (1)

organized Search and rescue by appropriate authorities.

Search and rescue means those reasonable costs incurred, but not necessarily limited to: fuel, operating costs, repair and rental of motor vehicles, aircraft or helicopters, hovercraft, snowmobiles, horses, dogs, generators, and any other equipment necessary or deemed appropriate for activities to find, recover, or rescue individuals while performed by individuals who have been appointed or requested by a governmental authority within 100 miles of the person's last known location before the loss occurrence. This benefit can only be activated when someone makes a formal report of the Person's need for Search and rescue to an agency or authority who can activate a Search and rescue, and the Person provides the agency or authority with enough specific and credible details of how, when, where the Person might be located so that an official and organized Search and rescue can be activated.

Specific Waiver of Liability for Search and rescue: If the Person requests this benefit, the Person understands that We and any affiliated party offering this Policy, do not accept any liability from the rescue situation, and the Person and all minors, dependents, relatives, and interested or disinterested parties agree to forever waive, any and all liability to Us or any rescue team, company, entity, and/or volunteer, for injuries, stress, death, disablement, sickness, or any claims, reason, or cause whatsoever from any Search and rescue used to attempt to reach the Person, assist the Person, or respond in any way to the Person's Search and rescue, regardless of whether the Search and rescue was ever initiated, cancelled, delayed, misdirected, or unable to locate, rescue, or stabilize the Person. If any part of this is held invalid, it does not invalidate the other parts or any other parties' waivers.

Claims Procedures: The Person must obtain itemized receipts of services and costs from the authorities who seek payment, as well as documentation from the resort at the Trip destination.

Benefits are not payable under Search and rescue for any loss resulting from:

1. Heli-skiing;
2. Extreme skiing;
3. Payment in any way for fines, damages, penalties, or litigation that may be imposed against You, as a result of Your activities or actions;
4. Deliberately choosing to be absent.

SECTION III. GENERAL EXCLUSIONS AND LIMITATIONS

Benefits are not payable for any loss due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted Injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the Canadian military, including reserve forces.
4. riding or driving in races, or speed or endurance competitions or events;

5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in bodily contact sports, skydiving or parachuting including parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a criminal offence or being engaged in an illegal occupation;
11. normal childbirth or pregnancy (except Complications of Pregnancy or as specifically provided under Trip Cancellation/Trip Interruption) or voluntarily induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided herein);
13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Confirmation of Benefits;
14. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage;
15. any amount paid or payable under any worker's compensation, disability benefit or similar law;
16. a loss or damage caused by detention, confiscation or destruction by customs;
17. Elective Treatment and Procedures;
18. Complications from Elective Treatment and Procedures otherwise not payable under this Policy;
19. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
20. continued treatment if our medical advisors determine that Your medical emergency has ended.
21. coverage ends on the earliest date of Your return home; when the number of days of coverage You purchased (as shown on Your application) ends; or the expiry date, as stated on Your application.
22. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You;
23. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

PRE-EXISTING CONDITION EXCLUSION:

The Company will not pay for any expense as a result of any illness, disease, or other condition during the 60 day period immediately prior to the date Your coverage is effective, and for which You or Your Traveling Companion, Business Partner or a Family Member : 1) receive or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or 2) took or received a prescription for drugs or medicine.

Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

Waiver of the Pre-Existing Condition Exclusion

The exclusion for Pre-Existing Condition will be waived provided:

- a. Your payment for this Policy and enrollment form are received within 21 days of the date Your initial payment or deposit for Your Trip is received; and
- b. You insure all prepaid Trip costs that are subject to cancellation penalties or restrictions and also insure within 21 days of the payment or deposit for those Travel Arrangements the cost of any subsequent Travel Arrangements (or any other Travel Arrangements not made through Your travel agent) added to Your Trip; and
- c. You are not disabled from travel at the time Your premium is paid.

EXCESS INSURANCE LIMITATION

The insurance provided by this Policy, except Air Flight Only Accidental Death and Dismemberment, Emergency Accident and Sickness Medical Expense and Baggage and Personal Effects shall be in excess of all other valid and collectible Insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of premium paid.

SECTION IV. DEFINITIONS

“Accident” means a sudden, unexpected unusual specific event that occurs at an identifiable time and place, and shall also include exposure resulting from an accident in conveyance in which You are traveling.

“Active Care Management” the operating name of the authorized travel assistance and claims company Active Claims Management (2018) Inc.

“Actual Cash Value” means current replacement cost for items of like kind and quality.

“Additional Transportation Cost” means the actual cost incurred for one-way Economy Transportation (or for the original class of fare), if the original tickets were for a higher class of fare by Common Carrier reduced by the value of an unused travel ticket.

“Air Carrier” means any air conveyance operating under a valid license for the transportation of passengers for hire.

“Assistance Company” means the designated assistance and claims company, Active Care Management.

“Baggage” and “Personal Effects” means luggage, personal possessions and travel documents taken by You on Your Trip.

“Bankruptcy or Default” means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by an airline, cruise line, tour operator or other travel provider provided the Bankruptcy or Default occurs more than 14 days following Your Effective Date for the Trip Cancellation Benefits. There is no coverage for the Bankruptcy or Default of any person, organization, agency or firm from whom You purchased Travel Arrangements supplied by others.

“Business Partner” means an individual who (a) is involved in a legal general partnership with You and (b) is actively involved in the day to day management of Your business.

“CAD” Canadian currency

“Common Carrier” means any land, sea, or air conveyance operating under a valid license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

“Complications of Pregnancy” means conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include non-elective caesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

Complications of Pregnancy does not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

“Confirmation of Benefits” means a written confirmation specifying the coverages and amounts purchased and which is delivered following purchase.

“Covered Accident” means an Accident that occurs while coverage is in force and results in a loss for which benefits are payable

“Economy Transportation” means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for Your Trip.

“Elective Treatment and Procedures” means any medical treatment or surgical procedure that is not medically necessary, including any service, treatment, or supplies that are deemed by the federal, provincial or local government authority, or by Us to be research or experimental or that is not recognized as a generally accepted medical practice.

“Excluded Country” A country that the Government of Canada’s official advice recommends that Canadians avoid “all travel” or “non-essential travel” to a country or region and, in some cases, that they leave that country or region.

“Family Member” means any of the following: Your or Your Traveling Companion’s legal spouse (or common-law spouse where legal), legal guardian or ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew or Souse .

“Government Health Insurance Plan” means the health insurance coverage that a Canadian provincial or territorial government provides to its residents.

“Home” means Your primary Province or Territory of residence.

“Hospital” means (a) a place which is licensed or recognized as a general hospital by the proper authority of the province in which it is located: (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X- ray facility: (c) a place

recognized as a general hospital by an International Hospital Accreditation organization; (d) other than a residence, a place where treatment in a Hyperbaric chamber can be received. Not included is a hospital or institution licensed or used principally: (1) as a rehabilitation facility or addiction treatment centre: or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

“Inclement Weather” means any weather condition that delays the scheduled arrival or departure of a Common Carrier.

“Injury” or “Injuries” means bodily harm caused by an Accident which: 1) occurs while Your coverage is in effect under the Policy; and 2) requires examination and treatment by a Legally Qualified Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

“Insured” means a person(s) who is booked to travel on a Trip, and for whom the required premium is paid, also referred to as You and Your.

“Intoxicated” mean a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the province or jurisdiction where You are located at the time of an incident.

“Legally Qualified Physician” means a physician: (a) other than You, a Traveling Companion or a Family Member; (b) practicing within the scope of his or her license; and (c) recognized as a physician in the place where the services are rendered.

“Maximum Benefit Amount” means the maximum amount payable for coverage provided to You as shown in the Confirmation of Benefits.

“Medically Necessary” means a service which is appropriate and consistent with the treatment of the condition in accordance with accepted standards of community practice.

“Medical Treatment” means examination and treatment by a Legally Qualified Physician for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted reasonable person to seek diagnosis, care or treatment.

“Natural Disaster” means a flood, hurricane, tornado, earthquake, mudslide, tsunami, avalanche, landslide, volcanic eruption, fire, wildfire or blizzard that is due to natural causes.

“Pre-Existing Condition” means an illness, disease, or other condition during the 60 day period immediately prior to the date Your coverage is effective, and for which You or Your Traveling Companion, Business Partner or a Family Member : 1) receive or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or 2) took or received a prescription for drugs or medicine.

Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

“Published Penalties” means any published cancellation penalties levied by Your travel agency or travel supplier that apply to all clients of the travel agency or travel supplier and can be documented at time of Your purchase of Travel Arrangements from Your travel agency.

“Scheduled Departure Date” means the date on which You are originally scheduled to leave on Your Trip.

“Scheduled Return Date” means the date on which You are originally scheduled to return to the point of origin or the original final destination of Your Trip.

“Sickness” means an illness or disease of the body which: 1) requires examination and treatment by a Legally Qualified Physician, and 2) commences while Your coverage is in effect.

“Spouse” means the person who is legally married to you, or has been living in a conjugal relationship with you for a continuous period of at least one year and who resides in the same household.

“Strike” means any organized and legally sanctioned labor disagreement resulting in a stoppage of work: (a) as a result of a combined effort of workers which was unannounced and unpublished at the time travel services were purchased; and (b) which interferes with the normal departure and arrival of a Common Carrier.

“Terrorist Incident” means an act of violence, that is deemed terrorism by the Government of Canada other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting alone or in association with other persons on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any other government.

“Third Party” means a person or entity other than You or the Company.

“Transportation Expense” means the cost of Medically Necessary conveyance, personnel, services or supplies.

“Travel Arrangements” means: (a) transportation; (b) accommodations; and (c) other specified services arranged by the Travel Supplier for Your Trip. Air arrangements covered by this definition also include any direct round trip air flights booked by others, to and from Your scheduled trip departure and return cities, provided the dates of travel for the air flights are within 7 total days of Your Trip dates.

“Traveling Companion” means a person or persons whose names appear with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You.

“Travel Supplier” means any entity or organization that coordinates or supplies travel services for You.

“Trip” means a scheduled trip for which coverage for Travel Arrangements is requested and the premium is paid prior to Your actual or Scheduled Departure Date of Your Trip.

“Us”, “We”, “Our” means Northbridge General Insurance Corporation.

“USD” United States Currency

“Usual and Customary Charges” means those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed.

SECTION V. PAYMENT OF CLAIMS

Claim Procedures: Notice of Claim: Notice of claim must be reported within 30 days after a loss occurs or as soon as is reasonably possible. You or someone on Your behalf may give the notice. The notice should be

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given to Us or Our designated representative and should include sufficient information to identify You.

Claim Procedures: Claim Forms: When notice of claim is received by Us or Our designated representative, forms for filing proof of loss will be furnished. If these forms are not sent within 15 days, the proof of loss requirements can be met by You sending Us a written statement of what happened. This statement must be received within the time given for filing proof of loss.

Claim Procedures: Proof of Loss: Proof of loss must be provided within 90 days after the date of the loss or as soon as is reasonably possible. Proof must, however, be furnished no later than 12 months from the time it is otherwise required, except in the absence of legal capacity.

Payment of Claims: When Paid: We, or Our designated representative, will pay the claim in CAD after receipt of acceptable proof of loss.

Payment of Claims: To Whom Paid: Benefits for loss of life will be paid to Your designated beneficiary. If a beneficiary is not otherwise designated by You, benefits for loss of life will be paid to the first of the following surviving preference beneficiaries:

- a. Your spouse;
- b. Your child or children jointly;
- c. Your parents jointly if both are living or the surviving parent if only one survives;
- d. Your brothers and sisters jointly; or
- e. Your estate.

All other benefits will be paid directly to You, unless otherwise directed. Any accrued benefits unpaid at Your death will be paid to Your estate. If You have assigned Your benefits, We will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment. All or a portion of all benefits provided by the Policy may, at Our option, be paid directly to the provider of the service(s) to You. All benefits not paid to the provider will be paid to You. If any benefit is payable to: (a) an Insured who is a minor or otherwise not able to give a valid release; or (b) an Insured's estate, We may pay any amount due under the Policy to Insured's beneficiary or any relative whom We find entitled to the payment. Any payment made in good faith shall fully discharge Us to any party to the extent of such payment.

Subrogation: If the Company has made a payment for a loss under this Policy, and the person to or for whom payment was made has a right to recover damages from the Third Party responsible for the loss, the Company will be subrogated to that right. You shall help the Company exercise the Company's rights in any reasonable way that the Company may request: nor do anything after the loss to prejudice the Company's rights: and in the event You recover damages from the Third Party responsible for the loss, You will hold the proceeds of the recover for the Company in trust and reimburse the Company to the extent of the Company's previous payment for the loss.

SECTION VI. GENERAL PROVISIONS

Entire Contract: Changes: This Policy, Confirmation of Benefits and any attachments are the entire contract of insurance. No agent may change it in any way. Only an officer of the Company can approve a change. Any such change must be shown in this Policy or its attachments.

Beneficiary Designation and Change: The Insured's beneficiary(ies) is (are) the person(s) designated by

and on file with the Company/ Assistance Company.

An Insured over the age of majority and legally competent may change his or her beneficiary designation at any time, unless an irrevocable designation has been made, without the consent of the designated beneficiary(ies), by providing the Company/ Assistance Company with a written request for change. When the request is received, whether the Insured is then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to the Company on account of any payment made by it prior to receipt of the request.

Misstatement of Age: If premiums are based on age and the Insured has misstated his or her age, there will be a fair adjustment of premiums based on his or her true age. If the benefits for which is insured are based on age and the Insured has misstated his or her age, there will be an adjustment of said benefit based on his or her true age. The Company may require satisfactory proof of age before paying any claim.

Physician Examination and Autopsy: The Company, at the expense of the Company, may have You examined when and as often as is reasonable while the claim is pending. The Company may have an autopsy done (at the expense of the Company) where it is not forbidden by law.

Legal Actions: All Policy terms will be interpreted under the laws of the province in which the Policy was issued. No legal action may be brought to recover on the Policy within 60 days after written proof of loss has been furnished. No legal action for a claim may be brought against Us after 3 years from the time written Proof of Loss is required to be furnished.

Concealment and Misrepresentation: The entire coverage will be void, if before, during or after a loss, any material fact or circumstance relating to this Policy or claim has been concealed or misrepresented.

Other Insurance with the Company: You may be covered under only one travel Policy with the Company for each Trip. If You are covered under more than one such Policy, You may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

Reductions in the Amount of Insurance: The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid for any loss or damage under this Policy for Your Trip.

Payment of Premium: Coverage is not effective unless all premium has been paid to the Company/Assistance Company prior to a date of loss or insured occurrence.

Termination of This Policy: Termination of this Policy will not affect a claim for loss which occurs while the Policy is in force.

Transfer of Coverage: Coverage under this Policy cannot be transferred to anyone else.

NOTICE REQUIRED BY THE ALBERTA INSURANCE ACT. 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.

Controlling Law: *Any part of this Policy that conflicts with provincial or territorial law where this Policy is issued is changed to meet the requirements of that province's or territory's law.*

Despite any other provision in this Policy, this Policy is subject to the statutory conditions in the Insurance Act with respect to contracts of accident and sickness insurance.