

CERTIFICATE OF INSURANCE



Travel with confidence

Welcome to your travel insurance certificate

You put all the plans in place for a good *trip*, and made *your* well-being a priority by choosing travel insurance. Allianz Global Assistance is there to support *you* should an unexpected *emergency* happen with 24/7 assistance, medical monitoring and guided care from *our* experienced, in-house team and network of trusted *physicians* and *hospitals*. This plan will also help keep *your* travel plans safe with protection for delays and *trip* cancellations.

Take the time to understand *your certificate* before *you* leave on *your trip* and contact Allianz Global Assistance if:

- there is anything *you* do not understand,
- *you* have questions about this *certificate*,
- *your* travel arrangements change, or
- *you* have a change in health.



How to reach us

Contact Information

If *you* require medical care while travelling, it is critical that *you* contact Allianz Global Assistance before seeking *treatment*. In a serious medical *emergency*, get to a *hospital* immediately and have a *family member* or friend call Allianz on *your* behalf within 24 hours of admission and before any surgery is performed.

Please note: If *you* do not notify Allianz Global Assistance prior to seeking *treatment* without reasonable cause, we will only pay 80% of the eligible medical expenses. *You* will be responsible for paying the remaining 20% of eligible expenses.

For additional travel assistance needs or questions, please contact Allianz Global Assistance.

CALL US BEFORE SEEKING TREATMENT

Location	Number to call
In Canada or USA	Toll Free: 1-800-995-1662
Outside Canada or USA	Toll Free: 00-800-842-08420 Country code + 800-842-08420 Collect: 416-340-0049

International operator assistance may be required, depending on where *you* are calling from. Collect calls will be accepted.

It is recommended *you* confirm how to call Canada from *your* destination prior to departure so *you* are prepared in the event of an *emergency*.

If *you* need to submit a claim because *your trip* was cancelled, interrupted or delayed in accordance with this *certificate*, please notify Allianz Global Assistance as soon as possible, through the secure Claims Portal: www.allianzassistanceclaims.ca/login.

Who We Are

Travel insurance is underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies and is administered by Allianz Global Assistance, which is a registered business name of AZGA

Service Canada Inc. and AZGA Insurance Agency Canada Ltd. Allianz Global Assistance provides claims and travel assistance services on behalf of the insurance company.



Insuring Agreement

This Certificate outlines the legal agreement made between *you* and *us*.

We will provide the coverage described in this *certificate* in return for payment of the premium shown on *your* Confirmation of Coverage.

Your Confirmation of Coverage summarizes the benefit limits that we agree to provide during *your* Coverage Period.



Important Notices

Travel insurance is designed to reimburse *you* for covered losses that are sudden and unforeseen. It does not cover every situation and expense. *Your* coverage is subject to certain conditions, limitations and exclusions. It is important for *you* to read and understand *your certificate* before *you* travel.

Please note that key terms are printed in italics throughout this *certificate* and are defined in Part 5 -Definitions. Referring to the definitions will help *you* to better understand *your certificate*.

- Please review *your* Confirmation of Coverage to confirm all information *you* provided is complete and accurate. If *you* provide false information (misrepresentation) or do not share important details (non-disclosure), *your certificate* may be void or voided and leave *you* without coverage.
- This *certificate* must be accompanied by a Confirmation of Coverage to complete the contract.
- *You* must meet all Eligibility criteria on page 4 on the *effective date* shown on *your* Confirmation of Coverage. If it is determined *you* are ineligible for coverage, *our* only obligation will be to refund *your* premium (premium is the amount *you* paid for this *certificate*).
- Claims for pre-existing *medical conditions* will only be considered if they meet the specific stability requirements on page 7.
- Any changes in *your* health may affect *your* coverage. If *you* experience a change in health after purchasing this *certificate*, contact Allianz Global Assistance to determine how this may affect *your* coverage.

- *Your* prior medical history may be reviewed when a claim is reported.
- Some severe *medical conditions* have strict limitations on coverage. Please refer to the Emergency Medical Exclusions on page 11 and the General Exclusions in Part 4 for details.
- In the event of a medical *emergency*, *you* or someone on *your* behalf must contact Allianz Global Assistance before seeking *treatment*, or as soon as reasonably possible. Failure to notify Allianz Global Assistance will delay the processing of *your* claim and may result in a reduction or denial of *your* claim.
- Unless otherwise stated, benefit limits are per insured person, per *trip*. Benefits are payable up to the specified limits and in excess of any amount allowed or paid for by any other insurance plan(s) or other sources of reimbursement.
- All benefit limits, premiums and other amounts referenced are shown in Canadian currency. Some benefits are subject to advance approval by Allianz Global Assistance.

Right to Cancel

Please review this *certificate* when *you* receive it to ensure it meets *your* needs. If *you* are not completely satisfied with this *certificate*, *you* may cancel it within 10 days of purchase for a full premium refund as long as *you* have not left on *your trip* and have not experienced an event that would cause *you* to submit a claim before *you* have left for *your trip*.

How to navigate this certificate

Consider this page *your* home base which provides *you* with an overview of this *certificate*. From here *you* can easily explore the sections below by clicking on the topic *you* want to read more about.

Once *you* jump to *your* chosen section *you* can either continue to scroll and explore, or simply click on the

TABLE OF CONTENTS

button located on the bottom right of each page which will bring *you* back to this table of contents.

Table of Contents

Part 1 - Coverage Conditions	4
Part 2 - Accident and Sickness Benefits	5
Coverage Summary	5
Medical Monitoring and 24/7 Emergency Assistance	6
Pre-existing Medical Conditions	7
Description of Coverage	8
Trip Cancellation	8
Emergency Medical	9
Trip Interruption	12
Travel Delay	14
Travel Accident	15
How to Claim Your Expenses	16
Part 3 - Other Insurance Benefits	17
Coverage Summary	17
Description of Coverage	18
Trip Cancellation	18
Trip Interruption	20
Travel Delay	22
Baggage	23
How to Claim Your Expenses	24
Statutory Conditions	25
Part 4 - General Exclusions	27
Part 5 - Definitions	29
Part 6 - Making Changes to Your Coverage	33
Part 7 - Legal Information	34
Know Your Rights	37

Part 1 - Coverage Conditions

Coverage Period

IMPORTANT:

Your incident date must occur during your Coverage Period.

When Your Coverage Starts

Your coverage starts on the *effective date*.

For Trip Cancellation coverage, the *effective date* is the day after the completed application is accepted by us and the full premium is paid.

For all other coverages available to you under this *certificate*, the *effective date* is the later of:

- a) The date indicated as the *effective date* on your Confirmation of Coverage, or
- b) The date you begin your *trip*.

Coverage is only provided for losses that occur while your *certificate* is in effect.

When Your Coverage Ends

Your coverage ends on the *expiry date*.

For Trip Cancellation coverage, the *expiry date* is the earlier of:

- a) The date indicated as the *expiry date* on your Confirmation of Coverage,
- b) The date you begin your *trip*,
- c) The date you cancel your *certificate*, or
- d) The date you cancel your *trip*.

For all other coverages available to you under this *certificate* the *expiry date* is the earlier of:

- a) The date indicated as the *expiry date* on your Confirmation of Coverage,
- b) The date you end your *trip* (other than as described under Temporary Return Home section),
- c) The date you file a Trip Cancellation claim with us.

NOTE: Coverage remains available to all insureds listed on the Confirmation of Coverage who did not file a Trip Cancellation claim.

Eligibility

Review this section to confirm you are eligible for coverage.

To be eligible for coverage, all of the following conditions must be met:

1. As of the *effective date* of your *certificate* you must:
 - a) be at least 15 days old,
 - b) be a Canadian resident and be insured for benefits under a Canadian government health insurance plan during the entire Coverage Period,
 - c) not have been advised against travel by a *physician* for a period of time which includes your *trip*, and
 - d) not be travelling or going on your *trip* to receive *treatment* or alternative therapy of any kind.

Canadian resident means a person legally authorized to reside in Canada and who maintains a permanent residence in Canada.

The provincial and territorial government health insurance plans limit the time a person can be out of Canada and still remain eligible for provincial coverage. It is your responsibility to ensure you remain eligible during your Coverage Period. Check your province or territory's health insurance plan for details.

2. In the two (2) years prior to the *effective date*, you must not have been diagnosed with or received *treatment* for a terminal condition for which a *physician* gave you a prognosis of eventual death or for which palliative care was or is being received.
3. If you are age 65 or older on the *effective date*, to be eligible for coverage you must not require assistance with activities of daily living including but not limited to, eating, bathing, using the toilet, changing positions (including getting in and out of a bed or chair), or dressing, as the result of a *medical condition* or state of health.

Important note about changes in your health:

If your health changes in any way before your *effective date*, contact Allianz Global Assistance to see how this may affect your coverage.

Temporary Return Home

Temporary Return Home applies to Emergency Medical coverage only.

You can return to your province or territory of residence temporarily during your Coverage Period without your certificate expiring. There is no coverage when you are in your province or territory of residence. Expenses for your temporary return are your responsibility and there is no premium refund for the time you were in your province or territory of residence. If you are still within your Coverage Period and choose to continue your trip, you must meet the eligibility requirements of this certificate when you exit your province or territory of residence to continue your coverage.

Automatic Extension of Coverage

Automatic Extension of Coverage applies to Emergency Medical and Trip Interruption coverages only.

Your coverage may be automatically extended beyond the expiry date stated on your Confirmation of Coverage for the following reasons:

- **Medically unfit to travel:** If you or your travelling companion is deemed unfit to travel due to a covered sickness or injury, your coverage will be extended until you or your travelling companion is deemed fit to travel, plus an additional five (5) days to travel to your province or territory of residence. Allianz Global Assistance medical staff in consultation with the attending physician will determine when you or your travelling companion is deemed fit to travel.
- **Transportation Delay:** If your travel carrier is delayed, or the automobile in which you are travelling is involved in a traffic accident or mechanical breakdown, preventing you from returning on your scheduled return date, your coverage will be automatically extended for up to 72 hours.

Part 2 - Accident and Sickness Benefits



Coverage Summary

This Part of the certificate evidences group accident and sickness insurance issued under a Group Master Policy (the "Group Policy") to your credit union (the "Policyholder") by CUMIS General Insurance Company, a member of The Co-operators group of companies ("CUMIS", "we", "us" or "our"). Your Confirmation of Coverage shows your credit union's name and associated Group Policy number. You are a group person insured under the Group Policy.

You and any claimant under the Group Policy may request a copy of the Group Policy, your application and any other written statements (if any) that have been provided to us as evidence of insurability, subject to certain access limitations.

The table below shows your coverage under the Group Policy at a glance. Full terms, conditions and limitations of your coverage are set out in this Part 2. If a specific benefit is limited to a lower maximum (a sublimit), this will be identified in the benefit descriptions.



Remember keep all of your documents together and take them with you when you travel!

Included Coverage



Trip Cancellation

Provides pre-departure reimbursement for prepaid expenses for a *covered reason* if you need to cancel or reschedule *your trip* before the scheduled departure date. This coverage is limited to *your* Sum Insured shown on *your* Confirmation of Coverage.



Emergency Medical

Provides coverage for *emergency treatment* and services resulting from an unexpected *sickness or injury* occurring during *your trip*, up to an overall maximum of \$10 million.



Trip Interruption

Provides post-departure reimbursement for expenses for a *covered reason* if *your trip* is interrupted after departure. An interruption occurs if you need to cut *your trip* short or stay at *your* destination longer than planned.



Travel Delay

Provides post-departure reimbursement for expenses for a *covered reason* if *your trip* is delayed. Travel delay coverage helps you get through unexpected pauses in *your* travel plans. There is a minimum time *your* delay must last for travel delay expenses to be covered.



Travel Accident

Provides coverage if you experience a permanent *injury* or death due to an *accident* during *your trip*.



Medical Monitoring and 24/7 Emergency Assistance

You can rely on Allianz Global Assistance 24 hours a day, 7 days a week. Allianz Global Assistance has a caring and experienced in-house medical team, and a worldwide network of trusted *physicians* and *hospitals* ready to help when an unexpected *sickness or injury* arises.

Allianz Global Assistance will attempt to arrange direct billing with the medical facility whenever possible. Some facilities require payment up front and you may have to pay for *your treatment*. Be sure to keep all *your* original, itemized receipts.

Allianz Global Assistance provides the following services during a covered unexpected *sickness or injury*:

- Ensuring you receive the most optimal healthcare solution, based on *your* condition and location, from the first point of contact;
- A referral to the closest appropriate medical provider;

- Virtual care from qualified *physicians* in real-time via video or tele-conferencing, if appropriate for the situation;
- Monitoring the status of *your* medical case;
- Sharing important information and next steps related to *your* claim;
- Communicating with you and others you request such as *your* family, *your physician*, *travel supplier*, or consulate; and
- Coordinating Emergency Transportation arrangements, including air ambulance when immediate evacuation is required, related to *your* medical *emergency*.

Allianz Global Assistance will make commercially reasonable efforts to provide these services during a covered unexpected *sickness or injury*.



Pre-existing Medical Conditions

Pre-existing Medical Conditions apply to Emergency Medical, Trip Cancellation and Trip Interruption coverages only.

Expenses that are due to, contributed by, or resulting from pre-existing *medical conditions*, may qualify for coverage, if *your pre-existing medical condition* meets the stability period that applies to *you*. All exclusions, including those for specific *medical conditions*, still apply.

IMPORTANT:

If *you* are age 64 or younger on *your effective date*:

Pre-existing *medical conditions* that are stable for 90 days before the *effective date* qualify for coverage, up to the Sum Insured shown on *your Confirmation of Coverage*.

If *you* are age 65 or older on *your effective date*:

Pre-existing *medical conditions* that are stable for 150 days before the *effective date* qualify for coverage, up to the Sum Insured shown on *your Confirmation of Coverage*.

To be considered stable during *your* stability period, *your pre-existing medical condition* or related conditions must not have resulted in any of the following:

1. New *treatment* (including new prescriptions),
2. Change in *treatment* including frequency, dosage or type (including prescriptions),
3. *Signs or symptoms*,
4. A new diagnosis,
5. Test results showing *your* condition is worsening,
6. *Hospitalization*,
7. A referral to a specialist, received or recommended, or
8. Waiting for any test results, further investigation, or surgery.

The following are considered stable:

1. **Diabetic Insulin users** - Routine insulin adjustment not prescribed by *your physician*, as long as insulin was not first prescribed during *your stability period*,
2. **Coumadin, Warfarin users** - Routine adjustment of these medications, as long as Coumadin or Warfarin were not first prescribed during *your stability period*,
3. A change from a brand name medication to a generic medication, or
4. **Minor Ailments** - a *sickness or injury* that ended more than 30 days prior to *your effective date* and did not require:
 - a) *treatment* (including prescriptions) for more than 30 consecutive days, or
 - b) more than one (1) follow-up with a *physician*.

Description of Coverage



Trip Cancellation

✓ Benefits

If *your trip* is cancelled or rescheduled for a *covered reason* listed below, we will reimburse *you* for *your* non-refundable and non-transferable to another date pre-paid *trip* payments, deposits, cancellation fees and change fees (less available *refunds*), up to the maximum benefit for Trip Cancellation coverage shown on *your* Confirmation of Coverage. The maximum benefit includes any amounts paid under the *Policy*, as described in Part 3 of this *certificate*.

Please note that this coverage only applies before *you* have left for *your trip*.

Also, if *you* prepaid for shared *accommodations* and *your travelling companion* cancels their *trip* due to one (1) or more of the *covered reasons* listed below, we will reimburse any additional *accommodation fees* *you* are required to pay.

IMPORTANT:

You, or someone on *your* behalf in case of *your* death, must notify all of *your travel suppliers* within two (2) business days of discovering that *you* will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *physician*). If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious *sickness, injury, or medical condition* prevents *you* from being able to notify *your travel suppliers* within that period, *you* must notify them as soon as *you* are able.

Covered Reasons

1. *You* or a *travelling companion* becomes *sick* or *injured*, or develops a *medical condition* disabling enough to make *you* cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a) A *physician* or other medical practitioner (as applicable), including dentists, licensed within their respective field advises *you* to cancel *your trip* before *you* cancel it.

2. A *family member* who is not travelling with *you* becomes *sick* or *injured* or develops a *medical condition* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a) The *sickness, injury, or medical condition* must be considered life threatening by a *physician*, or require *hospitalization*.
3. *You*, a *travelling companion*, a *family member*, or *your service animal* dies on or after *your certificate's* coverage effective date and before *your trip*.
 4. *You* or a *travelling companion* is *quarantined* before *your trip* due to having been exposed to:
 - a) A contagious disease other than an *epidemic* or *pandemic*; or
 - b) An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

5. *You* or a *travelling companion* is in a *traffic accident* on the departure date.

The following condition applies:

- a) *You* or a *travelling companion* need medical attention.
6. Family outside *your* province or territory of residence cannot accommodate *you* during *your trip*, as planned, because someone in their household has died, become seriously *sick* or *injured*, or developed a serious *medical condition*.
 7. *You* find out *you* are pregnant after *you* booked *your trip*.



Exclusions

This section describes the exclusions applicable to Trip Cancellation coverage under the *Group Policy*. In addition to the following exclusions, Trip Cancellation coverage is subject to the General Exclusions set out in Part 4.

An exclusion is something that is not covered by this *certificate*, and therefore no reimbursement would be available. We will not pay for any expenses that are in any way due to, contributed to by, or resulting from:

1. Pre-existing *medical conditions* that do not meet the stability period as stated in Pre-existing Medical Conditions on page 7.
2. Normal, complication-free pregnancy or childbirth except when and to the extent that normal, complication-free pregnancy is expressly referenced in and covered under the Trip Cancellation coverage described in this Part 2 of the *certificate*.
3. Fertility *treatments* or elective abortion.

IMPORTANT:

You are not eligible for reimbursement under this coverage if:

1. *Your travel carrier* tickets do not show travel date(s); or
2. The travel dates on *your certificate* do not represent *your actual* travel dates.



Emergency Medical



Benefits

We will pay insured losses up to an overall coverage maximum for Emergency Medical shown on *your* Confirmation of Coverage, for *reasonable and customary* expenses arising from an unexpected *sickness* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) or *injury* or *medical condition*, when both the *incident date* occurs and the expenses are incurred during the Coverage Period. Any *treatment* or *service* not listed below is not covered. The benefits and coverage are available to *you* worldwide other than in *your* home province or territory of residence.

Some benefits are subject to lower maximums (a sublimit) or require advance approval by Allianz Global Assistance.

Emergency Care

If *you* experience an unexpected *sickness* or *injury* during *your trip*, we will pay for the following *reasonable and customary* expenses:

Services

1. *Hospital accommodation* in a private or semi-private room, medical services and supplies when medically necessary for *your treatment* when *you* are a resident inpatient. *Your accommodation* at the *hospital* shall not exceed the Emergency Medical coverage maximum shown on *your* Confirmation of Coverage.
2. Medical professional services, including virtual visits, provided by a *physician*. Services of anesthesiologists, specialists and surgeons shall require the advance approval of Allianz Global Assistance. Failure to obtain the advance approval may result in a reduction in the insured losses payable.
3. Medically necessary lab tests or x-rays to obtain a diagnosis for *your emergency*, when ordered by a *physician*. All other diagnostic testing shall require the advance approval of Allianz Global Assistance. Failure to obtain the advance approval may result in a reduction in the insured losses payable.
4. One (1) follow-up visit during *your* Coverage Period when declared medically necessary by a *physician*. The follow-up visit must occur within the 15 days after the *incident date* (or 15 days after *your* discharge date, if hospitalized). Additional follow up visits shall require the advance approval of Allianz Global Assistance. Failure to obtain the advance approval may result in a reduction in the insured losses payable.
5. Up to \$10,000 for private duty services performed by a licensed registered nurse when approved in advance by Allianz Global Assistance.



- 6. One (1) visit during *your* Coverage Period to a *physician* to obtain a written prescription for *your* medication if it was lost, stolen or damaged during *your trip*. The cost of the medication is *your* responsibility and not covered by this *certificate*.

Supplies

- 1. Rental of crutches or hospital-type bed, not exceeding the purchase price; and the cost of splints, trusses, braces or other prosthetic appliances when approved in advance by Allianz Global Assistance.

Treatment

- 1. Physiotherapist, chiropractor, podiatrist, chiropodist services to treat *your emergency* when medically necessary. We will pay up to a maximum of \$500 per profession.
- 2. Prescriptions required as an outpatient as a result of *your covered sickness or injury* are limited to a 30-day supply. This does not include medication available without a prescription where *treatment* is received.

Dental

If *you* experience a dental *accident or emergency*, we will pay for the following *reasonable and* customary expenses related to the services that are provided by a licensed dentist, up to the maximum Sum Insured shown on *your* Confirmation of Coverage:

- 1. An *accidental* and unintentional strike to the face that causes damage to *your* natural teeth (including capped or crowned teeth) up to the maximum Sum Insured shown on *your* Confirmation of Coverage, or
- 2. Up to \$500 to relieve temporary dental pain *you* experience while on *your trip*.

Emergency Transportation

If *you* require transportation to get to a medical facility to obtain medical *treatment* due to an unexpected *sickness or injury*, we will pay for the following *reasonable and* customary expenses:

- 1. Local transportation, or local ground, air or sea ambulance (including mountain or sea evacuation) to the nearest *hospital*.
- 2. Emergency transportation to another medical facility when required to receive appropriate care.
- 3. Emergency transportation to return *you* to Canada once *your* condition has stabilized according to the opinion of *your* treating or attending *physician*.

Emergency transportation must be approved in advance and arranged by Allianz Global Assistance. Arrangements for transportation are subject to availability of appropriate care, a receiving bed and a receiving *physician* at the receiving medical facility. If required, this will include additional expenses such as seat upgrades, stretchers, a medical attendant or approved *family member* to accompany *you*.



If *you* refuse to be transported when *you* are declared fit and stable to travel by Allianz Global Assistance in consultation with the attending *physician*, *you* will no longer have coverage and be eligible to receive payments for insured losses for the *medical condition* that caused *your* claim for the remainder of the *trip*.

The following benefits apply if *you* are returned to Canada under the Emergency Transportation benefit.

Baggage Return

We will pay up to \$500 to ship *your baggage* to *your primary residence* if it cannot be returned with *you* under the Emergency Transportation benefit.

Return of Travelling Companion

We will pay for the following *reasonable and* customary expenses when approved in advance by Allianz Global Assistance:

- 1. Extra cost for one-way economy transportation for *your dependent child(ren)* requiring *your* full-time supervision and care or one (1) *travelling companion* to return to their province or territory of residence, and
- 2. Round trip economy transportation for the cost of one (1) attendant or one (1) approved *family member* to return *your dependent child(ren)* requiring *your* full-time supervision and care to their province or territory of residence.

Return to Trip Destination

We will pay for one-way economy transportation by the most direct and affordable route to resume *your trip*, if after seeking and obtaining medical *treatment* in Canada *you* are declared medically fit to continue *your trip* by *your* attending *physician*. Any reoccurrence or complication of the condition that caused the return to Canada will not be covered under this *certificate* if *you* continue *your trip*.



Additional Expenses While Hospitalized

These benefits apply if *you* are *hospitalized* for a minimum of 24 hours.

Incidental Expenses

When supported by receipts, we agree to pay for the following incidental *reasonable and customary* expenses incurred by *you* or any person insured under this *certificate* staying with *you*:

1. Meals;
2. Commercial *accommodation*;
3. Phone calls;
4. TV rental or internet rental fees;
5. Local transportation; and
6. Child care provided by someone other than *your travelling companion* or *family member* (if a *dependent child* was travelling with *you*).

There is a per *certificate* maximum of \$500 per day, up to a maximum of \$5,000 per *certificate* for this benefit.

Note: With respect to any one (1) *covered reason*, incidental expenses are payable under only one (1) of Emergency Medical, Trip Interruption, or Travel Delay coverage.

Bedside Companion

In the event:

1. *you* are hospitalized and a *physician* advises a *family member* or a friend's presence is necessary; or
2. local authorities legally require *your* remains to be identified if *you* die as result of an unexpected *sickness* or *injury*;

we will pay for the following bedside companion expenses only when approved in advance by Allianz Global Assistance:

- a) Round-trip economy transportation to bring one (1) *family member* or one (1) friend to *your* location, and
- b) Commercial *accommodation*, meals, phone calls and local transportation expenses. There is a per *certificate* maximum of \$300 per day, up to a maximum of \$1,500 applicable for this benefit.

Pet Return

This benefit applies if *you* are returned to *your* province or territory of residence under the Emergency Transportation Benefit, or if *you* are hospitalized due to a covered *sickness* or *injury*. We agree to reimburse *you* up to \$500 for:

1. The cost to return *your* pet(s) to *your* province or territory of residence; or
2. The cost to board *your* pet(s) while *you* are hospitalized.

Pet means an animal owned by *you* for *your* personal companionship, emotional support or medical service purposes. Pet(s) not travelling with *you* and animals owned for commercial or business purposes are not covered. If *you* are travelling with more than one (1) pet, the maximum payable for all pets combined is \$500.

Return of Vehicle/Watercraft

This benefit applies if *you* cannot return to Canada with *your* vehicle or watercraft that *you* took with *you* and used for *your trip*, due to a covered unexpected *sickness* or *injury*. We will pay up to a total of \$5,000 to return *your* vehicle or watercraft used for *your trip* to its point of origin, or in the case of a rental vehicle, to the closest rental agency.

Watercraft means a personal boat either owned or rented by *you*.

Return of Deceased

In the event of *your* death due to a covered unexpected *sickness* or *injury*, we will pay for one (1) of the following:

1. The *reasonable and customary* costs to prepare and return *your* remains, in a standard transportation container, back to *your* province or territory of residence, or
2. Up to \$5,000 for the cremation or burial at the place of *your* death.

The cost of a funeral, burial coffin, or urn is not covered.



Exclusions

This section describes the exclusions applicable to Emergency Medical coverage under *your certificate*. In addition to the following exclusions, Emergency Medical coverage is also subject to the General Exclusions set out in Part 4.

An exclusion is something that is not covered by this *certificate*, and therefore no payment for insured losses would be available. We will not pay for any expenses that are in any way due to, contributed to by, or resulting from:

1. Pre-existing *medical conditions* that do not meet *your* stability period as stated in Pre-existing Medical Conditions on page 7.
2. An unrepaired aneurysm 4 cm or greater, measured in either length or diameter, diagnosed at any time before the *effective date*.
3. Any *heart condition* if *you* used or were prescribed nitroglycerin in the 90 days before the *effective date*.



4. Any *heart condition* if you were diagnosed with, received *treatment* for, or had an episode of congestive heart failure in the two (2) years before the *effective date*.
5. Any *kidney condition* that required dialysis in the 90 days before the *effective date*.
6. Any *lung/respiratory condition* if you used or were prescribed home oxygen or oral steroids (inhalers are not considered oral steroids) for a *lung/respiratory condition* in the 90 days before the *effective date*.
7. Any cancer if you had any cancer *treatment* (other than for basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the 90 days before the *effective date*.
8. Any bone marrow, stem cell, or organ transplant (excluding skin or cornea) received or recommended in the two (2) years before the *effective date*.
9. Dental procedures, except as otherwise described in the Dental benefit.
10. The following pregnancy related conditions:
 - a) Routine pre-natal or post-natal care;
 - b) Pregnancy, childbirth or related complications after the 31st week of pregnancy; or
 - c) High-risk pregnancy. High-risk pregnancy means a pregnancy involving a *medical condition* that puts the mother, the developing fetus or both at a higher than normal risk of developing medical complications during or after the pregnancy and birth. These *medical conditions* include, but are not limited to, pre eclampsia, eclampsia, hypertension, Rh incompatibility, gestational diabetes, or placenta previa.
11. Continued *treatment* or recurrence of a *medical condition* during your *trip*, if:
 - a) the *emergency* is declared over by Allianz Global Assistance in conjunction with the treating or attending *physician*; or
 - b) you refuse to be transported to another medical facility or to Canada when you are declared safe and fit to travel by Allianz Global Assistance in conjunction with the opinion of the treating *physician*. As of the date you refuse to be transported, you will no longer have coverage for the *medical condition* that caused your claim; or
 - c) You continued on your *trip* after being returned to Canada, as stated in the Return to Trip Destination benefit.
12. Any of the following *treatment(s)*:
 - a) *Treatment* not related to an *emergency*;
 - b) Elective *treatment*; or
 - c) Experimental *treatment*.
13. Your travel to a country, region or city with a published formal travel advisory issued by the Canadian government or responsible ministry or public authority, before your *effective date*, advising travellers to avoid all travel, or to avoid non-essential travel, and you have an *emergency* or *medical condition* related to the reason for the travel warning, your claim will not be paid. This includes written warnings to avoid non-essential travel, or to avoid all travel, on a *travel carrier*.

A child born during a *trip* is not an insured person under this *certificate*.



Trip Interruption



Benefits

If you have to interrupt your *trip* or end it early due to one (1) or more of the *covered reasons* listed below, we will reimburse you, up to the maximum benefit for Trip Interruption coverage shown on your Confirmation of Coverage, less available *refunds*, for:

- i. The prorated portion of your insured unused non refundable *trip* payments and deposits.
- ii. Additional *accommodation* fees you are required to pay, if you prepaid for shared *accommodations* and your *travelling companion* has to interrupt their *trip*.
- iii. Necessary transportation expenses you incur to continue your *trip* or return to your *primary residence*.
 - We will reimburse you either for the return *travel carrier* ticket to your *primary residence* or for the non-refundable portion of your original return ticket, but not both.
- iv. Additional *accommodation* and transportation expenses if the interruption causes you to stay at your destination (or the location of the interruption) longer than originally planned. There is a per *certificate* maximum of \$350 per day to a maximum of \$1,500 for this benefit.



The maximum benefits include any amounts paid under the *Policy*, as described in Part 3 of this *certificate*.

IMPORTANT:

You, or someone on *your* behalf in case of *your* death, must notify all of *your* travel suppliers within two (2) business days of discovering that *you* will need to interrupt *your* trip (this includes being advised to interrupt *your* trip by a *physician*). If *you* notify any travel suppliers later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious *sickness, injury, or medical condition* prevents *you* from being able to notify *your* travel suppliers within that period, *you* must notify them as soon as *you* are able.

Covered reasons

1. *You* or a travelling companion becomes sick or injured, or develops a medical condition disabling enough to make *you* interrupt *your* trip (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- a) A *physician* or other medical practitioner (as applicable), including dentists, licensed within their respective field must either examine or consult with *you* or the travelling companion before *you* make a decision to interrupt the trip.

2. A family member who is not travelling with *you* becomes sick or injured, or develops a medical condition (including being diagnosed with an epidemic or a pandemic disease such as COVID-19).

The following condition applies:

- a) The *sickness, injury, or medical condition* must be considered life threatening by a *physician*, or require hospitalization.

3. *You*, a travelling companion, family member, or your service animal dies during *your* trip.

4. *You* or a travelling companion is quarantined during *your* trip due to having been exposed to:

- a) A contagious disease other than an epidemic or pandemic; or

- b) An epidemic or pandemic (such as COVID-19), but only when the following conditions are met:

- i. The quarantine is specific to *you* or a travelling companion, meaning that *you* or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
- ii. The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates *you* or a travelling companion by name to be quarantined.

5. A travel carrier denies *you* or a travelling companion boarding based on a suspicion that *you* or a travelling companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.

6. Family outside *your* province or territory of residence cannot accommodate *you* during *your* trip, as planned, because someone in their household has died, become seriously sick or injured, or developed a serious medical condition.

7. *You* or a travelling companion is in a traffic accident.

The following condition applies:

- a) *You* or a travelling companion needs medical attention.



Exclusions

This section describes the exclusions applicable to Trip Interruption coverage under *your* certificate. In addition to the following exclusions, Trip Interruption coverage is subject to the General Exclusions set out in Part 4.

An exclusion is something that is not covered by this certificate, and therefore no payment would be available. We will not pay for any expenses that are in any way due to, contributed to by, or resulting from:

1. Pre-existing medical conditions that do not meet the stability period as stated in Pre-existing Medical Conditions on page 7.
2. Normal, complication-free pregnancy or childbirth.
3. Fertility treatments or elective abortion.



Travel Delay

✓ Benefits

If *you* or a *travelling companion's* trip is delayed for one (1) of the *covered reasons* listed below, we will reimburse *you* for the following expenses, up to the maximum benefit shown on *your* Confirmation of Coverage for Travel Delay, less available *refunds*:

- i. *Your* lost prepaid *trip* expenses and additional expenses *you* incur while and where *you* are delayed for meals, *accommodation*, communication, and transportation, subject to a daily and maximum limit shown on *your* Confirmation of Coverage.
- ii. If the delay causes *you* to miss the departure of *your* cruise or tour, necessary transportation expenses to either help *you* rejoin *your* cruise/ tour or reach *your* destination.
- iii. If the delay causes *you* to miss the departure of *your* flight or train due to a *local public transportation* delay on *your* way to the departure airport or train station, necessary transportation expenses to either help *you* reach *your* destination or return home.

The maximum benefits include any amounts paid under the *Policy*, as described in Part 3 of this *certificate*.

The delay must be for at least the Minimum Required Delay listed in *your* Confirmation of Coverage and due to one (1) of the following *covered reasons*:

1. *Quarantine* during *your* *trip* due to having been exposed to:
 - a) A contagious disease other than an *epidemic* or *pandemic*; or
 - b) An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and

- ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

2. A *travel carrier* denies *you* or a *travelling companion* boarding based on a suspicion that *you* or a *travelling companion* has a contagious *medical condition* (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.



Exclusions

Travel Delay coverage is subject to the General Exclusions set out in Part 4.

An exclusion is something that is not covered by this *certificate*, and therefore no payment would be available.



Travel Accident



Benefits

If *you* suffer any of the following life-altering losses during *your trip* as a result of an *accident*, the total insured losses payable to *you* under this *certificate* are subject to the table below to the maximum Sum Insured of \$100,000.

In the event of *your* death, benefits payable under this *certificate* will be paid to *your* estate, unless a beneficiary designation has been filed with Allianz Global Assistance. All other benefits are payable to *you*. If *you* wish to designate a specific beneficiary, please contact Allianz Global Assistance.

Loss Suffered by You	Amount Payable
Life Sight in both eyes Hearing in both ears Loss of two (2) or more of any combination of the following: 1. Hand 2. Foot 3. Sight in one (1) eye 4. Hearing in one (1) ear	100% of the Sum Insured shown on your Confirmation of Coverage
Loss of one (1) of the following: 1. Hand 2. Foot 3. Sight in one (1) eye 4. Hearing in one (1) ear	50% of the Sum Insured shown on your Confirmation of Coverage

Loss of hand or foot means severance of the hand or foot through or above the wrist or ankle joint, respectively. Loss of sight or hearing means complete and irrecoverable loss of sight or hearing, respectively.



Limitation

Only one (1) insured loss is payable (the largest) if *you* suffer more than one (1) of the life-altering losses described above.

Exposure and Disappearance

If *you* are exposed to the natural elements and it causes a loss shown in the table above, *you* will be paid accordingly.

If *you* disappear and *your* body is not found within one (1) year from the date of the *accident*, *you* will be presumed dead, unless evidence indicates otherwise.

Aggregate Limit

The total *aggregate limit* for all Travel Accident claims is \$10 million.



Exclusions

Travel Accident coverage is subject to the General Exclusions set out in Part 4.

An exclusion is something that is not covered by this *certificate*, and therefore no payment would be available.



How to Claim Your Expenses

If *you* require medical care while travelling, it is critical that *you* contact Allianz Global Assistance before seeking *treatment*. In a severe medical *emergency*, get to a *hospital* immediately and have a *family member* or friend call Allianz Global Assistance on *your* behalf within 24 hours of admission and before any surgery is performed. For more details, refer to Medical Monitoring and 24/7 Emergency Assistance on page 6.



Claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance Claims Portal: www.allianzassistanceclaims.ca for the most efficient claims experience.

IMPORTANT:

Notice of Claim. Claims should be reported as soon as reasonably possible, within 30 days of occurrence, and in no event later than one (1) year after the date of occurrence.

Proof of Loss. Written proof of loss should be submitted as soon as reasonably possible, within 90 days of occurrence, and in no event later than one (1) year after the date of occurrence.

All eligible claims must be supported by receipts from commercial organizations and medical documentation regarding *your treatment*. Other documentation may be required and/or requested by Allianz Global Assistance.

Any expenses for documentation or required reports are *your* responsibility.

Incomplete information when submitting *your* claim will cause delay.

Contact Information

Administrator:

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, Ontario N3C 4N6
[1-800-995-1662](tel:1-800-995-1662)

Insurer:

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
[1-800-263-9120](tel:1-800-263-9120)

Part 3 - Other Insurance Benefits



Coverage Summary

This part of the *certificate* evidences insurance coverage issued under the *Policy* to the *Policyholder* by us. You are a loss payee under the *Policy*, so are entitled to make a claim under the *Policy*.

The table below shows *your* coverage at a glance. Full terms, conditions and limitations of *your* coverage are set out in this Part 3.



Remember keep all of *your* documents together and take them with *you* when *you* travel!

Included Coverage



Trip Cancellation

Provides pre-departure reimbursement for prepaid expenses for a *covered reason* if you need to cancel or reschedule *your trip* before the scheduled departure date. This coverage is limited to *your* Sum Insured shown on *your* Confirmation of Coverage.



Trip Interruption

Provides post-departure reimbursement for expenses for a *covered reason* if *your trip* is interrupted after departure. An interruption occurs if you need to cut *your trip* short or stay at *your* destination longer than planned.



Travel Delay

Provides post-departure reimbursement for expenses for a *covered reason* if *your trip* is delayed. Travel delay coverage helps you get through unexpected pauses in *your* travel plans. There is a minimum time *your* delay must last for travel delay expenses to be covered.



Baggage Loss and Delay

Provides coverage for expenses to repair or replace *your baggage*, or purchase items essential for *your trip* if *your baggage* is lost or delayed.

Description of Coverage



Trip Cancellation

✓ Benefits

If *your trip* is cancelled or rescheduled for a *covered reason* listed below, we will reimburse *you* for *your* non-refundable and non-transferable to another date pre-paid *trip* payments, deposits, cancellation fees and change fees (less available *refunds*), up to the maximum benefit for Trip Cancellation coverage shown on *your* Confirmation of Coverage. The maximum benefit includes any amounts paid under the Trip Cancellation coverage under the *Group Policy*, as described in Part 2 of this *certificate*.

Please note that this coverage only applies before *you* have left for *your trip*.

Also, if *you* prepaid for shared *accommodations* and *your travelling companion* cancels their *trip* due to one (1) or more of the *covered reasons* listed below, we will reimburse any additional *accommodation* fees *you* are required to pay.

IMPORTANT:

You must notify all of *your travel suppliers* within two (2) business days of discovering that *you* will need to cancel *your trip*. If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference.

Covered Reasons

1. *You* or a *travelling companion* is in a *traffic accident* on the departure date.

The following condition applies:

- a) *Your* or a *travelling companion's* vehicle needs to be repaired because it is deemed not safe to operate in accordance with the local laws and regulations.

2. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a) The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

3. *Your primary residence* becomes *uninhabitable*.

4. *Your travel carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one (1) of the following reasons:
 - a) A *natural disaster*;
 - b) *Severe weather*;
 - c) Strike, unless threatened or announced prior to the purchase of *your certificate*;
 - d) Government-mandated shutdown of airline or train operations. This does not include travel alerts/ bulletins or prohibitions by any government or public authority.

However, if *you* can get to *your* original destination another way, we will reimburse *you* for the following, up to *your certificate's* Trip Cancellation coverage maximum benefit:

- a) The necessary cost of the alternative transportation, less available *refunds*; and
- b) The cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following conditions apply:

- a) Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.
- b) Coverage for a strike does not apply when the striking workers are employed by the *travel carrier*, or an affiliate of the *travel carrier*, from which *you* purchased *your certificate*.

5. *You* or a *travelling companion* is terminated or laid off by a current employer after *your certificate's* purchase date.

The following conditions apply:

- a) The involuntary termination or permanent layoff is not *your* or *your travelling companion's* fault;
- b) The employment must have been permanent (not temporary or contract); and
- c) The employment must have been for at least 12 continuous months.

6. *You* or a *travelling companion* secures new permanent and paid employment, after *your certificate's* purchase date, that requires presence at work during the originally scheduled *trip* dates.



7. *You or a travelling companion's primary residence is permanently relocated by at least 150 kilometers due to a transfer by your or a travelling companion's current employer. This coverage includes relocation due to transfer by your spouse's current employer.*
8. *You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*
9. *You or a travelling companion receive a legal notice to attend an adoption proceeding during your trip.*
10. *You, a travelling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.*
11. *You or a travelling companion is medically unable to receive an immunization required for entry into a destination.*

12. *Your or a travelling companion's travel documents required for the trip are stolen.*

The following conditions apply:

- a) *You must make diligent efforts and provide documentation of your efforts to obtain replacement documents that would allow you to keep the originally scheduled trip dates.*
- b) *You must have filed and retained a copy of a report with the appropriate local authorities within 24 hours of discovery of the loss.*

13. *Default of a Canadian travel supplier ceasing operations, you and your travelling companion shall each be covered up to the limits shown on your Confirmation of Coverage. This covered reason is subject to aggregate limits for all losses resulting from the default of one (1) travel supplier and for all losses resulting from all defaults of all travel suppliers during any one (1) calendar year as shown on your Confirmation of Coverage.*
14. *You or a travelling companion is refused a tourist visa by the authorities of the destination or transit country.*
15. *You need to attend the birth of a family member's child.*
16. *Your destination becomes uninhabitable.*
17. *Government authorities order a mandatory evacuation due to a natural disaster at your destination that is in effect within 24 hours prior to your departure date.*

The following condition applies:

- a) *Your certificate was purchased prior to public knowledge of the event leading to the mandatory evacuation.*

18. *You or a travelling companion legally separates or divorces on or after your certificate's coverage effective date but before your scheduled departure date.*

The following condition applies:

- a) *Your certificate was purchased within 14 days of the date of the first trip payment or deposit*

19. *You or a travelling companion's vehicle experiences a mechanical breakdown on the way to the departure point of your trip.*
20. *You or a travelling companion's primary vehicle intended for transporting you or the travelling companion to the point of your trip's departure or intended to be the primary mode of transportation during your trip is stolen.*
21. *You are required to sit for an exam that was rescheduled by an accredited university or college after your trip was booked and due to circumstances beyond your control. The rescheduled examination must occur during the trip.*

22. *Your tour operator or commercial event organizer cancels your multi-day tour or multi-day event that is the main purpose of your trip and was purchased prior to your departure date due to:*

- a) *A natural disaster;*
- b) *Severe weather.*

NOTE: Coverage is only available for lost, pre-paid, non transferrable to another date and non-refundable cost of accommodations and transportation to and from the cancelled multi-day tour or multi-day event. We will not reimburse you for the cost of the cancelled multi-day tour or multi-day event.

23. *An event, including a terrorist event, epidemic or pandemic, a natural disaster or political risk which results in:*
 - a) *The Canadian government issuing a travel advisory to avoid all non-essential travel or avoid all travel for your ticketed destination, after your effective date, for a period that includes your trip. This includes written warnings to avoid non-essential travel, or to avoid all travel, on a travel carrier, or*
 - b) *A provincial or territorial government issues restrictions or border closures prohibiting entry or travel for your destination, after your effective date, for a period that includes your trip.*
24. *You miss your connecting flight as a result of a schedule change of the airline carrier that is providing transportation for a portion of your insured trip.*

The following condition applies:

- a) *The connecting flight must be scheduled to depart from a Canadian airport.*

**Exclusions**

This section describes the exclusions applicable to Trip Cancellation coverage under *your certificate*. In addition to the following exclusions, Trip Cancellation coverage is subject to the General Exclusions set out in Part 4.

An exclusion is something that is not covered by *your certificate*, and therefore no reimbursement would be available. *We* will not pay for any expenses that are in any way due to, contributed to by, or resulting from:

1. *Your* travel to a country, region or city for which:
 - a) A published formal travel advisory has been issued by the Canadian government, before the *effective date* of *your certificate*, advising travellers to avoid non-essential travel or to avoid all travel, and *your trip* is cancelled as a result of the reason for the travel warning.
 - b) A published formal travel advisory, related directly or indirectly to a previously lifted travel advisory, has been issued by the Canadian government, advising travellers to avoid non-essential travel or to avoid all travel, and *your trip* is cancelled as a result of the reason for the travel advisory.

2. Benefits are not payable for costs incurred due to losses arising as a result of a *default* of the *travel supplier* if, at the time of booking and/or application, the *travel supplier* is bankrupt, insolvent, in receivership, or has sought protection from creditors under any bankruptcy or related legislation.

IMPORTANT:

You are not eligible for reimbursement under this coverage if:

1. *Your travel carrier* tickets do not show travel date(s); or
2. The travel dates on *your certificate* do not represent *your actual* travel dates.

**Trip Interruption****Benefits**

If *you* have to interrupt *your trip* or end it early due to one (1) or more of the *covered reasons* listed below, *we* will reimburse *you*, up to the maximum benefit for Trip Interruption coverage shown on *your* Confirmation of Coverage, less available *refunds*, for:

- i. The prorated portion of *your* insured unused non refundable *trip* payments and deposits.
- ii. Additional *accommodation* fees *you* are required to pay, if *you* prepaid for shared *accommodations* and *your travelling companion* has to interrupt their *trip*.
- iii. Necessary transportation expenses *you* incur to continue *your trip* or return to *your primary residence*.
 - *We* will reimburse *you* either for the return *travel carrier* ticket to *your primary residence* or for the non-refundable portion of *your* original return ticket, but not both.

- iv. Additional *accommodation* and transportation expenses if the interruption causes *you* to stay at *your* destination (or the location of the interruption) longer than originally planned. There is a per *certificate* maximum of \$350 per day to a maximum of \$1,500 for this benefit.

The maximum benefit includes any amounts paid under the Trip Interruption coverage under the *Group Policy*, as described in Part 2 of this *certificate*.

IMPORTANT:

You, or someone on *your* behalf in case of *your* death, must notify all of *your travel suppliers* within two (2) business days of discovering that *you* will need to interrupt *your trip*. If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, *we* will not cover the difference. If a serious *sickness, injury, or medical condition* prevents *you* from being able to notify *your travel suppliers* within that period, *you* must notify them as soon as *you* are able.

**Covered reasons**

1. *You or a travelling companion is in a traffic accident.*

The following condition applies:

- a) *Your or a travelling companion's vehicle needs to be repaired because it is deemed not safe to operate in accordance with the local laws and regulations.*

2. *You are legally required to attend a legal proceeding during your trip.*

The following condition applies:

- a) The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

3. *Your primary residence becomes uninhabitable.*

4. *Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one (1) of the following reasons:*

- a) *A natural disaster;*
- b) *Severe weather;*
- c) *Strike, unless threatened or announced prior to the purchase of your certificate;*
- d) *Government-mandated shutdown of airline or train operations. This does not include travel alerts/ bulletins or prohibitions by any government or public authority.*

However, if *you* can get to *your* original destination another way, we will reimburse *you* for the following, up to *your certificate's* Trip Interruption coverage maximum benefit:

- a) The necessary cost of alternate transportation, less available *refunds*; and
- b) The cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following conditions apply:

- a) Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.
- b) Coverage for a strike does not apply when the striking workers are employed by the *travel carrier*, or an affiliate of the *travel carrier*, from which *you* purchased *your certificate*.

5. *You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*
6. *You or a travelling companion is a traveller on a hijacked aircraft, train, vehicle, or vessel.*
7. *You, a travelling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.*
8. *You miss at least 50% of the length of your trip due to one (1) of the following:*
 - a) *A travel carrier delay (this does not include a travel carrier's cancellation prior to your departure date);*
 - b) *A strike, unless threatened or announced prior to the purchase of your certificate;*
 - c) *A natural disaster;*
 - d) *Roads are closed or impassable due to severe weather;*
 - e) *Lost or stolen travel documents that are required and cannot be replaced in time for continuation of your trip;*
 - i. *You must make diligent efforts and provide documentation of your efforts to obtain replacement documents;*
 - ii. *You must have filed and retained a copy of a report with the appropriate local authorities within 24 hours of discovery of the loss.*
 - f) *Civil disorder, unless it rises to the level of political risk.*
9. *You need to attend the birth of a family member's child.*
10. *Your destination becomes uninhabitable.*
11. *Default of a Canadian travel supplier ceasing operations, you and your travelling companion shall each be covered up to the limits shown on your Confirmation of Coverage. This covered reason is subject to aggregate limits for all losses resulting from the default of one (1) travel supplier and for all losses resulting from all defaults of all travel suppliers during any one (1) calendar year as shown on your Confirmation of Coverage.*
12. *Government authorities order a mandatory evacuation due to a natural disaster at your destination while you are on your trip.*

The following condition applies:

- a) *Your certificate was purchased prior to public knowledge of the event leading to the mandatory evacuation.*



- 13. *Your or a travelling companion's vehicle, which serves as a primary mode of transportation during your trip, experiences a mechanical breakdown, which results in the vehicle being unable to be driven safely.*
- 14. *Your or a travelling companion's vehicle, which serves as a primary mode of transportation during your trip, is stolen.*
- 15. An event, including a *terrorist event, epidemic or pandemic, a natural disaster or political risk* which results in:
 - a) The Canadian government issuing a travel advisory to avoid all non-essential travel or avoid all travel for *your* ticketed destination, after *your effective date*, for a period that includes *your trip*. This includes written warnings to avoid non-essential travel, or to avoid all travel, on a *travel carrier*, or
 - b) A provincial or territorial government issues restrictions or border closures prohibiting entry or travel for *your* destination, after *your effective date*, for a period that includes *your trip*.
- 16. *You miss your connecting flight as a result of a schedule change of the airline carrier that is providing transportation for a portion of your insured trip.*

The following condition applies:

- a) The connecting flight must be scheduled to depart from a Canadian airport.



Exclusions

This section describes the exclusions applicable to Trip Interruption coverage under *your certificate*. In addition to the following exclusions, Trip Interruption coverage is subject to the General Exclusions set out in Part 4.

An exclusion is something that is not covered by this *certificate*, and therefore no payment would be available. We will not pay for any expenses that are in any way due to, contributed to by, or resulting from:

- 1. *Your travel to a country, region or city for which:*
 - a) A published formal travel advisory has been issued by the Canadian government, before the *effective date of your certificate*, advising travellers to avoid non essential travel or to avoid all travel, and *your trip* is interrupted as a result of the reason for the travel warning.
 - b) A published formal travel advisory, related directly or indirectly to a previously lifted travel advisory, has been issued by the Canadian government, advising travellers to avoid non-essential travel or to avoid all travel, and *your trip* is interrupted as a result of the reason for the travel advisory.
- 2. Benefits are not payable for costs incurred due to losses arising as a result of a *default of the travel supplier* if, at the time of booking and/or application, the *travel supplier* is bankrupt, insolvent, in receivership, or has sought protection from creditors under any bankruptcy or related legislation.



Travel Delay



Benefits

If *your or a travelling companion's trip* is delayed for one (1) of the *covered reasons* listed below, we will reimburse *you* for the following expenses, up to the maximum benefit shown on *your* Confirmation of Coverage for Travel Delay, less available *refunds*:

- i. *Your lost prepaid trip expenses and additional expenses you incur while and where you are delayed for meals, accommodation, communication, and transportation, subject to a daily and maximum limit shown on your Confirmation of Coverage.*
- ii. If the delay causes *you* to miss the departure of *your* cruise or tour, necessary transportation expenses to either help *you* rejoin *your* cruise/ tour or reach *your* destination.

- iii. If the delay causes *you* to miss the departure of *your* flight or train due to a *local public transportation* delay on *your* way to the departure airport or train station, necessary transportation expenses to either help *you* reach *your* destination or return home.

The maximum benefit includes any amounts paid under the Travel Delay coverage under the *Group Policy*, as described in Part 2 of this *certificate*.

The delay must be for at least the Minimum Required Delay listed in *your* Confirmation of Coverage and due to one (1) of the following *covered reasons*:

- 1. A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your* departure date).
- 2. A strike, unless threatened or announced prior to the purchase of *your certificate*.

3. A natural disaster.
4. Lost or stolen travel documents;
 - a) You must have filed and retained a copy of a report with the appropriate local authorities within 24 hours of discovery of the loss.
5. Hijacking, except when it is a *terrorist event*.
6. Civil disorder, unless it rises to the level of *political risk*.
7. A traffic accident.

✕ Exclusions

Travel Delay coverage is subject to the General Exclusions set out in Part 4.

An exclusion is something that is not covered by this *certificate*, and therefore no payment would be available.

Baggage

✓ Benefits

If *your baggage* is lost, damaged, or stolen while *you* are on *your trip*, we will pay *you*, less available *refunds*, the lesser of the following, up to the maximum benefit listed for Baggage coverage on *your* Confirmation of Coverage:

- i. Cost to repair the damaged *baggage*; or
- ii. Cost to replace the lost, damaged, or stolen *baggage* with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction; or
- iii. Original cost of the lost, damaged, or stolen *baggage* reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a) You have taken necessary steps to keep *your baggage* safe and intact and to recover it;
- b) You have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, *travel carrier*, hotel, or tour operator within 24 hours of discovery of the loss;
- c) You must file and retain a copy of a police report in case of theft of any one (1) or more *high-value items*;
- d) You must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For items without an original receipt or a proof of purchase, we will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item; and
- e) You must report theft or loss of a cellular device to *your* network provider and request to block the device.

The following items are not covered:

1. Animals, including remains of animals;
2. Motorized vehicles, aircraft, watercraft, and other vehicles and related accessories and equipment;
3. Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);
4. Hearing aids, prescription eyewear, and contact lenses;
5. Artificial teeth, prosthetics, and orthopedic devices;
6. Wheelchairs and other mobility devices;
7. Consumables, medicines, medical equipment/ supplies, and perishables;
8. Tickets, passports, deeds, blueprints, stamps, and other documents;
9. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travelers cheques, securities, bullion, and keys;
10. Rugs and carpets;
11. Antiques and art objects;
12. Fragile or brittle items;
13. Firearms and other weapons, including ammunition;
14. Intangible property, including software and electronic data;
15. Property for business or trade;
16. Property *you* do not own;
17. *High value items* stolen from a vehicle, locked or unlocked;

18. *Baggage* while it is:

- a) Shipped, unless with *your travel carrier*;
- b) In or on a vehicle trailer;
- c) Unattended in an unlocked motor vehicle; or
- d) Unattended in a locked motor vehicle, unless *baggage* cannot be seen from the outside; and

19. *Baggage* that is misplaced, forgotten, or lost while in *your possession*.

Baggage Delay

If *your baggage* is delayed by a *travel supplier* during *your trip*, we will reimburse you for expenses you incur for the essential items you need for *your trip* until *your baggage* arrives, up to the maximum benefit shown on *your Confirmation of Coverage* for Baggage delay.

The following conditions apply:

- a) *Your baggage* must be delayed for at least the Minimum Required Delay listed under Baggage Delay on *your Confirmation of Coverage*.
- b) This benefit is only available for *your* outbound travel; Baggage Delay is not available on *your* return travel back to *your primary residence*.

Exclusions

This section describes the exclusions applicable to Baggage Coverage and Delay under *your certificate*. In addition to the General Exclusions set out in Part 4, Baggage Coverage and Delay is subject to the following exclusions.

An exclusion is something that is not covered by this *certificate*, and therefore no payment would be available.

We will not pay for any expenses that are in any way due to, contributed to by, or resulting from:

1. A *travel supplier's* restrictions on any *baggage*, including medical supplies or equipment.
2. Ordinary wear and tear or defective materials or workmanship.



How to Claim Your Expenses



Claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance Claims Portal: www.allianzassistanceclaims.ca for the most efficient claims experience.

IMPORTANT:

Notice of Claim. Claims should be reported as soon as reasonably possible, within 30 days of occurrence, and in no event later than one (1) year after the date of occurrence.

Proof of Loss. Written proof of loss should be submitted as soon as reasonably possible, within 90 days of occurrence, and in no event later than one (1) year after the date of occurrence.

All eligible claims must be supported by receipts. Other documentation may be required and/or requested by Allianz Global Assistance.

Any expenses for documentation or required reports are *your* responsibility.

Incomplete information when submitting *your* claim will cause delay.

Contact Information

Administrator:

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, Ontario N3C 4N6
[1-800-995-1662](tel:1-800-995-1662)

Insurer:

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
[1-800-263-9120](tel:1-800-263-9120)



Statutory Conditions

(Applicable to Saskatchewan and Manitoba residents only)

Applicable in Saskatchewan and Manitoba

Misrepresentation

1. If a person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the insurer in order to enable it to judge the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.

Property of others

2. The insurer is not liable for loss or damage to property owned by a person other than the insured unless
 - a) otherwise specifically stated in the contract, or
 - b) the interest of the insured in that property is stated in the contract.

Change of interest

3. The insurer is liable for loss or damage occurring after an authorized assignment under the *Bankruptcy and Insolvency Act* (Canada) or a change of title by succession, by operation of law or by death.

Material change in risk

4. (1) The insured must promptly give notice in writing to the insurer or its agent of a change that is
 - a) material to the risk, and
 - b) within the control and knowledge of the insured.(2) If an insurer or its agent is not promptly notified of a change under subparagraph (1) of this condition, the contract is void as to the part affected by the change.(3) If an insurer or its agent is notified of a change under subparagraph (1) of this condition, the insurer may
 - a) terminate the contract in accordance with Statutory Condition 5, or
 - b) notify the insured in writing that, if the insured desires the contract to continue in force, the insured must, within 15 days after receipt of the notice, pay to the insurer an additional premium specified in the notice.(4) If the insured fails to pay an additional premium when required to do so under subparagraph (3) (b) of this condition, the contract is terminated at that time and Statutory Condition 5(2) applies in respect of the unearned portion of the premium.

Termination of insurance

5. (1) The contract may be terminated
 - a) by the insurer giving to the insured 15 days' notice of termination by registered mail or 5 days' written notice of termination personally delivered, or
 - b) by the insured at any time on request.(2) If the contract is terminated by the insurer,
 - a) the insurer must refund the excess of premium actually paid by the insured over the prorated premium for the expired time, but in no event may the prorated premium for the expired time be less than any minimum retained premium specified in the contract, and
 - b) the refund must accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund must be made as soon as practicable.(3) If the contract is terminated by the insured, the insurer must refund as soon as practicable the excess of premium actually paid by the insured over the short rate premium for the expired time specified in the contract, but in no event may the short rate premium for the expired time be less than any minimum retained premium specified in the contract.(4) The 15 day period referred to in subparagraph (1) (a) of this condition starts to run on the day the registered letter or notification of it is delivered to the insured's postal address.

Requirements after loss

6. (1) On the happening of any loss of or damage to insured property, the insured must, if the loss or damage is covered by the contract, in addition to observing the requirements of Statutory Condition 9,
 - a) immediately give notice in writing to the insurer,
 - b) deliver as soon as practicable to the insurer a proof of loss in respect of the loss or damage to the insured property verified by statutory declaration,
 - i. giving a complete inventory of that property and showing in detail quantities and cost of that property and particulars of the amount of loss claimed,
 - ii. stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the insured knows or believes,

- iii. stating that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the insured,
 - iv. stating the amount of other insurances and the names of other insurers,
 - v. stating the interest of the insured and of all others in that property with particulars of all liens, encumbrances and other charges on that property,
 - vi. stating any changes in title, use, occupation, location, possession or exposure of the property since the contract was issued, and
 - vii. stating the place where the insured property was at the time of loss,
- c) if required by the insurer, give a complete inventory of undamaged property showing in detail quantities and cost of that property, and
- d) if required by the insurer and if practicable,
- i. produce books of account and inventory lists,
 - ii. furnish invoices and other vouchers verified by statutory declaration, and
 - iii. furnish a copy of the written portion of any other relevant contract.

(2) The evidence given, produced or furnished under subparagraph (1)(c) and (d) of this condition must not be considered proofs of loss within the meaning of Statutory Conditions 12 and 13.

Fraud

7. Any fraud or wilfully false statement in a statutory declaration in relation to the particulars required under Statutory Condition 6 invalidates the claim of the person who made the declaration.

Who may give notice and proof

8. Notice of loss under Statutory Condition 6 (1)(a) may be given and the proof of loss under Statutory Condition 6 (1)(b) may be made
- a) by the agent of the insured, if
 - i. the insured is absent or unable to give the notice or make the proof, and
 - ii. the absence or inability is satisfactorily accounted for, or
 - b) by a person to whom any part of the insurance money is payable, if the insured refuses to do so or in the circumstances described in clause (a) of this condition.

Salvage

9. (1) In the event of loss or damage to insured property, the insured must take all reasonable steps to prevent further loss or damage to that property and to prevent loss or damage to other property insured under the contract, including, if necessary, removing the property to prevent loss or damage or further loss or damage to the property.
- (2) The insurer must contribute on a prorated basis towards any reasonable and proper expenses in connection with steps taken by the insured under subparagraph (1) of this condition.

Entry, control, abandonment

10. After loss or damage to insured property, the insurer has
- a) an immediate right of access and entry by accredited representatives sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and
 - b) after the insured has secured the property, a further right of access and entry by accredited representatives sufficient to enable them to appraise or estimate the loss or damage, but
 - i. without the insured's consent, the insurer is not entitled to the control or possession of the insured property, and
 - ii. without the insurer's consent, there can be no abandonment to it of the insured property.

In case of disagreement

11. (1) In the event of disagreement as to the value of the insured property, the value of the property saved, the nature and extent of the repairs or replacements required or, if made, their adequacy, or the amount of the loss or damage, those questions must be determined using the applicable dispute resolution process set out in the Insurance Act, whether or not the insured's right to recover under the contract is disputed, and independently of all other questions.
- (2) There is no right to a dispute resolution process under this condition until
- a) a specific demand is made for it in writing, and
 - b) (the proof of loss has been delivered to the insurer.

When loss payable

12. Unless the contract provides for a shorter period, the loss is payable within 60 days after the proof of loss is completed in accordance with Statutory Condition 6 and delivered to the insurer.

Repair or replacement

13. (1) Unless a dispute resolution process has been initiated, the insurer, instead of making payment, may repair, rebuild or replace the insured property lost or damaged, on giving written notice of its intention to do so within 30 days after receiving the proof of loss.
- (2) If the insurer gives notice under subparagraph (1) of this condition, the insurer must begin to repair, rebuild or replace the property within 45 days after receiving the proof of loss, and must proceed with all due diligence to complete the work within a reasonable time.

Notice

14. (1) Written notice to the insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the insurer in the province.
- (2) Written notice to the insured may be personally delivered at, or sent by registered mail addressed to, the insured's last known address as provided to the insurer by the insured.

Part 4 - General Exclusions



Exclusions

This section describes the exclusions applicable to all coverages under *your certificate*.

An exclusion is something that is not covered by this *certificate*, and therefore no payment would be available.

This *certificate* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *travelling companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your certificate* was purchased.
 2. *Your* intentional self-harm or if *you* attempt or commit suicide.
 3. Any *medical condition* arising during *your trip* resulting from, or in any way related to, the abuse of alcohol that results in a blood alcohol level of more than 80 milligrams in 100 millilitres of blood, drugs or other intoxicants. This does not apply to drugs prescribed to *you* by a *physician* and used by *you* as prescribed.
 4. Acts committed with the intent to cause loss.
 5. Participating in or training for any *professional sporting competition*.
 6. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
 7. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - a) Skydiving, BASE jumping, hang gliding, or parachuting;
 - b) Bungee jumping;
 - c) Caving, rappelling, or spelunking;
 - d) Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - e) *Climbing sports* or free climbing;
 - f) Any *high-altitude activity*;
 - g) Personal combat or fighting sports;
 - h) Racing or practicing to race any motorized vehicle or watercraft;
 - i) Free diving; or
 - j) Scuba diving at a depth greater than 20 meters or without a dive master.
- For high-risk sports and activities that are not expressly excluded to be covered, they must be:
- i. Arranged as part of *your trip*;
 - ii. Provided by a company that is regulated or licensed where required; and
 - iii. Not otherwise prohibited by law.
- You* must wear all recommended safety equipment while participating in *your* high-risk sports and activities and the *sporting equipment* must be used in the manner for which it was intended in order to be eligible for coverage.
8. An *illegal act* resulting in a conviction, except when *you*, a *travelling companion*, a *family member*, or *your service animal* is the victim of such act.
 9. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in and covered under Trip Cancellation coverage or Emergency Medical coverage, or Trip Interruption coverage, or Travel Delay coverage under either the *Group Policy* or the *Policy*.

10. *Natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in and covered under Trip Cancellation coverage, or Trip Interruption coverage, or Travel Delay coverage under either the *Group Policy* or the *Policy*.
11. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
12. Nuclear reaction, radiation, or radioactive contamination.
13. War (declared or undeclared) or acts of war.
14. Military duty, except when and to the extent that military duty is expressly referenced and covered under Trip Cancellation coverage or Trip Interruption coverage under either the *Group Policy* or the *Policy*.
15. *Political risk* except when and to the extent that *political risk* is expressly referenced and covered under Trip Cancellation coverage, or Trip Interruption coverage, or Travel Delay coverage under either the *Group Policy* or the *Policy*.
16. *Cyber risk*.
17. Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in and covered under Trip Interruption coverage or Travel Delay coverage under either the *Group Policy* or the *Policy*.
18. *Terrorist events*, except when and to the extent that *terrorist events* are expressly referenced in and covered under Trip Cancellation coverage, or Trip Interruption coverage, or Travel Delay coverage under either the *Group Policy* or the *Policy*. This exclusion does not apply to Emergency Medical or Emergency Transportation coverage.
19. An act of negligence or gross negligence or any omission or failure, by *you* or a *travelling companion*, to exercise the standard of care expected of a reasonable person in similar circumstances.
20. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under Trip Cancellation coverage or Trip Interruption coverage under either the *Group Policy* or the *Policy*.
21. Travel against the orders or advice of any government or other public authority.

This *certificate* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

IMPORTANT:

You are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s); or
2. The Departure date and Return date as shown on the Confirmation of Coverage do not match *your trip's* actual departure date and return date (does not apply to insurance purchased with a one-way booking).

Part 5 - Definitions

A-Z

Definitions

Throughout this *certificate*, words and any form of the word appearing in italics are defined in this section.

Accident(al)

An unexpected and unintended event that causes *injury*, property damage, or both.

Accommodation(s)

A hotel or any other kind of commercial lodging for which *you* make a reservation or where *you* stay and incur an expense.

Adoption proceeding

A mandatory legal proceeding or other meeting required by law to be attended by *you* as a prospective adoptive parent(s) in order to legally adopt a minor child.

Aggregate limit

The total number or the maximum value of insured losses resulting from any one (1) *accident* or event causing loss.

Baggage

Personal property *you* take with *you* or acquire on *you* trip.

Certificate

This travel insurance document containing terms and conditions of this insurance.

Climbing sports

An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.

Cohabitant

A person *you* currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.

Computer System

Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

Covered reason(s)

The specifically named situations or events for which *you* are covered under this *certificate*.

Cyber Risk

Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one (1) or more instances of any of the following:

1. any unauthorized, malicious, or *illegal act*, or the threat of such act(s), involving access to, or the processing, use, or operation of, any *computer system*;
2. any error or omission involving access to, or the processing, use, or operation of any *computer system*;
3. any partial or total unavailability or failure to access, process, use, or operate any *computer system*; or
4. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

Default

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

Dependent child(ren)

Your unmarried biological, adopted or stepchild living in the same residence as *you*, for whom *you* have legal custody and/or control and is financially dependent on *you*, at least 15 days old, and:

1. no more than 21 years old, or
2. no more than 25 years old if full-time students, or
3. cannot self-sustain independently without *your* aid or support due to mental or physical disability.

Effective date

As stated in the Coverage Period section.

Emergency

Sudden, unforeseen *sickness* or *injury* occurring during the Coverage Period that requires immediate *treatment* and cannot reasonably be delayed. An emergency is deemed to

no longer exist when medical evidence indicates that *you* are able to continue *your trip* or return to *your province* or territory of residence.

Epidemic

A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.

Expiry date

As stated in the Coverage Period section.

Family member

Your:

1. Spouse (by marriage, common law, domestic partnership, or civil union);
2. *cohabitants*;
3. parents and stepparents;
4. children, stepchildren, foster children, adopted children, or children currently in the adoption process;
5. siblings and stepsiblings;
6. grandparents and grandchildren;
7. following in-laws: mother, father, son, daughter, brother, sister, and grandparent;
8. aunts, uncles, nieces, and nephews;
9. legal guardians and wards; and
10. paid, live-in caregivers.

First responder

Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an *accident* or emergency to provide aid and relief.

Group Policy

The Group Travel Insurance Policy issued by *us* to the *policyholder*.

Heart condition

Includes angina or chest pain, arrhythmia, coronary artery disease, congenital heart defect, acute and chronic heart failure, cardiomyopathy, myocardial infarction, cardiac tamponade, cardiogenic shock, cardiogenic syncope, heart block, heart murmur, and any other condition relating to the heart or cardiovascular system like carotid artery occlusions, vessel dissection and aneurysms of the great vessels.

High-altitude activity

An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.

High value items

Collectibles, jewelry, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, *sporting equipment*, mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.

Hospital

A medical facility or institution incorporated, registered and licensed as a hospital by the local jurisdiction that operates and functions for the provision of care and *treatment* of resident inpatients and where medically related services such as diagnosis, testing, *treatment* and surgery are provided and/ or made available to patients. A hospital shall have organized facilities on its premises or on a facility available to it that can provide accommodations 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*. This does not include a convalescent or nursing home, palliative care, home for the aged, health spa, or an institution for the care of drug addiction, alcohol addiction or persons suffering from mental or emotional disorders.

Hospitalization or hospitalized

You are admitted to a *hospital* and are receiving *medical treatment* on an in-patient basis while on a *trip*.

Illegal act

An act that violates law where it is committed.

Incident date

The first date *you* exhibited *signs or symptoms* or sought *treatment* for a *medical condition, sickness or injury*.

Injury or Injured

Physical bodily harm.

Local public transportation

Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport *you* or a *travelling companion* less than 150 kilometers.

Lung/respiratory Condition

Includes asbestosis, bronchiectasis, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, pulmonary embolism, pulmonary fibrosis, Interstitial lung diseases, lung transplant, pleural effusions, pulmonary edema, tuberculosis or any other condition relating to lungs or respiratory system.

Mechanical breakdown

A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).

Medical condition

Any *sickness* (including *signs or symptoms* of undiagnosed conditions), *injury*, or condition for which you consulted a *physician*.

Natural disaster

A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

Pandemic

An *epidemic* that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.

Physician

A person, other than you, a *family member* or a *travelling companion*, who is a medical practitioner and whose legal and professional standing within his or her jurisdiction is equivalent to that of a Doctor of Medicine (M.D.) licensed in Canada.

Policy

The individual policy issued by us to the *policyholder*.

Policyholder

Your credit union, which is the company or organization to which the *Group Policy* and the *Policy* are issued.

Political risk

Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:

- nationalization;
- confiscation;

- expropriation (including Selective Discrimination and Forced Abandonment);
- deprivation;
- requisition;
- revolution;
- rebellion;
- insurrection;
- civil commotion assuming to proportion of or amounting to an uprising;
- military and usurped power.

Primary Residence

Your permanent, fixed home address for legal and tax purposes.

Professional sporting competition

A sporting competition in which competitors take part at either a professional or semi-professional level, while under contract to a club or sporting organization for payment or financial remuneration.

Quarantine

Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which you are booked to travel during your *trip*, which is intended to stop the spread of a contagious disease to which you or a *travelling companion* has been exposed.

Reasonable and Customary

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 *sickness or injury or medical condition*.

Refund(s)

Cash, cheque, credit, or a voucher for future travel that you are eligible to receive from a *travel supplier*, or any credit, recovery, or reimbursement you are eligible to receive from your employer, another insurance company, a credit card issuer, or any other entity.

Service animal

Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to, guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other

species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.

Severe weather

Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.

Sick or Sickness

Any sudden illness or disease requiring the medical care or *treatment* of a *physician*.

Signs or Symptoms

Any abnormalities observed or uncovered in any examination, or any evidence of *sickness* or *injury* experienced by *you*.

Sporting equipment

Equipment or goods used to participate in a sport.

Terrorist event

An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of *your* country of residence, and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, *political risk*, or acts of war.

Traffic Accident

An unexpected and unintended traffic-related event, other than *mechanical breakdown*, that causes *injury*, property damage, or both.

Travel carrier

A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include:

1. rental vehicle companies;
2. private or non-commercial transportation carriers;
3. chartered transportation, except for group transportation chartered by *your* tour operator; or
4. *local public transportation*.

Travel supplier

A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.

Travelling companion

A person or *service animal* travelling with *you* or travelling to accompany *you* on *your trip*. A group or tour leader is not considered a *travelling companion* unless *you* are sharing the same room with the group or tour leader.

Treatment

A medical or diagnostic procedure prescribed, performed or recommended by a *physician*, including but not limited to, prescribed medication, investigative testing or surgery.

Trip

Your travel to, within, and/or from a location away from *your primary residence*, which is originally scheduled to begin on *your* departure date and end on *your* return date. For Emergency Medical coverage, a *trip* means a period of time *you* are travelling outside of *your* province or territory of residence and for which coverage is in effect.

Uninhabitable

A *natural disaster*, fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.

We, Us or Our

CUMIS General Insurance Company, a member of The Co-operators group of companies and/or AZGA Service Canada Inc. operating as Allianz Global Assistance (AGA).

You or Your

All persons listed as insureds on the Confirmation of Coverage.

Part 6 - Making Changes to Your Coverage

Change in Trip Dates

If you need to change the *effective date* or *expiry date* shown on your Confirmation of Coverage, contact Allianz Global Assistance to make the request.

You can apply for additional coverage after you have left on your trip, by contacting Allianz Global Assistance, if:

1. You purchase additional coverage before the *expiry date* of your existing coverage,
2. You have no reason to seek medical attention during the new Coverage Period, and
3. You have no reason to submit a claim during the new Coverage Period.

If you have incurred a claim, your file will be reviewed before deciding on granting an extension. Each *certificate* or term of coverage is considered a separate contract. We reserve the right to decline any request for new terms of coverage.

Refunds

Within 10 days of purchase:

A full premium refund will be provided when you cancel your *certificate* within 10 days of purchase, as long as you have not left on your trip and have not experienced an event that would cause you to submit a claim, as described in the section titled Right to Cancel on page 2.

More than 10 days after purchase:

- You can request a partial premium refund if you did not depart on your trip and you have not submitted a claim for review under any benefit under this *certificate*.
- Partial refunds if you end your trip early for unused days are not available.

Please contact Allianz Global Assistance if you need to request a premium refund. When submitting a request for a refund of your premium, please include:

1. A fully completed and signed Premium Refund Request Form,
2. A copy of your Confirmation of Coverage, and
3. Any other documentation to support your refund request.

IMPORTANT:

The refund will be calculated based on the date the refund request is received by Allianz Global Assistance. Refund amounts less than \$20 will not be issued.

Part 7 - Legal Information



Legal Information

This section outlines the general provisions that apply to this *certificate*. You are encouraged to reach out to Allianz Global Assistance anytime if something in *your certificate* is not clear to you.

General Provisions

Assignment

Any benefits payable or which may become payable under this *certificate* cannot be assigned by you, and we are not responsible for and will not be bound by any assignment entered into by you.

Benefit Payment

Unless otherwise stated, all provisions in this *certificate* apply to you during a *trip*. Benefits are only payable to you under one (1) *certificate* during a *trip*, provided that your coverage under the *Policy* and the *Group Policy* will be considered one (1) *certificate*.

If more than one (1) *certificate* issued by us is in effect at the same time, benefits will only be paid under one (1) *certificate*; specifically, the one with the highest amount of insurance. Benefits are only payable for the coverages and the specific amount of insurance selected, paid for by you, and accepted by us at the time of application, and shown on your Confirmation of Coverage.

Any benefits payable do not include payment for interest charges.

Benefits payable as a result of your death will be payable to your named beneficiary or to your estate.

Conformity with Law

Any *certificate* provision that conflicts with any applicable law is hereby amended to conform to the minimum requirements of that law.

Coordination of Benefits

Amounts payable under this *certificate* are in excess of any amounts available or collectible under any existing coverage concurrently in force and held by or available to you.

Other coverage includes but is not limited to:

- your provincial or territorial health insurance plan,
- Homeowners insurance,

- Tenants' insurance,
- Multi-risk insurance,
- Any credit card, third-party liability, group or individual basic or extended health insurance,
- Any private or legislative plan of motor vehicle insurance providing *hospital*, medical or therapeutic coverage.

We will coordinate all benefits in accordance with the Canadian Life and Health Insurance Association guidelines.

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 pursuant to the no-fault benefits schedule under any Insurance Act, or for which you receive benefits from any other party under any policy or legislative plan of motor vehicle insurance, until such benefits are exhausted.

You may not claim or receive in total more than 100% of the loss caused by the insured event.

If you are retired with an extended health plan provided by a former employer, that has a lifetime limit of up to \$100,000, we will not coordinate benefits with that provider, except in the event of your death.

Currency

All benefit limits stated in this *certificate* are in Canadian dollars.

At the option of Allianz Global Assistance, benefits may be paid in the currency of the country where the loss occurred. If currency conversion is necessary, the exchange rate in effect on the date the service was supplied to you will be used.

General Terms

Insurance terms and conditions are subject to change with each new *certificate* purchased, without prior notice, to reflect actual experience in the marketplace

Governing Law

Your coverage under the *Group Policy* will be governed by the laws of the Canadian province or territory in which you normally reside. Your coverage under the *Policy* will be governed by the laws of the Canadian province or territory in which the head office of the *policyholder* is located.

Language

You acknowledge that you were provided with the French version of this *certificate* and that, after first having the opportunity to examine the French version, you have expressly requested that this *certificate*, as well as the documents related to it, be drawn up in English exclusively.

Vous reconnaissez qu'une version française du présent certificat vous a été remise et qu'après avoir eu la possibilité d'en prendre connaissance, vous avez expressément demandé que le présent certificat, ainsi que tous les documents s'y rattachant, soient rédigés exclusivement en anglais.

Limit on Liability

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

Limitation of Action

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), *The Limitations Act* (for actions or proceedings governed by the laws of Saskatchewan), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

Misrepresentation or Nondisclosure

Your failure to disclose or misrepresentation of any material fact, or fraud, at any time, shall render your coverage null and void at our option, and any claim submitted thereunder shall not be payable.

Where there is an error as to your age, provided that your age is within the insurable limits of this *certificate*, the premiums will be adjusted according to your correct age.

Premiums

The total premium amount is due and payable at the time of application. The premium is calculated using the most current rates on the *effective date* of this *certificate* as shown on your Confirmation of Coverage.

Repayment Obligations

If, due to mistake or any other reason, you receive payments in excess of what this *certificate* provides, you shall repay the overpayment to us if a reimbursement request is made of you. If you fail to repay the overpayment, then without

limiting any other available remedies available to us, we may deduct the amount of the overpayment from any other benefits that become payable under this *certificate*.

Right to be Reimbursed (Subrogation)

As a condition to receiving benefits under the *certificate*, you agree to:

1. Reimburse us for all *emergency* medical and *hospital* costs paid under the *certificate* from any amounts you receive from a third party responsible (in whole or in part) for your *sickness* or *injury* whether such amounts are paid under a judgment or settlement agreement,
2. Whenever reasonable, initiate a legal action against the third party to recover your damages, including *emergency* medical and *hospital* costs paid under the *certificate*,
3. Act reasonably, including in any settlement agreement, to preserve our rights to be reimbursed for any *emergency* medical or *hospital* costs paid under the *certificate*,
4. Keep us informed of the status of any legal action against the third party,
5. Include all *emergency* medical and *hospital* costs paid under the *certificate* in any settlement agreement you reach with the third party, and
6. Advise your counsel of our right to reimbursement under the *certificate*.

Your obligations under this section of the *certificate* in no way restrict our right to bring a subrogated claim in your name against the third party and you agree to cooperate with us fully should we choose to exercise its right of subrogation.

Sanctions

Benefits are not payable under this *certificate* for any losses or expenses incurred due to or as a result of your travel to a sanctioned country for any business or activity that would violate any Canadian or any other applicable national economic or trade sanction law or regulation.

Time

This *certificate* will be governed by the local time of the Canadian province or territory in which you normally reside.

END OF INSURANCE CERTIFICATE

Privacy Notice

Protecting your personal information

Protecting *your* personal information is a top priority. This Privacy Notice explains how and what types of personal data will be collected, why it is collected and to whom it is shared or disclosed. PLEASE READ THIS NOTICE CAREFULLY.

CUMIS General Insurance Company (the “insurer”) and the insurer’s insurance administrator, Allianz Global Assistance, and the insurer’s agents, representatives and reinsurers (for the purpose of this Privacy Notice collectively “We” “Us” and “Our”) require *your* personal information.

Personal information we collect

We will collect *your* personal information including but not limited to:

- Surname, First name
- Address
- Date of Birth
- Telephone numbers
- Email addresses
- Credit/debit card and bank account information
- Employment details including termination notices and accepted offers of employment
- Sensitive personal information such as: Medical information relating to *your* health status, excluding genetic test results

How will we obtain and use your personal information?

This personal information is collected for the following insurance purposes when offering and providing insurance and related services:

- To identify and communicate with *you*
- To consider any application for insurance
- If approved, to issue a Policy or certificate of Insurance
- To administer insurance and related benefits
- To evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses
- To adjudicate claims and to determine eligibility for insurance benefits
- To provide assistance services
- For fraud prevention and debt collection purposes
- As required or permitted by law

We reserve Our right to collect personal information, necessary for insurance purposes, from the following individuals:

- Individuals who apply for insurance products
- Certificate holder and/or Policyholders
- Insureds and/or Claimants
- *Family members*, friends or travelling companions of a certificate or Policyholder, Insured or Claimant, in cases where *you*, for medical or other reasons, cannot communicate directly with Us.

Who will have access to your personal information?

We disclose information for insurance purposes, to and with, third parties such as, but not necessarily limited to, other Allianz group companies, health care practitioners and facilities in Canada and abroad, government and private health insurers, *family members* and friends/*travelling companions* of the certificate holder or Policyholder, Insured or Claimant and agencies. We may also use and disclose information from Our existing files for insurance purposes.

Our employees who require this information for the purposes of administering your insurance will have access to this file. Upon *your* request and authorization, We may also disclose this information to other persons. In some instances, We may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions.

What are your rights in respect of your personal data?

When permitted by applicable law and regulations *you* have the right to:

- Access *your* personal data held about *you*
- Withdraw consent at any time where *your* personal data is processed
- Update or correct *your* personal information so that it is always accurate
- Delete *your* personal information from Our records, if it is no longer needed for the purposes indicated above
- File a complaint with Us and/or relevant data protection authority

You may exercise these rights by contacting the Privacy Officer at privacy@allianz-assistance.ca.

How long do we keep your personal data?

We will retain the personal information We collect for a specified period of time and in a storage method appropriate with legal and Our internal corporate requirements.

Personal information will be securely destroyed following the expiration of the appropriate retention period. Individuals have a right to request to access or correct personal information We have on file by contacting the Privacy Officer at privacy@allianz-assistance.ca or by writing to:

Privacy Officer

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, Ontario N3C 4N6 Canada

How can you contact us?

For information about how to obtain access to written information about Our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at privacy@allianz-assistance.ca.

For a complete copy of Our Privacy Policy, please visit www.allianz-assistance.ca.

How often do we update this privacy notice?

We regularly review this Privacy Notice. We will ensure the most recent version is available on Our website, www.allianz-assistance.ca.

Contact Information

Administrator:

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, Ontario N3C 4N6
[1-800-995-1662](tel:1-800-995-1662)

Insurer:

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
[1-800-263-9120](tel:1-800-263-9120)



Know Your Rights

Allianz Global Assistance is proud to be a member of Travel Health Insurance Association (THIA). THIA has designed the Travel Insurance Bill of Rights and Responsibilities to help customers understand what to expect from their travel insurance policies along with responsibilities customers have when purchasing travel insurance. The Travel Insurance Bill of Rights and Responsibilities builds upon the following golden rules of travel insurance:

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

Please visit https://www.thiaonline.com/Travel_Insurance_Bill_of_Rights_and_Responsibilities.html for more information.

