TRAVEL INSURANCE POLICY
Read carefully before you travel

You purchased a travel insurance policy, now what? In your best interest, we would like you to understand what your policy covers, excludes and limits (a maximum payable amount may be applicable, for example).

Please take time to read through your policy before you travel. Italicized terms are defined in the “Definitions” section of your policy.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e.: accidents and emergencies) and typically not follow-up or recurrent care.
- To use this insurance, you must meet all the eligibility requirements.
- This insurance contains limitations and exclusions (e.g. medical conditions that are not stable, certain circumstances surrounding pregnancy and the birth of a child during a trip, excessive use of alcohol, and any high-risk sport, activity, or behaviour).
- This insurance may not cover claims related to pre-existing medical conditions, whether disclosed or not at time of policy purchase.
- Contact Blue Cross Travel Assistance before seeking treatment or your claim may be denied.
- In the event of a claim your prior medical history may be reviewed.
- If you have been asked to complete a medical questionnaire and any of your answers are not accurate or complete, your policy will be voidable.

It is your responsibility to understand your coverage.
If you have questions, call 1-877-986-7681.

You can also visit our website:
Residents of Ontario and of Atlantic provinces: on.bluecross.ca
Residents of Quebec: qc.bluecross.ca
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INSURANCE CONTRACT
Your insurance contract consists of the insurance policy and your insurance certificate. These documents contain clauses which may limit the amounts payable. We recommend that you read these documents carefully.

INSURANCE POLICY
Your insurance policy (including endorsements, if applicable) specifies the conditions, limitations, and exclusions of your insurance coverage.

INSURANCE CERTIFICATE
Your insurance certificate indicates, whether at the time of purchase or after a modification request, the product, coverages, and services provided by the contract that you purchased, the dates of coverage, the deductible chosen (if applicable), as well as particular medical conditions specifically excluded from your contract. Make sure to notify us of any element indicated on your insurance certificate that does not correspond with what you stated when purchasing insurance.

HOW TO REACH US
In the event of an emergency during a trip, immediately contact Blue Cross Travel Assistance:

<table>
<thead>
<tr>
<th>Emergency location</th>
<th>Number to call</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada or United States</td>
<td>1-800-361-6068</td>
</tr>
<tr>
<td>Mexico</td>
<td>800-062-3174</td>
</tr>
<tr>
<td>Dominican Republic</td>
<td>1-800-203-9666</td>
</tr>
<tr>
<td>Elsewhere in the world</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Toll free: 1-800-7328-7473</td>
</tr>
<tr>
<td></td>
<td>Collect: 514-286-8411</td>
</tr>
</tbody>
</table>

Emergency Medical Care coverage:
Contact Blue Cross Travel Assistance BEFORE visiting a hospital or clinic, otherwise your claim may be denied.

Trip Cancellation or Interruption coverage:
Notify Blue Cross Travel Assistance within 48 hours of becoming aware of an event that results in the cancellation or modification of a covered trip.

Baggage coverage:
In the event of delay, theft, vandalism, or loss of your baggage, you must notify Blue Cross Travel Assistance as soon as possible so that we can advise you of the procedure to follow.

For any questions related to a claim, refer to the “To submit a claim” section of this policy.
INSURANCE ELIGIBILITY

To be eligible for insurance, you must meet the following conditions:

Conditions applicable to people of all ages:

- Be a Canadian resident
- Be covered under the Health and Hospital Insurance Acts of your province of residence for the entire duration of your trip
- Be over 30 days old on the departure date of your trip

Conditions applicable only to people aged 55 and over:

In addition to the conditions set out above, if you are 55 years old or over, you must not:

1. Have received medical advice not to travel
2. Suffer from a medical condition in a terminal stage
3. Suffer from kidney failure treated with dialysis
4. Have been diagnosed with or treated for metastatic cancer in the past 5 years
5. Have been prescribed or treated with home oxygen in the past 12 months

YOU ARE INSURED IF

✔ The insurance was purchased before the departure date of the trip.
✔ The insurance was purchased for the entire duration of the trip, including the departure date and the return date.
✔ The premium was paid in full before the effective date of the contract.
✔ You meet the criteria of the “Insurance eligibility” section.
✔ Your name appears in the “Covered persons” section of the insurance certificate.
Blue Cross travel insurance proposes various coverages. The table below presents the different coverage combinations offered that we call “products”.

<table>
<thead>
<tr>
<th>Types of trips</th>
<th>Offered products</th>
<th>COVERAGE</th>
<th>SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Emergency Medical Care</td>
<td>Trip Cancellation or Interruption</td>
</tr>
<tr>
<td>Single-trip solutions</td>
<td>Individual To obtain only the coverages that you would like</td>
<td>✱</td>
<td>✱</td>
</tr>
<tr>
<td></td>
<td>Package Plus A combination of our most popular coverages for a trip anywhere in the world</td>
<td>✱</td>
<td>✱</td>
</tr>
<tr>
<td></td>
<td>Canada Package A combination of our most popular coverages for a trip made exclusively in Canada</td>
<td>✱</td>
<td>✱</td>
</tr>
<tr>
<td>Multi-trip solutions</td>
<td>Annual Medical For those who travel more than once a year and for frequent travellers Combinable for comprehensive coverage</td>
<td>✱</td>
<td>✱</td>
</tr>
<tr>
<td></td>
<td>Annual Package Option</td>
<td>✱</td>
<td>✱</td>
</tr>
</tbody>
</table>

✱ Included  
✱ Optional  
✱ To purchase this coverage, choose the Emergency Medical Care and/or Trip Cancellation or Interruption coverage
Single-trip solutions

**INDIVIDUAL**

 Allows you to select one or many coverages to meet your specific needs.

The maximum coverage amount per person is as follows:

<table>
<thead>
<tr>
<th>Coverages</th>
<th>Maximum coverage per person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Care</td>
<td>$5,000,000 (optional deductible)</td>
</tr>
<tr>
<td>Emergency Medical Care in Canada</td>
<td>$5,000,000 (optional deductible)</td>
</tr>
<tr>
<td>Trip Cancellation or Interruption</td>
<td>According to the amount indicated on the insurance certificate</td>
</tr>
<tr>
<td>Accidental Death or Dismemberment*</td>
<td>$300,000, depending on age and circumstances</td>
</tr>
<tr>
<td>Baggage*</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

* Available only in combination with the Emergency Medical Care, Emergency Medical Care in Canada or Trip Cancellation or Interruption coverages.

Your selected coverages are indicated on your insurance certificate.

*Blue Cross Travel Assistance* services are included with this product.

**PACKAGE PLUS**

 Allows you to choose a combination of our most popular coverages for a trip anywhere in the world.

<table>
<thead>
<tr>
<th>Coverages</th>
<th>Without Emergency Medical Care</th>
<th>Without Trip Cancellation or Interruption</th>
<th>All inclusive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Care</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Trip Cancellation or Interruption</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accidental Death or Dismemberment</td>
<td>✔</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Baggage</td>
<td>✔</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Services</td>
<td>Blue Cross Travel Assistance</td>
<td>✔</td>
<td></td>
</tr>
</tbody>
</table>

Depending on the combination chosen, your selected coverages are indicated on your insurance certificate.

The maximum coverage amount per person is as follows:

<table>
<thead>
<tr>
<th>Coverages</th>
<th>Maximum coverage per person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Care</td>
<td>$5,000,000 (optional deductible)</td>
</tr>
<tr>
<td>Trip Cancellation or Interruption</td>
<td>According to the amount indicated on the insurance certificate</td>
</tr>
<tr>
<td>Accidental Death or Dismemberment</td>
<td>$300,000, depending on age and circumstances</td>
</tr>
<tr>
<td>Baggage</td>
<td>$1,500</td>
</tr>
</tbody>
</table>
CANDA PACKAGE
Allows you to choose a combination of our most popular coverages for a trip made exclusively in Canada.

<table>
<thead>
<tr>
<th>Without Trip Cancellation or Interruption</th>
<th>All inclusive</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverages</strong></td>
<td></td>
</tr>
<tr>
<td>Emergency Medical Care in Canada</td>
<td>✓</td>
</tr>
<tr>
<td>Trip Cancellation or Interruption</td>
<td></td>
</tr>
<tr>
<td>Accidental Death or Dismemberment</td>
<td>✓</td>
</tr>
<tr>
<td>Baggage</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td></td>
</tr>
<tr>
<td>Blue Cross Travel Assistance</td>
<td>✓</td>
</tr>
</tbody>
</table>

Depending on the combination chosen, your selected coverages are indicated on your insurance certificate. The maximum coverage amount per person is as follows:

<table>
<thead>
<tr>
<th>Coverages</th>
<th>Maximum coverage per person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Care in Canada</td>
<td>$5,000,000 (optional deductible)</td>
</tr>
<tr>
<td>Trip Cancellation or Interruption</td>
<td>According to the amount indicated on the insurance certificate</td>
</tr>
<tr>
<td>Accidental Death or Dismemberment</td>
<td>$300,000, depending on age and circumstances</td>
</tr>
<tr>
<td>Baggage</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

**NOTICE**

Leaving Canada during the coverage period renders the **Canada Package** contract invalid in its entirety.
Multi-trip solutions

**ANNUAL**

Allows you to insure yourself for all trips taken outside of your province of residence for one year.

During that year, every trip that meets the following criteria will be covered, provided:
- Its duration does not exceed the chosen maximum stay of 4, 8, 17, 31, 60, 90, 120, 150 or 180 days per trip
- Its departure date and return date are included within the coverage period

If one of your trips exceeds the maximum stay of your Annual, the coverage must be extended to cover the entire duration of the trip.

There are three possible combinations for this product:

<table>
<thead>
<tr>
<th>Coverages</th>
<th>Annual Medical</th>
<th>Annual Package Option</th>
<th>Annual Medical and Package Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Care</td>
<td>✔</td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Trip Cancellation or Interruption</td>
<td>✔</td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Accidental Death or Dismemberment</td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Baggage</td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Services</td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Blue Cross Travel Assistance</td>
<td>✔</td>
<td></td>
<td>✔</td>
</tr>
</tbody>
</table>

Depending on the combination chosen, your selected coverages are indicated on your insurance certificate.

The maximum coverage amount per person and per trip is as follows:

<table>
<thead>
<tr>
<th>Coverages</th>
<th>Maximum coverage per person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Care</td>
<td>$5,000,000 maximum (optional deductible)</td>
</tr>
<tr>
<td>Trip Cancellation or Interruption</td>
<td>Choice between $1,500, $2,000, $2,500 or $5,000 per trip</td>
</tr>
<tr>
<td>Accidental Death or Dismemberment</td>
<td>$300,000, depending on age and circumstances</td>
</tr>
<tr>
<td>Baggage</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

**NOTICE**

The Annual exclusively covers trips taken outside of your province of residence.
Specific provisions of the Annual product

The following conditions are added to the conditions, limitations, and exclusions specific to the coverages included in the Annual.

1. **Age limit**
   To purchase or renew the Annual, you must be:
   - 85 years old or under for maximum stays of 4, 8, 17, 31, 60, 90 or 120 days
   - 80 years old or under for maximum stays of 150 or 180 days

2. **Contract duration**
   The insurance is in force for a period of one year from its effective date. There is no limit to the number of trips made during the coverage period.

3. **Birth of a child during the coverage period**
   In a single-parent or family plan, a child of the contract holder or their spouse who is born after the effective date of the contract becomes automatically insured as soon as they meet the conditions of the definition of dependent child.

4. **Renewal or expiry notice**
   We will issue a notice 30 days before the contract expiry date. It will be sent to you and will indicate how to purchase the Annual for another year.

   According to your age at the time of renewal and the maximum stay specified under your Annual contract, you will receive one of the following notices:

<table>
<thead>
<tr>
<th>Maximum stay per trip</th>
<th>54 years old and under</th>
<th>55 to 75 years old</th>
<th>76 to 80 years old</th>
<th>81 to 85 years old</th>
</tr>
</thead>
<tbody>
<tr>
<td>4, 8, 17 or 31</td>
<td>A</td>
<td>A</td>
<td>B</td>
<td>B</td>
</tr>
<tr>
<td>60, 90 or 120</td>
<td>A</td>
<td>B</td>
<td>B</td>
<td>B</td>
</tr>
<tr>
<td>150 or 180</td>
<td>A</td>
<td>B</td>
<td>B</td>
<td>-</td>
</tr>
</tbody>
</table>

   **A - Renewal notice**
   If you receive this notice, it means that we are offering to renew your contract for another year. To confirm the renewal, you have to:
   - Pay the premium determined for the new year of insurance
   - Meet the eligibility criteria in effect at the time of renewal

   When the renewal is confirmed, a new policy and a new insurance certificate will be sent to you. You must read these documents to be aware of any changes made to your contract.

   If you do not renew your Annual before the contract expiry date, the coverage will end on the contract expiry date indicated on the insurance certificate.

   We reserve the right to change the conditions of your Annual contract at the time of renewal.

   **B - Expiry notice**
   If you receive this notice, it means that contract cannot be renewed. The coverage will end on the contract expiry date indicated on the insurance certificate.

   You can purchase a new contract to meet your needs, depending on the products available at that time.
EMERGENCY MEDICAL CARE COVERAGE

The Emergency Medical Care coverage protects you from financial implications that may arise from medical services or care you receive during your trip.

If you have purchased the Emergency Medical Care coverage, make sure to read this section carefully. Some expenses or medical conditions are excluded from the coverage.

Covered destination(s)
The Emergency Medical Care coverage is available in two versions:

<table>
<thead>
<tr>
<th>Versions</th>
<th>Authorized destination(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Care</td>
<td>Valid for trips taken anywhere in the world, including Canada</td>
</tr>
<tr>
<td>Emergency Medical Care in Canada</td>
<td>Valid for trips taken entirely within Canadian borders</td>
</tr>
</tbody>
</table>

Make sure to consult your insurance certificate to know which of the two versions you have purchased.

Specific coverage provisions
To the “General provisions applicable to all coverages”, the following are added:

1. Supporting documents
   To submit a claim, you will be required to provide us with one or more of the following documents:
   • A duly completed claim form
   • A medical certificate issued by the physician who treated you at your destination and which certifies that the services being claimed have been provided or that the medical emergency occurred
   • Receipts and proof of payment for the medical care and services provided
   • The itemized billing for the care and services provided
   • Proof of your travel dates

2. Settlement between insurer and service provider
   When a claim is the subject of a direct agreement between us and the service provider you have dealt with, you must provide any original documents required for payment of this claim, including the travel insurance claim form. Otherwise, you become responsible for the amounts owing or the amounts that we are unable to recover.

   Failure to provide the required proof will result in the denial of your claim.
IN CASE OF EMERGENCY WHILE TRAVELLING

Your state of health permitting, when a medical emergency occurs during a trip, you must inform Blue Cross Travel Assistance before going to a hospital or to a clinic, otherwise, your claim may be denied. This gives us an opportunity to:

• Confirm your coverage
• Pre-approve a treatment

If you are unable to call the assistance service yourself because of your state of health, a relative or a member of the medical staff must do so on your behalf within 24 hours following the start of the medical emergency. Therefore, we strongly recommend you keep your contract number and our telephone number easily accessible in the event you need to reach us due to an emergency.

Contact Blue Cross Travel Assistance before going to a hospital or to a clinic, otherwise your claim may be denied.

<table>
<thead>
<tr>
<th>Emergency location</th>
<th>Number to call</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada or United States</td>
<td>1-800-361-6068</td>
</tr>
<tr>
<td>Mexico</td>
<td>800-062-3174</td>
</tr>
<tr>
<td>Dominican Republic</td>
<td>1-800-203-9666</td>
</tr>
<tr>
<td>Elsewhere in the world</td>
<td>Toll free: 1-800-7328-7473</td>
</tr>
<tr>
<td></td>
<td>Collect: 514-286-8411</td>
</tr>
</tbody>
</table>

Beginning and end of coverage

<table>
<thead>
<tr>
<th>Coverage versions</th>
<th>Effective date</th>
<th>Termination date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Care</td>
<td></td>
<td>The termination date of the Emergency Medical Care corresponds to the contract expiry date indicated on your insurance certificate. If your return takes place before the contract expiry date, the termination date of the coverage becomes the return date of the trip, whether the return is planned or premature (except for the “Trip break” - see page 35).</td>
</tr>
<tr>
<td>IN CANADA</td>
<td></td>
<td>The coverage becomes effective at the latest of the following dates: • The effective date of the contract indicated on your insurance certificate, or • The departure date of the trip.</td>
</tr>
<tr>
<td>Emergency Medical Care in Canada</td>
<td></td>
<td>The termination date of the Emergency Medical Care in Canada corresponds to the contract expiry date indicated on your insurance certificate. If your return takes place before the contract expiry date, the termination date of the coverage becomes the return date of the trip, whether the return is planned or premature (except for the “Trip break” - see page 35). Leaving Canada during the coverage period renders the coverage invalid in its entirety.</td>
</tr>
</tbody>
</table>
What is covered

Each insured person on the contract is covered up to a maximum of $5,000,000 per trip.

This coverage pays for customary and reasonable expenses incurred as a result of a medical emergency arising from an accident or an illness that occurs during the course of your trip, during the coverage period.

Eligible treatments are those declared urgent and necessary for the stabilization of your medical condition. The benefits provided under the contract are granted in addition to and not in replacement of government programs: what is reimbursable by the government is not reimbursed by the insurer.

If a deductible amount appears on your insurance certificate, the benefits for this coverage are granted once this deductible is paid.

![NOTICE]

Failure to contact Blue Cross Travel Assistance before a medical consultation or hospitalization as a result of an accident or illness could result in the denial of your claim.

Benefits

**Hospitalization, medical and paramedical expenses**

<table>
<thead>
<tr>
<th>Hospitalization</th>
<th>Hospitalization costs in a semi-private or private room.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physicians</td>
<td>The difference between the fees charged by a physician who treats you at your destination and the benefits allowed under government programs.</td>
</tr>
<tr>
<td>Nurses</td>
<td>Fees for the private care of a licensed practical nurse (not your relative) during the period of hospitalization, when this care is medically required and prescribed by the physician treating you at your destination.</td>
</tr>
<tr>
<td>Health professional services</td>
<td>The fees of the following legally authorized health professionals, when such care is medically required and approved by Blue Cross Travel Assistance, up to a maximum of $400 per profession, per trip:</td>
</tr>
<tr>
<td></td>
<td>- Physiotherapist - Osteopath</td>
</tr>
<tr>
<td></td>
<td>- Chiropractor - Podiatrist or chiropodist (combined)</td>
</tr>
<tr>
<td></td>
<td>Urgent dermatological care offered in an outpatient clinic is also covered up to a maximum of $400 per trip.</td>
</tr>
<tr>
<td>Tests and diagnostics</td>
<td>The costs of laboratory tests and X-rays when they are prescribed by the physician treating you at your destination for diagnostic purposes.</td>
</tr>
<tr>
<td>Prescribed medication as part of emergency treatment</td>
<td>The cost of purchasing medication prescribed by the physician treating you at your destination, except when required for the continuous stabilization of a chronic medical condition.</td>
</tr>
<tr>
<td>Medical devices</td>
<td>The cost of buying or renting crutches, canes, or splints, the cost of renting wheelchairs, orthopaedic devices or other medical devices, when prescribed by the physician treating you at your destination.</td>
</tr>
<tr>
<td>Incidental expenses</td>
<td>The expenses inherent in a hospitalization (telephone, television, parking, etc.), upon submission of supporting documents, up to $100 per day, maximum $500 per hospitalization.</td>
</tr>
<tr>
<td><strong>Emergency dental treatment</strong></td>
<td></td>
</tr>
<tr>
<td>-------------------------------</td>
<td></td>
</tr>
<tr>
<td>The fees of a dental surgeon for dental care required as a result of external trauma (not as a result of the voluntary introduction of food or of an object into the mouth), only when there is damage to natural and healthy teeth or for reduction of fracture or dislocation of the jaw, up to $2,000 per accident and per insured person. In all cases, the treatment must begin during the term of the contract and end within 6 months of the date of the accident. In addition, you must send us an X-ray, taken after the accident but before the treatment begins, demonstrating the suffered damage. For all other emergency dental treatments, except root canal therapy, the fees of a dental surgeon up to $500 per trip and per insured person.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Transportation expenses</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ambulance or taxi service</strong></td>
</tr>
<tr>
<td>Ground or air transportation costs to get you to the nearest suitable medical facility, as well as transfer costs between hospitals when the physician treating you at your destination and Blue Cross Travel Assistance determine that available facilities are inadequate.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Repatriation to your province of residence</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>When, because of an illness or accident, Blue Cross Travel Assistance approves your repatriation, the following expenses are covered:</td>
</tr>
<tr>
<td>- <strong>Costs related to your medical repatriation</strong></td>
</tr>
<tr>
<td>The costs related to a means of transportation deemed adequate by the insurer, so that you are repatriated to your province of residence to receive immediate medical care, after receiving authorization from the physician treating you at your destination.</td>
</tr>
<tr>
<td>- <strong>Costs related to the repatriation of your travelling companion or an immediate family member</strong></td>
</tr>
<tr>
<td>The costs for the simultaneous repatriation of your travelling companion, or any immediate family member, who is also covered under this travel insurance policy, if this person cannot return to their point of departure by the means of transportation initially planned for the return.</td>
</tr>
<tr>
<td>- <strong>Costs for an accompanying person</strong></td>
</tr>
<tr>
<td>The costs of hiring an accompanying person for the return of children covered under this contract when necessary.</td>
</tr>
<tr>
<td>- <strong>Baggage return costs</strong></td>
</tr>
<tr>
<td>Up to a maximum of $500 for excess costs related to the return of your baggage.</td>
</tr>
<tr>
<td>- <strong>Pet return costs</strong></td>
</tr>
<tr>
<td>Up to a maximum of $500 for the cost of returning your pet.</td>
</tr>
</tbody>
</table>
| **Transportation expenses to visit or identify the insured person** | Some expenses are reimbursed if a *family member* or a friend not travelling with you must:

a) Get to the *hospital* where you are hospitalized for a period of at least 3 days (the need for this visit must be certified in writing by the *physician* treating you at your destination), or

b) Get to the destination, if necessary, for the purpose of identifying the remains of the *insured person*

The *insurer* agrees to reimburse the following expenses for the designated person:

- The total round-trip transportation costs in economy class
- Up to $1,200 for:
  - Childcare, accommodation, and meals in a commercial establishment, up to a maximum of $300 per day
  - The cost for purchasing a Blue Cross travel insurance contract |

| **Additional transportation expenses** | Some additional transportation expenses are reimbursed when you or a *travelling companion* covered under this policy must postpone your/their return by *public transportation* due to:

a) A *hospitalization* not requiring repatriation, if this *hospitalization* must continue beyond your scheduled return date, or

b) A *medical emergency* not requiring repatriation, if this *medical emergency* is ongoing during the 48 hours preceding your scheduled return date and if *Blue Cross Travel Assistance* determines that you are unable to travel because of this *medical emergency*

The *insurer* agrees to reimburse one of the following costs, up to a maximum of $500 per *trip* and per *insured person*:

- Additional transportation costs caused by a date or a schedule change of the initial return ticket, or

- The purchase of a return ticket by the same means of *public transportation*, in economy class, allowing you to return to your province of residence once the *medical emergency* has ended if it is established that the date of the initial return ticket cannot be changed |

| **Expenses for the return or disposal of remains** | In the event of death, the following expenses are covered up to $10,000:

- The cost of preparing the remains and returning them to the point of departure in the province of residence, excluding the cost of the coffin, or

- The cost of cremation or burial on site, excluding the cost of the urn, coffin, tombstone, and any other related products or services |

| **Vehicle return expenses** | The *insurer* agrees to reimburse up to $5,000 for the cost of returning your personal road vehicle to your residence or rental vehicle to the nearest appropriate rental agency when an *illness* or *accident* renders you incapable of:

a) Returning to your residence using the personal road vehicle you used to get to your destination, or

b) Returning the rented vehicle to the nearest rental agency

In all cases, you must present a medical certificate issued by the *physician* treating you at your destination in the locality where your inability to use the vehicle is determined. |
The return of the vehicle must be carried out by a commercial agency or another person designated and authorized by Blue Cross Travel Assistance, otherwise only the following additional customary and reasonable expenses are reimbursable, subject to the submission of official receipts:

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Air transportation to reach the vehicle to be returned (economy class)</td>
<td>- Meals</td>
</tr>
<tr>
<td>- Accommodation in a commercial establishment</td>
<td></td>
</tr>
</tbody>
</table>

**Subsistence allowance**

<table>
<thead>
<tr>
<th>Expenses for subsistence allowance</th>
<th>Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>The insurer agrees to reimburse a maximum of $300 per day per insured person, up to $3,000 for the following expenses:</td>
<td></td>
</tr>
<tr>
<td>- Accommodation costs in a commercial establishment</td>
<td>- Meals</td>
</tr>
<tr>
<td>- Essential phone calls</td>
<td>- Taxi transportation</td>
</tr>
<tr>
<td>- Childcare costs for dependent children who accompany you on the trip</td>
<td></td>
</tr>
</tbody>
</table>

These expenses will be reimbursed only when it has been determined by the insurer that you must postpone your return as a result of:

a) An illness or an accident that you experience, or
b) An illness or an accident that an immediate family member who is accompanying you experiences, or
c) An illness or an accident that a travelling companion experiences

**Medical follow-up in Canada**

<table>
<thead>
<tr>
<th>Expenses for medical follow-up in Canada further to a repatriation</th>
<th>Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>When you are repatriated at the insurer’s expense further to a hospitalization that occurred during a trip outside of your province of residence, we agree to reimburse the following expenses when incurred within 15 days of your repatriation:</td>
<td></td>
</tr>
<tr>
<td>- Up to $1,000 for the cost of staying in a semi-private room in a hospital or a convalescent and physical rehabilitation centre</td>
<td>- Up to $50 per day, maximum 10 days, for the fees of a licensed practical nurse or orderly from a specialized agency when care is required at your home</td>
</tr>
<tr>
<td>- Up to $150 for the cost of renting the following medical equipment: crutches, standard walker, canes, trusses, orthopaedic corsets, and oxygen</td>
<td>- Up to $250 for transportation (ambulance and taxi) costs incurred to receive care</td>
</tr>
</tbody>
</table>

**Limitations and reductions of coverage**

**Benefit paid under Trip Cancellation or Interruption coverage**

When the additional transportation expenses benefit is also payable under the Trip Cancellation or Interruption coverage, the fees are then covered under the Trip Cancellation or Interruption coverage only.
WARNING – EXCLUSIONS

A) Exclusions due to pre-existing medical conditions

No amount is payable, under the terms of this coverage, if the loss sustained or the costs incurred result directly or indirectly from one of the following causes:

For people aged 54 and under, during the 3 months preceding the effective date of coverage:

a) Any medical condition that affects you and that is not stable, except for a minor ailment
b) Any heart condition for which you have used nitroglycerin more than once in a 7-day period for the relief of chest pain
c) Any pulmonary condition for which you have been treated with home oxygen or have required corticosteroid therapy

For people aged 55 to 75 travelling less than 32 days, during the 6 months preceding the effective date of coverage:

a) Any medical condition that affects you and that is not stable, except for a minor ailment
b) Any heart condition for which you have used nitroglycerin more than once in a 7-day period for the relief of chest pain
c) Any pulmonary condition for which you have been treated with home oxygen or have required corticosteroid therapy

For people aged 55 to 75 travelling 32 days or more and for people aged 76 or over:

A) The following specific medical conditions are excluded unless the insurance certificate stipulates otherwise:

a) During your life, any illness which relates to one of the following medical conditions for which you have been diagnosed or treated:

   i) Cardiovascular condition
      - Angina
      - Angioplasty
      - Aortic aneurysm
      - Arrhythmia
      - Bypass
      - Cardiomyopathy
      - Congestive heart failure
      - Defibrillator
      - Myocardial infarction (Heart attack)
      - Myocarditis
      - Pacemaker
      - Pulmonary hypertension
      - Valvulopathy or valve replacement

   ii) Kidney failure

   iii) Transplant of one of the following organs:
      - Bone marrow
      - Liver
      - Pancreas
      - Heart
      - Lung

b) During the 24 months preceding the effective date of coverage, any chronic pulmonary condition (asthma, emphysema, chronic bronchitis or pulmonary fibrosis) for which you have been hospitalized or have used cortisone tablets.

c) During the 12 months preceding the effective date of coverage, any illness which relates to one of the following conditions:

   - Cancer (except basal cell carcinoma) for which you have been diagnosed or treated
   - Gastrointestinal condition (cirrhosis, hepatitis C, intestinal obstruction, diverticulitis, Crohn’s disease, pancreatitis, ulcerative colitis) for which you have been diagnosed or treated
B) Also excluded when occurring during the **6 months preceding the effective date of coverage**:

i) Any **medical condition** that affects you and that is not **stable**, except for a **minor ailment**

ii) Any heart condition for which you have used nitroglycerin more than once in a 7-day period for the relief of chest pain

iii) Any pulmonary condition for which you have been treated with home oxygen or have required corticosteroid therapy

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If you choose to make use of the ”Trip break” (see page 35)

Any **medical condition** that affects you and that is not **stable** in the **3 months** (if you are 54 years of age or under) or in the **6 months** (if you are 55 years of age or more), preceding the date of return to your destination.

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B) Other exclusions

No amount is payable, under the terms of this coverage, if the loss suffered or costs incurred result directly or indirectly from one of the following situations:

1. **Treatment received without approval from Blue Cross Travel Assistance**
   a) Costs incurred during a medical consultation or **hospitalization** when you failed to communicate with Blue Cross Travel Assistance in advance, as mentioned in the “In case of a medical emergency while travelling” section of this coverage.
   b) Costs incurred as a result of a situation where you chose to receive a **treatment** or undergo surgery without receiving prior approval from Blue Cross Travel Assistance and/or when we do not consider such care to be **urgent**.
   c) Once your **treatment** has started, costs incurred when you failed to communicate with Blue Cross Travel Assistance to assess and approve any additional **treatment**.
   d) Fees exceeding $10,000 for emergency air evacuation to the nearest suitable medical facility, when transportation has not been scheduled by Blue Cross Travel Assistance.

2. **Foreseeable treatment**
   Costs related to a **medical condition** for which it is expected that, or it is reasonable to believe that, **treatments** will be required during the **trip**.

3. **Pending treatment or failure to comply with a prescribed treatment**
   A condition for which medical advice has not been followed or investigations, **treatments**, examinations, or recommended interventions have not been carried out.

4. **Non-urgent, experimental, or optional treatment**
   No benefit will be paid for a non-urgent, experimental, or optional **treatment**. For example, the costs of the following consultations or **treatments** are excluded:
   - **Routine check-ups**
   - Any **treatments** required for the continuous stabilization of a chronic **medical condition**, including the renewal of a prescription
   - **Aesthetic care or treatment**
   - Rehabilitation care
   - Convalescent care
   - Care given for the convenience of the patient
   - Clinical research
   - Experimental drugs
   The mere fact that **treatments** provided in your province of residence are of inferior quality or take longer to obtain than those which can be obtained outside your province of residence does not constitute, within the meaning of this exclusion, a **medical emergency**.
5. **Continued treatment once the medical emergency is over**
   Continuing a treatment if we determine that the medical emergency is over.

6. **Treatment received further to your transfer or repatriation refusal**
   If we determine that you should be transferred to another facility or that you must be repatriated to receive treatment, and you choose not to consent, no benefit will be paid for this treatment or for subsequent treatments related to this medical condition.

7. **Abusive or unreasonable billing**
   Any invoiced amount that is not considered a customary and reasonable expense.

8. **Trip without continuous coverage from a public health insurance plan**
   No benefits will be paid if you are not covered under the Health and Hospital Insurance Acts of your province of residence for the entire duration of your trip. It is your responsibility to ensure that you have such coverage.

9. **Treatments not covered under government programs**
   Treatments received outside your province of residence and that are not insured under government programs.

10. **Medical expenses incurred after an extension**
    Expenses incurred during the extension period of your contract if they are linked to a medical condition that occurred during the coverage period preceding your extension request.

11. **Expenses incurred during a “Trip Break”**
    Expenses incurred during days spent in your province of residence while the “Trip break” is ongoing.

12. **Trip undertaken for medical purposes**
    No benefits will be paid if your trip is undertaken for the purpose of receiving a diagnosis, a treatment, surgery, a medical assessment palliative care, or any other form of therapy.

13. **Pregnancy, childbirth, or related complications**
    a) Expenses related to routine prenatal and postnatal care.
    b) Expenses related to pregnancy, childbirth, or their complications:
       - When the care required results from a high-risk pregnancy, or
       - When care is required during the 9 weeks preceding or following the expected delivery date

14. **Child born during the trip**
    When the expenses related to your pregnancy are excluded, care or treatment provided to your child born during the trip is also excluded.

15. **Mental health disorders**
    Any medical condition resulting from a mental health or psychiatric disorder unless you must be hospitalized for this condition.

16. **Suicide and intentional injury**
    Suicide, attempted suicide, or intentional injury, whether it is due to a psychological disorder or not.

17. **Use of alcohol, drugs, and other intoxicating substances**
    Any medical condition resulting from or in any way related to:
    - Your chronic use of alcohol, drugs, or other intoxicating substances, including withdrawal symptoms
    - Your excessive use of alcohol, drugs, or other intoxicating substances
    - Driving a motor vehicle while you are impaired by any drug, whether it is legal or not, or with a blood alcohol level greater than 80 mg per 100 ml of blood (0.08).

18. **Illegal act**
    Your participation in any criminal or illegal act or any attempt to commit such acts, under any law.

19. **Act of war and civil unrest**
    Costs related to:
    - Any act of war, whether war is declared or not
    - A revolt
    - A revolution
    - Your voluntary participation in a riot or insurrection.

20. **Participation in a high-risk sport, activity, or behaviour**
    Any medical condition resulting from your participation in a high-risk sport, activity, or behaviour.
TRIP CANCELLATION OR INTERRUPTION COVERAGE

When a sufficiently serious event directly affects you or your travelling companion and forces you to cancel, interrupt, extend, or modify the planned trip, the Trip Cancellation or Interruption coverage can cover the following:
- Insured travel expenses
- New occupancy charges when a travelling companion withdraws from the trip
- Additional transportation expenses
- Vehicle return expenses
- Expenses for the return or disposal of remains
- Subsistence allowance

If you have purchased this coverage, make sure to read the following carefully. The benefits offered vary according to your choice of protection and are subject to exclusions and limitations.

Coverage purchased with or without insured travel expenses

If this coverage appears on your insurance certificate and you have chosen to insure the prepayments of your travel expenses, the maximum insured amount will be indicated on the "Trip Cancellation" line. You therefore have access to all the benefits included in this coverage.

If this coverage appears on your insurance certificate, but you have chosen not to insure the prepayments of your travel expenses, the amount that will be indicated on the "Trip Cancellation" line will be zero dollars ($0). You therefore have access to the following benefits only: additional transportation expenses, expenses for the return or disposal of remains, vehicle return expenses, and subsistence allowance.

Specific coverage provisions

To the "General provisions applicable to all coverages", the following is added:

Supporting documents

When submitting a claim, you will be required to provide us with one or more of the following documents:

- A duly completed claim form
- A medical certificate giving a full diagnosis, issued by the physician who treated you where the medical condition occurred. Depending on the case, medical supervision must have begun before the scheduled departure date or return date of the trip
- A supporting document (for example, a letter from the airline, a police report, or a loss report) confirming that a sufficiently serious, unforeseen, and non-excluded event is the cause of your claim
- Receipts and proof of payment of your travel expenses
- The following original or electronic documents:
  - The unused transportation ticket
  - The original invoice from your travel provider
  - Official receipts for your new return transportation
  - Any proof of reimbursement or credit received from your travel provider

Failure to provide the required proof will result in your claim being denied.
IN CASE OF TRIP CANCELLATION, INTERRUPTION, OR MODIFICATION

When a covered event occurs, you must contact Blue Cross Travel Assistance within the following 48 hours so we can advise you of the procedure to follow.

To reach Blue Cross Travel Assistance, call one of the following numbers:

<table>
<thead>
<tr>
<th>Emergency location</th>
<th>Number to call</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada or United States</td>
<td>1-800-361-6068</td>
</tr>
<tr>
<td>Mexico</td>
<td>800-062-3174</td>
</tr>
<tr>
<td>Dominican Republic</td>
<td>1-800-203-9666</td>
</tr>
<tr>
<td>Elsewhere in the world</td>
<td>Toll free: 1-800-7328-7473</td>
</tr>
<tr>
<td></td>
<td>Collect: 514-286-8411</td>
</tr>
</tbody>
</table>

Beginning and end of coverage

<table>
<thead>
<tr>
<th>With or without insured travel expenses</th>
<th>Effective date</th>
<th>Termination date</th>
</tr>
</thead>
<tbody>
<tr>
<td>You have chosen TO INSURE the prepayments of your travel expenses before the departure date.</td>
<td>When a prepayment has already been made, the coverage takes effect on the date the contract is purchased. When the contract purchase date is earlier than that of a prepayment, the coverage takes effect on the date of your first prepayment for this trip.</td>
<td>The termination date of the coverage corresponds to the contract expiry date indicated on your insurance certificate. If your return takes place before the contract expiry date, the termination date of the coverage becomes the return date of the trip, whether the return is planned or premature (except for the “Trip break”).</td>
</tr>
<tr>
<td>You have chosen NOT TO INSURE the prepayments of your travel expenses.</td>
<td>The coverage takes effect on the departure date of the trip.</td>
<td></td>
</tr>
</tbody>
</table>

What is covered

This coverage includes the benefits described below when an accident, illness, or any other event:
- Directly affects you, or
- Directly affects your travelling companion

The accident, illness, or event in question must meet all the following criteria:
- a) Be fortuitous and unforeseen
- b) Be out of the affected person’s control
- c) Be serious enough to require you to cancel, interrupt, extend, or modify the planned trip

Coverage purchased with or without insured travel expenses

It is possible to purchase this coverage and to insure:
- All the prepayments of your travel expenses, or
- A portion of the prepayments of your travel expenses, or
- No travel expenses
If the amount indicated on the “Trip Cancellation” line of your insurance certificate corresponds to zero dollars ($0), it means that you have chosen not to insure your travel expenses. Therefore, only the benefits provided for additional transportation expenses, expenses for the return or disposal of remains, vehicle return expenses, and subsistence allowance expenses are covered.

<table>
<thead>
<tr>
<th>Benefits included in the coverage</th>
<th>You have chosen to insure your travel expenses</th>
<th>You have chosen NOT to insure your travel expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured travel expenses</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>New occupancy charges</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Unused portion of insured travel expenses</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Additional transportation expenses</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Expenses for the return or disposal of remains</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Vehicle return expenses</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Subsistence allowance</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

Benefits

Benefits paid in case of trip cancellation (BEFORE the trip)

- **Insured travel expenses**: The insurer agrees to reimburse your insured and non-refundable travel expenses when you cannot make the planned trip.

- **New occupancy charges when a travelling companion withdraws from the trip**: The insurer agrees to reimburse the additional new occupancy charges you incur when you go on the trip as planned after a travelling companion withdraws from going.

Benefits paid in case of trip interruption or modification (DURING the trip)

- **Unused portion of insured travel expenses**: The insurer agrees to reimburse the unused portion of your insured travel expenses when you miss a portion of the planned trip.

- **Additional transportation expenses**: The insurer agrees to reimburse all extra costs associated with the most economical transportation (including schedule change costs) so that you may get to your destination or return to your departure point when you must interrupt, extend, or modify the planned trip.

- **Expenses for the return or disposal of remains**: In the event of death of the insured person, the following expenses are covered up to $10,000:
  a) The cost of preparing the remains and returning them to the point of departure in the province of residence, excluding the cost of the coffin, or
  b) The cost of cremation or burial on site, excluding the cost of the urn, coffin, tombstone, and any other related products or services.
| **Vehicle return expenses** | The insurer agrees to reimburse up to $5,000 for the cost of returning your personal road vehicle to your residence or rental vehicle to the nearest appropriate rental agency when you are unable to:

- a) Return to your residence with the personal road vehicle you used to get to your destination, or
- b) Return the rented vehicle to the nearest rental agency

The return of the vehicle must be carried out by a commercial agency or another person designated and authorized by Blue Cross Travel Assistance, otherwise only the following additional customary and reasonable expenses are reimbursable, on the condition that official receipts are submitted:

- Air transportation (economy class) to reach the vehicle to be returned
- Meals
- Accommodation in a commercial establishment |

| **Subsistence allowance** | The Insurer agrees to reimburse up to $300 per day per insured person, maximum $3,000, for the following expenses:

- Accommodation in a commercial establishment
- Meals
- Essential phone calls
- Taxi transportation
- Childcare costs for dependent children who accompany you on a trip

These costs are reimbursed if they are incurred after the departure date of the trip:

- a) As a result of an itinerary or schedule change to your planned trip to get to your destination, or
- b) During the transportation period to return to your departure point when you are unable to return by the planned means, or
- c) During the period the planned trip is extended |
Limitations and reductions of coverage

1. Coverage of your travel expenses
   The coverage amount mentioned on the "Trip Cancellation" line of your insurance certificate represents the authorized reimbursement limit.

   Any claim will be limited to the portion of the travel expenses that is not refundable on the date of the event requiring you to cancel, interrupt, extend, or modify the planned trip.

   If you have chosen to insure only a portion of your travel expenses, the following benefits are reduced proportionally to the amount of insurance purchased in comparison to the sum of all prepayments made for this trip:
   - Unused portion of insured travel expenses
   - New occupancy charges

2. Travelling companions
   When an event affects multiple people planning, leaving, and returning together to go on the same trip, the claim will then be limited to the amount which corresponds to the claims of the immediate family members plus a maximum of 6 other travelling companions.

3. Travel credit
   A travel credit issued by a travel provider is considered a reimbursement whether you accept that travel credit or not. A credited trip or a trip for which a travel credit was refused can under no circumstance be the subject of a claim.

4. Provider default
   When the loss incurred is directly or indirectly caused by a travel provider default, the reimbursement of your insured travel expenses is limited to the amount indicated on your insurance certificate, up to a maximum of $7,500 per insured person.

   In addition, the total amount that the insurer will be required to pay for all claims in the event of a travel provider default must not exceed:
   - $2,000,000 per event
   - $5,000,000 per calendar year

5. Terrorism
   When the loss incurred is directly or indirectly caused by an act of terrorism, the reimbursable amount is reduced by 50%.

   In addition, the total amount that we will be required to pay for all claims in the event of an act of terrorism may not exceed:
   - $5,000,000 per act or series of acts of terrorism occurring within a 72-hour period
   - $10,000,000 per calendar year

6. Benefits payable under the Emergency Medical Care coverage
   When one or more of the following benefits are also payable under the Emergency Medical Care coverage, the following costs are then covered only under the Emergency Medical Care coverage:
   - Vehicle return expenses
   - Subsistence allowance
   - Expenses for the return or disposal of remains
A) Exclusions due to pre-existing medical conditions

No amount is payable under this coverage if the loss sustained or the costs incurred result directly or indirectly from one of the following causes:

1. Any medical condition that affects you and that is not stable during the 3 months preceding the effective date of the coverage, except for a minor ailment.
2. Any heart condition for which, during the 3 months preceding the effective date of the coverage, you have used nitroglycerin more than once in a 7-day period for the relief of chest pain.
3. Any pulmonary condition for which, during the 3 months preceding the effective date of the coverage, you have been treated with home oxygen or required corticosteroid therapy.

B) Other exclusions

Unless otherwise specified, the following exclusions apply to you and to your travelling companion.

1. Trip cancellation, interruption, or modification without the approval of Blue Cross Travel Assistance

Failure to communicate with Blue Cross Travel Assistance within 48 hours of an event that forces you to cancel, interrupt, or modify your trip, as mentioned in the “In case of trip cancellation, interruption, or modification” section of this coverage.

2. Known, predictable, or ignored circumstances

A situation, event or medical condition that was known, predictable, or ignored at the time the coverage takes effect or when subsequent prepayments are made and that could reasonably result in an event that could prevent the trip from being carried out as planned.

3. Illness of a third party

a) Illness that does not require the hospitalization of the host at the destination
b) Illness or hospitalization of anyone other than the following:
   - A travelling companion
   - A family member
   - A person who takes care of your business or residence while you are on the trip

c) A trip undertaken for the purpose of visiting or looking after a sick or injured person, when the medical condition or the subsequent death of this person represents the event that causes the cancellation, interruption, extension, or modification of the trip.

4. Law and government

a) Any event that does not prompt the Canadian or provincial government to issue a recommendation or advisory not to travel to a country or region that is the destination of the trip.

b) Any event for which the government recommendation or advisory not to travel to a country or region which constitutes the trip destination has been lifted more than 7 days before the scheduled departure date.

c) Late visa or passport application, visa or passport application subsequent to a first refusal, or ineligibility to make a visa or passport application

d) Refused entry at customs or at security checkpoints, except for mistaken identity

5. Weather conditions

Trip cancellation before the scheduled departure date if adverse weather conditions caused a carrier delay of less than 30% of the total duration of the trip.
6. Employment and occupation
   a) Summons of a law enforcement officer to appear as a witness or defendant in a trial scheduled to be heard during the period of the trip.
   b) Cancellation of a business meeting by the employer.
   c) Loss of employment if the held position is:
      - Temporary, or
      - Contractual, or
      - Permanent for less than a year

7. Missed transportation
   Any means of transportation missed when it was not planned to arrive at the transfer point within the time recommended by the carrier, except for stopovers planned by the carrier.

8. Life events
   - Financial difficulties
   - Conjugal difficulties
   - Disagreement with a travelling companion
   - Inability to get the desired accommodation
   - Aversion for the trip or transportation

9. Trip undertaken for medical purposes
   Trip undertaken for the purpose of receiving a diagnosis, a treatment, surgery, assessment, palliative care, or any other form of medical services.

10. Pregnancy diagnosed before the effective date of the coverage
    a) High-risk pregnancy
    b) Preterm birth when the planned trip takes place in whole or in part in the 9 weeks preceding or following the expected delivery date
    c) Pregnancy complications arising during the 9 weeks preceding or following the expected delivery date

11. Pregnancy diagnosed after the effective date of the coverage
    Pregnancy diagnosis after the effective date of the coverage when the departure date or the return date of the trip is in the first 31 weeks of pregnancy and the pregnancy is not considered a high-risk pregnancy.

12. Mental health disorders
    Situation, event, or medical condition resulting from a mental health or psychiatric disorder, unless the condition requires hospitalization.

13. Suicide and intentional injury
    Suicide, attempted suicide, or intentional injury of the insured person, whether it is due to a psychological disorder or not.

14. Use of alcohol, drugs, and other intoxicating substances
    Situation, event, or medical condition arising from or in any way relating to:
    - Chronic use of alcohol, drugs, or other intoxicating substances, or relating to such use in any way, including withdrawal symptoms
    - Excessive use of alcohol, drugs, or other intoxicating substances
    - Driving a motor vehicle while under the influence of any drug, whether legal or not, or with a blood alcohol level greater than 80 mg per 100 ml of blood (0.08)

15. Illegal act
    Participation in any criminal or illegal act or any attempt to commit such acts, under any law.

16. Act of war and civil unrest
    Situation, event, or medical condition resulting from:
    - Any act of war, whether war has been declared or not
    - A revolt
    - A revolution
    - Voluntary participation in a riot or insurrection

17. Participation in a high-risk sport, activity, or behaviour
    Situation, event, or medical condition resulting from participation in a high-risk sport, activity, or behaviour.
The **Accidental Death or Dismemberment** coverage insures you in the event of death or loss of use of one or more limbs as a result of an *accident* that occurs during your *trip*.

If you have purchased this coverage, make sure to read the following carefully. Certain limitations and exclusions apply.

### Beginning and end of coverage

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Termination date</th>
</tr>
</thead>
</table>
| The coverage becomes effective at the latest of the following dates:  
  - The *effective date of the contract* indicated on your insurance certificate, or  
  - The departure date of the *trip*.  | The termination date of the coverage corresponds to the *contract expiry date* indicated on your insurance certificate.  
If your return takes place before the *contract expiry date*, the termination date of the coverage becomes the return date of the *trip*, whether the return is planned or premature (except for the “Trip break”). |

### What is covered

This coverage insures you in the event of accidental loss of life or of complete and definitive loss of use of one or more limbs or vision in one or both eyes.

The loss must result directly from an *accident* sustained during the *coverage period* and it must occur within 12 months following the date of the *accident*.

Depending on the loss sustained and the circumstances of the *accident*, the *insurer* will pay an amount of up to $300,000.

### Benefit paid following an accident

This benefit is paid when the death or dismemberment occurs as a result of an *accident* while you are travelling, on the condition that this *trip* is not the subject of a claim for an air flight *accident* under this coverage.

The amount paid is established as follows:

<table>
<thead>
<tr>
<th>Accidental loss of</th>
<th>Under 18 years old</th>
<th>18 to 64 years old</th>
<th>65 years old and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life in public transportation other than an aircraft</td>
<td>$40,000</td>
<td>$200,000</td>
<td>$40,000</td>
</tr>
</tbody>
</table>
| Life, or  
  Use of more than one limb, or  
  Vision in both eyes | $20,000 | $100,000 | $20,000 |
| Use of a single limb, or  
  Vision in one eye | $10,000 | $50,000 | $10,000 |
### Benefit paid following an air flight accident

This benefit is paid when the death or dismemberment occurs as a result of an *accident* while you are:

- Travelling as a paying passenger on an *aircraft* going to or from your destination
- Travelling as a passenger on a scheduled helicopter shuttle service between airports to connect with the required flight going to or from your destination
- Travelling as a passenger on land or sea transportation paid by the airline
- Travelling on an *aircraft* declared missing
- Waiting at the airport for the departure of the flight required to go to or from your destination

The amount is established as follows:

<table>
<thead>
<tr>
<th>Accidental loss of</th>
<th>All ages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life, or Use of more than one limb, or Vision in both eyes</td>
<td>$300,000</td>
</tr>
<tr>
<td>Use of a single limb, or Vision in one eye</td>
<td>$150,000</td>
</tr>
</tbody>
</table>

### Payment of the benefit

**Accidental loss of life of an insured person**

The benefit is paid directly to the *contract holder* if they are living. In the event of the death of the *contract holder*, it is paid to their estate.

**Accidental loss of use of one or more limbs or vision in one or both eyes**

The benefit is paid to the *insured person* who was the victim of the *accident*, to their representative, or to their legal guardian, if they are a minor.

### Limitations and reductions of coverage

If you sustain more than one loss, the *insurer* pays for only one loss, namely the one entitling you to the highest amount.
WARNING – EXCLUSIONS

No amount is payable, under the terms of this coverage, if the death or dismemberment results directly or indirectly from one of the following causes:

1. Participation in a high-risk sport, activity, or behaviour
   Your participation in a high-risk sport, activity, or behaviour.

2. Use of alcohol, drugs, and other intoxicating substances
   - Your chronic use of alcohol, drugs, or other intoxicating substances, including withdrawal symptoms.
   - Your excessive use of alcohol, drugs, or other intoxicating substances.
   - Driving a motor vehicle while you are under the influence of any drug, whether legal or illegal, or with a blood alcohol level greater than 80 mg per 100 ml of blood (0.08).

3. Suicide and intentional injury
   Suicide, attempted suicide, or intentional injury, whether it is due to a psychological disorder or not.

4. Act of war and civil unrest
   - Any act of war, whether war is declared or not
   - A revolt
   - A revolution
   - Your voluntary participation in a riot or insurrection

5. Illegal act
   Your participation in any criminal or illegal act or any attempt to commit such acts, under any law.

6. Terrorism
   Act of terrorism.
BAGGAGE COVERAGE

The Baggage coverage insures you if your baggage is delayed for more than 12 hours or if it is lost, stolen, or damaged during your trip.

If you have purchased this coverage, make sure to read the following. Certain limitations and exclusions apply.

Specific coverage provisions

To the "General provisions applicable to all coverages", the following are added:

1. Supporting documents

   Depending on the circumstances, you will be asked to provide us, within 90 days following the date of the event, one or more of the following documents:
   - A duly completed claim form
   - A written report stating the loss, theft, or damage
   - An invoice or official receipt attesting to the value of the property concerned

   The following may also be required, in the event of baggage delay of more than 12 hours:
   - Proof of delay of checked baggage issued by the carrier
   - Receipts for purchase of essential items
   - Sports equipment rental receipts

   Failure to provide the required proof will result in the denial of your claim.

2. Coverage extension upon return

   If baggage is checked with a public carrier and delivery is delayed after the termination date of the coverage, coverage remains in effect until the baggage is delivered by the public carrier.

   IN CASE OF DELAY, THEFT, VANDALISM, OR LOSS OF BAGGAGE

   In case of baggage delay on the way to your destination, you must:
   - Obtain a written report from the carrier
   - Advise Blue Cross Travel Assistance as soon as possible so that we can advise you of the procedure to follow

   In case of theft, vandalism, or loss of your baggage, you must:
   - Advise Blue Cross Travel Assistance as soon as possible so that we can advise you of the procedure to follow
   - Have taken all reasonable precautions to protect, safeguard, or recover your property
   - Promptly notify the police and obtain a written statement attesting to your baggage theft
   - Obtain a written statement from the hotel manager, tour guide, or transportation organization

   Failure to report a loss to the authorities nullifies any claim.

<table>
<thead>
<tr>
<th>Event location</th>
<th>Number to call</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada or United States</td>
<td>1-800-361-6068</td>
</tr>
<tr>
<td>Mexico</td>
<td>800-062-3174</td>
</tr>
<tr>
<td>Dominican Republic</td>
<td>1-800-203-9666</td>
</tr>
<tr>
<td>Elsewhere in the world</td>
<td>Toll free: 1-800-7328-7473</td>
</tr>
<tr>
<td></td>
<td>Collect: 514-286-8411</td>
</tr>
</tbody>
</table>
Beginning and end of coverage

<table>
<thead>
<tr>
<th>Effective date</th>
<th>Termination date</th>
</tr>
</thead>
</table>
| The coverage becomes effective at the latest of the following dates:  
  • The effective date of the contract indicated on your insurance certificate, or  
  • The departure date of the trip. | The termination date of the coverage corresponds to the contract expiry date indicated on your insurance certificate. If your return takes place before the contract expiry date, the termination date of the coverage becomes the return date of the trip, whether the return is planned or premature (except for the “Trip break”). |

What is covered

The maximum amount that the insurer agrees to reimburse for the following three benefits is $1,500 per trip, per insured person.

<table>
<thead>
<tr>
<th>Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit paid for lost, stolen, or damaged baggage</td>
<td>Up to the insured amount further to theft, loss, or damage to your baggage occurring during the coverage period.</td>
</tr>
</tbody>
</table>
| Benefit paid in case of delay of checked baggage | Up to $500 when the arrival of your checked baggage with the carrier is delayed over 12 hours at your destination for:  
  - The purchase of essential toiletries and clothing  
  - The rental of delayed sports equipment |
| Benefit paid for replacing official documents | Up to $250 for the cost of replacing the following official documents when they are lost or stolen during the trip:  
  - Passport  
  - Driver’s license  
  - Birth certificate  
  - Visa |
Limitations and reductions of coverage

1. Liability limit of insurer
We can choose to:
- Repair damaged property, or
- Replace damaged or lost goods with goods of the same value or quality

In all cases, the insurer’s responsibility is limited to the value of the item at the time the loss or damage occurs.

2. Maximum reimbursement per item or per category of items

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
<th>Maximum reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jewelry</td>
<td>Includes jewelry, watches, silver, gold, or platinum items.</td>
<td>$300 for all items in this category</td>
</tr>
<tr>
<td>Electronic devices or cameras</td>
<td>Includes cameras, video or audio devices, tablets, telephones, readers, electronic watches, and any other electronic device, as well as their accessories and equipment.</td>
<td>$300 for all items in this category</td>
</tr>
<tr>
<td>Items that are part of a set</td>
<td>Includes items that are part of a set, such as a golf club set.</td>
<td>$300 for the set*</td>
</tr>
<tr>
<td>Other items</td>
<td>Other items that do not fall under the previous categories.</td>
<td>$300 for each item</td>
</tr>
</tbody>
</table>

* When an item that is part of a set is lost, the set is considered as a single item and the value of the lost or stolen item is assessed in proportion to its importance within the set. The loss of this item does not constitute the total loss of the set.

3. Property covered by a carrier
This coverage covers only the insured person. A carrier or other service provider that covers the same property cannot benefit from this coverage.
WARNING – EXCLUSIONS

No amount is payable, under the terms of this coverage, if the loss incurred is related to the following property or situations:

1. Loss or damage related to the following property
   a) Vehicles and their accessories:
      - Automobiles, motorcycles, boats, engines, or other vehicles and their accessories and equipment
      - Bicycles, unless checked as baggage with a carrier
   b) Furniture or home furnishings
   c) Personal items:
      - Prostheses and orthoses
      - Glasses and contact lenses
      - Medication
      - Cosmetics
   d) Financial assets:
      - Cash
      - Commercial papers
      - Financial securities
   e) Tickets and documents
   f) Professional equipment or goods
   g) Goods brought in for the purpose of trading
   h) Antiques or collectibles
   i) Food or perishable items
   j) Animals
   k) Any other items not usually included in baggage

2. Breakage of fragile or breakable items
   Breakage of fragile or breakable items, except in case of fire or theft.

3. Confiscation or damage caused by order of a government or public agency
   Loss or damage caused by confiscation or damage by order of a government or a public agency.

4. Confiscation or damage related to illegal transportation or trade
   Loss or damage that occurred during illegal transportation or trade.

5. Act of war and civil unrest
   a) Any act of war, whether war has been declared or not
   b) A revolt
   c) A revolution
   d) Voluntary participation in a riot or insurrection

6. Wear, deterioration, mechanical failure, and vermin
   Loss or damage caused by wear, deterioration, mechanical failure, moths or vermin, or during work or treatment carried out on the good.

7. Theft without break-in committed in a vehicle
   Theft committed in a car, trailer, or other vehicle left unattended, except if it was locked or if it was equipped with a locked compartment and the theft involved a break-in (with visible marks).

8. Neglect, recklessness, or disappearance
   Loss or damage caused by neglect or a reckless act on your part or disappearance of an item in circumstances which do not allow a reasonable conclusion of theft.

9. Items expressly insured under another contract
   Loss or damage to an item expressly insured under another contract at the time this coverage is in effect.
Blue Cross Travel Assistance services take care of you during your trip. They are included free of charge with all our travel insurance products and are available 24 hours a day, 7 days a week.

### IN CASE OF EMERGENCY WHILE TRAVELLING

<table>
<thead>
<tr>
<th>Emergency location</th>
<th>Number to call</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada or United States</td>
<td>1-800-361-6068</td>
</tr>
<tr>
<td>Mexico</td>
<td>800-062-3174</td>
</tr>
<tr>
<td>Dominican Republic</td>
<td>1-800-203-9666</td>
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<td>Toll free: 1-800-7328-7473</td>
</tr>
<tr>
<td></td>
<td>Collect: 514-286-8411</td>
</tr>
</tbody>
</table>

Long-distance charges incurred to reach our offices and get assistance while you are on your trip are refundable. Your roaming charges are not.

**NOTICE**

As soon as a covered event occurs, either before or during the trip, make sure you communicate with Blue Cross Travel Assistance, otherwise benefits could be denied.

The services are provided by Blue Cross Travel Assistance. All expenses incurred under its services, if they are covered by the coverages included in your contract, will be paid or reimbursed by the insurer.

**Services offered before departure**

Blue Cross Travel Assistance can provide information on visas and required vaccines before the departure on your trip.

**Travel medical assistance**

If you must consult a physician or be hospitalized further to an accident or a sudden illness, you or a person accompanying you must call Blue Cross Travel Assistance immediately.

Depending on your destination, Blue Cross Travel Assistance will refer you to an appropriate facility and, when required, funds may be advanced to the hospital.

In the following U.S. states, you will be directed to a facility that is a member of the following networks:

<table>
<thead>
<tr>
<th>State</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>State of Florida</td>
<td>Clinic or hospital member of the Preferred Patient Care network</td>
</tr>
<tr>
<td>State of South Carolina</td>
<td>Clinic or hospital member of the Preferred Personal Care network</td>
</tr>
<tr>
<td>State of Arizona</td>
<td>Clinic or hospital member of the Preferred Personal Care network</td>
</tr>
</tbody>
</table>
Medical assistance also includes the following services:
- Confirming medical insurance coverage to facilitate your care at the clinic or hospital
- Following up on the medical file and communicating with the physician treating you at your destination
- Coordinating repatriation when medically required
- Coordinating the safe return home of your dependent children if you are hospitalized
- Taking the necessary steps to bring in a family member if you must stay in hospital for at least 3 days
- Coordinating the return of your personal road vehicle if you are unable to drive it back to your residence because of an illness or an accident.

**General travel assistance**

For any other emergency, contact Blue Cross Travel Assistance to access services such as:
- Toll-free telephone assistance 24 hours a day, 7 days a week
- Coordination of claims, if applicable
- Interpreter services for emergency calls
- Assistance in the event of loss or theft of identification documents
- Information on embassies and consulates
- Referrals to a lawyer in the event of a serious accident
- Settling of formalities in the event of death and repatriation of remains
TO EXTEND A TRIP

If you wish to extend your trip beyond the dates specified in the contract or beyond the maximum stay included under your Annual contract, you must extend your insurance coverage.

To remain valid, the contract must cover the entire duration of the trip, including the return date, except when the extension request is refused by Blue Cross.

An extension purchased from another insurer nullifies your Blue Cross coverage for the entire duration of this trip, except when the extension request is refused by Blue Cross.

1. How to extend your insurance coverage

To extend your insurance coverage:
- You must contact the authorized Blue Cross agent who sold you the original contract before the end of the coverage period of your contract or before a trip exceeds the maximum stay of your Annual
- You must still be eligible for insurance
- Your health must not have changed since your departure date
- You must pay the required additional premium

<table>
<thead>
<tr>
<th>To extend a contract purchased directly from Blue Cross</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada or United States</td>
</tr>
<tr>
<td>Elsewhere in the world</td>
</tr>
</tbody>
</table>

2. Insurer approval

The sale of the extension is conditional on the approval of the insurer. Such approval could be refused if:
- You have a claim for the initial period of the trip in progress, whether it is already made or not, or
- The Canadian government issues a travel advisory recommending not to travel to the region or country that is the destination of your trip, or
- The Canadian or provincial government recommends that travellers return home

When an extension is refused by the insurer, coverage ends at the contract expiry date indicated on the insurance certificate or when the maximum stay of the Annual is surpassed.

NOTICE

When requesting an extension, you must notify us of any claim made or to come in connection with costs incurred since the start of your trip. If you fail to do so, no claim for the coverage period prior to your extension request will be accepted if it is submitted after the extension has been granted.

An extension may result in a change to the terms of the contract, including to the exclusions due to pre-existing medical conditions and the rate for the entire duration of the trip.

When an extension requires that a new contract be issued, specifically when a trip exceeds the maximum stay under the Annual, only the coverage offered by the new contract applies to the trip, including its conditions, limitations, and exclusions.
3. Situations which lead to the automatic extension of coverages

The coverages included in your contract are automatically extended, free of charge:

- Up to 24 hours when returning to your place of residence is postponed due to a carrier delay, a traffic accident, or mechanical failure of the private vehicle used to return from your trip.
- For the duration of your hospitalization and the 24-hour period following your discharge from the hospital.
- Up to 72 hours when the return to your place of residence is postponed due to a medical emergency that affects you. The medical condition must have started within 24 hours prior to the scheduled return date and must require emergency treatments.

TRIP BREAK

Applicable to Individual, Package Plus, and Canada Package products

You can come back to your province of residence and then return to your destination without terminating your insurance contract. During this period, no insurance coverage is valid and no premium refund is granted for the days spent in your province of residence.

Before returning to the destination of your trip, you must ensure that you still meet the insurance eligibility criteria.

In addition, when you are leaving for your destination, a health condition that is not stable will be considered a pre-existing medical condition and will therefore be excluded for the remaining duration of your contract, in accordance with the exclusions due to pre-existing medical conditions of the Emergency Medical Care coverage.

TO MODIFY YOUR CONTRACT

To make a change to your contract (for example, changing the insured amount under Trip Cancellation or Interruption), you must contact the authorized Blue Cross agent who sold you the original contract.

Any changes to the contract must be included in the new version of your insurance certificate to be valid and applicable.

When a modification requires that a new contract be issued, only the coverage offered by the new contract applies to the trip, including its conditions, limitations, and exclusions.

TO CANCEL YOUR CONTRACT

You can request the cancellation and full refund of your contract to the authorized Blue Cross agent who sold you the insurance:

a) Before the effective date of the contract, or
b) After the effective date of the contract, during the 10 days following the date of purchase, unless:
   - You have made or intend to make a claim related to the contract, or
   - The contract is for a period of 10 days or less, or
   - The contract was purchased within 11 days before the trip and includes the Trip Cancellation or Interruption coverage
IF YOU RETURN EARLIER FROM YOUR TRIP

If you return from your trip before the contract expiry date and you have not submitted and do not intend to submit a claim under this contract, you can ask the authorized Blue Cross agent who sold you the insurance to terminate it and get a partial refund of your premium.

When authorized, reimbursement is for unused contract days, less an administrative fee of $25.
- Upon submission of proof of your return date, unused days are counted from the day after this date.
- In the absence of proof of your return date, unused days are counted from the day after the date on which we receive your request.

The proof in question must clearly demonstrate that you were in your province of residence on the date indicated at the time of the request (for example, your transportation ticket for the return to your province of residence or a baggage tag issued by the carrier on which your name, the date, and the place of return appear).

No premium refund is granted if:
- You have a contract that includes the Trip Cancellation or Interruption coverage, or
- You hold an Annual contract, or
- You have submitted or intend to submit a claim related to the contract, or
- You are repatriated at our expense

TO SUBMIT A CLAIM

1. How to get a claim form

<table>
<thead>
<tr>
<th>Our claim forms are available on our website or can be obtained by contacting our customer service:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Montreal area</td>
</tr>
<tr>
<td>Elsewhere (toll free)</td>
</tr>
</tbody>
</table>

2. How to submit your claim

Our responsibility is engaged only if you contacted Blue Cross Travel Assistance within the prescribed time frame, as stipulated in the Emergency Medical Care and Trip Cancellation or Interruption coverages and if you inform us, for the other coverages, of the damage, the loss suffered, or the event within 30 days following the incident.

In all cases, you must send us the completed claim form within 90 days of the event as well as all supporting documents and itemized invoices for services received or purchases made.

3. Providing the necessary information

To process your claim, supporting documents may be required. A list of these documents can be found in the “Supporting documents” section for each of the coverages.

Proof demonstrating the duration of the trip might also be required.

Finally, we reserve the right to require, at our expense, medical examinations related to a claim and, if the law authorizes us, to have an autopsy performed in the event of death.
4. Processing times for your claim
We have 30 business days following receipt of all the documents necessary for the assessment of your file to:
- Pay the benefit or advise you that payment has been made to the care or service provider
- Deny your claim in writing and provide the reasons justifying this decision

5. Claim settlement
Payment will be made through a cheque made out to the service provider, contract holder, or the assignee thereof, after receipt and evaluation of the relevant proof and necessary information relating thereto, in accordance with the established procedures. However, in all cases, we reserve the right to pay the service provider directly.

Any amount that we pay or that is paid on our behalf releases us, up to this amount, from any obligation.

If a claim is the subject of a direct agreement between us and the service provider you have dealt with, you must provide any original documents needed for the payment of this claim, including the travel insurance claim form. Failure to do so renders you responsible for the amounts owing or those we are unable to recover.

6. Appealing a claim denial decision
If your claim has been denied, you can dispute this denial or request a review of our decision.

Should you wish to do so, you must send us, within 12 months of the denial, a written request stating your point of view or provide new documents that could change our decision.

Upon receipt of your request for review:
  a) We will acknowledge receipt in writing.
  b) We will inform you of the avenues of recourse.
  c) We will communicate our decision to you, in writing or by telephone, within 4 months.

Your request and your supporting documents must be sent to the travel claims department at one of the following addresses:

**Residents of Ontario and of Atlantic provinces**
Blue Cross
Travel Claims
185 The West Mall, Suite 610
Etobicoke, Ontario  M9C 5P1

**Residents of Quebec**
Blue Cross
Travel Claims
1981 McGill College Avenue, Suite 105
Montreal, Quebec  H3A 0H6
GENERAL PROVISIONS APPLICABLE TO ALL COVERAGE

Accuracy of the information provided
Your contract is established based on the information that you have provided us. When you purchase it, your answers must be accurate and complete, otherwise your contract may be cancelled and/or the claim may be denied.

If you see an error on your insurance certificate, you must immediately notify the authorized Blue Cross agent who sold the contract to you.

Applicable law and jurisdiction
The contract is governed exclusively by the laws of the Canadian province where you normally reside.

Any dispute relating to the conclusion, interpretation, or execution of the contract will be submitted exclusively to the competent courts of the Canadian province where you normally reside, and the parties agree to abide by its jurisdiction.

Contract modification by the insurer
The conditions of the contract cannot be amended unless agreed upon in writing by the contract holder and the insurer.

Should we choose not to or fail to call for the execution or observance of a particular contract provision, this shall not be interpreted as a waiver of our right to call for the execution or observance of any provision.

We reserve the right to modify the conditions of your Annual contract at the time of its renewal.

Contract validity
The insurance is valid only if it is purchased and the premium is paid in full before the effective date of the contract.

Travel insurance must be purchased before the departure date and for the entire duration of the trip, including the departure date and the return date.

If the contract requires an extension and such extension is refused by Blue Cross, the validity of the contract is maintained until the contract expiry date indicated on the insurance certificate.

Coordination of benefits
Benefits provided under the contract cover only the excess costs not covered by another individual or group insurance contract or by a law or public insurance plan.

If you are entitled to similar benefits under another individual or group insurance contract or with an air carrier, the benefits reimbursed will be coordinated so that the total amount paid does not exceed the amount that is the subject of the claim.

Currency and interest
All amounts indicated in the policy as well as the amounts payable are in Canadian dollars. No interest will be paid on the amounts payable under this contract.

False declaration, failure to disclose, fraud, or attempted fraud
In case of a claim, we verify the information provided, including your medical history.

If you or someone acting on your behalf misrepresents the facts, fails to disclose required information or attempts to commit fraud, whether it is upon enrollment, when submitting a claim, or at any other time during the life of the contract, the contract will be considered null and as not having existed.

Health care quality and access
We make every necessary effort to get you the best available medical and hospital care. Neither we nor Blue Cross Travel Assistance can be held responsible for the quality of the care administered or the possible unavailability thereof.

Insurance premium
Your premium is calculated based on:
- Your age
- The duration of your trip, or the maximum stay under your Annual
- The chosen product and coverages included in your contract
- The insured coverage amount, if applicable
- The answers you provided in your health declaration, if applicable
- The selected deductible amount, if applicable
Repatriation of the insured person
No premium refund for early return will be issued when you are repatriated at the expense of the insurer.

In the absence of medical contraindications, we can call for your repatriation or your transfer to a different treatment facility.

If you refuse this repatriation or transfer, we may terminate your insurance, and no premium refund will be granted. The termination notice will be sufficient.

Return to province of residence at the request of the insurer
In the absence of medical contraindications, when the Canadian or provincial government recommends that travellers return home while you are already travelling, we may require your return to the province of residence within a time frame that we deem reasonable.

Right of subrogation
If you acquire a right to sue a third party under this contract, the insurer is subrogated to your rights to a maximum of the expenses reimbursed by the insurer.

You must always take the necessary measures to uphold your right to sue and must collaborate with the insurer in the exercise of its right of subrogation by, for example, providing it the required documents.

If you reach an agreement or accept payment from a third party liable for the insured event without our written consent, we will then be released from any obligation to you.
DEFINITIONS

The insurer is solely responsible for defining and interpreting the terms used in this insurance policy.

**Accident** means an event due to an external cause and of a violent nature which causes, directly and independently of any other cause, bodily injury while the insurance is in effect. The accident is always unforeseen, sudden, unintentional and does not in any way mean illness or infection.

**Act of terrorism** means an act or threat made with or without the use of force or violence, including hijacking or kidnapping of an individual or group for the purpose of intimidating or terrorizing a government, group, association or population for religious, political or ideological purposes.

An act of terrorism does not mean, in any case, an act of war, a revolt, a revolution, a riot or an insurrection.

**Age** refers to the age at the time of purchase or renewal of your contract.

**Aircraft** refers to a multi-engine transport-type aircraft with a maximum authorized take-off weight greater than 10,000 lb (4,540 kg), and that is:
- Used for the transportation of passengers
- Used between licensed airports for authorized flights
- Operated by an air carrier holding a valid license delivered by the Canadian Transportation Agency or its foreign equivalent

**Blue Cross Travel Assistance** means CanAssistance, the company appointed by the insurer to offer assistance services to insured persons.

**Business meeting** means a private meeting organized in advance between non-affiliated companies pertaining to your full-time occupation or profession and which represents the only reason for the trip (written proof of meeting arrangements is required). In no case can a business meeting include legal proceedings.

**Contract expiry date** means the date the coverage ends. This date is indicated on the insurance certificate.

**Contract holder** means the person named as such on the insurance certificate.

**Coverage period** means the period between the effective date of the contract and the contract expiry date indicated on the insurance certificate.

**Customary and reasonable expenses** means charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

**Deductible** means the part of the eligible expenses in the contract for which you are responsible and that you must pay when claiming under the Emergency Medical Care coverage. The deductible applies per trip and per insured person once the benefits covered by government programs are paid. If you have decided to include a deductible on your contract, the amount will be indicated on your insurance certificate.
**Dependent child** means a child of the *contract holder*, their *spouse*, or both and who is over 30 days old at the departure date or at the time of adoption, who is unmarried and depends on the *contract holder* for support.

Also, to be considered a dependent child, the child must be:
- 20 years of *age* or under, or
- 21 to 24 years of *age* and attends an educational institution as a full-time student, or
- Physically or mentally disabled, no matter the *age*

For **international adoption**, a child who is over 30 days old, not a Canadian resident and who is in the process of being adopted abroad by a Canadian resident is considered to be a dependent child from the moment the required documents have been completed and when the competent authorities of the country where the adoption takes place hand over the child, definitively and without appeal, to the physical, visual and exclusive custody of the adoptive parents or of the person who will accompany the child until their arrival in Canada. A child in the process of adoption does not have to be a beneficiary of the *Health Insurance Act* or the *Hospital Insurance Act* of a Canadian province.

**Effective date of the contract** means the date the coverage begins. This date is indicated on the *insurance certificate*.

**Family member** means the *spouse*, father, mother, grandparents, grandchildren, parents-in-law, a child (not only a dependent child) of the *insured person* and/or the *spouse*, a brother, a sister, a half-brother, a half-sister, a brother-in-law, a sister-in-law, a son-in-law, a daughter-in-law, an uncle, an aunt, a nephew, a niece.

**High-risk pregnancy** means:
- Multiple pregnancy
- Pregnancy resulting from in vitro fertilization
- Pregnancy requiring follow-ups in a clinic specializing in high-risk pregnancies
- Pregnancy for which a medical leave of absence was prescribed to you for a reason other than preventive withdrawal due to the nature of your work
- Pregnancy for which the *physician* established one the following diagnoses: preeclampsia, eclampsia, gestational hypertension, placenta previa, cervical incompetence

**High-risk sport, activity, or behaviour** means:
1. All sports or activities for which the safety instructions, warning signs or prohibited areas are not observed.
2. All **extreme sports** or activities involving stunts, aerobatics, or improvised installations.
3. All **motor sports** in the context of competition or training, including on an approved circuit or elsewhere.
4. All **sports practiced as a paid professional**.
5. All **high-level sports competitions**, including the Olympics and national and international championships.
6. All **aerial sports**, including:
   - Hang-gliding
   - Parasailing
   - Bungee jumping
   - Skydiving or free fall
7. All **combat sports**, including:
   - Boxing
   - Judo
   - Karate
8. All **sports authorizing tackling or body checking**, including:
   - American football
   - Hockey
   - Rugby
9. All **high-risk water sports**, including:
   - Canoeing, kayaking, or rafting on rapids of grades 4 to 6 according to the International Scale of River Difficulty
   - Canyoning
   - Kitesurfing
   - Scuba diving practiced:
     - Without adequate certification (except for an initiation activity supervised by a certified person), or
     - At a depth of over 30 meters, or
     - In an environment with a high degree of risk (wreck, cave, under ice, at night, etc.)

10. All **high-risk mountain or climbing sports**, including:
    - Climbing
    - Mountaineering of grades 4 and 5 according to the scale of the Yosemite Decimal System - YDS
    - Off-track snow sports or with jumps or acrobatics
    - Snow sports using an airfoil
    - Off-track mountain biking or with jumps or acrobatics

**Hospital** means an institution that is licensed as an accredited hospital that is staffed and operated for the care and treatment of in-patients and out-patients. Treatment must be supervised by physicians and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

A hospital is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.

**Hospitalization** means admission and stay in a hospital as a bedridden patient to receive acute care for a minimum period of 18 hours. Day surgery will always be considered a hospitalization, regardless of its duration. Hospitalization under no circumstance means convalescent care or physical or mental health rehabilitation.

**Illness** indicates a deterioration of health or a disorder of the organism observed by a physician.

**Immediate family member** means the spouse, father, mother, and children (not just dependent) of the insured person, the spouse or both.

**Insurance certificate** means the document certifying the existence of a contract and which specifies among other things: the insured persons, the contract number, the chosen product, the dates of coverage, the deductible, the selected coverages, and their associated amounts.

**Insured person(s)** means any person indicated as an insured on the insurance certificate.

**Insurer** means:
1. In Ontario and Quebec:
   - Canassurance Hospital Service Association (non-profit mutual benefit society) for the Emergency Medical Care coverage
   - Canassurance Insurance Company for all other coverages
2. Elsewhere in Canada:
   - Canassurance Insurance Company

**Maximum stay**, under the Annual, means the number of days covered per trip. The maximum stay includes the departure date and the return date.

**Medical condition** means a health issue, illness, or injury (including symptoms of undiagnosed conditions).

**Medical emergency/Urgent** means a sudden and unforeseen medical condition requiring immediate treatment. An emergency no longer exists when the evidence reviewed by Blue Cross Travel Assistance indicates that no further treatment is required at destination or that you are able to return to your province of residence for further treatment.
Minor ailment means a non-chronic medical condition, which ends at least 30 consecutive days before the effective date of the coverage, and which does not require:
- Consumption of medication for a period of more than 15 days (consecutive or not), or
- More than one follow-up visit to the physician, or
- Hospitalization, or
- Surgery, or
- Consultation with a medical specialist

Physician means a person without any relation to the insured person who is a medical graduate authorized to prescribe and administer medical treatment in the jurisdiction where the services are provided.

Pre-existing medical condition means any existing medical condition when the coverage comes into effect.

Prepayment means a non-refundable amount paid for travel expenses in connection with planning a trip and to secure, before the departure date, the availability of a product or service.

Public transportation refers to any means of public transportation (air, sea, land) operated by an authorized transporter holding a valid permit issued by the competent authorities and for which a transportation tariff is requested.

Routine check-up means a periodic consultation scheduled in advance with a physician during which no new symptoms or worsening of existing symptoms are reported and no new abnormalities are observed by the physician.

Spouse means the person to whom the contract holder is married or with whom the contract holder has lived permanently for at least one year. Dissolution of marriage by divorce or annulment as well as de facto separation of more than 3 months cancels this status.

Stable means a pre-existing medical condition that has remained unchanged for several months prior to the effective date of insurance.

For a pre-existing medical condition to be considered stable, it must meet all the following criteria:
1. No new medical diagnosis has been made
2. No new symptoms appeared and there was no worsening or increase in the frequency of existing symptoms
3. No hospitalization has taken place
4. No new medication was prescribed or recommended
5. No change of dosage was made to a medication already prescribed or recommended (dose increased or decreased, or consumption stopped)
6. No new treatment or medical test is pending or has been prescribed, ongoing or recommended
7. No ongoing treatment has been changed or discontinued
8. No prescribed or recommended treatment, nor medical advice has been ignored

1 We do not consider the following elements as a change of dosage of existing medication:
- Routine insulin or Coumadin® adjustment
- Replacement of a medication by an equivalent generic brand if its dosage remains unchanged
- Decrease in dosage of cholesterol medication
- Change to hormone replacement therapy treatment
- Change in consumption of non-prescribed medication such as: Aspirin®, vitamins, minerals, etc.
- Use of cream or ointment prescribed for skin irritation

Terminal stage means the period when death seems inevitable, in the near future, when there is no treatment to fight the illness or when the illness resists any curative treatment.
Travel expenses means the following expenses, when made for the purpose of planning and carrying out a trip:
- Public transportation ticket
- Accommodation at destination (when subject to the conditions of a rental contract)
- All inclusive travel package
- Guided tours, excursions, and other similar activities
- Theater or concert tickets and other recreational activities
- Car rental from a rental agency
- Convention, conference, or seminar registration fee
- Any other expense made in relation to your trip and deemed relevant by the insurer

Travel provider means a package tour operator, a travel wholesaler, an airline, a cruise line, or a hotel. When two or more travel providers are owned by a single person or corporation, they are considered as a single travel provider under the terms of this policy.

Travelling companion means an immediate family member and up to 6 other people. To qualify as such, a travelling companion must:
- Have planned the trip with you
- Have the same travel dates as you
- Have the same trip departure and return points as you

Treatment means a medical procedure prescribed, performed, or recommended by a physician for a medical condition. Without being limited to the following, here are a few examples: prescribed medication, investigative testing, surgery, etc.

Trip generally means temporarily being away from your province or your territory of residence.
Trip also means temporarily being away from your usual place of residence inside of your province of residence if it includes at least a 2-night stay in a commercial accommodation establishment located more than 100 kilometres from your usual place of residence.
For the Trip Cancellation or Interruption coverage, the trip begins when you leave your usual place of residence and ends when you return to it.
The Annual covers trips made only outside the province or the territory of residence.
PROTECTION AND USE OF YOUR PERSONAL INFORMATION

By purchasing a Blue Cross travel insurance product, you consent to the collection, use, and disclosure of your personal information by Canassurance Insurance Company® for evaluation of your enrollment request, confirmation of coverage, and assessment of your claims.

Personal information provided and collected in your insurance file will remain confidential and in a secure location. This information will be accessible only to authorized personnel and representatives who must use it for the purposes mentioned above.

Upon receipt of your written request, we will give you access to your insurance file and, if necessary, you can ask that your information be updated and/or corrected.

For any additional information regarding the collection, use, and disclosure of your personal information, or the management of that information, you can visit our website or write to us at:

Residents of Ontario and of Atlantic provinces:
Canassurance Hospital Service Association and its subsidiaries
c/o Privacy Officer
185 The West Mall, Suite 610
Etobicoke, Ontario M9C 5P1

Residents of Quebec:
Canassurance Hospital Service Association and its subsidiaries
C/o Privacy Officer
1981 McGill College Avenue, Suite 105
Montreal, Quebec H3A 0H6

By email, no matter the province:
privacyofficer@qc.bluecross.ca

1 Canassurance Insurance Company and CanAssistance Inc.

LEGAL NOTICE

Any notice addressed to the insurer can be transmitted to:

Canassurance Hospital Service Association/Canassurance Insurance Company
PO Box 910, Branch B, Montreal, Quebec H3B 3K8

In witness whereof, the insurer has signed this contract, which must be validated by an authorized representative.

Sylvain Charbonneau
President and CEO

IMPORTANT
In case of medical EMERGENCY, you MUST contact Blue Cross Travel Assistance immediately. You can call TOLL FREE 24 hours a day, 7 days a week. You will obtain all the advice and help you need.

IMPORTANT
En cas d'URGENCE médicale, VOUS DEVEZ appeler immédiatement l'Assistance voyage Croix Bleue. Vous pouvez communiquer avec nous SANS FRAIS, 24 heures sur 24 et ce 7 jours sur 7. Vous obtiendrez les conseils et l'aide qui vous sont nécessaires.

IMPORTANTANTE
En caso de EMERGENCIA médica, TIENE que llamar Blue Cross Travel Assistance inmediatamente. Se puede comunicar con nosotros SIN PAGAR 24 horas por día y 7 días por semana para lograr los consejos y la ayuda que necesita.

Assistance
Mexico / Mexique
800-062-3174
Dominican Rep. / Rép. Dominicaine
1-800-203-9666
Elsewhere / Ailleurs
1-800-7328-7473
Collect / À frais virés
514-286-8411
Cut out this card and carry it with you at all times for the duration of your contract.
In case of emergency or should you require medical attention, please call one of the numbers listed on this card as soon as possible.

TRAVEL INSURANCE / ASSURANCE VOYAGE

POLICY HOLDER / TITULAIRE

CONTRACT / CONTRAT

YOUR DISTRIBUTOR

Ontario and Atlantic provinces
185 The West Mall
Suite 610
Etobicoke, Ontario
M9C 5P1

Quebec
1981 McGill College Avenue
Suite 105
Montreal, Quebec
H3A 0H6

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™ Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association.

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