

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Your distributor is required to provide you with this information

Name of insurer: CUMIS General Insurance Company

Name of insurance product: Comprehensive Coverage



IT'S YOUR CHOICE

You are **never required** to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

COMPREHENSIVE COVERAGE PRODUCT SUMMARY

INSURER	ADMINISTRATOR	DISTRIBUTOR
CUMIS General Insurance Company 151 North Service Road Burlington, ON L7R 4C2 1-800-263-9120 Registered with the Autorité des marchés financiers under client number 2000383675.	Allianz Global Assistance 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-800-670-4426	Your distributor is required to provide you with this information. Name: Address: Phone:

QUEBEC RESIDENTS

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers

Place de la Cité, Tour Cominar
2640, boulevard Laurier, 4e étage
Québec, QC G1V 5C1
1-877-525-0337
lautorite.qc.ca

INTRODUCTION

This Product Summary will provide an overview of the Comprehensive Coverage. It will help you determine if this insurance is right for you without the advice of an insurance advisor. This document highlights the benefits, exclusions, limitations and restrictions that apply to this coverage. Refer to the policy of insurance for the complete terms and conditions. If you have questions about this coverage, contact Allianz Global Assistance.

The policy of insurance can be found at:

<https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx>



YOUR RIGHT TO EXAMINE

The Right to Examine period gives you 10 days to review your policy and confirm it meets your needs. This 10-day period allows you to return the policy for a full refund if you have not left on your trip and have not filed a claim.

PRODUCT DESCRIPTION

The Comprehensive Coverage provides worldwide coverage for Canadian residents while travelling outside their home province or territory of residence.

Coverage begins on the effective date and ends on the expiry date. These dates are determined at the time of purchase and can be found on your Declaration Page.

COVERAGE SUMMARY

Benefit	Maximum Limit
Trip Cancellation & Interruption Coverage	Up to \$10,000 per policy
Trip Delay Coverage	\$300 per day/maximum 2 days
Emergency Medical and Dental Coverage	Up to \$5 million (overall policy maximum)
Baggage Coverage	Up to \$1,000
Baggage Delay Coverage	Up to \$200



NOTICE

General Exclusions apply to all benefits. Refer to the General Exclusions and Limitations section in the policy of insurance.

DO YOU QUALIFY FOR THIS COVERAGE? (ELIGIBILITY)

As of the date you apply for this coverage and the date your coverage begins, you must:

- be a Canadian citizen or a permanent resident of Canada;
- be covered by a government health insurance plan for the whole trip;
- be age 64 or younger;
- be travelling no longer than the number of days allowed under your government health insurance plan for travel outside your province or territory of residence.

TRIP CANCELLATION & INTERRUPTION

You will receive payment if you need to cancel, or interrupt a trip due to a Covered Reason. Payment is issued for non-refundable, prepaid, travel expenses. You have coverage up to the amount you insure at the time of purchasing the travel arrangements to a maximum of \$10,000 per policy of insurance.

Trip Cancellation: Trip Cancellation occurs before you leave.

Trip Interruption: Trip Interruption occurs after you leave on the trip but before your scheduled return date.

Covered Reasons	Exclusions
<p>Covered Reasons include but are not limited to the following:</p> <p>Health</p> <ul style="list-style-type: none"> • Illness or injury • Pregnancy or adoption • Death <p>Work</p> <ul style="list-style-type: none"> • Involuntary termination or being laid off • Jury duty • Being summoned to service in the case of reservists, active military, police or fire personnel <p>Other</p> <ul style="list-style-type: none"> • Extreme weather affecting your home • Canadian government issues a travel advisory after the effective date • Involvement in a traffic accident on your way to the departure point • Being hijacked, quarantined, or victim of a criminal assault • Act of terrorism occurring in the city and country of your destination <p><i>Refer to the Covered Reasons section of the Trip Cancellation & Interruption benefit in the policy on insurance for details.</i></p>	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none"> • Situations you were aware of at the time of booking the trip that could prevent you from travelling as planned. • The medical condition or the death of an ailing person when the trip was made to visit or attend to that person. <p><i>Refer to the Exclusions of the Trip Cancellation & Interruption Coverage section of the policy of insurance details.</i></p>

Limitations



IF YOU NEED TO CANCEL OR INTERRUPT YOUR TRIP

Contact Allianz Global Assistance and your travel suppliers within 24 hours of the cause of cancellation or interruption.

If you do not contact them your claim may be reduced or not paid.

Refer to Conditions and Limitations in the Trip Cancellation & Interruption Coverage section of the policy of insurance for details.

TRIP DELAY

Trip Delay occurs when your trip is delayed by more than 6 hours from your scheduled departure time due to a Covered Reason. Payment is issued for additional accommodation, meals and travelling expenses up to \$300 per person, per day for a maximum of 2 days. This benefit is only payable once per trip.

Covered Reasons	Conditions, Exclusions & Restrictions
<p>Covered reasons include but are not limited to the following:</p> <ul style="list-style-type: none">• Common carrier delays• Lost or stolen travel documents• Quarantine• Unannounced strikes• Natural disaster• Civil disorder• Hijacking• Act of terrorism <p><i>Refer to the Trip Delay Coverage section of the policy of insurance for details.</i></p>	<p>The following conditions, restrictions and exclusions apply:</p> <ul style="list-style-type: none">• Payment is not issued for prepaid expenses unless specified otherwise in the policy of insurance.• Expenses must be incurred by you.• The total amount payable for additional expenses cannot be more than the benefit maximum listed on your Declaration Page.

EMERGENCY MEDICAL AND DENTAL COVERAGE

Emergency Medical and Dental covers you up to \$5 million for unexpected emergency illness or injury that happens while travelling outside your province or territory of residence.

Benefits	Exclusions
<p>If you experience an unexpected medical emergency while travelling this insurance provides coverage for the following:</p> <ul style="list-style-type: none"> • Emergency medical and dental expenses • Professional fees • Licensed private duty nurse • Prescription drugs • Medical appliances • Ambulance or ground transport • Accommodation and meals • Bedside visits • Repatriation of remains • Return of travelling companion or children (with escort, if required) • Vehicle return <p><i>Refer to Covered Benefits in the Emergency Medical and Dental Coverage section of the policy of insurance for details.</i></p>	<p>This insurance does not pay for expenses arising from or related to:</p> <ul style="list-style-type: none"> • Non-emergency services that can be delayed until your return. • Treatment received in unlicensed facilities, by unlicensed health care providers, family members or travelling companions. • Regular care for a chronic condition. • Travel to seek medical attention. • Treatment for conditions which would reasonably have expected treatment during your trip. • Any condition for which you had symptoms before your effective date. • Expenses incurred after Allianz Global Assistance recommended you return home and you did not comply. • Any cardiac or angioplasty surgery unless pre-approved by Allianz Global Assistance. • Treatment that required future investigation or treatment before you left on the trip. • Travelling against the advice of a physician. • Travel to locations that the Canadian Government issued a travel advisory. <p><i>Refer to Exclusions in the Emergency Medical and Dental Coverage section of the policy of insurance for details.</i></p>

BAGGAGE COVERAGE

Baggage Coverage

Baggage Coverage provides protection if your baggage is lost, damaged or stolen. Baggage Delay Coverage provides coverage if your baggage is delayed by the common carrier. The overall maximum for all Baggage Coverages is \$1,000 per person.

Benefits	Exclusions
<p>You will receive payment up to \$1,000 if your baggage is lost, stolen or damaged during your trip.</p>	<p>Baggage benefits will not be paid for the following losses or items.</p> <ul style="list-style-type: none"> • Automobiles and equipment, motorcycles, scooters, mopeds, motors, aircraft, boats or any other vehicles or conveyances. • Bicycles, skis, snowboards (except when checked with a common carrier).

Benefits	Exclusions
<p><i>Refer to the Covered Reasons and Benefits section of the Baggage Coverage in the policy of insurance for details.</i></p>	<ul style="list-style-type: none"> • Perishables, medicines, perfumes, cosmetics and consumables. • Property used for business or to generate income. • Eye and ear related items, tickets, keys, money, securities, bullion, credit cards, and certain documents. • Antiques, collectors items, rugs or carpets of any kind. <p><i>Refer to the Exclusions section of the Baggage Coverage in the policy of insurance for details.</i></p>

Conditions and Limitations

You must file a report with the appropriate local authorities in the location of the loss. You need to inform them of the value and description of your baggage within 24 hours of the loss.

The insurance will pay the lesser of the purchase price of a similar item or the item's actual value at the time of loss.

You must take all reasonable measures to protect, save and/or recover your baggage.

Baggage Delay Coverage

You will be paid up to \$200 to purchase clothing and toiletries, if your baggage is delayed by the common carrier for at least **12 hours**.

Conditions, Limitations and Exclusions

Purchases must be made within **36 hours** of your arrival at the destination.

Purchases made under the Baggage Delay benefit are part of the overall Baggage Coverage maximum.

GENERAL EXCLUSIONS

Payment will not be issued for any expenses that arise from or relate to:

1. **Pre-existing Exclusions** (Applies to Emergency Medical & Dental Coverage and Trip Cancellation & Interruption Coverage)

Any medical condition including heart or lung condition, that was not stable in the 90 days before the effective date.

2. Acts of self harm.
3. Some pregnancy situations.
4. Some matters related to mental and emotional disorders.
5. Abuse of alcohol or drugs including misuse of medication.
6. Acts of war and terrorism or any nuclear occurrence.
7. Amateur or professional sports and certain scuba diving activities.
8. Biological, chemical, seepage or pollution, contamination.
9. Epidemic or pandemic.
10. Default of a travel supplier.
11. Illegal acts.

12. Prohibition or regulation by any government that interferes with your trip.
13. Any elective, cosmetic or organ harvesting surgery.
14. Travelling on an aircraft except while riding, boarding, or disembarking on a commercial airline.
15. Travel to regions where the Canadian government issued a travel advisory.

GENERAL CONDITIONS AND LIMITATIONS

Additional Insurance - This insurance only pays amounts that are beyond amounts payable from your government health insurance plan (if applicable) or any other insurance plan.

Currency - All amounts in the policy are in Canadian currency and reimbursements will be provided in Canadian currency.

Legal Action - Legal action against the insurer must begin within the timeline determined by the Insurance Act or Limitations Act of your home province or territory of residence. For Quebec residents this is in the Quebec Civil Code.

Misinformation - If you provide incorrect information when you apply for this insurance or when you submit a claim, the insurer may choose to void your coverage. Any claim submitted will not be paid.

Third Party Liability - If you incur expenses due to a third party, the insurer may take legal action against the third party at the insurer's expense. You will support the insurer by co-operating with them and supplying any documentation they may need. You agree to do nothing to interfere with the insurer's right to recover funds.

Refer to the General Provisions section of the policy of insurance for a complete list.

ADDITIONAL INFORMATION

Automatic Extension of Coverage

Coverage is automatically extended if:

1. your entire trip is within the coverage period on your Declaration Page; and
2. your return is delayed for unforeseen reasons out of your control. This includes:
 - your medical condition or inpatient hospitalization.
 - the medical condition or inpatient hospitalization of your spouse or children, if travelling with you.
 - the medical condition or inpatient hospitalization of your travelling companion.

Coverage will end on the earliest of:

- your arrival to your home province or territory of residence, or return destination (based on your travel itinerary).
- 5 days after your scheduled return date.

Refer to the "What do you need to know?" section of the policy of insurance for details.

What if you decide to stay longer?

Before you leave on the trip: Contact your travel supplier or Allianz Global Assistance to purchase additional days of coverage or if your travel dates change.

After you leave on the trip: You can purchase additional days if you have had no medical event that would result in a claim.

If you have experienced a medical event during your trip, you may still qualify for coverage. Details are found in the policy of insurance.

Refer to the "What do you need to know?" section of the policy of insurance for details.

Refunds

Full refunds are available if you cancel this insurance within 10 days of purchase and have not departed on the trip.

After the 10-day period you may still request a refund if you have not departed on the trip, but penalties may apply.

The policy of insurance is non-refundable after you have departed on the trip.

Contact Allianz Global Assistance to request a refund.

HOW TO FILE A COMPLAINT

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

1. Contact Allianz Global Assistance

Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

Allianz Global Assistance

Appeals Department
P.O. Box 277
Waterloo, ON N2J 4A4
appeals@allianz-assistance.ca

2. Contact the Ombudsman

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

The Co-operators Group Limited

Ombudsperson
130 Macdonell Street
Guelph ON, N1H 6P8
Phone: 1-877-720-6733
Email: Ombuds@cooperators.ca

3. External Recourse

If after submitting an appeal and contacting the insurer's ombudsman you are still unable to resolve your concerns you may contact the General Insurance OmbudService (GIO).

General Insurance OmbudService (GIO)

Phone: 1-877-225-0446
Website: www.giocanada.org

QUEBEC RESIDENTS

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF).

Autorité des marchés financiers (AMF)

Phone: 1-877-525-0337
Email: renseignement-consommateur@lautorite.qc.ca

4. The Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: <https://www.canada.ca/en/financial-consumer-agency.html>

Comprehensive Coverage (64 years or younger)

This Comprehensive Coverage provides a package of *our* most popular product features and benefits to meet the needs of *your* all-inclusive vacation plans. Whether *you* are taking a weeklong safari to Africa, a summer vacation with the kids or an exciting Caribbean cruise, this plan will provide *you* with coverage for *your* travel plans, *your* healthcare, and *your* personal belongings.

Benefits per Insured	Benefit Maximums
Trip Cancellation	Up to \$10,000 Canadian
Trip Interruption	Up to \$10,000 Canadian
Trip Delay	\$300 Canadian/Day – Maximum 2 Days
Emergency Medical and Dental Coverage	Up to \$5,000,000 Canadian (Overall policy maximum)
Emergency Medical Transportation	Included in the overall policy maximum
Vehicle Return	\$2,000 Canadian
Repatriation of Remains	\$5,000 Canadian
Accommodations and Meals	\$150 Canadian/Day – Maximum 10 days
Baggage Coverage	\$1,000 Canadian
Baggage Delay	\$200 Canadian
24-Hour Emergency Travel Assistance	Included

Your Comprehensive Coverage provides insurance for travellers who are age 64 or younger at the time the coverage is purchased.

This plan will provide *you* with coverage for the length of *your trip* to the maximum number of days allowed under *your government health insurance* plan for travel outside of *your province or territory of residence*.

Your departure date and *your return date* are both counted and included as separate days when determining the duration of coverage.

For complete information, please read the *Policy* of Insurance below.

Policy of Insurance

This product is underwritten by CUMIS General Insurance Company (herein called “we”, “us”, “our”), a member of the Co-operators group of companies, and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc.

IMPORTANT NOTICE- PLEASE READ CAREFULLY

We have issued this *Policy* of Insurance to the person(s) named on the Declaration Page (herein called “*you*” or “*your*”). If *you* believe that the Declaration Page we sent *you* is incorrect, please contact *Allianz Global Assistance* immediately at the phone number(s) listed on *your* Declaration Page.

This *Policy* and *your* Declaration Page describe *your* insurance and its terms and conditions, which may limit benefits and amounts payable to *you*. Please read the *Policy* carefully to understand the conditions of all coverage for which *you* have paid a premium.

Be sure to take this document, *your* Declaration Page and *your* receipt with *you* on *your trip*.

This *Policy* contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

This *Policy* contains a number of exclusions and limitations including a Pre-Existing Condition Exclusion, which may apply to a *medical condition* and/or symptoms that existed prior to *your trip*, please take time to read it before leaving on *your trip*.

PLEASE READ YOUR POLICY OF INSURANCE CAREFULLY BEFORE YOU TRAVEL

IF YOU ARE IN NEED OF EMERGENCY MEDICAL OR DENTAL CARE WHILE TRAVELLING, YOU MUST CALL ALLIANZ GLOBAL ASSISTANCE AT ONE OF THE NUMBERS LISTED ON YOUR DECLARATION PAGE BEFORE SEEKING TREATMENT.

Allianz Global Assistance is here to help you 24 hours a day, 365 days a year.

Please have the following information ready for the *Allianz Global Assistance* representative when you call:

- your name and *Policy* Number (per your Declaration Page), and
- your location and local phone number.

Please note that Emergency Medical insurance provides for a reduction of benefits if you do not call before seeking *treatment*. If your *medical condition* prevents you from calling before seeking *emergency treatment*, you must call *Allianz Global Assistance* as soon as medically possible. As an alternative, someone else may call on your behalf.

Right to Examine this Insurance

If you notify us that you are not completely satisfied with your purchased plan within 10 days of the date of issue of this *Policy* of Insurance as indicated on your Declaration Page, we will provide a full refund if you have not already departed on your trip or filed a claim. Refunds are only available when *Allianz Global Assistance* receives your request for a refund before your departure date.

Insured benefits under this *Policy* of Insurance include:

- Trip Cancellation/ Trip Interruption and Trip Delay
- Emergency Medical and Dental Expenses
- Emergency Medical Transportation
- Baggage Coverage
- Baggage Delay

Please refer to your Declaration Page to determine which coverage you purchased and the corresponding maximum amounts of coverage.

What risks are insured?

This insurance covers the *reasonable and customary, medically necessary* expenses for medical care or surgery that is required as part of the *emergency treatment* arising from a *medical condition* that occurs while you are travelling outside of your province of residence; and protects you against situations or losses that result from sudden and unexpected conditions or events. We reserve the right, in our sole discretion, to reject applications for coverage.

These insurance benefits do not cover conditions or events that, on the date of purchase, are either known to you or are likely to occur.

The Emergency Medical and Dental insurance covers only the *medically necessary* expenses you incur once you have left your province of residence. In addition, the Emergency Medical and Dental insurance covers only the expenses in excess of those covered under your *government health insurance plan* and by any other insurance or benefit plan under which you are covered.

What must you do in a medical emergency?

You or someone on your behalf must contact *Allianz Global Assistance* before seeking *emergency treatment*. Failure to call *Allianz Global Assistance* may result in a reduction to the amount reimbursed, or no reimbursement, for the expenses you have incurred. In addition, the medical advisors of *Allianz Global Assistance* must approve all medical procedures (including cardiac procedures and cardiac catheterisation) in advance.

When you contact *Allianz Global Assistance*, they will refer you or may transfer your call, when medically appropriate, to an accredited medical service provider within a network.

Allianz Global Assistance may also make a request for the medical service provider to bill the medical expenses covered under this insurance directly to us instead of to you. We will guarantee payments up to the amounts provided under this *Policy* of Insurance, if needed, to secure your *medically necessary* admission to a hospital.

In this *Policy*, certain terms have defined meanings. Those defined terms are as indicated on *your Declaration Page*, or as below in the section titled “Definitions”, and appear throughout this *Policy* in italics.

Definitions

Accident/Accidental - a sudden, unexpected, unintended, unforeseeable external event, occurring during an insured *trip*, arising wholly from accidental means, which independently of any other cause, causes *injury*.

Accidental Bodily Injury - a bodily *injury* caused by an accident of external origin occurring during the period of insurance and being the direct and independent cause of the loss.

Allianz Global Assistance – Allianz Global Assistance, *our* administrator for assistance and claims services under this *Policy*.

Baggage - luggage and personal possessions, whether owned, borrowed or rented and taken by *you* on *your trip*.

Children - unmarried persons who are dependent on *you* for support and are:

- under 21 years of age; or
- under 26 years of age if a full-time student; or
- mentally or physically incapable of self-support and over 20 years of age and became so while eligible as a dependent child.

Common Carrier - any land, air or water conveyance for regular passenger service, which is fully licensed to carry passengers for compensation or hire and which undertakes to carry all persons indifferently as to who may apply for passage, so long as there is room and there are no legal grounds for refusal.

Contamination - the contamination or poisoning of people by nuclear and/or chemical and/or biological substances, which causes *illness* and/or death.

Coverage Period - the time insurance is in effect, beginning on the *effective date* and ending on the *expiry date*.

Covered Service - a service or supply, specified herein, for which we provide benefits under this insurance.

Departure Date - the date on which *you* are scheduled to start *your trip* as shown on the Declaration Page (using the local time at *your Canadian address*).

Departure Point - the city within Canada, from which *you* depart on *your trip* on *your departure date*.

Effective Date - has the following meaning depending on the coverage and benefit:

- **Trip Cancellation and Interruption Coverage** - *effective date* means 00:01 on the day after *your* premium payment is received by us, (using local time at *your Canadian address*).

- **Emergency Medical and Dental Coverage** - *effective date* means the time and date on which *you* leave *your* province, or territory of residence (using local time at *your Canadian address*).

- **All other coverage** - *effective date* means 00:01 on the day *you* are scheduled to leave *your departure point* (using local time at *your Canadian address*).

Emergency - an unforeseen event that occurs during the period of insurance and makes it necessary to receive immediate *treatment* from a licensed *physician* or to be hospitalized.

Emergency Dental Care/Treatment - the services or supplies provided by a licensed dentist, *hospital* or other licensed provider that are immediately and *medically necessary*.

Emergency Medical Care/Treatment - the services or supplies provided by a licensed *physician*, *hospital* or other licensed provider (licensed physiotherapist, chiropractor, chiropodist, podiatrist or osteopath) that are *medically necessary* to treat any *illness* or other covered condition that is acute (onset is sudden and unexpected) and which cannot be reasonably delayed until *you* return to *your* home country without endangering *your* health.

Essential Items - means necessary clothing and/or toiletries purchased during the time period in which checked *baggage* has been delayed.

Expiry Date - the date on which *your* coverage ends under this insurance as shown on *your Declaration Page*.

Family Member - includes *your spouse*; parents; *children*, including *children* who are, or are in the process of becoming adopted; siblings; grandparents or grandchildren; step-parent; step-*children*; or step-sibling; in-laws (parent, son, daughter, brother or sister, grandparents); aunt; uncle; niece; nephew; legal guardian; or ward; whether or not they travel with *you*.

Government Health Insurance Plan - the health insurance coverage that Canadian provincial and territorial governments provide for their residents.

Hospital - an establishment that is licensed as a hospital and is operated for the care and *treatment* of *inpatients*, has a registered nurse always on duty, and has a laboratory and an operating room on the premises or in facilities controlled by the hospital. *Hospital* does not mean any 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.

Illness - a sickness, infirmity or disease occurring during the insured *trip* that requires *emergency* medical care, which did not occur prior to the *effective date*.

Immediate Family - means *your spouse*; parent; *children* (including all natural or adopted *children*); *your* sibling; *your* step-parents, step-*children*, *your* grandparent or grandchild.

Injury - bodily injury occurring during an insured *trip*, resulting directly and independently of all other causes, from an *accident*.

Inpatient - a person treated as a registered bed patient in a *hospital* or other facility and for whom a room and board charge is made.

Medical Condition - an *accidental bodily injury* or sickness (or a condition related to that *accidental bodily injury* or sickness), including disease, acute psychosis and complications of pregnancy occurring within the first 31 weeks of pregnancy.

Medically Necessary or Medical Necessity - the services or supplies provided by a *hospital*, *physician*, dentist, or other licensed provider that are required to identify or treat *your illness* or *injury* and that *we* determine are:

- consistent with the symptoms or diagnosis and *treatment* of *your* condition, *illness*, ailment or *injury*;
- appropriate with regard to standards of good medical practice;
- not solely for the convenience of *you*, a *physician* or other provider;
- the most appropriate supply or level of service that can be safely provided to *you*.

When applied to the care of an *inpatient*, it further means that *your* medical symptoms or condition requires that the services cannot be safely provided to *you* as an *outpatient*.

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

Outpatient - someone who receives a *covered service* while not an *inpatient*.

Physician - a person (other than an insured) who is not related to the insured by blood or marriage who is licensed to prescribe drugs and administer medical *treatment* (within the scope of such license) at the location where the *treatment* is provided. A physician does not include a naturopath, a herbalist or a homeopath.

Policy - the entire Policy of Insurance document containing the terms and conditions of this insurance and issued to *you* by *us*.

Prepaid - paid prior to *your departure date*.

Prescription Drug - a drug or medicine that can only be issued upon the prescription of a *physician* or licensed dentist and is dispensed by a licensed pharmacist.

Professional - engaged in a specified activity as *your* main paid occupation.

Reasonable and Customary Charge - a charge in an amount consistently made by other vendors/providers for a given service in the same geographic area, which reflects the complexity of the service taking into account availability of experienced personnel, availability of services or parts.

Return Date - the date on which *you* are scheduled to return to *your departure point* as shown on *your* Declaration Page (using the local time at *your* Canadian address).

Sanction - any business or activity that would violate any Canadian or any other applicable national economic or trade sanction law or regulations.

Spouse - the person who is:

- legally married or in a legal civil union with *you*; or
- is living with *you* in a conjugal relationship and is publicly represented as *your* spouse or *your* domestic partner in the community in which *you* reside. *You* may only have 1 spouse for the purposes of this insurance.

Stable - any *medical condition* or related condition (including any heart condition or lung condition) for which all the following statements for that *medical condition* or related condition (including any heart or any lung condition) are true:

- there has been no new *treatment* or prescribed medication;
- there has been no change in *treatment* or change in prescribed medication (including the amount of medication to be taken, how often it is taken, the type of medication or change in *treatment* frequency or type);
- there has been no new symptom, more frequent symptom or more severe symptom;
- there have been no test results showing deterioration;
- there has been no hospitalization or referral to a specialist (made or recommended) or the result of further investigations has not yet been completed.

Terrorism or Act of Terrorism - an act including, but not limited to, the use of force or violence and/or the threat thereof, including hijacking or kidnapping, of an individual or group in order to intimidate or terrorize any government, group, association or the general public, for religious, political or ideological reasons or ends, and does not include any act of war (whether declared or not), act of foreign enemies or rebellion.

Travel Advisory - a formal written notice issued by the Canadian government to advise travellers not to enter a foreign country or a given region in that country. It does not include travel information reports.

Travelling Companion - a person with whom *you* are sharing travel arrangements and *prepaid* accommodation.

Travel Period - the period of time from *your* departure from *your departure point* up to and including *your return date*, as shown on *your* Declaration Page.

Treatment - the medical advice, care and/or service provided by a *physician*. This includes, but is not limited to, diagnostic measures and *prescription drugs* (including pills and inhaled or injected medications). It does not include check-ups or cases where *you* have no specific symptoms.

Trip - a period of round-trip travel to a destination outside of *your* province of residence that is not for the purpose of obtaining health care or *treatment* of any kind.

We, Us and Our - refers to CUMIS General Insurance Company.

You and Your - refer to all persons listed on *your* Declaration Page under the plan purchased when the required insurance premium has been paid for that person, before the *effective date*.

What Do You Need to Know?

Are you eligible for coverage?

To be eligible for any insurance coverage you must:

- be a Canadian citizen or be a permanent or temporary resident of Canada;
- be covered under *your government health insurance plan* for the full duration of *your coverage period*;
- at the time this insurance is purchased, be age 64 or younger; and
- be travelling no longer than the maximum number of days allowed under your *government health insurance plan* for travel outside of *your province or territory of residence*.

PLEASE NOTE: You must meet all of the above eligibility requirements to be insured under this *Policy*.

How do you become insured?

You become insured and this *Policy* becomes an insurance contract:

- when you are named on your completed insurance application and named on your Declaration Page; and
- upon payment of the required premium on or before your *effective date*.

When does your insurance start?

Your insurance starts on the *effective date* if:

- you are eligible;
- you are named on the application; and
- you pay the full required premium before the *effective date*.

For Trip Cancellation and Interruption Coverage to be in effect we must have received all premium due prior to the trip cancellation.

When does your insurance end?

Your insurance ends on the earliest of:

- the date your *trip* is cancelled when cancelled prior to your *departure date*;
- 23:59 on your *return date*; or
- upon your return to your province or territory of residence, except in the circumstances outlined under "When will your coverage be automatically extended?"

When will your coverage be automatically extended?

Regardless of your *expiry date*, coverage will be extended provided:

- your entire *trip* falls within the *coverage period*; and

- your return is delayed by unforeseeable circumstances beyond your control, including the hospitalization as an *inpatient* or *medical condition* of you, (your spouse or your children if they are travelling with you) or your *travelling companion*.

If coverage is extended for these reasons, coverage will end on the earliest of either:

- your arrival at your province of residence or return destination based on your travel itinerary; or
- 5 days after your scheduled *return date*; however, if you are hospitalized as an *inpatient*, if *medically necessary*, we will extend insurance for 72 hours from the time you are discharged but under no circumstances for more than 3 months from your scheduled *return date*.

What must you do if you decide to extend your trip?

If you decide to extend your *trip* you may purchase an extension of your coverage by contacting your travel insurance representative or *Allianz Global Assistance*:

- if you have not already departed on your *trip*; or
- if you have already departed on your *trip*, you have not had a *medical condition* during your *trip* and you call before your scheduled *return date*.

If you have already left on your *trip* and have had a *medical condition* during your *trip*, you may still be eligible for an extension of your coverage by contacting *Allianz Global Assistance* before your scheduled *return date*. The granting of an extension in this situation is subject to the approval of *Allianz Global Assistance*.

Any extension of coverage is subject to the following conditions:

- the total duration of your *trip* may not exceed the maximum number of days allowed under your *government health insurance plan* for travel outside of your province or territory of residence;
- you are covered by your *government health insurance plan* for the entire duration of the *trip*,
- you must pay the required premium on or before your original scheduled *return date*.

Can you obtain a refund?

If you notify us that you are not completely satisfied with your purchased plan within 10 days of the date of issue of this *Policy* of Insurance as indicated on your Declaration Page, we will provide a full refund if you have not already departed on your *trip* or filed a claim.

Refunds are only available when *Allianz Global Assistance* receives your request for a refund before your *departure date*.

Description of Coverage

The following insurance benefits protect you against situations or losses that result from sudden and unexpected conditions or events. The benefits do not cover conditions or events that, on the date of purchase, are either known to you or likely to occur.

Trip Cancellation and Interruption Coverage

Trip Cancellation Coverage provides reimbursement for the covered losses *you* incur for a *trip* that is cancelled before *your departure date*. The total amount paid for *your* trip cancellation will not exceed the maximum benefit amount of \$10,000

Trip Interruption Coverage reimburses *you* for covered losses *you* incur for *trips* that are interrupted or delayed after *your departure date*. The total amount paid for *your* trip interruption will not exceed the maximum benefit amount of \$10,000

COVERED REASONS

A maximum benefit up to \$10,000, is provided to cover the losses (identified under 'Covered Benefits') which result from the cancellation or interruption of *your trip* due to one of the following covered reasons

Medical Conditions and Death

Any serious *injury* or any unforeseen serious *illness* occurring to:

- *you*, or *your travelling companion*, which is so disabling as to cause a reasonable person to delay, cancel, or interrupt their *trip*;
- a *family member* that is life threatening or requiring hospitalization as an *inpatient*; or
- a *family member* who is dependent upon *your* care.

For Trip Cancellation benefits, a physical examination by a *physician* must take place within 72 hours from when the cancellation is made, and the *physician* must recommend in writing that *your trip* be cancelled.

For Trip Interruption benefits, this examination must take place during *your trip*, and the *physician* must recommend in writing that *your trip* be interrupted or delayed.

The death of *you*, a *family member* or a *travelling companion*, if the death occurs within 30 days prior to *your departure date*, or during *your trip*.

Your family or friends, with whom *you* were planning to stay on *your trip*, are unable to accommodate *you* due to life-threatening *illness*, life-threatening *injury* or death of one of them.

Pregnancy and Adoption

The pregnancy of *you*, *your spouse*, an *immediate family member* or *your travelling companion* if such a pregnancy:

- has been diagnosed after *your trip* has been booked, and *your* departure is scheduled within 9 weeks before or after the expected date of delivery; or
- the legal adoption of a child by *you* or *your travelling companion*, when the actual date the child is to be placed in *your* care is scheduled to take place during *your trip* and this date was not known until after the *trip* was booked.

Government Advisories and Visas

A *travel advisory* issued after *your trip* has been booked with respect to travel to *your* destination country during all or part of *your trip*.

The non-issuance of a travel visa to *you*, or *your travelling companion* for reasons beyond *your* or *your travelling companion's* control. The non-issuance of a travel visa due to late application is not covered. Non-issuance of an immigration or employment visa is not covered.

Terrorism

An *act of terrorism* committed by an organized terrorist group (recognized as such by the Canadian Government), occurring in the city and country of *your* destination:

- within 30 days of *your* scheduled *departure date* (for Trip Cancellation benefits);
- during *your trip* (for Trip Interruption benefits).

Employment and Occupation

You or *your travelling companion*:

- after having been with the same employer for at least 3 continuous years, are terminated or laid off, through no fault of *your* own, after *your effective date* of coverage;
- being required to serve on a jury or served with a court order or subpoena, excluding law enforcement officers who are required to appear in court;
- being summoned to service in the case of reservists, active military, police or fire personnel.

Delays

If *your trip* has been delayed due to one of the covered reasons listed under the 'Trip Delay' coverage of this *Policy* and that delay results in a loss of more than 50% of the duration of *your* scheduled *trip*.

OTHER COVERED REASONS

You or a *travelling companion*:

- being hijacked or quarantined; or
- having *your* home made uninhabitable by flood, burglary, vandalism or natural disaster; or
- being directly involved in a traffic accident while en route to a *departure point* for a *trip*; or
- under Trip Cancellation benefit, being the victim of an indictable criminal assault within 10 days prior to *your departure date*. An indictable criminal assault inflicted by *you*, a *family member*, *travelling companion* or *travelling companion's family member* is not a covered reason under this insurance.

COVERED BENEFITS

Trip Cancellation Benefits (prior to departure)

We will reimburse *you* for the following covered losses providing *you* cancel *your trip* prior to *your departure date*:

- the forfeited, published, non-refundable *trip* payments or deposits incurred as a result of cancellation penalties and for which no credits or refunds were issued by the supplier; or
- the additional reasonable cost resulting from a change in the per-person occupancy rate for *prepaid* travel

arrangements if a *travelling companion's trip* is cancelled for a covered reason and *yours* is not.

Trip Interruption Benefits (after date and time of departure)

If *your trip* is interrupted for a covered reason we will reimburse *you* for the following:

- the unused portion of forfeited, published, non-refundable *trip* payments or deposits incurred as a result of cancellation penalties and for which no credit was issued by the supplier;
- the additional reasonable cost resulting from a change in the per-person occupancy rate for *prepaid* travel arrangements if a *travelling companion's trip* is interrupted for one of the above covered reasons and *yours* is not;
- reasonable, additional accommodation, meal and transportation expenses up to \$100 per day up to a maximum of 5 days, if a covered travelling *family member* or *travelling companion* must remain hospitalized as an *inpatient*;
- reasonable*, additional transportation expenses needed to return to *your departure point* or to travel from the place *your trip* was interrupted to the place where *you* can rejoin *your trip* and the unused portion of any non-refundable land, sea and air arrangements that were paid as part of *your trip*; and
- reasonable*, additional travel costs for *you* to reach *your* scheduled destination if *you* must depart after *your departure date*.

* *The reasonable amount of benefit paid to you will not exceed the cost of economy airfare by the most cost-effective route on the next available carrier, less any refunds paid to you.*

CONDITIONS AND LIMITATIONS

You must notify the appropriate travel supplier(s) of *your* cancellation or interruption within 24 hours of the cause of cancellation or interruption, unless *your* condition, or situation prevents it, then as soon as reasonably possible. If *you* do not do so, *your* claim will not be payable.

EXCLUSIONS

1. *You* are not covered for conditions that *you* are aware of when *you* book *your trip*, which might reasonably be expected to prevent *you* from travelling as booked.
2. *You* are not covered for the *medical condition* or the death of an ailing person when the *trip* was made to visit or attend to that person.

Trip Cancellation and Interruption Coverage are also subject to the General Limitations, Conditions and Exclusions as well as the Pre-Existing Conditions Exclusion.

Trip Delay Coverage

COVERED REASONS AND BENEFITS

If *your trip* is delayed from its scheduled departure time for more than 6 hours, we will pay *you* on a one-time per *trip* basis, up to a per person maximum of \$300 per day and a total of 2 days, for reasonable, additional accommodation, meal and travelling expenses.

Covered reasons for which we provide a Trip Delay benefit are:

- delays of *your common carrier* (including bad weather);
- lost or stolen passports, money, or travel documents;
- quarantine;
- unannounced strikes;
- natural disaster;
- civil disorder or unrest; or
- if *you* are hijacked (whether or not committed by an organized terrorist group recognized as such by the Canadian Government).

CONDITIONS, LIMITATIONS AND EXCLUSIONS

1. *Prepaid* expenses are not covered, unless as otherwise specified under Trip Cancellation and Trip Interruption Coverage.
2. The additional expenses must be incurred by *you*.
3. The total amount paid for these additional expenses for all persons will not exceed the benefit maximum listed on the Declaration Page.

Trip Delay Coverage is also subject to the General Limitations, Conditions and Exclusions as well as the Pre-Existing Conditions Exclusion.

Emergency Medical and Dental Coverage

COVERED BENEFITS

Emergency Medical and Dental Coverage reimburses *you* for eligible expenses if *you* require *emergency* medical and/or dental care during *your trip*. This coverage will also cover expenses for *emergency* medical transportation back to *your* province of normal residence. In the event of *injury* or *illness* while on a *trip*, during the *coverage period*, we reimburse *you* for *reasonable and customary charges* for the following *medically necessary* expenses required by *you*.

EMERGENCY MEDICAL EXPENSES

We provide coverage up to the policy maximum amount up to \$5,000,000, for the following:

Emergency Medical Treatment (including X-rays and lab)

This insurance covers *emergency* medical care or *treatment* of any *medical condition* that is acute (onset is sudden and unexpected) and considered life threatening or, if left unattended, could deteriorate resulting in serious and irreparable harm.

Emergency Dental Treatment (including x-rays and lab)

This insurance covers the following dental expenses when required as *emergency treatment* and ordered by or received from a licensed dentist:

- if you need dental *treatment* to repair or replace your natural or permanently attached artificial teeth because of an *accidental* blow to your face, you are covered for the *emergency* dental expenses you incur during your *trip*. You are also covered up to a maximum of \$1,000 to continue necessary *treatment* after your return to Canada. However, this *treatment* must be completed within 90 days after the *accident*.
- if you need *emergency treatment* to relieve dental pain, you are covered for the *emergency* dental expenses you incur during your *trip*, up to a maximum of \$250, and the complete cost of *prescription drugs*.

Professional Fees

This insurance covers expenses for *emergency treatment* by a licensed physiotherapist, chiropractor, chiropractor, podiatrist or osteopath, to a maximum of \$250 per profession.

Licensed Private Duty Nurse

This insurance covers the cost of licensed private duty nursing services to a maximum of \$5,000 while you are an *inpatient*; when pre-approved by *Allianz Global Assistance*.

Prescription Drugs

This insurance covers the cost of *prescription drugs*, limited to a supply of 30 days, if prescribed because of an *emergency* condition.

Medical Appliances

This insurance covers the cost of medical appliances including wheelchair, braces, crutches, walker, or *hospital-type* beds, if ordered by a licensed *physician*. We will pay the lesser of the rental or the purchase price.

Ambulance/Ground Transport

This insurance covers the cost of local ground transport to a medical service provider in an *emergency*.

MEDICAL ASSISTANCE SERVICES

Medical Assistance

If you have a medical problem or *emergency*, you must contact *Allianz Global Assistance*, who will refer you to a local

physician, dentist, *hospital*, medical facility, or other appropriate resource.

Medical Consultation and Monitoring

If you are hospitalized, *Allianz Global Assistance's* medical staff will keep in contact with you and your treating *physician* to get information on the care you are receiving and determine the need for further assistance. *Allianz Global Assistance* will also contact your personal *physician* and family at home, if necessary.

EMERGENCY MEDICAL TRANSPORTATION

We will arrange and pay for medical transportation services as specified below, which are required by you as a result of an *injury* or *illness* that occurs during the *coverage period* that requires transportation to an appropriate medical facility or return to your province of residence.

All *emergency* medical transportation services must be authorized in advance and organized by *Allianz Global Assistance*. Such services that *Allianz Global Assistance* does not pre-authorize shall not be covered.

Transportation to an Appropriate Medical Facility

If our consulting *physician* and the local attending *physician* determine that adequate *treatment* is not available locally and that *treatment* is *medically necessary*, you will be transported to the nearest appropriate medical facility.

Return to your Province of Residence

Once you have received *emergency* medical care and our consulting *physician* determines you are able to and recommends that you return home, we will arrange for you to return to your province of residence.

We will arrange and pay, up to the amount included in the overall policy maximum, for the following services and expenses to evacuate you to your province of residence:

- the cost of an economy class one-way ticket on a commercial flight via the most cost-effective route, less any refunds from any unused return trip tickets. If *medically necessary* or required by the airline, we will also pay the expenses for a qualified medical attendant to accompany you.
- the cost of a stretcher fare on a commercial flight via the most cost-effective route to your province of residence, if a stretcher is *medically necessary*.
- the cost of air ambulance transportation to the most appropriate facility in your province of residence, if the use of an air ambulance is required and *medically necessary*.

Accommodation & Meals

A maximum benefit of up to \$150 per day (up to a total of 10 days) is provided to cover hotel expenses, meals and taxi fares, if you or your *travelling companion*, because of receiving a covered *emergency treatment*:

- are delayed beyond the initial *return date*; or
- have to relocate to receive the medical attention.

Bedside Visits

If *you* are travelling alone and will be hospitalized during *your trip* as an *inpatient* for more than 3 consecutive days, we will pay for the cost of a round-trip economy fare on a commercial flight via the most cost-effective route, to bring a *family member* or a close personal friend to *your* bedside. We will also pay up to \$150 per day (up to a total of 10 days) for that person's reasonable accommodation, taxi fares and meals. Verification from the attending *physician* that the situation is serious enough to warrant the visit will be required.

This benefit is subject to pre-authorization and must be arranged by *Allianz Global Assistance*.

Repatriation of Remains

In the event of *your* death during *your trip* from a *medical condition* covered under this insurance, the insurance covers a maximum benefit of up to \$5,000 in total for:

- the cost for reasonable and necessary services needed for the transport of *your* remains from the place of death to *your* city of residence; or
- the burial or the cremation of *your* remains where *your* death occurred. The cost of a burial coffin or urn is not a covered expense.
- if someone is legally required to identify *your* remains, this *Policy* covers the cost of a round-trip economy fare on a commercial flight via the most cost-effective route for that person. Meals and accommodations for that person are covered up to a maximum of \$150 per day (up to a maximum of 3 days).

Return of Travelling Companion

If *you* are travelling with a *travelling companion*, this insurance covers him or her for the extra cost (i.e. transfer fees) of a one-way economy air fare on a commercial flight via the most cost-effective route to their *departure point*, if *you* must return to Canada because of a *medical condition* covered under this insurance.

This benefit is subject to pre-authorization and must be arranged by *Allianz Global Assistance*.

Return of Children and Escort for Children to their Departure Point

If *children* insured under one of *our* emergency medical insurances travel with *you* or join *you* during *your trip* and *you* are hospitalized for more than 24 hours or *you* must return to Canada because of *your emergency medical condition* covered under this insurance, this insurance covers:

- the extra cost of a one-way economy air fare on a commercial flight via the most cost-effective route for the return of those *children* to their *departure point*; and
- the cost of a round-trip economy air fare via the most cost-effective route on a commercial flight for an escort, if the airline requires that the *children* be escorted.

Vehicle Return

If, as a result of a covered medical *emergency*, *you* are unable to return *your* vehicle or *your* rented vehicle to its point

of origin, this insurance covers the reasonable costs up to \$2,000 in total to return the vehicle to *your* residence or to the rental agency, when pre-authorized by *Allianz Global Assistance*.

CONDITIONS AND LIMITATIONS

1. *You* or someone on *your* behalf must contact *Allianz Global Assistance* before seeking care. If *you* do not notify *Allianz Global Assistance* or if *you* choose to receive *treatment* from a service provider other than that suggested by *Allianz Global Assistance*, *you* may be responsible for 30% of *your* medical expenses under this insurance. If *your medical condition* prevents *you* from calling *Allianz Global Assistance* before seeking *emergency treatment*, *you* must call as soon as medically possible.
2. As an alternative, someone else (*family member*, friend, *hospital* or *physician's* office staff, etc.) may call on *your* behalf.
3. The medical staff of *Allianz Global Assistance* must approve all cardiac procedures, including cardiac catheterization, angioplasty and cardiovascular surgery in advance.
4. If *your* employer (or former employer if *you* are retired) provides an extended health insurance plan and:
 - if *your* lifetime maximum coverage is less than \$50,000, we will not co-ordinate payment;
 - if *your* lifetime maximum coverage is more than \$50,000, we will co-ordinate payment only in excess of \$50,000 in accordance with the coordinating coverage guidelines issued by the Canadian Life and Health Insurance Association.

EXCLUSIONS

Coverage is not provided for:

1. Any *treatments*, services, supplies, or charges we determine are non-emergent or can be reasonably delayed until *your* return to *your* province or territory of residence;
2. Any *treatment* received in unlicensed facilities or given by unlicensed health care providers, or given by a *family member* or a *travelling companion*, whether or not a licensed provider;
3. Regular care of a chronic condition;
4. Any *treatment* received if the purpose of the travel is to receive medical care, medication or *treatment*;
5. Any *medical condition* for which it was reasonable to expect *treatment* or hospitalization during *your trip*;
6. Any condition for which *you* had symptoms before *your effective date* that would have caused a prudent person to seek diagnosis or *treatment* (including *emergency treatment*);
7. Any recurrence or complication of any *medical condition* following medical *treatment* during *your trip* where *Allianz Global Assistance* determined and recommended *you* should return home and *you* chose not to do so;

8. Any cardiac catheterization, angioplasty, or cardiovascular surgery unless approved in advance by *Allianz Global Assistance*;
9. *Treatment* for any *medical condition* for which future investigation or *treatment* was planned before the *effective date* (other than routine monitoring);
10. *Treatment* or surgery for a specific condition, or a related condition, which:
 - had caused *your physician* to advise *you* not to travel; or
 - *you* contracted in a country during *your trip* when, before *your effective date*, a *travel advisory* was issued advising Canadians not to travel to that country, region, or city.

Emergency Medical and Dental coverage is also subject to the General Limitations, Conditions and Exclusions, as well as the Pre-Existing Condition Exclusion

Baggage Coverage

COVERED REASONS AND BENEFITS

This insurance covers loss, damage or theft of *baggage* occurring on a covered *trip*.

We will reimburse *you* an amount up to the maximum of \$1,000 for the loss, damage or theft of one or more items of *baggage* occurring on *your covered trip*.

CONDITIONS AND LIMITATIONS

1. *You* must notify the appropriate local authorities at the place the loss occurred and inform them of the value and description of *your baggage* within 24 hours after the loss. *You* must file written proof of loss with *us* within 90 days from the date of *your* loss. If applicable law provides for a longer period, *you* must submit *your* claim within the longer period provided for by law.

You must attach copies of airline, cruise line or *common carrier* claims forms, original police reports, an itemization and description of lost items and their estimated value, and all receipts, credit card statements, cancelled cheques, photos, or other appropriate documentation as may be required.

2. All benefits payable to *you* under this coverage are in excess of any payments provided by a *common carrier* or any other insurance *you* have.
3. The insurance will pay the lesser of:
 - the actual purchase price of a similar item;
 - the actual cash value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, the program will pay up to 75% of the determined depreciated value); or
 - the cost to repair or replace the item.
4. *You* must have taken all reasonable measures to protect, save and/or recover *your baggage*.
5. *Baggage* items valued at \$500 or more, we will only provide *you* with reimbursement if *you* submit receipts.

6. If an item is damaged and we pay a benefit hereunder to replace the item, the damaged item becomes *ours*.

EXCLUSIONS

The following *baggage*, property or losses are not covered:

1. Animals;
2. Automobiles and equipment, motorcycles, scooters, mopeds and motors;
3. Bicycles, skis, snowboards (except when checked with a *common carrier*);
4. Aircraft, boats or any other vehicles or conveyances;
5. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs;
6. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) and deeds;
7. Property shipped as freight or shipped prior to *your departure date*;
8. Rugs or carpets of any type;
9. Perishables, medicines, perfumes, cosmetics and consumables;
10. *Baggage* or personal effects that are unaccompanied or left unattended in a public place.
11. Property used in trade, business or for the production of income;
12. Antiques or collectors items;
13. Accidental loss, theft or damage to *baggage* or personal effects left unattended, unsecured and unlocked in *your* accommodation or the motor vehicle in which *you* are travelling; or
14. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration.

Baggage Coverage is also subject to the General Limitations, Conditions and Exclusions.

Baggage Delay Coverage

COVERED REASONS AND BENEFITS

If *your personal baggage* is delayed or misdirected for at least 12 hours by a *common carrier*, we will reimburse *you* \$200 for the reasonable cost to purchase *essential items*.

CONDITIONS, LIMITATION AND EXCLUSIONS

1. Verification of the delay by the *common carrier* and receipts for the emergency purchases must accompany any claim.
2. Purchases must be made within 36 hours of *your* arrival at *your* destination.

- The costs of items purchased under this benefit will reduce the maximum amount payable under the Baggage Coverage benefit, if it is later determined that *your personal baggage* has been lost, stolen or damaged.

Baggage Delay Coverage is also subject to the General Limitations, Conditions and Exclusions.

24-Hour Emergency Travel Assistance Services

TRAVEL DOCUMENT AND TICKET REPLACEMENT ASSISTANCE

If *your* passport or other travel documents are lost or stolen, *we* will provide *you* with information and assistance to obtain replacing documents. *We* will also help *you* to replace lost airline and other travel tickets and assist *you* in obtaining money for this purpose. These funds will come from *you*, *your* family or friends. *We* will make all necessary arrangements for *you* and assist *you* to return home if *your trip* is interrupted.

LEGAL ASSISTANCE

If *you* have legal issues while travelling, *our* assistance coordinators will help *you* find a local legal advisor. If *you* require the posting of bail or immediate payment of legal fees, *we* will help arrange a cash transfer from *your* family or friends.

EMERGENCY CASH TRANSFER

If *your* cash or traveller's cheques are lost or stolen, or if *you* need funds for the immediate payment of unexpected expenses, *we* will help arrange for emergency cash (in currency, traveller's cheques or any other form acceptable to *us*) to be transmitted to *you* in a timely fashion. These funds will come from *you*, *your* family or friends. *Our* assistance coordinators will make all the necessary arrangements for *you*.

EMERGENCY MESSAGE CENTER

In an emergency, call *Allianz Global Assistance*, identify *yourself* by name and *your Policy* number, and give the assistance coordinator *your* message. *We* will make at least 3 attempts in 24 hours to reach *your* requested party, and *we* will provide *you* with an update on the results of *our* efforts to deliver the message. *We* are not responsible for delivery of a message if the recipient cannot be reached. This service can be used for *trips* anywhere in the world.

General Conditions, Limitations and Exclusions

Your insurance coverage is subject to the terms set out as follows in this document.

General Conditions and Limitations

- All premiums, benefit maximums and benefit payments are stated in Canadian dollars unless otherwise specified. At *our* option, *we* may pay a claim for benefits in the currency where the loss occurred or in Canadian currency.
- Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), The *Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the

laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.

- No agent or other person has authority to accept or make representations of information or alter, modify or waive any of the provisions of this *Policy*.
- You* must submit claims to *Allianz Global Assistance* within 90 days from date of loss. If applicable law provides for a longer period, *you* must submit *your* claim within the longer period provided for by law.

For *your* claim to be valid, *you* must provide all of the documents *we* require to support *your* claim.

- We* may void this *Policy* in the case of fraud or attempted fraud by *you* or if *you* conceal or misrepresent any circumstance or fact that is material. The application for insurance must be completed fully and correctly, failing which *we* may, at *our* option, void all *your* coverage.
- You* must repay to *us* amounts paid or authorized for payment on *your* behalf, if *we* determine the amount is not payable under this insurance.
- We* may require a *physician(s)* of *our* choice to physically examine *you* as often as reasonably needed while a claim is pending. *We* may also require an autopsy in the case of death, where law does not forbid it. *We* will bear all necessary costs.
- References to *your* age refer to *your* age on the date *you* applied for insurance.
- If *you* incur losses covered by this insurance because of a third party, *we* may take legal action against that party at *our* expense. *We* have full rights of subrogation. *You* agree to allow *us* to fully assert *our* right to subrogation and to cooperate fully with *us* by delivering such documents. *You* agree to do nothing that would prejudice *our* rights to recover funds from any source.
- We*, *Allianz Global Assistance* and *our* agents are not responsible for the availability, quality or outcome of any medical *treatment* or of any medical transportation, or *your* failure to obtain medical *treatment*.
- All benefit payments under this *Policy* are in excess of similar insurance benefits payable by another insurer. If *you* are eligible under more than one insurance plan for benefits, which are similar to those for which *you* are insured hereunder, the total benefits paid to *you* by all insurers cannot exceed *your* actual covered losses.
- Notice of Statutory Conditions - Notwithstanding any other provision herein contained, this contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident insurance. This condition does not apply to the province of Quebec.
- If a covered loss incurred is either directly or indirectly as the result of an "*Act of Terrorism*", payment for a covered loss will be subject to the following terms and conditions:

- Trip Cancellation and Trip Interruption benefits will be paid to a maximum of 100% of the sum insured. Benefits payable for Trip Cancellation and Interruption losses will be directly reduced by the value of any alternate or replacement benefits or travel options given or offered by the airlines, tour or travel operators, cruise or travel suppliers as replacement, even if the alternative or replacement arrangements are declined by *you* and not used.

- All other benefits insured under this *Policy* will be paid at 100% of the Sum Insured.
- If the total amount claimed under this and all Certificates or policies issued by us for Trip Cancellation and Trip Interruption coverage (in respect of the same terrorist incident, or series of terrorist incidents occurring within a 72 hour period), exceeds \$20,000,000, the amount payable will be prorated among all eligible claimants. The amount paid will not exceed \$20,000,000 in the aggregate.

PRE-EXISTING CONDITIONS EXCLUSION

This insurance does not pay for any expenses incurred directly or indirectly as a result of:

1. *Your medical condition* or related condition, if at any time in the 90 days before *your effective date*, *your medical condition* or related condition has not been *stable*.
2. *Your heart condition*, if at any time in the 90 days before *you* depart on *your trip*:
 - any heart condition has not been *stable*; or
 - *you* have taken nitro-glycerine more than once per week specifically for the relief of angina pain.
3. *Your lung condition*, if at any time in the 90 days before *you* depart on *your trip*:
 - any lung condition has not been *stable*; or
 - *you* have been treated with home oxygen or taken oral steroids (prednisone or prednisolone) for any lung condition.
4. Any *medical condition* for which future investigation or *treatment* was planned before the *effective date* (other than routine monitoring).

GENERAL EXCLUSIONS

These exclusions apply to all program benefits and services. This insurance provides no payment for any loss arising directly or indirectly out of or as a result of the following:

1. Intentionally self-inflicted harm, suicide or attempted suicide;
2. Except as specifically provided for in the Trip Cancellation and Interruption benefit under Pregnancy and Adoption, routine pre-natal care, fertility *treatments*, elective abortion, a child born during *your trip*, complications of *your pregnancy* when they occur in the 9 weeks before or after the expected date of delivery;
3. Mental, nervous or emotional disorders that do not require immediate hospitalization;
4. Abuse of any medication or non-compliance with prescribed medical *treatment* or therapy;
5. Any *injury* or *accident* occurring while *you* are under the influence of illicit drugs or alcohol (where the concentration of alcohol in *your* blood exceeds 80 milligrams of alcohol in 100 millilitres of blood) or when *you* illustrate a visible impairment due to alcohol or illicit drugs and any chronic illness or

hospitalization related to, or exacerbated by, the habitual use of alcohol or illicit drugs;

6. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest; *terrorism* or *act of terrorism* (unless specifically covered);
7. Amateur or *professional* sports, or other athletic activities, which are organized and/or sanctioned. Full-contact bodily sports, skydiving, hang gliding, bungee jumping, parachuting, *mountain climbing* (where ropes or guides are normally used), caving, heli-skiing, any skiing or snowboarding outside marked trails, any motorized race or motorized speed contest. This exclusion does not include: amateur athletic activities, which are non-contact and engaged in by an insured person solely for leisure, recreational, entertainment or fitness purposes;
8. Scuba diving, unless *you* hold a basic SCUBA designation from a certified school or other licensing body or *you* are accompanied by a dive master or are diving in water not deeper than 10 metres;
9. Nuclear reaction, radiation or radioactive *contamination*;
10. Biological or chemical *contamination*;
11. Seepage, pollution or *contamination*;
12. Epidemic or pandemic;
13. Financial collapse or default of any transport, tour or accommodation provider and/or any other service providers;
14. Any unlawful acts committed by *you*, *family members*, or *travelling companions*, whether they are insured or not;
15. Prohibition or regulation by any government which interferes with *your trip*,
16. Cosmetic or any other elective surgery;
17. Organ harvesting surgery;
18. Air travel except while *you* are riding, boarding or alighting as a ticketed passenger on a certified passenger aircraft provided by a regularly scheduled airline on a regularly scheduled trip or charter;
19. Any *medical condition* or related condition when *you* knew prior to *your trip* that *you* would require or seek *treatment* or surgery for that condition; or
20. *Your* travel to a country, region or city for which the Canadian government has issued a *travel advisory* in writing prior *your departure* date or;
21. *Your* travel to a *sanctioned* country for any business or activity to the extent that such cover would violate any applicable national economic or trade sanction law or regulations.

Claim Filing Procedures

Please contact **Allianz Global Assistance** at the phone number listed on your Declaration Page or visit www.allianzassistanceclaims.ca to obtain a claim form.

If *you* have any questions about *your* claim, please contact Claims@allianz-assistance.ca.

All benefits will be paid in Canadian dollars unless otherwise stated. If currency conversion is necessary, *we* will use the exchange rate on the date the last service was rendered to *you*. This insurance will not pay for any interest.

Information to Submit When Filing a Claim

As a condition to the payment of benefits under this insurance, *we* will require certain information from *you* if *you* need to file a claim. This documentation will include, at a minimum and is not limited to, the following:

General Documentation Requirements

- Original receipts, invoices and itemized bills for all expenses.
- The fully completed claim form supplied to *you* by *Allianz Global Assistance*.
- Proof of departure from *your* province of residence.

You must submit all claims to Allianz Global Assistance within 90 days from date of loss. Failure to complete the required claim & authorization form in full will delay the assessment of your claim.

Trip Cancellation, Interruption and Delay Claims

General documentation requirements and the following:

1. Any appropriate documentation that officially explains the cause of *your* trip cancellation or interruption. The report of *your* physical examination (if applicable), and any explanation of diagnosis along with original itemized bills, receipts, and proof of other insurance payments.
2. Original unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the trip cancellation or interruption.
3. Documentation of refunds received from the travel supplier(s) and/or *common carrier*(s).
4. Copy of the supplier's literature that describes penalties.
5. A letter from the tour operator or an itemized bill from the travel agent stating the non-refundable amounts of the *trip* costs.

Emergency Medical and Dental Claims

General documentation requirements and the following:

1. Any explanation of diagnosis along with *your* original itemized bills, receipts, and proof of other insurance payment(s).
2. For *accidental* dental expenses, *we* require proof of the *accident*.

Baggage Insurance Claims

General documentation requirements and the following:

1. Original claim determination from the *common carrier*, if applicable.
2. Original police report or other report from local authorities.
3. Original receipts and list of stolen, lost or damaged items.

4. Statement of loss providing amount of loss, date, time and cause of loss.

Baggage Delay Claims

General documentation requirements and the following:

1. Written proof from the *common carrier* that personal *baggage* was delayed or misdirected for at least 12 hours.

Privacy Information Notice

CUMIS General Insurance Company (the "insurer") and the insurer's insurance administrator, *Allianz Global Assistance*, and the insurer's agents, representatives and reinsurers (for the purpose of this Personal Information Notice collectively "we" "us" and "our") require personal information including:

- details about you including your name, date of birth, address, telephone numbers, e-mail address, employer, and other identification
- medical records and information about you
- records that reflect your business dealings with and through us

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

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

We only collect personal information necessary for insurance purposes from individuals who apply for insurance, from Certificate or Policy holders, insureds and claimants. In some cases we also collect personal information from members of a Certificate or Policy holder's, insured's or claimant's family or their friends when they are unable, for medical or other reasons, to communicate directly with us. We also collect and disclose information for the insurance purposes from, to and with, third parties such as, but not necessarily limited to, health care practitioners and facilities in Canada and abroad, government and private health insurers and family members and friends of the insured, Certificate or Policy holder or claimant. We may also use and disclose information from our existing files for the insurance purposes. Our employees who require this information for the purposes of their duties will have access to this file.

Upon your request and authorization, we may also disclose this information to other persons.

From time to time, and if permitted by applicable law, we may also collect, use or disclose personal information in order to offer additional or upgraded products and services (the "optional purposes").

When an individual applies for, purchases, or is covered by one of our insurance policies or submits a claim for insurance benefits, he or she is presumed to consent to the personal information

practices described in this notice. If an individual does not wish to have their personal information used for the optional purposes they need only notify *Allianz Global Assistance*. A person may decline to have their information collected, used or disclosed for the insurance purposes but in that instance we will likely be unable to provide insurance and related services.

Personal information is maintained in the Certificate or Policy holder's, insured's or claimant's file that we establish and maintain in the offices of *Allianz Global Assistance*. In some instances we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions. For information about how to obtain access to written information about our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at privacy@allianz-assistance.ca.

We will retain the personal information we collect for a specified period of time and in a storage method appropriate with legal and our internal corporate requirements. Personal information will be securely destroyed following the expiration of the appropriate retention period.

Individuals have a right to request to access or correct personal information we have on file by contacting the Privacy Officer at privacy@allianz-assistance.ca or by writing to:

Privacy Officer
Allianz Global Assistance
700 Jamieson Parkway
Cambridge, ON N3C 4N6
Canada

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

Questions?

If *you* have any questions or concerns about *our* products, services, *your* Policy, or claim please feel free to contact *Allianz Global Assistance* anytime:

Toll Free: 1-866-520-8823
Collect: 1-519-742-9013
Email: questions@allianz-assistance.ca