

Travel Insurance Policy

**IN THE EVENT OF AN EMERGENCY,
CALL THE ASSISTANCE CENTRE IMMEDIATELY**

In the event of an emergency, call:

1-888-491-2285

Toll-free from the USA and Canada

+1 (519) 251-7427

Collect to Canada where available

Our Assistance Centre is there to help you
24 hours a day, each day of the year



**AIR MILES®
TRAVEL INSURANCE**



Accessible formats and communication supports are available upon request.
Visit Manulife.com/accessibility for more information.

PO Box 670, Waterloo, ON N2J 4B8

Underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife.

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EFFECTIVE JUNE 15, 2017

**Don't forget your
Wallet Card!**



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JUNE 2017



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ABOUT MANULIFE

Whether you're travelling outside your province or out of the country for a few days or for a few months, Manulife offers the personalized coverage you need to be financially protected against the cost of unexpected emergencies that may happen prior to or during your trip. No one expects to have a medical emergency away from home, or to have to cancel a trip due to an unforeseen emergency. But these events happen and they can be disruptive and expensive. Since the very beginning, when Sir John A. Macdonald, Canada's first Prime Minister, became President of the company in 1887, Manulife has been helping people feel financially secure.

NOTICE REQUIRED BY PROVINCIAL LEGISLATION

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

Canadian Life and Health Insurance Association

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel as your coverage may be subject to certain exclusions or limitations.
- Your policy may not provide coverage for medical conditions and/or symptoms that existed before your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is made.
- Your policy provides travel assistance. You are required to notify the designated assistance company prior to treatment. Your policy may limit benefits should you not contact the assistance company within a specified time period.

**PLEASE READ YOUR POLICY CAREFULLY
BEFORE YOU TRAVEL.**

If you need medical attention or must make any other type of claim during your trip, call us for assistance first. The Assistance Centre is open 24 hours a day, each day of the year.

Please note that if you do not call the Assistance Centre in an emergency, or prior to any treatment, you will have to pay 25% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for you to call, please have someone call on your behalf. Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit <http://Active-Care.ca/TravelAid>.

If you need medical attention or must make any other type of claim during your trip, call us for assistance first. The Assistance Centre is open 24 hours a day, each day of the year.

Please note that if you do not call the Assistance Centre in an emergency, or prior to any treatment, you will have to pay 25% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for you to call, please have someone call on your behalf. Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit <http://Active-Care.ca/TravelAid>.

HELP IS JUST A PHONE CALL AWAY.

Enjoying your trip should be the first thing on your mind. Our multilingual Assistance Centre is there to help and support you 24 hours a day, each day of the year, with:

Pre-Trip Information

- ✓ Passport and Visa information
- ✓ Health hazards advisory
- ✓ Weather information
- ✓ Currency exchange information
- ✓ Consulate and Embassy locations

During A Medical Emergency

- ✓ Verifying and explaining coverage
- ✓ Referral to a doctor, hospital, or other health care providers
- ✓ Monitoring your medical emergency and keeping your family informed
- ✓ Arranging for return transportation home when medically necessary
- ✓ Arranging direct billing of covered expenses (where possible)

Other Services

- ✓ Assistance with lost, stolen or delayed baggage
- ✓ Assistance in obtaining emergency cash
- ✓ Translation and interpreter services in a medical emergency
- ✓ Emergency message services
- ✓ Help to replace lost or stolen airline tickets
- ✓ Assistance in obtaining prescription drugs
- ✓ Assistance in obtaining legal help or bail bond

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AIR MILES® TRAVEL INSURANCE POLICY

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IN THE EVENT OF AN *EMERGENCY*, CALL THE ASSISTANCE CENTRE IMMEDIATELY

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Please note that **if you do not call** the Assistance Centre in an *emergency*, **you will have to pay 25% of the eligible medical expenses** we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit:
<http://Active-Care.ca/TravelAid>.

The TravelAid mobile app can also provide *you* with directions to the nearest medical facility, local emergency telephone numbers (such as 911 in North America), and pre- and post-departure travel tips.

IMPORTANT COVERAGE RESTRICTIONS

YOU ARE NOT ELIGIBLE FOR ANY COVERAGE UNDER THIS POLICY IF ANY OF THE FOLLOWING APPLY TO YOU:

- a. **You have been advised by a *physician* not to travel at this time;**
- b. **You require kidney dialysis;**
- c. **You have been diagnosed with a terminal illness for which a *physician* has estimated that you have less than six (6) months to live;**
- d. **You have used home oxygen during the 12 months prior to the date of application.**

If you cancel *your trip* before *your departure date*, you must advise an AIR MILES Rewards Program Travel Specialist within 72 hours of the cause of cancellation. Only the sums that are non-refundable on the date the reason for cancellation (covered event) occurs shall be considered for the purposes of the claim. Any delays in notifying an AIR MILES Rewards Program Travel Specialist will limit *your* benefit to the nonrefundable amount that would have been payable on the date the cause for claim occurred.

Who can apply

The AIR MILES Travel Insurance coverage is available if:

1. *You* have booked travel arrangements through the AIR MILES Reward Program with an AIR MILES Travel Specialist or through the AIR MILES website www.airmiles.ca.
2. *You* are a resident of Canada and insured under a Canadian provincial or territorial *government health insurance plan*. If, at time of claim, it is discovered that *you* no longer have a *government health insurance plan*, the limit of coverage is **\$25,000**.
3. For all insurance coverages offered under this booklet *your* policy must be purchased prior to *your departure date* and must cover the full duration of *your trip*.
4. Please refer to the requirements set forth in the Travel Insurance Plans-At-A-Glance on pages 6–7 to make sure *you* meet each stated requirement for *your* selected plan.
5. When the *trip* value is to exceed **\$15,000**, *you* must complete a medical questionnaire.

IF YOU DO NOT MEET ALL OF THE ABOVE ELIGIBILITY REQUIREMENTS, YOU ARE NOT ELIGIBLE TO PURCHASE THIS INSURANCE.

IMPORTANT INFORMATION ABOUT *YOUR* POLICY

Insurance Policy

The policy booklet and *confirmation* all form part of *your* insurance and must be read as a whole.

IMPORTANT INFORMATION ABOUT *YOUR* INSURANCE

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife), and First North American Insurance Company (FNAIC) a wholly owned subsidiary of Manulife. Manulife has appointed Active Claims Management Inc. (operating as "Active Care Management") as the provider of all assistance and claims service under this policy. Please note that risks identified with ‡ throughout this document are covered by FNAIC.

Once *you* pay *your* premium and a policy number has been issued to *you*, this booklet becomes *your* insurance contract that determines what benefits are payable to *you* by us.

Read *your* policy

- Please read this policy carefully before *you* travel, particularly the sections relating to the insurance coverages *you* have purchased.
- Some of the terms may limit the benefits payable to *you*. Check *your* contract form or *confirmation* for the plan(s) *you* have purchased, then refer to the plan description(s) using the Table of Contents at the beginning of this booklet.
- While all of the information is important, *you* should pay particular attention to the Benefits and then the Exclusions & Limitations. These sections may limit the benefits payable to *you*.
- Throughout this policy *you* will notice that certain terms are brought to *your* attention with *italics*. These terms are explained in the Definitions section (page 42). Pay particular attention to these definitions as *we* have given a very specific meaning to these terms.

Please note that all eligible Emergency Medical benefits are not always paid up-front. In the event of a claim, please contact the Assistance Centre for further information.

By following the instructions in How to Make a Claim, *you* can speed up the assessment and, where applicable, payment of *your* claim.

Carry the insurance wallet card and policy with *you*

This policy and wallet size insurance card provide important emergency telephone numbers that *you* must call before receiving medical *treatment*. Carry this card with *you* at all times and bring *your* policy with *you* when travelling.

REFUND OF PREMIUM

If *you* return *home* before the date *you* were scheduled to return *home* as per *your confirmation*, and have not had a cause for a claim or started a claim, *you* may ask for a refund of the premium for the unused days. Premium refunds are only available for the **Emergency Medical Plan**, or the **Rental Vehicle Damage Plan**.

Note: In addition, if the commercial rental agency declines *your* AIR MILES Rental Vehicle Damage insurance, *we* will fully refund the premium for the **Rental Vehicle Damage Plan**.

10-DAY RIGHT TO EXAMINE

Please take the time to read *your* policy and review all of *your* coverage. *You* may cancel this policy within 10 days of purchase if *you* have not departed on *your trip* and/or there is no claim in process.

SCHEDULE OF MAXIMUM BENEFITS BY PLAN

BENEFIT SECTION		WORLDWIDE COMPREHENSIVE AND CANADA COMPREHENSIVE PLANS	NON-MEDICAL PACKAGE PLAN	CAR COMBO PLAN	TRIP CANCELLATION & INTERRUPTION PLAN	EMERGENCY MEDICAL PLAN	RENTAL VEHICLE DAMAGE
1	TRAVEL ASSISTANCE	INCLUDED	INCLUDED	INCLUDED	INCLUDED	INCLUDED	INCLUDED
2	TRIP CANCELLATION AND TRIP INTERRUPTION						
	TRIP CANCELLATION	COVERED AMOUNT	COVERED AMOUNT	COVERED AMOUNT	COVERED AMOUNT	—	—
	TRIP INTERRUPTION	UNLIMITED	UNLIMITED	COVERED AMOUNT AFTER DEPARTURE	COVERED AMOUNT AFTER DEPARTURE	—	—
	CANCEL FOR ANY REASON	SEE PAGE 11	SEE PAGE 11	SEE PAGE 11	SEE PAGE 11	—	—
	EARLY RETURN	SAME CLASS FARE	SAME CLASS FARE	ECONOMY CLASS FARE	ECONOMY CLASS FARE	—	—
	DEFAULT PROTECTION	SEE PAGE 21	SEE PAGE 21	SEE PAGE 21	SEE PAGE 21	—	—
	TERRORISM COVERAGE	SEE PAGE 36	SEE PAGE 36	SEE PAGE 36	SEE PAGE 36	—	—
	ACCOMMODATION & MEALS	\$3,500	\$1,500	\$750	\$750	—	—
	REPATRIATION OF REMAINS	REASONABLE EXPENSES	REASONABLE EXPENSES	REASONABLE EXPENSES	REASONABLE EXPENSES	—	—
	CREMATION/BURIAL AT DESTINATION	\$10,000	\$10,000	\$3,000	\$3,000	—	—
3	MISCONNECTION & TRAVEL DELAY						
	ACCOMMODATION & MEALS	\$3,500	\$1,500	\$750	\$750	—	—
	SPECIAL EVENTS	\$800	\$600	\$600	\$600	—	—

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4	EMERGENCY MEDICAL						
	MEDICAL CONCIERGE SERVICES by STANDBY MD	INCLUDED	—	—	—	INCLUDED	—
	HOSPITAL & MEDICAL	\$5,000,000	—	—	—	\$5,000,000	—
	ACCIDENTAL DENTAL	\$5,000,000	—	—	—	\$5,000,000	—
	MEDICAL REPATRIATION	\$5,000,000	—	—	—	\$5,000,000	—
	ACCOMMODATION & MEALS	\$5,000	—	—	—	\$1,750	—
	HOSPITAL ALLOWANCE	\$500	—	—	—	\$500	—
	REPATRIATION OF REMAINS	REASONABLE EXPENSES	—	—	—	REASONABLE EXPENSES	—
	CREMATION/BURIAL AT DESTINATION	\$10,000	—	—	—	\$3,000	—
	TERRORISM COVERAGE	SEE PAGE 36	—	—	—	SEE PAGE 36	—
5	BAGGAGE LOSS, DAMAGE & DELAY						
	PASSPORT REPLACEMENT	\$300	\$300	—	—	—	—
	BAGGAGE DELAY	\$600	\$400	—	—	—	—
	MAXIMUM PER ITEM	\$500	\$500	—	—	—	—
6	PERSONAL MONEY	\$300	\$100	—	—	—	—
7	FLIGHT & TRAVEL ACCIDENT						
	FLIGHT ACCIDENT	\$250,000	\$100,000	—	—	—	—
	TRAVEL ACCIDENT	\$50,000	\$50,000	—	—	—	—
8	RENTAL VEHICLE DAMAGE	—	—	\$60,000	—	—	\$60,000
9	CONCIERGE SERVICES	INCLUDED	INCLUDED	INCLUDED	INCLUDED	INCLUDED	INCLUDED

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TRAVEL INSURANCE PLANS AT-A-GLANCE

INSURANCE BENEFITS AND FEATURES			
PLANS	Eligible Age*	Time Limits	Trip Cancellation** and Trip Interruption**
Worldwide Comprehensive	Under Age 60	183 days	◆
	Age 60 or older	60 days	◆
Canada Comprehensive***	No limit	183 days	◆
Non-Medical Package	No limit	183 days	◆
Car Combo	No limit (except of age to hold driver's licence and rental vehicle contract age requirement)	60 days	◆
Trip Cancellation & Interruption	No limit	365 days	◆
Emergency Medical	Up to Age 35	365 days	
	Age 36 to 59	183 days	
	Age 60 or older	45 days	
Rental Vehicle Damage	No Limit (except of age to hold driver's licence and rental vehicle contract age requirement)	60 days	

* If you purchase any plan that includes Emergency Medical coverage, your child (and/or grandchild) must be older than 30 days of age to be insured.

** Default Protection Coverage is provided in any plan that includes Trip Cancellation & Trip Interruption Insurance coverage.

Family Coverage is available to you if all family members to be insured under one policy are named in your confirmation, are under age 60, and you have purchased and paid for family coverage. The family coverage covers you, a member of your family (spouse, parent or adult son or daughter travelling with you) and your child(ren) or grandchild(ren). To be eligible for insurance under a plan that includes Emergency Medical coverage, the child(ren) or grandchild(ren) must be older than 30 days of age. Note: A maximum of 2 adults is permitted under family coverage.

Additionally, If you have an infant who is at least 31 days old and under the age of 2 years old for the **entire duration** of your trip who is an *immediate family member*, travelling with you and listed on the confirmation for this insurance, the infant will be covered at no charge under your policy if you have purchased the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan**.

INSURANCE BENEFITS AND FEATURES					
Emergency Medical****	Baggage Loss, Damage & Delay	Personal Money	Flight & Travel Accident	Rental Vehicle Damage	Family Coverage (for under age 60)
◆	◆	◆	◆		◆
◆	◆	◆	◆		
◆	◆	◆	◆		◆
	◆	◆	◆		◆
				◆	
◆					◆
◆					◆
◆					
				◆	

*** Benefits for the **Canada Comprehensive Plan** only apply when your trip is entirely within Canada.

**** Emergency Medical coverage is limited to a maximum of **\$25,000** if you are a Canadian resident and DO NOT have valid coverage under a government health insurance plan at time of claim.

PLANS	FAMILY PREMIUM CALCULATION
Worldwide Comprehensive, Canada Comprehensive, Non-Medical Package Plans	Older (grand)parent rate x 3
Emergency Medical Plan	Older (grand)parent rate x 2
Car Combo, Trip Cancellation & Interruption and Rental Vehicle Damage Plans	Family coverage not available

MEDICAL CONCIERGE SERVICES PROVIDED BY StandbyMD

AIR MILES Travel Insurance is pleased to provide *you* with value-added medical concierge services when *you* have Emergency Medical Insurance coverage under this policy.

What services are available? StandbyMD offers *you*:

- Anywhere *you* travel, telephone access to a qualified *physician* who can assess *your* symptoms and provide *treatment* options;
- In 86 countries and over 4000 cities, access to *physician* house call visits.

In addition when *you* travel to the United States, StandbyMD offers the following services:

- Same-day co-ordination and delivery of lost or forgotten prescription maintenance medication, eyeglasses or contact lenses and medical supplies;
- Referral to medical specialists, chiropractors, dentists, walk-in clinics, urgent care centres or more than 50,000 *hospitals* for evaluation and *treatment*;
- *Physician* co-ordination to an emergency room and whenever possible in select cities, 'Fast Track' *you* through the Emergency Room.

How does this service work?

The StandbyMD program will assist with co-ordination of payment of eligible expenses, subject to the terms and conditions of the policy. To access this service, simply call the Assistance Centre using the phone numbers indicated on the wallet card.

Medical Concierge Services provided by StandbyMD

Disclaimer, Waiver, and Limitation of Liability: StandbyMD is not a medical provider. Medical providers utilized by StandbyMD are not employees, agents, nor in any way affiliated with StandbyMD, beyond accepting StandbyMD's referrals. StandbyMD does not have any control, real or implied, over the medical judgment of participating medical providers, nor their actions or inactions. StandbyMD, upon making referrals under this policy does not assume any responsibility for:

- the availability,
- their quality,
- the results or outcome of any treatment or service.

Policyholders hereby specifically waive any and all rights to proceed legally against StandbyMD or anyone related to StandbyMD* in any and all claims, demands, actions, causes of action, and suits of any kind, nature, or amount which relate to, or in any way directly or indirectly flow from the medical concierge services that StandbyMD is offering. StandbyMD's liability under these medical concierge services, if any, is limited solely to the amount of payment made to participating medical providers for the services that a policyholder obtained after they received a referral from StandbyMD.

*Related persons include principals, parents, successors and assigns of StandbyMD.

The StandbyMD program is provided by Healthcare Concierge Service, Inc. Manulife and its agents are not responsible for the availability, quality, or results of services provided under the StandbyMD program.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

The AIR MILES Travel Insurance is available to persons who have made travel arrangements through the AIR MILES Reward Program with an AIR MILES Travel Specialist or through the AIR MILES website www.airmiles.ca.

YOUR COVERAGE STARTS

For Trip Cancellation Insurance, coverage starts at the date and time *you* pay the premium for that coverage (indicated as the purchase date or application date on *your confirmation*). However, in order for a claim to be payable **if *you* cancel for any reason** and decide not to travel, *you* must have purchased *your* policy **within 72 hours** of booking *your* initial *trip*, or before any cancellation penalties applied.

Rental Vehicle Damage Insurance starts when *you* legally assume control of the *rental vehicle* as indicated on *your* rental contract.

All other coverages start on the later of:

- your departure date*; or
- your effective date* of insurance.

YOUR COVERAGE ENDS

For Trip Cancellation Insurance, *your* coverage ends on the earlier of:

- your departure date* as indicated on *your confirmation*, or
- the date *you* cancel *your trip*.

For Rental Vehicle Damage Insurance, *your* coverage ends on the earliest of:

- the date the rental agency reassumes control of the *rental vehicle* or the rental contract ends;
- the return date or effective end date as shown on *your confirmation*;
- when the number of days of coverage *you* purchased expires; or
- 60 days after the rental contract started.

Other coverages end on the earlier of:

- the date *you* return *home**; or
- your expiry date*.

* If *you* have purchased the **Worldwide Comprehensive Plan**, the **Canada Comprehensive Plan**, the **Non-Medical Package Plan**, the **Car Combo Plan**, the **Trip Cancellation and Interruption Plan** or the **Emergency Medical Plan**, *your* coverage will not end if *you* temporarily return to *your* province or territory of residence. In such a case, *your* policy will remain in effect up to *your* original return date except *we* will apply the *pre-existing condition* exclusion based on *your new departure date* upon continuing *your trip*.

TRIP CANCELLATION AND TRIP INTERRUPTION INSURANCE

Trip Cancellation and Trip Interruption Insurance is included in the **Worldwide Comprehensive Plan**, the **Canada Comprehensive Plan**, the **Non-Medical Package Plan**, the **Car Combo Plan** and the **Trip Cancellation & Interruption Plan**.

To have full coverage under Trip Cancellation and Trip Interruption Insurance, *you* must book *your* travel arrangements through the AIR MILES Reward Program and purchase coverage for the full value of the non-refundable portion and the full duration of *your trip*. Any reimbursements for unused travel arrangements available under this coverage will be based and limited to that portion of travel arrangements that have been booked through the AIR MILES Reward Program.

CANCEL FOR ANY REASON BENEFIT - If *you* decide not to travel, *you* can cancel *your trip* for any reason **10 days or more** before *your* scheduled *departure date*, and *you* will be reimbursed 50% of the non-refundable portion of *your trip*.

IMPORTANT CONDITION ON YOUR TRIP CANCELLATION COVERAGE
If *you* “Cancel for any Reason” and decide not to travel, coverage is available only:

- a) if *you* purchased *your* policy within 72 hours of booking *your trip*, or
- b) before any cancellation penalties became applicable.

I. What does Trip Cancellation Insurance cover? Benefits –

If *you* are unable to travel due to a covered event listed immediately below that occurs before *you* leave *home*, **WE WILL PAY**, up to the covered amount *you* purchased:

1. For the prepaid unused portion of *your trip* that is non-refundable and non-transferable to another travel date including published AIR MILES Reward Program service fees.
2. The published cancellation penalties imposed by hotels for unused accommodations.
3. The change fee charged for rebooking the travel arrangements as originally booked for *your trip* when such an option is made available by the AIR MILES Reward Program.
4. In addition, if *your travel companion* must cancel his/her *trip* due to a covered event applicable to him/her, and *you* decide to go on *your trip* as planned, *we* will cover the cost of the next occupancy charge up to the covered amount.
5. At *your* option, the cost to catch up to *your trip*, if *you* qualify to cancel but choose instead to continue on *your trip*, providing the cost to catch up is less than the cost to cancel *your trip*.

AUTOMATIC EXTENSION

We will extend *your* coverage automatically beyond the date *you* were scheduled to return *home* as per the return date indicated on *your confirmation* if:

- *your common carrier* is delayed or *you* are delayed due to circumstances beyond *your* control. In these situations, *we* will extend *your* coverage for up to 72 hours; or
- *you* or *your travel companion* or an *immediate family* member travelling with *you* is hospitalized on that date. In this case, *we* will extend *your* coverage during the hospitalization and for up to 5 days after discharge from the *hospital*; or
- *you* or *your travel companion* or an *immediate family* member travelling with *you* has an *emergency* that does not require hospitalization but prevents travel (as documented by the attending *physician* at destination). In this case, *we* will extend *your* coverage for up to 72 hours.

However, if travel is medically possible before the applicable 5 days or 72 hours have passed, *we* will honour *your* claim for eligible expenses only until such earlier date.

In any case, *we* will not extend any coverage beyond 12 months after *your effective date* of insurance.

TO STAY LONGER THAN PLANNED

Extensions:

To obtain an extension of *your* coverage, simply call *your* AIR MILES Reward Program Travel Specialist to request the extension.

If, however, *you* are already on *your trip* and need to apply for an extension of *your* coverage, simply call *your* AIR MILES Reward Program Travel Specialist before the *expiry date* of *your* existing coverage at:

1-844-399-ONYX or 1-844-399-6699

You may be able to extend *your* coverage as long as:

- the total length of *your trip* does not exceed the maximum allowed by *your government health insurance plan*;
- *you* pay the additional premium; and
- *you* have had no event that has resulted or may result in a claim.

Any extension after departure is subject to the approval of the Assistance Centre.

TOP-UPS

The **Emergency Medical Plan** can be used to top up another insurer's plan. It is *your* responsibility to confirm that a top-up is permitted on *your* existing plan with no loss of coverage.

II. What does Trip Interruption Insurance cover?

Benefits –

If **your trip** is interrupted due to a covered event listed immediately below that occurs on or after the day you plan to leave home, **WE WILL PAY**, based on the plan you purchased, the following:

1. For the prepaid unused portion of *your trip* that is non-refundable and non-transferable to another travel date less the prepaid unused transportation *home*.
2. The additional cost of *your* one-way transportation by the most cost-effective itinerary (being the lesser of a one-way *fare* or change fee charged by the airline on existing tickets if this option is available) to *your* or *your* group's next destination, or to return *home*.

Exception: If you purchased a ticket or pass to travel by *plane* and, at the same time, purchased the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan**, this insurance will cover the extra cost of *your* same class transportation via the most cost effective itinerary to *your* or *your* group's next destination, or to return *home* when you are eligible for benefits under this insurance.

3. We will also reimburse, when no earlier transportation arrangements are available, *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of up to:
 - a) **\$350 per day** to a maximum of **\$3,500** under the **Worldwide Comprehensive Plan** and the **Canada Comprehensive Plan**;
 - b) **\$300 per day** to a maximum of **\$1,500** under the **Non-Medical Package Plan**; and
 - c) **\$150 per day** to a maximum of **\$750** under the **Car Combo Plan** and the **Trip Cancellation and Interruption Plan**.
4. The published cancellation penalties imposed for the early return of a *rental vehicle* prior to the contracted date of return.
5. The published cancellation penalties imposed by hotels for unused accommodations.
6. If you must interrupt *your trip* to attend a funeral or go to the bedside of a hospitalized *immediate family* member, we will reimburse you for the cost of a round-trip ticket you have paid for, up to the amount of a one-way *fare* to return *home*.

COVERED EVENTS FOR I. TRIP CANCELLATION INSURANCE AND II. TRIP INTERRUPTION INSURANCE:

Medical

1. You or your travel companion develop(s) a *medical condition*.
2. A member of your *immediate family* or your *key-person*, a member of your travel companion's *immediate family* or their *key-person* develops a *medical condition*.
3. A *medical condition* which, in the written opinion of the attending *physician*, prevents you or your travel companion from participating in a sporting event when the purpose of *your trip* was to participate in that sporting event.
4. You or your travel companion are medically unable to receive an injection or medication that is suddenly required for entry into a country, region or city originally ticketed in *your* travel arrangements provided that such requirement was not mandatory on the date of application for insurance.
5. You, your spouse, your travel companion or your travel companion's spouse are quarantined.

6. ‡ *Sickness, injury* or death of your service animal, provided you are an individual with a disability (physical, psychiatric or mental disability), and travel arrangements have been made for the service animal to accompany you on *your trip*. For this benefit to apply, the travel arrangement cost for your service animal must be included in the covered amount insured under *your* selected plan.
7. The medical *treatment* that was the purpose of *your trip* outside of your province or territory of residence and had been arranged by your *government health insurance plan* or your private health insurance plan is cancelled or rescheduled, provided that the cancellation or reschedule is due to a reason beyond your control or the control of the medical facility providing the *treatment*. This benefit only applies if you have purchased the **Canada Comprehensive Plan**.

Death

8. You or your travel companion die(s).
9. A member of your *immediate family* or your *key-person*, a member of your travel companion's *immediate family* or their *key-person* dies.
10. You or your travel companion's friend dies.

Pregnancy or Adoption

11. You, your spouse, your travel companion or your travel companion's spouse:
 - a) become pregnant after the *effective date* and your *departure date* falls in the 9 weeks of the expected delivery date or any time after that date, or
 - b) are advised by the attending *physician* against travel during the first trimester of pregnancy, or
 - c) experience complications in the first 31 weeks of pregnancy and the attending *physician* advises against travel.
12. You, your spouse, your travel companion or your travel companion's spouse legally adopt(s) a *child*, provided the adoption notice was received after the *effective date*.
13. The early and unexpected birth of your *immediate family* member not travelling with you during your insured *trip*.

Accommodations

14. The person whose guest you will be during your *trip* is quarantined, admitted to a *hospital* in an *emergency* or dies.
15. ‡ You, your spouse, your travel companion or your travel companion's spouse are unable to occupy your/their principal residence because of an event that is independent of any intentional or negligent act on your/their part.
16. ‡ You, your spouse, your travel companion or your travel companion's spouse are unable to operate your/their place of business because of an event that is independent of any intentional or negligent act on your/their part.
17. ‡ Your or your travel companion's principal residence or place of business is burglarized within 7 days of the *departure date* or during your *trip*.
18. ‡ Fire, vandalism, burglary or a natural disaster renders your destination accommodations uninhabitable for the period of your *trip*.

Weather

19. ‡ Weather conditions, earthquakes or volcanic eruptions cause the scheduled *common carrier*, which you or your travel companion are travelling on, to be delayed for a period of at least 30% of your *trip*. For a delay that is less than 30%, you may have other protection under the Misconnection & Travel Delay Benefit. See page 15.

Employment and Education Obligations

20. ‡ *You, your spouse, your travel companion or your travel companion's spouse* are summoned to essential emergency service as a reservist, firefighter, emergency medical personnel, police force or armed forces during *your trip*.
21. ‡ *You, your spouse, your travel companion or your travel companion's spouse* involuntarily lose a permanent job (excluding contract or self-employment) due to layoff or dismissal without just cause.
22. ‡ *You, your spouse, your travel companion or your travel companion's spouse* are transferred by *your/their* respective employer and must move from *your/their* respective principal residence (for this benefit to apply, the person who is relocating must be an active full-time employee with that employer).
23. ‡ Cancellation of *your or your travel companion's* business meeting, conference or convention that is the main intent of *your trip* and was scheduled before *you purchased* this insurance, provided the cancellation is for a reason beyond *your* control or the control of *your employer or your travel companion's* employer. This event must be between companies with unrelated ownership and, in the case of a conference or convention, *you or your travel companion* must be a registered delegate.
24. ‡ *You or your travel companion* are required to attend a university or college course exam and the date of the exam falls during *your trip*. This benefit applies if the exam date was published prior to *your* application for this insurance and was subsequently changed after *you* booked *your trip* and purchased this insurance.
25. ‡ *Your or your travel companion's* college or university classes are rescheduled to a date that falls during *your trip* due to circumstances beyond *your or your travel companion's* control. This benefit applies if both the unforeseen circumstances and the resulting rescheduling occur after *you* purchase this insurance.
26. ‡ The requirement that *you or your travel companion* attend a professional career program examination or a university or college course examination on a date that occurs during *your insured trip*, provided the examination date which was published prior to the date of application for insurance was subsequently changed after *your* travel arrangements were made and after *you* purchased this insurance.

Government and Legal

27. ‡ *Your or your travel companion's* travel visa is not issued for a reason beyond *your/their* control, provided the documentation shows *you or your travel companion* were eligible to apply, that the refusal is not due to a late application, and the application is not a subsequent attempt for a visa that had been previously refused.
28. ‡ *Your or your travel companion's* passport is not issued within the time confirmed to *you/them* in writing by Passport Canada, provided that *you or your travel companion* had personally submitted the application to an authorized passport office and that it had been reviewed and found satisfactory by Passport Canada authorized personnel. This applies only to Canadian citizens.
29. ‡ *You, your spouse, your travel companion or your travel companion's spouse* are; a) called to jury duty, or b) subpoenaed to be a witness, or c) required to appear as a defendant in a civil suit.
30. ‡ The Government of Canada issues an "Avoid Non-Essential Travel" or an "Avoid All Travel" travel advisory after *you* purchase *your* insurance, advising or recommending that Canadian residents should not visit a destination included in *your trip*.

Hijacking

31. ‡ *You, your spouse, your travel companion or your travel companion's spouse* are hijacked.

If you do not qualify for cancellation benefits under "Covered Events for I. Trip Cancellation Insurance and II. Trip Interruption", you may still qualify for benefits under the "Cancel for any Reason" coverage as described on Page 11.

III. What does Misconnection & Travel Delay Insurance cover? Benefits –

If any of the covered events listed immediately below prevent you from travelling as shown on your confirmation, WE WILL PAY:

If covered event #1 or #2 listed immediately below occurs before or on your originally scheduled departure date, we will pay:

- a) up to **\$1,000** for the additional cost of *your* one-way transportation by the most cost-effective itinerary (being the lesser of a one-way *fare* or change fee charged by the airline on existing tickets if this option is available) to *your* next destination;
- b) in addition, we will pay *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of **\$350 per day** to a maximum of **\$700**.

For Misconnection & Travel Delay on or after your originally scheduled departure date, we will pay up to a maximum of **\$1,000** under benefits a), b) and c):

- a) the unused prepaid portion of *your trip* (less the prepaid unused transportation *home*) that is non-refundable and non-transferable to another travel date (provided such expenses are not reimbursable by any other source);
- b) the additional cost of *your* one-way transportation by the most cost-effective itinerary (being the lesser of a one-way *fare* or change fee charged by the airline on existing tickets if this option is available) to *your* next destination or to return *home*;
- c) up to **\$100** for additional pet care expenses for *your* pet boarded at a commercial pet boarding facility if the misconnection or travel delay results in *your* returning *home* 24 hours later than originally scheduled;
- d) in addition to benefits a), b) and c) above, we will pay *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of:
 - i) **\$350 per day** to a maximum of **\$3,500** under the **Worldwide Comprehensive Plan** and the **Canada Comprehensive Plan**;
 - ii) **\$300 per day** to a maximum of **\$1,500** under the **Non-Medical Package Plan**;
 - iii) **\$150 per day** to a maximum of **\$750** under the **Car Combo Plan** and the **Trip Cancellation and Interruption Plan**.

COVERED EVENTS FOR MISCONNECTION & TRAVEL DELAY INSURANCE

1. ‡ *You* miss *your* next connecting *common carrier* because the *common carrier* that is providing transportation for a portion of *your trip* leaves later than originally scheduled as a result of a schedule change.
2. ‡ The *common carrier* that is providing transportation for a portion of *your trip* leaves earlier than originally scheduled as a result of a schedule change and the ticket *you* have purchased for *your* prior connection via another *common carrier* becomes unusable.

3. ‡ *You or your travel companion* are delayed for at least 6 hours in arriving at *your trip* destination or returning to *your home* due to the delay or schedule change or cancellation of *your or your travel companion's common carrier*.
4. ‡ *You* miss a connection or must interrupt *your trip* because of the delay of *your or your travel companion's* private passenger *vehicle* when the delay is caused by the mechanical failure of the private passenger *vehicle*, a traffic accident, an emergency police-directed road closure, weather conditions, earthquakes or volcanic eruptions. *You or your travel companion* must have calculated the departure with the private passenger *vehicle* to include enough travel time to comply with the *travel supplier's* required check-in procedure.
5. ‡ *You* miss a connection or must interrupt *your trip* because of a delay in clearing customs and security controls due to *your or your travel companion's* mistaken identity.
6. ‡ *You* miss a connection because the cruise ship *you* are travelling on is delayed (or the itinerary is modified) because of another passenger's medical *emergency*.

Only Misconnection and Travel Delay expenses indicated on page 15 will be payable under the circumstances outlined above.

Any delays, schedule changes and cancellations caused by the following events are not covered:

1. Strike (other than an unannounced strike), labour disruption;
2. Supplier *default* or bankruptcy. Limited coverage applies with respect to *default*; see Default Protection Coverage on page 21;
3. Grounding of aircraft for failure to satisfy government safety regulations or security alerts.

IV. What does Delayed Return Insurance cover? Benefits –

If any of the covered events listed immediately below happens after you leave home and makes it impossible for you to return home as shown on your confirmation, WE WILL PAY up to the covered amount for the length of time that *you* are prevented from travel for the following:

1. Additional and unplanned hotel and meal expenses, essential phone calls and taxi fares up to:
 - a) **\$350 per day** to a maximum of **\$3,500** under the **Worldwide Comprehensive Plan** and the **Canada Comprehensive Plan**;
 - b) **\$300 per day** to a maximum of **\$1,500** under the **Non-Medical Package Plan**; and
 - c) **\$150 per day** to a maximum of **\$750** under the **Car Combo Plan** and the **Trip Cancellation and Interruption Plan**.
2. The additional cost of *your* one-way transportation by the most cost-effective itinerary (being the lesser of a one-way *fare* or change fee charged by the airline on existing tickets if this option is available) to return *home*.

If the delay is a result of a *medical condition*, it must be on the advice of the attending *physician* at *your* destination.

COVERED EVENTS FOR DELAYED RETURN INSURANCE:

1. *You* have a medical *emergency*.
2. A member of *your immediate family* has a medical *emergency* or dies at *your* destination.
3. *Your travel companion* has a medical *emergency* or dies at *your* destination.
4. The person whose guest *you* are during *your trip* is admitted to *hospital* with an *emergency* or dies.
5. *Your friend* dies at *your* destination.

V. What else does Trip Cancellation Insurance, Trip Interruption Insurance and Delayed Return Insurance cover?

Benefits –

1. ‡ In the event *your travel companion's plane* is delayed by weather conditions, earthquakes or volcanic eruptions for at least **30%** of *your trip*, and *your travel companion* decides not to go on the *trip* as booked, *we* will cover the cost of *your* next occupancy charge up to the covered amount.
2. In the event *you* die from a covered *medical condition* after the start of *your trip*, *we* will reimburse *your* estate, up to the covered amount, for *your* prepaid unused travel arrangements. *We* will also reimburse *your* estate the following reasonably incurred expenses for:
 - a) the preparation and transportation of *your* remains back to *your home*; or
 - b) the cremation or burial of *your* remains at the location where death occurs, to a maximum of:
 - i) **\$10,000** under the **Worldwide Comprehensive Plan**, the **Canada Comprehensive Plan** and the **Non-Medical Package Plan**; or
 - ii) **\$3,000** under the **Car Combo Plan** and the **Trip Cancellation and Interruption Plan**.

No benefit is payable for the cost of a headstone, a casket and/or funeral service expenses.

3. If *you* must interrupt *your trip*, *we* will reimburse *you* for up to **\$500** to cover the cost of prepaid unused non-refundable excursions that were not included in *your* original travel arrangements and that *you* booked onboard *your* cruise ship.
4. If *you* purchased the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan** and the flight *you* are booked to fly on is overbooked and *you* are denied boarding as a result, *we* will pay up to **\$1,000** for the prepaid unused portion of *your trip* that is non-refundable and non-transferable to another date, provided *your trip* duration was a minimum of **7 days**.
5. If the primary reason for *your trip* was to be present at a wedding, funeral, sporting, theatrical, musical or other commercial entertainment event or conference, and *your trip* is delayed for reasons beyond *your* control, *we* will reimburse *you* for the cost of alternate transportation to get to *your* destination on time for the event, up to:
 - a) **\$600** if *you* have purchased the **Non-Medical Package Plan**, the **Car Combo Plan** or the **Trip Cancellation and Interruption Plan**; or
 - b) **\$800** if *you* have purchased the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan**.

6. ‡ If a cruise that is included in *your trip* and insured under *your* AIR MILES Travel Insurance policy is cancelled due to mechanical failure, grounding, quarantine of the cruise ship, or repositioning of the cruise ship due to weather conditions, earthquakes or volcanic eruptions, and the cancellation occurs:

- a) Before you leave home, we will reimburse you for your non-refundable prepaid airfare that is not part of *your* cruise package up to **\$1,500**.
- b) After you leave home but prior to the departure of the cruise ship, we will reimburse you up to **\$1,500** for the lesser of:
 - i) the change fee charged by the airline carrier(s) to return you home, if such an option is available; or
 - ii) the extra cost of a one-way fare via the most cost-effective itinerary to return you home.

Exception: If you have purchased the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan**, this benefit covers the cancellation of a cruise or a tour included in *your trip* and insured under *your* AIR MILES Travel Insurance if the cruise or tour is cancelled for any reason other than supplier default.

7. If you have purchased the **Worldwide Comprehensive Plan**, the **Non-Medical Package Plan**, the **Car Combo Plan** or the **Trip Cancellation and Interruption Plan** and *your* or *your travelling companion's* passport and/or travel visa is lost or stolen during *your trip* and you are unable to continue on *your trip* or to return home as originally planned, we will reimburse you for:

- a) reasonable travel and accommodation expenses until the travel documents are replaced; and
- b) up to **\$1,000** for the additional cost of one-way transportation by the most cost-effective itinerary (being the lesser of a one-way economy transportation or the change fee charged by the airline on existing tickets if this option is available) to *your next destination* or to return you home.

8. If the primary reason for *your trip* was to attend a ticketed commercial event (sport, musical or other commercial entertainment) for which you had purchased and paid for tickets prior to booking *your trip* and purchasing this insurance, and such event is subsequently cancelled by the promoter of the event, we will pay, up to the covered amount, for the following:

- a) If the event is cancelled before you leave home, we will reimburse you the prepaid unused portion of *your trip* that is non-refundable and non-transferable to another travel date, including published AIR MILES Reward Program service fees.
- b) If the event is cancelled after you leave home:
 - i) the prepaid unused portion of *your trip* that is non-refundable and non-transferable to another travel date (less prepaid unused transportation home); and
 - ii) up to **\$1,000** for the additional cost of one-way transportation by the most cost-effective itinerary (being the lesser of a one-way economy transportation or the change fee charged by the airline on existing tickets if this option is available) to return you home.

Exclusions & Limitations – What does Trip Cancellation & Trip Interruption Insurance not cover?

When reading this section, please take the time to review the definitions of “*medical condition*,” “*pre-existing condition*” and “*stable*” at the end of this booklet.

I. **Pre-Existing Condition Exclusions**

If the **Trip Cancellation Covered Amount** is less than **\$15,000**, under Trip Cancellation and Interruption insurance, we will not cover any expenses for *your medical condition* or the *medical condition of your travelling companion* if that *medical condition* was NOT *stable* in the **three (3) months** prior to the insurance purchase date or application date as indicated on *your confirmation*.

In addition to the “*stable*” requirement, we will not cover any expenses relating to:

- Any heart condition you have or any heart condition of *your travelling companion* if, during the **three (3) months** prior to the insurance purchase date or application date as indicated on *your confirmation*, you or *your travelling companion* have taken any form of Nitroglycerine more than once per week for the relief of angina.
- Any lung condition you have or any lung condition of *your travelling companion* if, during the **three (3) months** prior to the insurance purchase date or application date as indicated on *your confirmation*, you or *your travelling companion* required treatment with home oxygen or with Prednisone.

If the **Trip Cancellation Covered Amount** is **\$15,000 or more**, under Trip Cancellation and Interruption insurance, we will not cover any expenses for a *medical condition* or the *medical condition of any person* who is the cause of *your claim*, if that *medical condition* was NOT *stable* in the **three (3) months** prior to the insurance purchase date or application date as indicated on *your confirmation*.

In addition to the “*stable*” requirement, we will not cover any expenses relating to:

- Any heart condition you have or any heart condition of any person who is the cause of *your claim* if, during the **three (3) months** prior to the insurance purchase date or application date as indicated on *your confirmation*, you or that person have taken any form of Nitroglycerine more than once per week for the relief of angina.
- Any lung condition you have or any lung condition of any person who is the cause of *your claim* if, during the **three (3) months** prior to the insurance purchase date or application date as indicated on *your confirmation*, you or that person have required treatment with home oxygen for *your/their* lung condition.

II. We will not cover expenses or benefits related in whole or in part, to any of the following events which are applicable to all coverages detailed in this section, including **Trip Cancellation, Trip Interruption, Misconnection & Travel Delay** and **Delayed Return Insurance:**

1. Any reason, circumstance, event or *medical condition* affecting you or anyone, which you were aware of on or before the date you purchased this insurance, and which may eventually prevent you from starting and/or completing *your trip* as booked when you purchase this insurance coverage.

2. Travel arrangements, expenses and/or losses related to travel arrangements that were not booked through the AIR MILES Reward Program and that have not been insured with Trip Cancellation and Trip Interruption Insurance with an AIR MILES Travel Insurance Policy. (Not applicable to travel arrangements that were booked through the AIR MILES Reward Program.)
3. Death of a person who is ill when the purpose of *your trip* is to visit that person.
4. *Your* self-inflicted injury unless medical evidence establishes that the injuries are related to a mental health illness.
5. Not following a prescribed therapy or *treatment*.
6. *Your* committing or attempting to commit a criminal act.
7. Any loss, *injury, sickness* or death related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
8. Any loss resulting from *your minor mental or emotional disorder*.
9. A *medical condition*:
 - that occurs during a *trip* when *you* knew that *treatment* may be sought or required for that condition; and/or
 - for which it was reasonable to expect before *you* left *home* that *you* would need *treatment* during *your trip*; and/or
 - for which future investigation or *treatment* was planned before *you* left *home*; and/or
 - which caused symptoms that would have caused an ordinarily prudent person to seek *treatment* in the **three (3) months** before leaving *home*, and/or
 - that caused a *physician* to advise *you* not to go on *your trip*.
10. a) *your* routine prenatal care;
- b) *your* pregnancy, childbirth, any complication(s) related to *your* pregnancy or childbirth, when any such event, in any combination, happen(s) in the nine (9) weeks before or after the expected date of delivery;
- c) *your* child born during *your trip*.
11. A travel visa that is not issued because of a late application.
12. Any *medical condition* if the answers provided in the questionnaire for *trips* covered for **\$15,000 or more** are not truthful and accurate. This exclusion applies to the total covered amount purchased.
13. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See Terrorism Coverage provision.
14. When, before the *effective date*, the Government of Canada issues an "Avoid Non-Essential Travel" or an "Avoid All Travel" Travel Advisory, advising Canadian residents not to travel to that country, region or city where *your* loss resulted from:
 - a specific or related *medical condition* which *you* contracted in a foreign country during *your trip*; and/or
 - an *act of war* or an *act of terrorism*.
15. **Your cancelling for any reason and deciding not to travel** if *you* did not purchase this insurance within 72 hours of booking *your trip* with the AIR MILES Reward Program or before any cancellation penalties applied.

What are the other conditions that apply to Trip Cancellation Insurance?

If *you* cancel *your trip* before *your departure date*, *you* must advise an AIR MILES Rewards Program Travel Specialist within 72 hours of the cause of cancellation. Only the sums that are non-refundable on the date the reason for cancellation (covered event) occurs shall be considered for the purposes of the claim. Any delays in notifying an AIR MILES Rewards Program Travel Specialist will limit *your* benefit to the non-refundable amount that would have been payable on the date the cause for claim occurred.

Trip Cancellation for a *medical condition* must be recommended by the attending *physician* in the locality where the *medical condition* occurred. See other conditions under How to Make a Claim.

Default Protection Coverage

Default Protection Coverage is included in the **Worldwide Comprehensive Plan**, the **Canada Comprehensive Plan**, the **Non-Medical Package Plan**, the **Car Combo Plan** and the **Trip Cancellation and Interruption Plan**.

We will provide Default Protection Coverage subject to the benefit limits and exclusions listed below.

If *you* have purchased **Trip Cancellation & Trip Interruption Insurance** and *you*:

- a) have directly contracted with a *travel supplier* who *defaults*; and
- b) as a result of the *default*, do not receive part or all of the *travel services* for which *you* have contracted; and
- c) cannot recover all of the cost of such undelivered *travel services* either from the *travel supplier*, any federal, provincial or other compensation fund, or from any other source that is legally responsible or under contract to reimburse *you* for the cost of such undelivered *travel services*,

then, *we* will reimburse *you* as follows:

- i) for *default* prior to *your departure date*: the non-refundable portion of the amount that *you* prepaid for such undelivered *travel services* up to the covered amount for the Trip Cancellation coverage that *you* purchased in connection with *your trip*; or
- ii) for *default* after *your departure date*: the non-refundable portion of the amount that *you* prepaid for such undelivered *travel services* up to the covered amount for Trip Interruption coverage that *you* purchased in connection with *your trip* except prepaid unused transportation *home* and subject to the following benefit limits:
 - *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares up to a maximum of **\$200 per day** for up to **3 days**; and
 - up to the covered amount for the extra cost of *your* economy class transportation via the most cost-effective itinerary to *your* next destination or to return *you home*.

EMERGENCY MEDICAL INSURANCE

Emergency Medical Insurance is included in the **Worldwide Comprehensive Plan**, the **Canada Comprehensive Plan** and the **Emergency Medical Plan**.

What does Emergency Medical Insurance cover? Benefits –

Emergency Medical Insurance covers *you* for up to **\$5,000,000 CDN** for *reasonable and customary* expenses incurred by *you* for *emergency medical treatment* required by *you* during *your trip* if a *medical condition* begins unexpectedly after *you* leave *home*. **Such expenses must be in excess of those reimbursable by the government health insurance plan or by any other benefit plan.** The medical attention must be required as part of *your emergency treatment* and ordered by a *physician* (or a dentist in the case of dental *treatment*).

IN THE EVENT OF AN EMERGENCY, THE ASSISTANCE CENTRE MUST BE CONTACTED IMMEDIATELY AT:

1-888-491-2285 in the U.S. and Canada
+1 (519) 251-7427 collect to Canada where available

Please note that if **you do not call** the Assistance Centre in an *emergency*, **you will have to pay 25% of the eligible medical expenses** we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

Subject to the policy's maximums, exclusions and limitations, the eligible covered expenses are:

1. **Emergency Medical Treatment:**

- a) *Hospital* accommodation up to the semi-private room rate (or an intensive or coronary care unit where medically necessary). *We* will also cover the expense of a cruise ship cabin or hotel room (that is not already included in *your* travel arrangements) if the use of such facility is recommended as a substitute for a *hospital* room during *your* recovery from a covered medical *emergency*.
- b) *Physicians'* fees.
- c) When approved in advance by the Assistance Centre, laboratory tests and x-rays prescribed by the attending *physician*. Note: This policy does not cover magnetic resonance imaging (MRI), cardiac catheterization, computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless such services are approved in advance by the Assistance Centre.
- d) *In-hospital* duty nurse – private duty nursing (other than by a relative) during hospitalization when ordered by the attending *physician* and approved in advance by the Assistance Centre.

Benefit Limits for Default Protection Coverage

The amount payable to *you* in respect of any one *trip* will not exceed **\$5,000 CDN**; and will not exceed **\$10,000 CDN** for all persons who are covered under the same AIR MILES Travel Insurance policy. Any benefits payable shall also be subject to an overall maximum aggregate payable limit specified below relating to all in-force travel policies issued by *us*, including this policy.

If total claims otherwise payable for this type of coverage under all travel policies issued by *us*, resulting from the *default* of one or more *travel suppliers* occurring within an applicable time period, exceed the maximum aggregate payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit. The maximum aggregate limits are:

- a) **\$1,000,000 CDN** with respect to the *default* of any one (1) *travel supplier*; and
- b) **\$5,000,000 CDN** with respect to all *defaults* of all *travel suppliers* occurring in the same calendar year.

If, in *our* judgment, the total of all payable claims on account of the *default* of one or more *travel suppliers* exceeds the applicable limits, *your* pro-rated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

Exclusions for Default Protection Coverage

We will not cover any loss concerning, caused by or resulting from any of the following:

- a) Loss or damage, incurred by *you*, which is or can be recovered from any other source, including any federal, provincial or other compensation fund;
- b) Loss arising as a result of a *default* if, at the time of booking, the *travel supplier* is bankrupt, insolvent or in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation;
- c) Loss arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker;
- d) Loss arising as a result of the *default* of a foreign *travel supplier* if the *travel services* to be provided by such foreign *travel supplier* are not part of a package tour sold to *you*;
- e) Losses incurred by an individual who has not purchased coverage for Trip Cancellation & Trip Interruption Insurance coverage under the AIR MILES Travel Insurance policy, in connection with *your trip* which resulted in such losses;
- f) Insurance purchased or *trips* booked after the *default*; or
- g) *Travel services* that were actually provided.

- e) Local, licensed ground ambulance service to the nearest *hospital, physician* or medical service provider in the event of a medical *emergency* (also covers local taxi fare in lieu of local ground ambulance service where an ambulance is medically necessary).
- f) If local taxi services are required to get to and from the nearest medical service provider for a minor *emergency*, expenses will be reimbursed up to **\$50**.
- g) Drugs requiring a prescription by a *physician*, excluding those necessary for the continued stabilization of a chronic *medical condition*.

To file a claim, you must provide original receipts issued by the pharmacist, physician or hospital, indicating the total cost, prescription number, name of medication, quantity, date and name of the prescribing physician.

- h) Casts, splints, trusses, braces, crutches, rental of wheelchair or other minor medical appliances when prescribed by a *physician*.
- i) *Emergency treatment* by a chiroprapist, chiropractor, osteopath, physiotherapist, or podiatrist (other than a relative), up to **\$300** per category of practitioner.

2. Emergency Dental Expenses: Reimbursement of:

- a) *emergency dental treatment* at *trip* destination to repair or replace sound natural teeth or permanently attached artificial teeth damaged as a result of an accidental blow to the head or mouth, provided *you* consult a *physician* or dentist immediately following the *injury*;
- b) necessary *emergency dental treatment* (described in a. above) that must be continued upon return to *your* province or territory of residence, provided *treatment* is completed within **90 days** from the date of the accident, to a maximum of **\$1,500**; and
- c) other *emergency dental treatment* at *trip* destination (excluding root canal treatment), to a maximum of **\$300**.

To file a claim under a. or b. above, you must provide an accident report from the physician or dentist.

- 3. **Sundry Hospital Expenses:** If *you* are hospitalized for 48 hours or more, we will reimburse *you* up to \$50 per day, to a maximum of \$500 for *your* incidental expenses (telephone calls, television rental, etc) while *you* are in the *hospital*.
- 4. **Return Your Vehicle Home:** When approved in advance by the Assistance Centre, if, because of a covered medical *emergency*, hospitalization, death or repatriation, *you* are unable to drive *home* the *vehicle* *you* used during *your trip*, we will cover the reasonable costs incurred to return *your vehicle home*. If *you* rented a *vehicle* during *your trip*, we will cover the reasonable costs incurred for its return to the rental agency.
- 5. **Bedside Visit:** When approved in advance by the Assistance Centre, if *you* are hospitalized because of a covered medical *emergency* or if *your* attending *physician* recommends that a relative or close friend should attend *your* bedside during such hospitalization, we will pay the return *fare* via the most cost-effective itinerary for someone to be with *you*. For a *child* insured under this policy, this benefit is available immediately upon his/her *hospital* admission.

The person attending *your* bedside will be covered with AIR MILES Emergency Medical Insurance coverage, under the same terms and limitations of this policy. Reasonable out-of-pocket expenses incurred for commercial accommodation and meals, essential taxis and telephone calls will be reimbursed to a maximum of **\$500**. **To file a claim, original receipts from commercial organizations must be supplied.**

6. Subsistence Allowance: In the event that:

- a) *your* scheduled return is delayed due to *your* medical *emergency sickness* or *injury* or the *sickness* or *injury* of an accompanying *immediate family member* or *travelling companion*; or
- b) *you* or an accompanying *immediate family member* or *travelling companion* must be relocated for the purpose of obtaining medical *treatment* for a covered medical *emergency*,

you are eligible for a subsistence allowance for commercial accommodation and meals, laundry, essential taxi or *rental vehicle* charges and telephone calls:

- a) **\$500 per day** after the original scheduled return date or relocation date to a maximum of **\$5,000** if *you* have purchased the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan**; or
- b) **\$350 per day** after the original scheduled return date or relocation date to a maximum of **\$1,750** if *you* have purchased the **Emergency Medical Plan**.

To file a claim, you must supply original receipts from commercial organizations as well as the local attending physician's written diagnosis of the medical emergency.

7. Medical Repatriation: When approved in advance and arranged by the Assistance Centre:

- a) the cost of a one-way *fare* on a commercial airline to *your* province or territory of residence; or
- b) the costs for additional airline seats to accommodate a stretcher to return *you* to *your* province or territory of residence; or
- c) where medically necessary, medical air evacuation (paid in advance) to the nearest appropriate *hospital* or to a *hospital* in *your* province or territory of residence, when the attending *physician* or the Medical Director of the Assistance Centre recommends that *you* be so transported for the purpose of obtaining immediate medical *treatment*; and
- d) the return cost of an economy class *fare* via the most cost-effective itinerary for a qualified medical attendant to accompany *you*, and the attendant's reasonable fees and expenses, if this is medically necessary or required by the airline.

8. Return Excess Baggage: When approved in advance by the Assistance Centre, up to **\$500** for the return of *your* excess baggage if *you* are returned to *your home* by any medical repatriation or death benefit provided by this policy.

9. Escort of Insured Children or Grandchildren: When approved in advance by the Assistance Centre, in the event an insured parent, grandparent or legal guardian (on the *trip*) must be hospitalized for more than 24 hours, medically repatriated or dies at destination due to a medical *emergency* covered by this policy:

- a) organization, escort and payment up to the cost of a one-way *fare* for the return of *your* accompanying *child(ren)* or grandchildren.
- b) reimbursement for services of a caregiver (other than a relative) contracted by *you* for *your* accompanying *child(ren)* or grandchildren. Covered caregiver expenses will include the cost for the return *fare* via the most direct route, overnight commercial accommodation expense and reasonable meal expenses.

10. **Child Care:** In the event *you* are admitted to *hospital* or are delayed beyond *your* scheduled return date because of a covered medical *emergency*, *we* will cover the expenses for an attendant to provide childcare services when such service is required. The attendant must be a person other than the *child's* parent, member of the *immediate family*, *your travel companion*, or the person whose guest *you* are during the *trip*. *We* will reimburse *you* up to **\$50 per day** to a maximum of **\$500 per trip**. The *child(ren)* or grandchild(ren) must have been under *your* care during *your trip*.

11. **Return Your Travel Companion :** *We* will pay the extra cost of the one-way *fare* via the most cost-effective itinerary to return *your travel companion home*, if *you* must return *home* because of a medical *emergency* covered under this policy.

12. **Death:** If *you* should die during *your trip* from a covered medical *emergency*, *we* will reimburse *your* estate the reasonable costs actually incurred for:

- a) i) preparation of *your* remains; plus
- ii) return transportation cost of the *your* remains in the *common carrier's* standard transportation container to the scheduled point of departure; or
- b) for burial or cremation at the place of death up to **\$10,000** if *you* have purchased the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan**; or up to **\$3,000** if *you* have purchased the **Emergency Medical Plan**.

No benefit is payable for the cost of a headstone, casket and/or funeral service expenses.

c) When approved in advance by the Assistance Centre, the return *fare* for an *immediate family* member or close friend to identify *your* remains. *We* will also pay up to **\$450** for that person's commercial accommodation and meals and provide him/her with AIR MILES Emergency Medical Insurance coverage, under the same terms and limitations of this policy for up to three (3) days.

To file a claim, original receipts from commercial organizations must be supplied.

13. **Return Your Pet(s):** When approved in advance and arranged by the Assistance Centre, *we* will pay for the extra cost of economy class transportation, up to **\$500** under benefits a), b) and c), to return *your* pet(s) (domestic dog(s) and/or cat(s)) *home* via the most cost-effective itinerary, if:

- a) *your* treating *physician* recommends that *you* return *home* because of *your* medical condition;
- b) *our* medical advisors recommend that *you* return *home* after *your* emergency treatment; or
- c) *you* die.

We will also pay up to **\$100** for commercial kennel fees at *your* destination, before *you* return *home*, in the event *you* are medically unable to return to *your* province or territory of residence on *your* scheduled return date.

14. **Prescription Assistance:** Up to **\$50** for the replacement at *your* destination of lost or stolen essential prescription medication (excluding birth control pills or other non-vital prescription medication). If *you* need the services of a local *physician* to replace *your* prescription medication, *we* will pay up to **\$75** under this benefit.

15. **Vision Care:** Up to **\$200** for the replacement at *your* destination of prescription eyeglasses due to theft, loss or breakage during *your trip* and assistance to coordinate the replacement.

16. **Hearing Aid:** Up to **\$200** for the replacement at *your* destination of a hearing aid due to theft, loss or breakage during *your trip* and assistance to coordinate the replacement. Does not include batteries or ear molds.

17. **Terrorism Coverage:** *You* are entitled to reimbursement of covered expenses when an *act of terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this policy. See page 36 for Terrorism Coverage.

18. **Message Centre:** Leave urgent messages with the Assistance Centre in the event that awkward time zones or telephone difficulties prevent *you* from contacting *home*. Leave urgent messages as a contact point for *travelling companions* if *you* lose touch with one another. Call 1-888-491-2285 within North America or from anywhere else in the world at +1 (519) 251-7427 collect to Canada where available.

19. **Urgent Messages:** Transmission of urgent messages to family and/or employer by the multilingual co-ordinators of the Assistance Centre.

Exclusions & Limitations – What does Emergency Medical Insurance not cover?

We will not cover expenses or benefits relating to any of the following:

1. Pre-Existing Medical Condition Exclusions

When reading this section, please take the time to review the definitions of “*medical condition*,” “*pre-existing condition*” and “*stable*” at the end of this booklet. The *pre-existing condition* exclusion which applies to *you* depends on *your age* as outlined below.

For ages 74 and under, any *medical condition* that was not *stable* in the **three (3) months** before *your effective date*. In addition to the “*stable*” requirement, *we* will not cover any expenses relating to:

- a heart condition, if;
 - any heart condition was not *stable*, and/or
 - *you* had taken any form of Nitroglycerine for the relief of angina pain,
 in the **three (3) months** before *your effective date*,
- a lung condition, if;
 - any lung condition was not *stable*, and/or
 - *you* required *treatment* with oxygen or Prednisone for *your* lung condition,
 in the **three (3) months** before *your effective date*.

For ages 75 and over, any *medical condition* that was not *stable* in the **six (6) months** before *your effective date*. In addition to the “*stable*” requirement, *we* will not cover any expenses relating to:

- a heart condition, if;
 - any heart condition was not *stable*, and/or
 - *you* had taken any form of Nitroglycerine for the relief of angina pain,
 in the **six (6) months** before *your effective date*,
- a lung condition, if;
 - any lung condition was not *stable*, and/or
 - *you* required *treatment* with oxygen or Prednisone for *your* lung condition,
 in the **six (6) months** before *your effective date*.

2. Expenses that exceed **\$25,000**, if *you* do not have valid coverage under a *government health insurance plan*.

3. For *children* under 2 years of *age*: Any *medical condition* related to a birth defect.
4. Any loss, *injury*, *sickness* or death related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
5. Not following recommended or prescribed therapy or *treatment*.
6. *Your* self-inflicted injury unless medical evidence establishes that the injuries are related to a mental health illness.
7. Any loss resulting from *your minor mental or emotional disorder*.
8. a) *your* routine prenatal care;
b) *your* pregnancy, childbirth, any complication(s) related to *your* pregnancy or childbirth, when any such event, in any combination, happen(s) in the nine (9) weeks before or after the expected date of delivery;
c) *your* child born during *your trip*.
9. A *medical condition*:
 - when *you* knew, before *you* left *home*, or before the *effective date* of coverage, that *you* would need or be required to seek *treatment* for that *medical condition* during *your trip*; and/or
 - for which it was reasonable to expect before *you* left *home* or prior to the *effective date* that *you* would need *treatment* during *your trip*; and/or
 - for which future investigation or *treatment* was planned before *you* left *home*; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek *treatment in the 3 months* before *your effective date*; and/or
 - that had caused *your physician* to advise *you* not to travel.
10. Any *treatment* that is not for an *emergency*.
11. Any cosmetic, investigative and/or elective surgery or *treatment*, and/or any expenses that arise as a result of complications from such surgery or *treatment*.
12. An *emergency* resulting from: hang-gliding, rock climbing, mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pickaxes, anchors, bolts, carabiners and lead or top-rope anchoring equipment, participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation.
13. Piloting an aircraft or air travel on any air-supported device other than as a fare-paying passenger on a flight operated by a *common carrier*.
14. Committing or attempting to commit a criminal act.
15. Except as is covered under Benefit #14 Prescription Assistance. The replacement of an existing prescription, whether by reason of loss, renewal or inadequate supply, or the purchase of drugs and medications (including vitamins) which are commonly available without a prescription or which are not legally registered and approved in Canada.
16. a. Cardiac catheterization, angioplasty and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved in advance by the Assistance Centre prior to being performed, except in extreme circumstances where such surgery is performed as a *medical emergency* immediately upon admission to *hospital*.
b. Magnetic resonance imaging (MRIs), computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless approved in advance by the Assistance Centre.
17. The continued *treatment* of a *medical condition* when *you* have already received *emergency treatment* for that condition during *your trip* and *our* medical advisors determine that *your* *medical emergency* has ended.
18. Any *emergency* that occurs or re-occurs after *our* medical advisors recommend that *you* return *home* following *your emergency*, and *you* choose not to.
19. Medical repatriation services unless approved in advance and arranged by the Assistance Centre.
20. For policy extensions and top-ups: any *medical condition*, *injury* or *sickness* which first appeared, was diagnosed or for which *you* received *medical treatment* after the scheduled *departure date* and prior to the *effective date* of the insurance extension or top-up.
21. An *act of war* or *act of terrorism*. For all Plans, limited coverage applies with respect to an *act of terrorism*. See Terrorism Coverage provision.
22. When, before the *effective date*, the Government of Canada issues an "Avoid Non-Essential Travel" or an "Avoid All Travel" Travel Advisory, advising Canadian residents not to travel to that country, region or city where *your* loss resulted from:
 - a specific or related *medical condition* which *you* contracted in a foreign country during *your trip*; and/or
 - an *act of war* or an *act of terrorism*.

What are the other conditions that apply to Emergency Medical Insurance?

If *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum coverage of **\$50,000** or less, *we* will not coordinate payment with that coverage. If *your* lifetime maximum is more than **\$50,000**, *we* will coordinate payment.

Neither *we* nor *our* agents or administrators are responsible for the availability, quality or result of any *medical treatment* or transportation, or for *your* failure to obtain *medical treatment*.

See other conditions under How to Make a Claim.

‡ BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

Baggage Loss, Damage & Delay Insurance is included in the **Worldwide Comprehensive Plan**, the **Canada Comprehensive Plan** and the **Non-Medical Package Plan**.

Our overall maximum aggregate liability under all AIR MILES Travel Insurance policies purchased for any one *trip* with respect to a single insured person or family will not exceed **\$3,000** under the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan** and **\$2,000** under the **Non-Medical Package Plan**.

What does Baggage Loss, Damage & Delay Insurance cover? Benefits –

Baggage Loss, Damage & Delay Insurance covers the theft of, loss of, damage to, and delay of the baggage and effects that belong to *you* and that *you* use during *your trip*. More specifically, *we* will pay for the following expenses based upon *your* selected plan:

1. Baggage Theft, Loss or Damage

Up to **\$500 per trip** for any item or set of items that are lost, stolen, or damaged during *your trip*, up to a maximum of **\$1,500** under the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan**; and up to **\$1,000** under the **Non-Medical Package Plan**.

We also apply a combined maximum limit of **\$500** for: jewellery; watches; cameras, including related equipment; binoculars; articles consisting in whole or in part of silver, gold or platinum; furs and fur-trimmed items; cell phones, computers and other digital or electronic items. In addition, original receipts must accompany *your* claim.

2. Replacement Cost of Lost/Stolen Passport or Travel Visa

If *you* have purchased the **Worldwide Comprehensive Plan**, **Canada Comprehensive Plan** or the **Non-Medical Package Plan** and if *your* passport and/or travel visa is lost or stolen during *your trip*, while *you* are travelling, *we* will reimburse *you*.

- a) The *reasonable and customary* charges for a replacement passport and/or travel visa; and
- b) Up to **\$300** with respect to the travel and accommodation expenses *you* actually incur while waiting to receive the replacement passport and/or travel visa.

3. Replacement Cost of Lost/Stolen Birth Certificate or Driver's Licence

If *your* driver's licence or birth certificate is lost or stolen while *you* are on *your trip*, *we* will reimburse *you* up to an aggregate total of **\$50** for the cost of replacing one or both of these items.

4. Baggage Delay

If *your* checked baggage is misdirected or delayed by the *common carrier* for at least **10 hours** while *you* are on *your trip*, *we* will reimburse up to an aggregate total of **\$600** under the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan** and up to **\$400** under the **Non-Medical Package Plan** for:

- a) The purchase of necessary toiletries and personal clothing while on *your trip*;
- b) The rental cost of sporting equipment if the purpose of *your trip* was to participate in a sporting event and *your* sporting equipment was included in the delayed checked baggage;

- c) The rental cost of a wheelchair that *you* use during *your trip*.
- d) If a cruise is included as part of *your trip* and *your* baggage is delayed and does not arrive on the cruise ship before the ship's departure/launch, an **additional \$150** is available to *you* to purchase or rent formal evening attire.

The Baggage Delay benefits are payable only when the delay happens before *your return home*.

Exclusions & Limitations – What does Baggage Loss, Damage & Delay Insurance not cover?

For Baggage Loss, Damage & Delay Insurance, *we* will not cover expenses or benefits relating to:

1. Animals, perishable items, bikes that are not checked as baggage with the *common carrier*, household items and furniture, artificial teeth or limbs, hearing aids, sunglasses, contact lenses, money, tickets (except for administrative fees required to reissue such tickets), securities, documents, items related to *your* occupation, antiques or collector items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
3. Unaccompanied baggage, any items that are left unattended, personal property left in an unattended *vehicle*, unlocked trunk and any jewellery or cameras placed in the custody of a *common carrier*.
4. Instances of theft or losses that are not reported to authorities.
5. Any loss resulting from an *act of war* or an *act of terrorism* while *you* are at *your* destination, when, before *your effective date*, the Government of Canada issues an "Avoid Non-Essential Travel" or an "Avoid All Travel" Travel Advisory, advising Canadians not to travel to that country, region or city.

In addition to the Exclusions & Limitations above, there is also no coverage, and no benefits will be payable, for claims presented under this section when reimbursed:

- By the *common carrier*, hotel or *travel supplier*, including any services rendered by such *common carrier*, hotel or *travel supplier*; or
- As specified under any other insurance coverage *you* may have for the loss of or damage to property.

See other conditions under How to Make a Claim.

‡ PERSONAL MONEY INSURANCE

Personal Money Insurance is included in the **Worldwide Comprehensive Plan**, the **Canada Comprehensive Plan** and the **Non-Medical Package Plan**.

What does Personal Money Insurance cover? Benefits –

If *your* personal money is lost or stolen during *your trip*, we will reimburse *you* up to **\$300** under the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan** and up to **\$100** under the **Non-Medical Package Plan** for:

1. Theft or loss of *your* personal money;
2. Financial loss or legal liability for payment following theft or fraudulent use of *your* traveller's cheques, letters of credit, travel tickets, passport, prepaid accommodation vouchers and entertainment tickets;

Provided that:

1. *You* have not failed to comply with any conditions applied by the issuing authority (including validating traveller's cheques and reporting missing negotiable documents to the issuing authority within the prescribed time period); and
2. *You* have reported the loss to the police immediately and have obtained their written report within 24 hours of the theft or loss.

Exclusions & Limitations – What does Personal Money Insurance not cover?

We will not cover expenses or benefits related, in whole or in part, directly or indirectly, to any of the following:

1. **THE FIRST \$25 OF EACH AND EVERY CLAIM.**
2. Delay, detention or confiscation by customs personnel.
3. Shortages due to error, omission, depreciation, or fluctuations in value.
4. Money that was not in *your* possession at the time the loss occurred.

FLIGHT & TRAVEL ACCIDENT INSURANCE

Flight & Travel Accident Insurance is included in the **Worldwide Comprehensive Plan**, the **Canada Comprehensive Plan** and the **Non-Medical Package Plan**.

What does Flight Accident Insurance & Travel Accident Insurance cover? Benefits –

We will cover the following Flight & Travel Accident Insurance benefits:

1. If an accidental bodily *injury*, sustained during *your trip*, causes *you*, in the 12 months after the accident, to die, to become completely and permanently blind in both eyes, to suffer complete and irrecoverable loss of speech or hearing, to have two of *your* limbs fully severed above *your* wrist or ankle joint, to become completely and permanently blind in one eye **and** have one of *your* limbs fully severed above *your* wrist or ankle joint, we will pay:
 - a) For Flight Accident Insurance: **\$250,000** if *you* have purchased the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan**; or **\$100,000** if *you* have purchased the **Non-Medical Package Plan**,
 - b) For Travel Accident Insurance: **\$50,000** if *you* have purchased the **Worldwide Comprehensive Plan**, the **Canada Comprehensive Plan** or the **Non-Medical Package Plan**.
2. If an accidental bodily *injury*, sustained during *your trip*, causes *you*, in the 12 months after the accident, to become completely and permanently blind in one eye or to have one of *your* limbs fully severed above *your* wrist or ankle joint, we will pay:
 - a) For Flight Accident Insurance: **\$125,000** if *you* have purchased the **Worldwide Comprehensive Plan** or the **Canada Comprehensive Plan**; or **\$50,000** if *you* have purchased the **Non-Medical Package Plan**,
 - b) For Travel Accident Insurance: **\$25,000** if *you* have purchased the **Worldwide Comprehensive Plan**, the **Canada Comprehensive Plan** or the **Non-Medical Package Plan**.
3. If *you* have more than one accidental bodily *injury* during *your trip*, we will pay the applicable insured sum only for the one accident that entitles *you* to the largest benefit amount.

For Flight Accident Insurance, the accident giving rise to *your injury* must happen:

- a) while *you* are travelling on a commercial passenger *plane* for which a ticket was issued to *you* for *your* entire airline trip;
- b) if making a flight connection, while riding over land or water at the expense of the airline, riding in a limousine or bus provided by the airport authority, or in a scheduled helicopter shuttle service between airports; or
- c) while *you* are at an airport for the departure or arrival of the flight covered by this insurance.

Benefit Limits for Flight Accident Insurance and Travel Accident Insurance Coverage

The amount payable to *you* in respect of any one accident will not exceed **\$250,000 CDN per person** and will not exceed **\$500,000 CDN for all persons** who are covered under the same AIR MILES Travel Insurance policy, regardless of how many valid policies have been purchased. Any amount purchased in excess of **\$500,000** shall be refunded upon request.

‡ RENTAL VEHICLE DAMAGE INSURANCE

Rental Vehicle Damage Insurance is included in the **Car Combo Plan** and the **Rental Vehicle Damage Insurance Plan**. This insurance is valid only if *you* book *your rental vehicle* through the AIR MILES Rewards Program and the rental agency is located in Canada or the U.S.

What does Rental Vehicle Damage Insurance cover? Benefits –

We will cover the following Rental Vehicle Damage Insurance benefits:

1. Up to **\$60,000** for the liability imposed upon *you* by law or assumed by *you* under the *rental vehicle* agreement, and resulting from physical loss or damage to a *rental vehicle* while it is under *your* care, custody and control, or that of a person who is permitted to operate the *rental vehicle* under the rental agreement, and for a maximum of 60 consecutive days.
2. Benefits include:
 - a) *our* investigation, negotiation or settlement of *your* claim on *your* behalf and as *we* deem appropriate;
 - b) *our* defending in *your* name, on *your* behalf and at *our* cost, any civil action brought against *you* on account of the loss or damage to the *rental vehicle*;
 - c) *our* payment of all costs assessed against *you* in any civil action *we* defend and any interest accruing after judgment upon that part of the judgment that is within the limit of *our* liability; and
 - d) *our* payment of towing costs, general average, salvage, fire department charges, customs duties and reasonable costs for loss of use of the *rental vehicle* for which *you* are responsible.
3. Only one (1) *rental vehicle* may be covered under this policy.
4. If the commercial rental agency requires it, *you* must examine the *rental vehicle* and record, in writing, all existing damages before accepting the *rental vehicle*, and keep a copy of that damage record in case *you* have a claim.

Exclusions & Limitations – What does Rental Vehicle Damage Insurance not cover?

For Rental Vehicle Damage Insurance, *we* will not cover expenses or benefits for:

1. Contents of the *rental vehicle*, liability other than for loss of or damage to the *rental vehicle*, or expenses assumed or waived by the *rental vehicle* agency or its insurers or payable under any other insurance.
2. Loss or damage arising from, caused by or contributed to by driving or operation of the *rental vehicle* by *you* or any other person while:
 - a) under the influence of intoxicating substances;
 - b) participating in a speed test or speed contest;
 - c) carrying passengers for compensation or hire;
 - d) being used for commercial delivery, transporting contraband or illegal trade; or
 - e) in violation of the terms of the *rental vehicle* agreement.
3. Loss or damage arising from, caused by, or contributed to by:
 - a) the mechanical failure or breakdown of any part of the *rental vehicle*, rusting, corrosion, wear and tear, gradual deterioration, inherent defect, or freezing;

Any benefits payable shall also be subject to an overall maximum aggregate payable limit specified below relating to all in-force travel policies issued by *us*, including this policy.

If total claims otherwise payable for this type of coverage under all Flight Accident Insurance and Travel Accident Insurance policies issued by *us*, resulting from any one accident or resulting from more than one incident occurring during a calendar year, exceed the maximum aggregate payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit. The maximum aggregate limits are:

- a) **\$12,000,000 CDN** with respect to any one (1) accident; and
- b) **\$24,000,000 CDN** with respect to all accidents occurring in the same calendar year.

If, in *our* judgment, the total of all payable claims on account of one or more accidents exceeds the applicable limits, *your* pro-rated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

Exclusions & Limitations – What does Flight Accident Insurance & Travel Accident Insurance not cover?

For Flight Accident Insurance & Travel Accident Insurance, *we* will not cover expenses or benefits relating to:

1. Hang-gliding, rock climbing, mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pickaxes, anchors, bolts, carabiners and lead or top-rope anchoring equipment, parachuting or skydiving; participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation.
2. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
3. *Your* self-inflicted injury unless medical evidence establishes that the injuries are related to a mental health illness.
4. A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.
5. Any loss, *injury*, *sickness* or death related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
6. Any loss resulting from *your* *minor mental or emotional disorder*.
7. Not following recommended or prescribed therapy or *treatment*.
8. A loss caused directly or indirectly from an existing disease or bodily infirmity, even if the proximate cause of its activation or reactivation is the result of an accidental bodily *injury*.
9. An *act of war* or *act of terrorism*.
10. When, before the *effective date*, the Government of Canada issues an “Avoid Non-Essential Travel” or an “Avoid All Travel” Travel Advisory, advising Canadian residents not to travel to that country, region or city where *your* loss resulted from:
 - a specific or related *medical condition* which *you* contracted in a foreign country during *your trip*; and/or
 - an *act of war* or an *act of terrorism*.

See other conditions under How to Make a Claim.

WHAT ELSE DO YOU NEED TO KNOW?

Coverage under this policy is issued on the basis of information provided in *your* application (including the questionnaire if required). *Your* entire contract with *us* consists of: this policy; *your* application for this policy (including the completed and signed questionnaire, if required); the *confirmation* issued in respect of that application; and any other amendments or endorsements resulting from extensions or top-ups of coverage.

This insurance is void in the case of fraud or attempted fraud, or if *you* conceal or misrepresent any material fact or circumstance concerning this insurance, either at the time of application for this policy (including any request for extension or top-up of coverage for benefits), at the time of claim or at any other moment during *your* coverage period.

This policy is non-participating. *You* are not entitled to share in *our* divisible surplus.

The right of any person to designate persons to whom or for whose benefit insurance money is payable is restricted.

This policy shall be governed by and construed in accordance with the laws of *your* province or territory of residence.

Despite any other provision contained in the contract, the contract is subject to the applicable statutory conditions in the Insurance Act, as applicable in *your* province or territory of residence, respecting contracts of accident and sickness insurance.

Limitation of Liability

Our liability under this policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased, for any loss or expense. Neither *we*, upon making payment under this policy, nor *our* agents or administrators, nor LoyaltyOne, Co. or its affiliates assume any responsibility for the availability, quality, results or outcome of any *treatment* or service, or *your* failure to obtain any *treatment* or service covered under the terms of this policy. The participation of the insurers is several and not joint and none of them will under any circumstances participate in the interest and liabilities of any of the others.

Premium

The required premium is due and payable at the time of purchase and will be determined according to the schedule of premium rates then in effect. Premium rates and policy terms and conditions are subject to change without prior notice.

Upon payment of premium, this document becomes a binding contract provided it is accompanied by a *confirmation* upon which a contract number appears and *we* have received *your* completed application (including the questionnaire, if applicable) prior to *your departure date*. If the premium is insufficient for the period of coverage selected, *we* will:

1. charge and collect any underpayment; or
2. shorten the policy period by written endorsement if an underpayment in premium cannot be collected.

Coverage will be null and void if the premium is not received, if a cheque is not honoured for any reason, if credit card charges are invalid or if no proof of *your* payment exists.

- b) the conversion or any dishonest act committed by *you* or any other party of interest, *your* employees or agents, or any person to whom the property may be entrusted (bailees for hire excepted);
- c) *your* failure to preserve or protect the property, or *your* neglect or abuse of the property; or
- d) contamination by radioactive material.

4. An act of war or act of terrorism.

TERRORISM COVERAGE

Where an *act of terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this policy, this insurance will provide coverage as follows:

- For all Emergency Medical Insurance and Trip Cancellation & Interruption Insurance coverage, *we* will provide benefits to *you* for *your* covered expenses, subject to the maximums shown in the benefits section and this provision; and
- The benefits payable, as described directly above, are in excess of all other potential sources of recovery, including alternative or replacement travel options offered by airlines, tour operators, cruise lines and other *travel suppliers* and other insurance coverage (even where such other coverage is described as excess) and will only become available after *you* have exhausted all such other sources.

Any benefits payable pursuant to *our* Emergency Medical Insurance and Trip Cancellation & Interruption Insurance shall be subject to an overall maximum aggregate payable limit relating to all in force travel policies issued by *us*, including this policy. If total claims otherwise payable for a type of coverage under all travel policies issued by *us*, resulting from one or more *acts of terrorism* occurring within an applicable time period, exceed this maximum aggregate payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit.

Coverage is only available for up to two (2) *acts of terrorism* within a calendar year and the maximum aggregate payable limit for each *act of terrorism* is:

Type of Coverage	Maximum Aggregate for Each Act of Terrorism (CDN\$)
Emergency Medical Insurance	\$35,000,000
Trip Cancellation & Trip Interruption	\$2,500,000

If, in *our* judgment, the total of all payable claims under one or more *acts of terrorism* may exceed the applicable limits, *your* prorated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

Exclusion to this Terrorism Coverage provision

Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy does not cover any liability, loss, cost or expense of whatsoever nature which is directly or indirectly caused by, resulting from, arising out of or in connection with any *act of terrorism* perpetrated by biological, chemical, nuclear or radioactive means, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

How does this insurance work with other coverages that *you* may have?

This is second payor coverage. *You* may have other in-force plans or contracts such as, but not limited to, third party liability, auto insurance, group or individual health insurance providing hospital, medical or therapeutic coverage. In this case, the amounts payable under this insurance are limited to that portion of *your* eligible expenses that are in excess of the amounts provided by those other in-force plans or contracts.

Total benefits paid to *you* by all insurers cannot exceed *your* actual expenses. *We* will coordinate the payment of benefits with all insurers who provide *you* with benefits similar to those provided under this insurance, (except if *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less) to a maximum of the largest amount specified by any such insurer.

In addition, *we* have full rights of subrogation. In the event of a payment of a claim under this policy, *we* will have the right to proceed, in *your* name, but at *our* expense, against third parties who may be responsible for giving rise to a claim under this policy. *You* will execute and deliver such documents as are necessary and cooperate fully with *us* to allow *us* to fully assert *our* rights. *You* must do nothing to prejudice such rights.

If *you* are insured under more than one insurance policy underwritten by *us*, the total amount *we* pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy. If the total amount of all accident insurance *you* have under policies issued by *us* is more than \$250,000, *our* aggregate liability will not exceed that amount, and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.

HOW TO MAKE A CLAIM

In the event of an *emergency*, call the Assistance Centre immediately, prior to receiving *treatment*:

1-888-491-2285 toll-free from the USA and Canada or **+1 (519) 251-7427** collect to Canada where available.

The Assistance Centre is ready to assist *you* 24 hours a day, each day of the year.

Please note that **if *you* do not call the Assistance Centre in an *emergency*, *you* will have to pay 25% of the eligible medical expenses** *we* would normally pay under this policy (25% co-insurance).

If it is medically impossible for *you* to call when the *emergency* happens, the 25% co-insurance will not apply. In this case, *we* ask that *you* call as soon as *you* can or that someone call on *your* behalf. Do not assume that someone will contact the Assistance Centre for *you*. It is *your* responsibility to verify that the Assistance Centre has been contacted.

If *you* choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, these services will be reimbursed to *you* on the basis of the *reasonable and customary* charges that *we* would have paid directly to such provider.

Medical charges that *you* pay may be higher than this amount; therefore *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary* charges reimbursed by *us*. Some benefits are not covered if they have not been authorized and arranged by the Assistance Centre.

To make a claim for benefits under this policy, *your* written proof of claim and *your* fully completed AIR MILES Travel Insurance claim form(s) must be submitted to *us* within 90 days (30 days for Rental Vehicle Damage) after the event, but not more than 12 months after the date of such event or loss.

More information on the documentation that must be submitted with *your* written proof of claim is provided below.

Written claims correspondence should be mailed to:

AIR MILES Travel Insurance
c/o Active Care Management
P.O. Box 1237, Stn. A
Windsor, ON N9A 6P8
Telephone 1-855-841-4794

***You* may also call the Assistance Centre** directly for specific information on how to make a claim or to inquire about *your* claim status at **1-855-841-4794**.

For coverage information or general enquiries, please contact the **AIR MILES Travel Insurance Customer Service Centre at 1-866-298-6581 or by email at airmilestravelinsurance@manulife.com**.

If you are making a Trip Cancellation & Trip Interruption Insurance claim, we will need proof of the cause of the claim, including: a) a medical certificate or the Physician statement section of the claim form completed by the attending *physician* and stating why travel was not possible as booked, if the claim is for medical reasons; or b) a report from the police or other responsible authority documenting the reason for the delay if *your* claim is due to a misconnection; or c) if claiming due to cancellation of ticketed commercial event, the cancellation notice issued by the promoter of the event and the unused ticket for such event.

We will also need, as applicable: a) complete original unused transportation tickets and vouchers; b) original passenger receipts for the new tickets *you* had to purchase; or c) original receipts for the travel arrangements *you* had paid in advance and for the extra hotel, meal, telephone and taxi expenses *you* may have had; d) any other invoice or receipt supporting *your* claim; and e) the entire medical file of any person whose health or *medical condition* is the reason for *your* claim.

If you are making a Default Protection claim, we must receive written notice of the claim within 60 days of the day on which the *travel supplier* announces that it is in *default*. *You* must submit proof of loss (including original receipts, proofs of payment to *travel suppliers*, proof of payment for insurance, unused transportation or accommodation documents and, where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund, or other insurance, or any other source (including credit card companies) that is legally responsible or under contract to reimburse *you* for the cost of such undelivered *travel services*) no later than 30 days immediately after such filing deadline.

If you are making an Emergency Medical Insurance claim, we will need: a) original itemized receipts for all bills and invoices; b) proof of payment by *you* and by any other benefit plan; c) medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must support that the *treatment* was medically necessary; d) proof of the accident if *you* are submitting a claim for dental expenses resulting from an accident; e) proof of travel (including departure and return dates); and f) *your* historical medical records (if *we* determine applicable).

If you are making a Baggage Loss, Damage & Delay Insurance claim, the following conditions apply:

1. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this insurance, *you* must obtain written documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide or transportation authorities. *You* must also take all precautions to protect, save or recover the property immediately, and advise *us* as soon as *you* return *home*. *Your* claim will not be valid under this insurance if *you* do not comply with these conditions.
2. If the property *you* have checked with a *common carrier* is delayed, *we* will continue to provide coverage until the property is delivered by the carrier.
3. *We* cover the current actual cash value of *your* property when it is lost or damaged. *We* also reserve the option to repair or replace *your* property with other of similar kind, quality and value. *We* may also ask *you* to submit damaged items for an appraisal of the damage. If a lost or damaged article is part of a set, *we* will cover a reasonable and fair proportion of the total value of the set, but not the total value of the set.

4. If *you* need to make a claim under this insurance, *we* will need: a) copies of reports from the authorities as proof of loss, damage or delay; and b) proof that *you* owned the articles, and receipts for their replacement.

If you are making a Flight & Travel Accident Insurance claim, the following conditions apply:

1. *We* will need: a) police, autopsy or coroner's report; b) medical records; and c) death certificate, as applicable.
2. If *your* body is not found within 12 months of the accident, *we* will presume that *you* died as a result of *your* injuries.

If you are making a Rental Vehicle Damage Insurance claim, the following conditions apply:

1. *We* will need: a) *your rental vehicle* invoice; b) *your* rental agreement with the record of the damages that existed when *you* picked up the *rental vehicle*; c) the police report and *rental vehicle* agency report; and d) an estimate of repair costs or the repair bill.
2. *You* must not undertake any repairs other than those that are immediately necessary for the protection of the *rental vehicle* from further loss or damage, nor remove any physical evidence of the loss or damage without *our* consent.

Who will we pay your benefits to if you have a claim?

Except in the case of *your* death, *we* will pay the covered expenses under this insurance to *you* or the provider of the service. Any sum payable for loss of life will be payable to *your* estate. *You* must repay *us* any amount paid or authorized by *us* on *your* behalf if *we* determine that the amount is not payable under *your* policy. All amounts shown throughout this contract are in Canadian dollars. If currency conversion is necessary, *we* will use *our* exchange rate on the date *you* received the service outlined in *your* claim. *We* will not pay for any interest under this insurance.

Is there anything else you should know if you have a claim?

If *you* disagree with *our* claim decision, the matter may be submitted for judicial resolution under the applicable law(s) of the Canadian province or territory where *you* reside at the time of application for this policy.

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, or other applicable legislation or in the Limitations Act, 2002 in Ontario.

For the purposes of determining the validity of a claim under this policy, *we* may obtain and review the medical records of the attending *physician(s)*, including the records of the regular *physician(s)* at *home*. These records may be used to determine the validity of a claim whether or not the contents of the medical records were made known to *you* before *you* incurred a claim under this policy. In addition, *we* have the right, and *you* shall afford *us* the opportunity, to have *you* medically examined when and as often as may reasonably be required while benefits are being claimed under this policy. If *you* die, *we* have the right to request an autopsy, if not prohibited by law.

DEFINITIONS

When italicized in this policy, the term:

Act(s) of Terrorism means any activity that involves a threat to use or the actual use of violence or any dangerous or threatening act, or the use of force. Such act is directed against the general public, governments, organizations, properties or infrastructures, or electronic systems.

The intention of such activity is to:

- instill fear in the general public;
- disrupt the economy;
- intimidate, coerce or overthrow a sitting government or occupying power; and/or
- promote political, social, religious or economic objectives.

Act of war means hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

Age means *your age* at time of application.

Change in medication means the medication dosage, frequency or type has been reduced, increased, stopped and/or new medication(s) has/have been prescribed. **Exceptions:** the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) to test *your* blood levels; and a change from a brand name medication to a generic brand medication of the same dosage.

Child, Children means *your* unmarried, dependent son or daughter or *your* grandchild(ren) travelling with *you* or joining *you* during *your trip* and is either: i) under 21 years of *age*, ii) under 26 years of *age* if full-time student; or iii) *your child* of any *age* who is mentally or physically disabled. In addition, for Emergency Medical Insurance, the *child(ren)* must be older than 30 days of *age*.

Common carrier means a conveyance (such as a bus, taxi, train, boat, airplane) which is licensed, intended and used to transport paying passengers.

Confirmation means this policy, the application for this policy, and any other documents confirming *your* insurance coverage once *you* have paid the required premium; and where applicable, includes the medical questionnaire and *your trip* arrangements. It may also include tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider with whom *you* made arrangements for *your trip*.

Default means the inability of a *travel supplier* to provide *travel services* for which *you* have contracted with the *travel supplier*, because of complete or substantially complete cessation of business by the *travel supplier* resulting directly or indirectly from bankruptcy or insolvency thereof.

Departure date means the date *you* leave for *your trip*.

Effective date means the date on which *your* coverage starts.

- For Trip Cancellation Insurance, coverage starts at the date and time *you* pay the premium for that coverage (indicated as the purchase date or application date on *your confirmation*).
- Rental Vehicle Damage Insurance starts when *you* legally assume control of the *rental vehicle* as indicated on *your* rental contract.
- All other coverages start on the later of:
 - i) *your departure date* as indicated on *your confirmation*; or
 - ii) the date *you* leave *home*.

Emergency means an unforeseen *sickness* or *injury* that requires immediate medical *treatment*. An *emergency* no longer exists when the Assistance Centre determines that the person is able to return to his or her province, territory of residence or continue with the *trip*.

Expiry date means the date *your* coverage ends.

- For Trip Cancellation Insurance, *your* coverage ends on the earlier of:
 - a) *your departure date*;
 - b) or the date *you* cancel *your trip*.
- Rental Vehicle Damage Insurance ends on the earliest of:
 - a) the date the rental agency reassumes control of the *rental vehicle* or the rental contract ends;
 - b) the return date or effective end date as shown on *your confirmation*;
 - c) when the number of days of coverage *you* purchased expires; or
 - d) 60 days after the rental contract started.
- Other coverages end on the earliest of:
 - a) the date *you* return *home*;
 - b) the return date or effective end date as shown on *your confirmation*; or
 - c) when the number of days *you* purchased expires.

Fare means the lowest single seat *fare* from any **ATC** or **AITA Air Carrier**. For the **Worldwide Comprehensive Plan** and the **Canada Comprehensive Plan**, *fare* means the same ticket class that *you* originally purchased (subject to availability) for *your trip*.

Government health insurance plan means the health insurance coverage that a Canadian provincial or territorial government provides to its residents.

Home means, in the case of Emergency Medical Insurance, *your* Canadian province or territory of residence. In the case of Trip Interruption, Flight Accident and Travel Accident, Baggage, Personal Money and Rental Vehicle Damage Insurances, it means the place *you* leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage.

Hospital means a licensed facility where in-patients receive medical care and diagnostic and surgical services under the supervision of a staff of *physicians* with 24-hour care by registered nurses. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, home for the aged or health spa is not a *hospital*.

Immediate family means *spouse*, parent, legal guardian, step-parent, grandparent, step-grandparent, grandchild, in-law, natural or adopted *child*, stepchild, brother, sister, stepbrother, stepsister, aunt, uncle, niece or nephew.

Injury means sudden bodily harm that is caused directly by external and purely accidental means, and independent of *sickness* or disease.

Key-person means someone to whom a dependant's full-time care is entrusted and who cannot reasonably be replaced, a business partner, or an employee who is critical to the ongoing affairs of *your* business, during the *trip*.

Medical condition means *sickness*, *injury*, disease or symptom; complication of pregnancy within the first thirty-one (31) weeks of pregnancy.

Minor mental or emotional disorder means:

- having anxiety or panic attacks, or
- being in an emotional state or in a stressful situation.

A *minor mental or emotional disorder* is one where *your treatment* includes only minor tranquilizers or minor anti-anxiety (anxiolytics) medication or no prescribed medication at all.

Physician means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A *physician* must be a person other than *you*, a *travel companion* or a member of *your immediate family*.

Plane means a multi-engine aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled trip operated between licensed airports and holding a valid Canadian Air Transport Board licence, Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.

Pre-existing condition means a *medical condition*, that existed before *your effective date*.

Reasonable and customary means costs that do not exceed the standard fee of other providers of similar standing in the same geographical area, when providing the same *treatment* of a similar *sickness* or *injury* or for other comparable services or supplies for similar circumstance.

Rental vehicle means a passenger automobile, mini-van, self-propelled mobile home, self-propelled camper truck or self-propelled trailer that *you* use during *your trip* and rent, under a written contract, from a commercial rental agency licensed under the laws of its jurisdiction. Excluded is any vehicle which is a: truck, panel van, bus, sport utility vehicle while *you* use it off road, automobile designed and manufactured primarily for off-road use while it is being used off road, motorcycle, moped, motorbike, recreational vehicle (other than self-propelled motor homes), all-terrain vehicle, non self-propelled camper or trailer, automobile that is more than 20 years old, limousine, or exotic vehicle of these or similar makes: Aston Martin, Bentley, Ferrari, Porsche or Rolls Royce.

Sickness means illness, disease, disorder or any symptom.

Spouse means someone to whom one is legally married, or with whom one has been residing and publicly represented as a *spouse*.

Stable medical condition means that all of the following apply:

- there has not been any new symptom(s); and
- existing symptom(s) have not become more frequent or severe; and
- a *physician* has not determined that the *medical condition* has become worse; and
- no test findings have shown that the *medical condition* may be getting worse; and
- a *physician* has not provided, prescribed, or recommended any new medication, any *change in medication*; and
- a *physician* has not provided, prescribed or recommended any new *treatment* or any change in *treatment*; and
- there has been no admission to a *hospital* or specialty clinic; and
- a *physician* has not advised a visit to a specialist or to have further testing, and there has been no testing for which the results have not yet been received.

Travel companion means someone who shares *trip* arrangements with *you* on any one *trip*, up to a maximum of 5 persons including *you*.

Travel services means transportation, sleeping accommodation or other service provided or arranged by a *travel supplier* for *your* use (but does not include taxes or insurance).

Travel supplier means a tour operator, travel wholesaler, airline, cruise line, provider of ground transport or provider of travel accommodation or provider of other services to *you* that is:

- a) contracted to provide *travel services* to *you*; and
- b) licensed, registered or is otherwise legally authorized in the particular location of the *travel supplier* to operate and provide *travel services* as shown on *your confirmation*.

Treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a licensed health care practitioner, including but not limited to prescribed medication, investigative testing and surgery related to any *sickness*, *injury* or symptom.

Trip means the period of time between *your effective date* and *expiry date*.

Vehicle includes any private or rental passenger automobile, boat, motorcycle, camper truck, mobile home or trailer home (not including any commercial trailers) which *you* use during *your trip* exclusively for the transportation of passengers (other than for hire).

We, us, our means FNAIC in connection with risk identified with \neq throughout this document; and Manulife in connection with all other coverages under this policy.

You, your means the person(s) named as insured(s) on the *confirmation*, for whom insurance coverage was applied for and for whom the appropriate premium was received by *us*.

In this policy, words and terms denoting the singular shall be interpreted to mean the plural and vice versa, unless the context clearly indicates otherwise.

NOTICE ON PRIVACY

Your privacy matters. We are committed to protecting the privacy of the information we receive about you in the course of providing the insurance you have chosen. While our employees need to have access to that information, we have taken measures to protect your privacy. We ensure that other professionals, with whom we work in giving you the services you need under your insurance, have done so as well. To find out more about how we protect your privacy, please read our Notice on Privacy and Confidentiality.

Notice on Privacy and Confidentiality. The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a “financial services file” from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services, and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions.

Your file is secured in our offices or those of our administrator or agent. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Waterloo, Ontario N2J 4C6.

CONCIERGE SERVICES

If you require planning or assistance for your trip, please contact Concierge Services at:

1-888-491-2285 toll-free from the USA and Canada or
+1 (519) 251-7427 collect to Canada where available.

The dedicated specialized travel information and services staff will provide:

Travel information and assistance for major destinations worldwide:

- International currency exchange rates, ATM Locations
- Local sights and attractions, exhibitions, festivals, museums
- Social protocol in countries to be visited

Entertainment planning:

- Names, addresses, locations and reservations for restaurants
- Names, locations of golf courses, reservations for tee times
- Assist in booking tickets for musicals, concerts, plays etc.

Business services:

- Locate and arrange business equipment rentals, conference facilities
- Arrange for courier or secretarial services
- Arrange for interpreter and translation services

HOW TO REACH US

In the event of an *emergency*, call:

1-888-491-2285

Toll-free from the USA and Canada

+1 (519) 251-7427

Collect to Canada where available

(have your policy number on hand when you call)

Please note that if you do not call the Assistance Centre in an *emergency*, you will have to pay 25% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for you to call, please have someone call on your behalf.

If you are unable to call us collect, please make sure you obtain the receipt(s) for the cost of placing the call(s) and submit those receipts with your claim.

If making a claim, you can contact us at:

AIR MILES TRAVEL INSURANCE

c/o Active Care Management

P.O. Box 1237, Stn. A

Windsor, ON N9A 6P8

Telephone **1-855-841-4794**

