



1040 Division Street, Unit 18
 Cobourg, Ontario K9A 5Y5
 1 800 567-0021
 Toll-free from the USA and Canada, or
 dial direct (905) 372-1779



21st Century Travel Insurance

In case of an **emergency**,
 call the Assistance Centre immediately:

1 855 478-3483

toll-free from the USA and Canada or

(519) 251-7850

collect from elsewhere in the world

21st Century Travel Insurance **POLICY**

Version T04
Effective April 2017

Accessible formats and communication supports
 are available upon request.

Visit Manulife.com/accessibility for more information.



PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8
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Underwritten by:

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

21st Century Travel Insurance Limited operates as
 21st Century Travel Insurance Services in British Columbia

Don't forget your
Wallet Card!



underwritten by:
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 For your future™



21st CENTURY TRAVEL INSURANCE POLICY

NAME _____

21st CENTURY POLICY # _____

EFFECTIVE DATE _____ EXPIRY DATE _____

underwritten by:
Manulife Financial
 For your future™



21st CENTURY TRAVEL INSURANCE POLICY

NAME _____

21st CENTURY POLICY # _____

EFFECTIVE DATE _____ EXPIRY DATE _____

Please remember to keep this card in your wallet during your trip.

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ABOUT 21st CENTURY TRAVEL INSURANCE LIMITED

For more than 30 years, 21st Century Travel Insurance Limited, o/a 21st Century Travel Insurance Services in British Columbia (21st Century) has been committed to making travel worry-free and enjoyable for Canadians by offering quality insurance products, underwritten by a secure and reliable insurance company. We are proud to be represented by professional travel agents, tour operators, insurance brokers, and financial advisors across Canada, who trust 21st Century with their clients' travel insurance needs. No one expects to have a travel insurance claim or to have to cancel a trip due to an unforeseen event. Unfortunately, these events can happen. Our 21st Century Travel Insurance plan offers the personalized coverage you need to be financially protected against the cost of unexpected medical emergencies before and during a trip or a trip cancellation, baggage or accident loss.

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 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, prior medical history may be reviewed when a claim is reported.
- If *your* policy provides travel assistance, *you* may be required to notify the designated assistance company prior to *treatment*. Your Policy may limit benefits should *you* not contact the assistance company within a specific time period.

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

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

HELP IS JUST A PHONE CALL AWAY

Enjoying *your trip* should be the first thing on *your* mind. *Our* multi-lingual Assistance Centre is there to help with:

Pre-Trip Information

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

During A Medical Emergency

- ✓ Verify and explain coverage
- ✓ Referral to a doctor, *hospital*, or other health care provider
- ✓ Arrange direct billing of covered expenses (where possible)
- ✓ Monitor *your* medical *emergency* and keep *your* family informed
- ✓ Arrange return transportation *home* when medically necessary

Other Services

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

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

1 855 478-3483 toll-free from the USA and Canada
(519) 251-7850 collect to Canada, from anywhere else in the world.

Our Assistance Centre is there to help *you*
24 hours a day, 365 days a year.

Immediate access to the Assistance Centre
is also available through its TravelAid mobile app.

To download the app, visit
<http://Active-Care.ca/TravelAid>.

IN CASE OF AN EMERGENCY, CALL THESE NUMBERS FIRST:

1 855 478-3483 (519) 251-7850

toll-free from the USA and Canada

collect from anywhere in the world

You must contact the Assistance Centre before receiving treatment.

Failure to do so will limit liability to 75% of eligible expenses.

The Assistance Centre is open every day, 24 hours a day.

Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit

<http://Active-Care.ca/TravelAid>.

To extend your coverage call 21st Century Travel Insurance

a minimum of 5 days prior to date required.

1 800 567-0021 toll-free from the USA and Canada

(905) 372-1779 direct from outside Canada or the USA

IN CASE OF AN EMERGENCY, CALL THESE NUMBERS FIRST:

1 855 478-3483 (519) 251-7850

toll-free from the USA and Canada

collect from anywhere in the world

You must contact the Assistance Centre before receiving treatment.

Failure to do so will limit liability to 75% of eligible expenses.

The Assistance Centre is open every day, 24 hours a day.

Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit

<http://Active-Care.ca/TravelAid>.

To extend your coverage call 21st Century Travel Insurance

a minimum of 5 days prior to date required.

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from anywhere else in the world.**

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

Our Assistance Centre is there to help you 24 hours a day, 365 days a 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. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

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. Please note that risks identified with ‡ throughout this document are covered by FNAIC. Manulife has appointed Active Care Management as the provider of all assistance and claims services under this policy. Administration of all applications, enrollments and customer service for the 21st Century Travel Insurance plan are provided by 21st Century Travel Insurance Limited o/a 21st Century Travel Insurance Services in British Columbia (21st Century).

ITALICIZED WORDS have a specific meaning. Please refer to the "Definitions" section of this policy to find the meaning of each italicized word.

WHAT ARE THE 21st CENTURY TRAVEL INSURANCE PLANS?

IF YOU PURCHASED . . .		YOUR COVERAGE INCLUDES . . .
Plan A:	Trip Cancellation	<ul style="list-style-type: none"> • Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance**
Plan B:	Emergency Medical	<ul style="list-style-type: none"> • Up to \$5,000,000 Emergency Medical Insurance* for the number of coverage days you have purchased.
Plan C:	Baggage, Flight & Travel Accident Insurance	<ul style="list-style-type: none"> • Up to \$1,000 Baggage Loss or Damage; • Up to \$500 Baggage Delay; • Up to \$50,000 Travel Accident; and • Up to \$100,000 Flight Accident.
Plan D:	Annual Medical	<ul style="list-style-type: none"> • Up to \$5,000,000 Emergency Medical Insurance* per policy.
Plan E:	Package Tour	<ul style="list-style-type: none"> • Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance** • Up to \$5,000,000 Emergency Medical Insurance*; • Up to \$1,000 Baggage Loss or Damage; • Up to \$500 Baggage Delay; • Up to \$50,000 Travel Accident; and • Up to \$100,000 Flight Accident.

* A child must be at least 30 days of age to be covered under this policy.
 ** Default coverage is provided in any plan that includes Trip Cancellation, Interruption, Misconnection & Delayed Return insurance.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

TO BE ELIGIBLE FOR INSURANCE UNDER THIS POLICY

You are NOT eligible for coverage if:

- you have been advised by a *physician* not to travel; and/or
- you have been diagnosed with a terminal illness with less than 6 months to live; and/or
- you have a kidney condition requiring dialysis; and/or
- you have used home oxygen during the 12 months prior to the date of application.

To be insured with us, you must meet the eligibility requirements at the time you applied for coverage under this policy and pay the required premium to your Agent before you leave home.

To be eligible for Emergency Medical Insurance (in Plan B, Plan D or Plan E), you must be covered under a government health insurance plan and buy coverage for the entire duration of your trip. For Plan B and Plan D, a medical questionnaire must be completed if you are between the ages of 60 and 74 and travelling for more than 30 days or if you are over the age of 74 travelling any duration. The questionnaire is not required for Plan E.

To be eligible for Trip Interruption, Misconnection & Delayed Return Insurance (in Plan A or Plan E), you must have a scheduled departure date and return date and buy coverage for the entire duration of your trip.

Family Coverage is available to you, your spouse and your children under Plan B. Emergency Medical and Plan D. Annual Medical. All family members to be insured under one policy must be named on your confirmation and must be a minimum of 30 days of age. Family coverage is not available if any applicant under this policy is required to complete a medical questionnaire.

CANCELLATION FOR A NON-COVERED EVENT

For Plan A. Trip Cancellation & Interruption Plans and Plan E. Package Tour plans, the cancellation benefit for a non-covered-event does not apply if you did not purchase your policy within 72 hours of your initial trip booking or before any cancellation penalties became applicable. See page 5 for more details.

ANNUAL MEDICAL PLAN

- Provide coverage for an unlimited number of trips taken within one (1) year, commencing with the effective date as shown on your confirmation.
- Each trip taken can be up to the maximum trip length you selected when you purchased your Annual Medical plan.
- For a trip to be covered under the benefits of this policy, it must start on or after the effective date and end prior to or on the expiry date as shown on your confirmation.
- Top-up coverage can be purchased for trips that are longer than the maximum trip length selected or if your trip extends beyond the expiry date of your Annual Medical plan as shown on your confirmation.

The Annual Medical plan provides you with emergency medical coverage for unlimited travel within Canada but outside your province or territory of residence.

In the event of a claim, you will be required to provide proof of your departure date and your return date. Proof can include your plane ticket, train ticket, a stamped passport, and/or credit card or bank statement showing purchases in Canada just prior to your departure date.

Top-Up of Emergency Medical Coverage under Plan D. Annual Medical plan:

If your trip:

- is longer than the maximum number of coverage days you have under your current plan; or
- will extend beyond the expiry date shown on your confirmation, you can either:
 - purchase Top-Up coverage before the expiry date of your Annual Medical plan for any additional travel days; or
 - purchase a new Annual Medical plan, with no lapse in coverage, providing the total duration of the trip does not exceed the maximum trip length you choose.

If your annual multi-trip plan is not underwritten by Manulife, it is your responsibility to confirm that a Top-Up is permitted on your existing plan with no loss of coverage.

When you apply for Top-Up coverage you may be required to answer questions about your health status. You may be able to top-up your annual medical coverage, as long as your government health insurance plan coverage remains in force during the full length of your trip.

WHEN DOES YOUR COVERAGE START?

For *Trip Cancellation*, coverage starts on the time and date *you* purchase that coverage, shown as the *issue date* on *your confirmation*.

All other coverages (including *Trip Interruption*, *Misconnection & Delayed Return*) start on the later of:

- the date *you* leave *home*; or
- the *effective date* as shown on *your confirmation*.

WHEN DOES YOUR COVERAGE END?

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

- the date *you* leave *home* or *your departure date*; or
- the date *you* cancel *your trip* arrangements.

For all Annual Medical plans, *emergency* medical coverage ends on the earliest of:

- the date *you* return *home*;
- the *expiry date*, as stated on *your confirmation*; or
- when travelling outside Canada, the date *you* reach the maximum number of days permitted outside of Canada for each *trip*, as stated on *your confirmation*.

For all other plans, *your* coverage ends on the earlier of:

- the date *you* return *home*; or
- the *expiry date*, as shown on *your confirmation*.

TO STAY LONGER THAN PLANNED

To apply for an extension of *your* coverage, before the *expiry date* of *your* existing coverage, simply call 21st Century at 1-800-567-0021 during regular business hours. *You* may be able to extend *your* coverage, as long as:

- *your government health insurance plan* coverage remains in force for Plans B, D, and E.
- *you* pay the additional premium (minimum \$25); and
- there has been no event that has resulted or may result in a claim against the policy and there has been no change in *your* health status.

Any extension is subject to the approval of 21st Century.

AUTOMATIC EXTENSION

Your coverage will automatically be extended beyond *your expiry date*:

- for the length of *your* delay to a maximum of 72 hours, if *your common carrier* is delayed; or
- if *you* are hospitalized on *your expiry date*, in which case, we will extend *your* coverage during the hospitalization up to a maximum of 365 days or until, in *our* opinion, *you* are stable for discharge from the *hospital* or evacuation home whichever is earlier, and for up to 5 days after discharge from *hospital*; or
- if *you* have a medical *emergency* that occurs within the 5 days prior to *your expiry date* that does not require hospitalization but prevents travel as confirmed by a *physician*. In this case, we will extend *your* coverage for up to 5 days.

REFUNDS

Cancellation of Policy: We will only consider a request for a cancellation of *your* policy if *you* have not left on *your trip* and *you* purchased Plan B. *Emergency Medical* and/or Plan C. *Baggage, Flight & Travel Accident*. Cancellations are not available on Plans A, D and E.

Partial Refund of Premium: If *you* return *home* before the *expiry date* shown on *your confirmation*, *you* may request a refund of premium for unused coverage days providing there has been or will be no notification of a claim or benefit paid by *us*, that *you* have not been provided with any assistance services and that *you* have completed the *Travel Medical Refund Request* form and sent it to 21st Century. Partial refunds are not available on Plans A, D and E. Refunds and cancellations are subject to a \$25 processing fee per policy. The minimum refundable amount is \$10.

TRIP CANCELLATION, INTERRUPTION, MISCONNECTION & DELAYED RETURN INSURANCE

Included in Plan A. *Trip Cancellation* and Plan E. *Package Tour*.

TRIP CANCELLATION & INTERRUPTION

CANCELLATION DUE TO A NON-COVERED EVENT - IMPORTANT CONDITION TO YOUR TRIP CANCELLATION COVERAGE:

IF YOU CANCEL DUE TO A NON-COVERED EVENT AND DECIDE NOT TO TRAVEL, PARTIAL REIMBURSEMENT IS AVAILABLE ONLY IF YOU PURCHASED YOUR POLICY:

- a) WITHIN 72 HOURS OF BOOKING YOUR TRIP, OR
- b) BEFORE ANY CANCELLATION PENALTIES BECAME APPLICABLE.

If *you* cancel due to a non-covered event and decide not to travel before *you* leave *home*, we will provide coverage as follows:

- If *you* cancel *your trip* 14 days or more before the *departure date* shown on *your confirmation*, we will pay up to 50% of the covered amount for the prepaid portion of *your trip* that is non-refundable. Cancellations within the 13 days prior to *your departure date* will not be considered for payment unless the cancellation is due to a covered event listed below.

What does Trip Cancellation & Interruption Insurance cover?

If *you* are unable to travel due to a covered event listed below that occurs before *your* scheduled *departure date*, we will pay up to the covered amount for the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date. In addition, if *your travel companion* must cancel their *trip* due to a covered event applicable to them, 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. To cancel a *trip* before *your* scheduled *departure date*, *you* must cancel the *trip* with the *Travel Agent* and notify *our* Assistance Centre immediately at 1 855 478-3483 or (519) 251-7850 or, at the latest, the business day following the cause of cancellation.

If *your trip* is interrupted due to a covered event listed below that occurs on or after the day *you* plan to leave *home*, we will pay up to the covered amount for unused travel arrangements paid for prior to *your departure date*, that are non-refundable and non-transferable to another travel date, less the

prepaid unused return transportation. In addition, we will pay *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of \$300 per day for up to two (2) days when no earlier transportation arrangements are available; and/or we will pay *you* one-way economy class airfare via the most cost-effective itinerary to *your* or *your* group's next destination, or to return home.

Trip Cancellation & Interruption Insurance covered events:

1. *You* or *your travel companion* develop(s) a medical emergency or die(s).
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 emergency or dies.
3. The person who will be *your* host during *your trip* is admitted to a *hospital* because of an emergency or dies.
4. *You, your spouse, your travel companion* or *your travel companion's spouse*: a) become(s) pregnant after *you* book *your trip* and *your departure date* falls in the 9 weeks before the expected delivery date or any time after that date, or b) legally adopt(s) a child and the date of the notice of custody is received after the *effective date*, and the date of custody falls after *your departure date*.
5. ‡ *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.
6. ‡ *You, your spouse, your travel companion* or *your travel companion's spouse* are called to service as a reservist, firefighter, military or police staff, to jury duty, or to be a defendant in a civil suit or are subpoenaed to be a witness during *your trip*.
7. ‡ *You, your spouse, your travel companion* or *your travel companion's spouse* are quarantined or hijacked; or are unable to occupy *your/their* principal residence or to operate *your/their* place of business because of a natural disaster.
8. ‡ *You, your spouse, your travel companion* or *travel companion's spouse* lose a permanent job for which *you/they* were employed at least one year, because of an unforeseen lay-off or dismissal without just cause. This benefit does not apply to self-employment or contract work.
9. ‡ *You* or *your travel companion* are transferred by the employer with whom *you* or *your travel companion* were employed for at least 1 year at the *issue date* of this insurance, and which requires a relocation of *your* or *your travel companion's* principal residence by a distance of at least 300 kms within 30 days before *your* scheduled *departure date*. This benefit does not apply to self-employment or contract work.
10. ‡ A business meeting, that is the main intent of *your trip* and was scheduled before *you* purchased this insurance, is cancelled for a reason beyond *your* control or the control of *your* employer and the meeting is between companies with unrelated ownership. Benefits are only payable if *you* are the

one who planned to attend the business meeting.

11. ‡ A Government of Canada Travel Advisory is issued during *your trip*, or after *you* purchase *your* insurance but before *your departure date*, advising Canadians to avoid all or non-essential travel to a destination included in *your trip*. This applies only to Canadian citizens.
12. ‡ If *you* have prepaid airfare that is not part of a cruise or tour package and the cruise or tour is cancelled for any reason except *travel supplier default*, we will reimburse *you*:
 - a) up to the covered amount for travel arrangements paid for prior to *your departure date* that are non-refundable if the cruise or tour is cancelled prior to the *departure date*; or
 - b) the additional cost of *your* one-way return transportation via the most cost-effective itinerary (being the lesser of a one-way fare or change fee charged by the airline if this option is available) and the non-refundable portion of *your* land arrangements, paid for prior to *your departure date* if the cruise or tour is cancelled after *your departure date*.For this benefit to apply, both the airfare and the cruise must be insured for the entire non-refundable amount with either Plan A. *Trip Cancellation* with Unlimited After Departure coverage, or Plan E. *Package Tour Plan*.
13. ‡ *You* miss a connection or must interrupt *your trip* because of the delay of *your* connecting private passenger vehicle or common carrier, when the delay is caused by the mechanical failure of *your common carrier*, a traffic accident, an emergency police-directed road closure or weather conditions, earthquakes or volcanic eruptions. *Your* connecting private passenger vehicle or common carrier must have been scheduled to arrive at *your* point of boarding at least 2 hours before the scheduled time of departure. This is a covered event only under *Trip Interruption* and we will reimburse the lesser of either i) the airfare change fee charged by the airline to catch *you* up with *your trip* or cruise, if that option is available or, ii) up to the covered amount as per *your confirmation*.
14. ‡ Weather conditions, earthquakes, volcanic eruptions or grounding of *your* air transportation (when that air transportation is not part of *your* tour or cruise package) cause delays to at least 30% of *your trip* and *you* choose not to travel. This is a covered event only under *Trip Interruption*.
15. ‡ When an *act of terrorism* directly or indirectly causes an eligible loss under the terms and conditions of this policy, coverage is available for up to two (2) *acts of terrorism* within a calendar year and up to a maximum aggregate payable limit of \$2.5 million for all eligible *Trip Cancellation* and *Interruption* in-force policies issued and administered by us. The amount payable for each eligible claim is in excess of all other sources of recovery including alternative or replacement travel options and other insurance coverage. The amount paid for all such claims shall be reduced on a pro rata basis so as to not exceed the respective maximum aggregate limit which will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the *act(s) of terrorism*.

MISCONNECTION

What does Misconnection Insurance cover?

If the covered event listed immediately below prevents *you* from travelling as shown on *your confirmation*, we will pay for *your* misconnection expenses, up to the lessor of: a) the airfare change fee charged by the airline for *your* missed connection if that option is available, or b) up to \$1,000 for the cost of *your* one-way economy transportation via the most cost-effective itinerary to the next destination. In addition, we will pay additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of \$300 per day, for up to 2 days, when no earlier transportation is available.

Misconnection Insurance covered events:

- a) ‡ *You* miss *your* next connecting flight because the *plane you* are ticketed to fly on leaves later than originally scheduled.
- b) ‡ The *plane you* are ticketed to fly on leaves earlier than originally scheduled and the ticket *you* have purchased for *your* prior connector flight via another airline becomes unusable.

DELAYED RETURN

What does Delayed Return Insurance cover?

If any covered event listed immediately below happens after *you* leave *home* and makes it impossible for *you* to return *home* on *your expiry date* as shown on *your confirmation*, we will pay up to the covered amount for the length of time that *you* are prevented from travelling. We will pay for *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of up to \$150 per day and \$1,500 in total. Maximums are \$300 and \$3,000 respectively for Plan E. Package Tour. We will also pay up to the covered amount for the extra costs of *your* economy class transportation via the most cost-effective itinerary for *your* travel *home*. If the delay is a result of a *medical condition*, it must be on the advice of *your* attending *physician* at *your* destination and approved by the Assistance Centre.

Delayed Return Insurance covered events:

1. *You* develop a medical *emergency*.
2. A member of *your immediate family* develops a medical *emergency* or dies at *your* destination.
3. *Your travel companion* develops a medical *emergency* or dies.
4. *Your* host at *your* destination dies.

What else does Trip Interruption & Delayed Return Insurance cover?

In the event *your travel companion's plane* is delayed by weather conditions, earthquakes, volcanic eruptions or grounding of their air transportation, 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.

In the event *you* die after *your departure date*:

- a) We will reimburse *your* estate, up to the covered amount, for

your pre-paid unused *trip* arrangements except unused transportation *home*;

- b) We will reimburse the actual expenses incurred for the preparation or cremation of *your* body, and either its repatriation or its burial. Specifically, we will reimburse *your* estate actual expenses for:
 - the transportation of *your* body (in the standard transportation container normally used by the airline) back to *your home*, plus up to \$3,000 for the preparation of *your* body and the cost of the container; or
 - the transportation of *your* ashes back to *your home*, plus up to \$3,000 to have *your* body cremated where *you* die; or
 - up to \$3,000 for the preparation of *your* body and the cost of a standard burial container for the burial of *your* body where *you* die.
- c) In addition, we will reimburse travel and accommodation expenses of the person who must travel to the place of *your* death to identify *your* body as follows:
 - up to \$300 for that person's additional and unplanned hotel and meal expenses;
 - we will pay the return economy transportation via the most cost-effective itinerary for that person to travel to *your* place of death; and
 - up to 72 hours of *Emergency Medical* insurance for that person under the same terms and limitations as this policy.

EXCLUSIONS & LIMITATIONS

What does Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance not cover?

When reading this section, please take the time to review the definition of "*stable*" at the end of this booklet.

A. If the *Trip Cancellation* covered amount purchased is less than \$20,000, we will not cover any expenses for:

- any *medical condition* related to *you*, *your spouse*, or *your children* if that *medical condition* was not *stable* in the 3 months before the *issue date* of this insurance.

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

- *your/their* heart condition if, in the 3 months before the *issue date* of this insurance, any of *your/their* heart condition(s) has (have) not been *stable* or *you/they* have taken any form of nitroglycerine for the relief of angina pain; and/or

- *your/their* lung condition if, in the 3 months before the *issue date* of this insurance, any of *your/their* lung condition(s) has (have) not been *stable* or *you/they* required *treatment* with oxygen or Prednisone for *any* lung condition.

B. If the *Trip Cancellation* covered amount purchased is \$20,000 or more, we will not cover any expenses for:

- any *medical condition* related to *you*, a member of *your immediate family*, *your travel companion*, *your key-person*, or *your* host during *your trip*, if that *medical condition* was not *stable* in the 12 months before the *issue date* of this insurance.

In addition to the "stable" requirement, we will not cover any expenses relating to:

- *your/their* heart condition if, in the 12 months before the *issue date* of this insurance, any of *your/their* heart condition(s) has (have) not been *stable* or *you/they* have taken any form of nitroglycerine for the relief of angina pain; and/or
- *your/their* lung condition if, in the 12 months before the *issue date* of this insurance, any of *your/their* lung condition(s) has (have) not been *stable* or *you/they* required *treatment* with oxygen or Prednisone for *any* lung condition.

C. For *Trip* Interruption, Misconnection and Delayed Return Insurance, we will not cover any expenses for:

- any *medical condition* related to *you, your spouse, or your children* if that *medical condition* was not *stable* in the 3 months before *issue date* of this insurance.

In addition to the "stable" requirement, we will not cover any expenses relating to:

- *your/their* heart condition if, in the 3 months before the *issue date* of this insurance, *your/their* heart condition(s) has (have) not been *stable* or *you/they* have taken any form of nitroglycerine for the relief of angina pain; and/or
- *your/their* lung condition if, in the 3 months before the *issue date* of this insurance, *your/their* lung condition(s) has (have) not been *stable* or *you/they* required *treatment* with oxygen or Prednisone for any lung condition.

We will not pay for losses or expenses incurred for, or as the result of, the following events which are applicable to all coverages detailed in this section for **Trip Cancellation, Trip Interruption, Misconnection and Delayed Return:**

1. Any reason, circumstance, event or *medical condition* affecting *you* or anyone, which *you* were aware of on or before the *issue date*, and which may eventually prevent *you* from starting and/or completing *your covered trip* as booked when *you* purchase this insurance coverage.
2. The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
3. Suicide, attempted suicide or *your* intentional self-inflicted injury.
4. Committing or attempting to commit a criminal act.
5. Not following a prescribed therapy or *treatment*.
6. Any loss, *sickness*, death, or *injury* related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
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 or for which it was reasonable to expect before the *effective date* that *you* would need or be required

to seek *treatment* for that *medical condition*;

- for which future investigation or *treatment* was planned before the *effective date*;
 - which caused symptoms that would have caused an ordinarily prudent person to seek *treatment* in the three (3) months before the *effective date*; or
 - that caused a *physician* to advise *you*, before the *effective date*, not to go on *your trip*.
10. A travel visa that is not issued because of its late application.
 11. Any *medical condition* if the answers provided in the medical *questionnaire* (if applicable) are not truthful and accurate.
 12. Any *medical condition you* suffer or contract in a specific country, region or city for which the Government of Canada has issued a Travel Advisory, before *your effective date*, advising Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion "medical condition" is limited to the reason for which a Travel Advisory was issued and includes complications arising from such *medical condition*;
 13. Any *act of terrorism* which is directly or indirectly caused by, results from, arises out of or is in connection with any *act of terrorism* perpetrated by or involves the utilization of biological, chemical, nuclear or radioactive means.
 14. An *act of war*.

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

If *you* do not have a scheduled return date, *your* coverage is limited to eligible *Trip* Cancellation benefits for covered events that occur before *your departure date*.

If *you* cancel *your trip* before *your departure date*, *you* must advise our Assistance Centre and *your* Travel Agent immediately or, at the latest, the business day following the cause of cancellation. Only the amounts that are non-refundable and non-transferrable on the date the reason of cancellation (covered event) occurs shall be considered for the purposes of the claim. Any delays in notifying our Assistance Centre will limit *your* benefit to the non-refundable and non-transferrable amount that would have been payable on the date the cause for claim occurred.

If *you* have purchased Plan E. Package Tour and, before *your departure date*, *you* are prescribed a change in *treatment* or *change in medication*, *you* may apply for special coverage consideration by calling 21st Century. Within three business days of receiving the required information, we will either accept *your Trip* Cancellation claim, or waive the applicable exclusion under *our* Emergency Medical insurance for the *medical condition* for which the *change in medication* or *treatment* was prescribed.

To qualify for unlimited eligible expenses in the event of a *Trip* Interruption, Misconnection or Delayed Return Claim, *you* must insure *your trip* under Plan A for Unlimited After Departure coverage or under Plan E prior to *your departure date* and for the full duration of *your trip*.

DEFAULT PROTECTION COVERAGE

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

If you have purchased **Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance** and you:

- a) have contracted with a *travel supplier* who *defaults*; and
- b) as a result of the *default*, you 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*,

we will reimburse you as follows:

- a) For *default* prior to your *departure date*: the non-refundable and non-transferrable portion of the amount that you prepaid for such undelivered *travel services* up to the covered amount of the 21st Century *Trip Cancellation coverage* that you purchased in connection with your *trip*; or
- b) For *default* after your *departure date*: the non-refundable and non-transferrable portion of the amount that you prepaid for such undelivered *travel services* up to the covered amount of the 21st Century *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*.

What are the benefit limits that apply to *Default Protection Coverage*?

The amount payable to you in respect of any one *trip* will not exceed \$3,500 CDN and \$7,500 CDN for all persons who are covered under the same 21st Century Travel Insurance policy. We will pay up to the lowest extra cost of the published rate for a one-way, economy class airfare on a scheduled airline by its most direct route to the original point of departure. 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 the same calendar year exceeds 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) \$3,000,000 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 & LIMITATIONS

What does *Default Protection Coverage* not cover?

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 & Interruption Insurance* coverage under the 21st Century policy, in connection with your *trip* which resulted in such losses;
- f) Insurance purchased or *trips* booked after the *default*;
- g) *Travel services* that were actually provided.

EMERGENCY MEDICAL INSURANCE

Included in Plan B. *Emergency Medical* and, Plan D. Annual Plan and Plan E. Package Tour.

What does *Emergency Medical Insurance* cover?

Emergency Medical Insurance covers you for the actual covered expenses incurred by you up to a maximum of \$5,000,000 as a result of *treatment* required by you during your *trip* if a medical *emergency* begins unexpectedly after you leave *home*, but only if these covered expenses are not covered by your *government health insurance plan* or any other benefit plan. The *treatment* 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*, call the Assistance Centre immediately: 1 855 478-3483 toll-free from the USA and Canada or (519) 251-7850 collect from anywhere else in the world.

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.

All medical procedures and/or tests (including but not limited to MRI, MRCP, CAT Scan, CT Angiogram, Nuclear Stress Test, Angiogram or Cardiac Catheterization or any surgery) must be authorized by the Assistance Centre in advance.

We will cover benefits #5 to #11 only if they have been authorized and arranged by the Assistance Centre. Covered expenses and benefits are subject to the policy's maximums, exclusions and limitations.

The eligible covered expenses are:

1. **Expenses for emergency treatment** - The *reasonable and customary* charges for medical care received from a *physician* in or out of a *hospital*, the cost of a semi-private *hospital* room (or an intensive or coronary care unit where medically necessary), the services of a licensed private duty nurse while *you* are in *hospital*, the rental or purchase (whichever is less) of a *hospital* bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about *your* condition, and drugs that are prescribed for *you* and are available only by prescription from a *physician* or dentist.
2. **Expenses for professional services** - Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to \$300 by profession.
3. **Expenses for ambulance transportation** - The *reasonable and customary* charges for local licensed ambulance service to transport *you* to the nearest appropriate medical service provider in an *emergency*.
4. **Expenses related to your death** - If *you* die during *your trip* from an *emergency* covered under this insurance, we will reimburse *your* estate for:
 - the return *home* of *your* body (in the standard transportation container normally used by the airline), plus up to \$5,000 to have *your* body prepared where *you* die and the cost of the container;
 - the return *home* of *your* ashes, plus up to \$5,000 to cremate *your* body where *you* die; or
 - up to \$5,000 to have *your* body prepared and the cost of a standard burial container, plus up to \$5,000 for *your* burial where *you* die.

In addition, if someone is required to identify *your* body and must travel to the place of *your* death, we will pay the economy class airfare via the most cost-effective itinerary for that person, and up to \$300 for that person's hotel and meal expenses. We will also provide that person with *Emergency* Medical insurance under the same terms and limitations of this policy for up to 72 hours.

5. **Expenses to bring you home** - If *your* treating *physician* recommends that *you* return *home* because of *your* *emergency* or if *our* medical advisors recommend that *you* return *home* after *your* *emergency*, we will pay for:
 - the extra cost of an economy class fare via the most cost-effective itinerary;
 - a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary;

- 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; or
 - the cost of air ambulance transportation, if this is medically necessary.
6. **Extra expenses for meals, hotel, phone calls and taxi** - If a medical *emergency* prevents *you* or *your* travel companion from returning *home* as originally planned, or if *your* *emergency* medical *treatment* or that of *your* travel companion requires *your* transfer to a location that is different from *your* original destination, we will reimburse up to \$150 per day to *you* to a maximum of \$1,500 (\$300 and \$3,000 respectively for the Package Tour Plan) for *your* extra meals, hotel, essential phone calls and taxi fares. We will only pay for these expenses if *you* have actually paid for them.
 7. **Expenses to bring someone to your bedside** - If *you* are travelling alone and are admitted to a *hospital* for 3 days or more because of a medical *emergency*, we will pay the economy class airfare via the most cost-effective itinerary for someone to be with *you*. We will also pay up to \$300 for that person's hotel and meals and cover him/her with *Emergency* Medical Insurance, under the same terms and limitations of this policy until *you* are medically fit to return *home*. For a *child* insured under this policy, this benefit is available immediately upon his/her *hospital* admission.
 8. **Expenses for emergency dental treatment** - If *you* need *emergency* dental *treatment*, we will pay:
 - up to \$300 for the relief of dental pain; or
 - if *you* suffer an accidental blow to the mouth, up to \$3,000 to repair or replace *your* natural or permanently attached artificial teeth (up to \$2,000 during *your* *trip* and up to \$1,000 to continue medically necessary *treatment* in the 90 days after the accident).
 9. **Expenses to return children under your care** - If *you* are admitted to *hospital* for more than 24 hours or must return *home* because of an *emergency*, we will pay for the extra cost of the one-way economy class airfare to return *your* children *home* via the most cost-effective itinerary and the return economy class airfare via the most cost-effective itinerary for a qualified escort when the airline requires it. The *children* must have been under *your* care during *your* *trip* and be covered under a policy underwritten by *us*.
 10. **Expenses to return your travel companion** - We will cover the extra cost of one-way economy class airfare via the most cost-effective itinerary, to return *your* travel companion (who is travelling with *you* at the time of *your* *emergency* and insured under *our* travel insurance plan) *home* if *you* return *home* under benefits #4 or #5 above.
 11. **Expenses to return your vehicle home** - If because of a medical *emergency*, hospitalization, death or repatriation, *you* are unable to drive the *vehicle* *you* used during *your* *trip*, we

will cover the reasonable costs charged by a commercial agency to bring *your vehicle home*. If you used a rental vehicle during *your trip*, we will cover its return to the rental agency.

EXCLUSIONS & LIMITATIONS

What does *Emergency Medical Insurance* **not** cover?

We will not pay any expenses or benefits relating to:

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

a) We will not pay any expenses related to: <ul style="list-style-type: none"> • <i>your pre-existing condition</i>* that was not <i>stable</i>** in the three (3) months before <i>your effective date</i> and/or • a heart condition if, in the three (3) months before <i>your effective date</i> any heart condition has not been <i>stable</i> or you have taken any form of nitroglycerine for the relief of angina pain; and/or • any lung condition if, in the three (3) months before <i>your effective date</i>, any lung condition has not been <i>stable</i> or you required treatment with oxygen or prednisone for any lung condition. 	
if you are . . .	And purchased . . .
<ul style="list-style-type: none"> • under <i>age</i> 60; • <i>age</i> 60 to 74 travelling 30 days or less; • <i>age</i> 60 to 74 travelling 31 days or more and qualified for Preferred Rate; or • <i>age</i> 75 and older and qualified for Preferred Rate 	Plan B. <i>Emergency Medical</i>
<ul style="list-style-type: none"> • under <i>age</i> 75 	Plan E. Package Tour
<ul style="list-style-type: none"> • under <i>age</i> 60; or • <i>age</i> 60 to 84 and qualified for Preferred Rate 	Plan D. Annual Medical

b) We will not pay any expenses relating to: <ul style="list-style-type: none"> • <i>your pre-existing condition</i>* that was not <i>stable</i>** in the twelve (12) months before <i>your effective date</i> and/or • a heart condition if, in the twelve (12) months before <i>your effective date</i> any heart condition has not been <i>stable</i> or you have taken any form of nitroglycerine for the relief of angina pain; and/or • any lung condition if, in the twelve (12) months before <i>your effective date</i>, any lung condition has not been <i>stable</i> or you required treatment with oxygen or prednisone for any lung condition. 	
if you are . . .	And purchased . . .
<ul style="list-style-type: none"> • <i>age</i> 60 to 74 travelling 31 days or more and qualified for Standard Rate; or • <i>age</i> 75 and older and qualified for Standard Rate 	Plan B. <i>Emergency Medical</i>
<ul style="list-style-type: none"> • <i>age</i> 60 to 84 and qualified for Standard Rate 	Plan D. Annual Medical

2. Any *medical condition* if you do not meet the eligibility requirements in *your* application for this coverage.
3. Any *medical condition* if all the answers provided in the *medical questionnaire* (if applicable), are not truthful and accurate.
4. Expenses that exceed \$25,000, if you do not have valid coverage under a *government health insurance plan*.
5. Covered expenses that exceed those that normally apply where the *medical emergency* happens.
6. Covered expenses that exceed 75% of the cost we would normally have to pay under this insurance, if you do not contact the Assistance Centre at the time of the *emergency*, unless your *medical condition* makes it medically impossible for you to call (in that case, the 25% co-insurance does not apply).
7. Any *treatment* that is not for an *emergency*.
8. 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.
9. A *medical condition* when you knew, before you left home, that you would need or be required to seek *treatment* for that *medical condition* during *your trip*; a *medical condition* for which future investigation or *treatment* was planned before you left home; a *medical condition* for which it was reasonable to expect before you left home that you would need *treatment* during *your trip*; a *medical condition* which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before you left home; or a *medical condition* that had caused your *physician* to advise you not to travel.
10. An *emergency* resulting from: mountain climbing requiring the use of specialized equipment, including carabineers, crampons, pick axes, anchors, bolts and lead-rope or top-rope anchoring equipment to ascend or descend a mountain; rock-climbing; parachuting, skydiving, hang-gliding or using any other air-supported sporting device; 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.
11. Self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
12. Committing or attempting to commit a criminal act.
13. Not following recommended or prescribed therapy or *treatment*.
14. Any loss, sickness, death, or injury related directly or indirectly to your abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
15. Any loss resulting from your *minor mental or emotional disorder*.
16. a) *your* routine prenatal care;
b) *your* pregnancy, childbirth, any complication(s) related to your pregnancy or childbirth, when any such event, in any

BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

combination, happen(s) in the nine (9) weeks before or after the expected date of delivery;

c) *your child born during your trip.*

17. For insured *children* under 2 years of age: any *medical condition* related to a birth defect.
18. Any benefit that must be authorized or arranged in advance by the Assistance Centre when it has given no authorization or made no arrangement for that benefit.
19. Any *emergency* that occurs or recurs after *our* medical advisors recommend that *you* return *home* following *your emergency treatment*, and *you* chose not to.
20. *Treatment* if *you* specifically purchased this insurance to obtain such *treatment* whether or not it was authorized by a *physician*.
21. Death or *injury* sustained while piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
22. For policy Top-ups and extensions: *sickness* or *injury* which first appeared, was diagnosed or treated after the scheduled *departure date* and prior to the *date* the insurance Top-up or extension is issued.
23. Any medical condition *you* suffer or contract in a specific country, region or city when the Government of Canada issued a Travel Advisory, before *your effective date*, advising Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion "medical condition" is limited to the reason for which the Travel Advisory was issued and includes complications arising from such medical condition.
24. Any *act of terrorism* which is directly or indirectly caused by, results from, arises out of or is in connection with any *act of terrorism* perpetrated by or involves the utilization of biological, chemical, nuclear or radioactive means.
25. An *act of war*.

Who has to complete the medical questionnaire?

You must complete the medical *questionnaire* if *you* purchased Plan B. *Emergency Medical* and on the *departure date* of *your* policy *you* will be:

- a) *age* 55 to 74 and travelling 31 days or more; or
- b) *age* 75 or older regardless of *your trip* duration.

You must complete the medical questionnaire if *you* are age 60 to 84 and purchased Plan D. *Annual Medical*

Included in Plan C. *Baggage, Flight & Travel Accident Insurance* and Plan E. *Package Tour*.

What does Baggage Loss, Damage & Delay Insurance cover?

Baggage Loss, Damage & Delay Insurance covers the loss of, damage to, and delay of the baggage and effects that belong to *you* and that *you* use during *your trip*. More specifically, this insurance provides *you* with reimbursement for the following expenses:

1. Up to \$100 in total per *trip* for the replacement of a lost or stolen passport, driver's licence, birth certificate or travel visa.
2. Up to \$500 in total per *trip* for necessary toiletries and clothing when *your* checked luggage is delayed by the carrier for at least 10 hours while *you* are en route. This benefit is payable only when the delay happens before *your return home*.
3. Up to \$300 per *trip* for any item or set of items which is lost or damaged while *you* are en route to a maximum of \$1,000. Jewellery or cameras (including camera equipment) are respectively considered a single item.

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 carrier, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, money, 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 of any cellphone, laptop, electronic tablet, notebook, or music player.
3. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
4. Unaccompanied baggage, personal property left in an unattended *vehicle*, unlocked trunk, and any jewellery or camera placed in the custody of a *common carrier*.
5. In instances of theft, unreported losses to authorities.
6. Any loss resulting from an *act of war* or an *act of terrorism* while *you* are at destination, when, before *your effective date*, the Government of Canada issues a Travel Advisory, advising Canadians avoid all or non-essential travel to that country, region or city.
7. See other conditions under How to Make a Claim.

FLIGHT & TRAVEL ACCIDENT INSURANCE

Included in Plan C. Baggage, Flight & Travel Accident and Plan E. Package Tour.

What does Flight & Travel Accident Insurance cover?

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

1. If an *injury* sustained during *your trip* causes *you* to die, to become completely and permanently blind in both eyes or to have two of *your* limbs fully severed above *your* wrist or ankle joint in the 12 months after the accident, we will pay: a) \$50,000 under Travel Accident insurance; or b) \$100,000 under Flight Accident insurance;
2. If an *injury* sustained during *your trip* causes *you* to become completely and permanently blind in one eye or have one of *your* limbs fully severed above a wrist or ankle joint in the 12 months after the accident, we will pay: a) \$25,000 under Travel Accident insurance; or b) \$50,000 under Flight Accident insurance.
3. If *you* have more than one *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* from which a ticket was issued to *you* for *your* entire airline *trip*; or 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.

EXCLUSIONS & LIMITATIONS

What does Flight & Travel Accident Insurance not cover?

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

1. Mountain climbing requiring the use of specialized equipment, including carabineers, crampons, pick axes, anchors, bolts and lead-rope or top-rope anchoring equipment to ascend or descend a mountain; rock-climbing; parachuting, skydiving, hang-gliding or using any other air-supported sporting device; 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. Suicide, attempted suicide, or an intentional self-inflicted injury.
4. A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.
5. Not following recommended or prescribed therapy or *treatment*.
6. Any loss, *sickness*, death, or *injury* related directly or indirectly

to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s)

7. Any loss resulting from *your minor mental or emotional disorder*.
8. Any 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 *injury*.
9. An *act of war* or *act of terrorism*.
10. Any loss or any medical condition *you* suffer or contract in a specific country, region or city for which the Government of Canada issued a Travel Advisory, before your effective date, advising Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion, "loss" and "medical condition" is limited to the reason for which the Travel Advisory was issued and includes complications arising from such medical condition.

WHAT ELSE DO YOU NEED TO KNOW?

This policy is issued on the basis of information provided in *your* application (including the medical *questionnaire* if required). *Your* entire contract with *us* consists of: this policy; *your* application for this policy (including the duly completed medical *questionnaire* if required), the *confirmation* issued in respect of that application and any other amendments or endorsements resulting from changes, 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 in *your* application for this policy, extension of coverage under this policy or claim for benefits under this policy.

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.

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 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 to reflect actual experience in the marketplace.

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 prior to *your departure date*. If the premium is insufficient for the period of coverage selected, *we* will:

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

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 refused, or if no proof of *your* payment exists.

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

With the exception of Flight & Travel Accident coverages, the plans outlined in this policy are second payor coverages. If there are other third party liability, group or individual, basic or extended health insurance plans or contracts including any private, or provincial or territorial auto insurance plan providing *hospital*, medical or therapeutic coverage or any other third party liability insurance in force concurrently herewith, amounts payable hereunder are limited to that portion of *your* expenses, incurred outside the province or territory of residence, that are in excess of the amounts for which *you* are insured under such coverage.

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, to a maximum of the largest amount specified by each insurer (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, *we* will not coordinate payment with that coverage. If *your* lifetime maximum is more than \$50,000, *we* will coordinate payment.

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 \$100,000, *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

FOR *EMERGENCY* MEDICAL CLAIMS

In the event of an *emergency*, call the Assistance Centre immediately prior to receiving *treatment*: **1 855 478-3483** toll-free from the USA and Canada or **(519) 251-7850** collect from anywhere else in the world. The Assistance Centre is ready to assist *you* 24 hours a day, 365 days a year.

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

Please note that if *you do not call* the Assistance Centre in a medical *emergency*, *you will have to pay 25% of the medical covered 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.

Notice and Proof of Claim. Claims must be reported within thirty (30) days of occurrence of a claim arising under this contract. *Your* proof of claim must be sent to *us* within ninety (90) days of the date a claim has occurred or the service was provided.

Failure to Give Notice or Proof of Claim. Failure to give notice or proof of claim within the prescribed period does not invalidate the claim if the notice or proof is given or provided as soon as reasonably possible and in no event later than one (1) year from the date of the occurrence arising under this contract, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed.

Forms for Proof of Claim. The Assistance Centre will furnish forms for proof of claim within fifteen (15) days after receiving notice of claim. If *you* have not received the forms within that time, *you* may submit *your proof* of claim in the form of a written statement of the cause or nature of the accident, *sickness*, injury or insured risk giving rise to the claim and the extent of the loss.

Written correspondence regarding claims should be mailed to:

21st Century Travel Insurance
c/o Active Care Management
P.O. Box 1237 Stn A
Windsor, Ontario N9A 6P8

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: **1 855 478-3483 or (519) 251-7850.**

All money payable under this contact shall be paid by *us* within sixty (60) days after proof of claim and all required documentation has been received.

If *you* are making an *Emergency Medical claim*, we will need:

a) original itemized receipts for all bills and invoices; b) proof of payment by *yourself* and by any other benefit plan; c) complete diagnosis by the attending *physician* or documentation by the *hospital*, which must state 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 *Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance claim*, we will need proof of the cause of the claim, including:

a) a medical certificate 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.

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;
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; and
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 sixty (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 thirty (30) days immediately after such filing deadline.

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.

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

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 to arbitration under the arbitration law in the Canadian province or

territory where *your* policy was issued.

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the Insurance Act, or other applicable legislation.

To determine the validity of a claim under this policy, *we* may obtain and review the medical records from *your* attending *physician(s)*, including the records of *your* 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.

Important telephone numbers: For coverage information, general enquiries, to apply for an extension or a refund of premium, please call 21st Century Travel Insurance during regular business hours at: **1 800 567-0021** or **(905) 372-1779**.

DEFINITIONS

Act 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 government (whether that government is legal or illegal); 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* attained *age* on *the date you purchased this insurance*.

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) and there has been no change in *your medical condition*; and, a change from a brand-name drug to an equivalent generic drug of the same dosage.

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

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

Confirmation means the document or set of documents confirming *your* insurance coverage under this policy and, where applicable, *your trip* arrangements. It includes the medical *questionnaire* (if required) and the application for this policy, once *you* have completed and submitted them with the required premium to *us*. 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 the date *you* leave for *your trip*.

Effective date means the date *your* coverage starts.

For *Trip Cancellation*, coverage starts at the time and date *you* purchase that coverage, shown as the *issue date* on *your confirmation*.

For all other plans, (including *Trip Interruption*, *Misconnection & Delayed Return*) coverage starts on the later of:

- the date *you* leave *home*; or
- the *effective date* as shown on *your confirmation*.

Emergency means an unforeseen *medical condition* that takes place during the period of insurance.

Expiry date means the date *your* coverage ends.

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

- the date *you* leave *home* or *your departure date*; or
- the date *you* cancel *your trip* arrangements.

For all other plans, *your* coverage ends on the earliest of:

- the date *you* return *home*; or
- the *expiry date*, as shown on *your confirmation*.

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

Home means *your* Canadian province or territory of residence.

If *you* requested *your* coverage to start when *you* leave Canada, *home* means Canada.

For *Trip Interruption*, *Flight and Travel Accident*, and *Baggage Insurance*, 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 facility that is licensed as a *hospital*, where in-patients receive medical care, that has at least one Registered Nurse on duty at all times, and that includes a laboratory and operating theatre. 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, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, aunt, uncle, niece, nephew or cousin.

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

Issue date means the date *you* purchased this insurance as shown on *your confirmation*.

Key-person means someone to whom a dependent'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 *your trip*.

Medical condition means *sickness*, *injury*, disease or symptom; complication 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 medication (anxiolytics) 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 *yourself* or a member of *your immediate family*.

Plane means a multi-engined 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 license, Charter Air Carrier license, or its foreign equivalent, and operated by a certified pilot.

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

Questionnaire means all the medical questions that are included in *your* application for coverage under this policy.

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 in a similar circumstance.

Sickness means illness, disease, or any symptom related to that illness and/or disease.

Spouse means someone to whom one is legally married, or with whom one has been residing and who is 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, or 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 referral to a specialty clinic or specialist; and
- a *physician* has not advised referral to a specialist or 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 and accommodations with *you* on any one *trip*, up to a maximum of four (4) 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*.

Treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a licensed medical 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* of insurance and *expiry date*.

Vehicle includes any private or rental passenger automobile, motorcycle, boat, mobile home, camper truck or trailer home which *you* use during *your trip* exclusively for the transportation of passengers (other than for hire).

We, us, our means First North American Insurance Company (FNAIC) in connection with risks identified with ‡ throughout this document; and Manulife in connection with all other coverages under this policy.

You, yourself, your means the person(s) named as the insured(s) on the *confirmation*, for which insurance coverage was applied for and premium has been 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 also. 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 *your* application 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. *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.

