

This Policy provides Non-Medical Travel Insurance coverage. The following benefits are available for trips taken outside *your* province or territory of residence for personal leisure purposes and are not available for any business related travel.

The Multi-Trip Non-Medical Annual Insurance Plan option when combined with the Medi-Select Multi-Trip Annual Plan Emergency Medical Travel Insurance Policy becomes a Medi-Select All-Inclusive Multi-Trip Annual Plan. This policy option is only offered in conjunction with the Medi-Select Multi-Trip Annual Plan Emergency Medical Travel Insurance Policy, and becomes valid if the All-Inclusive Multi-Trip Plan was selected at the time of application, as indicated on *your* confirmation of insurance, and the appropriate premium has been paid.

The Single Trip Non-Medical Insurance Plan option is available for single trips and becomes valid when the Single Trip Non-Medical Insurance Policy was selected at the time of application, as indicated on *your* confirmation of insurance, and the appropriate premium has been paid.

IN THE EVENT YOU HAVE TO FILE A CLAIM YOU MUST CALL GLOBAL EXCEL ON THE DAY THE INSURED RISK OCCURS OR ON THE NEXT BUSINESS DAY:

From Canada and U.S., call 1-877-644-4215 / From anywhere, call collect 819-566-4215

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Section I :Eligibility

1. This insurance must be:

- Issued in Canada for travel arrangements booked through a supplier of travel services;
 - For the Single Trip Non-Medical Insurance Plan option, purchased within 7 days of the initial deposit for your covered trip or, if purchasing insurance more than 7 days after the initial deposit for your covered trip, then insurance must be purchased prior to any cancellation penalties being applicable to you for the covered trip; and
 - Purchased prior to the contracted date of departure from your province, territory of residence or Canada.
2. You must meet the following conditions in order to be eligible for this insurance:
- You must be a Canadian resident and be covered by the government health insurance plan (GHIP) of your Canadian province or territory of residence for the entire duration of *your* trip;
 - You must NOT be travelling against the advice of a *physician* or have been diagnosed with a *terminal illness* or *metastatic cancer*;
 - You must NOT have a kidney disease requiring dialysis;
 - You must NOT have been prescribed or used home oxygen during the 12 months prior to *your* date of application; and

- You must NEVER have been diagnosed with AIDS (Acquired Immune Deficiency Syndrome) or HIV (Human Immunodeficiency Virus).
3. It is a condition precedent to the Insurer's liability under this policy that at the time of purchase:
- The applicant knows of no reason for him, an *immediate family member*, a *travel companion*, or a *travel companion's immediate family member*, to seek medical attention;
 - The applicant and his *travel companion(s)* must be deemed fit to undertake and complete the *covered trip* as booked.
4. You must complete and submit the Application prior to the effective date of insurance. You are subject to the eligibility criteria as outlined on the Application and in this Policy.
- For the Single Trip Non-Medical Insurance Plan option, you must have applied for the Non-Medical Plan under the Single Trip Plan on the Application.
 - For the Multi-Trip Non-Medical Annual Insurance Plan option, you must have applied for the All-Inclusive Multi-Trip Annual Plan on the Application.
5. If this insurance is purchased in any other manner than as stated in this Section, this policy shall be null and void and the Insurer's sole liability will be limited to the refund of the insurance premium paid.

Note: This plan is not available if you have purchased the 40-day Supplemental Multi-Trip Annual Plan for PSHCP members.

Section II :Insurance Agreement

A. The Contract

Note that this Non-Medical Insurance Policy, the Application and the Policy Confirmation all form part of *your* insurance contract and must be read as a whole. The Insurer will pay eligible benefits specified in this Policy upon payment of the required premium, submission of a correct and complete Application and occurrence of an insured risk, subject to the terms, conditions, limitations, exclusions, definitions and other provisions of this Policy.

B. Coverage Offered

Plan Options:

1. Multi-Trip Non-Medical Annual Plan

- This policy combined with the Medi-Select Advantage Emergency Medical Travel Insurance Policy, forms the All-Inclusive Multi-Trip Annual Plan and provides coverage outside *your* province or territory of residence.
- Provides coverage between the effective date and the expiry date of *your* policy as indicated on *your* Confirmation of insurance for any number of trips outside *your* province or territory of residence up to the allowed trip duration that you selected at time of purchase.

2. Single Trip Non-Medical Plan

- Provides coverage for a single trip outside *your* province or territory of residence or Canada.
- May be purchased as a Top Up to the All-Inclusive Multi-Trip Annual Plan.

This Policy provides the following insurance coverage :

Benefits	Multi-Trip	Single Trip
	Non-Medical Annual Plan	Non-Medical Plan
Travel Cancellation	\$2,500 per trip (maximum \$5,000 per policy period)	Up to sum insured per policy
Travel Interruption	Unlimited	Unlimited
Accidental Death and Dismemberment Insurance		
Flight Accident	\$150,000	\$150,000
Common Carrier Accident	\$75,000	\$75,000
24-Hour Accident	\$25,000	\$25,000
Travel Baggage and Personal Effects Insurance		
Baggage Delay	\$1,000 per trip \$400 per trip	\$1,000 \$400

C. Period of Coverage

Plan	Age	Trip Duration	
Multi-Trip Non-Medical Annual Plan	0-79	9, 16, 30 or 60 consecutive days	As selected on the Application and as indicated on <i>your</i> Confirmation of Insurance for the All-Inclusive Multi-Trip Annual Plan
	80+	9 or 16 consecutive days	
Single Trip Non-Medical Plan	All Ages	Up to 182 days (212 for Ontario residents)	As selected on the Application and as indicated on <i>your</i> Confirmation of Insurance

Section III :Travel Cancellation and Interruption Insurance

A. Coverage Offered

Benefits specified below are provided upon the occurrence of an insured risk.

Any of the following occurrences that prevent you from departing, travelling or returning on the dates of the covered trip is an insured risk.

Conditions

At the time you purchase your travel arrangements:

You must not know or be aware of any reason, circumstance, event, activity or medical condition affecting you, an *immediate family member*, a *travel companion*, a *travel companion's immediate family member* or a business associate which may eventually prevent you from starting and/or completing your covered trip as booked.

Insured Risks

- Sickness, injury, death or quarantine of you, a *travel companion*, an *immediate family member*, a *travel companion's immediate family member* or a *caregiver*.
- You must be a Canadian resident and be covered by the government health insurance plan (GHIP) of your Canadian province or territory of residence for the entire duration of *your* trip.;
- Death or *emergency hospitalization* of your host at trip destination.
- Complete cancellation of a cruise within 30 days of departure by the cruise line when the cruise ship is rendered inoperative as a result of a collision at sea, an onboard fire or the complete breakdown of the ship's engines (see paragraph B.5. under Benefits for Travel Cancellation). The cruise ship must weigh a minimum of 10,000 tons and *your* ticket must be issued and paid in full at the time of cancellation.
- The relocation of your principal residence or that of a *travel companion* by reason of an unforeseen transfer initiated by the employer with whom you, *your spouse*, a *travel companion* or a *travel companion's spouse* are employed at the time of purchase of this insurance or the booking of the trip. This insured risk does not apply to cases of self-employment or temporary contract work.
- Involuntary loss of permanent employment without just cause by you, *your spouse*, a *travel companion*, a *travel companion's spouse*, your parent or legal guardian (if you are under 16 years of age) provided that,

- Effective Date for Travel Cancellation** – Coverage begins on the later of the following:
 - the date you pay the premium (either at the time of initial deposit or prior to any cancellation penalties being applicable to your covered trip); or
 - the date a policy number is issued.
- Effective Date for Travel Interruption, Accidental Death and Dismemberment and Travel Baggage and Personal Effects** – Coverage begins on your departure date from your province or territory of residence.
- Expiry Date for the Multi-Trip Non-Medical Annual Plan** – Coverage terminates on the earliest of the following:
 - the date you reach the maximum *sum insured* per policy period; or
 - the date you reach the maximum number of days allowed under the trip duration you selected at the time of purchase; or
 - the date you return to your province or territory of residence; or
 - the expiry date as indicated on your Confirmation of Insurance.
- Expiry Date for the Single Trip Non-Medical Plan** – Coverage terminates on the earliest of the following:
 - the date you return to your province or territory of residence; or
 - the expiry date as indicated on your Confirmation of Insurance; or
 - the date the Insured Risk occurs (if the trip is cancelled prior to the contracted date of departure).

D. Top Up of Coverage

The Single Trip Non-Medical Plan can be used as a Top Up to the All-Inclusive Multi-Trip Annual Plan to cover the additional value of *your* trip if it exceeds the amount offered under that plan or to cover the number of days in excess of the maximum trip duration allowed under the option you have selected at time of initial purchase of the All-Inclusive Multi-Trip Annual Plan.

Note: If using the Single Trip Non-Medical Plan as a Top Up, only the Travel Cancellation benefit amount will increase based on your purchase. The maximum sum insured for the Accidental Death and Dismemberment and Travel Baggage and Personal Effects Insurance will remain as outlined in the Single Trip Non-Medical Plan benefit summary. Please refer to Section II - Insurance Agreement A. 2.

E. Payment of Premium

Coverage is valid upon payment of premium subject to the eligibility requirements. The premium must be paid on the date of purchase. 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.

F. Refunds

10-Day Full Refund Provision

(The following 10-day full refund provision applies ONLY to those policies purchased in the province of Quebec or in any other province where law requires such a 10-day full refund provision.) You may cancel *your* insurance policy within 10 days of purchase and receive a full refund of the premium paid, provided it was purchased at the same time as *your* travel arrangements. To cancel the policy, you must send a written notice by registered or certified mail to etfs at 73 Queen Street, Sherbrooke, Quebec, J1M 0C9.

However, *your* insurance policy is non-refundable if:

- the duration of *your* trip is 10 days or less and *your contracted* trip commenced at the time of *your* request for policy cancellation; or
- you purchase this insurance 11 days or less prior to *your contracted* date of departure.

at the time you purchased this insurance or booked the trip, the imminent loss was not public knowledge, nor were the aforementioned persons aware that such loss of permanent employment was imminent.

This insured risk does not apply if employment began after this insurance was purchased or to cases of self employment, temporary contract work, temporary layoffs or if you were in the trial period for a new permanent employment.

- Your principal residence or that of a *travel companion* is rendered uninhabitable or *your* place of business or that of a *travel companion* is rendered inoperative. This insured risk does not cover losses caused by *your* intentional fault.
- A new official travel issued by the Canadian Government after this insurance was purchased and after you booked *your* trip, warning Canadian residents not to travel to, or advising to leave, a specific region or country that is part of *your covered trip*. This insured risk applies only to Canadian residents.
- A delay that causes you to miss or interrupt any part of *your covered trip* when, the private or rented vehicle which you are driving or in which you are a passenger, or a *common carrier* or a prepaid connecting flight aboard which you are a passenger, is delayed due to weather, a mechanical failure, an *emergency road* closure by the police or an *accident*, provided that the vehicle or the *common carrier* was scheduled to arrive at the *contracted* departure or return point at least two hours (or the required minimum arrival reporting time, whichever is the greater) in advance of the *contracted* time of departure or return.
- You or a *travel companion* are the victim of a hijacking during *your covered trip*.

B. Benefits for Travel Cancellation

You must report the cancellation of *your covered trip* immediately. See Section III – G. How to Report a Travel Cancellation or Interruption for instructions.

When the insured risk occurs before departure, this Policy provides for payment of one of the following amounts specified below, up to the maximum described in B. Coverage Offered:

- The non-refundable portion of unused travel arrangements that you have paid for prior to *your* departure. This benefit applies to insured risks 1 to 9; or

Section III :Travel Cancellation and Interruption Insurance (continued)

- the penalty fee charged for the reinstatement of the unused travel points. This benefit applies to insured risks 1 to 9; or
- upgrade expenses for the extra cost of the next occupancy charge when any of the insured risks 1 to 9 prevents a *travel companion* from departing on the *covered trip* and *you* elect to continue with the *covered trip*; or
- reasonable transportation costs for *you* to travel to the destination of *your covered trip* by the most direct route if *you* miss the *contracted* departure due to the occurrence of insured risk 1, 2, 7 or 9; or
- a maximum of \$1,200 for prepaid accommodation and non-refundable prepaid airfare, not forming part of a fly-cruise package, booked and scheduled so that *you* may join the cruise ship that is part of *your covered trip* at its original point of embarkation, when the cruise departure is cancelled by the cruise line because the cruise ship (minimum weight 10,000 tons) has been rendered inoperative as a result of a collision at sea, an onboard fire or the complete breakdown of the ship's engines.

C. Benefits for Travel Interruption

You must report the interruption of your covered trip immediately. See Section III – G. How to Report a Travel Cancellation or Interruption for instructions.

When the insured risk occurs after departure, this Policy provides for payment of the following benefits:

- If *you* must return earlier or later than the *contracted* date of return due to the occurrence of insured risk 1, 2, 3, 7, 8, 9 or 10:
 - up to the cost of a one-way economy airfare to the *contracted* point of departure or the fee charged by the airline to change *your contracted* date of return as shown on *your* current and usable ticket, whichever is less; and
 - the non-refundable portion of unused land arrangements (if any) paid prior to *your contracted* date of departure.

Note: This benefit does not reimburse the unused portion of any travel ticket.

- If *you* miss part of the *covered trip* due to the occurrence of insured risk 1, 2, 3, 8, 9 or 10:
 - reasonable and additional transportation costs for *you* to rejoin the tour or group by the most direct route; and
 - the non-refundable portion of other unused land arrangements paid prior to *your contracted* date of departure.

When an applicable insured risk occurs, the insured is eligible for interruption benefits 1 or 2 above.

- When an insured risk occurs, *you* will also be reimbursed for reasonable and necessary commercial lodging and meals, commercial automobile rental, essential telephone calls and taxi transportation, to a maximum of \$1,500, subject to a limit of \$150 per day, provided:
 - you* miss part of a *covered trip*; or
 - your* or an *insured travel companion's* return to the *contracted* point of departure is delayed beyond the *contracted* date of return; or
 - you* must return earlier than the *contracted* date of return.

To file a claim for such expenses, *you* must supply original receipts from commercial organizations.

- In the event of *your* death, up to a maximum benefit of \$5,000 towards the actual cost incurred for preparation of remains, homeward transportation of the deceased *insured person* to their province or territory of residence; or cremation and/or burial at the place of death of the *insured person*. The cost of the casket or urn is not covered by this benefit.

D. Benefits for Flight Itinerary Schedule Change

1. Covered Risk

If an unexpected and unplanned change in the schedule (not a flight delay) of *your* confirmed, prepaid and ticketed flight reservations is announced, *you* will be reimbursed any additional expenses incurred for *your* re-scheduled flight(s) arising under the following conditions:

- when a change by any of the *non-aligned air carriers* providing a portion of the air transportation for *your covered trip* requires *you* to re-schedule a flight to complete *your covered trip*; or
- when *your* original flight itinerary, not forming part of a fly-cruise package, is changed more than 72 hours prior to departure, and *you* incur additional expenses for new flight arrangements to join *your* cruise embarkation at the point of cruise departure.

This coverage applies to any flight that is part of *your covered trip*, from *your contracted* date and point of departure up to and including *your contracted* date of return to *your* original point of departure, subject to one *Flight Itinerary Schedule Change* per connecting point in the *covered trip*, to a maximum of \$1,200 per *covered trip*.

2. Benefits

The Insurer will reimburse to *you*, for re-scheduled flights forming part of the *covered trip*, the lesser of the difference in cost (including usual and customary agency service fees, if normally applicable for similar reservation services) between *your* refundable and/or unusable ticket(s) and the cost of:

- the change fee for *your* new ticket, charged to *you* by the agency and/or air carrier(s) involved to bring *you* to the next connecting point or the point of initial cruise embarkation as shown on *your* original ticket itinerary; or
- a one-way economy ticket by the most cost-effective route, charged to *you* by the agency and/or air carrier(s) involved to bring *you* to the next connecting point or to the point of initial cruise embarkation on *your* original ticket itinerary.

E. Limitations and Restrictions

- Coverage Limited to Non-refundable Sums** – Failure to notify *Global Excel* may limit benefits payable to *you*. Only the sums that are non-refundable on the *day* the insured risk occurs shall be considered for the purpose of the claim.
- Condition Precedent to Liability** – It is a condition precedent to the Insurer's liability under this policy that at the time of application and at the time of booking any trip:
 - you* know of no reason for *you*, an *immediate family member*, a *travel companion*, or a *travel companion's immediate family member*, to seek medical attention;
 - you* and *your travel companion(s)* must be deemed fit to undertake and complete the *covered trip* as booked.
- Penalties Applicable to your Trip** - Prior to paying the deposit or the full amount of *your covered trip*, *you* must have in *your* possession, printed and documented evidence that clearly outlines the details of all the penalties that are applicable to the cancellation and/or interruption of *your covered trip*.

Section IV :Accidental Death and Dismemberment Insurance

A. Coverage Offered

1. Flight Accident Insurance

Death or dismemberment as a result of *injury* sustained during the *covered trip* while *you* are:

- travelling as a passenger, not as pilot or crew member, aboard an *aircraft*, up to a *sum insured* of **\$150,000**; or
- travelling as a passenger, not as pilot or crew member, aboard an *aircraft* operated by the Canadian Armed Forces or its British or American counterparts, up to a *sum insured* of **\$150,000**.

2. Common Carrier Accident Insurance

Death or dismemberment as a result of *injury* sustained during the *covered trip* while *you* are:

- on airport premises immediately prior to boarding or after alighting from an *aircraft*, up to a *sum insured* of **\$75,000**;
- travelling as a passenger in an airport limousine, bus or other ground *vehicle* provided or arranged for by the airline or airport authority for the purpose of boarding or alighting from an *aircraft*, up to a *sum insured* of **\$75,000**; or
- travelling to or from the airport in connection with a flight that is part of *your covered trip* as a fare-paying passenger (not as pilot, driver or crew member) aboard a *common carrier* which is involved in an *accident*, up to a *sum insured* of **\$75,000**.

3. 24-Hour Accident Insurance

Death or dismemberment as a result of *injury* sustained during the *covered trip* while *you* are in any situation other than those listed in Flight Accident Insurance and Common Carrier Accident Insurance above (and not otherwise excluded from coverage under this policy), up to a *sum insured* of **\$25,000**.

4. Exposure and Disappearance due to Accident

- If *you* are unavoidably exposed to the elements due to an *accident* resulting in the disappearance, sinking or damage of a *common carrier* aboard which *you* are a passenger and if, as a result of such exposure, *you* sustain a loss for which benefits would otherwise be payable, such loss will be covered by this policy.
- If *you* disappear due to an *accident* resulting in the disappearance, sinking or damaging of a *common carrier* aboard which *you* are a passenger and if *your* body is not found within **52 weeks** of such

4. Flight Itinerary Schedule Change:

- At the time of booking, *you* and/or *your supplier of travel services* must be completely unaware of any pending announcement regarding a *Flight Itinerary Schedule Change* that is applicable to *your covered trip*.
- You* must make new flight arrangements within five business *days* of the *Flight Itinerary Schedule Change* announcement made to *you* or *your supplier of travel services* by the air carrier(s) involved to bring *you* to the next connecting point or to the point of initial cruise embarkation on *your* original ticket itinerary.
- This coverage is applicable only to the schedules of air carriers that, on the date of booking the *covered trip*, are duly authorized by appropriate and governing air transportation authorities.
- Local and standard minimum airline connecting time rules and procedures, as well as printed instructions for re-confirmation for the *covered trip*, must be respected and adhered to.

F. Exclusions for Travel Cancellation and Interruption Insurance

Please refer to Section VI - Exclusions.

G. How to Report a Travel Cancellation or Interruption

- You* must substantiate *your* claim by providing all required documents. Failure to do so may result in non-payment of *your* claim. The Insurer is not responsible for charges levied in relation to any such documents. Note that incomplete documentation will be returned to *you* for completion.
- The *physician* recommending cancellation, interruption or delay of the *covered trip* must be *your* personal *physician* or a *physician* actively and personally attending to *your* care.
- You* must call the *Global Excel* Cancellation Desk and *your supplier of travel services* on the *day* the insured risk occurs or on the next business *day* to advise them of *your* cancellation or interruption. Failure to do so may limit the benefits payable to *you*. Only the non-refundable prepaid amounts that apply on the *day* the insured risk occurs shall be considered for the purpose of *your* claim.
- When *you* contact the *Global Excel* Cancellation Desk by telephone, be prepared to provide the following information:
 - your* name;
 - your* policy number;
 - the insurance plan *you* purchased;
 - your contracted* dates of travel for the *covered trip*;
 - the reason why *you* are cancelling or interrupting *your covered trip*;
 - the telephone, fax number and/or email address where *you* can be contacted immediately.
- Once *you* have reported the cancellation or interruption of *your covered trip* (as described in 3 and 4 above), *you* must submit the documents listed below to *Global Excel* at the address indicated below. Please make sure *you* complete the following steps.

You must submit the following documents:

- A claim form (available by contacting *Global Excel*) fully completed and signed by *you* as well as *your* regular attending *physician* or the *physician* actively attending to *your* care who is recommending that *you* do not travel on the dates of *your covered trip*.
- Original invoice receipts for transportation, meals and accommodation and transfer vouchers.
- Original airline tickets. If any part of the airline ticket is refundable (taxes or penalty) please proceed first with the refund and send us a copy of the airline ticket and proof of refund.
- Original receipts as proof of payment for *your covered trip* showing date(s), amount(s) paid, *supplier of travel services* fees and penalties and the method of payment for *your* insurance. This is required for all the deposits and final payments *you* made to *your supplier of travel services*.

For Travel Cancellation

- For a claim under insured risk 1, 2 or 3 due to death or *hospitalization*, a claim form (available by contacting *Global Excel*), a death certificate and *hospital* records as well as an explanation of *your* relationship to the person in question and why this event caused *you* to cancel *your covered trip*.
- For a claim under insured risks 4 to 9, proof of the insured risk's occurrence, as follows:
 - for insured risk 4, the applicable letters from the cruise line;
 - for insured risk 5 or 6, a letter from the employer confirming the relocation or termination of employment;
 - for insured risk 7, the applicable reports from the proper authorities;
 - for insured risk 8, a proof of the official travel warning;
 - for insured risk 9, the original airline ticket(s) and/or an original cancellation invoice, the transfer vouchers, a police report detailing such circumstances, or in the case of a mechanical failure, an applicable letter from the rental agency confirming such failure or a commercial invoice detailing the necessary repairs to the *vehicle*.

For Travel Interruption

- For a claim under insured risks 1, 2, 3, 7, 8, 9 or 10:
 - The original: airline tickets, transfer vouchers, accommodation and other travel documents prepaid for *your covered trip*.
 - An explanation of the events that caused *you* to interrupt *your covered trip* under the insured risk.
 - Complete details and dates of the event and an explanation of *your* relationship to the person in question where a person other than *yourself* is involved.
 - For out-of-pocket expenses: original receipts for the covered expenses incurred and an explanation of the expenses.
 - For *hospitalization*, death or repatriation: a copy of the *hospital* records, death certificate, receipts from airlines, funeral homes and other expenses covered under the insured risk.
- Global Excel* may ask *you* or *your* attending *physician* to provide additional evidence to support *your* claim. The existence of a pre-existing medical condition may be established using the medical records held by the claimant's attending *physician(s)* or any *hospital(s)* for the purpose of determining the validity of a claim. In this event, *you* will be responsible for any fees required to substantiate *your* claim. *You* may also be required to undergo examination by one or more of our *physicians*. In this event, *Global Excel* will cover any associated costs.
- For a claim under *Flight Itinerary Schedule Change* - *You* must provide proof of refund for the original tickets (a copy of the ticket refund notice or ticket exchange notice) or a letter from the agency if ticket(s) have not yet been issued or were sent for refund to the bank settlement plan, tour operator or wholesaler.

Please send all documents for you claim to:

Global Excel Management Inc., 73 Queen Street Sherbrooke, Quebec J1M 0C9
TELEPHONE: 1-800-336-9224 (toll free) OR 819-566-8698 (collect) during business hours (ET).

accident, the Insurer shall presume that *you* sustained loss of life as a result of *injury* covered by this Policy, subject to there being no evidence to the contrary.

B. Benefits

The greatest of the following benefits is payable for all losses resulting within **100 days** from the date of a single *accident* described in A. Coverage Offered above and as a direct result thereof:

- 100% of the *sum insured* if one single *accident* results in the loss of life, dismemberment of two limbs or loss of sight in both eyes.

Note: The benefit for dismemberment of two limbs or loss of sight in two eyes is payable only if such dismemberment results directly from a single accident.

- 50% of the *sum insured* for dismemberment of one limb or loss of sight in one eye.

Note: "Loss" in reference to dismemberment means the actual, complete severance at or above the wrist or ankle joint. Loss of sight means the complete and irrecoverable loss of eyesight, which loss cannot be substantially corrected or remedied through simple treatment or corrective lenses.

C. Limitations and Restrictions

- Coverage Limited to Greatest Loss** - Should more than one covered loss be sustained as the direct result of a single *accident*, only the largest of the benefits is payable.
- Coverage Limited to Sum Insured** - The total benefits payable for one or more *accidents* occurring during the same *covered trip* shall not exceed the *sum insured*.
- Excess Coverage** - If the total amount of all *accident* insurance coverage that *you* purchase from the Insurer with respect to the same *covered trip* exceeds \$150,000 in the aggregate, then any such excess is void and the Insurer's only liability with respect to such excess will be to refund the premiums relating to such excess insurance coverage.

D. Exclusions for Accidental Death and Dismemberment Insurance

Please refer to Section VI - Exclusions.

E. How to File a Claim

For a claim under Accidental Death and Dismemberment Insurance, *you* must contact *Global Excel* for forms and instructions.

Section V :Travel Baggage and Personal Effects Insurance

A. Coverage Offered

Loss of, or damage to, the baggage and personal effects *you* own and use by reason of theft, burglary, fire or transportation hazards during the *covered trip*, to a maximum *sum insured* of **\$1,000 (\$400 for Baggage Delay)** per trip. The Insurer will reimburse eligible expenses only in excess of those reimbursable under any other source.

B. Benefits

The Insurer reserves the right to repair or replace damaged or lost property with other property of like quality and value and shall not be liable beyond the *actual cash value* of such property at the time of loss or damage. When, after a reasonable period of time, property lost by the *common carrier* is not found, any claim will be assessed and paid.

- Personal Effects** - The *actual cash value* or **\$500**, whichever is less, in respect of any one item or set of items. Jewellery, cameras (including camera equipment), or sports equipment are respectively considered a single item.
- Document Replacement** - Reimbursement of the cost of replacing one or more of the following documents, to a maximum of **\$200**, in the event of loss or theft: passport, driver's licence, birth certificate or *travel visa*.
- Baggage Delay** - Up to **\$400** to purchase necessary toiletries in the event that *your* checked baggage is delayed by the *common carrier* for more than 12 hours while en route and before returning to *your* contracted point of departure. To file a claim, *you* must supply proof of delay of checked baggage from the *common carrier* and original purchase receipts.

C. Limitations and Restrictions

Total Benefits Limited to the Actual Expenses

The total benefits paid to *you* from all sources cannot exceed the actual expense which *you* have incurred.

D. Exclusions for Travel Baggage and Personal Effects Insurance

Please refer to Section VI - Exclusions.

E. How to File a Claim

- Important** - In the event of loss due to theft, burglary, robbery or malicious mischief, *you* must notify and obtain supporting documentary evidence from the police immediately upon discovery. Failure to report the loss to the police shall invalidate any claim under this insurance for such loss.
- You* must substantiate *your* claim by providing all required documents. Failure to do so may result in non-payment of *your* claim. The Insurer is not responsible for charges levied in relation to any such documents. Note that incomplete documentation will be returned to *you* for completion.

- To file a claim, *you* must:
 - take all reasonable steps to protect, save and/or recover the property;
 - notify *Global Excel* of the loss within 24 hours;
 - promptly notify and obtain supporting documentary evidence from the transportation authorities in whose custody the insured property was at the time of loss or promptly notify the hotel manager, tour guide or police; and
 - provide adequate proof of loss, ownership and *actual cash value* within 90 days from the date of loss.

Failure to comply with these conditions shall invalidate any claim under this insurance for such loss.

You must submit:

- You* must submit the completed claim form (available by contacting *Global Excel*).
- A copy of the insurance policy with the policy/confirmation number (if applicable) identified prominently.
- For loss:**
 - a report by the police and either the hotel manager, tour guide or transportation authorities in whose custody the insured property was at the time of loss;
 - adequate proof of loss, ownership and itemized value along with a detailed statement within 90 days from the date of loss (failure to supply such information shall invalidate *your* claim);
 - a Property Irregularity Report when luggage is lost or damaged while in the custody of the airline or *common carrier*;
 - adequate proof of home insurance coverage and/or amount of deductible (if applicable).
- For Baggage Delay:**
 - original itemized receipts for expenses actually incurred;
 - a copy of the baggage claim ticket;
 - a copy of *your* airline ticket;
 - a copy of the airline report confirming the delay of *your* checked baggage including the reason and the duration of the delay;
 - a copy of the delivery receipt for *your* checked baggage.

Please send all documents for you claim to:

Global Excel Management Inc.

73 Queen Street

Sherbrooke, Quebec

J1M 0C9

TELEPHONE: 1-800-336-9224 (toll free) OR 819-566-8698 (collect) during business hours (ET).



GlobalExcel®

Section VI :Exclusions

Benefits	Applicable Exclusions
Travel Cancellation and Interruption Benefits	1 to 18
Accidental Death and Dismemberment Benefits	3 to 6, 8, 9, 16, 18, 19, 20
Travel Baggage and Personal Effects Benefits	3 to 6, 21 to 28

This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by:

- Any *sickness, injury* or medical condition (other than a *minor ailment*) that was not *stable* at any time during the 90 days prior to the date of purchase of *your* travel arrangements.
 - A heart condition, if any heart condition was not *stable* at any time during the 90 days prior to the date of purchase of *your* travel arrangements.
 - A lung condition if, at any time during the 90 days prior to the date of purchase of *your* travel arrangements:
 - any lung condition, was not *stable*; or
 - you* have been treated with home oxygen or taken oral steroids (e.g., prednisone) for any lung condition.

This exclusion applies to *you* and the following persons who are age 60 or over: an *immediate family member*, a *travel companion*, a *travel companion's immediate family member*, or a business associate.
- Any *injury, sickness* or medical condition which, prior to the date of purchase of *your* travel arrangements:
 - was such as to render medical consultation or *hospitalization* expected;
 - which has been shown, by prior medical history, as probable or certain to occur.
- Expenses for which no charge would normally be made in the absence of insurance.
- Committing or attempting to commit an illegal act or a criminal act.
- Your* participation in and/or voluntary exposure to any risk from: war or act of war, whether declared or undeclared; invasion or act of foreign enemy; declared or undeclared hostilities; civil war, riot, rebellion; revolution or insurrection; act of military power; or any service in the armed forces.
- Labour disruptions or strikes (legal or illegal).
- Sickness, injury* or medical condition if *you*, a *travel companion* or an *immediate family member* of *you* or *your travel companion* are awaiting or undergoing any surgery, medical test(s) examination(s), monitoring or consultation prior to the date of purchase of *your* travel arrangements:
 - for an existing medical condition, other than a regular medical check-up. (In the eventuality of a claim, the dates of the last and next medical check-up must be provided.);
 - for a new or changed medical condition which may eventually cause *you*, a *travel companion* or an *immediate family member* of *you* or *your travel companion* to seek medical attention.
- Medication, drugs or toxic substance abuse or overdose (whether or not *you* are sane); alcohol abuse, alcoholism or an *accident* while being impaired by drugs or alcohol or having an alcohol concentration that exceeds 80 milligrams in 100 milliliters of blood.
- Suicide (including any attempt thereof) or self-inflicted *injury* whether or not *you* are sane.
- A disorder, disease, condition or symptom that is emotional, psychological, or mental in nature unless *you* are *hospitalized* on the date of occurrence for the event that caused a trip cancellation.

- Treatment or surgery during a trip when the trip is undertaken for the purpose of securing or with the intent of receiving medical or *hospital* services, whether or not such trip is taken on the advice of a *physician* or surgeon.
- A trip undertaken for the purpose of visiting a sick or injured person when the *covered trip* is cancelled, interrupted or delayed due to such person's medical condition or death therefrom.
- Treatment or *hospitalization* of mother or *child(ren)* as a result of pregnancy, miscarriage, childbirth or complications of any of these conditions occurring in the nine weeks before and/or after the expected delivery date.
- A return earlier or later than the *contracted* date of return, unless recommended by the attending *physician*.
- A return delayed more than 10 days beyond the *contracted* date of return, unless *you*, an *immediate family member* or a *travel companion* were *hospitalized* for at least 48 consecutive hours within the 10-day period.
- Sickness, injury* or medical condition *you* suffer or contract in a specific country, region or area for which the Department of Foreign Affairs and International Trade of the Canadian Government has issued an official travel warning, before *your* departure date, advising travellers to avoid non-essential travel or to avoid all travel to that specific country, region or area. If the Canadian Government issues an official travel warning after *your* departure date from Canada, *your* coverage for sickness, injury or medical condition is limited to a period of 10 days from the date the travel warning was issued, or to a period that is reasonably necessary to safely evacuate the country, region or area. In this exclusion "sickness, injury or medical condition" means any sickness, injury or medical condition that is attributable to the reason for which the official travel warning was issued or complications arising from such sickness, injury or medical condition.
- Any cause or event which might reasonably have been expected to necessitate the immediate return of the *insured*.
- Flight *accident* (unless *you* are travelling as a fare-paying passenger on a commercial airline).
- Participation in:
 - any sports as a professional athlete (person who engages in an activity as one's main paid occupation);
 - any competitive motorized sporting events, racing or speed contests.
- Injury* sustained while making a parachute jump for any purpose other than to save *your* life.
- Property illegally acquired, kept, stored or transported.
- The purchase or replacement cost (prescribed or not) loss or damage to hearing devices, eyeglasses, sunglasses, contact lenses or prosthetic teeth, limbs or devices and resulting prescription therefrom.
- Loss or damage resulting from moths, vermin, deterioration or wear and tear.
- Loss or damage caused by any imprudent action or omission by the *insured person*.
- Loss or damage by theft from an unattended *vehicle* unless it was locked and there was visible evidence of forced entry.
- Belongings insured under another insurance policy.
- Jewellery, cameras, camera equipment and sports equipment while held by a *common carrier*.
- Money and currency (including any form thereof), credit cards, securities, tickets, documents, items pertaining to business, paintings, statuary, china, breakage of fragile articles, glass objects, or art objects.

Section VII :General Provisions

Subrogation - If an *insured person* suffers a loss covered under this policy, the Insurer is granted the right from the *insured person* to take action to enforce all the rights, powers, privileges and remedies of the *insured person* upon making payment or accepting the claim to the extent of the incurred losses, against any person, legal person or entity which caused such loss. Additionally, if No Fault benefits or other collateral sources of payment of expenses are available to the *insured person*, regardless of fault, the Insurer is granted the right to make a demand for, and recover those benefits. If the Insurer institutes an action, the Insurer may do so at its own expense, in the *insured person's* name, and the *insured person* will attend at the place of loss to assist in the action. If the *insured person* institutes a demand or action for a covered loss he shall immediately notify the Insurer so that it may safeguard its rights. The *insured person* shall take no action after a loss that will impair the rights of the Insurer set forth in this paragraph and shall do such things as are necessary to secure the Insurer's rights.

Other Insurance - This insurance is a second payor plan. For any loss or damage insured by, or for any claim payable under any other liability, group or individual basic or extended health insurance plan, or contracts including any private or provincial or territorial auto insurance plan providing *hospital*, medical, or therapeutic coverage, or any other liability insurance in force concurrently herewith, amounts payable hereunder are limited to those covered benefits incurred outside the province of residence that are in excess of the amounts for which an *insured person* is insured under such other coverage. All coordination with employee related plans follows Canadian Life and Health Insurance Association Inc. guidelines. In no case will the Insurer seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is \$50,000 or less. If the lifetime maximum for all in-country and out-of-country benefits is over \$50,000, the Insurer will coordinate benefits only above this amount.

Misrepresentation and Non Disclosure - The entire coverage under this policy shall be voidable if the Insurer determines, whether before or after loss, *you* have concealed, misrepresented or failed to disclose any material fact or circumstance concerning this policy or *your* interest therein, or if *you* refuse to disclose information or permit the use of such information, pertaining to any of the *insured persons* under this contract of insurance.

Arbitration - Notwithstanding any clause in the present policy, the parties hereto undertake to submit to an arbitration procedure, to the exclusion of the courts, any present or future dispute relating to a claim. The arbitration proceedings shall be governed by an arbitration law in force in the Canadian province or territory of residence of the *insured*. The parties agree that any action will be referred to arbitration.

Applicable Law - This contract of insurance is governed by the laws of *your* Canadian province or territory of residence. Any legal proceeding by *you*, *your* heirs or assigns shall be brought in the courts of the Canadian province or territory of residence of the *insured*.

Safeguarding your Privacy - The Insurer places great importance on the protection of *your* privacy. The Insurer collects *your* personal information when *you* apply for this insurance and in the event of a claim, to provide *you* with insurance services and to analyze *your* claim. This information remains confidential, as is required under applicable federal and provincial laws. In the event of a claim, the Insurer may collect *your* personal health information held by a third party. This information may be released to employees of *Global Excel* and the Insurer for claims analysis and to better serve *you*. In no case will the Insurer release this information to any person or organization that is not clearly entitled to it without first seeking *your* consent. For privacy information, please see www.rsagroup.ca, or call us at 1-800-716-4339.

Section VIII :Statutory Conditions

The Contract - The application, this policy, any document attached to this policy when issued, and any amendment to the contract agreed upon in writing by the Insurer after the policy is issued, constitute the entire contract, and no agent has authority to change the contract or waive any of its provisions.

Waiver - The Insurer shall be deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing signed by the Insurer.

Copy of Application - The Insurer shall, upon request, furnish to the *insured* or to a claimant under the contract a copy of the application.

Material Facts - No statement made by *you* at the time of application for this contract shall be used in defense of a claim under or to avoid this contract unless it is contained in the application or any other written statements or answers furnished as evidence of insurability.

Notice and Proof of Claim - *You* or a beneficiary entitled to make a claim, or the agent of any of *you*, shall:

- give written notice of claim to *Global Excel* by delivery thereof or by sending it by registered mail to *Global Excel* not later than 30 days from the date the claim arises under the contract on account of an *accident, sickness* or insured risk;
- within 90 days from the date a claim arises under the contract on account of an *accident, sickness* or insured risk, furnish to *Global Excel* such proof of claim as is reasonably possible in the circumstances of the happening of the *accident* or the commencement of the sickness, and the loss occasioned thereby, the right of the claimant to receive payment, his or her age, and the age of the beneficiary if relevant; and
- if so required by *Global Excel* or the Insurer, furnish a satisfactory certificate as to the cause or nature of the accident, *sickness* or insured risk for which claim may be made under the contract.

Failure to Give Notice or Proof - Failure to give notice of claim or furnish proof of claim within the time prescribed by this statutory condition does not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one year from the date of the *accident* or the date a claim arises under the contract on account of *sickness* if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed.

Section IX :Definitions

Throughout this policy, defined words are written in italics.

Accident means a fortuitous, sudden, unforeseen and unintentional event exclusively attributable to an external cause resulting in bodily *injury*.

Actual Cash Value means the estimated value at the time of loss.

Aircraft means a fixed wing multi-engine transport aircraft with an authorized take-off weight greater than 35,000 lbs. (15,900 kg) operated between licensed airports by a scheduled or charter airline of Canadian or foreign registry holding a valid National Transportation Agency License, Regular Specific Point or Charter Air Carrier License or its foreign equivalent, insofar as the aircraft is being used at the time as a conveyance in the capacity authorized by the airline's Scheduled Regular Specific Point or Charter Air Carrier License.

Caregiver means a person *you* have entrusted with the care of *your child(ren)* on a permanent, full-time basis and whose services cannot reasonably be replaced.

Child(ren) means an unmarried child of the *insured* or his *spouse* who is, at the time of purchase, dependent on *you* for support and is:

- under 21 years of age;
- a full time student who is under 26 years of age;
- of any age with a permanent physical impairment or a permanent mental deficiency.

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

Contracted, in reference to a destination, a date or the time and place of arrival or departure, means that which is indicated in the travel documents for the *covered trip*.

Covered Trip means the travel arrangements which *you* have *contracted* and paid for prior to *your* departure from *your* province or territory of residence and for which an insurance premium has been paid in full to cover the total non-refundable amount of *your* travel arrangements, when *you* have selected and paid for the Medi-Select Advantage All-Inclusive Multi-trip Annual Plan or the Single Trip Non-Medical Plan at the time of application.

Day means 24 consecutive hours.

Emergency means that *you* require immediate *medical treatment* for the relief of acute pain or suffering resulting from an unexpected and unforeseen *sickness* or *injury* occurring while on a *covered trip* and that such *medical treatment* cannot be delayed until *your* return to *your* province or territory of residence.

Flight Itinerary Schedule Change means:

- the re-scheduled departure of an air carrier causing *you* to miss *your* next connecting flight with another air carrier when both air carriers are part of *your covered trip*;
- the earlier departure of an air carrier causing the ticket *you* purchased to be unusable for the prior connecting flight with another air carrier when both air carriers are part of *your covered trip*; or
- when *your* flight itinerary, not forming part of a fly-cruise package, is changed more than 72 hours prior to departure, and *you* must incur additional expenses for new flight arrangements to meet *your* original cruise embarkation.

A *Flight Itinerary Schedule Change* does not mean a change resulting from a labour dispute, strike or flight delay.

Global Excel means the company appointed by the Insurer to provide medical assistance and claims services.

Hospital means an institution which is designated as a *hospital* by law; which is continuously staffed by one or more *physicians* at all times; which continuously provides nursing services by graduate registered nurses; which is primarily engaged in providing diagnostic services and medical and surgical treatment of a *sickness* or *injury* in the acute phase, or active treatment of chronic conditions; which has facilities for diagnosis, major surgery and in-patient care. The term hospital does not include convalescent, nursing, rest or skilled nursing facilities, whether separate from or part of a regular general hospital, nor a facility operated exclusively for the treatment of persons who are mentally ill, aged, drug or alcohol abusers.

Hospitalized or **Hospitalization** means an *insured* occupies a *hospital* bed for more than 24 hours for *medical treatment* and admission was recommended by a *physician* when *medically necessary*.

Immediate Family Member means *your* mother, father, sibling, *child, spouse*, grandparent, grandchild, aunt, uncle, niece, nephew, mother-in-law, father-in-law, daughter-in-law, son-in-law, sister-in-law and brother-in-law.

Injury means an unexpected and unforeseen harm to the body caused by an *accident*, occurring while on a *covered trip* and requires immediate *emergency* treatment.

Insured, Insured Person, You, Your and Yourself means any eligible person who is named on the Confirmation of Insurance.

Insurer to Furnish Forms for Proof of Claim - The Insurer shall furnish forms for proof of claim within 15 days after receiving notice of claim, but where the claimant has not received the forms within that time the claimant may submit his or her proof of claim in the form of a written statement of the cause or nature of the *accident* or *sickness* giving rise to the claim and of the extent of the loss.

Rights of Examination - As a condition precedent to recovery of insurance money under this contract:

- the claimant shall afford to the Insurer and *Global Excel* an opportunity to examine the *insured person* when and so often as it reasonably requires while the claim hereunder is pending; and
- in the case of death of the *insured*, the Insurer and *Global Excel* may require an autopsy subject to any law of the applicable jurisdiction relating to autopsies.

When Money Payable - All money payable under this contract shall be paid by the Insurer within 60 days after it has received proof of claim.

Limitation of Actions - An action, arbitration or similar proceeding against the Insurer for the recovery of a claim under this contract shall not be commenced more than one year (two years in the Northwest Territories, three years in the province of Quebec) after the date the insurance money became payable or would have become payable if it had been a valid claim. If this limitation is invalidly shorter than the limitation prescribed by the laws of the province or territory in which this policy was issued, an action, arbitration or similar proceeding against the Insurer shall not be commenced later than the shortest limitation period prescribed by the laws of that province or territory of residence. The limitation periods stated in this section apply to all plans and benefits of this policy and to all endorsements thereof.

Medical Treatment means any reasonable procedure which is medical, therapeutic or diagnostic in nature, which is *medically necessary* and which is prescribed by a *physician*. Medical treatment includes *hospitalization*, basic investigative testing, surgery, prescription medication (including prescribed as needed) or other treatment directly related to the *sickness, injury* or symptom.

Medically Necessary, in reference to a given service or supply, means such service or supply:

- is appropriate and consistent with the diagnosis according to accepted community standards of medical practice;
- is not experimental or investigative in nature;
- cannot be omitted without adversely affecting *your* condition or quality of medical care;
- cannot be delayed until *your* return to *your* province, territory of residence or Canada.

Metastatic Cancer means a cancer that has spread from its original site to one or more other area(s) of the body.

Minor Ailment means any *sickness* or *injury* which does not require the use of medication for a period greater than 15 days, more than one follow-up visit to a *physician, hospitalization*, surgical intervention, or referral to a specialist, and which ends at least 30 consecutive days prior to the departure date. However, a chronic condition or any complication of a chronic condition is not considered a minor ailment.

Non-Aligned Air Carriers means two different connecting air carriers that are part of the *covered trip* when no fare agreement exists between these air carriers for this portion of the air transportation.

Physician means a medical practitioner whose legal and professional standing within his jurisdiction is equivalent to that of a doctor of medicine (M.D.) licensed in Canada, who is duly licensed in the jurisdiction in which he practices, who prescribes drugs and/or performs surgery and who gives medical care within the scope of his licensed authority. A physician must be a person other than *yourself* or an *immediate family member*.

Sickness means a disease or disorder of the body which results in loss while this coverage is in effect. The sickness must be sufficiently serious to prompt a reasonably prudent person to consult a *physician* for the purpose of *medical treatment*.

Spouse means the person to whom *you* are legally married or with whom *you* have been residing for at least the last 12 months.

Stable means any medical condition (other than a *minor ailment*) for which all the following statements are true:

- there has been no new diagnosis, treatment or prescribed medication;
- there has been no change in treatment or change in medication, including the amount of medication to be taken, how often it is taken, the type of medication or change in treatment frequency or type.
Exceptions: the routine adjustment of Coumadin, Warafin, insulin or oral medication to control diabetes (as long as they are not newly prescribed or stopped) and a change from a brand name medication to a generic brand medication (provided that the dosage is not modified);
- there has been no new symptom, more frequent symptom or more severe symptom;
- there have been no test results showing deterioration;
- there has been no *hospitalization* or referral to a specialist (made or recommended) and *you* are not awaiting the results and/or further investigations for that medical condition.

Sum Insured means the maximum sum payable that applies to a given insurance coverage.

Supplier of Travel Services means a travel agent, a tour operator, a travel wholesaler, an airline, a cruise line, a provider of ground transportation, a provider of travel accommodations who is legally authorized and licensed to sell travel services to the general public.

Terminal Illness means that the applicant has a medical condition that is cause for a *physician* to estimate that he has less than six months to live or for which palliative care has been received.

Travel Companion means a person who is sharing travel arrangements with *you* from *your* point of departure on the *covered trip*, including accommodation and transportation, and who has paid such accommodation or transportation in advance of departure. A maximum of three persons will be considered *your travel companions*.

Travel Visa means the visa required for *your* entrance to a foreign country (not an immigration, employment or student visa).

Treated means that *you* have been *hospitalized*, have been prescribed (including prescribed as needed), have taken or are currently taking medication, have undergone a medical or surgical procedure.

Vehicle means any automobile, station wagon, mini-van, sports utility vehicle (for on road use), motorcycle, boat, pick-up truck or a mobile home, camper truck or trailer home under 36 feet in length, used exclusively for the transportation of passengers other than for hire, in which *you* are a passenger or driver during *your covered trip*.

Section X :Identification of Insurer

Underwritten by:



Administered by:



The Medi-Select Advantage Non-Medical Travel Insurance Policy is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

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The *insured* is requested to read this Policy, and if incorrect, return it immediately for alteration. In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to *Global Excel*.