

**ENDORSEMENT
TO BE ATTACHED TO AND
FORM PART OF THE POLICY**

PLAN SPONSOR: 21ST CENTURY TRAVEL INSURANCE LIMITED

**POLICY: 21ST CENTURY VISITORS TO CANADA INSURANCE POLICY, VERSION
V05 EFFECTIVE MAY 2011**

**SOLD TO: APPLICANT FOR PARENT AND GRANDPARENT SUPER VISA ISSUED BY
CITIZENSHIP AND IMMIGRATION CANADA**

In accordance with the provisions of the policy, the above plan issued to the Named Insured is hereby amended effective from December 1, 2011 as follows:

THIS ENDORSEMENT DOCUMENT AMENDS THE POLICY IN THE FOLLOWING MANNER.

1. The following Exclusion #2, found on pages 5 of the “General Exclusions and Limitations” in the policy, is deleted:

2. any sickness, "injury", or symptom:
- when "you" knew, prior to "your" "effective date", that "you" would need or be required to seek treatment for that medical condition during "your" trip; and/or
 - for which, prior to "your" "effective date", it was reasonable to expect that "you" would need treatment during "your" trip; and/or
 - for which future investigation or treatment was planned prior to "your" "effective date"; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek treatment in the 180 days prior to the "effective date"; and/or
 - that had caused "your" "physician" to advise you not to travel.

NOTE: Under Exclusion #1 and #2, each time “you” purchase another policy from “us” because “you” are staying in Canada longer, each new policy will have a new “effective date” and “you” will not be covered under the new policy for any sickness, disease, symptom or “injury” which had manifested itself in the 180-day period immediately preceding that new “effective date”. “You” will not be covered for any sickness, symptom or disease suffered during any “waiting period”.

The following is added in its place:

2. any sickness, "injury", or symptom:
- when "you" knew, prior to "your" "effective date", that "you" would need or be required to seek treatment for that medical condition during "your" trip; and/or
 - for which, prior to "your" "effective date", it was reasonable to expect that "you" would need treatment during "your" trip; and/or
 - for which future investigation or treatment was planned prior to "your" "effective date"; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek treatment in the 180 days prior to the "effective date"; and/or
 - that had caused "your" "physician" to advise you not to travel; and/or
 - that occurred or started or was treated during any return to your country of origin during the coverage period.

NOTE: Under Exclusion #1 and #2, each time “you” purchase another policy from “us” because “you” are staying in Canada longer, each new policy will have a new “effective date” and “you” will not be covered under the new policy for any sickness, disease, symptom or “injury” which had manifested itself in the 180-

day period immediately preceding that new "effective date". "You" will not be covered for any sickness, symptom or disease suffered during any "waiting period".

2. The following Territorial Limitation section, found on pages 6 and 7 of the policy, is deleted:

Territorial Limitation

Subject to all of the "policy terms", "we" will reimburse "you" for costs incurred by "you" that result from "emergency" sickness, disease or "injury" while insured with "us" in Canada and/or on a trip to any other country or countries (herein called other country) excluding "your" "country of origin". To be reimbursed for costs incurred in any other country:

- a) "you" must be continuously insured under a 21st Century Travel Insurance Visitors to Canada policy or policies with no gaps in coverage; and
- b) "your" time spent in any other country prior to your first arrival in Canada must not exceed 15 days; and
- c) "your" time spent in any other country after your final exit from, and following "your" entire visit to Canada, must not exceed 15 days; and
- d) the maximum number of combined days "you" spend in any other country before, during or after "your" visit to Canada must not exceed 30 days in total within a 365-day period; and
- e) "you" must be in Canada for, or "you" must have a planned itinerary that includes time to be spent in Canada of no less than 51% of the overall time that "you" will be insured with "us".

Note that if "you" are insured with "us" for more than 365 consecutive days with no gaps in coverage, "we" will permit another trip or trips of up to a maximum of 30 days in total to any other country in each subsequent 365 day period that "you" remain insured with us".

The following is added in its place:

Territorial Limitation

Subject to all of the "policy terms", "we" will reimburse "you" for costs incurred by "you" that result from "emergency" sickness, disease or "injury" while insured with "us" in Canada and/or on a trip to any other country or countries (herein called other country) excluding "your" "country of origin". To be reimbursed for costs incurred in any other country:

- a) the maximum number of combined days "you" spend in any other country (excluding your "country of origin") during "your" visit to Canada must not exceed 30 days in total, and
- b) "you" must be in Canada for, or "you" must have a planned itinerary that includes time to be spent in Canada of no less than 51% of the overall time that "you" will be insured with "us".

Note that if "you" are insured with "us" for more than 365 consecutive days with no gaps in coverage, "we" will permit another trip or trips of up to a maximum of 30 days in total to any other country in each subsequent 365 day period that "you" remain insured with "us".

3. The following Premium Refund section, found on page 8 of the policy, is deleted:

Premium Refunds

No premium will be refunded if a claim has been reported, paid or denied. If a claim is payable, but has not yet been paid, "you" may apply to have it withdrawn, subject to a file handling fee of \$200 per claim. All refunds are subject to approval by 21st Century.

A \$25 policy administration fee will be applied to any refund or cancellation.

The following is added in its place:

Premium Refunds

Because this insurance is being purchased as a requirement of Citizenship and Immigration Canada to support "your" Super Visa status, "we" cannot cancel this policy prior to "your" "arrival date" and refund premium paid without proof of a declined Visa (or death). Requests for refunds due to "your" early departure from Canada after "your" "arrival date" will require proof that "you" have exited Canada to return to "your" country of origin. If you cancel this insurance, "your" "policy confirmation" cannot be used for any future entries into Canada under "your" Super Visa. New insurance will need to be purchased before "you" can enter Canada again. No premium for unused days of "your" coverage will be refunded if a claim has been reported, paid or denied. If a claim is payable, but has not yet been paid, "you" may apply to have it withdrawn, subject to a file handling fee of \$200 per claim. All refunds are subject to approval by 21st Century.

A \$25 policy administration fee will be applied to any refund or cancellation.

4. The Claims section, found on page 10 of the policy, is deleted:

Claims

Claims must be reported within 30 days of occurrence. Written proof of claim must be submitted within 90 days of occurrence.

The following is added in its place:

Claims

Claims must be reported within 30 days of occurrence. Written proof of claim must be submitted within 90 days of occurrence. In order for the rights and privileges available to you under this endorsement to apply to "your" policy, a copy of a valid Super Visa must be provided at the time of claim; otherwise, "your" claim will be adjudicated based on the policy terms and conditions normally in effect in the absence of this endorsement.

5. The following Definition of Arrival Date, found on page 12 of the policy, is deleted:

"Arrival Date" means the date and time "you" are scheduled to arrive in Canada (or in such other country as permitted under the Territorial Limitation provision) from "your" "country of origin".

The following is added in its place:

"Arrival Date" means the initial date and time "you" arrive in Canada after "your" Super Visa is issued. If "your" Super Visa was issued while "you" were in Canada, Arrival Date is the date and time "you" arrived just prior to the date "your" Super Visa was issued.

6. The following Definition of Expiry Date, found on pages 12 and 13 of the policy, is deleted:

"Expiry Date" means the earliest of:

- a) 11:59 PM (local time) on the "expiry date" indicated on "your" "policy confirmation";
- b) 11:59 PM (local time) on an earlier date calculated by "us" due to an incorrect premium payment; or
- c) the date and time "you" leave Canada (or such other country as permitted under the Territorial Limitation).
- d) the first day you become insured under a Canadian government health insurance plan.

The following is added in its place:

“Expiry Date” means the earliest of:

- a) 11:59 PM (local time) on the “expiry date” indicated on “your” “policy confirmation”;
- b) 11:59 PM (local time) on an earlier date calculated by “us” due to an incorrect premium payment; or
- c) the first day “you” become insured under a Canadian government health insurance plan.

“You” may return to “your” “country of origin” without terminating “your” coverage. There will be no refund of premium and coverage is suspended while “you” are in “your” “country of origin”.

This endorsement is subject to all other terms, conditions, limitations, exclusions and provisions of *your* Policy.”

Signed for The Manufacturers Life Insurance Company, 2 Queen Street East, Toronto, Ontario, M5W 5M3



Donald A. Guloien
President and Chief Executive Officer