

# VACATION INSURANCE

- valid for domestic and international travel -

## INSURING AGREEMENT

Under Insurance Master Policy #H006141 issued to Tourist Insurance Agency Ltd. [referred to as the Policyholder and Administrator] by member companies of The Co-operators (referred to as the Company), the Company through the Policyholder's agent (referred to as the Participant), hereby insures all Eligible Persons named on the Participant's invoice who have made application and have paid the correct premium for insurance hereunder, subject to the exclusions, limitations and reductions as set forth herein and in the Master Policy. If You are not covered by a Canadian Government Health Insurance Plan a portion of Your Covered Trip must be spent in Canada. SelectCare Risk Management Corporation (*SelectCare*) is the provider of emergency assistance services.

## PART A: BEFORE YOUR TRIP

### PERIOD OF INSURANCE

Benefits 1 and 2 take effect upon the Participant's receipt of Your insurance application and premium. Coverage terminates on Your Covered Trip Departure Date specified in Your booking.

### BENEFITS

- CANCELLATION** - This insurance shall reimburse You up to the sum insured for prepaid monies forfeited to the Participant for cancellation of Your Travel Arrangements prior to departure provided You, in accordance with the Limitations described below, notify the Participant as soon as a cause for cancellation arises and provided further that the Loss is due to one of the following hazards or events:
  - Sickness, Injury or Death occurring to You, a member of Your Immediate Family, Business Partner, or Traveling Companion (a Physician must be seen for Sickness or Injury prior to cancellation);
  - selection for jury duty or a court procedure for which a subpoena is issued requiring Your appearance during Your Covered Trip (legal professionals and law enforcement officers excluded);
  - fire or other Natural Disaster that renders Your principal residence uninhabitable;
  - being hijacked or quarantined;
  - unannounced airline Strike that causes complete cessation of services for at least 2 days in the USA or Canada;
  - Terrorism in a country which is part of the Covered Trip which causes the Canadian Government or the United States Department of State to issue a travel warning that Canadians or Americans should not travel within that country during the Covered Trip.

The event must substantially impair Your ability to travel.

If a cancellation insurance Loss is caused by Terrorism at the Destination, benefits will be paid only if the following conditions are met:

- You are scheduled to arrive at the Destination within 30 days following the terrorist incident; and
- The federal government issues an **official written travel warning** that travelers should not visit that Destination during the Covered Trip. Loss resulting from alerts, bulletins, travel advisories, civil disorders, riot, unrest, bomb scares, threats of terrorist activity, etc. are excluded.

If You cannot fly to the Destination because air transportation from the contracted departure airport is interrupted due to Terrorism, this insurance will reimburse You up to the sum insured for prepaid monies forfeited to the Participant for entire cancellation of Your reservation prior to departure. Benefits will be paid only if the federal government closes the airport for at least 48 hours and Your flight was scheduled to depart during that 48 hour period.

Benefits are not payable if the Participant offers a satisfactory substitute itinerary.

- UPGRADE** - If one of the events listed in Cancellation Insurance causes Your Traveling Companion(s) to cancel his/her reservation with the Participant, but You elect to travel as planned, this insurance will reimburse You up to \$500 for the upgrade charge You must pay to modify the room accommodation to reduced occupancy in the same hotel or condominium.

## PART B: DURING YOUR TRIP

### PERIOD OF INSURANCE

Coverage for benefits 3 through 11, inclusive, is effective on the date and time You depart on Your Covered Trip. Coverage terminates on the earlier of, i) the time You return to Your departure point, or ii) 11:59 p.m. on Your scheduled return date. Your insurance will be automatically extended, for a maximum of 24 additional hours, if necessitated by delay of Your scheduled transportation services.

### BENEFITS

- MISSED FLIGHT** - If You rely on public transportation to connect with the outbound flight departure from another city and such Common Carrier (airplane, bus, train) is prevented from arriving at the outbound airport in time for You to catch the flight, due to adverse weather or mechanical failure, this insurance will reimburse You for the cost of one-way, scheduled air transportation to catch up with Your Covered Trip. You must have allowed the minimum connection time as specified by the airline; this coverage does not include hired cars, taxi cabs or private transportation. Benefits are limited to Economy Class Fare, minus any refund on Your unused ticket.
- TRAVEL DELAY**
  - Part I** - If Your flight does not operate on time due to adverse weather or carrier delay; or if Your Covered Trip does not begin on time due to:
    - Your Injury or Sickness or Your Traveling Companion's Injury or Sickness;
    - lost or stolen passport, travel documents or money (theft report required); or
    - quarantine;this insurance will reimburse You up to \$100 for each 24 hour period You are delayed up to a maximum of 5 days for reasonable, additional lodging and transportation expenses You incur because of a travel delay which lasts at least 12 hours. Benefits will also be paid if You are driving to the contracted ski resort and the highway You travel is closed for at least 6 consecutive hours in a 24-hour period. You must make every reasonable effort to avoid additional expenses, and receipts are required; such expenses will not be paid if You receive reimbursement from another source. This benefit is limited to one delay during Your Covered Trip. In addition, You will be reimbursed for the unused portion of Your Covered Trip on a pro-rata basis.
  - Part II** - If You purchase scheduled air transportation for Your Covered Trip and the outbound flight is delayed by adverse weather or mechanical failure for at least 48 hours, You may elect to abandon Your Covered Trip at that point and receive reimbursement for the entire Covered Trip (maximum: amount insured less any refundable portions). You must check in for the flight according to Your original itinerary and obtain a written statement from the airline confirming the date and time the flight departed and the reason it was delayed. **Benefits under Part I and Part II are mutually exclusive.**
- RETURN FLIGHT** - If You are forced to miss the scheduled return flight due to Your or Your Traveling Companion's Injury or Sickness or that of an Immediate Family member, this insurance will reimburse You for the cost of a one-way, Economy Flight Fare from the contracted Destination to the original departure point. **In the event of Your or Your Traveling Companion's Injury or Sickness, written justification must be obtained from the attending Physician at the Destination. In the event of Injury or Sickness of an Immediate Family member who does not accompany you, written justification must be obtained from the attending Physician.** Benefits are limited to economy class or Your Covered Trip cost, whichever is less, minus any refund on Your unused ticket..
- UNUSED TRAVEL ARRANGEMENTS** - If You are forced to interrupt the land arrangements provided by the Participant after travel has begun and return Home early due to Your or Your Traveling Companion's Injury or Sickness or that of an Immediate Family member, this benefit will reimburse You up to the amount insured for the pro-rata cost of the Travel Arrangements which You are unable to use and for which You will receive no refund. **In the event of Your or Your Traveling Companion's Injury or Sickness, written justification must be obtained from the attending Physician at the Destination. In the event of Injury or Sickness of an Immediate Family member who does not accompany you, written justification must be obtained from the attending Physician.**
- INTERRUPTION** - If, after the outbound departure, You are obliged to interrupt the land arrangements due to Your or Your Traveling Companion's Sickness or Injury, this insurance will reimburse the cost of one-way, Economy Flight Fare to rejoin Your ongoing Covered Trip. Benefits are limited to the class of air travel originally ticketed or the amount insured, whichever is less, minus any refund on the unused ticket. In event of Injury or Sickness, written justification must be obtained from the attending Physician at the Destination.
- ACCIDENTAL DEATH/DISEMEMBERMENT** - Pays (for loss occurring within 120 days from date of Accident) up to the principal sum for accidental loss of life or loss of two limbs, both hands, both feet, entire sight of both eyes, or any combination of double dismemberment. One half the principal sum will be paid for the loss of one hand, one foot, or the entire sight of one eye. The principal sum depends on what type of Accident occurs, as specified below:
  - Common Carrier Air Flights - pays benefits up to **\$15,000** for Injuries sustained during a Covered Trip while riding as a passenger, boarding or alighting from a flight of a multiple engine transport type aircraft operated by a licensed airline maintaining published schedules, or chartered airline or airport limousine or bus, or surface vehicle substituted by the airline; **or**
  - Other Public Conveyances - pays benefits up to **\$10,000** for Injury sustained during a Covered Trip while riding as a passenger, boarding or alighting from a conveyance provided by a Common Carrier used primarily for passenger service such as taxis, buses, trains and boats; **or**
  - 24 Hour Accident - pays benefits up to **\$5,000** for Injury sustained during a Covered Trip other than as provided above.The three types of coverage are mutually exclusive, i. e., no more than one type of coverage is payable in the event of an Accident resulting in death or dismemberment as provided above.
- BAGGAGE** - Up to \$1,000 of coverage for Baggage/personal effects/Sports Equipment owned by You which is lost, stolen, or damaged during Your Covered Trip. Tourist Insurance Agency will, at its option, reimburse You by payment, replacement or repair, after making proper allowance for wear and tear or depreciation. **(Coverage is subject to a \$50 deductible, a \$500 limit for the loss of any single item, an aggregate limit of \$2,000 per family, and other limitations described in the Exclusions section).**
- BAGGAGE DELAY** - This insurance will reimburse You up to \$100 for each 24 hour period You are without luggage, up to a maximum of \$500, for the cost of reasonable, additional clothing and personal articles You purchase if Your checked Baggage is delayed by an airline more than 24 hours on the outbound flight. If Your checked Sports Equipment is delayed more than 24 hours by the airline on the outbound flight, this insurance will reimburse You up to \$50 for each 24 hour period You are without Sports Equipment up to a maximum of \$250 for the cost of renting Sports Equipment. This does not apply if Baggage or Sports Equipment is delayed after You arrive at Your return Destination.

**11. EMERGENCY MEDICAL** - When eligible expenses are incurred during Your Covered Trip, as a result of a new Injury or Sickness which occurs while at the Destination, the Company will pay the reasonable and customary charges up to a maximum of \$7,500 for Medically Necessary Emergency Hospital/Medical (including transportation of an attendant), Medical Repatriation, Repatriation of Remains and Emergency Dental benefits.

- a) Medically Necessary Emergency Hospital/Medical – When You require the Emergency services of a Physician, the Medically Necessary Emergency services of a chiropractor, chiropract, podiatrist, osteopath, or physiotherapist (other than a relative); Emergency Hospital services; Emergency x-ray clinic services; Emergency ground ambulance service (air evacuation must be pre-approved by *SelectCare*); the Medically Necessary services of a registered nurse (other than a relative); rental of a wheelchair, crutches, braces, hospital-type bed or the cost of splints, trusses or other prosthetic appliances, medicine, drugs, blood, plasma x-rays, eligible expenses will be reimbursed they are emergency related and:
- such services are prescribed in writing by the attending Physician at the Destination; and
  - such services and expenses are rendered during Your Covered Trip.

Emergency Medical services shall include all Medically Necessary services provided normally by a duly registered and licensed Hospital, excluding services of a nursing home, rest home or by other non-Hospital institutions. A one time deductible of \$100 applies to all Outpatient visits. When, as a result of a new Injury or Sickness which occurs while at the Destination, the attending Physician prescribes and recommends transportation to Your original point of departure for further medical Treatment and due to Your condition You require a trained medical attendant to accompany You (other than a relative), this insurance shall reimburse the cost of one round-trip Economy Flight Fare by the most direct route for such trained medical attendant.

- b) Medical Repatriation is covered when it is deemed an Emergency and Medically Necessary by a legally qualified Physician and a Physician -authorized by this insurance for You to return Home or to a Hospital near Your Home for continued Treatment. Transportation expenses incurred will be paid for You: a) to return to Your permanent residence; or b) to be moved to a Hospital or medical facility closest to Your permanent place of residence capable of providing that Treatment (via one-way, economy-class transportation which must be by the most direct and economical route).
- c) Medical Transfer is covered up to a maximum of \$15,000 when adequate Treatment is not available at a local hospital and transportation to the closest Hospital or medical facility capable of providing adequate Treatment is required.
- d) Repatriation of Remains - If You die during Your Covered Trip due to a covered reason, this insurance will reimburse up to \$5,000 for reasonable expenses incurred for burial or cremation at the Destination. Alternatively, the cost of preparation and transportation of the body or ashes to the origination point will be paid up to \$5,000 (not including coffin or urn).
- e) Emergency Dental expenses incurred from an accidental blow to the face resulting in Injury to natural teeth are covered up to a maximum of \$1,000. Treatment must be performed prior to your return Home.

Pre-existing Medical Conditions are excluded. Coverage is subject to coordination of benefits provisions as permitted in the jurisdiction where this document is delivered.

**Benefits are provided up to a maximum of \$7,500 for Medically Necessary Emergency Hospital/Medical expenses (including transportation of a medical attendant) Medical Repatriation, Repatriation of Remains and Emergency Dental which result from a covered Emergency that occurs during your Covered Trip.**

#### EMERGENCY ASSISTANCE SERVICES

**When You require Medical Assistance, or in an Emergency, You must call SelectCare immediately  
From USA & Canada: 800/995-1662 or collect to Canada with operator assistance 416/340-0049**

PRE-TRIP ASSISTANCE: Visa, passport, inoculation requirements; Cultural information; Temperature or weather conditions at Destination; Embassy and Consular referrals; Foreign currency rates; Travel advisories.

EMERGENCY ASSISTANCE SERVICES: Medical referral and monitoring; Medical evacuation or repatriation; Repatriation of remains; Dependent children assistance; Prescription assistance; Urgent message relay; Travel arrangements; Legal assistance; Telephone interpretation. You must call the appropriate telephone number listed above immediately in the event of a medical Emergency. Failure to contact SelectCare will result in the compensation being declined or substantially reduced unless You are unconscious or physically unable to contact SelectCare. Service will be provided when an Emergency is determined by a qualified Physician and a Physician authorized by this insurance to be acute or life threatening.

#### DEFINITIONS

“**Accident**” means an unexpected, unintended, unforeseeable event causing Injury.

“**Administrator**” means Tourist Insurance Agency, Ltd.

“**Baggage**” means personal effects and property owned by and for Your personal use, adornment or amusement while in the Your possession on the Covered Trip. However, the term Baggage does not include eye glasses, contact lenses, artificial teeth or limbs, money, securities, tickets, credit cards, safe deposit keys or transportation tickets. **A \$50 deductible applies to all covered losses.**

“**Business Partner**” means an individual who is involved in a legal general partnership with You, has an equity interest in Your business, and is actively involved in the day-to-day management of the business.

“**Common Carrier**” means an entity licensed to transport passengers for hire on land or air, excluding vehicle rental companies and private aircraft.

“**Covered Trip**” means a period of round-trip travel from Your scheduled departure point to a Destination away from the Your residence; the purpose of Your Covered Trip is pleasure and is not to obtain health care or Treatment of any kind; Your Covered Trip has specific departure and return dates; Your Covered Trip does not exceed 14 days (unless extended payment of an additional premium to no more than 42 days total duration); and the Destination is not another Home.

“**Death**” wherever used in connection with Cancellation Insurance means Death resulting from “Injury” or “Sickness” as defined herein.

“**Death**” wherever used in connection with Accidental Death/Dismemberment Insurance means Death resulting from “Injury” as defined herein.

“**Destination**” means the cities/regions specified in the Travel Arrangements provided by the Participant.

“**Economy Flight Fare**” means the lowest one-way, single seat fare of any ATC or IATA Air Carrier.

“**Eligible Person**” means someone who is: 1) a customer of the Participant; and 2) less than 76 years of age when the premium is paid; and 3) either i) a resident of Canada covered by a Canadian Government Health Insurance Plan, or ii) a resident of Canada for at least 6 months while on a work or student visa and spending a portion of the Covered Trip in Canada, or iii) a permanent resident of the USA spending a portion of the Covered Trip in Canada, or iv) a resident of the USA for at least 6 months while on a work or student visa and spending a portion of the Covered Trip in Canada.

“**Emergency**” means that a Sickness or Injury which requires immediate Treatment to prevent or alleviate existing danger to life or health.

“**Home**” means Your primary or secondary place of residence.

“**Hospital**” means a duly licensed Hospital with facilities to accommodate Inpatient care with a registered nurse on a full-time duty basis, a laboratory and an operating room where surgical operations are performed by a qualified surgeon. Not included are convalescent homes, rest homes, nursing homes, homes for the aged, rehabilitation centres, drug and alcohol treatment centers, health spas or clinics.

“**Immediate Family**” means the legal or common-law spouse, son or daughter (adopted, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent, or grandchild who are permanent residents of Canada or the USA.

“**Injury**” means bodily harm caused by an Accident occurring while the policy is in force, resulting directly and independently of all other causes in loss covered by this policy.

“**Inpatient**” means a person who is treated as a registered bed patient in a Hospital or other facility and for whom a room and board charge is made.

“**Insured**” means a person who is eligible for the insurance applied for and who has paid the full premium required in advance. Premiums paid for insurance for which a person is not eligible shall be refunded.

“**Loss**” as referred to in Cancellation Insurance, means the amount of money paid to or due to the Participant for air fare, travel arrangements, lift tickets, etc.

“**Medically Necessary**” means the services or supplies provided by a Hospital, Physician or other Licensed Provider that are required to identify or treat Your Sickness or Injury and which, determined by us are: a) consistent with the symptoms or diagnosis and Treatment of Your condition, disease, Sickness, ailment or Injury; b) appropriate with regard to standards of good medical practice; c) not solely for Your convenience or that of a Physician or other provider; d) the most appropriate supply or level of service that can be safely provided to You; or e) required on an Emergency basis and cannot reasonably be delayed until You return to Your Home in Canada or the USA.

“**Natural Disaster**” means a blizzard, earthquake, forest fire, flood, hurricane, or tornado.

“**Outpatient**” means someone who receives services or supplies while not an Inpatient.

“**Participant**” means the travel provider which is appointed and authorized by the Policyholder to sell insurance as set forth in Master Policy #H006141.

“**Physician**” means SelectCare’s medical director or any person, other than You or any member of Your Immediate Family, who is a medical practitioner whose legal and professional standing within his jurisdiction is equivalent to a doctor of medicine (M. D.) duly licensed to practice in Canada or the USA.

“**Policyholder**” means Tourist Insurance Agency Ltd..

“**Pre-existing Medical Condition**” means any Injury, Sickness or condition (including any condition from which Death ensues) of You or Your Traveling Companion, Your Traveling Companion’s family member or Your Business Partner which existed prior to the effective date of the applicable insurance coverage. Notwithstanding the above, if a supervised condition not requiring Treatment was controlled by the consistent use of medication and there was no alteration in the medication, dosage or usage during the 60-day period preceding the effective date of insurance, then such Pre-existing Medical Condition will be covered. Pre-existing Medical Conditions are not covered if the condition was present before or on the date of departure and would have prevented an ordinarily prudent person from traveling.

“**Sickness**” for a) benefits 1 and 2, means illness or disease contracted and commencing after You book Your Covered Trip and prior to the departure date of Your Covered Trip, b) benefits 3 through 11, means illness or disease contracted and commencing during Your Covered Trip.

“**Sports Equipment**” means skis, boots, poles, golf clubs, bicycles, fishing rods, reels, tennis racquets, etc., which are owned by You and taken on the Covered Trip. Rented equipment is excluded.

“**Strike**” means a stoppage of work which a) was unannounced and unpublished at the time travel services were purchased; b) was organized and sanctioned by a labor union and c) interferes with the normal departure and arrival of a common air carrier in the USA or Canada. Work slowdowns and sickouts are excluded.

“**Terrorism**” means the unsanctioned and illegal use of force which causes destruction of property, Injury, or Death by an individual or group for the express or implied purpose of achieving a political, ethnic, or religious objective. Terrorism does not include general civil protest, unrest, rioting, bomb scares, threats of terrorist activity or an act of War.

“**Travel Arrangements**” means the services provided by the Participant. Air and/or land arrangements provided by any other party are not covered.

“**Traveling Companion**” means the unrelated person(s) with whom You are sharing Travel Arrangements during the Covered Trip, up to a maximum of 4 persons. Note: a group or tour leader is not considered a Traveling Companion, unless You are sharing room accommodation with the group or tour leader.

“**Traveling Family Member**” means an Immediate Family Member with whom You are sharing Travel Arrangements during Your Covered Trip, up to a maximum of 7 persons.

“**Treatment**” means a medical therapeutic or diagnostic procedure prescribed, performed or recommended by a Physician (or Dentist under the Emergency Dental Benefit), including but not limited to prescribed medication, investigative testing and surgery.

“**Trip Completion Date**” is the date on which You are scheduled to return to the point where Your Covered Trip started.

“**Trip Departure Date**” is the date on which You are originally scheduled to leave Your Home for purposes of beginning Your Covered Trip.

“**War**” means armed conflict between the USA or Canada and another sovereign nation.

“**You**” and “**Your**” means the Insured.

### LIMITATIONS

If a cancellation insurance Loss is caused by Injury or Sickness, benefits will be paid only if cancellation occurs upon the advice of a Physician You consult in person. Unforeseeable Sickness or Injury must be so disabling (in the written opinion of a Physician) as to substantially impair Your ability to travel, causing You to cancel or interrupt Your Covered Trip. If You must cancel or interrupt Your Covered Trip due to Injury or Sickness of an Immediate Family member, it must be because that person's condition is life-threatening or because that person requires Your care. Cancellation insurance settlements are limited to the amount of penalty involved at the time cancellation is first recommended by the Physician. No benefit will be payable under Cancellation Insurance if You do not cancel the Covered Trip with the Participant within 48 hours of the cause of cancellation arising. Air tickets and vouchers must be returned to the Administrator without delay. Expenses incurred for Medically Necessary emergency services as provided in Emergency Medical Insurance are covered only if You return to Your permanent place of residence as soon as medically possible. If covered Injury or Sickness delays Your return to the original departure point more than 10 days beyond the original return date, no benefits will be paid unless You are confined to a Hospital. In addition, no benefit will be payable if You receive substitute transportation to the scheduled original departure point or to rejoin Your Covered Trip or tour. The benefits provided will be paid only on an excess basis over and above any benefits or services provided for by any other valid or collectible insurance or any other form of indemnity. Expenses incurred after coverage terminates are excluded. **Insurance premiums are non-refundable.**

### EXCLUSIONS/FINE PRINT

This insurance does not cover You for any loss resulting from:

- a) Sickness or Injury occurring before coverage is in force;
- b) Injury resulting from skiing/snowboarding outside the established boundaries of a ski resort (unless accompanied by a certified mountain guide or instructor);
- c) all extreme, high risk sports including but not limited to: bodily contact sports, sky diving, hang gliding, bungee jumping, parachuting, heli-skiing, heli-snowboarding, freestyle skiing, freestyle snowboarding, para-gliding, caving, ice-climbing, mountain-climbing, rock-climbing, or competition of any kind;
- d) practicing for or participation in sanctioned competitive sports or professional sports;
- e) medical conditions for which a Physician was consulted or for which Treatment or medication was received during the 60-day period before coverage takes effect (see Pre-existing Medical Conditions above);
- f) intentionally self-inflicted injuries, suicide or attempted suicide;
- g) Your participation in any criminal or illegal activity;
- h) War (declared or undeclared) or any act of War;
- i) pregnancy, miscarriage, abortion, childbirth or any complications related thereto;
- j) mental, psychological or nervous disorders, including but not limited to: anxiety, depression, neurosis or psychosis, non-compliance with a prescribed Treatment or medical therapy, eating disorders;
- k) alcohol or substance abuse;
- l) non-Emergency Treatment or investigation, check-ups, elective surgery, cosmetic procedures, non-Emergency dental work or any complications directly or indirectly related thereto or Treatment which can be reasonably delayed until You can return Home by the next available means of transportation;
- m) lack of snow at the Destination;
- n) financial default of travel providers or their agents;
- o) airline or hotel overbooking;
- p) job transfer, military duty, or any employment-related problems;
- q) being detained or having property confiscated by any Customs authority; or
- r) being refused entry into another country due to lack of credentials or a clean record. The value of any travel credits or incentive Travel Arrangements in connection with Benefits #1 and #6 is not covered. Only covered medical expenses incurred during Your Covered Trip are reimbursable in connection with Benefit #11.

Baggage/Sports Equipment insurance does not cover any loss or damage:

- a) caused by wear and tear;
- b) to property otherwise insured;
- c) to unattended property or property in an unattended vehicle which is not locked in the trunk or property shipped under any freight contract; or Sports Equipment temporarily stored at a hotel or restaurant unless securely locked;
- d) rented items; or
- e) mysterious disappearance.

You must obtain a proof of loss report (from police, airline, hotel, resort or other authority) where loss occurs. In addition, You must provide proof of ownership and receipts for each item being claimed. For claims made under the Baggage/Sports Equipment delay coverage, You will need to provide proof of the time Your belongings arrive at Your Destination.

Failure to comply with these requirements may result in the loss of Your right to reimbursement.

This coverage shall be governed by the laws of Ontario in all respects including matters of the construction, validity and performance. Legal actions or proceedings must be brought in the Canadian province where You permanently reside, or Ontario if You reside outside of Canada. At no time will this coverage be governed by the laws or regulations of any other jurisdiction-. This coverage is issued in Canada.

*Notice to Canadian residents:* This coverage pays in excess of all or any existing coverage held by You including but not limited to a GHIP. The Company shall reserve the right to subrogate to the extent of the payment made to all of Your rights of recovery against any third party who is liable.

*Notice to California residents:* The plan contains disability insurance benefits or health insurance benefits, or both, that only apply during Your Covered Trip. You may have coverage from other sources that already provides You with these benefits. You should review Your existing policies. If You have any questions about Your current coverage, call Your insurer or health plan.

*Notice to Texas residents:* The policy may provide a duplication of coverage already provided by Your personal auto insurance, homeowner's, personal liability policy or other source of coverage.

THIS INDIVIDUAL DESCRIPTION OF COVERAGE IS FURNISHED IN ACCORDANCE WITH AND IS SUBJECT TO THE PROVISIONS, CONDITIONS, EXCLUSIONS AND LIMITATIONS OF THE MASTER POLICY, WHICH CONSTITUTES THE ENTIRE CONTRACT.

### - HOW TO PRESENT YOUR CLAIM -

**In the event of trip cancellation, notify Your travel agent and the Participant without delay.** Return all receipts and unused transportation tickets. If Your belongings are damaged, lost, or stolen You must immediately notify the authorities (transportation carrier, hotel manager, tour representative or local police) and obtain a written report. All claims are to be made in writing within 30 days to the Administrator:

#### **In Canada**

Tourist Insurance Agency, Ltd.  
1111 Davis Dr., Unit #1, Suite #109  
Newmarket, ON L3Y 7V1  
Fax: 866/ 662-5208

#### **In the USA**

Tourist Insurance Services, Inc.  
1855 Smith Lake Rd.  
Kalispell, MT 59901  
Fax: 406/ 752-5839

**TEL 800/ 624-0039**  
**claims@tidirect.com**

**THIS PLAN COVERS ONLY TRAVEL ARRANGEMENTS PROVIDED BY THE PARTICIPANT**

**IMPORTANT: this description of coverage is valid only if premium has been paid!**

Underwritten by: Co-operators Life Insurance Company, 1920 College Ave., Regina, SK S4P 1C4 and the Sovereign General Insurance Company, 500-6700 MacLeod Trail S. E., Calgary, AB T2H 0L3