

TRAVEL RELAXED. TRAVEL SECURE. TRAVEL INSURED.

WORLDWIDE TRIP PROTECTOR LITE

*Travel Insurance
& 24/7 Travel Assistance Services*



**TRAVEL INSURED
INTERNATIONAL[®]**

A CRUM & FORSTER COMPANY

WORLDWIDE TRIP PROTECTOR LITE

Worldwide Assistance Services

Worldwide Assistance Services provide a variety of travel assistance services which are not insurance coverages included in this policy. Travel assistance services included (where available):

- Medical or Legal Referral • Inoculation Information • Translation Service • Lost Baggage Retrieval
- Passport/Visa Information • Emergency Cash Advance • Bail Bond (outside Canada only) • Prescription Drug/Eyeglass Replacement • ID Theft Resolution Service

Payment reimbursement to the Assistance Company is Your responsibility.

24/7 Travel Assistance Services

Medical Emergency, Concierge Service, Business Concierge, Political and Natural Disaster Evacuation.

Please contact Active Care Management (herein known as the Assistance Company)

IN THE EVENT OF AN EMERGENCY, PLEASE CONTACT ACTIVE CARE MANAGEMENT (herein known as the Assistance Company) IMMEDIATELY toll free at 1-855-849-1440 or collect where available at 519-988-7013.

For non-emergency assistance needs, the Assistance Company can also be contacted via email at northbridgeassistance@acmtravel.ca.

The Assistance Company is there to help You 24 hours a day, each day of the year. If it is medically impossible for You to call, please have someone call on Your behalf. You can also contact the Assistance Company's emergency assistance centre via their mobile app.

Travel Assistance Mobile App

For a direct link to the Assistance Company You can download ACM's free assistance app, **ACM TravelAid™**. The GPS-enabled **ACM TravelAid™** provides travellers with the following services, from anywhere in the world:

- Direct link to the assistance center
- Healthcare provider information
- Directions to the nearest medical facility
- International 911 look-up
- Official travel advisories and travel tips
- Claims submission support for out-of-province and out-of-country travelers

FREE DOWNLOAD NOW

(Available through the Apple Store or Google Play)

www.active-care.ca/travelaid

Travel assistance services are provided by an Assistance Company and not by Northbridge General Insurance Corporation. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help You resolve Your emergency situation.

AVAILABILITY OF SERVICES

You are eligible for information and concierge services at any time after You purchase this plan. The travel assistance services become available when You actually start Your Trip. Travel assistance, Concierge and Informational Services, end the earliest of: midnight on the day the program expires; when You reach Your return destination; or when You complete Your Trip. The Identity Theft Resolution Services become available on Your Scheduled Departure Date for Your Trip. Services are provided only for an Identity Theft event which occurs while on Your Trip. Identity Theft Resolution does not guarantee that its intervention on behalf of You will result in a particular outcome or that its efforts on behalf of You will lead to a result satisfactory to You. Identity Theft Resolution does not include and shall not assist You for thefts involving non-Canadian bank accounts.

IDENTITY THEFT RESOLUTION SERVICES

In the event of an Identity Theft event while on Your Trip, the Assistance Company's designated provider will provide you with the support and tools needed for You to restore Your identity to pre-event status. Assistance includes contacting Your creditors to notify them of the event and to request replacement cards; connecting you with a friend or family member at home and providing them with the assistance to set up a transfer or wire of funds; information on how to contact the three major credit bureaus; guidance on how to obtain a police report; and providing You with a guide on how to restore Your credit.

INDIVIDUAL TRAVEL POLICY

PLEASE READ THIS DOCUMENT CAREFULLY!

This Policy is issued in consideration of Your enrollment and payment of the premium due. This Policy of Insurance describes the insurance benefits underwritten by Northbridge General Insurance Corporation, herein referred to as the Company and also referred to as We, Us and Our.

This Policy is a legal contract between You and the Company. It is important that You read Your Policy carefully. You must be a resident of Canada and covered under a government health insurance plan. Please refer to the accompanying Confirmation of Benefits, which provides You with specific information about the program You purchased. You should contact the Company immediately if You believe that the Confirmation of Benefits is incorrect. In the event of a conflict between the terms of this Policy and the Confirmation of Benefits, the terms of the Confirmation of Benefits will take precedence.

FOURTEEN DAY LOOK: If You are not satisfied for any reason, You may cancel insurance under this Policy by giving the Company or the Agent written notice within the first to occur of the following: (a) 14 days from the Effective Date of Your Insurance; or (b) Your Scheduled Departure Date. If You do this, the Company will refund Your premium paid provided no Insured has filed a claim under this Policy.

Renewal: Coverage under this Policy is not renewable

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SCHEDULE OF BENEFITS

Listing of Benefits	Maximum Limit
Trip Cancellation (Not applicable when \$0 Trip Cost displayed on Your Confirmation of Benefits)	Trip Cost*
Trip Interruption (Not applicable when \$0 Trip Cost displayed on Your Confirmation of Benefits)	100% of Trip Cost*
Travel Delay (12 hours)	\$300 (\$100/day)
Missed Connection (12 hours)	\$300
Change Fee	\$250
Reimbursement of Miles or Rewards Points	\$250
Baggage/Personal Effects	\$750
Per Article Limit	\$250
Combined Articles Limit	\$500
Baggage Delay (24 hours)	\$200
Emergency Medical Expense	\$1,000,000
Emergency Medical Evacuation/Medically Necessary Repatriation/Repatriation of Remains	\$100,000

**Up to the lesser of the Trip Cost paid or the limit of Coverage on Your Confirmation of Benefits*

Optional Coverage

Applicable only when specifically requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.

Cancel for Work Reasons	Trip Cost*
Air Flight Only Accidental Death & Dismemberment	Up to Limit Purchased
Rental Car Damage	\$25,000

Eligibility:

- To be eligible for this product You, at the time of Departure Date, cannot be traveling against the advice of a Physician or know of any reason to seek consultation during the Policy Period or;
- Have a life expectancy of 6 months or less at time of the Departure Date.

Stability Period means:

- At time of purchase the standard stability for individuals 59 years or less is 45 days.
- At the time of purchase the standard stability for individuals 60 years or older is 365 days.

Single Trip

- The Single Trip Plan option covers You for Your single Trip outside of Your Home Province/Territory.
- Travel within Canada - Plan applies but outside Your Home Province/Territory with no Stability Period requirements.

SECTION I. EFFECTIVE DATE AND TERMINATION DATE

When Coverage For Your Trip Begins – Coverage Effective Date:

Trip Cancellation: Coverage begins at 12:01 a.m. on the day after the date the premium for this Policy for Your Trip is received by the Company or its Agent prior to the scheduled departure time on the Scheduled Departure Date of Your Trip. This is Your “Effective Date” and time for Trip Cancellation.

Travel Delay: Coverage is in force while on route to and from the Trip.

All Other Coverages: Coverage begins when You depart on the first Travel Arrangement (or alternate travel arrangement if You must use an alternate travel arrangement to reach Your Trip destination) for Your Trip. This is Your “Effective Date” and time for all other coverages, except Trip Cancellation and Travel Delay Coverage must be purchased for the full duration of the insured Trip and the selected sum insured should be equal to the full value of the prepaid non-refundable travel arrangements.

When Coverage For Your Trip Ends – Coverage Termination Date:

Trip Cancellation: Your coverage automatically ends on the earlier of: the date and time You depart on Your Trip; or the date and time You cancel Your Trip.

All Other Coverages: Your coverage automatically ends on the earlier of: 1) the date Your Trip is completed; 2) the Scheduled Return Date; 3) Your arrival at Your return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of Your Trip covered by this Policy.

Extension of Coverage: All coverages under this Policy will be extended if Your entire Trip is covered by this Policy and Your return is delayed due to unavoidable circumstances beyond Your control. This extension of coverage will end on the earlier of the date You reach Your originally scheduled return destination or 7 days after the Scheduled Return Date.

Automatic Extensions

Your coverage will be automatically extended without any additional premium for up to 5 days, upon notifying ACM, if Your scheduled Return Date to Your Home Province/Territory is delayed beyond the Expiry Date of this insurance due to the following reasons:

- a. The delayed arrival or departure of a Common Carrier aboard which You are travelling causes You to miss Your scheduled Return Date to Your Home Province/ Territory.
- b. The vehicle in which You are travelling is involved in an accident or mechanical breakdown that prevents You from returning to Your Home Province/Territory on or before Your Scheduled Return Date of this insurance.
- c. If driving, a delay due to inclement weather preventing You from returning to Your Home Province/ Territory on or before your Scheduled Return Date of this insurance provided the return journey commences prior to the Scheduled Return Date of this insurance.
- d. You or Your Travel Companion's return is delayed beyond the Scheduled Return Date of this insurance as a direct result of Sickness or Injury for which You or Your Travel Companion are not deemed medically Stable to return to Your Home Province/Territory in the opinion of ACM.

Your coverage can be extended as long as:

- a. You do not have a claim on Your file and
- b. You call in prior to the Scheduled Return Date of this insurance,

Note: If You or Your Travel Companion must remain Hospitalized beyond the date coverage terminates for Your Trip for medical treatment, coverage will remain in force for as long as You or Your Traveling Companion remain confined to a Hospital, plus up to an additional 5 days after discharge from the Hospital. All coverage will never be extended more than 90 days from Your Departure Date of Your Trip

Early Returns/Cancellations

A refund of the premium paid may be requested under the following circumstances:

1. If Your entire Trip is cancelled before Your Policy Effective Date: For a refund*, You may request a refund by notifying Your broker or sales agent in writing before Your Policy Effective Date as shown on Your confirmation of benefits, otherwise if notification is made after Your Policy Effective Date, Your refund will be calculated based on the remaining days of coverage from the date of notification. Proof of non-departure is required.
2. If, after Your Departure Date, You return to Your Home Province/ Territory before Your scheduled Return Date: For a partial refund, You may request a refund of premium* for the remaining days of coverage, provided no claim has been reported or initiated. Your refund will be calculated based on the remaining number of days of coverage. Refunds of under \$20 will not be made. Your request must be made in writing to Your broker or sales agent with satisfactory proof (e.g. airline ticket or customs/immigration stamps) of Your Return Date to Your Home Province/ Territory, within 60 days of Your Return Date.

**Administration fees may apply for the processing of any modification of premiums.*

Deductible

- a) The full amount of the Deductible selected applies on each claim event. The Deductible will be applied in CAD. The full Deductible amount applies to all benefits.

SECTION II. COVERAGES

COVERAGE A - TRIP CANCELLATION

Benefits will be paid, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, to reimburse You for the amount of the Published Penalties and unused non- refundable prepaid payments You paid for Travel Arrangements when You are prevented from taking Your Trip due to:

1. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's death, which occurs before departure on Your Trip;
2. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's Sickness or Injury, which: a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;

For the **Other Covered Reasons** refer to Trip Interruption; provided such circumstances occur while coverage is in effect.

All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible. Increased amounts of Published Penalties and unused non- refundable Prepaid Payments that result from all other delays of reporting beyond 72 hours are not covered.

If Your Travel Supplier cancels Your Trip, a benefit will be paid for the reissue fee charged by the airline for the tickets. You must have covered the entire cost of Your Trip including the airfare cost.

The maximum amount payable under this Trip Cancellation Benefit is the lesser of the total amount of coverage You purchased or the Maximum Benefit Amount shown in the Confirmation of Benefits.

Single Supplement

Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's or Family Member's Trip is canceled for a covered reason and You do not cancel Your Trip.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE B - TRIP INTERRUPTION

Benefits will be paid, up to the lesser of a) the Maximum Benefit Amount shown in the Confirmation of Benefits; or b) 100% of the total amount of coverage You purchased, to reimburse You for the Prepaid Payments for unused non- refundable Travel Arrangements plus the Additional Transportation Cost paid:

- a. to join Your Trip if You must depart after Your Scheduled Departure Date or travel via alternate travel arrangements by the most direct route possible to reach Your Trip destination (Airfare limited to the cost of one-way airfare using the same class of fare as the original travel ticket); or
- b. to rejoin Your Trip or transport You to Your originally scheduled return destination, if You must interrupt Your Trip after departure, each by the most direct route possible. (Airfare limited to the cost of one-way airfare using the same class of fare as the original travel ticket).

Trip Interruption must be due to:

1. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's death, which

- occurs while You are on Your Trip;
2. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's Sickness or Injury which: a) occurs while You are on Your Trip, b) requires Medical Treatment at the time of interruption resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) prevents Your continued participation on Your Trip.

For the **Other Covered reasons** listed below; provided such circumstances occur while coverage is in effect.

The maximum payable under this Trip Interruption Benefit is the lesser of 100% of the total amount of coverage You purchased or 100% of the Maximum Benefit Amount shown in the Confirmation of Benefits.

Single Supplement

Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's or Family Member's Trip is interrupted for a covered reason and You do not interrupt Your Trip.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

"Other Covered Reasons" means:

- a. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your effective date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- b. Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable and remaining uninhabitable during Your Trip by fire, flood, burglary or other Natural Disaster. Your destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the effective date of Your Trip Cancellation coverage;
- c. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while on route to Your scheduled point of departure;
- d. Unannounced Strike that causes complete cessation of services for at least 24 consecutive hours of the Common Carrier on which You are scheduled to travel;
- e. Inclement Weather that causes complete cessation of services for at least 24 consecutive hours of the Common Carrier on which You are scheduled to travel;
- f. You or Your Traveling Companion or Your Family Member is in the military and called to emergency duty for a national disaster other than war;
- g. involuntary employer termination or layoff of You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- h. a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip;
- i. revocation of Your or Your Traveling Companion's previously granted military leave or re-assignment. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;
- j. Your family or friends living abroad with whom You are planning to stay are unable to provide accommodations due to life threatening illness, life threatening Injury or death of one of them;
- k. felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date.

COVERAGE C - TRAVEL DELAY

Benefits will be paid up to \$100 per day for: 1) the non-refundable, unused portion of the prepaid expenses for Your Trip as long as the expenses are supported by proof of purchase and are not reimbursable by any other source; and 2) reasonable accommodation, meal, telephone call and local transportation expenses incurred by You, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, if You are delayed for 12 hours or more while on route to or from, or during Your Trip, due to:

- a. any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b. a traffic accident in which You or Your Traveling Companion is not directly involved (must be substantiated by a police report);
- c. lost or stolen passports, travel documents or money (must be substantiated by a police report);
- d. quarantine, hijacking, Strike, Natural Disaster, Terrorist Incident or riot;
- e. a documented weather condition preventing You from getting to the point of departure.

Benefits will not be paid for any expenses, which have been reimbursed, or for any services that have been provided by the Common Carrier.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE D - MISSED CONNECTION

If You miss Your cruise or tour departure because Your arrival at Your Trip destination is delayed for 12 or more hours, due to:

- a. any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b. documented weather condition preventing You from getting to the point of departure;
- c. quarantine, hijacking, Strike, Natural Disaster, Terrorist Incident or riot.
- d. common carrier leaving earlier than originally scheduled
- e. common carrier becomes unusable or a cancellation of earlier/subsequent flights.

We will reimburse You, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, for:

- a. Your Additional Transportation Cost to join Your Trip; and
- b. Your Prepaid expenses for the unused land or water Travel Arrangements; and
- c. reasonable accommodation, telephone and meal expenses up to \$200 per day necessarily incurred by You for which You have proof of purchase and which were not paid for or provided by any other source.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE E - CHANGE FEE

The Company will pay a maximum of \$250 for the fees associated with a change to Your air itinerary.

COVERAGE F - REIMBURSEMENT OF MILES OR REWARD POINTS

If You have Trip Cancellation Benefits under this Policy and cancel Your Trip for a covered reason, benefits will be paid up to the Maximum Benefit Amount of \$250 as shown in the Confirmation of Benefit for any penalty cost of putting the miles or reward points back in the account they were removed from. This will not duplicate any benefits paid under the Trip Cancellation Benefit and is subject to the same General Exclusions and Limitations.

COVERAGE G - BAGGAGE AND PERSONAL EFFECTS

Benefits will be provided to You, up to the Maximum Benefit Amount shown in the Confirmation of Benefits: (a) against all risks of permanent loss, theft or damage to Your Baggage and Personal Effects; (b) subject to all General Exclusions and the Additional Limitations and Exclusions Specific to Baggage and Personal Effects in the Policy; and (c) occurring while coverage is in effect.

For the purposes of this benefit: "Baggage and Personal Effects" means goods being used by You during Your Trip.

Valuation and Payment of Loss: The lesser of the following amounts will be paid:

- i. the Actual Cash Value at the time of loss, theft or damage, except as provided below;
- ii. the cost to repair or replace the article with material of a like kind and quality; or
- iii. \$250 per article.

A combined maximum of \$500 will be paid for jewelry; precious or semi-precious stones; watches; articles consisting in whole or in part of silver, gold or platinum; furs or articles trimmed with fur; cameras and their accessories and related equipment, computer, digital or electronic equipment or media.

A maximum of \$100 will be paid for the cost of replacing a passport or visa.

A maximum of \$100 will be paid for the cost associated with the unauthorized use or replacement of lost or stolen credit cards, subject to verification that You have complied with all conditions of the credit card company.

Baggage and Personal Effects does not include:

1. animals;
2. automobiles and automobile equipment;
3. boats or other vehicles or conveyances;
4. trailers;
5. motors;
6. aircraft;
7. bicycles, except when checked as Baggage with a Common Carrier;
8. household effects and furnishings;
9. antiques and collectors' items;
10. eyeglasses, sunglasses, contact lenses, artificial teeth, dentures, dental bridges, retainers, or other orthodontic devices or hearing aids;
11. artificial limbs or other prosthetic devices;
12. prescribed medications;
13. keys, money, stamps and credit cards (except as otherwise specifically covered herein);
14. securities, tickets and documents (except as otherwise specifically covered herein);
15. professional or occupational equipment or property, whether or not electronic business equipment; or
16. sporting equipment if the loss results from the use thereof.

Baggage Delay: If, while on a Trip, Your checked Baggage is delayed or misdirected by a Common Carrier for more than 24 hours from Your time of arrival at a destination other than Your return destination, benefits will be paid, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, for the actual expenditure for necessary personal effects. You must be a ticketed passenger on a Common Carrier. The Common Carrier must certify the delay or misdirection. Receipts for the purchases must accompany any claim.

We will reimburse You, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Confirmation of Benefits, for the cost of reasonable additional clothing and personal articles purchased by You, if Your Baggage is delayed for 24 hours or more during

Your Trip.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects:

Benefits are not payable for any loss caused by or resulting from:

- a. breakage of brittle or fragile articles;
- b. wear and tear or gradual deterioration;
- c. confiscation or appropriation by order of any government or custom's rule;
- d. theft or pilferage while left in any unlocked [or unattended vehicle;
- e. property illegally acquired, kept, stored or transported;
- f. Your negligent acts or omissions;
- g. property shipped as freight or shipped prior to the Scheduled Departure Date; or
- h. electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Additional Provisions applicable to Baggage and Personal Effects and Baggage Delay: Benefits will not be paid for any expenses which have been reimbursed or for any services which have been provided by the Common Carrier, hotel or Travel Supplier; nor will benefits be paid for loss or damage to property specifically scheduled under any other insurance.

Additional Claims Provisions Specific to Baggage

Your Duties After Loss of or Damage to Property or Delay of Baggage: In case of loss, theft, damage or delay of Baggage or personal effects, and You must:

- a. take all reasonable steps to protect, save or recover the property;
- b. promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any Common Carrier or bailee who has custody of Your property at the time of loss;
- c. produce records needed to verify the claim and its amount, and permit copies to be made;
- d. send proof of loss as soon as reasonably possible after date of loss, providing date, time, and cause of loss, and a complete list of damaged/lost items; and
- e. allow the company to examine Baggage or Personal Effects, if requested.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE H - EMERGENCY MEDICAL EXPENSE

Benefits will be paid for the covered Expense incurred, up to the Maximum Benefit Amount shown in the Confirmation of Benefits as a result of an Injury or Emergency Sickness, which first occurs during Your Trip (of a duration of 90 days or less for Emergency Sickness). Only covered Expenses incurred during Your Trip (of duration of 90 days or less for Emergency Sickness) will be reimbursed. Expenses incurred after Your Trip are not covered. Benefits will include up to \$750 expenses for emergency dental treatment due to Injury to natural teeth. Benefits will not be paid in excess of the Usual and Customary Charges.

Advance payment will be made to a Hospital, up to the Maximum Benefit Amount, if needed to secure Your admission to a Hospital, because of an Injury or covered Emergency Sickness. The authorized travel assistance company will coordinate advance payment to the Hospital. For the purpose of this benefit:

"Covered Expense" means expense incurred only for the following:

1. The medical services, prescription drugs, prosthetics, and therapeutic services and supplies

- ordered or prescribed by a Legally Qualified Physician as Medically Necessary for treatment;
2. Hospital or ambulatory medical-surgical center services (including expenses for a cruise ship cabin or hotel room, not already included in the cost of the Your Trip, if recommended as a substitute for a hospital room for recovery from an Injury or covered Sickness);
3. Transportation furnished by a professional ambulance company to and/or from a Hospital.

These benefits will not duplicate any benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE I - EMERGENCY MEDICAL EVACUATION, MEDICAL REPATRIATION AND RETURN OF REMAINS

When You suffer loss of life for any reason or incur a Sickness or Injury during the course of Your Trip, the following benefits are payable, up to the Maximum Benefit Amount shown in the Confirmation of Benefits.

1. **Emergency Medical Evacuation:** If the local attending Legally Qualified Physician and the authorized travel assistance company determine that transportation to a Hospital or medical facility is Medically Necessary to treat an unforeseen Sickness or Injury which is acute or life threatening and adequate Medical Treatment is not available in the immediate area, the Transportation Expense incurred will be paid for the Usual and Customary Charges for transportation to the closest Hospital or medical facility capable of providing that treatment.

If You are traveling alone and will be hospitalized for more than 7 consecutive days and emergency evacuation is not imminent, benefits will be paid to transport one person, chosen by You, by Economy Transportation, for a single visit to and from Your bedside.

If You are in the Hospital for more than 7 consecutive days and Your dependent children who are under 18 years of age and accompanying You on Your Trip are left unattended, Economy Transportation will be paid to return the dependents to their home (with an attendant, if considered necessary by the authorized travel assistance company).

2. **Medical Repatriation:** If the local attending Legally Qualified Physician and the authorized travel assistance company determine that it is Medically Necessary for You to return to Your primary place of residence because of an unforeseen Sickness or Injury which is acute or life-threatening, the Transportation Expense incurred will be paid for Your return to Your primary place of residence or to a Hospital or medical facility closest to Your primary place of residence capable of providing continued treatment via one of the following methods of transportation, as approved, in writing, by the authorized travel assistance company:
 - i. one-way Economy Transportation;
 - ii. commercial air upgrade (to business or first class), based on Your condition as recommended by the local attending Legally Qualified Physician and verified in writing by the authorized travel assistance company; or
 - iii. other covered land or air transportation including, but not limited to, commercial stretcher, medical escort, or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the authorized travel assistance company. Transportation must be via the most direct and economical route.
3. **Return of Remains:** In the event of Your death during a Trip, the expense incurred will be paid for minimally necessary casket or air tray, preparation and transportation of Your remains to Your primary place of residence in Canada or to the place of burial.

Benefits are paid less the value of Your original unused return travel ticket.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s)

attached to the Policy.

OPTIONAL COVERAGE

COVERAGE J - CANCEL FOR WORK REASONS

Applicable only when specifically requested on the original application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits

The Company will pay a benefit, up to the maximum shown on Your Confirmation of Benefits, if You are prevented from taking Your Trip due to the following unforeseen events:

- a. a permanent transfer of employment of 150 kilometers or more;
- b. You or Your Traveling Companion are required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required. This provision is not applicable to temporary employment, independent contractors or self- employed persons;
- c. You or Your Traveling Companion are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner;
- d. Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result.

Your application and plan cost must be received within 14 days of Your original Trip deposit.

COVERAGE K - OPTIONAL AIR FLIGHT ONLY ACCIDENTAL DEATH AND DISMEMBERMENT

Applicable only when specifically requested on the original application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits

We will pay the percentage of the Principal Sum shown in the Table of Losses when You sustain an Injury:

- a. while riding solely as a passenger in an aircraft on regularly scheduled airline flight or regularly scheduled charter flight operated:
 - i. in scheduled air transportation pursuant to economic authority issued by the Canadian Transportation Agency;
 - ii. by an interprovincial scheduled airline of Canadian registry maintaining regularly published schedules and licensed for the transportation of passengers by a duly constituted authority having jurisdiction over civil aviation in the province in which said airline operates; or
 - iii. by a scheduled airline of foreign registry maintaining regularly published schedules and licensed for transportation of passengers by the duly constituted governmental authority having jurisdiction over civil aviation in the country of registry of such airline; or
- b. while riding as a passenger in any land or water conveyance provided at the expense of the Air Carrier as a substitute for an aircraft covered by this Policy;
- c. while riding as a passenger in a vehicle licensed to carry passengers for hire, but only when going to an airport to board an aircraft on which You are covered by this Policy or when leaving an airport after alighting from such an aircraft; or
- d. while upon airport premises designated for passenger use immediately before boarding or immediately after alighting from an aircraft on which You are covered by this Policy;

that results in a loss shown in the Table of Losses below. The loss must occur within one hundred eighty-one (181) days after the date of the Injury causing the loss. The Principal Sum is the Maximum Benefit

Amount shown on the Confirmation of Benefits.

Benefits will be paid as follows:

Table of	
Type of	Benefit Amount
Loss of Life	100% of Principal Sum
Loss of both hands	100% of Principal Sum
Loss of both feet	100% of Principal Sum
Loss of both eyes	100% of Principal Sum
Loss of one hand and one foot	100% of Principal Sum
Loss of one hand and one eye	100% of Principal Sum
Loss of one foot and one eye	100% of Principal Sum
Loss of one hand	50% of Principal Sum
Loss of one foot	50% of Principal Sum
Loss of one eye	50% of Principal Sum
Loss of thumb and index finger of the same hand	25% of Principal Sum
Loss of Speech	50% of Principal Sum
Loss of Hearing Both Ears	50% of Principal Sum

Loss of hand or hands, or foot or feet means severance at or above the wrist joint or ankle joint, respectively.

Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof.

Loss of Speech means the loss of the ability to talk or speak as a result of a covered Accident. The loss must be certified by a Legally Qualified Physician that the loss of speech is permanent with no reasonable expectation of recovery.

Loss of Hearing means the total and complete loss of the ability to hear any sound as a result of a covered Accident. The loss must be certified by a Legally Qualified Physician that the loss of hearing is permanent with no reasonable expectation of recovery.

Only one of the amounts shown above (the largest applicable) will be paid for Injuries resulting from one Accident.

The benefit for loss of: (a) two limbs; (b) both eyes; or (c) one limb and one eye is payable only when such loss results from the same Accident.

EXPOSURE AND DISAPPEARANCE

We will pay benefits for covered losses that result from Your being unavoidably exposed to the elements because of a covered Accident occurring during Your Trip. The loss must occur within 365 days after the event that caused the exposure.

If, while insured under this coverage, You are in an Accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which You are covered by this Coverage, and if Your body has not been found within 52 weeks from the date of the Accident, it will be presumed, unless there is

evidence to the contrary, that You suffered loss of life as a result of those Injuries.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

COVERAGE L - RENTAL CAR DAMAGE

Applicable only when specifically requested on the original application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits

You are eligible for benefits up to the Maximum Benefit Amount shown in the Confirmation of Benefits, if You rent a vehicle while on Your Trip, and the vehicle is damaged due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not in Your control while in Your possession, or the vehicle is stolen while in Your possession and is not recovered.

We will pay the lesser of:

- a. the cost of repairs and rental charges imposed by the rental company while the vehicle is being repaired;
- b. the Actual Cash Value of the vehicle; or
- c. the amount shown in the Confirmation of Benefits. Coverage is provided to You, provided You are a licensed driver and are listed on the rental agreement.

Coverage is provided to You, provided You are a licensed driver and are listed on the rental agreement.

Coverage is not provided for loss due to:

1. any obligation of You, a Traveling Companion or Family Member traveling with You assumed under any agreement (except insurance collision deductible);
2. rentals of trucks, campers, trailers, motor bikes, motorcycles, recreational vehicles, off-road vehicles or Exotic Vehicles;
3. any loss which occurs if You or anyone traveling with You are in violation of the rental agreement;
4. failure to report the loss to the proper local authorities and the rental car company;
5. third party liability, or any damage to any other vehicle, structure or person as a result of a covered loss;
6. any loss as the result of or attributed to driving the rental vehicle: while under the influence of alcohol or any illegal substance or the abuse of a legal substance; while using any medication which recommends abstinence from driving; in a speed competition; for compensation for hire; for illegal trade purposes, or transporting contraband;
7. any loss as the result of physical damage or loss attributed to: mechanical failure or breakdown of the rental vehicle; wear and tear, gradual deterioration, corrosion, rust or freezing; any neglect or abuse of the vehicle; any dishonest act or conversion; any consequence of war (declared or otherwise); or contamination by a radioactive material.

"Exotic Vehicles" means Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Clenet, Corvette, Cosworth, De Lorean, Excalibre, Ferrari, Iso, Jaguar, Jensen Healy, Lamborghini, Lancia, Lotus, Maserati, Mercedes Benz, MG, Morgan, Pantera, Panther, Pininfarina, Porsche, Rolls-Royce, Rover, Stutz, Sterling, Triumph, and TVR, or any antique or any vehicle with a Manufacturers Suggested Retail Price (MSRP) over \$50,000 CAD.

ADDITIONAL CLAIMS PROVISIONS SPECIFIC TO RENTAL CAR DAMAGE

The following outlines Your duties in the event of any damage to the vehicle. You must:

- a. Take all necessary and reasonable steps to protect the vehicle and prevent further damage to it;
- b. Report the loss to the appropriate local authorities and the rental company as soon as possible;
- c. Obtain all information on any other party involved in the Accident, such as name, address, insurance information and driver's license number;

- d. Provide Us all documentation such as rental agreement, police report and damage estimate.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

SECTION III. GENERAL EXCLUSIONS AND LIMITATIONS

Benefits are not payable for any loss due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self- inflicted Injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the Canadian military, including reserve forces.
4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in bodily contact sports, skydiving or parachuting including parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided herein);
13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Confirmation of Benefits;
14. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage;
15. any amount paid or payable under any worker's compensation, disability benefit or similar law;
16. a loss or damage caused by detention, confiscation or destruction by customs;
17. Elective Treatment and Procedures;
18. Complications from Elective Treatment and Procedures otherwise not payable under this Policy;
19. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
20. continued treatment if our medical advisors determine that your medical emergency has ended.
21. coverage ends on the earliest date of Your return home; when the number of days of coverage You purchased (as shown on Your application) ends; or the expiry date, as stated on Your application.
22. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You;
23. due to loss or damage (including death or Injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

EXCESS INSURANCE LIMITATION

The insurance provided by this Policy, except Optional Air Flight Only Accidental Death and Dismemberment, shall be in excess of all other valid and collectible Insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of premium paid.

How does this insurance work with other coverages that you may have? The plans outlined in this policy are second payor coverages. If there are other third party liability, group or individual, basic or extended health insurance plans or contracts, including any private, provincial or territorial auto insurance plan providing hospital, medical or therapeutic coverage or any other third party liability insurance in force concurrently herewith, amounts payable hereunder are limited to that portion of your expenses, incurred outside the province or territory of residence, that are in excess of the amounts for which you are insured under such coverage. Total benefits paid to you by all insurers cannot exceed your actual expenses. We will co-ordinate the payment of benefits with all insurers who provide you with benefits similar to those provided under this insurance (except if your current or former employer provides you with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less), to a maximum of the largest amount specified by each insurer. In addition, we have full rights of subrogation. In the event of a payment of a claim under this policy, we will have the right to proceed, in your name, but at our expense, against third parties who may be responsible for giving rise to a claim under this policy. You will execute and deliver such documents as are necessary and cooperate fully with us to allow us to fully assert our rights. You must do nothing to prejudice such rights. If you are insured under more than one insurance policy underwritten by us, the total amount we pay to you cannot exceed your actual expenses; and the maximum you are entitled to is the largest amount specified for the benefit in any one policy. If the total amount of all accident insurance you have under policies issued by us is more than \$100,000, our aggregate liability will not exceed that amount, and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.

SECTION IV. DEFINITIONS

Accident means a sudden, unexpected unusual specific event that occurs at an identifiable time and place, and shall also include exposure resulting from an accident in conveyance in which You are traveling.

Active Care Management (ACM) means the operating name of the designated assistance and claims company Active Care Management, Inc.

Actual Cash Value means current replacement cost for items of like kind and quality.

Additional Transportation Cost means the actual cost incurred for one-way Economy Transportation by Common Carrier reduced by the value of an unused travel ticket.

Air Carrier means any air conveyance operating under a valid license for the transportation of passengers for hire.

Assistance Company means the designated assistance and claims company, Active Care Management.

Baggage” and “Personal Effects means luggage, personal possessions and travel documents taken by You on Your Trip.

Business Partner means an individual who (a) is involved in a legal general partnership with You and (b) is actively involved in the day to day management of Your business.

CAD means Canadian currency

Common Carrier means any land, sea, or air conveyance operating under a valid license for the

transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

Complications of Pregnancy means conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include non-elective caesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible. Complications of Pregnancy does not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

Confirmation of Benefits means a written confirmation specifying the coverages and amounts purchased and which is delivered following purchase.

Covered Accident means an Accident that occurs while coverage is in force and results in a loss for which benefits are payable.

Dependent means all unmarried children residing in your household up to the age of 18, or up to the age of 28 if enrolled full-time at an educational institution. Dependent child also includes any individual at any age that has a mental or physical disability diagnosed.

Domestic Partner means an opposite or same sex partner who, for at least 10 consecutive months, has resided with You and shared financial assets/obligations with You. Both You and the Domestic Partner must: (1) intend to be life partners; (2) be at least the age of consent in the province in which You both reside; and (3) be mentally competent to contract. Neither You nor the Domestic Partner can be related by blood to a degree of closeness that would prohibit a legal marriage, be married to anyone else, or have any other Domestic Partner. The Company may require proof of the Domestic Partner relationship in the form of a signed and completed affidavit of domestic partnership.

Economy Transportation means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for Your Trip.

Elective Treatment and Procedures means any medical treatment or surgical procedure that is not medically necessary, including any service, treatment, or supplies that are deemed by the federal, or provincial or local government authority, or by Us to be research or experimental or that is not recognized as a generally accepted medical practice.

Emergency means an unexpected event or occurrence resulting from an Accident or Sickness that requires immediate medical Treatment.

Family Member means any of the following: Your or Your Traveling Companion's legal spouse (or common-law spouse where legal), legal guardian or ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew or Domestic Partner.

Government Health Insurance Plan (GHIP) means the health insurance coverage that a Canadian provincial or territorial government provides to its residents.

Home means Your primary Province or Territory of residence.

Hospital means (a) a place which is licensed or recognized as a general hospital by the proper authority of the state in which it is located; (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility; (c) a place recognized as a general hospital by an International Hospital Accreditation organization; (d) other than a residence, a place where treatment in a Hyperbaric chamber can be received. Not included is a hospital or

institution licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics: or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

Inclement Weather means any weather condition that delays the scheduled arrival or departure of a Common Carrier.

Injury or Injuries means bodily harm caused by an Accident which: 1) occurs while Your coverage is in effect under the Policy; and 2) requires examination and treatment by a Legally Qualified Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

Insured means a person(s) who is booked to travel on a Trip, and for whom the required premium is paid, also referred to as You and Your.

Intoxicated means a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the province or jurisdiction where You are located at the time of an incident.

Legally Qualified Physician means a physician: (a) other than You, a Traveling Companion or a Family Member; (b) practicing within the scope of his or her license; and (c) recognized as a physician in the place where the services are rendered.

Maximum Benefit Amount means the maximum amount payable for coverage provided to You as shown in the Confirmation of Benefits.

Minor Ailment means a condition that does not require the following:

1. Hospitalization or surgical intervention
2. Referral to a specialist
3. Treatment for a period greater than 32 days
4. More than one follow up visit
5. Treatment ending at least 30 days prior to Departure Date.

Medically Necessary means a service which is appropriate and consistent with the treatment of the condition in accordance with accepted standards of community practice.

Medical Treatment means examination and treatment by a Legally Qualified Physician for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted reasonable person to seek diagnosis, care or treatment.

Natural Disaster means a flood, hurricane, tornado, earthquake, mudslide, tsunami, avalanche, landslide, volcanic eruption, fire, wildfire or blizzard that is due to natural causes.

Pre-existing Condition means a medical or dental condition for which treatment has been received or taken or symptoms have appeared prior to the Policy Effective Date and includes a medically recognized complication or recurrence of a medical condition.

Published Penalties means any published cancellation penalties levied by Your travel agency or travel supplier that apply to all clients of the travel agency or travel supplier and can be documented at time of Your purchase of Travel Arrangements from Your travel agency.

Scheduled Departure Date means the date on which You are originally scheduled to leave on Your Trip.

Scheduled Return Date means the date on which You are originally scheduled to return to the point of origin or the original final destination of Your Trip.

"Sickness" means an illness or disease of the body which: 1) requires examination and treatment by a Legally Qualified Physician, and 2) commences while Your coverage is in effect.

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

1. Has been no new diagnosis, Treatment or prescribed medication
2. No test results showing a deterioration in Your condition
3. No Hospitalization, referral to a specialist (made or recommended) or You are not awaiting test or Treatment.
4. No change in Your medical Treatment and/or change in dosage of a medication (Exception: the routine adjustment to Coumadin, Warfarin or insulin to maintain optimal levels.)
EXCEPTION- If You change from a brand name to a generic with the same dosage this condition will remain stable.

Strike means any organized and legally sanctioned labor disagreement resulting in a stoppage of work: (a) as a result of a combined effort of workers which was unannounced and unpublished at the time travel services were purchased; and (b) which interferes with the normal departure and arrival of a Common Carrier.

Terrorist Incident means an act of violence, that is deemed terrorism by the Government of Canada other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting alone or in association with other persons on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any other government.

Third Party means a person or entity other than You or the Company.

Transportation Expense means the cost of Medically Necessary conveyance, personnel, services or supplies.

Travel Arrangements means: (a) transportation; (b) accommodations; and (c) other specified services arranged by the Travel Supplier for Your Trip. Air arrangements covered by this definition also include any direct round trip air flights booked by others, to and from Your scheduled trip departure and return cities, provided the dates of travel for the air flights are within 7 total days of Your Trip dates.

Traveling Companion means a person or persons whose names appear with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You.

Travel Supplier means any entity or organization that coordinates or supplies travel services for You.

Treat/Treatment means a medical, therapeutic or diagnostic procedure ordered performed or recommended by a Physician, including but not limited to prescription medication, surgery or investigative testing that results in a diagnosis of a specific medical condition. Treatment does not include Minor Ailment.

Trip means a scheduled trip for which coverage for Travel Arrangements is requested and the premium is paid prior to Your actual or Scheduled Departure Date of Your Trip.

Us, We, Our means Northbridge General Insurance Corporation.

USD means United States currency.

Usual and Customary Charges means those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed.

SECTION V. PAYMENT OF CLAIMS

Claim Procedures: Notice of Claim: Notice of claim must be reported within 20 days after a loss occurs or as soon as is reasonably possible. You or someone on Your behalf may give the notice. The notice should be given to Us or Our designated representative and should include sufficient information to identify You.

Claim Procedures: Claim Forms: When notice of claim is received by Us or Our designated representative, forms for filing proof of loss will be furnished. If these forms are not sent within 15 days, the proof of loss requirements can be met by You sending Us a written statement of what happened. This statement must be received within the time given for filing proof of loss.

Claim Procedures: Proof of Loss: Proof of loss must be provided within 90 days after the date of the loss or as soon as is reasonably possible. Proof must, however, be furnished no later than 12 months from the time it is otherwise required, except in the absence of legal capacity.

Payment of Claims: When Paid: We, or Our designated representative, will pay the claim in USD after receipt of acceptable proof of loss.

Payment of Claims: To Whom Paid: Benefits for loss of life will be paid to Your designated beneficiary. If a beneficiary is not otherwise designated by You, benefits for loss of life will be paid to the first of the following surviving preference beneficiaries:

- a. Your spouse;
- b. Your child or children jointly;
- c. Your parents jointly if both are living or the surviving parent if only one survives;
- d. Your brothers and sisters jointly; or
- e. Your estate.

All other benefits will be paid directly to You, unless otherwise directed. Any accrued benefits unpaid at Your death will be paid to Your estate. If You have assigned Your benefits, We will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

All or a portion of all benefits provided by the Policy may, at Our option, be paid directly to the provider of the service(s) to You. All benefits not paid to the provider will be paid to You. If any benefit is payable to: (a) an Insured who is a minor or otherwise not able to give a valid release; or (b) an Insured's estate, We may pay any amount due under the Policy to Insured's beneficiary or any relative whom We find entitled to the payment. Any payment made in good faith shall fully discharge Us to any party to the extent of such payment.

Subrogation: If the Company has made a payment for a loss under this Policy, and the person to or for whom payment was made has a right to recover damages from the Third Party responsible for the loss, the Company will be subrogated to that right. You shall help the Company exercise the Company's rights in any reasonable way that the Company may request: nor do anything after the loss to prejudice the Company's rights: and in the event You recover damages from the Third Party responsible for the loss, You will hold the proceeds of the recover for the Company in trust and reimburse the Company to the extent of the Company's previous payment for the loss.

CLAIMS PROCEDURES

To facilitate prompt claims settlement: TRIP

CANCELLATION/TRIP INTERRUPTION:

IMMEDIATELY Call Your Travel Supplier and the Assistance Company to report Your cancellation and avoid non-covered expenses due to late reporting. The Assistance Company will then advise You on how to obtain the appropriate form to be completed by You and the attending Physician. If You are prevented from taking Your Trip due to Sickness or Injury, You should obtain medical care immediately. The Assistance Company requires a certification by the treating Physician at the time of Sickness or Injury that medically imposed restrictions preventing Your participation in the Trip. Provide all unused transportation tickets, official receipts, etc.

TRAVEL DELAY: Obtain any specific dated documentation, which provides proof of the reason for delay (airline or Cruise line forms, medical statements, etc).

MEDICAL EXPENSES: Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment. Submit this documentation along with Your Trip itinerary and all receipts from additional expenses incurred.

BAGGAGE: Obtain a statement from the Common Carrier that Your Baggage was delayed or a police report showing Your Baggage was stolen along with copies of receipts for Your purchases.

For all other claims, please contact the Assistance Company

Active Care Management PO
Box 337, Station A Windsor,
Ontario N9A 6K7
Email: northbridgeclaims@acmtravel.ca
Toll Free: 1-855-849-1440
Local: 1-519-988-7013

For all sales related inquiries please contact:

Northbridge General Insurance Corporation (Hereinafter referred to as “the Company”)
c/o CanAm Special Risk Insurance Inc. (the “Agent”)
PO Box 62, Station A Windsor,
Ontario N9A 6J5
Email: travelinsuredinternational@canamins.com
Toll Free: 855-430-1897
Local: 519-251-4050

SECTION VI. GENERAL PROVISIONS

Entire Contract: Changes: This Policy, Confirmation of Benefits and any attachments are the entire contract of insurance. No agent may change it in any way. Only an officer of the Company can approve a change. Any such change must be shown in this Policy or its attachments.

Beneficiary Designation and Change: The Insured’s beneficiary(ies) is (are) the person(s) designated by and on file with the Company/administrator.

An Insured over the age of majority and legally competent may change his or her beneficiary designation at any time, unless an irrevocable designation has been made, without the consent of the designated beneficiary(ies), by providing the Company/administrator with a written request for change. When the request is received, whether the Insured is then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to the

Company on account of any payment made by it prior to receipt of the request.

Misstatement of Age: If premiums are based on age and the Insured has misstated his or her age, there will be a fair adjustment of premiums based on his or her true age. If the benefits for which is insured are based on age and the Insured has misstated his or her age, there will be an adjustment of said benefit based on his or her true age. The Company may require satisfactory proof of age before paying any claim.

Physician Examination and Autopsy: The Company, at the expense of the Company, may have You examined when and as often as is reasonable while the claim is pending. The Company may have an autopsy done (at the expense of the Company) where it is not forbidden by law.

Legal Actions: All policy terms will be interpreted under the laws of the province or territory in which the Policy was issued. No legal action may be brought to recover on the Policy within 60 days after written Proof of Loss has been furnished. No legal action for a claim may be brought against Us after 3 years from the time written proof of loss is required to be furnished.

Concealment and Misrepresentation: The entire coverage will be void, if before, during or after a loss, any material fact or circumstance relating to this Policy or claim has been concealed or misrepresented.

Other Insurance with the Company: You may be covered under only one travel Policy with the Company for each Trip. If You are covered under more than one such Policy, You may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

Reductions in the Amount of Insurance: The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid for any loss or damage under this Policy for Your Trip.

Payment of Premium: Coverage is not effective unless all premium has been paid to the Company/administrator prior to a date of loss or insured occurrence.

Termination of This Policy: Termination of this Policy will not affect a claim for loss which occurs while the Policy is in force.

Transfer of Coverage: Coverage under this Policy cannot be transferred to anyone else.

NOTICE REQUIRED BY THE ALBERTA INSURANCE ACT. This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

Controlling Law: Any part of this Policy that conflicts with the federal or provincial/territorial law where this Policy is issued is changed to meet the requirements of that province's or territory's law.

Legal Disclaimer: If You disagree with Our claim decision; the matter may be submitted to arbitration under the arbitration law in the Canadian province or territory where You reside at the time of application for this policy.

Despite any other provision in this Policy, this Policy is subject to the statutory conditions in the Insurance Act with respect to contracts of accident and sickness insurance.