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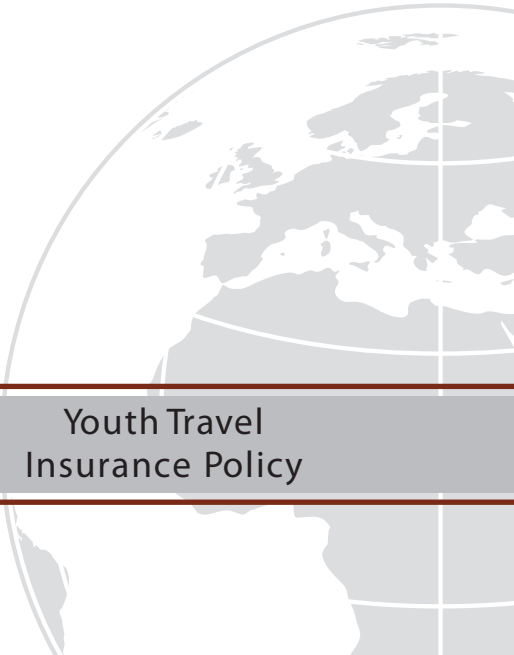


TRAVEL INSURANCE   
PROFESSIONAL SERVICES



**OLD REPUBLIC**  
INSURANCE GROUP

RELIABLE LIFE INSURANCE COMPANY



Youth Travel  
Insurance Policy

Reliable Life Insurance Company  
Box 557, 100 King Street West  
Hamilton, Ontario L8N 3K9

# TRAVEL INSURANCE POLICY

This booklet forms the Policy and provides complete descriptions of the benefits, terms, conditions, limitations and exclusions of the insurance plans available under TIPS Youth Travel Insurance. Certain capitalized terms used in this Policy have specific meanings and are defined on Pages 36-39.

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## IMPORTANT NOTICE

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that You read and understand Your Policy before You travel as Your coverage is subject to certain limitations, conditions or exclusions.
- Pre-existing condition exclusions may apply to Medical Conditions and/or symptoms that existed prior to Your Covered Trip. Check to see how these apply in Your Policy and how they relate to Your Departure Date, date of purchase or Effective Date.
- In the event of an Injury or Sickness, prior medical history may be reviewed when a claim is reported.
- This Policy provides travel assistance and You are required to notify the Emergency Assistance Provider prior to Treatment. This Policy limits benefits should You not contact the assistance provider within the specified time period.

Please read Your Policy carefully before You travel. Your insurance coverage is based upon the plan You have purchased. To determine the insurance components that are available to You under the plan You have purchased, identify Your plan and review the components that are available under Your plan in the Schedule of Maximum Benefits on page 2.

Since travel insurance covers unexpected events and Emergency medical situations only, You must make sure that You have coverage for the entire duration of Your Covered Trip. Your trip must involve travel to, from or within Canada.

## SCHEDULE OF MAXIMUM BENEFITS

PLAN & BENEFIT	MAXIMUM SUM INSURED
<b>Premier Package Plan</b>	
Trip Cancellation & Interruption	Up To \$5,000*
Trip Delay	\$200
Missed Connection	\$1,500
Added Air Related Expenses	\$200
Cancellation by Tour Operator	\$1,000
Emergency Medical	\$1,000,000
Repatriation of Remains	\$10,000
Burial at Destination	\$5,000
Baggage & Personal Effects	\$800
• Limit Per Item	\$300
• Mislaid Baggage	\$100
• Personal Money	\$100
Lost or Stolen Passport/Travel Visa	\$500
Lost or Stolen Travel Tickets	\$250
Airflight Accident	\$25,000

### Standard Package Plan

Trip Cancellation & Interruption	Up To \$5,000*
Trip Delay	\$150
Missed Connection	\$1,500
Added Air Related Expenses	\$200
Cancellation by Tour Operator	\$1,000
Emergency Medical	\$1,000,000
Repatriation of Remains	\$5,000
Burial at Destination	\$3,000
Airflight Accident	\$25,000

### Trip Cancellation Plan

Trip Cancellation & Interruption	Amount Purchased
Trip Delay	\$150
Missed Connection	\$1,500
Added Air Related Expenses	\$200
Cancellation by Tour Operator	\$1,000
Repatriation of Remains	\$5,000
Burial at Destination	\$3,000

### Emergency Medical Plan

Emergency Medical	\$1,000,000
Repatriation of Remains	\$5,000
Burial at Destination	\$3,000

\* Coverage is available for trips over \$5,000. Additional charges are applicable and payable at time of purchase of this Policy.

## GENERAL INSURANCE DETAILS

### Who is eligible for coverage?

TIPS Youth Travel Insurance plans are available to persons under 30 years of age on the departure date, subject to the following restrictions:

### Basic Conditions of Coverage

The following is a listing of the basic conditions required for coverage under each plan:

#### Premier Package Plan

- Must have a valid Canadian government health insurance plan.
- Must be insured for the full duration of the trip and the full value of the non-refundable portion of Your pre-paid travel arrangements of the Covered Trip.
- There is no coverage for Emergency Medical if You are travelling in the USA for more than 48 hours unless the required premium has been paid for USA destinations.
- Coverage must be purchased within the time constraints set out on page 14 of this Policy.

#### Standard Package Plan

- Must have a valid Canadian government health insurance plan.
- Must be insured for the full duration of the trip and the full value of the non-refundable portion of Your pre-paid travel arrangements of the Covered Trip.
- There is no coverage for Emergency Medical if You are travelling in the USA for more than 48 hours unless the required premium has been paid for USA destinations.
- Coverage must be purchased within the time constraints set out on page 14 of this Policy.

#### Trip Cancellation Plan

- Must be insured for the full value of the non-refundable portion of Your pre-paid travel arrangements of the Covered Trip.
- Coverage must be purchased within the time constraints set out on page 14 of this Policy.

#### Emergency Medical Plan

- Must have a valid Canadian government health insurance plan.
- There is no coverage for Emergency Medical if You are travelling in the USA for more than 48 hours unless the required premium has been paid for USA destinations.
- Application for insurance must be made prior to Your date of departure.

## How To Become Insured

You become insured and this brochure becomes an insurance Policy:

- When You are named on a completed insurance Application.
- When You pay the required premium on or before Your Effective Date.

**In addition** if You have an infant (a child under 2 years of age) listed on the application for this insurance and travelling with You as an Immediate Family Member while You are insured under **Premier Package Plan** and **Standard Package Plan**, Your infant will be covered under the terms of Your Policy for Emergency medical benefits without charge.

## PERIOD OF COVERAGE

Coverage under this Policy will not exceed 12 consecutive months with respect to any one Covered Trip. Coverage is only valid if You have paid the required premium prior to or on the date coverage begins.

### Effective Date: When Coverage Begins

**Trip Cancellation** insurance begins at 12:01 AM following the date You purchase this coverage.

**Trip Interruption** insurance begins on Your Departure Date.

**Emergency Medical** insurance begins on the later of the date You leave Your province or territory of residence on Your Covered Trip or Your Departure Date. If Emergency Medical Plan is purchased to Top Up another coverage, insurance begins when the other coverage expires. Emergency Medical Plan can Top Up other coverage that allows Top Up.

Coverage for any other benefit begins on the departure date as shown on Your Application for this insurance.

## When Coverage Terminates

**Trip Cancellation** coverage terminates the earlier of:

- a) the date You cancel Your Covered Trip; or
- b) the Departure Date of Your Covered Trip.

**For all other coverages**, Your Period of Coverage will terminate on the earliest of the following:

- a) the actual date You return to Your Departure Point **except in the circumstances outlined below\***; or
- b) the date Your Covered Trip ends; or
- c) the actual Return Date as shown on Your Policy confirmation document or Application for this insurance.

\* If You are covered under the Premier Package Plan or the Standard Package Plan, Your insurance coverage will not end if You temporarily return to Your province or territory of residence prior to Your Return Date for the purpose of attending a funeral or to go to the bedside of an Immediate Family Member and then resume Your Covered Trip. In such a case, Your Policy will remain in effect up to Your Return Date, however, You will not be covered for any Pre-existing Condition, Sickness or Injury for which You, or any other person whose Medical Condition gives rise to a claim, had sought or received medical Treatment, or for which medication had commenced, or been changed in type, usage or dosage during the 90 day period immediately prior to the date You resumed Your Covered Trip.

Additionally if You are covered under the Premier Package Plan or Standard Package Plan and You make a temporary return to Canada (a trip of 14 days or less) during Your Period of Coverage, Your medical coverage will not terminate but will be suspended for the duration of Your temporary return. Your medical coverage will resume once You begin travel but, if You receive Treatment in Canada for Sickness or Injury during Your temporary return, then any Treatment received on Your return to Your destination relating to the Medical Conditions previously Treated in Canada will not be covered.

**Automatic Extension of Insurance:** Coverage will be extended automatically, without additional charge beyond Your Return Date as shown on Your Policy confirmation or Application, if:

- the Common Carrier You are travelling on is delayed for reasons beyond Your control; coverage will be extended for up to **72 hours**.
- You, Your Travelling Companion or an Immediate Family Member travelling with You are confined to Hospital on Your Return Date due to a medical Emergency; coverage will be extended for the duration of the Hospital confinement and up to **5 days** after discharge from the Hospital.
- You, Your Travelling Companion or an Immediate Family Member travelling with You is unable to travel on Your Return Date due to a medical Emergency that does not require hospitalization and this is confirmed by the attending Physician at Your destination; coverage will be extended for the delay for up to **3 days** beyond Your Return Date. Extensions beyond such period may be granted by the Company at its discretion and subject to additional premium.

In no event will coverage be extended to more than 12 consecutive months after Your Departure Date.

## Extending Coverage After Departure

If You decide to extend Your Covered Trip after departure beyond Your Return Date shown on the Application, call Your TIPS Youth Travel Insurance agent before the termination date of Your travel insurance coverage to request an extension of coverage and pay the additional premium required. The total Period of Coverage for any one Covered Trip, including any extensions granted, will not exceed the period for which Your government health insurance plan covers You nor the maximum number of days of the plan You purchased.

Your request for an extension of coverage will be granted (subject to the maximum duration allowed for the plan You have purchased) if You have not experienced a Medical Condition, an Injury or had a medical consultation during the Covered Trip. However, if You have experienced a Medical Condition, had an Injury or received a medical consultation during the Covered Trip, any extension of coverage granted will be subject to the Company's approval. Failure to make medical information known will render the Policy extension null and void.

## WHAT TO DO IN AN EMERGENCY

If You require medical Treatment for a Sickness or Injury or need assistance during Your Covered Trip, You must contact the Emergency Assistance Provider:

From the USA or Canada	1-800-334-7787
From Mexico	001-800-101-0061
From France	0800-90-8505
From United Kingdom	0-800-252-074
From Germany	0800-181-1401
From Italy	800-877204
From Australia	800-127-907
From elsewhere (Collect)	410-453-6330.
Email	assistance@oldrepublic-group.com

You will be referred to the most appropriate medical provider, and the Company will confirm that a policy has been issued and that coverage for the services rendered is subject to the terms and conditions of this Policy. Where a claim is payable, the Company will arrange, to the extent possible, to have any medical expenses billed directly to the Company.

In the event of an Emergency that requires assistance, medical Treatment or hospitalization, You must contact the Emergency Assistance Provider within the time specified at the telephone numbers indicated above, prior to admission to Hospital or within 24 hours after a life or organ-threatening Emergency, unless You are unconscious or physically unable. As an alternative, someone else such as a family member, Travelling Companion, friend, Hospital or medical staff person may call on Your behalf.

**If You do not call the Emergency Assistance Provider within the time specified, You will be responsible for paying 30% of any eligible medical expenses incurred.**

### If You Have A Claim

When You call the Emergency Assistance Provider, You will be given directions on how to submit Your claim. To obtain a Claim Form, please contact:

**Reliable Life Insurance Company**  
P.O. Box 557, Hamilton, Ontario L8N 3K9  
Tel: (905) 523-5587  
Toll Free: 1-888-831-2222  
Fax: 905-528-8338

You must submit Your claim within **90 days** after the date of the loss, damage or Injury occurs.

## PART 1: TRIP CANCELLATION, INTERRUPTION & DISRUPTION

Benefits under this section apply when You purchase the:

- Premier Package Plan
- Standard Package Plan, or
- Trip Cancellation Plan.

### When Coverage Applies:

- **Trip Cancellation** - when a covered risk occurs before Your departure date.
- **Trip Interruption** - when a covered risk occurs during Your Covered Trip.
- **Trip Disruption**: when a covered risk occurs which results in delay of Your departure, or delay of Your return to Your Departure Point or an airline carrier providing transportation for a portion of Your Covered Trip causes You to miss a connection.

#### A. Trip Cancellation - Prior to Departure

If You must cancel Your Covered Trip **prior to Your date of departure** shown on the Application for insurance as the result of an **unforeseen** occurrence of any one of the **Covered Risks #1 through #16** listed on pages **9 to 11**, You will be reimbursed for expenses incurred for the non-refundable portion of Your prepaid Insured Travel Arrangement costs, up to the amount of insurance coverage purchased.

If Your Travelling Companion with whom You have booked prepaid shared accommodation cancels and You elect to travel as originally planned, You will be reimbursed for the next occupancy charge.

#### B. Trip Interruption - After Departure

If Your Covered Trip is interrupted **on or after Your Departure Date** shown on the Application for insurance, as the result of the **unforeseen** occurrence of any one of the **COVERED RISKS #1 through #16** listed on pages **9 to 11**. You will be reimbursed for expenses incurred for:

- a) any non-refundable unused prepaid travel and land arrangement costs, up to the amount of insurance coverage purchased excluding the cost of prepaid unused transportation back to Your Departure Point;
- b) the lesser of the change fee if allowed or the extra cost of one-way Fare on a commercial airline by the most direct route to catch-up to Your Covered Trip (either to rejoin a tour or to get to the next destination) as originally booked, or to return to Your original Departure Point of the Covered Trip. If You

are required to interrupt Your Covered Trip to attend a funeral or go to the bedside of a hospitalized Immediate Family Member, You have the option to purchase a round-trip ticket and You will be reimbursed the cost of the round-trip ticket, up to the amount of a one-way economy ticket back to Your Departure Point; and

- c) extra expenses incurred beyond Your Return Date due to the **unforeseen** occurrence of a Covered Risk for commercial accommodation and meals, essential telephone calls and taxi fares. You will be reimbursed up to **\$150** per day, to a maximum of **\$300** under the **Premier Package Plan**; up to **\$50** per day, to a maximum of **\$100** under the **Standard Package Plan** and the **Trip Cancellation Plan**. You must provide original receipts when claiming this benefit.
- d) In the event of Your death from a covered Injury or Sickness while on the Covered Trip, reimbursement will be made up to the maximum amount specified in the Schedule of Maximum Benefits for the reasonable expenses incurred for:
  - i. preparing and transporting Your remains or ashes back to Your Departure Point in Canada; or
  - ii. the cremation or burial of Your remains at the location where death occurs.

No benefit is payable for the cost of a headstone, casket and/or funeral service expenses.

**No benefit will be payable under B. Trip Interruption - After Departure if You are eligible and qualify to receive coverage for the same expense under any other benefit section of this Policy.**

## **COVERED RISKS:**

The cancellation or interruption of Your Covered Trip as described above must result from any one of the following **unforeseen events** occurring after Your Effective Date:

1. The death, Sickness or Injury of You, Your Travelling Companion, or a member of Your or Your Travelling Companion's Immediate Family.
2. The death of Your friend.
3. You or Your Travelling Companion being called to jury duty or being subpoenaed as a witness or required to appear as a defendant in a civil suit in a case being heard during the Period of Coverage.

4. Notwithstanding General Exclusions "4." and "5.", an event, including an Act of Terrorism, war or impending war or health issue, which leads to Foreign Affairs Canada issuing a written formal notice ("a travel warning") advising Canadians not to travel to a country, region or city originally ticketed for a period that includes Your Covered Trip provided such travel warning was issued after Your Effective Date.
5. Death, hospitalization or quarantine of Your Host at Destination.
6. A disaster that renders Your or Your Travelling Companion's principal residence uninhabitable or place of business unusable.
7. The burglary of Your or Your Travelling Companion's principal residence or place of business within 7 days of Your scheduled departure date and as a result You or Your Travelling Companion must remain behind to make the burglarized location secure or to meet with the insurance company or police authorities.
8. Provided You or Your Travelling Companion were eligible to make such application, the non-issuance of Your and/or Your Travelling Companion's travel visa, excluding an immigration or employment visa, for reasons beyond Your or Your Travelling Companion's control, other than due to late application or a subsequent attempt for a visa that had already been refused in the past.
9. Complications of pregnancy that occur within the first 31 weeks of Your or Your Travelling Companion's pregnancy or Your or Your Travelling Companion's Spouse's pregnancy.
10. Pregnancy that is first diagnosed after Your Effective Date, if the Covered Trip is scheduled to take place within the 9 weeks before or after the expected date of delivery of Your or Your Spouse's pregnancy, Your Travelling Companion's or Your Travelling Companion Spouse's pregnancy, or if the Physician advises against travel in the first trimester of the pregnancy.
11. The requirement that You or Your Travelling Companion attend a university or college course examination on a date that occurs during Your Covered Trip, provided that the examination date was published prior to Your Effective Date and was subsequently changed after Your Effective Date.

12. The re-scheduling of university or college classes to a date that occurs during Your Covered Trip due to unusual circumstances beyond Your control and the control of the university or college provided that both the unusual circumstances and the resulting rescheduling occurred after Your Effective Date.
13. You or Your Travelling Companion are medically unable to receive a vaccination that is suddenly required for entry into a country, region or city originally ticketed in Your Insured Travel Arrangements, provided that this requirement was not mandatory prior to Your Effective Date.
14. For Covered Trips booked through a TIPS Youth Travel Insurance travel agency, the complete cessation of operations by a contracted travel supplier or airline (excluding United States of America air carriers unless part of a package), provided the entity held a valid Canadian Transportation Agency Licence and a valid operation certificate issued by Transport Canada.
15. Quarantine or hijacking of You or Your Travelling Companion.
16. Weather conditions causing the scheduled carrier, on which You or Your Travelling Companion is booked to travel, to be delayed for a period of at least **30%** of Your Covered Trip duration.

## C. Trip Disruption

### 1) Trip Delay

When travel arrangements are booked through a TIPS Youth Travel Insurance travel agency and Your departure or return by the Common Carrier on which You are scheduled to travel is delayed for more than **12 hours** beyond the scheduled departure time shown on Your ticket for any reason outside Your control, such as, strike, lockout, adverse weather conditions, mechanical breakdown or defect in the Common Carrier aircraft, vehicle or vessel, the Company will reimburse You up to **\$150** (up to **\$200** if You purchased the **Premier Package Plan**) for out-of-pocket expenses provided that:

- i) You had checked in with the carrier before the scheduled departure time and obtained written confirmation from the carrier stating the reason for the delay and the period of the delay; and

- ii) original receipts for any covered expenses incurred as a result of the delay are submitted at the time of claim.

Only one Trip Delay claim will be reimbursed under this Policy per insured person. However a claim for Trip Delay benefits will not invalidate a claim made for Trip Interruption or Missed Connection benefits arising from any cause described therein, which occurs after arrival at a ticketed destination.

### 2) Missed Connection

In the event that You arrive at the departure location of any intermediate transit point, while travelling outbound to Your insured ticketed destination or returning to Your insured initial departure point, too late to commence or continue the Insured Travel Arrangements and Your delay is due to i) a Schedule Change by the airline carrier with whom Your booking was originally made and which is providing transportation for a portion of Your travel arrangements; or ii) mechanical failure or weather related delay of one of Your connecting Common Carriers (such as commercial airline, ferry, cruise ship, bus limousine, taxi or train) the Company will reimburse You up to **\$1,500** towards the cost of additional travel and accommodation expenses necessarily incurred by You to reach Your insured booked destination (inbound or outbound), provided that You had taken every reasonable step to reach the departure location on time.

Alternatively, in the event of the cancellation of a flight of an airline carrier that is providing a portion of Your travel arrangements, You will be reimbursed for the non-refundable prepaid airfare of an airline carrier that is no longer useful for Your Covered Trip up to a maximum of **\$1,000**.

Only one Missed Connection claim will be reimbursed under this policy per insured person. However a claim made for Missed Connection benefits will not invalidate a claim made for Trip Interruption benefits arising from any cause described therein, which occurs after arrival at a ticketed destination.

3) **Added Air Related Expenses:** If the airline carrier that is providing a portion of Your Insured Travel Arrangements is delayed by more than **4 hours**, the Company will reimburse You for necessary and reasonable expenses incurred for meals, essential telephone calls and taxi fares, up to a maximum amount of **\$25**. If the airline carrier is delayed more than **6 hours** and the delay occurs overnight, then an additional **\$150** can be claimed for the incurred overnight commercial accommodation.

The maximum amount reimbursable by the Company is limited to **\$200** per person per Covered Trip and can only be claimed if no other claim can be presented under either Trip Delay or Missed Connections benefits and no other compensation was provided or offered by the delayed common carrier or specific delayed airline carrier. However a claim for Trip Delay benefits will not invalidate a claim made for Trip Interruption benefits. The overall maximum insurance coverage per family for this benefit is **\$400** per Covered Trip.

#### 4) **Cancellation by Tour Operator**

In the event that Your insured tour is cancelled or re-scheduled by the tour operator for any reason other than default by a travel supplier, the Company will reimburse You up to **\$1,000** for Your non-refundable pre-paid Insured Travel Arrangements that are not part of the cancelled or re-scheduled tour.

#### 5) **Pet Care Expenses**

We will pay up to **\$100** for additional pet care expenses You incur if Your return to Your Departure Point is delayed for 24 hours or more. The delay must be due to either (a) the unexpected hospitalization of You, Your Travelling Companion or Your accompanying Immediate Family Member, or (b) the cessation of operations of the Common Carrier on which You were scheduled to travel due to unannounced strike or unforeseen Natural Disaster. This will not cover any veterinary fees.

## CONDITIONS & LIMITATIONS

1. This insurance is valid only when issued within 48 hours of payment of the initial trip deposit, otherwise prior to any cancellation penalties being in effect.
2. The amount insured under the Trip Cancellation coverage must be for the full value of Your prepaid Insured Travel Arrangements that are subject to cancellation penalties or restrictions.
3. When a cause of cancellation occurs before Your scheduled departure date, You must cancel Your Covered Trip with the travel agency immediately, but no later than the next business day following the event that caused the cancellation. Claim payment will be limited to the cancellation penalties stated in Your Covered Trip contract that are in effect at the time the cause of cancellation occurs.
4. If Your Covered Trip is cancelled or interrupted as a result of Sickness or Injury, You must provide written confirmation, including the diagnosis of the Sickness or Injury from the attending Physician in the locality where the Sickness or Injury occurred, along with the medical reasons for cancellation, interruption or disruption beyond Your Return Date of the Covered Trip. Settlement is limited to the amount of penalty that would be levied by the travel supplier on the date the Physician first recommends cancellation.
5. If travel is delayed for more than 10 days beyond Your Return Date, benefits will be payable only upon satisfactory proof that the delay resulted from Hospital confinement of You, Your Travelling Companion, or an Immediate Family Member who is accompanying You on the Covered Trip.
6. If a contracted travel supplier or carrier ceases operations, the amount payable under this Policy for actual financial loss to You is limited to the amount in excess of the amount recoverable from a provincial compensation fund, up to the amount of insurance purchased to a maximum of **\$10,000**. This Policy will not pay any other amounts with respect to such loss, and will in no circumstances provide or be deemed to provide primary coverage in respect of such loss.

The Company's maximum liability under this Policy and all other policies issued by the Company, as a result of the financial default of any one contracted travel supplier, is **\$1,000,000** regardless of the number of claims. Where the aggregate eligible claims exceed this limit, the eligible claims will be

reduced on a pro-rata basis. The Company's maximum liability under this Policy and all other policies issued by the Company under this benefit is limited to \$5,000,000 per calendar year regardless of the number of incidents of default of contracted travel suppliers. Where the aggregate eligible claims in a calendar year exceed this limit, the eligible claims will be reduced on a pro-rata basis and will be paid after the end of the calendar year. In the event the bankruptcy or insolvency occurs prior to departure, the maximum payable to You will be the non-refundable pre-paid travel expenses; after departure, the maximum payable to You will be the unused portion of pre-paid non-refundable travel expenses.

7. The benefits under Trip Disruption will apply provided Your travel arrangements meet the following connection times: the scheduled connection times between domestic airline connectors must be at least **2 hours** and at least **4 hours** if the connection involves an international connection or Canada/U.S. connection. With respect to mixed connections (such as airline connecting to a land tour or cruise or any other land based connection), the scheduled time between arrival at the scheduled tour or cruise departure city and the schedule tour or cruise departure must be at least **8 hours**.
8. Your claim for non-refundable pre-paid travel arrangement or extra costs incurred as a result of Trip Cancellation, Trip Interruption or Trip Disruption, must be substantiated with the following documentation (delay in providing the required information will delay the settlement of the claim and failure to provide the required documentation may invalidate or reduce the amount of Your claim):
  - (a) in the case of Trip Delay and Missed Connection of connecting carrier, written confirmation from the delayed connecting carrier stating the reason for the delay and the period of the delay/Schedule Change; You must also provide Your detailed itinerary of the travel arrangements originally booked which must confirm that ample connection times were made for each leg of the travel;
  - (b) confirmation from the connecting Common Carrier of their cancellation and cause of cancellation;

- (c) originals of unused transportation tickets, original invoice from the travel provider, official receipts for the return transportation and receipts for hotel and accommodation expenses;
- (d) in all other cases, You must provide to the Company documentary evidence of the risk insured that was the cause of the cancellation, interruption or disruption.

9. Benefits payable are excess of all other sources of recovery including but not limited to alternatives or replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers.
10. Any liability under this Policy is subject to You not being aware at the time of purchasing this Policy of any event that could reasonably prevent You from making the Covered Trip as booked.

## EXCLUSIONS

This Policy does not cover and no benefits will be payable for any claim arising from:

1. any event that might cause the Covered Trip to be cancelled or interrupted, which You or Your Travelling Companion had knowledge of at the time of purchasing this insurance;
2. travel arrangements and expenses or losses related to travel arrangements not insured by TIPS Youth Travel Insurance;
3. losses that arise from missed connections or trip delay if there was insufficient connection time allowed under the originally booked travel arrangements;
4. Your Pre-existing Condition or the Pre-existing Condition of Your Travelling Companion or that of an Immediate Family Member or friend that is the cause of a claim under Trip Cancellation – Prior to Departure or Trip Interruption - On or After Departure of this Policy if that Pre-existing Condition was not Stable and Controlled during the **90** day period immediately prior to Your Effective Date;
5. cancellation/interruption/disruption caused by a Medical Condition for which a Physician had advised against travel, or for which a Terminal prognosis has been received, or after the manifestation of medical symptoms for the Medical Condition which would cause an ordinarily prudent person to seek medical advice;
6. cancellation/interruption/disruption caused by a Medical Condition for which travel was undertaken with the intention of obtaining medical Treatment;

7. travel for the purposes of visiting a person suffering from a Medical Condition and the Medical Condition or ensuing death of that person is the cause of cancellation or interruption of Your Covered Trip;
8. expenses incurred as the result of an inadequate or invalid passport, visa or other documentation required by countries included in Your travel arrangements;
9. Your inability to obtain the accommodations desired or Your aversion to the Covered Trip or to the transportation;
10. default by the travel supplier where:
  - on Your Effective Date, the travel supplier was insolvent, was bankrupt, was in receivership, had made a proposal to its creditors or filed a notice of intention to make a proposal to creditors under the Bankruptcy and Insolvency Act R.S.C. 1985, c. B-3, or filed for protection from creditors under the Companies' Creditors Arrangement Act, R.S.C. 1985, c. C-36; or
  - the default is by a travel agency, agent, sales representative or broker; or
  - the loss You incur is recoverable from any compensation plan or fund covering default by a travel supplier in Your province or territory of residence; or
  - the travel supplier is a United States of America airline, except when the airline tickets are issued by a tour operator and are one component of an inclusive package; or
  - the travel arrangements were not booked directly through a TIPS Youth Travel Insurance travel agency.
11. any pet care expenses incurred within the first **24 hours** after Your scheduled time of return or included in the original pre-booked duration for Your pet and any fee charged for veterinary or related services.

## PART 2: EMERGENCY MEDICAL

If You incur **eligible expenses** for Emergency medical Treatment due to an unexpected Sickness or Injury, the Company will reimburse You for the Reasonable and Customary charges in excess of Your government health insurance plan allowance up to the maximum amount shown on the Schedule of Maximum Benefits for the plan purchased for the services listed below, subject to all the other applicable terms, conditions, limitations and exclusions stated in this Policy.

**Eligible expenses** will be reimbursed for:

1. **Emergency Hospital Services:** Hospital accommodation charges, including charges for the use of an intensive care room, if Medically Necessary.
2. **Emergency Medical Services:** Services by a Physician, surgeon or in-Hospital services by a licensed private duty nurse to provide Emergency medical Treatment or surgery.
3. **Diagnostic Services:** Diagnostic laboratory procedures and x-rays, **subject to prior approval from the Company.**
4. **Prescription Drugs:** Drugs or medications required to treat an Emergency Medical Condition or Injury, when obtained on the written prescription of a Physician and dispensed by a licensed pharmacist. This includes the replacement cost of Your drugs or medications that are lost, stolen or damaged during Your Covered Trip up to the lesser of \$50 or the cost of the medication required for the balance of Your Covered Trip.
5. **Medical Equipment:** Rental or purchase of durable medical equipment for therapeutic purposes only when necessary due to a medical Emergency **and subject to prior approval by the Company.**
6. **Emergency Dental Treatment:** Services of a licensed dentist or dental surgeon during Your Covered Trip which are necessary to treat or repair tissues of the mouth or natural or permanently attached artificial teeth which are damaged by an Accidental Injury to the head or mouth. Up to **\$1,500** will be reimbursed for continuing dental Treatment after You return to Canada, provided the Treatment is related to the Accidental Injury and the procedures are completed within **90** days after the date of the Accident. Reimbursement of expenses for Emergency dental treatment that is required to relieve acute pain and suffering not related to an Accidental Injury are limited to a maximum of **\$300.**

7. **Emergency Paramedical Services:** Services of a chiropractor, chiropodist, physiotherapist, osteopath or podiatrist for Emergency Treatment are payable to a maximum of **\$300** per category of practitioner. Expenses for general examinations for "check up" purposes, cosmetic treatments, or services performed by a family member are not covered.
8. **Ground Ambulance Services:** Transportation expenses for ground ambulance services to the nearest medical service provider or Hospital due to an Emergency. If an ambulance was required as Medically Necessary, but not available, expenses will be reimbursed for local taxi fares.
9. **Medical Evacuation/Return Home:** If You have a medical Emergency, the Company, in consultation with its medical advisors, the Emergency Assistance Provider and the local attending Physician, may determine that You should be transported to another Hospital or back to Your province/territory of residence for continued Treatment. The Company will then arrange for transportation along with proper medical supervision, and will pay the following expenses for such services:
  - a) the extra cost of a one-way Fare on a commercial airline via the most direct route to return You to Your province/territory of residence; or
  - b) the cost to accommodate a stretcher on a commercial airline via the most direct route back to Your province/territory of residence if a stretcher is Medically Necessary, and the round-trip Fare and professional fees, plus reasonable meal and overnight accommodation expenses for a qualified medical attendant to accompany You when an attendant is Medically Necessary or required by the airline; or
  - c) the cost for air ambulance transportation, when Medically Necessary.

**This benefit must be approved and arranged in advance by the Company.**

10. **Accommodation and Meals:** If You, Your Travelling Companion or an Immediate Family Member travelling with You:
  - a) is relocated to receive Emergency medical Treatment; or
  - b) is delayed beyond Your Return Date due to a Sickness or Injury;
 expenses will be reimbursed for commercial accommodation and meals, essential telephone calls,

taxi fares or rental car charges: i) up to **\$150** per day (24 hours) and up to the maximum of **\$450** under the **Premier Package Plan**; or ii) up to **\$50** per day (24 hours) up to a maximum of **\$150** under the **Standard Package Plan** and the **Emergency Medical Plan**. Original receipts for Eligible Expenses along with the local attending Physician's written diagnosis of the Sickness or Injury must be submitted when claiming this benefit.

11. **Visit To Bedside:** If You are hospitalized due to a critical Sickness or Injury and the local attending Physician recommends in writing that a relative or close friend should visit at Your bedside, remain with You or accompany You home, **subject to prior approval by the Company**, expenses will be reimbursed for:
  - a) the cost of a round-trip Fare by the most direct route for the relative or close friend; plus
  - b) up to **\$500** for commercial accommodation and meals.

The accompanying family member or friend (not over 59 years of age) will be automatically insured under the terms of this Emergency Medical coverage for the duration of Your hospitalization and up until You are medically stable to return to Canada (subject to the conditions, limitations and exclusions of coverage including those related to Pre-Existing Conditions as outlined on **Pages 23-25** of this Policy).

12. **Return & Escort of Children:** If You are hospitalized for more than 24 hours due to an Emergency or You must return to Your province/territory of residence because You have an Emergency Medical Condition which is covered by this Policy or in the event of Your death during Your Covered Trip, Children travelling with You or who had joined You during the Covered Trip and who are covered under a TIPS Youth Travel Insurance Policy for Emergency medical benefits will be returned to their province/territory of residence. Reimbursement will be made for:
  - a) the extra cost of a one-way Fare on a commercial airline via the most direct route back to their province/territory of residence; and
  - b) the extra cost of a round-trip Fare on a commercial airline via the most direct route, plus reasonable overnight hotel accommodation and reasonable meal expenses for the services of an attendant to escort the Children, if an attendant is required.

13. **Return of Travelling Companion:** If You are travelling with a Travelling Companion and You must return to Your Departure Point because of a medical Emergency covered by this Policy, expenses will be reimbursed for the extra cost of a one-way Fare on a commercial flight via the most direct route to return Your Travelling Companion back to Your Departure Point.
14. **Repatriation:** In the event of Your Death during Your Covered Trip, reimbursement will be made for the reasonable expenses incurred for:
- a) preparing and transporting Your body or ashes back to Your Departure Point in Canada up to a maximum of **\$5,000**; or
  - b) the cremation or burial of Your remains at the location where death occurs, up to the maximum of **\$3,000**.
- No benefit is payable for the cost of a headstone, casket and/or funeral service expenses.
15. **Identification of Remains:** In the event of Your death during Your Covered Trip, if someone is legally required to identify Your remains before the body is released, expenses will be reimbursed for:
- a) a round trip Fare for someone to travel by a commercial flight via the most direct route to the place where Your remains are located; plus
  - b) up to **\$500** for commercial accommodation and meals.
- That person (not over 59 years of age) will be automatically covered under the terms of Emergency Medical during the period in which he or she is required to identify Your remains, but not for more than 3 business days (subject to the conditions, limitations and exclusions of coverage including those related to Pre-Existing Conditions as outlined on **Pages 23-25** of this Policy). **This benefit must be approved and arranged in advance by the Company.**
16. **Vehicle Return:** If You are unable to return Your private or rental vehicle to Your residence or to the appropriate rental agency due to Your medical Emergency, the Company will reimburse the reasonable expenses incurred for returning Your Vehicle to Your residence or to the nearest appropriate rental agency.

17. **Return to Destination:** If, following Your Emergency medical evacuation arranged by the Company to Your province/territory of residence, You wish to return to Your destination, the Company will reimburse You for the cost of a one-way Fare to the city from where the medical evacuation occurred. This benefit is available only if: a) Your attending Physician in Canada determines that You require no further Treatment, b) You receive the pre-authorization of the Company, c) You choose this benefit in lieu of benefit 16. Vehicle Return and d) Your return must be prior to Your Return Date.
- Once You return to Your destination, a Recurrence of the Medical Condition which necessitated Your Emergency medical evacuation or related Medical Condition will not be covered under this Policy. This benefit can only be used once during the Covered Trip. Upon return to Your destination, Your Effective Date of coverage is the day You leave Your Departure Point to return to Your destination.
18. **Hospital Confinement Allowance:** Up to **\$50** for each full 24 hour period in excess of the first 48 hours of Hospital confinement, when You are confined as an in-patient for Treatment in a Hospital outside Your province or territory of residence in Canada due to a covered medical Emergency, up to a maximum of **\$500**.
19. **Return of Your Baggage and/or Personal Effects:** In the event of a medical evacuation arranged by the Company, if there is insufficient space to accommodate Your Baggage and Personal Effects aboard the transport provided, the Company will reimburse You up to **\$200** to cover the cost of shipping Your Baggage and Personal Effects to Your Departure Point.
20. **Child Care Cost:** In the event You are hospitalized due to a Sickness or Injury during the Covered Trip and, as a result, are relocated to receive Emergency medical Treatment or are delayed beyond Your Return Date due to a Sickness or Injury, reimbursement will be made up to **\$50** per day, to a maximum of **\$500** for professional child care cost incurred during Your Covered Trip. Receipts from the professional childcare provider will be required.

## CONDITIONS & LIMITATIONS:

1. If You experience an Emergency that requires assistance, medical Treatment or hospitalization, You must immediately contact the Emergency Assistance Provider at the telephone numbers provided in this Policy before admission to Hospital or within 24 hours after a life or organ-threatening Emergency, unless You are unconscious or physically unable. As an alternative someone else, such as a family member, Travelling Companion, Hospital or medical staff, must call on Your behalf. If You do not contact the Emergency Assistance Provider within the time specified, You will be responsible for paying **30%** of any eligible expenses incurred.
2. If You experience a medical Emergency during Your Covered Trip, the Company in consultation with its medical advisors and the local attending Physician, reserves the right to return You to Canada before any Treatment or following Emergency Treatment or hospitalization for a Sickness or Injury, if on medical evidence You are able to return to Canada without endangering Your life or health. If You elect not to return to Canada following the Company's recommendation to do so, then any expenses incurred for continuing medical services or Treatment performed outside Canada which are related to the Emergency will not be covered and all coverage and benefits under this Policy will cease.
3. If You are not covered under a Canadian government health insurance plan on the date You incur expenses for Emergency medical Treatment and/or Hospital services covered under this Policy, the Company's liability for such expenses will be limited to a maximum of **\$25,000**.

## EXCLUSIONS:

This Policy does not cover and no benefits will be payable for:

1. **30%** of the Eligible Expenses incurred for Emergency Hospital and/or medical services if You do not contact the Emergency Assistance Provider within the time specified before admission to Hospital or prior to receiving Emergency medical Treatment, unless You were unconscious or physically unable to call;
2. any Pre-existing Conditions or related Medical Conditions which were not Stable and Controlled during the **90 day period** prior to Your Effective Date or which, in the opinion of Your Physician, would be expected to require Treatment in the foreseeable future;
3. expenses incurred for medical care or services where the Covered Trip was undertaken contrary to medical advice or after receiving notice of a terminal prognosis;
4. any Treatment:
  - i) not required for the immediate relief of acute pain and suffering;
  - ii) which can reasonably be delayed until You return to Your province or territory of residence;
  - iii) which You elect to have rendered or performed outside Your province or territory of residence following Emergency Treatment for unexpected Sickness or Injury, and which on medical evidence would not prevent You from returning to Your province or territory of residence prior to such Treatment being performed; or
  - iv) for follow-up Treatment, Recurrence of Medical Condition or subsequent Emergency Treatment or hospitalization for a Medical Condition or related Medical Conditions for which You had received Emergency Treatment during Your Covered Trip;
5. transplants, including but not limited to organ transplants or bone marrow transplants;
6. unless prior approval is obtained from the Company, any Emergency air transportation; MRI; CAT Scan; surgery; cardiac procedures, including but not limited to, cardiac catheterization, angioplasty or surgery;
7. expenses incurred for all medical care or services including those related to an Accident when this Policy was purchased specifically to obtain Hospital or medical Treatment outside Your province or territory of residence in Canada, whether or not recommended by a Physician;

8. expenses incurred as a result of symptomatic or asymptomatic HIV infection, HIV-related conditions and AIDS (Acquired Immune Deficiency Syndrome), including any associated diagnostic tests or charges;
9. expenses incurred regarding sexually transmitted diseases;
10. expenses for replenishing any medication that was in use on Your Departure Date or for continuation of any course of Treatment that began before Your departure date unless the replacement is required to replace Your eligible medications that were damaged, lost or stolen during Your Covered Trip; or
11. preventative medicines, inoculations, birth control pills or devices, vitamins, vitamin preparations and over the counter drugs or medications.

### Limitation on Emergency Assistance Provider Services

The Company and/or the Emergency Assistance Provider reserve the right to suspend, curtail or limit services in any area or country in the event of:

- rebellion, riot, military uprising, war; or
- labour disturbances, strikes; or
- nuclear accidents, acts of God, or refusal by the authorities in the country where assistance is required, to permit the delivery of such services.

The Emergency Assistance Provider will use its best efforts to provide the required services during any such occurrence.

The Emergency Assistance Provider's obligation to provide services described in this Policy is subject to the terms, conditions, limitations and exclusions set out in this Policy. The medical professional(s) suggested or designated by the Company or the Emergency Assistance Provider to provide services in accordance with the benefits and terms of this Policy are not employees of the Company or the Emergency Assistance Provider. Therefore, neither the Company nor the Emergency Assistance Provider shall be held responsible or liable for any negligence or other acts or omissions on their part, nor for the availability, quality, quantity or results of any medical Treatment or service You may receive or Your failure to obtain or receive any medical Treatment or service.

## PART 3: BAGGAGE & PERSONAL EFFECTS

(Premier Package Plan Only)

If Your Baggage and/or Personal Effects are lost, stolen or damaged during Your Covered Trip, the Company will, at its option, reimburse You for either the replacement or the repair cost, after making proper allowance for wear and tear or depreciation, up to **\$800 in the aggregate**.

The maximum amount payable for any one item or set of items is limited to the lesser of the original purchase price or **\$300** per item.

A combined maximum of **\$300** will be paid for jewellery, watches, articles made of gold, silver or platinum, articles made or trimmed with fur, cameras and their accessories and related equipment, telescopes, binoculars, any electronic equipment, cellular telephones, personal digital assistants, or any computer hardware, provided original receipts accompany the claim.

The liability of the Company with respect to any one claim under this benefit shall not exceed the lesser of the sum insured as shown on page 2 of this Policy or **\$2,000** in the aggregate under all policies issued by the Company for any one Covered Trip with respect to a single insured person or family, whichever is applicable.

### Mislaidd Baggage

If You are deprived of Your checked baggage for at least **12 hours** from the time of Your arrival at Your Covered Trip destination and before returning to Your Departure Point due to delay or misdirection by the carrier, You will be reimbursed up to **\$100** for the emergency purchase of essential items of personal clothing, necessary toiletries and for the rental of sporting equipment if the purpose of Your Trip was to participate in a sporting event and Your sporting equipment was included in the delayed checked baggage. Written confirmation of the delay or misdirection must be obtained from the carrier or airline and submitted along with original receipts when claiming under this benefit.

### Personal Money

If Your Personal Money is lost or stolen while it was being carried by You or stored in a safety deposit box, the Company will reimburse You up to **\$100**. Shortages due to error, omission or depreciation in value are not covered. This benefit does not include coverage for mysterious disappearance. To file a claim, You must submit a police report.

**The liability of the Company for all claims under Part 3 shall not exceed \$800 in the aggregate with respect to any one Insured Person.**

## CONDITIONS & LIMITATIONS

In order for a claim to be eligible under this benefit:

1. You must purchase this coverage for the full duration of Your Covered Trip.
2. You must not leave property unattended or in an unlocked vehicle or building.
3. You must take all reasonable precautions to protect, save and/or recover the property.
4. You must attempt to minimize any loss and not abandon any damaged property.
5. You must notify the police promptly, or if the police are not available, the hotel manager, tour guide or transportation authorities of any loss due to theft, burglary, robbery, malicious mischief, disappearance or loss within 24 hours after discovery and obtain written confirmation of the loss.
6. You must provide a police report confirming forcible entry when the loss is due to break in of a vehicle. and
7. You must provide proof of ownership and receipts for each item being claimed.

**This insurance covers losses in excess of any homeowner, tenant or other insurance plan or policy.**

Failure to comply with these requirements may result in the loss of Your right to claim for property that is lost, stolen or damaged.

## EXCLUSIONS

This Policy does not cover and no benefits will be payable for any loss arising from:

1. theft or loss not reported immediately to the police, carriers or other authorities and failure to obtain a written report from the appropriate authorities to verify the loss;
2. Baggage and/or Personal Effects that are i) left unaccompanied, or ii) left in an unattended vehicle and which was not locked in the trunk, or iii) shipped under a freight contract;
3. wear and tear, depreciation, mechanical or electrical breakdown or deterioration, pre-existing defect or flaw, dampness of atmosphere or extremities of temperature;

4. breaking or scratching of fragile articles, other than cameras or binoculars, unless caused by fire or accident to the vehicle in which they are being carried;
5. lost, damaged or stolen: bonds; coupons; stamps; negotiable instruments; deeds; manuscripts; securities of any kind; bullion; precious metals or precious stones otherwise provided; travellers samples; tools of trade or any containers used to transport such items or parts thereof; furnishings; property used in trade, business or for the production of income; and electrical devices or appliances damaged due to electrical current, including electric arcing;
6. confiscation, detention, requisition or destruction by customs or other authorities, or delay except as covered under Mislaidd Baggage;
7. depreciation in value of money or shortage of money due to error or omission or money not in Your possession at the time of loss;
8. any amount in excess of **\$300** for any single item;
9. animals, self-propelled conveyances of any kind or their equipment, bicycles unless checked as baggage with a Common Carrier, household effects and furnishings, artificial teeth and limbs, hearing aids, non-prescription eye glasses or contact lenses, cigarettes, alcohol, food, professional or occupational equipment or property, antiques and collectors items, property illegally acquired, kept, stored or transported or sporting equipment, where such loss or damage is due to the use thereof;
10. articles specifically or otherwise insured on a valued basis by another insurer while this insurance is in effect;
11. articles purchased during the Covered Trip without original receipts attached to the claim;
12. any of the following that are placed in the custody of a Common Carrier: jewellery, watches, articles made of gold, silver or platinum, articles made with or trimmed with fur, cameras and their accessories and related equipment, telescopes, binoculars, any electronic equipment, cellular telephones, personal digital assistants, or any computer hardware; or
13. any computer software or the restoration of any lost or corrupted data.

## PART 4: LOST/STOLEN PASSPORT, TRAVEL VISA

(Premier Package Plan Only)

If Your passport and/or travel visa is lost or stolen while travelling outside Canada during Your Covered Trip, You will be reimbursed up to **\$500** for the costs incurred for the replacement passport and/or travel visa and reasonable additional travel and accommodation expenses incurred while You are waiting to receive the replacement passport and/or travel visa.

### EXCLUSIONS

This Policy does not cover and no benefits will be payable for any losses or expenses:

1. if You do not exercise reasonable care for the safety and supervision of Your passport and visa;
2. if You do not obtain a written police report within 24 hours after the loss;
3. if Your passport or visa is stolen from:
  - a) an unattended locked vehicle and the passport and/or travel visa are not out of sight;
  - b) an unattended vehicle unless in the locked trunk of the vehicle and there was evidence of forced entry;
  - c) a vehicle left unattended for any period between the hours of 9:00 pm and 9:00 am local time;
4. for any loss, destruction or damage from confiscation or detention by customs or other officials or authorities;
5. for the cost of a replacement passport and/or travel visa obtained while You are in Canada.

## PART 5: LOST/STOLEN TRAVEL TICKETS

(Premier Package Plan Only)

If Your Covered Trip non-refundable, pre-paid, personalized tickets (such as airline, coach, rail tickets or passes for Your personal use for travel) are lost or stolen during Your Covered Trip, the Company will reimburse You up to **\$250** towards the replacement costs for such tickets to allow You to continue Your journey.

### EXCLUSIONS

This Policy does not cover and no benefits will be payable for any losses or expenses:

- (a) for the first **\$50** with respect to each claim.
- (b) if You do not exercise reasonable care for the safety and supervision of Your pre-paid non-refundable ticket(s).
- (c) if You do not obtain a written police report within 24 hours after the discovery of the loss, theft or burglary.
- (d) if Your pre-paid non-refundable tickets are stolen from:
  - (i) an unattended locked vehicle and the passport and/or travel visa are not out of sight;
  - (ii) unattended vehicle unless the ticket(s) was/were in the locked trunk of the vehicle and there is evidence of forcible entry;
  - (iii) a vehicle left unattended for any period between the hours of 9:00 p.m. and 9:00 a.m.

## PART 6: AIRFLIGHT ACCIDENT

If You sustain an Injury during the Period of Coverage that results in a covered loss described herein within 12 consecutive months after the date of a covered Accident the Company will pay the greater amount for all losses resulting from a single Accident for Accidental death, Loss of Limbs or Sight, or the complete and irrecoverable Loss of Your Speech or Hearing due to an Injury sustained while:

- riding as a passenger, boarding or alighting from a flight of an aircraft for which tickets had been issued prior to departure or after boarding of an aircraft that is operated by a licensed airline maintaining published schedules, chartered airline; or
- airport limousine or bus or surface vehicle substituted by the airlines.

Aircraft must be properly licensed, fixed-wing, and multi-engined, having an authorized take off weight of not less than 4,536 kg. (10,000 lbs.). This benefit covers only air travel for a single Covered Trip for which tickets were issued and/or purchased on or prior to the date of Application for this insurance. No coverage is provided for travel on any flight that is purchased after the date of Application for this insurance, unless a separate Application is made and the appropriate premium paid. For the purposes of this benefit, a single Covered Trip means air travel arrangements which were booked and paid for on or prior to the date of Your Application and which form part of Your travel itinerary as of that date.

### Benefit Payable:

- a) 100% of the amount shown on the Schedule of Maximum Benefits for the plan You purchased in case of death, or Loss of two or more Limbs, or Loss of Sight in both eyes or the complete and irrecoverable Loss of Speech or Hearing.
- b) 50% of the amount shown on the Schedule of Maximum Benefits for the plan You purchased for Loss of one Limb or Loss of Sight in one eye.

If You sustain more than one of the above stated losses as the result of one Injury, the Company's liability shall be limited to the largest amount payable for any one loss under these benefits.

**Disappearance:** If Your body is not found within one year after the date of disappearance as a result of the sinking or destruction of the conveyance in which You were riding at the time of the covered Accident and under such circumstances as would be covered, then it will be presumed that You have died an Accidental death and the Company will pay the applicable benefit.

**Limitation of Liability and Aggregate Limit:** The maximum amount of Airflight Accident Insurance for which You can be covered under this Policy and all other Travel Accident/Airflight Accident Insurance policies issued by the Company is limited to **\$500,000** in the aggregate. Any amount purchased in excess of this amount will be void and the premiums paid for it will be refunded.

The Company's maximum liability under this Policy and all other Travel Accident/Airflight Accident Insurance policies issued by the Company with respect to any one incident is limited to **\$12,000,000** in the aggregate, which will be shared proportionately among all claimants entitled to claim. In addition, the Company's maximum liability under this Policy and all other Travel Accident/Airflight Accident Insurance policies issued by the Company under this benefit with respect to more than one incident occurring during a calendar year is limited to **\$24,000,000** in the aggregate.

### EXCLUSIONS:

This Policy does not cover and no benefits will be payable for any death, loss or disablement resulting from:

1. disease or any physical defect, infirmity or Sickness which existed prior to the commencement of the Covered Trip; or
2. any Act of Terrorism.

## PART 7: GENERAL LIMITATIONS

### With respect to Acts of Terrorism

#### Applicable to all Sections of this Policy:

Where an Act of Terrorism directly or indirectly causes a loss that would otherwise be payable under a risk covered by the terms and conditions of this Policy, coverage will be provided as follows:

- a) for all types of insurance, other than **Trip Cancellation, Trip Interruption and Trip Disruption** or **Airflight Accident** insurance, up to a maximum of **100%** of the sum insured as shown on page 2 of this Policy will be reimbursed for any eligible loss.
- b) for **Trip Cancellation and Trip Interruption** insurance, up to a maximum of **100%** of the amount of insurance coverage purchased will be reimbursed, subject to the limits set out in section d) below.
- c) the benefits payable in accordance with paragraphs a) and b) above are excess to all other potential sources of recovery, including but not limited to i) alternative or replacement travel options offered by airlines, tour operators, cruise-lines and other travel suppliers; and ii) other insurance coverage, even where such other coverage is described as excess and will only apply after You have exhausted all such other sources.
- d) With respect to the **Trip Cancellation, Trip Interruption and Trip Disruption** insurance, benefits shall be paid out of a fund and, where the total claims under this Policy and all other policies issued by the Company exceed the fund limits, eligible claims will be reduced on a pro-rata basis so that the maximum payment out of the fund shall be **\$1,000,000** per Act of Terrorism or a series of Acts of Terrorism occurring within a 72 hour period.

The maximum liability of the fund under this Policy and all other policies issued by the Company is limited to **\$2,000,000** per calendar year, regardless of the number of Acts of Terrorism. If, in the opinion of the Company, the total of the claims payable due to one or more Acts of Terrorism may exceed the applicable fund limit, Your pro-rated claim will be paid after the end of the calendar year.

## PART 8: GENERAL EXCLUSIONS

### Applicable to all Sections of this Policy:

This Policy does not cover and no benefits will be payable for any claim arising from:

1. consequential loss of any kind, including loss of enjoyment resulting from any cause or consequence;
2. any charges or level of charge that would not be made in the absence of insurance;
3. self exposure to exceptional risk including but not limited to: Your participation in organized professional sporting activities, motorized racing or other speed contests, mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabineers and lead or top-rope anchoring equipment; rock-climbing, underwater activities involving the use of self contained underwater breathing apparatus (unless You hold an open water diving certificate), motorcycling, whether or not You are driving on publicly maintained roads, driving off-road or on private property (unless You hold a valid Canadian motorcycle driver's licence), driving a moped, whether or not You are driving on publicly maintained roads, driving off-road or on private property (unless You hold a valid Canadian driver's licence), sky-diving, parachuting, hang-gliding, spelunking, hunting, bungee jumping, or piloting an aircraft;
4. war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military uprising or usurped power;
5. any Act of Terrorism, except as otherwise provided under the General Limitations section of this Policy;
6. participation in armed forces training exercises or maneuvers;
7. Your suicide or intentional self Injury;
8. Your nervous, mental or emotional disorders including but not limited to stress, anxiety, and depression unless hospitalized. This exclusion is not applicable to major psychiatric illness as psychosis, schizophrenia and major affective mood disorders;
9. a condition for which You have received advise from a Physician prior to Your Effective date advising against travel;

10. the use of drugs, alcohol or any medication which results directly or indirectly in the condition causing a claim;
11. routine or elective treatment for pregnancy at any time during pregnancy, childbirth, or complications of pregnancy or childbirth occurring within during the last 9 weeks of the expected date of delivery, except as otherwise provided under the Trip Cancellation, Interruption and Disruption section;
12. any expenses incurred by or on behalf of any person not named as an insured on the Application for insurance, including but not limited to an infant born after Your Effective Date;
13. deliberate termination of pregnancy;
14. expenses which are recoverable or could have been recovered from any other source including but not limited to any individual, group or prepaid employee or private health insurance plan, credit card coverage or government health insurance plan;
15. Your commission of or attempt to commit a willful, criminal or malicious act;
16. fraud, concealment, or deliberate misstatement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder;
17. any expenses incurred related to a travel warning if You choose to travel to or within a country or city or to or within a specific region of a country listed in any level of a travel warning that has been issued by Foreign Affairs Canada to warn Canadians against travel to a country or to a specific region of a country or city included in Your Covered Trip regardless of the Covered Trip being an essential or non-essential nature; or
18. ionizing radiation or radioactive Contamination from any nuclear fuel or waste which results from the burning of nuclear fuels; or, the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

## PART 9: DEFINITIONS

**Accident or Accidental** means a happening due to external, violent, sudden or fortuitous causes beyond Your control that occurs during the Period of Coverage.

**Act of Terrorism or Terrorism** means the unsanctioned and illegal use of violence, which caused destruction of property, Injury or death for the express or implied purpose of achieving a political, ethnic or religious goal or result.

**Application** means the printed form, computer printout, invoice or document that is used to apply for this insurance as provided by the agent. The Application confirms the insurance coverage You have purchased, sets forth the departure date, the Departure Point and the Return Date of the Covered Trip and forms an integral part of the Policy contract.

**Baggage and/or Personal Effects** means articles of necessity, ornament or for personal convenience including clothing and other personal effects worn on the person that are usually carried by travellers for their individual use while travelling.

**Caregiver** means the permanent full-time person entrusted with the well-being of Your dependent(s) and whose absence cannot reasonably be replaced.

**Children** for the purposes of the Return & Escort of Children Benefit means any insured unmarried person who is dependent upon You for support, is travelling with You or who joins You during Your Covered Trip and is under 15 years of age.

**Common Carrier** means boat, airplane, bus, taxi, train or other similar vehicle that is licensed, intended and used primarily to transport passengers for hire not including rented, leased or privately owned vehicles.

**Company** means Reliable Life Insurance Company and/or Old Republic Insurance Company of Canada.

**Contamination** means poisoning of people by nuclear, chemical and/or biological substances that cause Sickness or death.

**Covered Trip** means travel arrangements insured by TIPS Youth Travel Insurance.

**Departure Date** means the later of the date shown as such on the Application or the date You actually depart on Your Covered Trip.

**Departure Point** means the province, territory or country You depart from on the first day of Your Covered Trip.

**Effective Date** means the date Your insurance coverage under this Policy or a specific benefit of this Policy begins (see page 4).

**Emergency** means an unforeseen Sickness or Injury that requires immediate Treatment to prevent or alleviate existing danger to life or health. An Emergency no longer exists when medical evidence indicates that the person is able to return to his or her province, territory of residence, or continue with the Covered Trip.

**Fare** means the lowest single seat fare available from any International Air Transportation Association carrier.

**Hospital** means a duly licensed facility that accommodates inpatient care, which has registered nurses on a full-time basis, a laboratory and an operating room where surgical operations are performed by qualified surgeons. Excluded are convalescent homes, rest homes, nursing homes, homes for the aged, drug and alcohol treatment centres, health spas or clinics or any facility not operated 24 hours per day under the supervision of a Physician.

**Host at Destination** means the person with whom You have arranged overnight accommodation for the majority of Your Covered Trip at their usual place of residence, not including commercial facilities.

**Immediate Family Member or Immediate Family** means Your Spouse, parent, legal guardian, step-parent, grandparent, grandchild, in-laws, natural or adopted child, stepchild, brother, sister, stepbrother, stepsister, aunt, uncle, niece, nephew and includes a close business associate or an employed Caregiver for unmarried dependent Children under 15 years of age.

**Injury** means a sudden bodily injury caused by an Accident during the Period of Coverage.

**Insured Travel Arrangements** mean travel arrangements insured by TIPS Youth Travel Insurance.

**Loss of Limbs or Sight, Speech or Hearing** means complete and permanent physical separation of a hand at or above the wrist or of a foot at or above the ankle or total and irrecoverable loss of sight of one or both eyes or irrecoverable loss of speech or hearing.

**Medical Condition** means an irregularity in Your health that required or requires medical advice, consultation, investigation, Treatment, care, service or diagnosis by a Physician.

**Medically Necessary** means Treatment or services that are appropriate for the relief of Sickness or Injury in an Emergency, based on generally accepted professional medical standards.

**Natural Disaster** means a disaster resulting from natural causes including flood, hurricane, tornado, earthquake, volcanic eruption or blizzard.

**Physician** means a person, other than Yourself, a Travelling Companion or an Immediate Family Member, who is qualified and legally licensed to practice medicine, perform medical Treatment and/or surgery within the scope of their licence in the place where the medical services are rendered.

**Policy** means this document and Your Application for insurance hereunder, which is issued in consideration of payment of the required premium.

**Pre-existing Condition** means a Medical Condition for which Treatment has been received or taken or which exhibited symptoms prior to the Covered Trip in question and within the period specified in this Policy, and includes a medically recognized complication or Recurrence of a Medical Condition.

**Reasonable and Customary** means charges that are usually made by other providers of similar standing for residents in the locality where the charges are incurred, for comparable Treatment, services or supplies for a similar medical Emergency.

**Recurrence** means the appearance of symptoms caused by or related to a Medical Condition that was previously diagnosed by a Physician or for which Treatment was previously received.

**Return Date** means the date on which You are scheduled to return to Your Departure Point, as shown on Your Application.

**Schedule Change** means the late departure of an airline carrier causing You to miss Your next connecting flight via another airline carrier, or the earlier departure of an airline carrier rendering unusable the ticket You had purchased for Your prior connector flight by another airline carrier. Schedule Change does not mean a change resulting from a strike, labour disruption, bankruptcy or security alert.

**Sickness** means an acute illness, acute pain and suffering or disease that requires Emergency medical Treatment or hospitalization due to the sudden onset of symptoms during the Period of Coverage.

**Spouse** means Your legally married spouse, or a person with whom You have been residing and who is publicly represented as Your spouse.

**Stable and Controlled** means the Medical Condition is not worsening and there has been no alteration in any medication for the condition or its usage or dosage, nor any Treatment, prescribed or recommended by a Physician or received within the time period specified in this Policy, prior to Your departure date or Policy Effective Date.

**Terminal** - means a Medical Condition for which no recovery is expected and which carries a prognosis of death within 12 months of Your Effective Date.

**Top Up** for the Emergency Medical Plan means medical only coverage commencing on the expiration of another plan of insurance.

**Travelling Companion** means the person who is travelling with You on the same Covered Trip, up to a maximum of five persons, including You.

**Treat, Treated or Treatment** means any medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a Physician, including but not limited to prescribed medication, investigative testing and surgery.

**Vehicle** for the purposes of the **Vehicle Return benefit under Emergency Medical**, means a private or rented automobile, including a motorcycle, that is not licensed to carry passengers for hire and which is of the pleasure type, including a self-propelled mobile home, recreational or sport utility vehicle, pick-up truck, or a passenger van used for Your personal transportation.

**You or Your** means a person who is eligible and named on the Application for insurance under the Policy, and for whom the required premium has been paid.

*In this Policy, words and terms denoting the singular shall be interpreted to mean the plural and vice versa, unless the context clearly indicates otherwise.*

**Contract:** Your Application, this Policy and any riders or endorsements to it shall form the entire contract between You and the Company. The Company has sole authority for changing or waiving any of the terms, conditions or provisions stated in this Policy.

**Statutory Conditions:** This Policy is subject to the statutory conditions of the Insurance Act applicable to contracts of Accident and Sickness insurance in Your province or territory of residence in Canada.

**Applicable Law:** This Policy is governed by the laws and regulations of the province or territory in Canada in which You reside.

**Conformity With Existing Laws:** Any provision of this Policy which is in conflict with any federal, provincial or territorial law where this Policy is issued is hereby amended to conform with the minimum requirements of that law. In all other respects, the terms and provisions of this Policy shall apply.

**Eligibility Requirements:** If You do not meet the eligibility conditions as outlined in this Policy on page 3, Your insurance is void and the Company's liability is limited to a refund of the premium paid.

**Premium Payment:** Your Policy takes effect when the required premium is paid, subject to the terms and conditions outlined in this Policy. No coverage will be provided, if, a) the required premium is not paid, b) Your cheque is not honoured, or c) credit card charges are declined for any reason.

**Refund of Premium:** If You return to Your Departure Point before Your Return Date, You may request a refund of the premium You paid for the unused days, if:

- a) You submit proof of Your date of return; and
- b) You have not incurred a claim for benefits under the Policy.

Premium refunds are only available for Emergency Medical Plan. A request for a premium refund must be submitted to a TIPS Youth Travel Insurance agent. If a claim is received by the Company after a request for premium refund has been processed, You will be financially responsible for paying the claim and the Company will forward the claim to You for settlement.

**Currency:** All premiums and benefits under this Policy are payable in Canadian currency. To facilitate payments to providers, the Company will pay claims in the currency of the country where the charges are incurred, based on a) the rate of exchange set by any chartered bank in Canada on the last date of service, or b) on the date the payment is issued to the provider of service.

**Limitation of Liability:** The Company's liability under this Policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased for any loss or expense. The Company upon making payment under this Policy does not assume any responsibility for the availability, quality, results or outcome of any Treatment or service, or Your failure to obtain any Treatment or service covered under the terms of this Policy.

**Limitation of Action:** If You have a claim in dispute under this Policy, You must begin any legal action or proceeding against the Company within 12 months following the date of the event which caused the claim. If, however, this limitation is invalid according to the laws of the province or territory where this Policy was issued, You must commence any legal action or proceeding within the shortest time limit permitted by the laws of that province or territory. All legal actions or proceedings must be brought in the province or territory in Canada where You were residing on the Effective Date of this Policy, or if mutually agreeable, the action can be brought in the province where the head office of the Company is located.

## PART 11: CLAIM PROVISIONS

**Assignment of Benefits:** Where the Company has paid expenses or benefits to You or on Your behalf under this Policy, the Company has the right to recover, at its own expense, those payments from any applicable source or any insurance policy or plan that provides the same benefits or recoveries. This Policy also allows the Company to receive, endorse and negotiate eligible payments from those parties on Your behalf. When the Company receives payment from any Canadian provincial or territorial government health insurance plan, any other insurer, or any other source of recovery to the Company, the respective payor is released from any further liability with respect to the claim.

**Secondary Coverage:** Coverage under this Policy is secondary to all other sources of recovery. Any benefits payable under this Policy are in excess of any other coverages You may have with any other insurance company or any other source of recovery.

**Coordination of Benefits:** The Company will coordinate benefit payments under this Policy with benefits available to You under any other insurance Policy or plan, so that payments made under this Policy and all other sources will not exceed **100%** of the eligible expenses incurred.

Coordination of Emergency Medical benefits will be in accordance with the Coordination of Benefits Guidelines issued by the Canadian Life and Health Insurance Association with respect to Out of Country/Province Medical Expenses.

However, if You are covered as an active or retired employee under Your current or former employer's group health insurance plan for Extended Health Care benefits and the lifetime maximum amount is:

- a) **\$50,000** or less, Coordination of Benefits will not apply to such amount; or
- b) more than **\$50,000**, Coordination of Benefits will apply only to the amount of insurance in excess of **\$50,000**.

**Notice and Proof of Claim:** To make a claim for benefits under this Policy, contact the Company's Claims Office or submit Your claim to the address shown below:

- a) Written notice of claim must be submitted to the Company within 30 days after the expense or loss is incurred, or as soon thereafter as is reasonably possible.
- b) Written proof of claim must be submitted to the Company within 90 days after the event but not more than 12 months after the date of the event or loss.

Written proof of claim shall include:

- a) the completion of any claim forms furnished by the Company;
- b) original receipts;
- c) a written report, complete with the diagnosis by the attending Physician, if applicable, and any other form of documentation deemed necessary by the Company to validate Your claim;
- d) documentation required by the Company to substantiate cancellation, interruption, trip disruption or Schedule Change if for other than medical reasons. For example:
  - death certificate if cancelling due to death
  - copy of subpoena if cancelling due to jury duty or being called as witness
  - letter from airline confirming change in schedule flight or cause of flight delay.

Original substantiating claims documentation must be provided; however, the Company may accept certified copies if the original documentation cannot be provided for

a reasonable cause. Failure to provide applicable substantiation for a claim shall invalidate any claim under this Policy. All documents required to support or validate the claim, including English or French translations of such documents, must be provided free of expense to the Company.

**Claims must be sent to:**

**Reliable Life Insurance Company**

P.O. Box 557, Hamilton, Ontario L8N 3K9

Tel: 905-523-5587 Fax: 905-528-8338

**Canada & USA Toll Free Tel: 1-888-831-2222**

**Claim Payments:** Benefit payments will be made to You or to any person or entity having a valid assignment to such benefits. In the event of Your death, any balance remaining or benefits payable for loss of life will be paid to Your estate, unless otherwise indicated.

**Rights of the Company and Claimant:** When You purchase this Policy, You agree to provide the Company with access to all pertinent records or information about You from any licensed Physician, dentist, medical practitioner, Hospital, clinic, insurer, individual, institution or other provider of service to determine the validity of any claim submitted by You or on Your behalf.

The Company reserves the right to examine You in the event of a claim for medical or Hospital expenses. In the case of Your death, the Company may request an examination or autopsy of the body, subject to any applicable laws relating to autopsies.

**Right of Recovery:** In the event that You are found to be ineligible for coverage or that a claim is found to be invalid or benefits are reduced in accordance with any Policy provision, the Company has the right to collect from You any amount which it has paid on Your behalf to medical providers or other parties.

**Subrogation:** If You suffer a loss caused by a third party, the Company has the right to subrogate Your rights of recovery against the third party for any benefits payable to or on Your behalf, and will, at its own expense and in Your name, execute the necessary documents and take action against the third party to recover such payments. You must not take any action or execute any documents after the loss that will prejudice the Company's rights to such recovery.

## PRIVACY

The Company is committed to protecting Your privacy. Collecting personal information about You is essential to our ability to offer You high-quality insurance products and service. The information provided by You will only be used only for determining Your eligibility for coverage under the Policy, assessing insurance risks, managing and adjudicating claims and negotiating or settling payments to third parties. This information may also be shared with third parties, such as other insurance companies, health organizations and government health insurance plans to adjudicate and process any claim. We take great care to keep Your personal information accurate, confidential and secure.

Our Privacy Policy sets high standards for collecting, using, disclosing and storing personal information. If You have any questions about the Company's Privacy Policy, please contact our Privacy Officer at (905) 523-5587 or by email:

[privacy@reliablelifeinsurance.com](mailto:privacy@reliablelifeinsurance.com)

Underwritten by:

Reliable Life Insurance Company

Old Republic Insurance Company of Canada

Hamilton, Ontario



Paul M. Field

Chief Executive Officer

August 2008

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