

OUR PRODUCTS IN A NUTSHELL (online purchase)

2020 - 2021 SEASON

MEDICAL PROTECTIONS

MAXIMUM SUM PAYABLE:	\$5,000,000 (unless specified otherwise)
<i>Emergency Medical Insurance covers:</i>	
<i>Hospital / Medical Expenses</i>	<i>Physician Fees</i>
Medical Appliances	Diagnostic Services
Ambulance Services	<i>Emergency Air Transportation</i>
<i>Emergency Ocular Care</i> (if surgery: 100% of the first \$2,000 / 50% of excess costs)	Prescription Drugs for <i>Emergency Treatment</i> 5 \$ co-pay (non-refundable)
<i>Emergency Transportation to Insured Person's Bedside</i>	Return of Deceased
Other Benefits of the Medical Insurance:	Maximum sum payable:
Incidental <i>Hospital Expenses</i>	\$100
Private Duty Nursing Care	\$3,000
<i>Emergency Dental Care</i>	\$1,000
Paramedical Fees	50% up to \$300
Return of <i>Vehicule</i>	\$2,000
Delayed Return Expenses	\$150 per day up to \$1,000
<i>Emergency Round Trip</i>	\$1,500 ¹
Accidental Death Insurance	\$25,000²

NON-MEDICAL PROTECTIONS

SCHEDULE OF BENEFITS	MAXIMUM SUM PAYABLE
Trip Cancellation and Interruption	
Before departure	Up to the Sum Insured
After departure	Unlimited
Accommodation and transportation (<i>Hospitalization</i>)	\$750
Baggage	
Baggage and personal effects	\$1,000
Maximum for single item or set	\$500
Travel document replacement	\$200
Delay of baggage & personal effects	\$400
Accidental Death and Dismemberment	
<i>Accident on a Common Carrier while in flight</i>	\$100,000
<i>Accident on a Common Carrier while not in flight</i>	\$50,000
<i>Other Accident</i>	\$10,000

— Trip C&I

- - - Non-Medical Package including : Trip C&I, Baggage and *Accidental Death and Dismemberment*

HOSPITAL-CARE DEDUCTIBLES WITH DISCOUNTS

- Hospital-care deductibles ranging from CAN \$250 to \$10,000, reducing your premium by 5% to 30%.
- Deductibles only applicable to claims that generate:
 - A *Hospitalization*;
 - A visit to a *Hospital* Emergency Room;
 - A visit to an internal or external clinic of a *Hospital*;
 - Ambulance transportation (by land or air).

1. This benefit is not applicable to Annual Plans nor to trips of less than 30 days.
2. The *Insured Person* is hereby covered for the *Accidental* loss of life in the amount of \$25,000 CAN. Death must result directly from an *Accident*, and independently from any other cause, sustained during an insured *Trip* and occur within 365 days following the date of the *Accident*.

Please refer to the policy for more detailed information on the insured risks, exclusions, and benefits.
In case of disparity between this document and the policy wording, the latter prevails.

ELIGIBILITY FOR NON-MEDICAL PROTECTIONS

1. Be younger than 80 years old
2. Purchase insurance within fifteen (15) days of the first non-refundable deposit for the *Trip*.
3. Purchase insurance for the full duration of the *Trip* and cover the full value of the non-refundable, non-transferable, pre-paid portion of the travel arrangements to a maximum of CAN \$12,000.
4. These protections are not available for residents of MB, SK, AB and BC.

TRIP CANCELLATION AND INTERRUPTION: SOME OF THE INSURED RISKS

1. Unforeseen medical conditions and death
2. Pregnancy and adoption complications
3. Government advisories and non-issuance of travel visas
4. Delays and missed connections
5. Damage to *Your* principal residence or place of business

MEDICAL PROTECTION

	0-59	0-59	60+	60+
	PER TRIP PLAN	MULTI-TRIP ANNUAL PLANS	PER TRIP PLAN	MULTI-TRIP ANNUAL PLANS
Eligibility for online purchase	<ul style="list-style-type: none"> Maintain permanent residence in NB, QC, ON, MB, SK, AB or BC. Be in <i>Your</i> province of residence at the time of purchase. Be eligible for Provincial Government Health Insurance Plan benefits Be aged from 3 months to 59 years old on <i>Departure Date</i> Understand and speak either one of Canada's official languages 	<ul style="list-style-type: none"> Maintain permanent residence in NB, QC, ON, MB, SK, AB or BC. Be in <i>Your</i> province of residence at the time of purchase. Be eligible for Provincial Government Health Insurance Plan benefits Be aged from 3 months to 59 years old on <i>Effective Date</i> Understand and speak either one of Canada's official languages 	<ul style="list-style-type: none"> Maintain permanent residence in NB, QC, ON, MB, SK, AB or BC. Be in <i>Your</i> province of residence at the time of purchase. Be eligible for Provincial Government Health Insurance Plan benefits Be aged 60 to 79 years old on <i>Departure Date</i> Understand and speak either one of Canada's official languages 	<ul style="list-style-type: none"> Maintain permanent residence in NB, QC, ON, MB, SK, AB or BC. Be in <i>Your</i> province of residence at the time of purchase. Be eligible for Provincial Government Health Insurance Plan benefits Be aged 60 to 79 years old on <i>Effective Date</i> Understand and speak either one of Canada's official languages
Number of medical questions	None	None	7	7
Stability requirements	3 months*	3 months*	6 months*	6 months*
Minimum premium	\$10 per applicant	\$10 per applicant	\$10 per applicant	\$10 per applicant
Hospital care deductible	None (\$0)	None (\$0)	None (\$0)	None (\$0)
Available hospital care deductibles and applicable discounts (Canadian currency)	\$250 (-5%) \$500 (-10%) \$1,000 (-15%) \$2,500 (-20%) \$5,000 (-25%) \$10,000 (-30%)	\$250 (-5%) \$500 (-10%) \$1,000 (-15%) \$2,500 (-20%) \$5,000 (-25%) \$10,000 (-30%)	\$250 (-5%) \$500 (-10%) \$1,000 (-15%) \$2,500 (-20%) \$5,000 (-25%) \$10,000 (-30%)	\$250 (-5%) \$500 (-10%) \$1,000 (-15%) \$2,500 (-20%) \$5,000 (-25%) \$10,000 (-30%)
Maximum trip lengths	Provincial authorizations: NB, QC, SK: 183 days ON, MB, AB, BC: 212 days	Available Tour+Med plans** : 8, 15 and 30 days	Provincial authorizations: NB, QC, SK: 183 days ON, MB, AB, BC: 212 days	Available Tour+Med plans** : 8, 15 and 30 days

* Exception: 2 months for high blood pressure. Exception is not valid if the applicant also suffers from cardiac, vascular, respiratory or neurological condition(s).

IMPORTANT DEFINITIONS

“Stable and Controlled” Means any *Medical Condition* (other than a *Minor Ailment*) for which all the following statements are true:

- There has not been a new diagnosis, any new *Treatment* prescribed or recommended, or *Change(s)* to existing *Treatment* (including a stoppage in *Treatment*), and;
- There has not been any *Change* to any existing prescribed *Medication* (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription *Medication* (exceptions: the routine adjustment of Coumadin, Warfarin or insulin and the change from a brand name *Medication* to a generic brand *Medication* of the same dosage); and
- There has not been any new, more frequent or more severe *Symptoms*, and
- There has not been any *Hospitalization* or referral to a specialist, and
- There has not been any medical exam, investigative testing or test results showing deterioration; and
- There has not been any *Treatment* recommended, planned or not yet completed, nor any outstanding test results.

All of the above conditions must be met for a *Medical Condition* to be considered *Stable and Controlled*.

“Change” Means a procedure prescribed, performed or recommended by a *Physician* for a *Medical Condition*, including but not limited to prescribed *Medication* (including *Medication* prescribed "as needed"), investigative testing and surgery.

“Treatment” Means any of the following alteration or deterioration of *Your* health status:

- Onset of new and/or more frequent *Symptoms*; or
- You* have received a new diagnosis; or
- You* have sought consultation from a *Physician*; *You* have been hospitalized; *You* have undergone examinations or tests for the purpose of establishing a diagnosis (other than routine); or
- Your Treatment* has been modified; *You* have been prescribed a new *Medication* and/or a *Medication* has been stopped and/or the dosage and/or the frequency of an existing *Medication* has increased or decreased (Exceptions the routine adjustment of Coumadin, Warfarin or insulin and the change from a brand name *Medication* to a generic brand *Medication* of the same dosage).