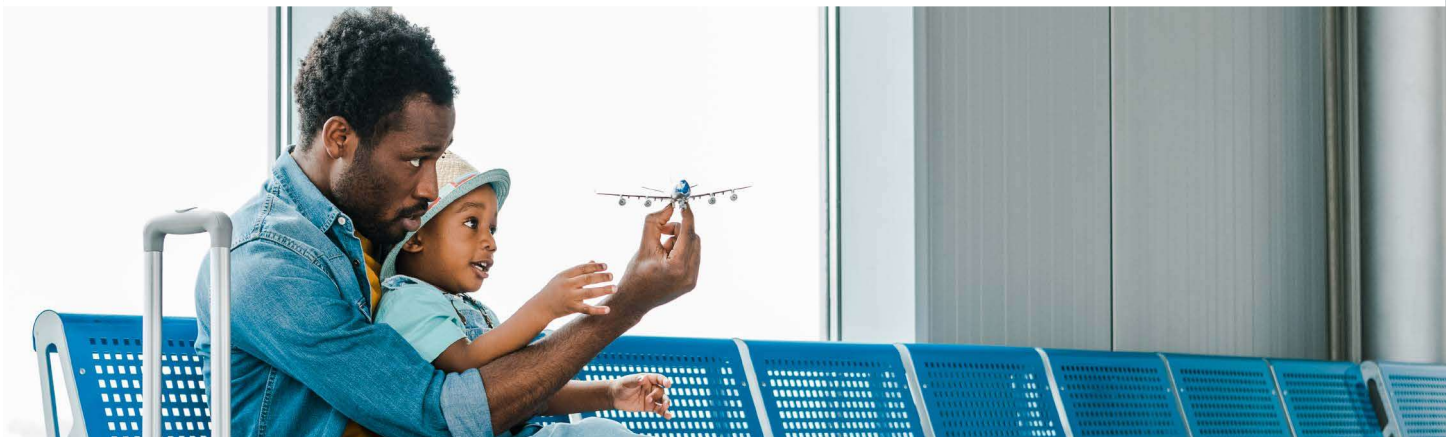
TRAVEL INSURANCE POLICY







BLUE CROSS®

IMPORTANT NOTICE

Read carefully before you travel

You purchased a travel insurance contract, now what? In your best interest, we would like you to understand what your policy covers, excludes and limits (a maximum payable amount may be applicable, for example).

Please take time to read through your policy before you travel. Italicized terms are defined in the "Definitions" section of your policy.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e.: *accidents* and emergencies) and typically not follow-up or recurrent care.
- To use this insurance, you must meet all the eligibility requirements.
- This insurance may not cover claims related to *pre-existing medical conditions*, whether disclosed or not at time of policy purchase.
- This insurance contains limitations and exclusions (e.g. *medical conditions* that are not *stable*, certain circumstances surrounding pregnancy and the birth of a child during a *trip*, excessive use of alcohol, and any *high-risk sports or activities*).
- Contact *Blue Cross Travel Assistance* before seeking *treatment* or your claim may be denied.
- In the event of a claim your prior medical history may be reviewed.
- If you have been asked to complete a medical questionnaire and any of your answers are not accurate or complete, your policy will be voidable.

It is your responsibility to understand your coverage. If you have questions, the number to contact us can be found on your *insurance certificate*.

Blue Cross adheres to the Travel Health Insurance Association (THiA)'s Bill of Rights and Responsibilities. The travel insurance industry has come together and designed this Bill to deliver a clear statement as to what you can expect from your travel insurance policies along with responsibilities you have when purchasing travel insurance.

The Travel Insurance Bill of Rights and Responsibilities builds upon the following golden rules of travel insurance:

- ✔ Know your health
- ✔ Know your trip
- ✔ Know your policy
- ✔ Know your rights

TABLE OF CONTENTS

Important notice

Insurance contract 2

When to contact us 2

Insurance eligibility 3

Products 4

- Single-Trip 4
- Multi-Trip Annual 5

Coverages

- Emergency Medical Care 7
  - Coverage description 7
  - In case of a medical emergency while travelling 8
  - What is covered 8
  - Limitations and exclusions 13
- Trip Cancellation and Interruption 16
  - Coverage description 16
  - List of insured risks 17
  - What is covered 21
  - Limitations and exclusions 23
  - In the event of a claim 26
  - Option: Cancel for Any Reason 27
- Trip Interruption 28
  - Coverage description 28
  - List of insured risks 29
  - What is covered 32
  - Limitations and exclusions 34
  - In the event of a claim 37
- Accidental Death or Dismemberment 38
  - Coverage description 38
  - What is covered 38
  - Limitations and exclusions 40
- Baggage 41
  - Coverage description 41
  - In case of delay, theft, vandalism, or loss of baggage 41
  - What is covered 42
  - Limitations and exclusions 43

Blue Cross Travel Assistance Services 45

To extend a trip 46

Trip break 47

To modify your contract 47

To cancel your contract 47

If you return earlier from your trip 48

To submit a claim 48

General provisions applicable to all coverages 50

- Accuracy of the information provided 50
- Applicable law and jurisdiction 50
- Contract modification by the insurer 50
- Contract validity 50
- Coverage limitation due to coordination of benefits 50
- Currency and interest 50
- False declaration, failure to disclose, fraud or attempted fraud 50
- Health care quality and access 50
- Insurance premium 51
- Repatriation of the insured person 51
- Return to province of residence at the request of the insurer 51
- Right of subrogation 51

Definitions 52

Protection and use of your personal information 57

Legal notice 59

INSURANCE CONTRACT

Your insurance contract consists of the insurance policy and your *insurance certificate*. **These documents contain clauses which may limit the amounts payable. We recommend that you read these documents carefully.**

INSURANCE POLICY

Your insurance policy (including endorsements, if applicable) specifies the conditions, limitations, and exclusions of your insurance.

INSURANCE CERTIFICATE

Your *insurance certificate* indicates, whether at the time of purchase or after a modification request, the product, coverages, and services provided by the contract that you purchased, the contract validity dates, the *deductible* chosen (if applicable), as well as particular *medical conditions* specifically excluded from your contract. **Make sure to notify us of any element indicated on your** *insurance certificate* **that does not correspond with what you stated when purchasing insurance.**

TO HELP YOU UNDERSTAND THIS POLICY

- Usage of ***bold italics*** indicates names of products, coverages or options.
- Usage of *italics* indicates terms that are defined in the "Definitions" section.
- "**We**" and "**Our**" refer to the *insurer*.
- "**You**" and "**Your**" refer to the *insured person*.
- "**Province**" includes territories.

WHEN TO CONTACT US

IN CASE OF EMERGENCY WHILE TRAVELLING

In the event of an emergency during a *trip*, immediately contact *Blue Cross Travel Assistance*.

The numbers to contact us can be found on your insurance certificate.

Emergency Medical Care coverage:

Contact *Blue Cross Travel Assistance* **BEFORE** visiting a *hospital* or clinic, otherwise your claim may be denied.

Trip Cancellation and Interruption coverage:

Notify *Blue Cross Travel Assistance* within 48 hours of becoming aware of an event that results in the cancellation or modification of a covered *trip*.

Trip Interruption coverage:

Notify *Blue Cross Travel Assistance* within 48 hours of becoming aware of an event that results in the modification of a covered *trip*.

Baggage coverage:

In the event of delay, theft, vandalism, or loss of your baggage, you must notify *Blue Cross Travel Assistance* as soon as possible so that we can advise you of the procedure to follow.

For any questions related to a claim, refer to the "To submit a claim" section of this policy.

INSURANCE ELIGIBILITY

To be eligible for insurance, you must meet the following conditions:

Conditions applicable to people of all *ages*:

- Be a Canadian resident
- Be covered under the *Health and Hospital Insurance Acts* of your province of residence for the entire duration of your *trip*
- Be over 30 days old on the departure date of your *trip*

Conditions applicable only to people aged 55 and over:

In addition to the conditions set out above, if you are 55 years old or over, **you must not**:

1. Have received medical advice not to travel
2. Suffer from a *medical condition* in a *terminal stage*
3. Suffer from kidney disease treated with dialysis
4. Have been diagnosed with or treated for metastatic cancer in the past 5 years
5. Have been hospitalized for a pulmonary problem or prescribed any type of corticosteroid tablet, including prednisone in the past 12 months
6. Have been prescribed or treated with home oxygen in the past 12 months

YOU ARE INSURED IF

- ✔ The insurance was purchased before the departure date of the *trip*.
- ✔ The insurance was purchased for the entire duration of the *trip*, including the departure date and the return date.
- ✔ The premium was paid in full before the *contract start date*.
- ✔ You meet the criteria of the “Insurance eligibility” section.
- ✔ Your name appears in the “Insured” section of the *insurance certificate*.

PRODUCTS

Blue Cross travel insurance proposes various coverage combinations, as shown in the products table below.

Offered products		COVERAGES					SERVICES
		Emergency Medical Care	Trip Cancellation and Interruption	Trip Interruption	Accidental Death or Dismem-berment	Baggage	Blue Cross Travel Assistance
Single-Trip	To obtain the coverages that you would like	✚	✚	✚	✚	✚	✔
Multi-Trip Annual	For those who travel more than once a year and for frequent travellers	✚	✚	✚	✚	✚	✔

✔ Included
✚ Optional

Single-Trip

Allows you to select one or many coverages to meet your specific needs.

The maximum coverage amount per person is as follows:

Coverages	Maximum amount per person
Emergency Medical Care	$5,000,000 (optional *deductible*)
Emergency Medical Care in Canada	$5,000,000 (optional *deductible*)
Trip Cancellation and Interruption*	According to the amount indicated on the *insurance certificate*
Trip Interruption	No global limit
Accidental Death or Dismemberment	$300,000, depending on *age* and circumstances
Baggage	$1,500

*It is possible to add the ***Option: Cancellation for Any Reason***.

Your selected coverages are indicated on your *insurance certificate*.

Blue Cross Travel Assistance services are included with this product.

Multi-Trip Annual

Allows you to insure yourself for all *trips* taken outside of your province of residence for one year.

During that year, every *trip* that meets the following criteria will be covered, provided:

- Its duration does not exceed the chosen *maximum stay* of 4, 8, 17, 31, 60, 90, 120, 150 or 180 days per *trip*
- Its departure date and return date are included within the *covered period*

If one of your *trips* exceeds the *maximum stay* of your ***Multi-Trip Annual***, the coverages must be extended to cover the entire duration of the *trip*.

Your selected coverages are indicated on your *insurance certificate*.

The maximum coverage amount per person and per trip is as follows:

Coverages	Maximum coverage per person
Emergency Medical Care	$5,000,000 maximum (optional *deductible*)
Trip Cancellation and Interruption*	Choice between $1,500, $2,000, $2,500 or $5,000 per *trip*
Trip Interruption	No global limit
Accidental Death or Dismemberment	$300,000, depending on *age* and circumstances
Baggage	$1,500

*It is possible to add the ***Option: Cancel for Any Reason*** to each of your *trips*.

NOTICE

The ***Multi-Trip Annual*** exclusively covers *trips* taken outside of your province of residence.

Specific provisions of the Multi-Trip Annual product

The following conditions are added to the conditions, limitations, and exclusions specific to the coverages included in the ***Multi-Trip Annual***.

1. Age limit

To purchase or renew the ***Multi-Trip Annual***, you must be:

- 85 years old or under for *maximum stays* of 4, 8, 17, 31, 60, 90 or 120 days
- 80 years old or under for *maximum stays* of 150 or 180 days

2. Contract duration

The insurance is in force for a period of one year from the *contract start date*. There is no limit to the number of *trips* made during the *covered period*.

3. Birth of a child during the covered period

In a single-parent or family plan, a child of the *contract owner* or their *spouse* who is born after the *contract start date* becomes automatically insured as soon as they meet the conditions of the definition of *dependent child*.

4. Contract nearing expiry

We will issue a notice 30 days before the *contract end date*. It will provide information on how to renew or replace your ***Multi-Trip Annual*** contract that is nearing expiry.

Renewal notice

If you receive a renewal notice, it means that we are offering to renew your contract for another year. To confirm the renewal, you have to:

- Pay the premium determined for the new year of insurance
- Meet the eligibility criteria in effect at the time of renewal

We reserve the right to change the conditions of your ***Multi-Trip Annual*** contract at the time of renewal.

If you do not renew your ***Multi-Trip Annual*** before the *contract end date*, your insurance will end on the *contract end date* indicated on the *insurance certificate*.

Expiry notice

If you receive an expiry notice, it means that the contract cannot be renewed. However, you can purchase a new contract to meet your needs, depending on the products available at that time.

Your insurance will end on the *contract end date* indicated on the *insurance certificate*.

EMERGENCY MEDICAL CARE COVERAGE

The ***Emergency Medical Care*** coverage protects you from financial implications that may arise from medical services or care you receive during your *trip*.

If you have purchased the ***Emergency Medical Care*** coverage, make sure to read this section carefully. Some expenses or *medical conditions* are excluded from the coverage.

Covered destination(s)

The ***Emergency Medical Care*** coverage is available in two versions:

Versions	Authorized destination(s)
Emergency Medical Care	Valid for *trips* taken anywhere in the world, including Canada
Emergency Medical Care **in Canada**	Valid for *trips* taken **entirely** within Canadian borders

Make sure to consult your *insurance certificate* to know which of the two versions you have purchased.

Specific coverage provisions

To the "General provisions applicable to all coverages", the following are added:

1. Supporting documents

To submit a claim, you will be required to provide us with one or more of the following documents:

- A duly completed claim form
- A medical certificate issued by the *physician* who treated you at your destination and which certifies that the services being claimed have been provided or that the *medical emergency* occurred
- Receipts and proof of payment for the medical care and services provided
- The itemized billing for the care and services provided
- Proof of your travel dates

2. Settlement between insurer and service provider

When a claim is the subject of a direct agreement between us and the service provider you have dealt with, you must provide any original documents required for payment of this claim, including the travel insurance claim form. Otherwise, you become responsible for the amounts owing or the amounts that we are unable to recover.

Failure to provide the required proof will result in your claim being denied.

IN CASE OF A MEDICAL EMERGENCY WHILE TRAVELLING

Your state of health permitting, when a *medical emergency* occurs during a *trip*, you must inform *Blue Cross Travel Assistance* **before** going to a *hospital* or to a clinic, otherwise, your claim may be denied. This gives us an opportunity to:

- Confirm your coverage
- Pre-approve a *treatment*

If you are unable to call the assistance service yourself because of your state of health, a relative or a member of the medical staff must do so on your behalf within **24 hours** following the start of the *medical emergency*. Therefore, we strongly recommend you keep your contract number and our telephone number easily accessible in the event you need to reach us due to an emergency.

The numbers to contact us can be found on your insurance certificate.

Beginning and end of coverage

Coverage	Effective date	Termination date
Emergency Medical Care	The coverage becomes effective at the latest of the following dates: • The *contract start date* indicated on your *insurance certificate*, or • The departure date of the *trip*.	The termination date of the ***Emergency Medical Care*** corresponds to the *contract end date* indicated on your *insurance certificate*. If your return takes place before that date, the termination date of the coverage becomes the return date of the *trip*, whether the return is planned or premature (except for the "Trip break" - see page 47).
Emergency Medical Care **IN CANADA**		The termination date of the ***Emergency Medical Care in Canada*** corresponds to the *contract end date* indicated on your *insurance certificate*. If your return takes place before that date, the termination date of the coverage becomes the return date of the *trip*, whether the return is planned or premature (except for the "Trip break" - see page 47). Leaving Canada during the *coverage period* renders the coverage invalid in its entirety.

What is covered

Each *insured person* on the contract is covered up to a maximum of $5,000,000 per *trip*.

This coverage pays for *customary and reasonable expenses* incurred as a result of a *medical emergency* arising from an *accident* or an *illness* that occurs during the course of your *trip*, during the *covered period*.

Eligible *treatments* are those declared *urgent* and necessary for the stabilization of your *medical condition*. The benefits provided under the contract are granted in addition to and not in replacement of government programs: what is reimbursable by the government is not reimbursed by the *insurer*.

If a *deductible* amount appears on your *insurance certificate*, the benefits for this coverage are granted once this *deductible* is paid.

NOTICE

Failure to contact *Blue Cross Travel Assistance* before a medical consultation or *hospitalization* as a result of an *accident* or *illness* could result in your claim being denied.

Benefits

Hospitalization, medical and paramedical expenses

Hospitalization	*Hospitalization* costs in a semi-private or private room.
Physicians	The difference between the fees charged by a *physician* who treats you at your destination and the benefits allowed under government programs.
Nurses	Fees for the private care of a licensed practical nurse (not your relative) during the period of *hospitalization*, when this care is medically required and prescribed by the *physician* treating you at your destination.
Health professional services	The fees of the following legally authorized health professionals, when such care is medically required and approved by *Blue Cross Travel Assistance*, up to a maximum of $400 per profession, per *trip*: - Physiotherapist - Chiropractor - Osteopath - Podiatrist or chiropodist (combined) *Urgent* dermatological care offered in an outpatient clinic is also covered up to a maximum of $400 per *trip*.
Tests and diagnostics	The costs of laboratory tests and X-rays when they are prescribed by the *physician* treating you at your destination for diagnostic purposes.
Prescribed medication as part of emergency treatment	The cost of purchasing medication prescribed by the *physician* treating you at your destination, except when required for the continuous stabilization of a chronic *medical condition*.
Medical devices	The cost of buying or renting crutches, canes, or splints, the cost of renting wheelchairs, orthopaedic devices or other medical devices, when prescribed by the *physician* treating you at your destination.
Incidental expenses	The expenses inherent in a *hospitalization* (telephone, television, parking, etc.), upon submission of supporting documents, up to $100 per day, maximum $500 per *hospitalization*.
Emergency dental treatment	The fees of a dental surgeon for dental care required as a result of external trauma (not as a result of the voluntary introduction of food or of an object into the mouth), only when there is damage to natural and healthy teeth or for reduction of fracture or dislocation of the jaw, up to $2,000 per *accident* and per *insured person*. In all cases, the *treatment* must begin during the term of the contract and end within 6 months of the date of the *accident*. In addition, you must send us an X-ray, taken after the *accident* but before the *treatment* begins, demonstrating the suffered damage. For all other emergency dental *treatments*, except root canal therapy, the fees of a dental surgeon up to $500 per *trip* and per *insured person*.

Transportation expenses

Ambulance or taxi service	Ground or air transportation costs to get you to the nearest suitable medical facility, as well as transfer costs between *hospitals* when the *physician* treating you at your destination and *Blue Cross Travel Assistance* determine that available facilities are inadequate.
Repatriation to your province of residence	When, because of an *illness* or *accident*, *Blue Cross Travel Assistance* authorizes your repatriation, the following expenses are covered: - **Costs related to your medical repatriation** The costs related to a means of transportation deemed adequate by the *insurer*, so that you are repatriated to your province of residence to receive immediate medical care, after receiving authorization from the *physician* treating you at your destination. - **Costs related to the repatriation of your travel companion or an immediate family member** The costs for the simultaneous repatriation of your *travel companion*, or any *immediate family member*, who is also covered under this travel insurance policy, if this person cannot return to their point of departure by the means of transportation initially planned for the return. - **Costs for an accompanying person** The costs of hiring an accompanying person for the return of children covered under this contract when necessary. - **Baggage return costs** Up to a maximum of $500 for excess costs related to the return of your baggage. - **Pet return costs** Up to a maximum of $500 for the cost of returning your pet.
Transportation expenses to visit or identify the insured person	Some expenses are reimbursed if a *family member* or a friend not travelling with you must: a) Get to the *hospital* where you are hospitalized for a period of at least 3 days (the need for this visit must be certified in writing by the *physician* treating you at your destination), or b) Get to the destination, if necessary, for the purpose of identifying the remains of the *insured person* The *insurer* agrees to reimburse the following expenses for one designated person: - The total round-trip transportation costs in economy class by the least expensive route - Up to $1,200 for: • Childcare, accommodation, and meals in a *commercial establishment*, up to a maximum of $300 per day • The cost for purchasing our travel insurance

Additional transportation expenses	Some additional transportation expenses are reimbursed when you or a *travel companion* covered under this policy must postpone your/their return by *public transportation* due to: a) A *hospitalization* not requiring repatriation, if this *hospitalization* must continue beyond your scheduled return date, or b) A *medical emergency* not requiring repatriation, if this *medical emergency* is ongoing during the 48 hours preceding your scheduled return date and if *Blue Cross Travel Assistance* determines that you are unable to travel because of this *medical emergency* The *insurer* agrees to reimburse one of the following costs, up to a maximum of $500 per *trip* and per *insured person*: - Additional transportation costs caused by a date or a schedule change of the initial return ticket, or - The purchase of a return ticket by the same means of *public transportation*, in economy class, allowing you to return to your province of residence once the *medical emergency* has ended if it is established that the date of the initial return ticket cannot be changed
Expenses for the return or final disposition of remains	In the event of death, the following expenses are covered up to $10,000: - The cost of preparing the remains and returning them to the point of departure in the province of residence, excluding the cost of the coffin, or - The cost of cremation or burial on site, excluding the cost of the urn, coffin, tombstone, and any other related products or services
Vehicle return expenses	The *insurer* agrees to reimburse up to $5,000 per vehicle for the cost of returning your personal road vehicle to your residence or rental vehicle to the nearest appropriate rental agency when an *illness* or *accident* renders you incapable of: a) Returning to your residence using the personal road vehicle you used to get to your destination, or b) Returning the rented vehicle to the nearest rental agency In all cases, you must present a medical certificate issued by the *physician* treating you at your destination in the locality where your inability to use the vehicle is determined. The return of the vehicle must be carried out by a commercial agency or another person designated and authorized by *Blue Cross Travel Assistance*, otherwise only the following additional *customary and reasonable expenses* are reimbursable, subject to the submission of official receipts: - Air transportation to reach the vehicle to be returned (economy class) - Meals - Accommodation in a *commercial establishment*

Subsistence allowance

Expenses for subsistence allowance	The *insurer* agrees to reimburse a maximum of $300 per day per *insured person*, up to $3,000 for the following expenses: - Accommodation costs in a *commercial establishment* - Meals - Essential phone calls - Taxi transportation - Childcare costs for *dependent children* who accompany you on the *trip* These expenses will be reimbursed only when it has been determined by the *insurer* that you must postpone your return as a result of: a) An *illness* or an *accident* that you experience, or b) An *illness* or an *accident* that an *immediate family member* who is accompanying you experiences, or c) An *illness* or an *accident* that a *travel companion* experiences

Medical follow-up in Canada

Expenses for medical follow-up in Canada further to a repatriation	When you are repatriated at the *insurer*'s expense further to a *hospitalization* that occurred during a *trip* outside of your province of residence, we agree to reimburse the following expenses when incurred within 15 days of your repatriation: - Up to $1,000 for the cost of staying in a semi-private room in a *hospital* or a convalescent and physical rehabilitation centre - Up to $50 per day, maximum 10 days, for the fees of a licensed practical nurse or orderly from a specialized agency when care is required at your home - Up to $150 for the cost of renting the following medical equipment: crutches, standard walker, canes, trusses, orthopaedic corsets, and oxygen - Up to $250 for transportation (ambulance and taxi) costs incurred to receive care

LIMITATIONS AND EXCLUSIONS

A) Limitations and reductions of coverage

Benefit paid under Trip Cancellation and Interruption or Trip Interruption coverages
When the "Additional transportation expenses" benefit is also payable under the ***Trip Cancellation and Interruption*** or ***Trip Interruption*** coverages, the fees are then covered under the ***Trip Cancellation and Interruption*** or ***Trip Interruption*** coverages only.

B) Exclusions due to pre-existing medical conditions

No amount is payable, under the terms of this coverage, if the loss sustained or the costs incurred result directly or indirectly from one of the following causes:

For people aged 54 and under, during the 3 months preceding the effective date of coverage:

a) Any *medical condition* that affects you and that is not *stable*, except for a *minor ailment*

b) Any heart condition for which you have used nitroglycerin more than once in a 7-day period for the relief of chest pain

c) Any pulmonary condition for which you have been treated with home oxygen or have required corticosteroid therapy

For people aged 55 to 59 travelling less than 18 days, during the 6 months preceding the effective date of coverage:

a) Any *medical condition* that affects you and that is not *stable*, except for a *minor ailment*

b) Any heart condition for which you have used nitroglycerin more than once in a 7-day period for the relief of chest pain

c) Any pulmonary condition for which you have been treated with home oxygen or have required corticosteroid therapy

For people aged 55 to 59 travelling 18 days or more and for people aged 60 or over:

A) The following specific *medical conditions* are excluded unless the *insurance certificate* stipulates otherwise:

a) **During your life,** any *illness* which relates to one of the following *medical conditions* for which you have been diagnosed or treated:

i) Cardiovascular condition

- Angina
- Angioplasty
- Aortic aneurysm
- Arrhythmia
- Bypass
- Cardiomyopathy
- Congestive heart failure
- Defibrillator
- Myocardial infarction (Heart attack)
- Myocarditis
- Pacemaker
- Pulmonary hypertension
- Valvulopathy or valve replacement

ii) Transplant of one of the following organs:

- Bone marrow
- Heart
- Liver
- Lung
- Pancreas

b) **During the 24 months preceding the effective date of coverage,** any *treatment* or diagnosis of **kidney disease**

c) **During the 12 months preceding the effective date of coverage**, any *illness* which relates to one of the following conditions:

- **Cancer** (except for basal cell carcinoma, squamous cell skin cancer or breast cancer treated only with hormone therapy) for which you have been diagnosed or treated

- **Gastrointestinal condition** (cirrhosis, hepatitis C, intestinal obstruction, diverticulitis, Crohn's disease, pancreatitis, ulcerative colitis) for which you have been diagnosed or treated

B) Also excluded when occurring during the **6 months preceding the effective date of coverage**:

i) Any *medical condition* that affects you and that is not *stable*, except for a *minor ailment*

ii) Any heart condition for which you have used nitroglycerin more than once in a 7-day period for the relief of chest pain

iii) Any pulmonary condition for which you have been treated with home oxygen or have required corticosteroid therapy

If you choose to make use of the "Trip break" (see page 47)

Any *medical condition* that affects you and that is not *stable* in the **3 months** (if you are 54 years of *age* or under) or in the **6 months** (if you are 55 years of *age* or more) preceding the date of return to your destination.

C) Other exclusions

No amount is payable, under the terms of this coverage, if the loss suffered or costs incurred result directly or indirectly from one of the following situations:

1. Treatment received without approval from Blue Cross Travel Assistance

a) Costs incurred during a medical consultation or *hospitalization* when you failed to communicate with *Blue Cross Travel Assistance* in advance, as mentioned in the "In case of a medical emergency while travelling" section of this coverage.

b) Costs incurred resulting from a situation where you chose to receive a *treatment* or undergo surgery without receiving prior approval from *Blue Cross Travel Assistance* and/or when we do not consider such care to be *urgent*.

c) Once your *treatment* has started, costs incurred when you failed to communicate with *Blue Cross Travel Assistance* to assess and approve any additional *treatment*.

d) Fees exceeding $10,000 for emergency air evacuation to the nearest suitable medical facility, when transportation has not been scheduled by *Blue Cross Travel Assistance*.

2. Foreseeable treatment

Costs related to a *medical condition* for which it is expected that, or it is reasonable to believe that, *treatments* will be required during the *trip*.

3. Pending treatment or failure to comply with a prescribed treatment

A condition for which medical advice has not been followed or investigations, *treatments*, examinations, or recommended interventions have not been carried out.

4. Non-urgent, experimental, or optional treatment

No benefit will be paid for a non-*urgent*, experimental, or optional *treatment*. For example, the costs of the following consultations or *treatments* are excluded:

- *Routine check-ups*
- Any *treatments* required for the continuous stabilization of a chronic *medical condition*, including the renewal of a prescription
- Aesthetic care or *treatment*
- Rehabilitation care
- Convalescent care
- Care given for the convenience of the patient
- Clinical research
- Experimental drugs

The mere fact that *treatments* provided in your province of residence are of inferior quality or take longer to obtain than those which can be obtained outside your province of residence does not constitute, within the meaning of this exclusion, a *medical emergency*.

LIMITATIONS AND EXCLUSIONS

5. Continued treatment once the medical emergency is over
Continuing a *treatment* if we determine that the *medical emergency* is over.

6. Treatment received further to your transfer or repatriation refusal
If we determine that you should be transferred to another facility or that you must be repatriated to receive *treatment*, and you choose not to consent, no benefit will be paid for this *treatment* or for subsequent *treatments* related to this *medical condition*.

7. Abusive or unreasonable billing
Any invoiced amount that is not considered a *customary and reasonable expense*.

8. Trip without continuous coverage from a public health insurance plan
No benefits will be paid if you are not covered under the *Health and Hospital Insurance Acts* of your province of residence for the entire duration of your *trip*. It is your responsibility to ensure that you have such coverage.

9. Treatments not covered under government programs
Treatments received outside your province of residence and that are not insured under government programs.

10. Medical expenses incurred after an extension
Expenses incurred during the extension period of your contract if they are linked to a *medical condition* that occurred during the *covered period* preceding your extension request.

11. Expenses incurred during a "Trip Break"
Expenses incurred during days spent in your province of residence while the "Trip break" is ongoing.

12. Trip undertaken for medical purposes
No benefits will be paid if your *trip* is undertaken for the purpose of receiving diagnosis, *treatment*, surgery, medical assessment, palliative care, or any other form of therapy.

13. Pregnancy, childbirth, or related complications
a) Expenses related to routine prenatal and postnatal care.
b) Expenses related to pregnancy, childbirth, or their complications:
- When the care required results from a *high-risk pregnancy*, or
- When care is required during the 9 weeks preceding or following the expected delivery date

14. Child born during the trip
When the expenses related to your pregnancy are excluded, care or *treatment* provided to your child born during the *trip* is also excluded.

15. Mental health disorders
Any *medical condition* resulting from a mental health or psychiatric disorder unless you must be hospitalized for this condition.

16. Suicide and intentional injury
Suicide, attempted suicide, or intentional injury, whether it is due to a psychological disorder or not.

17. Use of alcohol, drugs and other intoxicating substances
Any *medical condition* resulting from or in any way related to:
- Your chronic use of alcohol, drugs, or other intoxicating substances, including withdrawal symptoms
- Your excessive use of alcohol, drugs, or other intoxicating substances
- Driving a motor vehicle while you are impaired by any drug, whether it is legal or not, or with a blood alcohol level greater than 80 mg per 100 ml of blood (0.08).

18. Illegal act
Your participation in any criminal or illegal act or any attempt to commit such acts, under any law.

19. Act of war and civil unrest
Costs related to:
- Any act of war, whether war is declared or not
- A revolt
- A revolution
- Your voluntary participation in a riot or insurrection.

20. High-risk sports or activities
Any *medical condition* resulting from your participation in *high-risk sports or activities*.

TRIP CANCELLATION AND INTERRUPTION COVERAGE

Coverage description

Trip Cancellation and Interruption coverage protects all your insured, prepaid and non-refundable *travel expenses* should any of the events on the list of insured risks affect you or your *travel companion*, requiring you to cancel, modify, extend or interrupt your planned *trip*.

NOTICE

Trip Cancellation and Interruption coverage allows claims related to sudden and unexpected events, such as *accidents* or emergencies.

When a covered event occurs, you must contact *Blue Cross Travel Assistance* within 48 hours so we can advise you of the procedure to follow.

For more information, please refer to the "In the event of a claim" section of this coverage.

Trip cancellation – before leaving on your trip:

- When a covered event requires you to cancel your *trip* before you leave your primary residence.

Trip interruption – during your trip:

- When a covered event occurs during your *trip* and requires you to change your itinerary or return to your departure point earlier or later than planned.

Beginning and end of coverage

Your ***Trip Cancellation and Interruption*** effective date of coverage is the latest of the following:

- The "Coverage Start Date" indicated on your *insurance certificate*, or
- The date on which a first payment is made for your *trip*

Your ***Trip Cancellation and Interruption*** coverage ends on the earliest of the following dates:

- The *contract end date* indicated on your *insurance certificate*, or
- The return date of the *trip*, whether planned or premature, except for the "Travel break"

Maximum benefits

Trip cancellation – before leaving on your trip:

Up to the maximum coverage shown on your *insurance certificate*.

Trip interruption – during your trip:

Up to the amounts shown in the "What is covered in the event of trip interruption – during your trip" section of this coverage.

List of insured risks

Benefits are only payable if the *trip* is cancelled, modified, interrupted or extended due to any of the following insured risks.

The event that requires you or your *travel companion* to cancel, interrupt, extend or modify your *trip*:

- Must be unknown on the effective date of coverage and at the time of each subsequent non-refundable payment made for your *trip*
- Must be beyond your control
- Must prevent you from travelling or continuing your *trip*

	Medical situation (illness, injury and quarantine)
1	Before leaving on your *trip* or during your *trip*, you or your *travel companion* has an *illness* or injury.
2	Before leaving on your *trip* or during your *trip*, a *family member* or your *travel companion*'s *family member* has an *illness* or injury.
3	Before leaving on your *trip* or during your *trip*, you or your *travel companion* is quarantined.
4	Before leaving on your *trip* or during your *trip*, an *immediate family member* or a *travel companion*'s *immediate family member* is quarantined.
5	Before leaving on your *trip* or during your *trip*, the *host* providing you with free accommodation at your destination for more than 70% of the total duration of your *trip* is hospitalized or quarantined and can no longer host you.
6	Before leaving on your *trip* or during your *trip*, you or your *travel companion* has an injury or *illness*, preventing you from participating in a *sporting event* (excluding *high-risk sports or activities*) and that *sporting event* is the primary purpose of your *trip*.
7	Before leaving on your *trip*, you or your *travel companion* learns that new health-related entry requirements for a country or a region on your travel itinerary have been introduced after booking your *trip* and on the effective date of coverage. Your *medical condition* or pregnancy prevents you from meeting these new requirements.
	Death
8	Before leaving on your *trip* or during your *trip*, you, a *family member*, your *travel companion* or your *travel companion*'s *family member* dies.
9	During the 15 days prior to your departure date or during your *trip*, your friend or a friend of your *travel companion* dies.
10	Before leaving on your *trip* or during your *trip*, the *host* providing you with free accommodation at your destination for more than 70% of the total duration of your *trip* dies.
	Primary residence and accomodation
11	During the 7 days prior to your departure date, you or your *travel companion*'s primary residence or *commercial establishment* is burglarized.
12	Before leaving on your *trip* or during your *trip*, a natural disaster or an unintentional event, independant and not the result of any act of negligence on your part or that of your *travel companion*: - Renders your or your *travel companion*'s primary residence uninhabitable, or - Renders the *commercial establishment* owned by you or your *travel companion* inoperative

13	Before leaving on your *trip* or during your *trip*, a natural disaster or an unintentional event, independant and not the result of any act of negligence on your part or that of your *travel companion* renders the accommodation at your destination uninhabitable and occurs: - At the residence of the *host* providing you with free accommodation at your destination for more than 70% of the total duration of your *trip*, or - At the reserved accommodation at your destination where you are staying at least 2 nights
Transportation	
14	During your *trip*, a flight schedule change causes you to miss your connection, the start of your land tour or the start of your organized trip, forcing you to change your itinerary, even though you or your *travel companion* have respected the carrier's recommended times. We cover: - An economy class ticket to interrupt your *trip* and return you to your departure point, as well as the unused portion of insured *travel expenses*, or - An economy class ticket to join your itinerary, as well as related subsistence allowance costs. In such situations, you are not eligible for a refund of the unused portion of your *trip*
15	During your *trip*, a flight schedule change causes you to miss your cruise, while you or your *travel companion* have planned to arrive at the cruise departure point at least 24 hours in advance and have respected the carrier's recommended times, which forces you to change your itinerary. We cover: - An economy class ticket to interrupt your *trip* and return you to your departure point, as well as the unused portion of insured *travel expenses*, or - An economy class ticket to join the cruise at the next port, as well as related subsistence allowance costs. In such situations, you are not eligible for a refund of the unused portion of your *trip*
16	During your *trip*, you or your *travel companion* have planned to arrive at least 3 hours in advance to attend an event that cannot be rescheduled, such as a wedding, funeral, graduation or commercial entertainment for which you have purchased tickets. Due to delays in your scheduled *public transportation*, you will not arrive at the event venue within 3 hours of the start of the event. We will reimburse you for the additional economy class *public transportation* costs that you incur to reach your intended destination by taking an alternative route.
17	Before leaving on your *trip*, you or your *travel companion* must cancel your *trip* due to : - An unexpected strike During your *trip*, you or your *travel companion* misses your connection or is required to modify or interrupt your *trip* due to: - A mechanical failure causing a delay in the connecting *public transportation*, or - An emergency-related police roadblock, or - A traffic accident directly involving the vehicle you are using to get to your destination, whether you are a passenger or driver of that vehicle, or - A delay in *public transportation* as a result of adverse weather conditions (including road closures due to poor weather), an earthquake, or a volcanic eruption, or - An unexpected strike
Pregnancy and adoption	
18	Before leaving on your *trip* or during your *trip*, you or your *travel companion* develops complications within the first 31 weeks of pregnancy.
19	Before leaving on your *trip* or during your *trip*, your *spouse* or your *travel companion*'s *spouse* develops complications within the first 31 weeks of pregnancy.
20	Before leaving on your *trip* or during your *trip*, you, your *spouse*, your *travel companion* or your *travel companion*'s *spouse* legally adopts a child, and the date of the adoption takes place during the *trip*, provided that the adoption notice was received after the effective date of coverage.

Work and education	
21	Before leaving on your *trip* or during your *trip*, you, your *spouse*, your *travel companion* or your *travel companion*'s *spouse* is transferred at their employer's request and must relocate their primary residence.
22	Before leaving on your *trip* or during your *trip*, you, your *spouse*, your *travel companion* or your *travel companion*'s *spouse* loses permanent employment that they have held for at least 1 year due to a layoff or dismissal without just cause, provided that they were not aware of this loss of employment on the effective date of coverage.
23	Before leaving on your *trip* or during your *trip*, a *business meeting*, conference or convention that was scheduled before the effective date of coverage and was the main purpose of your *trip*, is cancelled due to unexpected circumstances beyond your or your employer's control. This event must bring together companies with no ownership link, and in the case of a conference or congress, you must be a registered delegate. We will reimburse expenses not covered by your employer.
24	Before leaving on your *trip* or during your *trip*, an unexpected date change occurs for an exam related to a professional training program or a university or college course that you or your *travel companion* is taking; the exam cannot be rescheduled and will occur during your travel dates.
25	Before leaving on your *trip* or during your *trip*, you, your *spouse*, your *travel companion* or your *travel companion*'s *spouse* is called to serve as a member of the military, a police corps, a firefighting brigade or emergency medical services.
Law and government	
26	Before leaving on your *trip*, you or your *travel companion* fails to obtain the mandatory visa to enter the chosen destination country, while you meet all the eligibility criteria and the application was not previously refused or submitted late.
27	During your *trip*, you or your *travel companion* is unable to continue the *trip* or return to your country of residence as planned due to the theft or loss of your passport or visa.
28	Before leaving on your *trip*, your passport or your *travel companion*'s passport is not issued within the processing time confirmed in writing by Passport Canada.
29	Before leaving on your *trip*, a *Canadian government travel advisory* is issued by the Government of Canada informing Canadian residents to "avoid all non-essential travel" or "avoid all travel" to a country or region that is included in your planned *trip* and advising against visiting certain destinations. This advisory is still in effect 7 days prior to your *trip*'s scheduled departure date. During your *trip*, a new *Canadian government travel advisory* is issued by the Government of Canada informing Canadian residents to "avoid all non-essential travel" or "avoid all travel" to a country or region that is a destination or stopover on your *trip*.
30	Before leaving on your *trip* or during your *trip*, you, your *spouse*, your *travel companion* or your *travel companion*'s *spouse* is called to jury duty, subpoenaed to be a witness or required to appear as a defendant in a civil suit.
Pets	
31	During the 15 days prior to your departure date, you or your *travel companion* learns that your cat or dog requires emergency surgery or dies. During your *trip*, you or your *travel companion* learns that your cat or dog, who is not travelling with you, needs to undergo urgent surgery.

Service dogs

32 Before leaving on your *trip* or during your *trip*, you or your *travel companion* learns that the service dog you need for independent living, due to a mental or physical disability, been injured, fallen ill, or died.

Weather conditions

33 Before leaving on your *trip*, you or your *travel companion* must cancel your *trip* due to a *public transportation* delay that will result in the loss of at least 30% of the total duration of the *trip*.

This delay must be caused by one of the following events:

- Adverse weather conditions (including road closures due to poor weather), or
- An earthquake, or
- A volcanic eruption

Travel provider default

34 Before leaving on your *trip* or during your *trip*, the *travel provider* to which you have made payments for *travel expenses* is declared in default and as a result, you or your *travel companion*:

- Will not receive part or all of the travel services you have purchased, and
- Is unable to recover the entire cost of the undelivered travel services, either from the *travel provider* or from any federal, provincial or other compensation fund

What is covered

Benefits included in the coverage	Cancellation before leaving on your trip	Interruption during your trip
Insured travel expenses	✔	
New occupancy charges	✔	
Unused portion of insured travel expenses		✔
Additional transportation expenses		✔
Subsistence allowance		✔
Vehicle return expenses		✔
Expenses for the return or final disposition of remains		✔

Benefits provided under Trip Cancellation and Interruption coverage

1- What is covered in the event of trip cancellation – before leaving on your trip:

If you have chosen to insure your *travel expenses*, in whole or in part, and an event indicated in the "List of insured risks" section of the ***Trip Cancellation and Interruption*** coverage occurs before you leave on your *trip*, the *insurer* agrees to reimburse the expenses listed below, up to the maximum coverage indicated on your *insurance certificate*:

Insured travel expenses

When you are unable to make the planned *trip*, your insured and non-refundable *travel expenses* are covered up to the maximum coverage indicated on your *insurance certificate*.

New occupancy charges

Should a *travel companion* withdraw from the *trip*, the additional new occupancy charges you incur are reimbursable if you choose to go on the *trip* as originally planned.

2- What is covered in the event of trip interruption – during your trip:

If any of the events mentioned in the "List of insured risks" section of the ***Trip Cancellation and Interruption*** coverage occur during your *trip*, the *insurer* agrees to cover the costs below:

Unused portion of insured travel expenses

When you miss a part of your planned *trip*, the unused and unreplaced portion of your insured *travel expenses* is reimbursable, up to the maximum coverage chosen and indicated on your *insurance certificate*.

Additional transportation expenses

Additional transportation expenses for economy class, including schedule change costs, are reimbursable to allow you to continue your *trip*, return to the planned itinerary or return to your departure point if you must modify, interrupt or extend your planned *trip*.

Subsistence allowance

These expenses are reimbursable if they are incurred after the departure date of the *trip*:

a) During the transportation period, as a result of an itinerary or schedule change to your planned *trip* to get to your destination, or

b) During the transportation period to return to your departure point when you are unable to return by the means originally planned, or

c) For the period during which the planned *trip* is extended

Maximum reimbursable amount	**$300 per day per insured person, up to a maximum of $3,000 per insured person**
Covered expenses	- Accommodation in a *commercial establishment* - Meals - Essential phone calls - Taxi transportation - Childcare costs for *dependent children* accompanying you on the *trip*

Vehicle return expenses

The cost for returning a personal road vehicle or a rental vehicle is reimbursed when you are unable to:

a) Return to your primary residence using the personal vehicle you originally used to get to your destination, or

b) Return the rented vehicle to the nearest rental agency

Maximum reimbursable amount	**Up to $5,000 per vehicle**
Covered expenses	The return of the vehicle must be carried out by a commercial agency or any other person designated and authorized by *Blue Cross Travel Assistance*. Should this requirement not be met, only the following additional *customary and reasonable expenses* are reimbursable, provided that official receipts are submitted: - Air transportation (economy class) to the location of the vehicle to be returned - Meals - Accommodation in a *commercial establishment*

Expenses for the return or final disposition of remains

In the event the *insured person* dies, the following expenses are covered:

a) The cost of preparing and returning the remains to the province of residence, excluding the cost of the coffin, or

b) The cost of cremation or burial on site, excluding the cost of the urn, coffin, headstone, and any other related products or services

Maximum reimbursable amount	**Up to $10,000**

LIMITATIONS AND EXCLUSIONS

A) Limitations and reductions of coverage

1. Insured and nonrefundable travel expenses

The amount indicated on the "Trip Cancellation" line of your *insurance certificate* represents the authorized reimbursement limit.

Any claim will be limited to the portion of *travel expenses* that you have paid and that is not refundable on the date of the event that requires you to cancel, interrupt, extend or modify the planned *trip*.

If you have chosen to insure only a portion of your non-refundable *travel expenses*, the amount of your reimbursement will be reduced for the following two benefits:

- Unused portion of insured and non-refundable *travel expenses*, and
- New occupancy charges

These reimbursements will be proportional to the maximum coverage indicated on the "Trip Cancellation" line with respect to the sum of all non-refundable payments made for the *trip*.

2. Unused portion of insured travel expenses

Under the "Subsistence allowance" benefit, if you receive a reimbursement for accommodation in a *commercial establishment*, you will not be eligible for reimbursement related to the initial reservation of your accommodation at your destination for the "Unused portion of insured travel expenses."

3. Additional transportation expenses paid by the insurer

Under the "Additional transportation expenses" benefit, when the *insurer* replaces your initially scheduled transportation so that you may get to your destination or return to your departure point, the *insurer* will reimburse only the additional costs incurred as a result of such replacement. The costs associated with the initially scheduled unused transportation are not eligible for reimbursement under the "Unused portion of insured travel expenses" benefit.

4. Travel companions

When an event affects one of the *insured persons* and that person must cancel, modify, interrupt or extend their *trip*, only the *insured person*'s *immediate family members* and up to 6 other *travel companions* insured under this coverage may also cancel, modify, interrupt or extend their *trip* due to that event, up to the insured amount chosen for cancellation.

5. Travel credit

A travel credit issued by a *travel provider* is considered a reimbursement whether you accept that travel credit or not. A credited *trip* or a *trip* for which a travel credit was refused can under no circumstances be the subject of a claim.

6. Travel provider default

When the loss incurred is directly or indirectly caused by a *travel provider* default, the reimbursable amount is limited to $3,500 per *insured person* and $7,500 for all *insured persons* under this coverage.

In addition, the total amount that we will be required to pay for all claims in the event of a *travel provider* default must not exceed:

- $1,000,000 per event
- $2,000,000 per calendar year

7. Terrorism

When the loss incurred is directly or indirectly caused by an *act of terrorism*, the reimbursable amount is reduced by 50%.

In addition, the total amount that we will be required to pay for all claims in the event of an *act of terrorism* may not exceed:

- $2,500,000 per act or series of *acts of terrorism* occurring within a 72-hour period
- $5,000,000 per calendar year

8. Benefits payable under the Emergency Medical Care coverage

When one or more of the following benefits are also payable under the ***Emergency Medical Care*** coverage, then the following costs are covered only under the ***Emergency Medical Care*** coverage:

- Vehicle return expenses
- Subsistence allowance
- Expenses for the return or final disposition of remains

9. Benefits payable in the event of trip interruption

The "Subsistence allowance", "Vehicle return expenses" and "Expenses for the return or final disposition of remains" benefits are limited to the maximum amounts indicated in the "What is covered in the event of trip interruption - during your trip" section of this coverage.

LIMITATIONS AND EXCLUSIONS

B) Exclusions due to pre-existing medical conditions

No amount is payable under the terms of this coverage if the loss sustained or the expenses incurred result directly or indirectly from any of the following causes:

During the 3 months preceding the effective date of the coverage:

a) Any *medical condition* that affects you and that is not *stable*, except for a *minor ailment*

b) Any heart condition for which you have used nitroglycerin more than once in a 7-day period for the relief of chest pain

c) Any pulmonary condition for which you have been treated with home oxygen or have required corticosteroid therapy

If you choose to make use of the "Trip break" (see page 47)

Any *medical condition* that affects you and that is not *stable* in the **3 months** preceding the date of return to your destination.

C) Other exclusions

Unless otherwise specified, the following exclusions apply to you and to your *travel companion*:

No amount is payable under the terms of this coverage if the cancellation, modification, interruption, or extension of the *trip* results directly or indirectly from any of the following causes or situations:

1. Known, foreseeable or ignored circumstances

Any situation, event, *medical condition* or reason that you, your *travel companion* or a *family member* are aware of or that you have ignored or neglected on the effective date of coverage when you could reasonably expect to cancel, modify, interrupt or extend the planned *trip* for that reason.

2. Trip cancellation, interruption, or modification without the approval of Blue Cross Travel Assistance

No compensation will be provided if you fail to contact *Blue Cross Travel Assistance* within 48 hours of an event that requires you to cancel, modify, extend or interrupt your *trip*.

3. Trip undertaken for medical purposes

A *trip* undertaken for the purpose of receiving a diagnosis, *treatment*, surgery, medical assessment, palliative care or any other form of medical services.

4. Medical situation (illness, injury, hospitalization)

a) A *trip* undertaken for the purpose of visiting or looking after a sick or injured person, when the *medical condition* or the subsequent death of this person is what causes the *trip* to be cancelled, modified, interrupted or extended.

b) A *medical condition* or *treatment* for which you have not followed the recommendations of your *physician* or other healthcare professional.

5. Transportation

a) Any *public transportation* missed when it was not planned to reach your initial itinerary or to arrive at the connecting point within the carrier's recommended time, except for stopovers planned by the carrier.

b) Any mechanical breakdown or tire puncture of the vehicle you are in, except if it is *public transportation*.

c) *Trip* interruption when the *public transportation* used to reach the first destination of the *trip* is delayed by less than 30% of the total duration of the *trip*, due to poor weather conditions.

d) Any threat of strike or any strike announced prior to the purchase of the contract.

6. Pregnancy

a) Before the effective date of coverage, you were diagnosed with a *high-risk pregnancy* and must cancel, modify, interrupt, or extend your *trip* for that reason.

b) Before the departure date of your *trip*, you were diagnosed with a *high-risk pregnancy* and must modify, interrupt or extend your *trip* for this reason.

c) All complications, ailments or symptoms related to pregnancy or childbirth arising during the 9 weeks preceding or following the expected delivery date, including that date itself.

d) Routine prenatal care.

e) Child born during the *trip*.

LIMITATIONS AND EXCLUSIONS

7. Employment and occupation

a) Loss of employment in the following cases:
- Temporary positions, or
- Contractual positions, or
- Permanent positions held for less than a year, or
- Self-employed workers

b) Loss of employment due to dismissal with just cause.

8. Law and government

a) Any event in a country or region that is a destination or part of the *trip* and for which no *Canadian government travel advisory* has been deemed necessary.

b) Any event in a country or region that is a destination or part of the *trip* for which a *Canadian government travel advisory* is in effect on or before the effective date of coverage.

c) Noncompliance with the entry and departure rules for a country that is a destination or part of the *trip*, with regard to:
- Mandatory vaccinations, or
- A visa or passport application submitted outside the recommended timeframe, or
- A visa or passport application submitted after a first application was refused, or
- Visa or passport ineligibility under the applicable rules and legislation

d) Refused entry at customs or at security checkpoints, except for cases of mistaken identity.

9. Pets

Modifying, interrupting or extending the *trip* because a pet (other than a service dog) has died.

10. Weather conditions

Trip cancellation before the scheduled departure date if adverse weather conditions cause a carrier delay representing less than 30% of the total duration of the *trip*.

11. Personal situations

Any of the following situations:
- Inability of the *insured person* to obtain the desired accomodation at the destination for reasons other than those set out in insured risks 5, 10 and 13
- Financial difficulties
- Conjugal difficulties
- Disagreement with a *travel companion*
- Aversion for the *trip* or planned transportation

12. Mental health disorders

A situation, an event or a *medical condition* resulting from a mental health or psychiatric disorder, unless the condition requires *hospitalization*.

13. Pandemic

A situation, an event, a *medical condition* or quarantine resulting from a *pandemic*, whether the risk is known or unknown on the effective date of coverage.

14. High-risk sports or activities

A situation, event or *medical condition* resulting from participation in *high-risk sports or activities*.

15. Use of alcohol, drugs and other intoxicating substances

A situation, event or *medical condition* resulting from or in any way related to:
- Chronic use of alcohol, drugs or other intoxicating substances or related in any way, including withdrawal symptoms, or
- Excessive use of alcohol, drugs or other intoxicating substances, or
- Driving a motor vehicle while impaired by any drug, whether its consumption is legal or not, or with a blood alcohol level greater than 80 mg per 100 mL of blood (0.08)

16. Travel provider default

Any of the following situations:
- A loss resulting from a default if, at the time of booking, the *travel provider* is bankrupt, insolvent, under receivership, or under protection against creditors or any similar legislation
- Travel insurance purchased after the default
- Any fraud situation related to a default or that leads to a default

17. Suicide and intentional injury

A suicide, an attempted suicide or an intentional injury of the *insured person*, whether due to a psychological disorder or not.

18. Illegal act

Participation in any criminal or illegal act or any attempt to commit such acts under any law.

19. Act of war and civil unrest

A situation, event or *medical condition* resulting from:
- Any act of war, whether war is declared or not, or
- A civil war or any hostile action of a country's armed forces, or
- A revolt, or
- A revolution, or
- Voluntary participation in a riot or insurrection

In the event of a claim

In addition to the "To submit a claim" section of this policy, additional supporting documents may be requested.

In the event of a claim, you will be required to provide us, within 90 days of the date of the event, with one or more of the following documents:

- A duly completed claim form
- A medical certificate issued by the *physician* who treated you at the location where the *medical condition* occurred. The medical certificate must state a diagnosis and the the date on which symptoms began in addition to the recommended *treatment*, surgery, assessment, or other form of medical care justifying the modification, interruption, or extension of the *trip*
- Documentary evidence that an unexpected event requires you to interrupt, extend, or modify your *trip* due to an insured risk covered by the *insurer* (e.g., airline letter, police report, loss report, etc.)
- Receipts and proof of payment for all your *travel expenses*: new occupancy charges, additional transportation expenses, expenses for the return or final disposition of remains, vehicle return expenses or your subsistence allowance expenses
- The following original or electronic documents:
  - Transportation ticket
  - Original invoice from your *travel provider*
  - Official receipts for your new return transportation
  - Written proof from the *travel provider* of the *trip* cancellation or interruption as well as any proof of refund or credit
  - The original invoice for any claimed travel benefits

Proof demonstrating the duration of the *trip* may also be required. Finally, we may require, at our expense, medical examinations as part of a claim and, if the law authorizes us, to have an autopsy performed in the event of death.

Settlement between insurer and service provider

If a claim is the subject of a direct agreement between the *insurer* and the service provider from which you have received services, you must provide any original documentation necessary to pay for that claim, including the travel insurance claim form. If you fail to do so, you will be liable for any sums due or sums that we cannot collect.

The insurer reserves the right to request any other relevant document needed to process your claim. Failure to provide the required proof will result in your claim being denied.

OPTION: CANCEL FOR ANY REASON

Option: Cancel for Any Reason allows you to cancel your *trip* before departure for reason other than those specified in the "List of insured risks" under ***Trip Cancellation and Interruption*** coverage.

To be valid, this option must be purchased at the same time as the ***Trip Cancellation and Interruption*** coverage:

- Within 5 days of your *trip* purchase, whether full or partial payment, or
- Any time before the *travel provider*'s cancellation fee apply

For the ***Annual Multi-Trip*** product, you can add the ***Option: Cancel for Any Reason*** to each of your trips.

The benefits provided under the ***Option: Cancel for Any Reason*** are:

- Up to *age* 74, you will be reimbursed 75% of your insured, prepaid, non-refundable *travel expenses* up to a maximum payable amount of $4,500 per *insured person*.
- From *age* 75 to 85, you will be reimbursed 50% of your insured, prepaid, non-refundable *travel expenses*, with a maximum payable amount of $4,500 per *insured person*.

To claim cancellation for any reason, the *trip* must be cancelled at least 24 hours before the originally scheduled departure date; otherwise, coverage will not apply, and no refund will be possible.

Limitations 4, 5 and 7 and exclusions 16 to 19 in the "Limitations and Exclusions" section of ***Trip Cancellation and Interruption*** coverage apply to this optional coverage.

TRIP INTERRUPTION COVERAGE

Coverage description

Trip Interruption coverage applies if one of the events on the list of insured risks affects you or your *travel companion*, requiring you to modify, extend, or interrupt your planned *trip*.

NOTICE

Trip Interruption coverage allows claims related to sudden and unexpected events, such as *accidents* or emergencies.

When a covered event occurs, you must contact *Blue Cross Travel Assistance* within 48 hours so we can advise you of the procedure to follow.

For more information, please refer to the "In the event of a claim" section of this coverage.

Trip interruption - during your trip:

- When a covered event occurs during your *trip* and requires you to change your itinerary or return to your departure point earlier or later than planned.

Beginning and end of coverage

Your ***Trip Interruption*** effective date of coverage is the latest of the following:

- The *contract start date* indicated on your *insurance certificate*, or
- The departure date of the *trip*

Your ***Trip Interruption*** coverage ends on the earliest of the following dates:

- The *contract end date* indicated on your *insurance certificate*, or
- The return date of the *trip*, whether planned or premature, except for the "Trip break"

Maximum benefits

Up to the amounts shown in the "What is covered in the event of trip interruption – during your trip» section of this coverage.

List of insured risks

Benefits are only payable if the *trip* is modified, interrupted or extended due to any of the following insured risks. The event that requires you or your *travel companion* to interrupt, extend or modify your *trip*:

- Must be unknown on the effective date of coverage
- Must be beyond your control
- Must prevent you from continuing your *trip*

Medical situation (illness, injury and quarantine)	
1	During your *trip*, you or your *travel companion* has an *illness* or injury.
2	During your *trip*, a *family member* or your *travel companion*'s *family member* has an *illness* or injury.
3	During your *trip*, you or your *travel companion* is quarantined.
4	During your *trip*, an *immediate family member* or a *travel companion*'s *immediate family member* is quarantined.
5	During your *trip*, the *host* providing you with free accommodation at your destination for more than 70% of the total duration of your *trip* is hospitalized or quarantined and can no longer host you.
6	During your *trip*, you or your *travel companion* has an injury or *illness* preventing you from participating in a *sporting event* (excluding *high-risk sports or activities*) and that *sporting event* is the primary purpose of your *trip*.
Death	
7	During your *trip*, you, a *family member*, your *travel companion*, or your *travel companion*'s *family member* dies.
8	During your *trip*, your friend or a friend of your *travel companion* dies.
9	During your *trip*, the *host* providing you with free accommodation at your destination for more than 70% of the total duration of your *trip* dies.
Primary residence and accommodation	
10	During your *trip*, a natural disaster or an unintentional event, independent and not the result of any act of negligence on your part or that of your *travel companion*: - Renders your or your *travel companion*'s primary residence uninhabitable, or - Renders the *commercial establishment* owned by you or your *travel companion* inoperative
11	During your *trip*, a natural disaster or an unintentional event, independent and not the result of any act of negligence on your part or that of your *travel companion*, renders the accommodation at your destination uninhabitable and occurs: - At the residence of the *host* providing you with free accommodation at your destination for more than 70% of the total duration of your *trip*, or - At the reserved accommodation at your destination where you are staying for at least 2 nights

Transportation

12	During your *trip*, a flight schedule change causes you to miss your connection, the start of your land tour or the start of your organized trip, forcing you to change your itinerary, even though you or your *travel companion* has respected the carrier's recommended times. We cover: - An economy class ticket to interrupt your *trip* and return you to your departure point, or - An economy class ticket to join your itinerary, as well as the costs related to subsistence allowance
13	During your *trip*, a flight schedule change causes you to miss your cruise, while you or your *travel companion* have planned to arrive at the cruise departure point at least 24 hours in advance and have respected the carrier's recommended times, which forces you to change your itinerary. We cover: - An economy class ticket to interrupt your *trip* and return you to your departure point, or - An economy class ticket to join the cruise at the next port, as well as related subsistence allowance costs.
14	During your *trip*, you or your *travel companion* have planned to arrive at least 3 hours in advance to attend an event that cannot be rescheduled, such as a wedding, funeral, graduation, or commercial entertainment for which you have purchased tickets. Due to delays in your scheduled *public transportation*, you will not arrive at the event venue within 3 hours of the start of the event. We will reimburse you for the additional economy class *public transportation* costs that you incur to reach your intended destination by taking an alternative route.
15	During your *trip*, you or your *travel companion* misses a connection or is required to modify or interrupt your *trip* due to: - A mechanical failure causing a delay in the connecting *public transportation*, or - An emergency-related police roadblock, or - A traffic accident directly involving the vehicle you are using to get to your destination, whether you are a passenger or driver of that vehicle, or - A delay in *public transportation* as a result of adverse weather conditions (including road closures due to poor weather), an earthquake, or a volcanic eruption, or - An unexpected strike

Pregnancy and adoption

16	During your *trip*, you or your *travel companion* develops complications within the first 31 weeks of pregnancy.
17	During your *trip*, your *spouse* or your *travel companion*'s *spouse* develops complications within the first 31 weeks of pregnancy.
18	During your *trip*, you, your *spouse*, your *travel companion* or your *travel companion*'s *spouse* legally adopts a child, and the date of adoption takes place during the *trip*, provided that the adoption notice was received after the effective date of coverage.

Work and education	
19	During your *trip*, you, your spouse, your *travel companion* or your *travel companion*'s *spouse* is transferred at their employer's request and must relocate their primary residence.
20	During your *trip*, you, your *spouse*, your *travel companion* or your *travel companion*'s *spouse* loses permanent employment that they have held for at least 1 year due to a layoff or dismissal without just cause, provided that they were not aware of this loss of employment on the effective date of coverage.
21	During your *trip*, a *business meeting*, conference or convention that was scheduled before the effective date of coverage and was the main purpose of your *trip*, is cancelled due to unexpected circumstances beyond your or your employer's control. This event must bring together companies with no ownership link, and in the case of a conference or congress, you must be a registered delegate. We will reimburse expenses not covered by your employer.
22	During your *trip*, an unexpected date change occurs for an exam related to a professional training program or a university or college course that you or your *travel companion* is taking; the exam cannot be rescheduled and will occur during your travel dates.
23	During your *trip*, you, your *spouse*, your *travel companion* or your *travel companion*'s *spouse* is called to serve as a member of the military, a police corps, a firefighting brigade or emergency medical services.
Law and government	
24	During your *trip*, you or your *travel companion* is unable continue the *trip* or return to your country of residence as planned due to the theft or loss of your passport or visa.
25	During your *trip*, a new *Canadian government travel advisory* is issued by the Government of Canada informing Canadian residents to "avoid all non-essential travel" or "avoid all travel" to a country or region that is a destination or stopover on your *trip*.
26	During your *trip*, you, your *spouse*, your *travel companion* or your *travel companion*'s *spouse* is called to jury duty, subpoenaed to be a witness or required to appear as a defendant in a civil suit.
Pets	
27	During your *trip*, you or your *travel companion* learns that your cat or dog, who is not travelling with you, needs to undergo urgent surgery.
Service dogs	
28	During your *trip*, you or your *travel companion* learns that the service dog you need for independent living, due to a mental or physical disability, has been injured, fallen ill, or died.
Travel provider default	
29	During your *trip*, the *travel provider* to which you have made payments for *travel expenses* is declared in default and as a result, you or your *travel companion*: - Will not receive part or all of the travel services you have purchased, and - Is unable to recover the entire cost of the undelivered travel services, either from the *travel provider* or from any federal, provincial or other compensation fund

What is covered

Benefits included in the coverage	Interruption during your trip
Additional transportation expenses	✔
Subsistence allowance	✔
Vehicle return expenses	✔
Expenses for the return or final disposition of remains	✔

Benefits provided under Trip Interruption coverage

What is covered in the event of trip interruption – during your trip:

If any of the events mentioned in the "List of insured risks" section of the ***Trip Interruption*** coverage occur during your *trip*, the *insurer* agrees to cover the costs below:

Additional transportation expenses

Additional transportation expenses for economy class, including schedule change costs, are reimbursable to allow you to continue your *trip*, return to the planned itinerary or return to your departure point if you must modify, interrupt or extend your planned *trip*.

Subsistence allowance

These expenses are reimbursable if they are incurred after the departure date of the *trip*:

a) During the transportation period, as a result of an itinerary or schedule change to your planned *trip* to get to your destination, or

b) During the transportation period to return to your departure point when you are unable to return by the means originally planned, or

c) For the period during which the planned *trip* is extended

Maximum reimbursable amount	**$300 per day per insured person, up to a maximum of $3,000 per insured person**
Covered expenses	- Accommodation in a *commercial establishment* - Meals - Essential phone calls - Taxi transportation - Childcare costs for *dependent children* accompanying you on the *trip*

Vehicle return expenses

The cost for returning a personal road vehicle or rental vehicle is reimbursed when you are unable to:

a) Return to your primary residence using the personal vehicle originally used to get to your destination, or

b) Return the rented vehicle to the nearest rental agency

Maximum reimbursable amount	**Up to $5,000 per vehicle**
Covered expenses	The return of the vehicle must be carried out by a commercial agency or any other person designated and authorized by *Blue Cross Travel Assistance*. Should this requirement not be met, only the following additional *customary and reasonable expenses* are reimbursable, provided that official receipts are submitted: - Air transportation (economy class) to the location of the vehicle to be returned - Meals - Accommodation in a *commercial establishment*

Expenses for the return or final disposition of remains

In the event the *insured person* dies, the following expenses are covered:

a) The cost of preparing and returning the remains to the province of residence, excluding the cost of the coffin, or

b) The cost of cremation or burial on site, excluding the cost of the urn, coffin, headstone and any other related products or services

Maximum reimbursable amount	**Up to $10,000**

LIMITATIONS AND EXCLUSIONS

A) Limitations and reductions of coverage

1. Additional transportation expenses paid by the insurer

Under the "Additional transportation expenses" benefit, when the *insurer* replaces your initially scheduled transportation so that you may get to your destination or return to your departure point, the *insurer* will reimburse only the additional costs incurred as a result of such replacement. The costs associated with the initially scheduled unused transportation are not eligible for reimbursement under the "Unused portion of insured travel expenses" benefit.

2. Travel companions

When an event affects one of the *insured persons* and that person must modify, interrupt or extend their *trip*, only the *insured person*'s *immediate family members* and up to 6 other *travel companions* insured under this coverage may also modify, interrupt or extend their *trip* due to that event.

3. Travel credit

A travel credit issued by a *travel provider* is considered a reimbursement whether you accept that travel credit or not. A credited *trip* or a *trip* for which a travel credit was refused can under no circumstances be the subject of a claim.

4. Travel provider default

When the loss incurred is directly or indirectly caused by a *travel provider* default, the reimbursable amount is limited to $3,500 per *insured person* and $7,500 for all *insured persons* under this coverage.

In addition, the total amount that we will be required to pay for all claims in the event of *travel provider* default must not exceed:

- $1,000,000 per event
- $2,000,000 per calendar year

5. Terrorism

When the loss incurred is directly or indirectly caused by an *act of terrorism*, the reimbursable amount is reduced by 50%.

In addition, the total amount that we will be required to pay for all claims in the event of an *act of terrorism* must not exceed:

- $2,500,000 per act or series of *acts of terrorism* occurring within a 72-hour period
- $5,000,000 per calendar year

6. Benefits payable under Emergency Medical Care coverage

When one or more of the following benefits are also payable under ***Emergency Medical Care*** coverage, then the following costs are covered only under ***Emergency Medical Care*** coverage:

- Vehicle return expenses
- Subsistence allowance
- Expenses for the return or final disposition of remains

7. Benefits payable in the event of trip interruption

The "Subsistence allowance," "Vehicle return expenses" and "Expenses for the return or final disposition of remains" benefits are limited to the maximum amounts indicated in the "What is covered in the event of trip interruption – during your trip" section of this coverage.

B) Exclusions due to pre-existing medical conditions

No amount is payable under the terms of this coverage if the loss sustained or the expenses incurred result directly or indirectly from any of the following causes:

During the 3 months preceding the effective date of the coverage:

a) Any *medical condition* that affects you and that is not *stable*, except for a *minor ailment*

b) Any heart condition for which you have used nitroglycerin more than once in a 7-day period for the relief of chest pain

c) Any pulmonary condition for which you have been treated with home oxygen or have required corticosteroid therapy

If you choose to make use of the "Trip break" (see page 47)

Any *medical condition* that affects you and that is not *stable* in the **3 months** preceding the date of return to your destination.

LIMITATIONS AND EXCLUSIONS

C) Other exclusions

Unless otherwise specified, the following exclusions apply to you and your *travel companion*:

No amount is payable under the terms of this coverage if the modification, interruption or extension of the *trip* results directly or indirectly from any of the following causes or situations:

1. Known, foreseeable or ignored circumstances

Any situation, event, *medical condition* or reason that you, your *travel companion* or a *family member* are aware of or that you have ignored or neglected on the effective date of coverage when you could reasonably expect to modify, interrupt or extend the planned *trip* for that reason.

2. Trip interruption or modification without Blue Cross Travel Assistance approval

No compensation will be provided if you fail to contact *Blue Cross Travel Assistance* within 48 hours of an event that requires you to modify, extend or interrupt your *trip*.

3. Trip undertaken for medical purposes

A *trip* undertaken for the purpose of receiving a diagnosis, *treatment*, surgery, medical assessment, palliative care or any other form of medical services.

4. Medical situation (illness, injury, hospitalization)

a) A *trip* undertaken for the purpose of visiting or looking after a sick or injured person, when the *medical condition* or the subsequent death of this person is what causes the *trip* to be modified, interrupted or extended.

b) A *medical condition* or *treatment* for which you have not followed the recommendations of your *physician* or other healthcare professional.

5. Transportation

a) Any *public transportation* missed when it was not planned to reach your initial itinerary or to arrive at the connecting point within the carrier's recommended time, except for stopovers planned by the carrier.

b) Any mechanical breakdown or tire puncture of the vehicle you are in, except if it is *public transportation*.

c) *Trip* interruption when the *public transportation* used to reach the first destination of the *trip* is delayed by less than 30% of the total duration of the *trip*, due to poor weather conditions.

d) Any threat of strike or any strike announced prior to the purchase of the contract.

6. Pregnancy

a) Before the departure date of your *trip*, you were diagnosed with a *high-risk pregnancy* and must modify, interrupt or extend your *trip* for this reason.

b) All complications, ailments or symptoms related to pregnancy or childbirth arising during the 9 weeks preceding or following the expected delivery date, including that date itself.

c) Routine prenatal care.

d) Child born during the *trip*.

7. Employment and occupation

a) Loss of employment in the following cases:
- Temporary positions, or
- Contractual positions, or
- Permanent positions held for less than a year, or
- Self-employed workers

b) The loss of employment related to a dismissal with just cause

8. Law and government

a) Any event in a country or region that is a destination or part of the trip and for which no *Canadian government travel advisory* has been deemed necessary.

b) Any event in a country or region that is a destination or part of the *trip* for which a *Canadian government travel advisory* is in effect on or before the effective date of coverage.

c) Noncompliance with the entry and departure rules for a country that is a destination or part of the *trip*, with regard to:
- Mandatory vaccinations, or
- A visa or passport application submitted outside the recommended timeframe, or
- A visa or passport application submitted after a first application was refused, or
- Visa or passport ineligibility under the applicable rules and legislation

LIMITATIONS AND EXCLUSIONS

d) Refused entry at customs or at security checkpoints, except for cases of mistaken identity.

9. Pet

Modifying, interrupting or extending the *trip* because a pet (other than a service dog) has died.

10. Personal situations

Any of the following situations:

- Inability of the *insured person* to obtain the desired accommodation at the destination for reasons other than those set out in insured risks 5, 9 and 11
- Financial difficulties
- Conjugal difficulties
- Disagreement with a *travel companion*
- Aversion for the *trip* or planned transportation

11. Mental health disorders

A situation, event, or *medical condition* resulting from a mental health or psychiatric disorder, unless the condition requires *hospitalization*.

12. Pandemic

A situation, event, *medical condition*, or quarantine resulting from a *pandemic*, whether the risk is known or unknown on the effective date of coverage.

13. High-risk sports and activities

A situation, event or *medical condition* resulting from participation in *high-risk sports or activities*.

14. Use of alcohol, drugs and other intoxicating substances

A situation, event or *medical condition* resulting from or in any way related to:

- Chronic use of alcohol, drugs or other intoxicating substances or related in any way, including withdrawal symptoms, or
- Excessive use of alcohol, drugs or other intoxicating substances, or
- Driving a motor vehicle while impaired by any drug, whether its consumption is legal or not, or with a blood alcohol level greater than 80 mg per 100 ml of blood (0.08)

15. Travel provider default

Any of the following situations:

- A loss resulting from default if, at the time of booking, the *travel provider* is bankrupt, insolvent, under receivership, or under protection against creditors or any similar legislation
- Travel insurance purchased after the default
- Any fraud situation related to a default or that leads to a default

16. Suicide and intentional injury

A suicide, an attempted suicide or an intentional injury of the *insured person*, whether due to a psychological disorder or not.

17. Illegal act

Participation in any criminal or illegal act or any attempt to commit such acts under any law.

18. Act of war and civil unrest

A situation, event or *medical condition* resulting from:

- Any act of war, whether war is declared or not, or
- A civil war or any hostile action of a country's armed forces, or
- A revolt, or
- A revolution, or
- Voluntary participation in a riot or insurrection

In the event of a claim

In addition to the "To submit a claim" section of this policy, additional supporting documents may be requested.

In the event of a claim, you will be required to provide us, within 90 days of the date of the event, with one or more of the following documents:

- A duly completed claim form
- A medical certificate issued by the *physician* who treated you at the location where the *medical condition* occurred. The medical certificate must state a diagnosis and the date on which symptoms began in addition to the recommended *treatment*, surgery, assessment, or other form of medical care justifying the modification, interruption, or extension of the *trip*
- Documentary evidence that an unexpected event requires you to interrupt, extend, or modify your *trip* due to an insured risk covered by the *insurer* (e.g., airline letter, police report, loss report, etc.)
- Receipts and proof of payment for all your *travel expenses*: new occupancy charges, additional transportation expenses, expenses for the return or final disposition of remains, vehicle return expenses or your subsistence allowance expenses
- The following original or electronic documents:
  - Transportation ticket
  - Original invoice from your *travel provider*
  - Official receipts for your new return transportation
  - Written proof from the *travel provider* of the *trip* interruption as well as any proof of refund or credit
  - The original invoice for any claimed travel benefits

Proof demonstrating the duration of the *trip* may also be required. Finally, we may require, at our expense, medical examinations as part of a claim and, if the law authorizes us, to have an autopsy performed in the event of death.

Settlement between the insurer and a service provider

If a claim is the subject of a direct agreement between the *insurer* and the service provider from which you have received services, you must provide any original documentation necessary to pay for that claim, including the travel insurance claim form. If you fail to do so, you will be liable for any sums due or sums that we cannot collect.

The insurer reserves the right to request any other relevant document to process your claim. Failure to provide the required proof will result in your claim being denied.

ACCIDENTAL DEATH OR DISMEMBERMENT COVERAGE

The ***Accidental Death or Dismemberment*** coverage insures you in the event of death or loss of use of one or more limbs as a result of an *accident* that occurs during your *trip*.

If you have purchased this coverage, make sure to read the following carefully. Certain limitations and exclusions apply.

Beginning and end of coverage

Effective date	Termination date
The coverage becomes effective at the latest of the following dates: • The *contract start date* indicated on your *insurance certificate*, or • The departure date of the *trip*.	The termination date of the coverage corresponds to the *contract end date* indicated on your *insurance certificate*. If your return takes place before that date, the termination date of the coverage becomes the return date of the *trip*, whether the return is planned or premature (except for the "Trip break").

What is covered

This coverage insures you in the event of accidental loss of life or of complete and definitive loss of use of one or more limbs or vision in one or both eyes.

The loss must result directly from an *accident* sustained during the *covered period* and it must occur within 12 months following the date of the *accident*.

Depending on the loss sustained and the circumstances of the *accident*, the *insurer* will pay an amount of up to $300,000.

Benefit paid following an accident

This benefit is paid when the death or dismemberment occurs as a result of an *accident* while you are travelling, on the condition that this *trip* is not the subject of a claim for an air flight *accident* under this coverage.

The amount paid is established as follows:

Accidental loss of	Under 18 years old	18 to 64 years old	65 years old and over
Life in public transportation other than an aircraft	$40,000	$200,000	$40,000
Life, or Use of more than one limb, or Vision in both eyes	$20,000	$100,000	$20,000
Use of a single limb, or Vision in one eye	$10,000	$50,000	$10,000

Benefit paid following an air flight accident

This benefit is paid when the death or dismemberment occurs as a result of an *accident* while you are:

- Travelling as a paying passenger on an *aircraft* going to or from your destination
- Travelling as a passenger on a scheduled helicopter shuttle service between airports to connect with the required flight going to or from your destination
- Travelling as a passenger on land or sea transportation paid by the airline
- Travelling on an *aircraft* declared missing
- Waiting at the airport for the departure of the flight required to go to or from your destination

The amount is established as follows:

Accidental loss of	All ages
Life, or Use of more than one limb, or Vision in both eyes	$300,000
Use of a single limb, or Vision in one eye	$150,000

Payment of the benefit

Accidental loss of life of an insured person

The benefit is paid directly to the *contract owner* if they are living. In the event of the death of the *contract owner*, it is paid to their estate.

Accidental loss of use of one or more limbs or vision in one or both eyes

The benefit is paid to the *insured person* who was the victim of the *accident*, to their representative, or to their legal guardian, if they are a minor.

LIMITATIONS AND EXCLUSIONS

A) Limitations and reductions of coverage

If you sustain more than one loss, the *insurer* pays for only one loss, namely the one entitling you to the highest amount.

B) Other exclusions

No amount is payable, under the terms of this coverage, if the death or dismemberment results directly or indirectly from one of the following causes:

1. High-risk sports or activities

Your participation in *high-risk sports or activities*.

2. Use of alcohol, drugs, and other intoxicating substances

- Your chronic use of alcohol, drugs, or other intoxicating substances, including withdrawal symptoms.
- Your excessive use of alcohol, drugs, or other intoxicating substances.
- Driving a motor vehicle while you are under the influence of any drug, whether legal or illegal, or with a blood alcohol level greater than 80 mg per 100 ml of blood (0.08).

3. Suicide and intentional injury

Suicide, attempted suicide, or intentional injury, whether it is due to a psychological disorder or not.

4. Act of war and civil unrest

- Any act of war, whether war is declared or not
- A revolt
- A revolution
- Your voluntary participation in a riot or insurrection

5. Illegal act

Your participation in any criminal or illegal act or any attempt to commit such acts, under any law.

6. Terrorism

Act of terrorism.

BAGGAGE COVERAGE

The ***Baggage*** coverage insures you if your baggage is delayed for more than 12 hours or if it is lost, stolen, or damaged during your *trip*.

If you have purchased this coverage, make sure to read the following. Certain limitations and exclusions apply.

Specific coverage provisions

To the "General provisions applicable to all coverages", the following are added:

1. Supporting documents

Depending on the circumstances, you will be asked to provide us, within 90 days following the date of the event, one or more of the following documents:

- A duly completed claim form
- A written report stating the loss, theft, or damage
- An invoice or official receipt attesting to the value of the property concerned

The following may also be required, in the event of baggage delay of more than 12 hours:

- Proof of delay of checked baggage issued by the carrier
- Receipts for purchase of essential items
- Sports equipment rental receipts

Failure to provide the required proof will result in your claim being denied.

2. Coverage extension upon return

If baggage is checked with a public carrier and delivery is delayed after the termination date of the coverage, this protection remains in effect until the baggage is delivered by the public carrier.

IN CASE OF DELAY, THEFT, VANDALISM, OR LOSS OF BAGGAGE

In case of baggage delay on the way to your destination, you must:

- Obtain a written report from the carrier
- Advise *Blue Cross Travel Assistance* as soon as possible so that we can advise you of the procedure to follow

In case of theft, vandalism, or loss of your baggage, you must:

- Advise *Blue Cross Travel Assistance* as soon as possible so that we can advise you of the procedure to follow
- Have taken all reasonable precautions to protect, safeguard, or recover your property
- Promptly notify the police and obtain a written statement attesting to your baggage theft
- Obtain a written statement from the hotel manager, tour guide, or transportation organization

The numbers to contact us can be found on your insurance certificate.

Failure to report a loss to the authorities nullifies any claim.

Beginning and end of coverage

Effective date	Termination date
The coverage becomes effective at the latest of the following dates: • The *contract start date* indicated on your *insurance certificate*, or • The departure date of the *trip*.	The termination date of the coverage corresponds to the *contract end date* indicated on your *insurance certificate*. If your return takes place before that *date*, the termination date of the coverage becomes the return date of the *trip*, whether the return is planned or premature (except for the "Trip break").

What is covered

The maximum amount that the *insurer* agrees to reimburse for the following three benefits is $1,500 per *trip*, per *insured person*.

Benefits	
Benefit paid for lost, stolen, or damaged baggage	Up to the insured amount further to theft, loss, or damage to your baggage occurring during the *covered period*.
Benefit paid in case of delay of checked baggage	Up to $500 when the arrival of your checked baggage with the carrier is delayed over 12 hours at your destination for: - The purchase of essential toiletries and clothing - The rental of delayed sports equipment
Benefit paid for replacing official documents	Up to $250 for the cost of replacing the following official documents when they are lost or stolen during the *trip*: - Passport - Driver's license - Birth certificate - Visa

LIMITATIONS AND EXCLUSIONS

A) Limitations and reductions of coverage

1. Liability limit of insurer

We can choose to:

- Repair damaged property, or
- Replace damaged or lost goods with goods of the same value or quality

In all cases, the *insurer*'s responsibility is limited to the value of the item at the time the loss or damage occurs.

2. Maximum reimbursement per item or per category of items

Category	Description	Maximum reimbursement
Jewelry	Includes jewelry, watches, silver, gold, or platinum items.	$300 for all items in this category
Electronic devices or cameras	Includes cameras, video or audio devices, tablets, telephones, readers, electronic watches, and any other electronic device, as well as their accessories and equipment.	$300 for all items in this category
Items that are part of a set	Includes items that are part of a set, such as a golf club set.	$300 for the set*
Other items	Other items that do not fall under the previous categories.	$300 for each item

* When an item that is part of a set is lost, the set is considered as a single item and the value of the lost or stolen item is assessed in proportion to its importance within the set. The loss of this item does not constitute the total loss of the set.

3. Property covered by a carrier

This coverage only protects the *insured person*. A carrier or other service provider that covers the same property cannot benefit from this coverage.

B) Other exclusions

No amount is payable, under the terms of this coverage, if the loss incurred is related to the following property or situations:

1. Loss or damage related to the following property

a) Vehicles and their accessories:

- Automobiles, motorcycles, boats, engines, or other vehicles and their accessories and equipment
- Bicycles, unless checked as baggage with a carrier

b) Furniture or home furnishings

c) Personal items:

- Prostheses and orthoses
- Glasses and contact lenses
- Medication
- Cosmetics

d) Financial assets:

- Cash
- Commercial papers
- Financial securities

LIMITATIONS AND EXCLUSIONS

e) Tickets and documents

f) Professional equipment or goods

g) Goods brought in for the purpose of trading

h) Antiques or collectibles

i) Food or perishable items

j) Animals

k) Any other items not usually included in baggage

2. Breakage of fragile or breakable items

Breakage of fragile or breakable items, except in case of fire or theft.

3. Confiscation or damage caused by order of a government or public agency

Loss or damage caused by confiscation or damage by order of a government or a public agency.

4. Confiscation or damage related to illegal transportation or trade

Loss or damage that occurred during illegal transportation or trade.

5. Act of war and civil unrest

- Any act of war, whether war has been declared or not
- A revolt
- A revolution
- Voluntary participation in a riot or insurrection

6. Wear, deterioration, mechanical failure, and vermin

Loss or damage caused by wear, deterioration, mechanical failure, moths or vermin, or during work or treatment carried out on the good.

7. Theft without break-in committed in a vehicle

Theft committed in a car, trailer, or other vehicle left unattended, except if it was locked or if it was equipped with a locked compartment and the theft involved a break-in (with visible marks).

8. Neglect, recklessness, or disappearance

Loss or damage caused by neglect or a reckless act on your part or disappearance of an item in circumstances which do not allow a reasonable conclusion of theft.

9. Items expressly insured under another contract

Loss or damage to an item expressly insured under another contract at the time this coverage is in effect.

BLUE CROSS TRAVEL ASSISTANCE SERVICES

Blue Cross Travel Assistance services take care of you during your *trip*. They are included with all our travel insurance products and are available 24 hours a day, 7 days a week.

IN CASE OF EMERGENCY WHILE TRAVELLING

In the event of an emergency during a *trip*, immediately contact *Blue Cross Travel Assistance*.

The numbers to contact us can be found on your insurance certificate.

Long-distance charges incurred to reach our offices and get assistance while you are on your *trip* are refundable. Your roaming charges are not.

NOTICE

As soon as a covered event occurs, either before or during the *trip*, make sure you communicate with *Blue Cross Travel Assistance*, otherwise benefits could be denied.

The services are provided by *Blue Cross Travel Assistance*. All expenses incurred under its services, if they are covered by the coverages included in your contract, will be paid or reimbursed by the *insurer*.

Services offered before departure

Blue Cross Travel Assistance can provide information on visas and required vaccines before the departure on your *trip*.

Travel medical assistance

If you must consult a *physician* or be hospitalized further to an *accident* or a sudden *illness*, you or a person accompanying you must call *Blue Cross Travel Assistance* immediately.

Depending on your destination, *Blue Cross Travel Assistance* will refer you to an appropriate facility and, when required, funds may be advanced to the *hospital*.

Medical assistance also includes the following services:

- Confirming medical insurance coverage to facilitate your care at a clinic or *hospital*
- Following up on the medical file and communicating with the *physician* treating you at your destination
- Coordinating repatriation when medically required
- Coordinating the safe return home of your *dependent children* if you are hospitalized
- Taking the necessary steps to bring in a *family member* if you must stay in *hospital* for at least 3 days
- Coordinating the return of your personal road vehicle if you are unable to drive it back to your residence because of an *illness* or an *accident*.

General travel assistance

For any other emergency, contact *Blue Cross Travel Assistance* to access services such as:

- Toll-free telephone assistance 24 hours a day, 7 days a week
- Coordination of claims, if applicable
- Interpreter services for emergency calls

- Assistance in the event of loss or theft of identification documents
- Information on embassies and consulates
- Referrals to a lawyer in the event of a serious *accident*
- Settling of formalities in the event of death and repatriation of remains

TO EXTEND A TRIP

If you wish to extend your *trip* beyond the dates specified on your *insurance certificate* or beyond the *maximum stay* included under your ***Multi-Trip Annual*** contract, you must extend your insurance coverage.

To remain valid, the contract must cover the entire duration of the *trip*, including the return date, except when the extension request is refused by the *insurer*.

An extension purchased from another insurer nullifies your contract with us for the entire duration of this *trip*, except when the extension request is refused by the *insurer*.

1. How to extend your insurance contract

To extend your insurance contract:

- You must contact the authorized agent who sold you the original contract before the end of the *covered period* of your contract or before a *trip* exceeds the *maximum stay* of your ***Multi-Trip Annual***
- You must still be eligible for insurance
- Your health must not have changed since your departure date
- You must pay the required additional premium

The numbers to contact us can be found on your *insurance certificate*.

2. Insurer approval

The sale of the extension is conditional on the approval of the *insurer*. Such approval could be refused if:

- You have a claim for the initial period of the *trip* in progress, whether it is already made or not, or
- The Canadian government issues a travel advisory recommending not to travel to the region or country that is the destination of your *trip*, or
- The Canadian or provincial government recommends that travellers return home

When an extension is refused by the *insurer*, the travel insurance expires at the *contract end date* indicated on the *insurance certificate* or when the *maximum stay* of the ***Multi-Trip Annual*** is surpassed.

NOTICE

When requesting an extension, you must notify us of any claim made or to come in connection with costs incurred since the start of your *trip*. If you fail to do so, no claim for the *covered period* prior to your extension request will be accepted if it is submitted after the extension has been granted.

An extension may result in a change to the terms of the contract, including to the exclusions due to *pre-existing medical conditions* and the rate for the entire duration of the *trip*.

When an extension requires that a new contract be issued, specifically when a *trip* exceeds the *maximum stay* under the ***Multi-Trip Annual***, only the coverages offered by the new contract apply to the *trip*, including their conditions, limitations, and exclusions.

3. Situations which lead to the automatic extension of coverages

The coverages included in your contract are automatically extended, free of charge:

- Up to 24 hours when returning to your place of residence is postponed due to a carrier delay, a traffic accident, or mechanical failure of the private vehicle used to return from your *trip*.
- For the duration of your *hospitalization* and the 24-hour period following your discharge from the *hospital*.
- For the period you are restricted from boarding and the following 24-hour period when the return to your place of residence is postponed due to a diagnosis, a positive screening test or contact tracing in relation to a *pandemic*.
- Up to 72 hours when the return to your place of residence is postponed due to a *medical emergency* that affects you. The *medical condition* must have started within 24 hours prior to the scheduled return date and must require emergency *treatments*.

TRIP BREAK

Only applicable to the *Single-Trip* product

You can come back to your province of residence and then return to your destination without terminating your insurance contract. During this period, no insurance coverage is valid and no premium refund is granted for the days spent in your province of residence.

Before returning to the destination of your *trip*, you must ensure that you still meet the insurance eligibility criteria.

In addition, when you are leaving for your destination, a health condition that is not *stable* will be considered a *pre-existing medical condition* and will therefore be excluded for the remaining duration of your contract, in accordance with the "Exclusions due to pre-existing medical conditions" section of the ***Emergency Medical Care***, ***Trip Cancellation and Interruption*** or ***Trip Interruption*** coverages.

TO MODIFY YOUR CONTRACT

To make a change to your contract (for example, changing the insured amount under ***Trip Cancellation and Interruption***), you must contact the authorized agent who sold you the original contract.

Any changes to the contract must be included in the new version of your *insurance certificate* to be valid and applicable.

When a modification requires that a new contract be issued, only the coverage offered by the new contract applies to the *trip*, including its conditions, limitations, and exclusions.

TO CANCEL YOUR CONTRACT

You can request the cancellation and full refund of your contract to the authorized agent who sold you the insurance:

a) Before the *contract start date*, or

b) After the *contract start date*, during the 10 days following the date of purchase, **unless**:

- You have submitted or intend to submit a claim related to the contract, or
- The contract is for a period of 10 days or less

IF YOU RETURN EARLIER FROM YOUR TRIP

If you return from your *trip* before the *contract end date* and you have not submitted and do not intend to submit a claim under this contract, you can ask the authorized agent who sold you the insurance to terminate it and get a partial refund of your premium.

When authorized, reimbursement is for unused contract days, less an administrative fee of $25.

- Upon submission of proof of your return date, unused days are counted from the day after this date.
- In the absence of proof of your return date, unused days are counted from the day after the date on which we receive your request.

The proof in question must clearly demonstrate that you were in your province of residence on the date indicated at the time of the request (for example, your transportation ticket for the return to your province of residence or a baggage tag issued by the carrier on which your name, the date, and the place of return appear).

No premium refund is granted if:

- You have a contract that includes the ***Trip Cancellation and Interruption*** coverage, or
- You hold a ***Multi-Trip Annual*** contract, or
- You have submitted or intend to submit a claim related to the contract, or
- You are repatriated at our expense

TO SUBMIT A CLAIM

1. **How to get a claim form**

   Our claim forms are available on our website or can be obtained by contacting our customer service.

   The contact information specific to claims can be found on the last page of this insurance policy.

2. **How to submit your claim**

   Our responsibility is engaged only if you contacted *Blue Cross Travel Assistance* within the prescribed time frame, as stipulated in the ***Emergency Medical Care*** and ***Trip Cancellation and Interruption*** coverages and if you inform us, for the other coverages, of the damage, the loss suffered, or the event within 30 days following the incident.

   In all cases, you must send us the completed claim form within 90 days of the event as well as all supporting documents and itemized invoices for services received or purchases made.

   The contact information specific to claims can be found on the last page of this insurance policy.

3. **Providing the necessary information**

   To process your claim, supporting documents may be required. A list of these documents can be found in the "Supporting documents" section for each of the coverages.

   Proof demonstrating the duration of the *trip* might also be required.

   Finally, we reserve the right to require, at our expense, medical examinations related to a claim and, if the law authorizes us, to have an autopsy performed in the event of death.

4. **Processing times for your claim**

   We have 30 business days following receipt of all the documents necessary for the assessment of your file to:

   - Pay the benefit or advise you that payment has been made to the care or service provider
   - Deny your claim in writing and provide the reasons justifying this decision

5. Claim settlement

Payment will be made through a cheque made out to the service provider, *contract owner*, or the assignee thereof, after receipt and evaluation of the relevant proof and necessary information relating thereto, in accordance with the established procedures. However, in all cases, we reserve the right to pay the service provider directly.

Any amount that we pay or that is paid on our behalf releases us, up to this amount, from any obligation.

If a claim is the subject of a direct agreement between us and the service provider you have dealt with, you must provide any original documents needed for the payment of this claim, including the travel insurance claim form. Failure to do so renders you responsible for the amounts owing or those we are unable to recover.

6. Appealing a claim denial decision

If your claim has been denied, you can dispute this denial or request a review of our decision.

Should you wish to do so, you must send us, within 12 months of the denial, a written request stating your point of view or provide new documents that could change our decision.

Upon receipt of your request for review:

a) We will acknowledge receipt in writing.

b) We will inform you of the avenues of recourse.

c) We will communicate our decision to you, in writing or by telephone, within 4 months.

Your request and your supporting documents must be sent to the following address:

Blue Cross - Travel Claims
1981 McGill College Avenue, Suite 400
Montreal, Quebec H3A 0H6

GENERAL PROVISIONS APPLICABLE TO ALL COVERAGES

Accuracy of the information provided

Your contract is established based on the information that you have provided us. When you purchase it, your answers must be accurate and complete, otherwise your contract may be cancelled and/or the claim may be denied.

If you see an error on your *insurance certificate*, you must immediately notify the authorized agent who sold the contract to you.

Applicable law and jurisdiction

The contract is governed exclusively by the laws of the Canadian province where you normally reside.

Any dispute relating to the conclusion, interpretation, or execution of the contract will be submitted exclusively to the competent courts of the Canadian province where you normally reside, and the parties agree to abide by its jurisdiction.

Contract modification by the insurer

The conditions of the contract cannot be amended unless agreed upon in writing by the *contract owner* and the *insurer*.

Should we choose not to or fail to call for the execution or observance of a particular contract provision, this shall not be interpreted as a waiver of our right to call for the execution or observance of any provision.

We reserve the right to modify the conditions of your ***Multi-Trip Annual*** contract at the time of its renewal.

Contract validity

The insurance is valid only if it is purchased and the premium is paid in full before the *contract start date*.

Travel insurance must be purchased before the departure date and for the entire duration of the *trip*, including the departure date and the return date.

If the contract requires an extension and such extension is refused by the *insurer*, the validity of the contract is maintained until the *contract end date* indicated on the *insurance certificate*.

Coverages limitation due to coordination of benefits

The *insurer* is "secondary payer". Benefits provided for in the contract only cover excess costs not covered by:

- Another policy or travel insurance (individual or group);
- A law or public health insurance plan;
- Any other responsible party (for example, a carrier, a car or home insurance policy or a compensation program or fund). If you may be entitled to similar services from another responsible party, you are required to submit your claim within the stipulated time. The *insurer* reserves the right to reduce your benefits if you refuse or neglect to do so.

Benefits payable by the *insurer* are reduced so that the total of the sums paid does not exceed the amount that is the subject of the claim.

Currency and interest

All amounts indicated in the policy as well as the amounts payable are in Canadian dollars. No interest will be paid on the amounts payable under this contract.

False declaration, failure to disclose, fraud, or attempted fraud

In case of a claim, we verify the information provided, including your medical history.

If you or someone acting on your behalf misrepresents the facts, fails to disclose required information or attempts to commit fraud, whether it is upon enrollment, when submitting a claim, or at any other time during the life of the contract, the contract will be considered null and void.

Health care quality and access

We make every necessary effort to get you the best available medical and *hospital* care. Neither we nor *Blue Cross Travel Assistance* can be held responsible for the quality of the care administered or the possible unavailability thereof.

Insurance premium

Your premium is calculated based on:

- Your *age*
- Your *trip* destination
- The duration of your *trip*, or the *maximum stay* under your ***Multi-Trip Annual***
- The duration of your *trip*
- The chosen product and coverages included in your contract
- The insured coverage amount, if applicable
- The answers you provided in your health declaration, if applicable
- The selected *deductible* amount, if applicable

Repatriation of the insured person

No premium refund for early return will be issued when you are repatriated at the expense of the *insurer*.

In the absence of medical contraindications, we can call for your repatriation or your transfer to a different treatment facility.

If you refuse this repatriation or transfer, we may terminate your insurance, and no premium refund will be granted. The termination notice will be sufficient.

Return to province of residence at the request of the insurer

In the absence of medical contraindications, when the Canadian or provincial government recommends that travellers return home while you are already travelling, we may require your return to the province of residence within a time frame that we deem reasonable.

Right of subrogation

If you acquire a right to sue a third party under this contract, the *insurer* is subrogated to your rights to a maximum of the expenses reimbursed by the *insurer*.

You must always take the necessary measures to uphold your right to sue and must collaborate with the *insurer* in the exercise of its right of subrogation by, for example, providing it the required documents.

If you reach an agreement or accept payment from a third party liable for the insured event without our written consent, we will then be released from any obligation to you.

DEFINITIONS

The *insurer* is solely responsible for defining and interpreting the terms used in this insurance policy.

Accident means an event due to an external cause and of a violent nature which causes, directly and independently of any other cause, bodily injury while the insurance is in effect. The accident is always unforeseen, sudden, unintentional and does not in any way mean *illness* or infection.

Act of terrorism means an act or threat made with or without the use of force or violence, including hijacking or kidnapping of an individual or group for the purpose of intimidating or terrorizing a government, group, association or population for religious, political or ideological purposes.

An act of terrorism does not mean, in any case, an act of war, a revolt, a revolution, a riot or an insurrection.

Age refers to the age at the time of purchase or renewal of your contract.

Aircraft refers to a multi-engine transport-type aircraft with a maximum authorized take-off weight greater than 10,000 lb (4,540 kg), and that is:

- Used for the transportation of passengers
- Used between licensed airports for authorized flights
- Operated by an air carrier holding a valid license delivered by the Canadian Transportation Agency or its foreign equivalent

Blue Cross Travel Assistance means CanAssistance, the company appointed by the *insurer* to offer assistance services to *insured persons*.

Business meeting means a private meeting organized in advance between non-affiliated companies pertaining to your full-time occupation or profession and which represents the only reason for the *trip* (written proof of meeting arrangements is required). In no case can a business meeting include legal proceedings.

Canadian government travel advisory means the following recommendations from the Canadian government:

- Avoid all non-essential travel
- Avoid all travel

Travel advice and advisories by destination can be consulted at any time at https://travel.gc.ca/

Commercial establishment means any place where products are sold or purchased and where services are offered. Hotels, restaurants and stores where only members of the same family work are not considered commercial establishments. All commercial establishments must have a required legal permit or licence to operate.

Contract end date means the date the coverage ends. This date is indicated on the *insurance certificate*.

Contract owner means the person named as such on the *insurance certificate*.

Contract start date means the date the coverage begins. This date is indicated on the *insurance certificate*.

Covered period means the period between the *contract start date* and the *contract end date* indicated on the *insurance certificate*.

Customary and reasonable expenses means charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

Deductible means the part of the eligible expenses in the contract for which you are responsible and that you must pay when claiming under the ***Emergency Medical Care*** coverage. The deductible applies per *trip* and per *insured person* once the benefits covered by government programs are paid. If you have decided to include a deductible on your contract, the amount will be indicated on your *insurance certificate*.

Dependent child means a child of the *contract owner*, their *spouse*, or both and who is over 30 days old at the departure date or at the time of adoption, who is unmarried and depends on the *contract owner* for support.

Also, to be considered a dependent child, the child must be:

- 20 years of *age* or under, or
- 21 to 24 years of *age* and attends an educational institution as a full-time student, or
- Physically or mentally disabled, no matter the *age*

For **international adoption**, a child who is over 30 days old, not a Canadian resident and who is in the process of being adopted abroad by a Canadian resident is considered to be a dependent child from the moment the required documents have been completed and when the competent authorities of the country where the adoption takes place hand over the child, definitively and without appeal, to the physical, visual and exclusive custody of the adoptive parents or of the person who will accompany the child until their arrival in Canada. A child in the process of adoption does not have to be a beneficiary of the *Health Insurance Act* or the *Hospital Insurance Act* of a Canadian province.

Family member means the *spouse*, parents, grandparents, grandchildren, parents-in-law, a child (dependant or not) of the *insured person* and/or the *spouse*, a brother, a sister, a half-brother, a half-sister, a brother-in-law, a sister-in-law, a son-in-law, a daughter-in-law, an uncle, an aunt, a nephew, a niece.

High-risk pregnancy means:

- Multiple pregnancy
- Pregnancy resulting from in vitro fertilization
- Pregnancy requiring follow-ups in a clinic specializing in high-risk pregnancies
- Pregnancy for which a medical leave of absence was prescribed to you for a reason other than preventive withdrawal due to the nature of your work
- Pregnancy for which the *physician* established one the following diagnoses: preeclampsia, eclampsia, gestational hypertension, placenta previa, cervical incompetence

High-risk sports or activities means:

1. All sports or activities for which the safety instructions, warning signs or prohibited areas are not observed.
2. All **extreme sports** or activities involving stunts, aerobatics, or improvised installations.
3. All **motor sports** in the context of competition or training, including on an approved circuit or elsewhere.
4. All **sports practiced as a paid professional**.
5. All **high-level sports competitions**, including the Olympics and national and international championships.
6. All **aerial sports**, including:
   - Hang-gliding
   - Parasailing
   - Bungee jumping
   - Skydiving or free fall
7. All **combat sports**, including:
   - Boxing
   - Judo
   - Karate
8. All **sports authorizing tackling or body checking**, including:
   - American football
   - Hockey
   - Rugby

9. All **high-risk water sports**, including:
   - Canoeing, kayaking, or rafting on rapids of grade 4 to 6 according to the International Scale of River Difficulty
   - Canyoning
   - Kitesurfing
   - Scuba diving practiced:
     • Without adequate certification (except for an initiation activity supervised by a certified person), or
     • At a depth of over 30 meters, or
     • In an environment with a high degree of risk (wreck, cave, under ice, at night, etc.)

10. All **high-risk mountain or climbing sports**, including:
   - Climbing
   - Mountaineering of grades 4 and 5 according to the scale of the Yosemite Decimal System - YDS
   - Off-track snow sports or with jumps or acrobatics
   - Snow sports using an airfoil
   - Off-track mountain biking or with jumps or acrobatics

Hospital means an institution that is licensed as an accredited hospital that is staffed and operated for the care and *treatment* of in-patients and out-patients. *Treatment* must be supervised by *physicians* and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

A hospital is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.

Hospitalization means admission and stay in a *hospital* as a bedridden patient to receive acute care for a minimum period of 18 hours. Day surgery will always be considered a hospitalization, regardless of its duration. Hospitalization under no circumstance means convalescent care or physical or mental health rehabilitation.

Host means a person who provides free accommodation at your destination during your *trip*. This could be a friend, a *family member* or a local acquaintance with whom you plan to stay temporarily or for the duration of your *trip*.

You must stay at this accommodation for at least 70% of the total duration of your *trip*.

Illness indicates a deterioration of health or a disorder of the organism observed by a *physician*.

Immediate family member means the *spouse*, parents and children (dependant or not) of the *insured person*, as well as the children (dependent or not) of the *spouse*.

Insurance certificate means the document certifying the existence of a contract and which specifies among other things: the *insured persons*, the contract number, the contract validity dates, the product and coverages purchased, the *deductible*, the associated amounts and the numbers to contact us.

Insured person(s) means any person indicated as an insured on the *insurance certificate*.

Insurer means Canassurance Insurance Company

Maximum stay, under the ***Multi-Trip Annual***, means the number of days covered per *trip*. The maximum stay includes the departure date and the return date of the covered *trip*.

Medical condition means a health issue, *illness*, or injury (including symptoms of undiagnosed conditions).

Medical emergency/Urgent means a sudden and unforeseen *medical condition* requiring immediate *treatment*. An emergency no longer exists when the evidence reviewed by *Blue Cross Travel Assistance* indicates that no further *treatment* is required at destination or that you are able to return to your province of residence for further *treatment*.

Minor ailment means a non-chronic *medical condition*, which ends at least 30 consecutive days before the effective date of coverage, and which does not require:

- Consumption of medication for a period of more than 15 days (consecutive or not), or
- More than one follow-up visit to the *physician*, or
- *Hospitalization*, or
- Surgery, or
- Consultation with a medical specialist

Pandemic means a *disease* outbreak that spreads across continents or the world and that the World Health Organization (WHO) declares to be a pandemic.

Physician means a person without any relation to the *insured person* who is a medical graduate authorized to prescribe and administer medical *treatment* in the jurisdiction where the services are provided.

Pre-existing medical condition means any existing *medical condition* when the coverage comes into effect.

Public transportation means any type of public transportation (air, sea, land), available to the public, operated by an authorized carrier holding a valid permit issued by the competent authorities and for which a fare is requested.

Routine check-up means a periodic consultation scheduled in advance with a *physician* during which no new symptoms or worsening of existing symptoms are reported and no new abnormalities are observed by the *physician*.

Spouse means the person to whom the *contract owner* is married or with whom the *contract owner* has lived permanently for at least one year. Dissolution of marriage by divorce or annulment as well as de facto separation of more than 3 months cancels this status.

Sporting event means an unpaid sports competition or sports-related activity that participants wish to take part in.

To be considered as such, the event must:

- Require prior registration
- Be held by a recognized organization or association
- Be held for a defined duration at a predetermined time

Stable means a *pre-existing medical condition* that has remained unchanged for several months prior to the the effective date of coverage.

For a *pre-existing medical condition* to be considered stable, it must meet all the following criteria:

1. No new medical diagnosis has been made
2. No new symptoms appeared and there was no worsening or increase in the frequency of existing symptoms
3. No *hospitalization* has taken place
4. No new medication was prescribed or recommended
5. No change of dosage[1] was made to a medication already prescribed or recommended (dose increased or decreased, or consumption stopped)
6. No new *treatment* or medical test is pending or has been prescribed, ongoing or recommended
7. No ongoing *treatment* has been changed or discontinued
8. No prescribed or recommended *treatment*, nor medical advice has been ignored

[1] We do not consider the following elements as a *change of dosage* of existing medication:

- Routine insulin or Coumadin® adjustment
- Replacement of a medication by an equivalent generic brand if its dosage remains unchanged
- Decrease in dosage of cholesterol medication
- Adjustment to hormone replacement therapy *treatment*
- Change in consumption of non-prescribed medication such as: Aspirin®, vitamins, minerals, etc.
- Use of cream or ointment prescribed for skin irritation

Terminal stage means the period when death seems inevitable, in the near future, when there is no *treatment* to fight the *illness* or when the *illness* resists any curative *treatment*.

Travel expenses means the following expenses, when made for the purpose of planning and carrying out a *trip*:

- *Public transportation* ticket
- Accommodation at destination (when subject to the conditions of a rental contract)
- All inclusive travel package
- Guided tours, excursions, and other similar activities
- Theater or concert tickets and other recreational activities
- Car rental from a rental agency
- Convention, conference, or seminar registration fee
- Any other expense made in relation to your *trip* and deemed relevant by the *insurer*

Travel provider means a package tour operator, a travel wholesaler, an airline, a cruise line or a hotel with a licence to provide the travel services in question. When two or more travel providers are owned by a single person, company or corporation, they are considered as a single travel provider under the terms of this policy.

Travel companion means a person who organizes and takes the same *trip* as you, has the same travel dates as you, and who has the same *trip* departure and return points as you, according to the planned itinerary, including the same reservations as you.

People who qualify as travel companions:

- *Immediate family members*, and
- Colleagues, friends, acquaintances or other *family members* (up to a maximum of 6 people)

Treatment means a medical procedure prescribed, performed, or recommended by a *physician* for a *medical condition*. Without being limited to the following, here are a few examples: prescribed medication, investigative testing, surgery, etc.

Trip generally means temporarily being away from your province of residence.

For the ***Trip Cancellation and Interruption*** coverage, the *trip* begins when you leave your primary residence and ends when you return to it.

Travelling within your province of residence may also be considered a *trip* provided it includes at least a 2-night stay in a *commercial establishment* for accommodation located more than 100 kilometers from your primary residence.

The ***Multi-Trip Annual*** covers trips made only outside the province or the territory of residence.

PROTECTING YOUR PERSONAL INFORMATION

Consent

Extent of consent

By purchasing a Blue Cross travel insurance product, you consent to the collection, use, retention, and disclosure of your personal information by the insurer in accordance with the terms of this contract and our privacy policy as amended from time to time and available on our website at the addresses listed below (hereinafter our "**Privacy Policy**") or otherwise in accordance with applicable privacy laws. For the purposes of this contract, "**personal information**" means any information about the insured that can directly or indirectly identify the insured.

Withdrawal of consent

You may withdraw your consent at any time, subject to any legal restrictions. However, if you withdraw this consent, you understand that we will be unable to provide you with coverage for your Blue Cross travel insurance policy. We therefore reserve the right to terminate this contract immediately.

Privacy Policy

Our Privacy Policy is constantly evolving and will apply to the various interactions we may have with you during the term of this contract, such as when you interact with us on our website, send us new personal information via web or paper forms or over the phone, deposit documents on our secure deposit sites, or by any other means.

We regularly update our Privacy Policy, which is written in a simple, clear, and transparent manner. We want to help you better understand our privacy practices. We invite you to review the policy and come back to us with any questions you may have about it. A link to our Privacy Policy is listed below, along with our contact information.

Confidentiality of your personal information

Protecting the privacy of our policyholders is important to us. Our teams place great importance on our security and privacy policies and procedures. Our excellent privacy training and awareness programs are mandatory for all our employees. We are committed to enforcing our Privacy Policy at all times in a manner consistent with applicable privacy and confidentiality laws.

Collection of your personal information

At the time you apply for insurance and at any time thereafter when collection of your personal information is required, we may collect and retain your personal information to determine your eligibility, administer your insurance policy, recommend products and services to you, and for any other purpose specified in our Privacy Policy.

We may collect personal information about you, such as:

- Identification information (e.g., name, mailing address, telephone number, date of birth, email address, etc.)
- Authentication information (e.g., username, IP address, password, etc.)
- Financial information (e.g., employment, bank name, bank account number, transaction amount, etc.)
- Medical information (e.g., medical records, medical history, health checkup information, lifestyle information, information about a medical procedure you may have undergone, etc.)
- Information about your products and services (e.g., insurance policy number, names and contact information of beneficiaries, claim information, etc.)
- Information about communications arising from your relationship with us
- Any other information necessary to provide products and services

We may collect your personal information directly from you or through our representatives. We may also collect such personal information from other sources, including but not limited to any physician, healthcare professional, hospital, clinic, pharmacy, other medical or related facility, insurance company, the government, regulatory authorities, or other body, institution, or person with records or information about you or your health. In all cases, we undertake to obtain your consent prior to the collection of your personal information, whether it is collected by us directly or through a third party (except to the extent that collection from a third party is permitted by law).

Use of your personal information

In order for us to administer your insurance policy, depending on your type of coverage and the various interactions we may have with you during the term of this policy, personal information that you provide to us or that is collected from a third party may be used to:

- Verify your identity
- Understand and meet your needs and preferences
- Determine the suitability of our products and services
- Provide the products and services described in the policy for which you are eligible
- Assess the insurance risk
- Process a transaction for the purchase of a service or product
- Process and pay your claims and settlements
- Provide you with our medical and travel assistance services
- Provide you with personalized promotional offers and special discounts
- Communicate with you
- Respond to a request you have made to us
- Fulfill internal administrative purposes
- Ensure quality of service and protect both parties in the event of a disagreement
- Detect and prevent security breaches and fraud and conduct investigations where required; and
- As permitted or required by law

Disclosure of your personal information

We may disclose your personal information to our representatives and to certain third parties to whom it is necessary to disclose it for the purposes for which it is collected, including but not limited to our employees, officers, directors, agents, consultants, and subsidiaries, other Canadian Blue Cross organizations, our reinsurers, partners, subcontractors, and service providers, or any third party authorized by law or regulation.

Third parties may include other insurance companies, the government, regulatory agencies, and financial institutions. Medical information may also be disclosed to your physician or other specialized healthcare provider, if applicable, in accordance with applicable laws.

We limit the information we provide to authorized individuals to only that information that is necessary for them to perform their duties.

Also note that your personal information may be saved and disclosed outside your province of residence. For example, your personal information may be stored on cloud-based solutions, which may require the transfer of data outside your province of residence or even Canada.

Retention of your personal information

In general, our goal is to retain your personal information only for as long as necessary to fulfill the purpose for which we obtained it. However, you should understand that in order for us to comply with legal or regulatory requirements, we may be required to retain your personal information for longer periods. To this end, we have established a data retention schedule that is available to all our employees. The retention schedule helps our team better manage your personal information and ensure it is retained in accordance with legislation and regulations applicable to Blue Cross.

At the end of the retention period, as set out in our data retention schedule, your personal information is securely destroyed and/or anonymized in accordance with applicable laws, industry best practices, and security practices adopted by Blue Cross from time to time.

Your privacy rights

Access to your personal information

Upon receipt of a written request from you, we will provide you with access to your personal information to verify its accuracy or completeness and, if necessary, you may request that your personal information be updated and/or corrected.

You may also request a copy of your personal information in our possession. A reasonable fee may be charged to cover reproduction and handling costs. You will be informed of the costs before the documents are reproduced.

Correction of your personal information

If you believe that the personal information we have about you is inaccurate or incomplete, you may make a written request to correct that personal information. We will make the necessary changes.

How to contact us

For any additional information about the handling or management of your personal information, you can review our Privacy Policy on our website or write to us at:

Canassurance Insurance Company
c/o **Chief Privacy Officer**
1981 McGill College Avenue, Suite 105
Montreal, Quebec H3A 0H6

By email:
privacyofficer@qc.bluecross.ca

Via the secure website:
https://qc.bluecross.ca/depot

Privacy policy:
https://qc.bluecross.ca/privacy-policy

LEGAL NOTICE

Any notice addressed to the *insurer* can be transmitted to:

Canassurance Insurance Company
PO Box 910, Branch B, Montreal, Quebec H3B 3K8

In witness whereof, the *insurer* has signed this contract, which must be validated by an authorized representative.

Sylvain Charbonneau
President and CEO

CLAIMS

Get a claim form

Website
https://canassistance.com/en/policyholder/claims

Submit a claim

Via the secure website
https://canassistance.com/en/policyholder/depot

By mail
Blue Cross - Travel Insurance Claims
PO BOX 3888, Station B
Montreal, QC H3B 3L7

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