Distribution Guide
for Quebec residents only

Name of the insurance product
AMEX Travel Insurance™

Type of insurance product
Group travel insurance

Name and address of the Insurer
Royal & Sun Alliance Insurance Company of Canada
18 York Street, Suite 800
Toronto (Ontario) M5J 2T8

Telephone: 1-888-877-1710

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AMEX Travel Insurance™ Enrollment Centre (AMEX)
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L’Autorité des marchés financiers does not express an opinion on the quality of the products offered in this guide. The Insurer alone is responsible for any discrepancies between the wording of the guide and the policy.
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The terms identified in italics in the text are defined in the Definitions section.
DEFINITIONS

**Accidental bodily injury** - bodily injury caused by an accident of external origin occurring during the period of insurance and being the direct and independent cause of the loss.

**Business meeting** - a meeting, trade show, training course, or convention scheduled before your effective date between companies with unrelated ownership, pertaining to your full-time occupation or profession and that is the sole purpose of your trip. Legal proceedings are not considered to be a business meeting.

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

**Catastrophic event** - total eligible Trip Cancellation and Trip Interruption Insurance claims arising directly or indirectly from an act of terrorism, or series of acts of terrorism, occurring within a 72-hour period that exceed $1,000,000.

**Change in medication** - the addition of any new prescription drug, the withdrawal of any prescription drug, an increase in the dose of any prescription drug or a decrease in the dose of a prescription drug.

**Contamination** – the poisoning of people by:
- nuclear,
- chemical, or
- biological substances
which causes illness and/or death.

**Departure point** - the province or territory you depart from on the first day of your intended trip.

**Dependent child** - your dependent unmarried
- natural,
- adopted,
- step or
- foster
child who is covered under a government health insurance plan and is:
- under 21 years of age, or
- under 26 years of age if a full-time student, or
- mentally or physically handicapped and incapable of self-sustaining employment and totally reliant on you for support and maintenance.

**Dismemberment** - actual severance through or above your wrist or ankle joint.

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CAUTION - EXCLUSIONS, RESTRICTIONS OR REDUCTION IN COVERAGE

Exceptions:
- an adjustment in the dosage of insulin or Coumadin (Warfarin), if you are currently taking these drugs;
- a change from a brand name drug to an equivalent generic drug of the same dosage.
**Effective date** – provided the required premium has been paid:

a) when the Per Trip Plan is issued as a top-up coverage:
   - 12:01 am on the day following the date of expiry of your prior coverage

b) for Emergency Medical Insurance, Baggage & Personal Effects and Travel Accident:
   - coverage for a Per Trip Plan, Multi-Trip Annual Plan, or as an extension of coverage, your date of departure from your Canadian province or territory of residence.

c) for Trip Cancellation Insurance coverage and Trip Interruption Insurance coverage:
   - the Per Trip Plan-the date and time the required premium is paid.
   - the Multi-Trip Annual Plan- if your pre-paid travel arrangements are purchased before you purchase the Multi-Trip Annual Plan, the effective date is your enrollment date. If your pre-paid travel arrangements are purchased after you purchase the Multi-Trip Annual Plan, your effective date is the date and time you purchased your pre-paid travel arrangements, and before any cancellation penalties are in effect.

d) for Flight Accident coverage:
   - the date and time shown on your transportation ticket.

**Emergency** - any sudden and unforeseen event that begins during the period of insurance and makes it necessary to receive immediate treatment from a licensed physician or to be hospitalized. An emergency ends when the medical advisors of Global Excel or Royal & Sun Alliance Insurance Company of Canada determine that you are medically able to return to your departure point.

**Emergency services** - any treatment, surgery or medication that:
- is required for the immediate relief of an acute symptom; or
- upon the advice of a physician cannot be delayed until you return to your departure point and has to be received during your trip because your medical condition prevents you from returning to your departure point.

The emergency services must be:
- ordered by or received from a physician, or
- received in a hospital during your trip, or
- received from a licensed physiotherapist, chiropractor, chiropodist, podiatrist or osteopath, as a result of an emergency that occurs during your trip.

**Enrollment date** -
- the date you pay the required premium when first applying for the Multi-Trip Annual Plan coverage; or
- when re-issuing an expired Multi-Trip Annual Plan, the one-year anniversary of the date on which you first applied for or had your expired Multi-Trip Annual Plan re-issued, provided you pay the required premium.

The enrollment date will be specified in your Confirmation of Insurance following your enrollment.

**Family** -
- a client of Amex Bank of Canada or Amex Canada Inc.,
- his or her spouse, and
- his or her dependent child(ren)
who are covered under a government health insurance plan.

**Global Excel** – Global Excel Management Inc., the company appointed by the Insurer to provide claims and assistance services.

**Government health insurance plan** - the health insurance coverage that Canadian provincial and territorial governments provide for their residents.
**Grandchildren** - any children or stepchildren of your son, daughter, son-in-law, daughter-in-law, stepson or stepdaughter.

**Hospital** – an establishment that is licensed as an accredited hospital:
- is operated for the care and treatment of in-patients;
- has a Registered Nurse always on duty; **and**
- has a laboratory and an operating room on the premises or in facilities controlled by the establishment.

*Hospital* does not mean any 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.


**Key employee** - an employee whose continued presence is critical to the ongoing affairs of the business during your absence.

**Loss of sight** - the entire and permanent loss of eyesight.

**Medical condition** –
- accidental bodily injury or sickness; **or**
- a condition related to that accidental bodily injury or sickness.

This condition includes:
- disease,
- acute psychoses; **and**
- complications of pregnancy occurring within the first 31 weeks of pregnancy.

**Medical questionnaire** – the questions you must answer accurately before you purchase a Per Trip Plan if you are:
- age 60 to age 79 and are travelling on a trip for 31 days or more, **or**
- age 80 or older and are purchasing the Basic Travel & Medical Plan.

This form, once completed, forms part of the insurance contract.

**Mental or emotional disorders** - emotional or anxiety states, situational crisis, anxiety or panic attacks, or other mental health disorders treated with minor tranquilizers or anti-anxiety (anxiolytics) medication.

**Metastatic Cancer** - a cancer that has spread from its original site to one or more other area(s) of the body.

**Minor Ailment** – any sickness or accidental bodily injury which does not require:
- the use of medication for a period of greater than 10 days;
- more than one follow-up visit to a physician, hospitalization, surgical intervention, or referral to a specialist; and which ends at least 30 consecutive days prior to the departure date of each trip. However, a chronic condition or any complication of a chronic condition is not considered a minor ailment.

**Mountain climbing** - the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment.

**Passenger plane** - a certified multi-engined transportation aircraft provided by a regularly scheduled airline on any regularly scheduled trip operated between licensed airports and holding a valid Canadian Air Transport Board or Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.
**Period of insurance** - the period of time between your **effective date** and your **return date**.

**Physician** - someone who is not you or a member of your family who is licensed to prescribe drugs and administer medical treatment (within the scope of such license) at the location where the treatment is provided. A physician does not include a naturopath, herbalist, chiropractor or homeopath.

**Prescription drugs** – drugs or medicines that can only be issued upon the prescription of a physician or dentist and is dispensed by a licensed pharmacist.

**Prescription drug** does not mean such drug or medicine, when you need (or renew) them to continue to stabilize a condition which you had before your trip, or a chronic condition.

**Professional** - engaged in a specified activity as your main paid occupation.

**Reasonable and Customary Costs** - costs that are incurred for approved, eligible medical services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients.

**Return date** –
a) For the Per Trip Plan:
- for all coverages other than Flight Accident: the date on which you are scheduled to return to your **departure point**. This date is shown on your Confirmation of Insurance.
- under Flight Accident: the **return date** and time shown on your transportation ticket.
- If you purchase top-up coverage for the beginning portion of your intended travel period, your **return date** is 11:59 p.m. on the day before the **effective date** of your subsequent coverage.

b) For the Multi-Trip Annual Plan:
- for all coverages other than Flight Accident: 11:59 p.m. on the last day of your purchased 10-Day or 31-Day option.
- under Flight Accident: the **return date** and time shown on your transportation ticket. Your **trip** must be within your purchased 10-Day or 31-Day option.
- If you purchase top-up coverage your **return date** is 11:59 p.m. on the last day of your extended coverage.

**Spouse** – the person who:
- is legally married to you; or
- has been living in a conjugal relationship with you for a continuous period of at least one year and who resides in the same household as you.

**Stable** - any **medical condition** or related condition (including any heart condition or any lung condition) for which there has been:
- no new treatment, new medical management, or new prescribed medication; **and**
- no change in treatment, change in medical management, or change in medication; **and**
- no new symptom or finding, or frequent symptom or finding, or more severe symptom or finding experienced; **and**
- no new test results or test results showing a deterioration; **and**
- no investigations or future investigations initiated or recommended for your symptoms; **and**
- no hospitalization or referral to a specialist (made or recommended).

**Terminal illness** – a **medical condition** that you have that is cause for a physician to estimate that you have less than 6 months to live or for which palliative care has been received.

**Terrorism or act of terrorism** – an act, including but not limited to:
- the use of force or violence;
- the threat of the use of force or violence;
- hijacking; or
- kidnapping;
of an individual or group in order to intimidate or terrorize any:

- government;
- group;
- association; or
- the general public,

for
- religious;
- political; or
- ideological reasons or ends.

The act of terrorism does not include any act of war (whether declared or not), act of foreign enemies or rebellion.

**Top-up** - the coverage you purchase through the Enrollment Centre to extend travel insurance coverage that is in effect for a portion of your trip duration under another Certificate of Insurance. The terms, conditions and exclusions of this Certificate of Insurance apply to you during the top-up period.

**Travel supplier** - a travel agent, a tour operator, a travel wholesaler, an airline, a cruise line, a provider of ground transportation, a provider of travel accommodations who is legally authorized and licensed to sell travel services to the general public.

**Travelling companion** - the person other than your spouse or dependent child who is sharing travel arrangements with you to a maximum of three persons.

**Trip** - the period of time between leaving your departure point, up to and including your return date outside your Canadian province or territory of residence.

**Vehicle** - a private passenger automobile, minivan, mobile home, camper truck or trailer home, which you use during your trip exclusively for the transportation of passengers other than for hire. It can be either owned by you or leased by you from a commercial rental agency.

**We, Us and Our** refer to Royal & Sun Alliance Insurance Company of Canada (the Insurer).

**You, yourself, your and insured person(s)** – refer to the person(s) named as insureds on the Confirmation of Insurance when the required insurance premium has been paid before the Effective date.
INTRODUCTION

This Distribution Guide describes the features and benefits offered by the AMEX Travel Insurance™ products, which are distributed by Amex Bank of Canada, AMEX Travel Insurance™ Enrollment Centre (AMEX). This Distribution Guide describes the coverages in a clear and simple language, to help you make an informed decision when it comes to selecting the most appropriate coverage, without the presence of an insurance advisor.

For any additional information on the Coverages, Exclusions and other general dispositions of the Insurance, please refer to the AMEX Travel Insurance™ Certificate of Insurance. You can obtain a copy of the Certificate of Insurance from the AMEX website www.americanexpress.ca/travelinsurance
I. DESCRIPTION OF INSURANCE PRODUCTS OFFERED

Nature of Coverages

The AMEX Travel Insurance™ coverages available are the following:

- Basic Travel & Medical Insurance (Per Trip Plan & Multi-Trip Annual Plans);
- Essential Travel & Medical Insurance (Per Trip Plan & Multi-Trip Annual Plans);
- Select Travel Insurance (Per Trip Plan & Multi-Trip Annual Plans);
- Ultimate Travel & Medical Insurance (Per Trip Plan & Multi-Trip Annual Plans).

The table below indicates the coverages included in each insurance plan.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Basic Travel &amp; Medical Plan</th>
<th>Essential Travel &amp; Medical Plan</th>
<th>Select Travel Plan</th>
<th>Ultimate Travel &amp; Medical Plan</th>
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<tbody>
<tr>
<td>Emergency Medical Coverage</td>
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<tr>
<td>Trip Cancellation Coverage</td>
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<td>Trip Interruption Coverage</td>
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<tr>
<td>Flight &amp; Travel Accident Coverage</td>
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<tr>
<td>Baggage &amp; Personal Effects Coverage</td>
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The payment, reimbursement and amounts shown throughout this contract are in Canadian dollars, unless otherwise stated. If currency conversion is necessary, we will use the exchange rate on the date the last service was rendered to you.

This insurance will not pay for any interest.

The following section describes each coverage available.

- **Emergency Medical Insurance Coverage**

This *Emergency Medical Insurance Coverage* offers coverage to a maximum of $5,000,000 per insured person, per trip for reasonable and customary costs, in excess of any medical expenses payable by your government health insurance plan or any other insurance plan, for emergency services medically required during your trip as a result of a medical emergency.

The Insurance only covers expenses in excess of those covered under:

- your government health insurance plan; and
- any other insurance or benefit plan under which you are covered.
Many types of Emergency Medical Insurance Coverage’s are available based on your age and medical condition:

- Basic Travel & Medical Plan (Per Trip Plan and Multi-Trip Annual Plans);
- Basic Travel & Medical Plan Category A (Per Trip Plan)
- Basic Travel & Medical Plan Category B (Per Trip Plan)
- Basic Travel & Medical Plan Category C (Per Trip Plan)
- Basic Travel & Medical Plan Category D (Per Trip Plan)
- Basic Travel & Medical Plan Category E (Per Trip Plan)

**Trip Cancellation Insurance Coverage**

This coverage reimburses certain covered expenses if you must:

- cancel;

your trip before leaving your departure point due to one of the events listed in the section “Trip Cancellation and Trip Interruption Insurance Coverage – Covered risks” of this guide.

**Trip Interruption Insurance Coverage**

This coverage reimburses certain covered expenses if you must:

- interrupt; or
- delay

your trip due to one of the events listed in the sections “Trip Cancellation and Trip Interruption Insurance Coverage – Covered risks” and “Trip Interruption/After Departure Insurance Coverage – Covered risks” of this guide.

**Flight & Travel Accident Insurance Coverage**

This coverage pays a certain amount if you are victim of an accidental bodily injury, which causes:

- dismemberment;
- the loss of sight;
- the complete and irrecoverable loss of hearing;
- the complete and irrecoverable loss of speech; or
- death

within 365 days from the date of the accident that occurs during your trip.

**Baggage & Personal Effects Insurance Coverage**

This coverage covers:

- the direct physical loss or theft of your baggage; or
- the damage to your baggage and personal effects.

that you own and use during your trip.
Summary of Specific Features

- **Persons Eligible for Insurance**

In this guide, *your* age refers to *your* age at the date of Application for Insurance.

In order to be eligible for this insurance, the insured must meet all of the following criteria:

For **all coverages**, *you* are eligible if:
- *you* are a client of Amex Bank of Canada or Amex Canada Inc. or a family member of a client; and
- *you* are a Canadian resident and covered by the *government health insurance plan* of your Canadian province or territory of residence for the entire duration of your trip; and
- *you* are NOT travelling against the advice of a physician or have been diagnosed with a *terminal illness or metastatic cancer*; and
- *you* have NOT had a kidney disease requiring dialysis; and
- *you* have NOT been prescribed or used home oxygen during the 12 months prior to *your* date of application; and
- *you* have NEVER been diagnosed with AIDS (Acquired Immune Deficiency Syndrome) or HIV (Human Immunodeficiency Virus).

For **Trip Cancellation and Trip Interruption** coverages:

It is a condition precedent to the Insurer’s liability under this Certificate of Insurance that at the time of purchase:

a) *You* know of no reason for *you*, a member of *your* immediate family, a travelling companion, or a member of your travelling companion’s immediate family, to seek medical attention;

b) *You* and your travelling companion(s) must be deemed fit to undertake and complete the *trip* as booked.

In addition, *you* are eligible under:
- **Multi-Trip Annual Plan** if *you* are under 80 years of age on the *enrollment date*.
- **Per Trip Plan** if *you* are:
  - under 60 years of age and travelling up to the maximum number of days outside your Canadian province or territory of residence allowed by your government health insurance plan, or between the age of 60 and 79 inclusive and travelling less than 31 days on the *effective date* (for the Ultimate Travel & Medical Plan and Essential Travel & Medical Plan)
  - any age on the *effective date* (for the Select Travel Plan and Basic Travel & Medical Plan)
  - under 60 years of age and travelling up to the maximum number of days outside your Canadian province or territory of residence allowed by your government health insurance plan, or between the age of 60 and 79 inclusive and travelling less than 31 days on the *effective date* (for the Ultimate Travel & Medical Plan and Essential Travel & Medical Plan)
  - over 79 years of age or between the ages of 60 and 79 inclusive and travelling for 31 days or more, on the *effective date* and have accurately completed the *medical questionnaire* (for the Basic Travel & Medical Plan).

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**CAUTION - EXCLUSIONS, RESTRICTIONS OR REDUCTION IN COVERAGE**

*Your* insurance coverage is void if *you* fail to meet the eligibility conditions as outlined in this section. *Our* liability is limited to a refund of the premium paid.

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- **Insurance Plan Options**

a) **Per Trip Plan**

The Per Trip Plan option is available under **all of our coverages** as defined under “Persons Eligible for Insurance”.

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Coverage is available for a single trip when purchased before your effective date, and as an extension to your existing Multi-Trip Annual Plan or Per Trip Plan coverage, to a trip maximum of the number of days outside your Canadian province or territory of residence allowed by your government health insurance plan (see “If you decide to extend your trip?” for more details on page 34).

**CAUTION - EXCLUSIONS, RESTRICTIONS OR REDUCTION IN COVERAGE**

Coverage is limited to an eligible person who is travelling up to the maximum number of days allowed outside of their Canadian province or territory of residence., unless otherwise stated.

b) Multi-Trip Annual Plan

The Multi-Trip Annual Plan option is available under all of our coverages, as defined under “Persons Eligible for Insurance”. Coverage is limited to an eligible person who is travelling for any number of trips for a maximum of:

- 10 consecutive days per trip if you have purchased the 10-Day option; or
- 31 consecutive days per trip if you have purchased the 31-Day option,

The consecutive days include your date of departure from, and return date to, your departure point. The date you leave on your trip and the date you return from your trip must be within a 365-day period starting from your enrollment date.

If you are travelling for more than:

- 10 consecutive days under the 10-Day option, or
- 31 consecutive days under the 31-Day option,

you must top-up this coverage as outlined under the section “If you decide to extend your trip” on page 34.

**CAUTION – EXCLUSIONS, RESTRICTIONS OR REDUCTIONS IN COVERAGE**

If you do not top-up this coverage for a trip that is longer than your 10-Day or 31-Day option, you will not have coverage for any claim incurred outside of your period of insurance during that trip.

**Plans and Period of Coverage**

<table>
<thead>
<tr>
<th>Plans</th>
<th>Age</th>
<th>Maximum Trip Duration</th>
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<tbody>
<tr>
<td><strong>Basic Travel &amp; Medical Plan</strong></td>
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</tr>
<tr>
<td>Multi-Trip Annual Plan</td>
<td>Under age 80</td>
<td>10 or 31 days</td>
</tr>
<tr>
<td>Per Trip Plan</td>
<td>All Ages</td>
<td>up to the number of days outside your Canadian province or territory of residence allowed by your government health insurance plan</td>
</tr>
<tr>
<td><strong>Ultimate Travel &amp; Medical Plan</strong></td>
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</tr>
<tr>
<td>Multi-Trip Annual Plan</td>
<td>Under age 80</td>
<td>10 or 31 days</td>
</tr>
<tr>
<td>Per Trip Plan</td>
<td>Under age 60</td>
<td>up to the number of days outside your Canadian province or territory of residence allowed by your government health insurance plan</td>
</tr>
<tr>
<td></td>
<td>Age 60 to 79</td>
<td>Up to 30 days</td>
</tr>
<tr>
<td><strong>Essential Travel &amp; Medical Plan</strong></td>
<td></td>
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<td>Multi-Trip Annual Plan</td>
<td>Under age 80</td>
<td>10 or 31 days</td>
</tr>
<tr>
<td>Per Trip Plan</td>
<td>Under age 60</td>
<td>up to the number of days outside your Canadian province or territory of residence allowed by your government health insurance plan</td>
</tr>
<tr>
<td></td>
<td>Age 60 to</td>
<td>Up to 30 days</td>
</tr>
</tbody>
</table>
### Select Travel Plan

<table>
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<tr>
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<td>All Ages</td>
<td>up to the number of days outside your Canadian province or territory of residence allowed by your government health insurance plan</td>
</tr>
</tbody>
</table>

### How to Become Insured

You become insured and the Certificate of Insurance becomes part of an insurance contract by completing one of the following:

1. Enrolling through the Enrollment Centre by calling 1-866-587-1029:
   - when you call the Enrollment Centre;
   - upon charging the required premium to your credit card account on or before your effective date; and
   - upon accurately answering each of the questions of the medical questionnaire, where applicable, to determine the coverage Category (A, B, C, D or E) you are eligible to purchase.

2. Enrolling online at [www.americanexpress.ca/travelinsurance](http://www.americanexpress.ca/travelinsurance):
   - when you apply online;
   - upon charging the required premium to your credit card account on or before your effective date; and
   - upon accurately answering each of the questions of the medical questionnaire, where applicable, to determine the coverage Category (A, B, C, D or E) you are eligible to purchase.

### Effective Date of Insurance Coverage

The effective date of your coverage varies depending on the type of coverage as described below:

a) Emergency Medical Insurance, Baggage & Personal Effects Insurance and Travel Accident Insurance

Your effective date is the date of departure from your Canadian province or territory of residence.

b) Trip Cancellation Insurance and Trip Interruption Insurance:

Your effective date under all Per Trip Plans is the date and time the required premium is paid.

Your effective date under all Multi-Trip Annual Plans is the date you purchased your prepaid travel arrangements.

c) Flight Accident Insurance Coverage:

Your effective date is the date and time shown on your transportation ticket.

d) Top-up Coverage:

Your effective date is 12:01 a.m. on the day following the date of expiry of your prior coverage.

The following sections describe in detail the coverages available.

### Emergency Medical Insurance Coverage

The Emergency Medical Insurance Coverage applies if you have purchased one of the following:

- Basic Travel & Medical Plan;
- Essential Travel & Medical Plan;
- Ultimate Travel & Medical Plan.
What must you do in a medical Emergency?

You must contact *Global Excel* if you require medical treatment during your *trip*, or for any other *emergency*, before seeking *emergency services*, at one of the following numbers:

- Toll-free call from the USA or Canada: ........................................ 1 844 780-0501
- Collect call from anywhere in the world: ...................................... +1 (819) 780-0501

If your *medical condition* prevents you from calling *Global Excel* before receiving *emergency services*, you must contact *Global Excel* as soon as medically possible. As an alternative, someone else (relative, friend, nurse or doctor) may call on your behalf.

All surgery and heart procedures must be approved in advance by the medical advisors of *Global Excel*. When you contact *Global Excel*, they will refer you or may transfer you, when medically appropriate, to one of the accredited medical service providers near you. *Global Excel* will also request for the medical service provider within the approved network to bill the medical expenses covered under this Insurance directly to us instead of billing you.

**CAUTION – EXCLUSIONS, RESTRICTIONS OR REDUCTIONS IN COVERAGE**

If you do not call *Global Excel* before you seek *emergency services*, benefits could be reduced.

What are the benefits?

This insurance offers coverage to a maximum of $5,000,000 per *insured person*, per *trip*, for *reasonable and customary costs*, in excess of medical expenses payable by your government health insurance plan or any other insurance plan, you incur once you have left your *departure point*. The medical care or surgery must be necessary, as part of the *emergency services* arising from a *medical condition*. This Insurance only covers expenses in excess of those covered under:

- your government health insurance plan: and
- any other insurance or benefit plan under which you are covered.

The items 1. to 14. below explain what expenses are covered and under which circumstances.

1. **Hospital & Medical Expenses**

Covers the cost of a medical *emergency* including *hospital*, surgical and medical treatment.

Eligible expenses include the following *when ordered by a physician during your trip*:

- *hospital room* and board, up to semi-private or the equivalent,
- treatment by a *physician* or surgeon,
- *out-patient hospital* charges,
- *x-rays* and other diagnostic tests,
- use of an operating room, intensive care unit, anesthesia and surgical dressings,
- *prescription drugs* except when you need them to continue to stabilize a chronic *medical condition* or a condition which you had before your *trip*,
- local ground ambulance service (or local taxi fare in lieu) to a *hospital*, *physician* or medical service provider in a medical *emergency*,
- the lesser of the rental or purchase of a *hospital*-type bed, a wheelchair, brace, crutches and other medical appliances, and
- the cost for the *professional* services of a registered private nurse while you are hospitalized, to a maximum of $10,000, when these services are recommended by a *physician* and approved in advance through *Global Excel*.

2. **Hospital allowance**

Covers your reimbursement up to $50 per day to a maximum of $500, for your incidental *hospital* expenses (telephone calls, television rental), if you are hospitalized for at least 48 hours.
3. *Emergency* Dental Expenses

Covers the cost of the following dental expenses when ordered by, or received from, a licensed dentist, if you need dental treatment to repair or replace your natural or permanently attached artificial teeth because of an accidental blow to your face during your trip, you are covered for:

- the *emergency* dental expenses you incur during your trip, and
- up to a maximum of $1,000 to continue necessary treatment after your return to Canada so long as this treatment is received within 90 days of your injury.

This insurance also covers treatment, during your trip, for the *emergency* relief of dental pain, to a maximum of $250.

4. Physiotherapy and Other Professional Services

Covers the cost for the professional services of a:

- physiotherapist;
- chiropractor;
- osteopath;
- chiropodist; or
- podiatrist

to a maximum of $250 per profession, when ordered by a physician during your trip.

5. Return to your Departure Point

This Insurance covers certain expenses if:

- the physician treating you recommends to us in writing that you return to your country of residence because of your medical condition in order to receive emergency medical attention, or
- if the medical advisors of Global Excel determine that you are able to and recommend that you return to your country of residence.

This Insurance covers these expenses only when:

- these expenses are pre-authorized and arranged by Global Excel, and
- medically essential.

The expenses incurred in one of the following situations are covered:

- the extra cost of a one-way economy air fare on a commercial flight via the most cost-effective route to your departure point to receive immediate emergency medical attention;

OR

- the cost of a stretcher fare on a commercial flight via the most cost-effective route to your departure point, if a stretcher is medically necessary;
- the cost of a return economy air fare on a commercial flight via the most cost-effective route; and
- the usual fees and expenses required by such an attendant.

The presence of the qualified medical attendant must be medically necessary or required by the airline.

OR

- the cost of air ambulance transportation if it is medically essential.

6. Return of Deceased

If, during your trip, you die from a medical condition covered under this Insurance, the Insurance covers the expenses for one of the following:

- the return of your remains in the common carrier’s standard transportation container to your departure point; and
- up to $3,000 for the preparation of your remains and the cost of the common carrier’s standard transportation container;

OR
• the return of your remains to your departure point; and
• up to $2,000 for the cremation of your remains where your death occurred;
  OR
• up to $3,000 for the preparation of your remains and the cost of a standard burial container;
• up to $2,000 for the burial of your remains where your death occurred.

If someone is legally required to identify your remains, this Insurance covers:
• the cost of round-trip economy class transportation by the most cost-effective route; and
• up to $300 for meal and hotel accommodation expenses for that person.

That person is covered under the terms of your insurance during the period in which he or she is required to identify your remains, up to a maximum of 3 business days.

7. Additional Hotel & Meal Expenses

This Insurance covers the cost of up to $150 per day, to a maximum of $1,500 per trip, for meal and commercial accommodation expenses you have incurred after the date you are scheduled to return to the departure point, when your return is delayed due to:
• your or your travelling companion’s medical emergency; or
• you or your travelling companion being relocated to receive medical attention.

8. Bringing Bedside Companion to Bedside

If:
• you are travelling alone;
• you are hospitalized during your trip for more than 3 days; and
• a bedside companion is required;

this Insurance covers:
• the cost of round-trip economy class transportation for your bedside companion by the most cost-effective route;
• meal and hotel accommodation expenses for your bedside companion up to a maximum of $300; and
• your bedside companion is covered under the terms of your insurance during the period in which he or she is required at your bedside.

If:
• you are under age 21 and dependent on your bedside companion for support; or
• you are over age 20 and physically handicapped
this Insurance provides this benefit to you as soon as you are admitted to a hospital.

The visit must be approved in advance through Global Excel.

9. Return of Vehicle

This Insurance covers the reasonable costs for a commercial agency to return a vehicle:
• to your residence; or
• to a commercial rental agency,

if, as a result of a medical emergency during your trip, you are unable to return the vehicle to its point of origin.

This benefit must be arranged and approved through Global Excel.

The vehicle can be a private passenger automobile, self-propelled mobile home, camper truck or trailer home that you own or rent and which you use during your trip.

10. Return of Dependent Children or Grandchildren

This Insurance covers certain expenses relating to the dependent children or grandchildren insured under one of the Emergency Medical Insurance coverages, if dependent children or grandchildren;
• travel with you; or
• join you during your trip.

You must:
• be hospitalized for more than 24 hours; or
• return to Canada because of your medical emergency covered under this Insurance.

This insurance covers, when arranged and approved through Global Excel:
• the extra cost of one-way economy transportation by the most cost-effective route to their departure point; and
• the cost of return economy transportation for an escort, when an escort is deemed necessary by the carrier.

11. Return of Travelling Companion

In the event you must return to Canada because of your medical emergency covered under this Insurance, this Insurance covers, when arranged and approved through Global Excel, the extra cost of one-way economy transportation by the most cost-effective route to return one travelling companion to your travelling companion’s departure point.

12. Return to your Trip Destination

• Covers you for a one-way economy airfare on a commercial flight via the most cost-effective route to your scheduled trip destination after you are returned to your departure point to receive immediate medical attention, provided your attending physician determines that you require no further medical attention for your medical condition.
• This benefit can only be used once during your trip.
• Once you return to your trip destination, a recurrence of the initial medical condition or related condition will not be covered under one of the Emergency Medical Insurance coverages.
• When this benefit is provided to you, your enrollment date under one of the Emergency Medical Insurance coverages becomes the day you leave your departure point to return to your trip destination.
• This benefit is subject to the pre-authorization of Global Excel.

13. Return of your Dog or Cat

• If your domestic dog(s) or cat(s) travel with you during your trip and you must return to your departure point because of your medical emergency covered under this Insurance, this Insurance covers the cost of one-way transportation up to a maximum of $500 to return your domestic dog(s) or cat(s) to your departure point.
• This benefit is subject to the pre-authorization of Global Excel.

14. Return of your Excess Baggage

• If you return to your departure point by air ambulance (pre-authorized by Global Excel) because of your medical emergency, this insurance covers the cost to return your excess baggage up to a maximum of $500.
• This benefit is subject to the pre-authorization of Global Excel.

Personal Information

By paying the premium for this Insurance, you agree that we and Global Excel have:

a) your consent to verify your health card number and other information required to process your claim, with the relevant government and other authorities;
b) your authorization to physicians, hospitals and other medical providers to provide to us and Global Excel, any and all information they have regarding you, while under observation or treatment, including your medical history, diagnoses and test results; and
c) your agreement to disclose any of the information available under a) and b) above to other sources, as may be required for the processing of your claim for benefits obtainable from other sources.
Limitations, exclusions or reduction in coverage applicable to the *Emergency* Medical Insurance Coverage

**CAUTION**

a) **Exclusions related to a Pre-Existing Condition:**

This insurance does not cover any losses or expenses incurred directly or indirectly as a result of certain pre-existing conditions. This exclusion varies according to the type of insurance you have applied for and paid the required premium. The table below indicates which exclusions are applicable to each type of insurance. The description of each exclusion can be found after the table.

<table>
<thead>
<tr>
<th>Per Trip Plan:</th>
<th>Basic</th>
<th>Essential</th>
<th>Ultimate</th>
<th>Select</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under age 60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 60-79 travelling for 31 days or more; or Age 80 or over</td>
<td>Category A*</td>
<td>Exclusion 1</td>
<td>Coverage Unavailable</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Category B*</td>
<td>Exclusion 1</td>
<td>Coverage Unavailable</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Category C*</td>
<td>Exclusion 2</td>
<td>Coverage Unavailable</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Category D*</td>
<td>Exclusion 3</td>
<td>Coverage Unavailable</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Category E*</td>
<td>Exclusion 3</td>
<td>Coverage Unavailable</td>
<td></td>
</tr>
</tbody>
</table>

Age 60-79 travelling for 30 days or less

<table>
<thead>
<tr>
<th>Multi-Trip Annual Plan:</th>
<th>Basic</th>
<th>Essential</th>
<th>Ultimate</th>
<th>Select</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under age 79</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Your coverage Category is determined by your correctly completed *medical questionnaire*, where applicable.

**Exclusion 1:**

This insurance does not cover any losses or expenses incurred directly or indirectly as a result of:

1. Any sickness, *accidental bodily injury* or *medical condition* (other than a *minor ailment*) that was not *stable* at any time during the 90 days prior to your *effective date*.
2. Your heart condition, if any heart condition was not *stable* at any time during the 90 days prior to your *effective date*.
3. Your lung condition, if:
   a) Any lung condition was not *stable*; or
   b) You have been treated with home oxygen or taken oral steroids (e.g., prednisone) for any lung condition; at any time during the 90 days prior to your *effective date*. 

*
CAUTION (continued)

Exclusion 2:
This insurance does not pay for any expenses incurred directly or indirectly as a result of:

1. Any sickness, accidental bodily injury or medical condition (other than a minor ailment) that was not stable at any time during the 180 days prior to your effective date.
2. Your heart condition, if your heart condition was not stable at any time during the 180 days prior to your effective date.
3. Your lung condition, if:
   a) Any lung condition was not stable; or
   b) You have been treated with home oxygen or taken oral steroids (e.g., prednisone) for any lung condition; at any time during the 180 days prior to your effective date.

Exclusion 3:
This insurance does not pay for any expenses incurred directly or indirectly as a result of:

1. Any sickness, accidental bodily injury or medical condition (other than a minor ailment) that was not stable at any time during the 365 days prior to your effective date.
2. Your heart condition, if your heart condition was not stable at any time during the 365 days prior to your effective date.
3. Your lung condition, if:
   a) Any lung condition was not stable; or
   b) You have been treated with home oxygen or taken oral steroids (e.g., prednisone) for any lung condition; at any time during the 365 days prior to your effective date.

b) You will be responsible for 20% of your medical expenses covered under this insurance and in excess of your medical expenses paid by your government health insurance plan if:
   • you do not contact Global Excel at the time of your medical emergency, or
   • you choose to receive treatment from a non-approved medical service provider.

If your medical condition prevents you from calling Global Excel before seeking emergency services, you must call Global Excel as soon as medically possible. As an alternative, someone else (relative, friend, nurse or doctor) may call on your behalf.

c) This insurance is subject to a maximum of $25,000 if you do not have valid government health insurance plan coverage at the time of claim.

d) Terrorism:
Where an act of terrorism directly or indirectly causes a loss, the benefits payable in excess to all other potential sources of recovery, including alternative or replacement travel options offered by, but not limited to:
   • airlines;
   • tour operators;
   • cruise lines;
   • other travel suppliers and other insurance coverage even where such other coverage is described as excess.

Benefits payable will be paid only after you have exhausted all such other sources.
CAUTION (continued)

e) General exclusions:

In addition to the exclusions a) to d) outlined above, this insurance does not cover any losses or expenses incurred directly or indirectly as a result of:

1. Any medical condition if any answer provided in your medical questionnaire is incorrect, in which case the Certificate of Insurance is void and the premium paid is refundable at our option.

2. A medical condition for which future investigation or treatment (except routine monitoring) is planned before your trip.

3. The continued treatment, recurrence or complication of a medical condition or related condition, following emergency services of that condition during your trip. This exclusion is applicable if the medical advisors of Global Excel or Royal & Sun Alliance Insurance Company of Canada determine that you are medically able to return to your departure point and you chose not to return.

4. The treatment of any heart or lung condition, following emergency services for a related or unrelated heart or lung condition during your trip. This exclusion is applicable if the medical advisors of Global Excel or Royal & Sun Alliance Insurance Company of Canada determine that you were medically able to return to your departure point and you chose not to return.

5. Any services that are not emergency services.


7. Routine pre-natal care.

8. A child born during your trip.

9. Pregnancy, childbirth or complications of either, occurring in the 9 weeks before or after the expected date of delivery.

10. Invasive testing or surgery (including cardiac catheterization and MRI) unless approved by Global Excel prior to being performed.

11. Your participation
   - as a professional in sports;
   - as a professional in underwater activities;
   - scuba diving as an amateur unless you hold a basic scuba designation from a certified school or other licensing body;
   - in a motorized race or motorized speed contest;
   - in bungee jumping, parachuting, rock climbing, mountain climbing, hang-gliding or skydiving.

12. Your commission of a criminal act or your direct or indirect attempt to commit a criminal act.

13. Your intentional self-inflicted injury, suicide or attempt to commit suicide (whether sane or insane).

14. Any medical condition arising from, or in any way related to, your chronic use of alcohol or drugs whether prior to or during your trip.

15. Your abuse of medication, drug or alcohol or deliberate non-compliance with prescribed medical therapy or treatment whether prior to or during your trip.
CAUTION (continued)

16. Your mental or emotional disorders.

17. War (declared or not), act of foreign enemies or rebellion.

18. Any portion of the benefits that require prior authorization and arrangement by Global Excel if such benefits were not pre-authorized and arranged by Global Excel.

19. Any medical condition if you undertake your trip with the prior knowledge that you will require or seek treatment, surgery, investigations, palliative care or alternative therapy of any kind, regardless of whether the treatment, surgery, investigations, palliative care of alternative therapy is related in any way to the medical condition.

20. A medical condition for which it was reasonable to expect treatment or hospitalization during your trip.

21. Any medical condition for which symptoms presented in the 90 days before your trip and for which an ordinarily prudent person would have consulted a medical advisor or sought treatment or medication when presented with substantially similar symptoms.

22. Any sickness, accidental bodily injury or medical condition you suffer or contract, or any loss you incur in a specific country, region or area for which the Department of Foreign Affairs and International Trade of the Canadian Government has issued a travel advisory or formal notice, before your departure date advising travellers to avoid non-essential travel or to avoid all travel to that specific country, region or area. If the Canadian Government issues a travel advisory or formal notice after your departure date from Canada, your coverage for sickness, accidental bodily injury or medical condition is limited to a period of 10 days from the date the travel advisory or formal notice was issued, or to a period that is reasonably necessary to safely evacuate the country, region or area.

23. Any medical condition, if the medical advisors of Global Excel recommend that you return to your departure point following your emergency services, and you chose not to return.

24. Ionizing radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuels; or the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

25. Any medical condition for which you incur a claim after your departure date and prior to the effective date of the Top-Up or Extension, if the Top-Up or Extension was purchased after your departure date.

26. Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms or ultrasounds and biopsies unless such services are authorized in advance by Global Excel.

27. Emergency air transportation and/or car rental unless approved and arranged in advance by Global Excel.

28. Treatment not performed by or under the supervision of a physician or licensed dentist.

29. Expenses incurred as a result of symptomatic or asymptomatic HIV infection, HIC-related conditions and AIDS (Acquired Immune Deficiency Syndrome), including any associated diagnostic tests or charges.
CAUTION (CONTINUED)

If you:

- are retired and your former employer provides you with an extended health insurance plan; or
- are actively employed and your current employer provides you with a group health insurance plan;

we:

- will not coordinate payment with such coverage if lifetime maximum coverage is $50,000 or less;
- will coordinate payment with such coverage only in excess of $50,000 if lifetime maximum coverage is more than $50,000.

f) The total benefits paid benefits paid to you by all insurers from whom you have similar benefits cannot exceed the actual expense that you have incurred. All benefits payable to you under any of our policies are in excess of the benefits for the same or similar benefits payable to you by any other insurer.

This contract is void in the case of fraud or attempted fraud by you, or if you conceal or misrepresent any material fact or circumstance concerning this insurance.

- **Trip Cancellation/Trip Interruption Insurance Coverage**

  Certain expenses are reimbursed by this Insurance when you must cancel or interrupt your trip due to a covered risk.

  Trip Cancellation/Trip Interruption Insurance Coverage apply if you have purchased one of the following:
  
  - Select Travel Plan;
  - Ultimate Travel & Medical Plan.

- **Trip Interruption/After Departure Insurance Coverage**

  Trip Interruption/After Departure Coverage apply if you have purchased the following:
  
  - Essential Travel & Medical Insurance

**Covered risks**

The **Trip Cancellation** coverage provides benefits for unforeseen events that may occur before your trip.

The **Trip Interruption** coverage provides benefits for events that may occur during your trip.

The **Trip Delay** coverage provides benefits for events that may occur during your trip and results in your being delayed, beyond your scheduled return date, from returning to your departure point.

The events for which expenses are reimbursed include:

- a medical condition;
- a pregnancy or an adoption;
- a death;
- government advisory;
- a change in your employment situation;
- a delay or a schedule change of your carrier; and
- certain other risks as indicated in the tables found from pages 21 to 23.

The table of the following pages details each insured risk covered by this coverage. The covered benefits applicable to each risk are represented by a letter in the column corresponding to the coverage. The description of each benefit will be found at the end of the table.
<table>
<thead>
<tr>
<th>What are you covered for?</th>
<th>What are you eligible for?</th>
<th>Trip Cancellation</th>
<th>Trip Interruption</th>
<th>Trip Delay</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. The admission to a hospital following an emergency of a member of your immediate family (who is not at your destination), your business partner, key employee or caregiver.</td>
<td></td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
</tr>
<tr>
<td>3. The emergency medical condition of a member of your immediate family (who is not at your destination), your business partner, key employee or caregiver.</td>
<td></td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
</tr>
<tr>
<td>4. The admission to a hospital of your host at destination, following an emergency medical condition.</td>
<td></td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
</tr>
<tr>
<td>5. The emergency medical condition of your travelling companion.</td>
<td></td>
<td>A</td>
<td>B, C &amp; F, or B, D &amp; F, or B, E and F</td>
<td>D &amp; F</td>
</tr>
<tr>
<td>6. The emergency medical condition of your travelling companion’s immediate family member, business partner, key employee or caregiver.</td>
<td></td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
</tr>
<tr>
<td>7. The emergency medical condition of your immediate family member who is at your destination.</td>
<td></td>
<td>A</td>
<td>B, D &amp; F</td>
<td>D &amp; F</td>
</tr>
<tr>
<td>8. Your or your spouse’s pregnancy being diagnosed after your travel arrangements are booked, if your departure from your departure point is scheduled to take place in the 9 weeks before or after the expected date of delivery; or your or your spouse’s pregnancy being diagnosed during your trip, if your return date is scheduled to take place in the 9 weeks before or after the expected date of delivery.</td>
<td></td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
</tr>
<tr>
<td>9. Your travelling companion’s or your travelling companion’s spouse’s pregnancy being diagnosed after your travel arrangements are booked, if your departure from your departure point is scheduled to take place in the 9 weeks before or after the expected date of delivery; or your travelling companion’s or your travelling companion’s spouse’s pregnancy being diagnosed during your trip, if your return date is scheduled to take place in the 9 weeks before or after the expected date of delivery.</td>
<td></td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
</tr>
<tr>
<td>10. The legal adoption of a child by you, when the actual date of that adoption is scheduled to take place during your trip.</td>
<td></td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
</tr>
<tr>
<td>11. The legal adoption of a child by your travelling companion, when the actual date of that adoption is scheduled to take place during your trip.</td>
<td></td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
</tr>
<tr>
<td>What are you covered for?</td>
<td>What are you eligible for?</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>----------------------------------------------------------------------------------------</td>
<td>--------------------------------------------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. The death of your immediate family member or friend (who is not at your destination), your business partner, key employee or caregiver.</td>
<td>Trip Cancellation Trip Interruption Trip Delay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Your death.</td>
<td>A</td>
<td>B</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>14. The death of your travelling companion.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>15. The death of your travelling companion’s immediate family member, business partner, key employee or caregiver.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>16. The death of your host at destination, following an emergency medical condition.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>17. The death of your immediate family member or friend, who is at your destination.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>D &amp; F</td>
<td></td>
</tr>
<tr>
<td>18. A written formal travel warning issued by the Department of Foreign Affairs and International Trade of the Canadian government after the purchase of your insurance, advising Canadians to avoid non-essential travel or to avoid all travel to a country, region or city originally ticketed for a period that includes your trip.</td>
<td>A</td>
<td>B, D &amp; F, or B, E and F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>19. A transfer by the employer with whom you or your spouse is employed on your effective date, which requires the relocation of your principal residence.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>20. A transfer by the employer with whom your travelling companion is employed on your effective date, which requires the relocation of his/her principal residence.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>21. The involuntary loss of your or your spouse’s permanent employment (not contract employment) due to lay-off or dismissal without just cause.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>22. The involuntary loss of your travelling companion’s permanent employment (not contract employment) due to lay-off or dismissal without just cause.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>23. Cancellation of your or your travelling companion’s business meeting beyond your or your employer’s control or your travelling companion’s or your travelling companion’s employer’s control.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>24. Your being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td>25. Your travelling companion being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td><strong>What are you covered for?</strong></td>
<td><strong>What are you eligible for?</strong></td>
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<tr>
<td></td>
<td>Trip Cancellation</td>
<td>Trip Interruption</td>
<td>Trip Delay</td>
<td></td>
</tr>
<tr>
<td><strong>26.</strong> Delay of a private automobile resulting from the mechanical failure of that automobile, weather conditions, earthquakes, volcanic eruptions, a traffic accident, or an emergency police-directed road closure, causing you to miss a connection or resulting in the interruption of your travel arrangements, provided the automobile was scheduled to arrive at the point of departure at least 2 hours before the scheduled time of departure.</td>
<td>not applicable</td>
<td>B, E and F</td>
<td>D &amp; F</td>
<td></td>
</tr>
<tr>
<td><strong>27.</strong> Delay of your connecting carrier (passenger plane, ferry, cruise ship, bus, limousine, taxi or train), resulting from the mechanical failure of that carrier, a traffic accident, an emergency police-directed road closure, weather conditions, earthquakes or volcanic eruptions, causing you to miss a connection or resulting in the interruption of your travel arrangements.</td>
<td>not applicable</td>
<td>B, E and F</td>
<td>D &amp; F</td>
<td></td>
</tr>
<tr>
<td><strong>28.</strong> An event completely independent of any intentional or negligent act that renders your principal residence uninhabitable or place of business inoperative.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td><strong>29.</strong> An event completely independent of any intentional or negligent act that renders your travelling companion’s principal residence uninhabitable or his/her place of business inoperative.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td><strong>30.</strong> The quarantine or hijacking of you, your spouse or your dependent child.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>D &amp; F</td>
<td></td>
</tr>
<tr>
<td><strong>31.</strong> The quarantine or hijacking of your travelling companion or your travelling companion’s spouse or dependent child.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>D &amp; F</td>
<td></td>
</tr>
<tr>
<td><strong>32.</strong> Your, your spouse or your dependent child being a) called for jury duty; b) subpoenaed as a witness; or c) required to appear as a party in a judicial proceeding, during your trip.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
<td></td>
</tr>
<tr>
<td><strong>33.</strong> Your travelling companion or your travelling companion’s spouse or dependent child being a) called for jury duty; b) subpoenaed as a witness; or c) required to appear as a party in a judicial proceeding, during your trip.</td>
<td>A</td>
<td>B, D &amp; F</td>
<td>not applicable</td>
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</tbody>
</table>
What are the benefits?

The expenses covered under this Insurance are described below.

**Prepaid Travel Arrangements** - Reimbursement to you of the expenses you actually incur as a result of one of the insured risks up to the sum insured for:

A. The non-refundable portion of your prepaid travel arrangements.
B. The non-refundable unused portion of your prepaid travel arrangements, excluding the cost of prepaid unused transportation back to your departure point.

**Transportation** - Reimbursement to you of the expenses you actually incur as a result of one of the insured risks up to the sum insured for the extra cost of:

C. Your economy class transportation via the most cost-effective route to rejoin a tour or group.
D. Your economy class transportation via the most cost-effective route to your departure point.
E. Your economy class one-way air fare via the most cost-effective route to your next destination (inbound and outbound).

**Out-of-Pocket Expenses** -

F. Reimbursement of up to $100 per day per person for commercial accommodation, meals, telephone and taxi expenses incurred if your trip is interrupted, or, if return home is delayed beyond the scheduled return date. This benefit is subject to a maximum of $1,000 per person and $3,000 per family.

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**CAUTION - EXCLUSIONS, RESTRICTIONS AND REDUCTION OF COVERAGE**

Any transportation and out-of-pocket expenses benefits under this insurance must be undertaken on the earliest of:

1) the date when your travel is medically possible; and
2) within 10 days following your originally scheduled return date if your delay is not the result of hospitalization; or
3) within 30 days following your originally scheduled return date if your delay is the result of hospitalization, when the benefit is payable because of a medical condition covered under one of the insured risks.

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**Cancelling a trip**

When a cause of cancellation (the event or series of events that trigger one of the 33 risks insured) occurs before the date of departure from your departure date, you must:

a) cancel your trip with the travel supplier immediately, but no later than the business day following the cause of cancellation; and
b) advise us at the same time.

Our maximum liability is the amounts or portions indicated in your trip contract that are non-refundable at the time of the cause of cancellation or on the next business day.
Limitations, exclusions or reduction in coverage applicable to the Trip Cancellation/Trip Interruption Insurance Coverage

CAUTION

a) Exclusions related to a Pre-Existing Condition

This insurance does not cover any losses or expenses caused directly or indirectly as a result of:

1. Any sickness, accidental bodily injury or medical condition (other than a minor ailment) that was not stable at any time during the 90 days prior to your effective date.
2. Your heart condition, if any heart condition was not stable at any time during the 90 days prior to your effective date.
3. Your lung condition, if:
   - c) Any lung condition was not stable; or
   - d) You have been treated with home oxygen or taken oral steroids (e.g., prednisone) for any lung condition;
     at any time during the 90 days prior to your effective date.

b) General exclusions:

In addition to the exclusions outlined above in the Emergency Medical Insurance Coverage, e) General exclusions, this insurance does not cover any losses or expenses incurred directly or indirectly as a result of:

- Cancellation or interruption when you are aware, on the effective date, of any reason that might reasonably prevent you from travelling as booked;
- A trip undertaken to visit or attend an ailing person, when the medical condition or death of that person is the cause of the claim;
- Pre-paid travel arrangements for which an insurance premium was not paid;
- The schedule change of a medical test or surgery that was originally scheduled before your period of insurance.

c) TERRORISM:

Where an act of terrorism that is not a catastrophic event directly or indirectly causes a loss, we will reimburse you up to a maximum of 100% of your eligible loss.

Where an act of terrorism that is a catastrophic event directly or indirectly causes a loss, we will reimburse you with benefit payable up to a maximum of 50% of your eligible loss, per:

- act of terrorism; or
- series of acts of terrorism occurring within a 72 hour period

for all policyholders underwritten by us shall be $5,000,000. If the total benefits payable exceed $5,000,000, eligible benefits shall be reduced on a pro rata basis so that the maximum payment shall be $5,000,000.

The total maximum payment for all policyholders shall be $10,000,000 per calendar year regardless of the number of acts of terrorism. If the total benefits payable exceed $10,000,000, eligible benefits shall be reduced on a pro rata basis so that the maximum payment shall be $10,000,000.
CAUTION (continued)

When your benefit is reduced, your prorated claim will be paid after the end of the calendar year.

Benefits payable in are in excess to all other potential sources of recovery, including alternative or replacement travel options offered by, but not limited to:

- airlines;
- tour operators;
- cruise lines;
- other travel suppliers and other insurance coverage even where such other coverage is described as excess.

d) The total benefits paid to you by all insurers from whom you have similar benefits cannot exceed the actual expense that you have incurred. All benefits payable to you under any of our policies are in excess of the benefits for the same or similar benefits payable to you by any other insurer.

e) The total amount paid to you cannot exceed the actual expense which you have incurred if you are insured under more than one of our policies.

f) This contract is void in the case of fraud or attempted fraud by you, or if you conceal or misrepresent any material fact or circumstance concerning this Insurance.

Flight & Travel Accident Insurance Coverage

The Flight and Travel Accident Insurance Coverage applies to you, if you purchased any of the following:

- Essential Travel & Medical Plan;
- Select Travel Plan; or
- Ultimate Travel & Medical Plan.

What risks are insured?

This Insurance covers your accidental bodily injury which results in your:

- dismemberment;
- loss of sight;
- death;
- complete and irrecoverable loss of hearing; or
- complete and irrecoverable loss of speech

within 365 days from the date of the accident that occurs during your trip.

What are the benefits?

We will pay the greater of these benefits for all losses per trip resulting from an accident:

1) $50,000 for death, double dismemberment, loss of sight of both eyes, or complete and irrecoverable loss of speech or hearing;
2) $25,000 for single dismemberment or loss of sight in one eye.

Presumption of death following a disappearance

It will be presumed that you died as a result of such injuries occurring at the time of the accident covered under this insurance if your body has not been found after one year following the accident.
Limitations, exclusions or reduction in coverage applicable to the Flight & Travel Accident Insurance Coverage

CAUTION

1. The Insurer will not pay for any losses or expenses incurred directly or indirectly as a result of:
   - participation in any military maneuver or training exercise; or
   - disease, even if the cause of its activation or reactivation is an accident; or
   - piloting, learning to pilot or acting as a member of a crew of an aircraft; or
   - any act of terrorism.

2. Terrorism:
   This Insurance Coverage does not cover any claim, if such claim is directly or indirectly caused by terrorism or by a contamination due to any act of terrorism.

3. The total benefits paid to you by all insurers from whom you have similar benefits cannot exceed the actual expense that you have incurred. All benefits payable to you under any of our policies are in excess of the benefits for the same or similar benefits payable to you by any other insurer.

4. The total amount paid to you cannot exceed the actual expense which you have incurred if you are insured under more than one of our policies.

5. The maximum you are entitled to is the largest amount specified for the benefit in any one policy if you are insured under more than one of our policies.

6. This contract is void in the case of fraud or attempted fraud by you, or if you conceal or misrepresent any material fact or circumstance concerning this Insurance.

- **Baggage & Personal Effects Insurance Coverage**

  The Baggage & Personal Effects Insurance Coverage applies to you, if you purchased any of the following:
  - Essential Travel & Medical Plan;
  - Select Travel Plan; or
  - Ultimate Travel & Medical Plan.

  **What risks are insured?**
  This Insurance covers:
  - the direct physical loss/theft; or
  - damage to
    the baggage and personal effects
  - you own; and
  - you use during your trip.

  **What are the benefits?**
  1. **Loss of or Damage to Baggage & Personal Effects**
     Reimbursement of your losses up to $1,000 per trip ($3,000 per family per trip), subject to a maximum of $300 for any one item or set of items.

  2. **Replacement of Travel Documents**
     Reimbursement of up to $250 in total towards the replacement expenses of one or more of the following documents:
     - passport;
     - driver's licence;
     - birth certificate; or
     - travel visa
     in the event any one of these documents is lost or stolen.
3. **Delay of Baggage & Personal Effects**
   Reimbursement for necessary toiletries and clothing when your checked baggage is delayed by the carrier for **12 hours or more** while en route and before returning to your departure point up to **$400** maximum.

We have the option to repair or replace any damaged or lost property with other of similar kind, quality and value and to require submission of the property for appraisal of damage.

**Theft, burglary, robbery, malicious mischief, disappearance, loss or damage**

You must, during your trip, immediately notify and obtain corroborating documentary evidence from the police that prove the theft, loss, damage or disappearance.

If the police are not available, you must notify and obtain corroborating documentary evidence that proves the theft, loss, damage or disappearance from:
- the hotel manager;
- the tour guide; or
- the transportation authorities.

You must also:
- promptly take all reasonable precautions to protect, save and/or recover the property; and
- notify us immediately upon your return to your departure point.

**CAUTION - EXCLUSIONS, RESTRICTIONS OR REDUCTION IN COVERAGE**

Failure to comply with this condition will invalidate any claim under this Insurance.

**Coverage Extension**

This Insurance will continue until the insured property is delivered by the common carrier, if the insured property is under check of a common carrier and delivery is delayed.
Limitations, exclusions or reduction in coverage applicable to the Baggage & Personal Effects Insurance Coverage

CAUTION

1. *We* are not liable beyond the actual cash value (original cost less deduction for depreciation) of the property at the time of loss.

2. If an article which is part of a set is lost or damaged, the measure of loss or damage to such article is a reasonable and fair proportion of the total value of the set, but not the total loss of or damage to the set.

3. This Insurance does not cover:
   - animals;
   - perishables;
   - bicycles except while checked as baggage with a common carrier;
   - household effects and furnishings;
   - artificial teeth and limbs;
   - hearing aids;
   - eye glasses, sunglasses, contact lenses;
   - money;
   - tickets;
   - securities;
   - documents;
   - professional or occupational items;
   - antiques;
   - collector items;
   - breakage of or damage to brittle or fragile articles;
   - property illegally acquired, kept, stored or transported.

4. any claim arising from loss
   - caused by wear and tear, deterioration, defect or mechanical breakdown;
   - any claim arising from loss caused by *your* imprudent act or omission;
   - any claim arising from loss of articles specifically insured on a valued basis by another insurer while this insurance is in effect;
   - any claim arising from loss caused by theft from an unattended *vehicle* unless the *vehicle* (including the *vehicle*'s trunk) was securely locked and there were visible marks indicating that the theft occurred as a result of forcible entry.

5. This contract is void in the case of fraud or attempted fraud by *you*, or if *you* conceal or misrepresent any material fact or circumstance concerning this Insurance.
### Coverages

#### Maximum Sums Payable

The maximum sums payable vary according to the type of coverages you have selected. These maximums are shown in the table below:

<table>
<thead>
<tr>
<th>Coverages</th>
<th>Ultimate Travel &amp; Medical</th>
<th>Essential Travel &amp; Medical</th>
<th>Select Travel</th>
<th>Basic Travel &amp; Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trip Cancellation and Trip Interruption Insurance</td>
<td>Up to the sum insured*</td>
<td>Not Applicable</td>
<td>Up to the sum insured*</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Trip Cancellation/Prior to Departure Per Trip Plan</td>
<td>$1,000 per person/ $2,000 maximum per family or $2,000 per person/ $4,000 maximum per family or $3,000 per person/ $6,000 maximum per family or $4,000 per person/ $8,000 maximum per family or $5,000 per person/ $10,000 maximum per family or $6,000 per person/ $12,000 maximum per family or $7,000 per person/ $14,000 maximum per family or $8,000 per person/ $16,000 maximum per family or $9,000 per person/ $18,000 maximum per family or $10,000 per person/ $20,000 maximum per family</td>
<td>Not Applicable</td>
<td>$1,000 per person/ $2,000 maximum per family or $2,000 per person/ $4,000 maximum per family or $3,000 per person/ $6,000 maximum per family or $4,000 per person/ $8,000 maximum per family or $5,000 per person/ $10,000 maximum per family or $6,000 per person/ $12,000 maximum per family or $7,000 per person/ $14,000 maximum per family or $8,000 per person/ $16,000 maximum per family or $9,000 per person/ $18,000 maximum per family or $10,000 per person/ $20,000 maximum per family</td>
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<tr>
<td>Trip Cancellation/Prior to Departure Multi-Trip Annual Plan</td>
<td>Up to the sum Insured</td>
<td>Not Applicable</td>
<td>Up to the sum Insured</td>
<td>Not Applicable</td>
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<tr>
<th>Trip Interruption/After Departure Per Trip Plan</th>
<th>Up to the sum insured*</th>
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<th>Up to the sum insured*</th>
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<td>$1,000 per person/ $2,000 maximum per family</td>
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<tr>
<td>Trip Interruption/ After Departure Multi-Trip Annual Plan</td>
<td>Up to the sum Insured</td>
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<tr>
<td>Additional Hotel &amp; Meal Expenses (Trip Interruption/ After Departure)</td>
<td>$100 per day to $1,000 maximum per person/ $3,000 per family</td>
<td>$100 per day to $1,000 maximum per person/ $3,000 per family</td>
<td>$100 per day to $1,000 maximum per person/ $3,000 per family</td>
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</table>

**Emergency Medical Insurance**

<table>
<thead>
<tr>
<th>Medical &amp; Other Benefits</th>
<th>maximum of $5,000,000 per insured person, per trip</th>
<th>maximum of $5,000,000 per insured person, per trip</th>
<th>Not Applicable</th>
<th>maximum of $5,000,000 per insured person, per trip</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addtional Hotel &amp; Meal Expenses</td>
<td>$1,500</td>
<td>$1,500</td>
<td>Not Applicable</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

**Baggage & Personal Effects Insurance**

<table>
<thead>
<tr>
<th>Loss of, or Damage to, Baggage &amp; Personal Effects</th>
<th>$1,000 per trip</th>
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<td>$3,000 per family per trip</td>
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<tr>
<td>Delay of Baggage &amp; Personal Effects</td>
<td>$400</td>
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<td>$400</td>
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<td></td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
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</tbody>
</table>

**Flight & Travel Accident Insurance**

<table>
<thead>
<tr>
<th>Death, Double Dismemberment, Loss of Sight of both eyes, or complete and irrecoverable loss of speech or hearing</th>
<th>$50,000</th>
<th>$50,000</th>
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<td>Single Dismemberment, Loss of Sight in one eye</td>
<td>$25,000</td>
<td>$25,000</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

*Sum insured may be increased, subject to additional premium, by calling the Enrollment Centre at 1-866-587-1029.

1 This Insurance is subject to a maximum of $25,000 if you do not have valid government health insurance plan coverage.

2 The maximum for any one item or set of items is $300.
### Assistance Services

The following assistance services may vary according to the type of plan you have selected:

Assistant Services are included when marked with a √

<table>
<thead>
<tr>
<th></th>
<th>Medical Assistance &amp; Consultation</th>
<th>Payment Assistance</th>
<th>Delayed/Lost Baggage Assistance</th>
<th>Emergency Message Centre</th>
<th>Replacement Co-ordination</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Travel &amp; Medical Plan</td>
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<td>Essential Travel &amp; Medical Plan</td>
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<td>Select Travel Plan</td>
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<td>Ultimate Travel &amp; Medical Plan</td>
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</tbody>
</table>

1. **Medical Assistance & Consultation**

   When you have a medical emergency and you call Global Excel, whenever possible, you will be directed to one or more recommended medical service providers near you. In addition, whenever possible, Global Excel will:
   - provide confirmation of coverage and pay your eligible medical expenses directly to the recommended medical service provider,
   - consult with your attending physician to monitor your care, and
   - monitor the appropriateness, necessity and reasonableness of that care to ensure that your resulting eligible expenses will be covered by this insurance.

2. **Payment Assistance**

   Whenever possible, the payment of the medical services you receive will be coordinated through Global Excel, communicated with your medical provider and billing arrangements will be discussed. There are certain countries where, due to local conditions or travel reports from the Canadian government, assistance services are not available and you may be required to make payment up-front. If you are required to make payment up-front, you must obtain detailed and itemized original bills for claims submission and call Global Excel on your return home.

3. **Delayed/Lost Baggage Assistance**

   In case your baggage is delayed or lost, Global Excel will co-ordinate the claim process with the common carrier.

4. **Emergency Message Centre**

   In case of a medical emergency, Global Excel will help exchange important messages with your family, business or physician.

5. **Replacement Co-ordination**

   Whenever possible, Global Excel will help co-ordinate the replacement of your prescription eyeglasses or essential prescription medication in the event these items need to be replaced during your trip. This insurance does not cover the actual cost to replace your prescription eyeglasses or essential prescription medication.
Automatic Coverage Extension

In some cases, your Insurance can automatically be extended.

Hospitalization

When you or your travelling companion are hospitalized due to a medical emergency on your scheduled return date, your coverage will remain in force during the period of hospitalization and up to 5 days following discharge from hospital.

Medical condition

Coverage is automatically extended for up to 5 days when you must delay your scheduled return date due to your or your travelling companion’s medical emergency.

Delay of a Common Carrier

Coverage is automatically extended for up to 72 hours when the delay of a common carrier in which you are a passenger causes your trip to extend beyond your scheduled return date.

CAUTION - EXCLUSIONS, RESTRICTIONS OR REDUCTION IN COVERAGE

Regardless of the automatic extensions above, coverage will not continue beyond 365 days from your latest date of departure from your departure point.

If you decide to extend your trip

If you decide to extend your trip, any extension of your coverage is subject to the following conditions:

- no event has occurred that would give rise to a claim under the insurance; and
- you request an extension before coverage for your trip terminates; and
- your total trip length, including your initial trip plus any extensions, is limited to the maximum Period of Coverage for which you are eligible.

In the three cases above, you must pay the required additional premium before your original return date.

If an event has occurred that would give rise to a claim, the extension of your insurance is subject to the approval of the Enrollment Centre.

Coverage can be extended under the Multi-Trip Annual Plan or Per Trip Plan by calling the Enrollment Centre at 1-866-587-1029.

Your request for extension received after your effective date is subject to a $15 administrative charge.

Premium payment will be charged to your credit card account.

The terms, conditions and exclusions of the extension policy apply to you during the extension period.

Top-up Coverage

Top-up coverage is the coverage you purchase to extend travel insurance coverage that is in effect for a portion of your trip duration under another Certificate of Insurance.

You may contact the Enrollment Centre to purchase top-up coverage.

Enrollment Centre - 1-866-587-1029

The terms, conditions and exclusions of the AMEX Travel Insurance™ coverage issued as top-up apply to you during the top-up period.
Effective Date:
When the Per Trip Plan is issued as top-up coverage, the effective date is 12:01 a.m. on the day following the date of expiry of your prior coverage.

Return Date:
For the Per Trip Plan, if you purchase top-up coverage for the beginning portion of your intended travel period, your return date is 11:59 p.m. on the day before the effective date of your subsequent coverage.
For the Multi-Trip Annual Plan, if you purchase top-up coverage your return date is 11:59 p.m. on the last day of your extended coverage.

- Family Coverage
  a) If you have selected family coverage at the time of enrollment, this Certificate of Insurance covers:
     - you; and
     - your spouse; and
     - dependent child(ren)
   when the premium for family coverage is paid prior to the effective date of the Certificate of Insurance, as shown on the Confirmation of Insurance.
  b) In case of divorce, all insured persons named on the Confirmation of Insurance remain covered until the return date, or for the Multi-Trip Annual Plan, at 12:00 midnight on the day before the one-year anniversary of your enrollment date.
  c) Under a Multi-Trip Annual Plan, all insured persons may travel independently of one another.

Premium and Cancellation

- Premium
Coverage is valid upon payment of premium and subject to the eligibility requirements. The required premium must be paid before your effective date by charging your credit card account. Coverage will be null and void if credit card charges are invalid.

- Refunds
You can cancel your insurance coverage in writing, including your certificate number, to AMEX Travel Insurance™, 1910 King Quest, Suite 200, Sherbrooke, QC J1J 2E2.
Multi-Trip Annual Plan
You can cancel your coverage within 10 days of your enrollment date, provided you have not left on a trip.
If your cancellation request is postmarked within 10 days of your enrollment date and you have not left on a trip, you will receive a full refund provided no claim has been submitted.
Per Trip Plan
For the Ultimate Travel & Medical Plan and Select Travel Plan:
The coverage premium you paid can be refunded only if your trip is cancelled before you depart on your trip and:
- the travel supplier (tour operator, airline, etc.) cancels your trip and all penalties are waived;
or
- the travel supplier (tour operator, airline, etc.) changes the travel dates and you are unable to travel on these dates and all penalties are waived; or
- you cancel your trip before any cancellation penalties are in effect.

For the Essential Travel & Medical Plan and Basic Travel & Medical Plan:
You can cancel your coverage before the effective date shown on your Confirmation of Insurance. If your cancellation request is postmarked on or before your effective date, you will receive a full refund.
You can cancel your coverage when you return to your Canadian province or territory of residence before the return date shown on your Confirmation of Insurance, provided no event has occurred that would give rise to a claim under the insurance. If your cancellation request is postmarked after your effective date you may be entitled to a pro-rata refund (less a $15 administrative charge) calculated from the date you return to your Canadian province or territory of residence. Proof of your return date will be required. To put an end to your insurance contract, please complete the Notice of Rescission of an Insurance Contract on page 42 of this guide.

- **End of the Insurance Coverage**
  
  Your Insurance Coverage for all types of coverage ends at the earliest of the following dates:

  **Multi-Trip Annual Plan**
  
  Your Multi-Trip Annual Plan coverage terminates at 12:00 midnight on the day before the one-year anniversary of your enrollment date.

  **Per Trip Plan**
  
  Your coverage ends on the earliest of:
  
  a) the return date shown on your Confirmation of Insurance (your new Confirmation of Insurance in the event your coverage has been extended through the Enrollment Centre), or
  
  b) the date you actually return to your Canadian province or territory of residence, or
  
  c) the date on which the number of days allowable outside your Canadian province or territory of residence by your government health insurance plan is reached.

- **Automatic re-issuance of the Multi-Trip Annual Plan**
  
  Once you have paid the premium for the Multi-Trip Annual Plan using your credit card account, to ensure coverage continues at the end of each 365-day period, your Multi-Trip Annual Plan will be re-issued automatically unless:
  
  - you call the Enrollment Centre at 1-866-587-1029 or provide your written cancellation request at least 15 days before the enrollment date for your re-issued coverage
  
  - you are age 80 or older and are no longer eligible to apply for the Multi-Trip Annual Plan
  
  - the Multi-Trip Annual Plan is no longer available
  
  - you are given 15 days’ notice by registered mail that the Insurer will not re-issue your Multi-Trip Annual Plan, or
  
  - the premium charged to your credit card account is not accepted.

II. PROOF OF LOSS OR CLAIM

Submission of a Claim

- **Emergency Medical Insurance Coverage**
  
  If you require medical treatment during your trip, you or another person must contact Global Excel immediately at one of these numbers:

    Toll-free from the USA or Canada: ............................................. 1 866 780-0501
    Collect call from anywhere: ......................................................... +1-819-780-0501

  When you call Global Excel at the time of an emergency, you will be given all the information required to file a claim.
CAUTION - EXCLUSIONS, RESTRICTIONS OR REDUCTION IN COVERAGE

This insurance does not cover fees charged for completing a medical certificate.

Other Insurance Coverages
To submit a claim for eligible expenses incurred during your trip and not related to medical services, you must:

- submit a fully completed Claim & Authorization form; and
- submit applicable documents related to the claim as described in “Claim and Authorization Forms”

Time Periods to Submit a Claim
For all Insurance Coverages, you must submit your claim within 90 days following the date of your return to your departure point.

If you are unable to submit your claim within these time periods, you must submit your claim within one year; otherwise you lose all your rights to the benefits.

If you are insured under our Multi-Trip Annual Coverage, in the event of claim, you must provide documentary evidence of your effective date.

If you need a Claim & Authorization form, please contact our Claims Department at:
73 Queen Street, Sherbrooke, Quebec, J1M 0C9
1-844-780-0501 or +1-819-780-0501

Claim and Authorization Forms
Some documents must be provided when submitting a claim. These include the Claim & Authorization form, fully completed and, where applicable:

Emergency Medical Insurance Coverage
- original of all bills, invoices and commercial receipts;
- proof of payment by your government health insurance plan and payment from any other insurer or benefit plan;
- the completed and signed government specific forms if you reside in Quebec, British Columbia or Newfoundland;
- a complete diagnosis from the physician(s) and/or hospital(s) who provided the treatment, including, where applicable, written verification from the physician who treated you during your trip that the expenses were medically necessary.
- Proof of your departure and return date
- In addition, for accidental dental expenses, we require proof of the accident.

We may require you to undergo a medical examination by one or more physicians selected by us and at our expense.

Baggage & Personal Effects Insurance Coverage
- in the event of loss or damage:
  - proofs of loss/damage (copy of reports made to the authorities); and
  - proof of ownership and receipts for the items claimed;
- in the event of a delay
  - proof of delay; and
  - receipts for purchases of necessary toiletries and clothing.
Trip Cancellation and Trip Interruption Insurance Coverage

- a medical document, fully completed by the legally qualified physician in active personal attendance and in the locality where the medical condition occurred stating the reason why travel was impossible, the diagnosis and all dates of treatment;
- written evidence of the risk insured which was the cause of cancellation, interruption or delay;
- travel supplier terms and conditions;
- unused transportation tickets and vouchers;
- all receipts for the prepaid land arrangements and/or subsistence allowance expenses;
- passenger receipts for new tickets;
- reports from the police or local authorities documenting the cause of the missed connection;
- detailed invoices and/or receipts from the service provider(s).

Flight and Travel Accident Insurance Coverage

- police reports, medical records, death certificate, autopsy or coroner’s report.

**CAUTION - EXCLUSIONS, RESTRICTIONS OR REDUCTION IN COVERAGE**

When making a claim under this Insurance, you must provide the applicable Documents we require. Failure to provide the applicable documentation will invalidate your claim.

Failure to complete the required Claim & Authorization form in full will delay the assessment of your claim.

Sanctions

The Insurer is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard.

The Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this Certificate of Insurance which would breach economic, financial or trade sanctions (“Sanctions”) imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.
**Insurer’s Reply**

*Our* objective is to process *your* claim or to inform *you* of *our* decision within **7 days** following the reception of all information required to process *your* claim.

For the *Emergency* Medical Insurance Coverage, *we* reimburse the covered expenses directly to the medical providers when possible.

For death claims under the Flight and Travel Accident Insurance Coverage, *we* will pay the principal sum to the estate of the *insured* unless another beneficiary is designated in writing to *us* or *Global Excel*.

*We* will pay the expenses, other than for loss of life, covered under this Insurance to *you* or to the provider of the service(s). Any sum payable for loss of life will be payable to *your* estate unless another beneficiary is designated in writing to *us* or *Global Excel*.

*You* must repay to *us* any amount paid or authorized by *us* on *your* behalf if and when we determine that the amount is not payable under the terms of *your* policy.

**Appeal of an Insurer’s Decision and Recourses**

*You* may contact the Bureau des services financiers or consult *your* own lawyer if the insurer does not respect its commitments.

Any action shall be decided by arbitration before a single arbitrator in the Canadian province or territory in which this policy was issued if *you* do not agree with a decision taken regarding *your* claim or for a dispute related to determinations made under the policy.

In any event, any action or arbitration proceeding against *us* for the recovery of a claim under *this* policy shall not be commenced more than 3 years after the occurrence which gives rise to the claim.

However, if this limitation is invalid according to the laws of the province or territory where this policy was issued, *you* must commence *your* action or arbitration proceeding within the shortest time limit permitted by the laws of that province or territory. In fact, if this law is modified in order to extend or reduce the maximum delay to commence *your* action or arbitration proceeding against *us*, *you* must do it within the new delays prescribed by the law.

**Third Party Liability**

If *you* incur expenses covered under this insurance due to the fault of a third party, *we* may take action against the party at fault. *You* agree to cooperate fully with *us* and to allow *us*, at *our* own expense, to bring a law suit in *your* name against the third party. If *you* recover against a third party, *you* agree to hold in trust sufficient funds to reimburse *us* for the amounts paid under the insurance.
III. SIMILAR PRODUCTS

Other insurers may provide products similar to this one. Before buying an insurance product, ensure that you do not already have such coverage.

IV. IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Royal & Sun Alliance Insurance Company of Canada ("we", "us") collect, use and disclose, personal information (including to and from your agent or broker, our affiliates and/or subsidiaries, referring organizations and/or third party providers/suppliers) for insurance purposes, such as administering insurance, investigating and processing claims and providing assistance services.

Typically, we collect personal information from individuals who apply for insurance, and from policyholders, insureds and claimants. In some cases we also collect personal information from and exchange personal information with family, friends or travelling companions when a policyholder, insured or claimant is unable, for medical or other reasons, to communicate directly with us. We also collect and disclose information for the insurance purposes from, to and with, third parties such as, but not necessarily limited to, health care practitioners and facilities in Canada and abroad, government and private health insurers and family members and friends of policyholders, insureds or claimants. In some instances we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada, particularly in those jurisdictions to which an insured may travel. As a result, personal information may be accessible to authorities in accordance with the law of these other jurisdictions. For more information about our privacy practices or for a copy of our privacy policy, visit www.rsatravelinsurance.com.
V. REFERRAL TO L’AUTORITÉ DES MARCHÉS FINANCIERS

If you have any questions about this insurance, please contact the insurer first, by referring to the contact information indicated on the cover page of this Distribution Guide.

For details about the commitments of insurers and distributors of insurance products to you, you may contact l’Autorité des marchés financiers:

Autorité des marchés financiers
Place de la Cité, Tour Cominar 2640,
boulevard Laurier, 4e étage Québec
(Québec) G1V 5C1

Telephone
Québec City: (418) 525-0337
Montréal: (514) 395-0337
Toll-Free: 1 877 525-0337

Fax
(418) 525-9512

Website
www.lautorite.qc.ca

Email
renseignements-consommateur@lautorite.qc.ca
VI. NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (R.S.Q., c. D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

- The Act allows you to rescind an insurance contract you have just signed when signing another contract, without penalty, within 10 days of its signature. To do so, you must give the insurer notice by registered mail within that delay. You must use the attached model for this purpose.
- Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.
- After the expiry of the 10-day delay, you may rescind the insurance at any time; however, penalties may apply.
- Article 441 does not apply when the insurance contract is for a period of 10 days or less, and if it became effective at the time of the request for rescission of the trip cancellation insurance.
- Article 441 does not apply when the trip cancellation insurance contract is purchased within 11 days prior to the trip.

For further information, contact the Autorité des marches financiers at (418) 525-0337 or 1-877-525-0337.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: ____________________________________________
   (Name of insurer)

   ____________________________________________
   (Address of insurer)

Date: ____________________________________________
   (Date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.:

______________________________________________
   (Number of contract, if indicated)

Entered into on: ________________________________
   (Date of signature of contract)

In: ____________________________________________
   (Place of signature of contract)

_________________________    __________________________
   (Name of client)           (Signature of client)

The distributor must first complete this section. This document must be sent by registered mail.

Sections 439, 440, 441, 442 and 443 of the Act must be reproduced on the back of this notice.
Art. 439. A distributor may not subordinate the making of a contract to the making of an insurance contract with the insurer specified by the distributor.

The distributor may not exercise undue pressure on the client or use fraudulent tactics to induce the client to purchase a financial product or service.

Art. 440. A distributor that, at the time a contract is made, causes the client to make an insurance contract must give the client a notice, drafted in the manner prescribed by regulation of the Bureau, stating that the client may cancel the insurance contract within 10 days of signing it.

Art. 441. A client may rescind an insurance contract made at the same time as another contract, within 10 days of signing it, by sending notice by registered or certified mail.

Where such an insurance contract is rescinded, the first contract retains all its effects.

Art. 442. No contract may contain provisions allowing its amendment in the event of rescission or termination by the client of an insurance contract made at the same time.

However, a contract may provide that the rescission or termination of the insurance contract will entail, for the remainder of the term, the loss of the favourable conditions extended because more than one contract was made at the same time.

Art. 443. A distributor that offers financing for the purchase of goods or services and that requires the debtor to subscribe for insurance to guarantee the reimbursement of the loan must give the debtor a notice, drawn up in the manner prescribed by regulation of the Bureau, stating that the debtor may subscribe for the insurance with the insurer and representative of the debtor’s choice provided that the insurance is considered satisfactory by the creditor, who may not refuse it without reasonable grounds. The distributor may not subordinate the making of the contract of credit to the making of an insurance contract with the insurer specified by the distributor.

No contract of credit may stipulate that it is made subject to the condition that the insurance contract subscribed with such an insurer remain in force until the expiry of the term, or subject to the condition that the expiry of such an insurance contract will entail forfeiture of term or reduction of the debtor’s rights.

The rights of the debtor under the contract of credit shall not be forfeited when the debtor cancels, terminates or withdraws from the insurance contract, provided that the debtor has subscribed for insurance with another insurer that is considered satisfactory by the creditor, who may not refuse it without reasonable grounds.
VII. NOTICE OF SPECIFIC CONSENT

You are free to grant or refuse this consent

Sections 92 and 437 of the Act respecting the distribution of financial products and services

WHAT YOU MUST KNOW:

- At this date, we hold certain information relating to you.
- We require your consent to allow some of our clerks to have access to this information.
- These clerks will also have access to any update of the information done during the period of validity of the consent.
- These clerks will use the information available in order to solicit you for the purchase of new financial products and services.

YOU ARE FREE TO SET THE PERIOD OF VALIDITY OF YOUR CONSENT

- If you grant consent for an undetermined period of time, you may at any time terminate it by revoking it. At the end of this form, you will find a revocation notice model that you may use for this purpose or as a basis for preparing your own notice.
- If you wish to grant consent for a limited period of time, you may do so by determining this period yourself. This form provides, in the “specific consent” section, a place where you may write down the period of validity desired.

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS

Without this specific consent, the distributor may not use this information for a purpose other than the purpose for which it was collected. The distributor cannot compel you to give your consent or refuse to do business with you if you refuse to give it. Section 94 of the Act protects you. For further information, you may contact the Autorité des marchés financiers at: (418) 525-0337 or 1-877-525-0337.

The information we hold pertaining to you, at this date, was collected as part of:

---------------------------------------------------------------------------------------------------------------------

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(purpose(s) of the file)
Here are the required categories of information that we would like one of our clerks to use and the products and services he may offer you. For a fuller description of each category, you may refer to the back of this sheet.

Please authorize each category of information requested.

<table>
<thead>
<tr>
<th>Required information category to be accessed (1)</th>
<th>For which products and services? (2)</th>
<th>Client's Authorization (3)</th>
<th>Initials (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>To be filled by the distributor</td>
<td>To be filled by the distributor</td>
<td>Yes</td>
<td>No</td>
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<td></td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

Instructions for the distributor (duplication not required):

1. The distributor must describe each category on the reverse side of this sheet.

2. The distributor must specify the nature of the products and services it wishes to offer the client. Each information category must be associated with a specific purpose. Where a category serves several purposes, the distributor must repeat it for each purpose.

3. The client may give his or her authorization by telephone, provided both parties can identify each other. In such case, this form shall serve as a script for the officer, who will also read the detailed description of each category to the client. The distributor must fill out this form and send it to the client within ten (10) days of obtaining the verbal consent.

4. If in electronic form, the initials may be replaced by a confirmation window. However, the notice of consent must be made available to the client by any means allowing the reading or printing thereof.

In accordance with the Act respecting the protection of personal information in the private sector, you may request access to the information that we hold pertaining to you.
SPECIFIC CONSENT

Having read the above, I, the undersigned, ____________________________ (name of client) consent to the use of the information held by the distributor for the purposes indicated above. This authorization will be valid until revoked or for the following period:

__________________________
DD/MM/YY (to be filled out by the client)

I may revoke this consent at any time by sending a notice. I may use the attached model notice for this purpose or as a basis for preparing my own notice.

__________________________
(signature of client) ____________ (date of signature of the consent)

__________________________
(client identification, address, folio or contract no., etc.)

I HEREBY REVOKE THE SPECIFIC CONSENT GIVEN TO THE DISTRIBUTOR BY THE FOLLOWING NOTICE

To: ____________________________
   (name of distributor)

__________________________
(address of distributor)

On: ____________________________

I, the undersigned, ____________________________ hereby notify you that ____________________________ (name of client)

I am canceling the specific consent authorizing the communication of my personal information for new purposes.

Consent given to you on ____________________________
   (date of consent)

__________________________
(name of client) ____________ (signature of client)

__________________________
(client identification, address, folio or contract no., etc.)
VIII. DIRECTIVES FOR THE CLIENT

Please check the box(es) corresponding to the insurance coverage selected by yourself and write your initials on the line besides the box(es).

NAME OF THE CLIENT
(in block letters)

has purchased the following AMEX Travel Insurance™ coverage:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Check</th>
<th>Initials</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic Travel &amp; Medical Plan</strong></td>
<td></td>
<td></td>
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<tr>
<td>Per Trip Plan</td>
<td>☐</td>
<td></td>
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<tr>
<td>Multi-Trip Annual Plan</td>
<td>☐</td>
<td></td>
</tr>
<tr>
<td><strong>Essential Travel &amp; Medical Plan</strong></td>
<td></td>
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</tr>
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<td>Per Trip Plan</td>
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<tr>
<td>Multi-Trip Annual Plan</td>
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<td><strong>Select Travel Plan</strong></td>
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<td>Per Trip Plan</td>
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