

# Find the travel insurance coverage that is right for you



RBC Insurance®



# Cancellation & Interruption Insurance

Cancellation and Interruption Insurance is available when you purchase one of the following Packages (Deluxe, TravelCare®, Travel within Canada, Non-Medical) or when you purchase Cancellation & Interruption as stand-alone coverage.

## Coverage Summary:

- ▶ **Trip Cancellation** — when an insured risk causes you to cancel your trip before leaving your departure point.
- ▶ **Trip Interruption** — when an insured risk occurs during your trip which causes the delay of your departure from your departure point; or when an insured risk occurs during your trip which causes an early return back to your departure point.
- ▶ **Delayed Return** — when an insured risk occurs during your trip, and results in your being delayed, beyond your scheduled return date, from returning to your departure point.

## To determine the benefit(s) available to you:

- a) identify the risk you have incurred under “What are you covered for?” in the following chart;
- b) determine when the risk occurs under “What are you eligible for?” in the following chart;

- c) find the letter corresponding to the benefit in the right-hand column of the following chart; and
- d) match your benefit under “What are the benefits?”

## What coverage limitations apply?

When a cause of cancellation (the event or series of events that triggers one of the 46 package or 40 Cancellation & Interruption stand-alone policy risks insured) occurs before the date of departure from your departure point, you must:

- a) cancel your trip with the travel agent or the carrier 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.

WHAT ARE YOU COVERED FOR?	WHAT ARE YOU ELIGIBLE FOR?		
	Trip Cancellation <sup>1</sup>	Trip Interruption	Delayed Return
<b>MEDICAL CONDITION</b>			
1. Your emergency medical condition.	A	C, D & J*, or C, E & J*, or C, F and J*	E, L* & Q
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.	A	C, E, J* and HolidaySure Plan	Not applicable
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.	A	C, E & J*	Not applicable
4. The admission to a hospital of your host at destination, following an emergency medical condition.	A	C, E & J*	Not applicable
5. The emergency medical condition of your travelling companion.	A or B	C, D & J*, or C, E & J*, or C, F and J*	E, L* & Q
6. The emergency medical condition of your travelling companion's immediate family member, business partner, key employee or caregiver.	A or B	C, E & J*	Not applicable
7. The emergency medical condition of your immediate family member who is at your destination.	A	C, E & J*	E, L* & Q
<b>PREGNANCY AND ADOPTION</b>			
8. Complications of a pregnancy arising in the first 31 weeks of pregnancy involving you, or a member of your immediate family. Note: the confirmation of a multiple pregnancy/ or the confirmation of a pregnancy as a result of fertility treatment are not considered complications of pregnancy.	A	C, E & J*	E, L* & Q
9. Complications of a pregnancy arising in the first 31 weeks of pregnancy involving your travelling companion, or a member of immediate family of your travelling companion or travelling companion's spouse. Note: the confirmation of a multiple pregnancy/ or the confirmation of a pregnancy as a result of fertility treatment are not considered complications of pregnancy.	A or B	C, E & J*	E, L* & Q
10. Your or your spouse's pregnancy being confirmed after your effective date, if your departure from your departure point is scheduled to take place in the 9 weeks before or after the expected date of delivery.	A	Not applicable	Not applicable
11. Your travelling companion's or your travelling companion's spouse's pregnancy being confirmed after your effective date, if your departure from your departure point is scheduled to take place in the 9 weeks before or after the expected date of delivery.	A or B	Not applicable	Not applicable
12. The legal adoption of a child by you, when the actual date of that adoption is scheduled to take place after your effective date and prior to or during your trip.	A	C, E & J*	Not applicable
13. The legal adoption of a child by your travelling companion, when the actual date of that adoption is scheduled to take place after your effective date and prior to or during your trip.	A or B	C, E & J*	Not applicable
<b>DEATH</b>			
14. Your death.	A	C & M or C & N or C & O	M or N or O & Q
15. The death of your immediate family member or friend (who is not at your destination), your business partner, key employee or caregiver.	A	C, E, J* and HolidaySure Plan	Not applicable
16. The death of your travelling companion.	A or B	C, E & J*	E, L* & Q
17. The death of your travelling companion's immediate family member, business partner, key employee or caregiver.	A or B	C, E & J*	Not applicable
18. The death of your host at destination, following an emergency medical condition.	A	C, E & J*	Not applicable
19. The death of your immediate family member or friend, who is at your destination.	A	C, E & J*	E, L* & Q
<b>GOVERNMENT ADVISORIES AND VISAS</b>			
20. 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 not to travel to a country, region or city originally ticketed for a period that includes your trip.	A	C, E & J*, or C, F & J*	Not applicable
21. The non-issuance of your travel visa (not an immigration or employment visa) or the rejection of your travel visa application (not an immigration or employment visa) for reasons beyond your control.	A	Not applicable	Not applicable

WHAT ARE YOU COVERED FOR?	WHAT ARE YOU ELIGIBLE FOR?		
	Trip Cancellation <sup>†</sup>	Trip Interruption	Delayed Return
<b>GOVERNMENT ADVISORIES AND VISAS CONT'D</b>			
22. The non-issuance of <i>your travelling companion's</i> travel visa (not an immigration or employment visa) or the rejection of <i>your travelling companion's</i> travel visa application (not an immigration or employment visa) for reasons beyond <i>your travelling companion's</i> control.	A or B	Not applicable	Not applicable
<b>EMPLOYMENT AND OCCUPATION</b>			
23. A transfer by the employer with whom <i>you</i> or <i>your spouse</i> is employed on <i>your effective date</i> , which requires the relocation of <i>your</i> principal residence.	A	C, E & J*	Not applicable
24. A transfer by the employer with whom <i>your travelling companion</i> is employed on <i>your effective date</i> , which requires the relocation of his/her principal residence.	A or B	C, E & J*	Not applicable
25. The involuntary loss of <i>your</i> or <i>your spouse's</i> permanent employment (not contract employment) due to lay-off or dismissal without just cause.	A	C, E & J*	Not applicable
26. The involuntary loss of <i>your travelling companion's</i> permanent employment (not contract employment) due to lay-off or dismissal without just cause.	A or B	C, E & J*	Not applicable
27. Cancellation of <i>your</i> or <i>your travelling companion's business meeting</i> beyond <i>your</i> or <i>your employer's</i> control or <i>your travelling companion's</i> or <i>your travelling companion's employer's</i> control.	A	C, E & J*	Not applicable
28. <i>Your</i> being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.	A	C, E & J*	Not applicable
29. <i>Your travelling companion</i> being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.	A or B	C, E & J*	Not applicable
<b>DELAYS AND SCHEDULE CHANGE</b>			
30. Delay of <i>your</i> scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the <i>trip</i> , when <i>you</i> choose not to continue with <i>your</i> travel arrangements.	A	C, E & J*	Not applicable
31. Delay of <i>your travelling companion's</i> scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the <i>trip</i> , when <i>you</i> choose not to continue with <i>your</i> travel arrangements.	A	C, E & J*	Not applicable
32. Delay of <i>your travelling companion's</i> scheduled carrier, due to weather conditions, earthquakes or volcanic eruptions, for a period of at least 30% of the <i>trip</i> , when <i>you</i> choose to continue with <i>your</i> travel arrangements.	B	B	Not applicable
33. 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 <i>you</i> to miss a connection or resulting in the interruption of <i>your</i> travel arrangements, provided the automobile was scheduled to arrive at the point of departure at least 2 hours before the scheduled time of departure.	Not applicable	C, F & J*	E, J* & Q
34. Delay of <i>your</i> connecting carrier ( <i>passenger plane, ferry, cruise ship, bus, limousine, taxi or train</i> ), resulting from the mechanical failure of that carrier, a traffic accident, an emergency police-directed road closure, weather conditions, earthquakes or volcanic eruptions, unannounced strike, loss or theft of <i>your</i> passports, travel documents, or money, causing <i>you</i> to miss a connection or resulting in the interruption of <i>your</i> travel arrangements.	Not applicable	C, F & K	E, J* & Q
35. The cancellation of <i>your</i> cruise, tour and travel package (excluding supplier default) by the cruise company or tour operator (Package Coverages Only): > prior to <i>your</i> departure from <i>your departure point</i> , or > after <i>your</i> departure from <i>your departure point</i> , but prior to the departure of the cruise ship or tour.	H	I	Not applicable
36. <i>Your</i> missed connection caused by the <i>schedule change</i> of the airline carrier that is providing transportation for a portion of <i>your</i> travels. (Package Coverages Only)	G & J	G & J	G, J & Q
<b>OTHER RISKS</b>			
37. An event completely independent of any intentional or negligent act that renders <i>your</i> principal residence uninhabitable or place of business inoperative.	A	C, E & J*	Not applicable
38. An event completely independent of any intentional or negligent act that renders <i>your travelling companion's</i> principal residence uninhabitable or his/her place of business inoperative.	A or B	C, E & J*	Not applicable
39. The quarantine or hijacking of <i>you, your spouse or your child</i> .	A	C, E & J*	E, L* & Q
40. The quarantine or hijacking of <i>your travelling companion or your travelling companion's spouse or child</i> .	A or B	C, E & J*	E, L* & Q
41. <i>Your, your spouse or your child</i> being a) called for jury duty; b) subpoenaed as a witness; or c) required to appear as a party in a judicial proceeding, during <i>your trip</i> .	A	C, E & J*	Not applicable
42. <i>Your travelling companion or your travelling companion's spouse or child</i> being a) called for jury duty; b) subpoenaed as a witness; or c) required to appear as a party in a judicial proceeding, during <i>your trip</i> .	A or B	C, E & J*	Not applicable
43. <i>Your</i> cruise ship is delayed or the cruise itinerary is interrupted due to the <i>emergency medical condition</i> of another passenger on the ship causing <i>you</i> to miss a connection or resulting in the interruption of <i>your</i> travel arrangements. (Package Coverages Only)	Not applicable	C, F & J*	E, J* & Q
44. The inability to use <i>your</i> cruise shore excursion tour ticket or special event ticket (theatrical, concert or sporting event) purchased while on <i>your</i> cruise trip due to <i>your emergency medical condition</i> or the <i>emergency medical condition</i> of <i>your travelling companion</i> . (Package Coverages Only)	Not applicable	P	P
45. The burglary of <i>your</i> or <i>your travelling companion's</i> principal residence or place of business within 7 days of <i>your</i> scheduled departure date and as a result <i>you</i> or <i>your travelling companion</i> must remain behind to make the burglarized location secure or to meet with the insurance company or police authorities. (Package Coverages Only)	A or B	Not applicable	Not applicable
46. <i>You</i> or <i>your travelling companion</i> are medically unable to be immunized or take preventative medication, which is unexpectedly and suddenly required by the government for entry into that country, region or city that is originally part of <i>your trip</i> provided that this requirement became effective after the purchase of <i>your</i> travel arrangements and insurance. The reason <i>you</i> or <i>your travelling companion</i> are unable to be immunized or take preventative medication must be due to <i>your medical condition</i> . (Package Coverages Only)	A	C & E	Not applicable

† The shaded section does not apply to *you* if the sum insured prior to departure under *your* Package is \$0.

\* a) When Benefits J and L are payable to *you*, the maximum payable in total may not exceed the amount specified for Benefit L.

b) Benefit J is available only in conjunction with Benefits D, E or F when no cost-effective and/or direct alternate transportation is available.

# What are the benefits?

The following benefits are detailed in your policy and are referenced on the preceding Cancellation & Interruption Insurance chart.

## Prepaid travel arrangements/Trip Cancellation

Reimbursement to *you* of the expenses *you* actually incur as a result of one of the insured risks up to the sum insured purchased *Trip Cancellation* — Before departure to cover *your trip*:

- A** The non-refundable portion of *your* prepaid travel arrangements.
  - B** The extra cost of the next occupancy charge, if *you* choose to travel as originally planned.
- Note: Benefits A and B are not applicable if the sum insured for *Trip Cancellation* — Before departure is \$0.

## Unused Portion of Prepaid travel arrangements/Trip Interruption

Reimbursement to *you* of the expenses *you* actually incur as a result of one of the insured risks:

- C** 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 (*Trip Interruption* — After departure) for the extra cost of:

- D** *Your* economy class transportation via the most cost effective route to rejoin a tour or group.
- E** *Your* economy class transportation via the most cost effective route to *your departure point*.  
Fly to Bedside or Funeral — Note: If *you* are required to interrupt *your trip* to attend a funeral, or travel to the bedside of a hospitalized *immediate family* member, business partner, *key employee* or *caregiver*, *you* have the option to purchase a ticket to the destination where the death or hospitalization has occurred. *You* will be reimbursed the cost of the ticket, up to the maximum amount of what it would have cost for one-way economy class transportation via the most cost effective route back to *your departure point*. (applicable to risk insured #2, #15, and #17)
  - ▶ **This option is subject to the pre-authorization of Assured Assistance Inc.**
  - ▶ This option can only be used once during *your period of insurance*.
  - ▶ If *you* choose this option, it will replace Benefit E.
  - ▶ The Subsistence Allowance benefit is not applicable if *you* choose this option.
- F** *Your* economy class one-way airfare via the most cost effective route to *your next destination* (inbound and outbound).

## Missed connection benefit (Package Coverages Only)

Reimbursement to *you* up to the sum insured for the lesser of the following, toward the expenses *you* actually incur as a result of risk insured #36 (*schedule change*):

- G** ▶ the change fee charged by the airline carrier(s) involved, when such an option is available to *you*; or
- ▶ up to \$1,000 for the extra cost of *your* one-way economy air fare via the most cost effective route to *your next destination* (inbound and outbound).

## Cruise, tour and travel package cancellation benefit (Package Coverages Only)

Reimbursement to *you* up to the sum insured for the lesser of the following, toward the expenses *you* actually incur as a result of risk insured #35.

Note: *your* sum insured must include the cruise, tour, travel package and *your* non-refundable prepaid air fare.

- H** ▶ the change fee charged by the airline carrier(s) involved, when such an option is available to *you*; or
- ▶ up to \$1,000 for *your* non-refundable prepaid air fare, which joins to or departs from *your* cancelled sea/land arrangements and that is not part of *your* cruise package.
- I** ▶ the change fee charged by the airline carrier(s) involved, when such an option is available to *you*; or
- ▶ up to \$1,000 for the extra cost of *your* one-way economy air fare on a commercial flight via the most cost effective route to return *you* to *your departure point*.

## Subsistence allowance

Reimbursement to *you* of the expenses *you* actually incur as a result of one of the insured risks (G, H & I in Cancellation and Interruption (C&I) stand-alone policy):

- J** *your* commercial accommodations and meals, essential telephone calls, internet usage fees and taxi fares (or rental car in lieu of taxi fares), up to a daily maximum of:
  - ▶ \$350, to a maximum total of \$700. (\$175 to \$350 maximum C&I stand-alone)
- K** *your* overnight commercial accommodations (if delayed for 6 hours or more and delay occurs overnight) and meals, essential telephone calls, internet usage fees and taxi fares (or rental car in lieu of taxi fares), up to a daily maximum of:
  - ▶ \$350, to a maximum total of \$700. (\$175 to \$350 maximum C&I stand-alone)Note: This benefit can only be claimed if no other compensation was provided or offered by the delayed connecting carrier.
- L** *your* commercial accommodations and meals, essential telephone calls, internet usage fees, and taxi fares (or rental car in lieu of taxi fares), up to a daily maximum of:
  - ▶ \$350, to a maximum total of \$3,500. (\$175 to \$1,750 maximum C&I stand-alone)

## Repatriation of *your* remains

Reimbursement of *your* expenses actually incurred as a result of one of the insured risks (J, K & L in C&I stand-alone policy):

- M** The transportation of *your* remains in the common carrier's standard transportation container to *your* province or territory of residence, and up to \$5,000 for the preparation of *your* remains and for the cost of the common carrier's standard transportation container.
- N** The transportation of *your* remains to *your* province or territory of residence and up to \$5,000 for the cremation of *your* remains at the location where *your* death occurred.
- O** Up to \$5,000 for the preparation of *your* remains and the cost of a standard burial container and up to \$5,000 for the burial of *your* remains at the location where *your* death occurred.

## Unused cruise shore excursion tickets or special event tickets (Package Coverages only)

Reimbursement of *your* expenses actually incurred as a result of risk insured #44

- P** *your* unused cruise shore excursion tickets or special event tickets (theatrical, concert, or sporting event) up to \$100 per ticket to a maximum of \$500.

## Pet Care Expenses (Package Coverages only)

**Q** Reimbursement to *you* toward the expenses *you* actually incur up to \$100 maximum total as a result of one of the insured risks, for additional animal boarding fees if *you* were delayed and unable to return on *your return date*.

Note: This benefit is payable only if *your* pet care exceeds the quoted cost for the pre-booked period of accommodation with a licensed boarding kennel, cattery or animal shelter, in which case we will reimburse *you* for the actual boarding charges incurred after the first 24 hours of *your* delayed return, subject to a maximum total of \$100. This benefit does not cover veterinary fees.

## HolidaySure Plan coupon (Package Coverages Only)

Upon *your* request, compensation to *you* in the form of a coupon of up to \$750 in value when *you* incur risk insured #2 or #15, and

- ▶ *you* miss at least 75% of *your trip*, as a result of the interruption of *your* travel plans;
- ▶ *you* use the coupon towards travel in the 180 days immediately following the date of *your* early return from *your* interrupted insured *trip*; and
- ▶ *you* use the coupon to purchase replacement travel through the travel agency that originally booked *your* interrupted insured travel plans, provided that it is not insolvent.

Failure to meet these conditions will make the HolidaySure Plan® benefit coverage null and void. *Your* original Deluxe Package coverage does not cover the replacement travel.

# Pre-existing medical condition exclusions

The table below indicates which pre-existing medical condition exclusion applies to each type of insurance. For all terms, conditions, definitions and exclusions, please refer to your policy for complete details.

If you are covered under:	Medical Exclusion 1	Medical Exclusion 2	Medical Exclusion 3	Cancellation & Interruption Exclusion
Deluxe Package, Travel Within Canada Package	✓			✓
Non-Medical Package				✓
Classic Medical	✓			
Cancellation & Interruption Coverage				✓
TravelCare HealthSelect® Coverage				✓ (Applicable to Package coverage)
TravelCare Gold Coverage	✓			✓ (Applicable to Package coverage)
TravelCare Silver Coverage		✓		✓ (Applicable to Package coverage)
TravelCare Silver Plus Coverage		✓		✓ (Applicable to Package coverage)
TravelCare Bronze Coverage			✓	✓ (Applicable to Package coverage)

## DEFINITIONS

**Stable:** Any *medical condition* or related condition including any heart condition or any lung condition (whether or not the diagnosis has been determined) for which there have 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, more 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).

**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*.

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.

MEDICAL EXCLUSION 1	MEDICAL EXCLUSION 2	MEDICAL EXCLUSION 3	CANCELLATION & INTERRUPTION EXCLUSION
<p><b>This insurance does not pay for any expenses incurred directly or indirectly as a result of:</b></p> <ol style="list-style-type: none"> <li>1 <i>Your medical condition</i> or related condition (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>you</i> depart on <i>your trip</i>, <i>your medical condition</i> or related condition has not been <i>stable</i>.</li> <li>2 <i>Your heart condition</i> (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>you</i> depart on <i>your trip</i>:               <ol style="list-style-type: none"> <li>a) any heart condition has not been <i>stable</i>; or</li> <li>b) <i>you</i> have taken nitroglycerin more than once per week specifically for the relief of angina pain.</li> </ol> </li> <li>3 <i>Your lung condition</i> (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>you</i> depart on <i>your trip</i>:               <ol style="list-style-type: none"> <li>a) any lung condition has not been <i>stable</i>; or</li> <li>b) <i>you</i> have been treated with home oxygen or taken oral steroids (prednisone or prednisolone) for any lung condition.</li> </ol> </li> </ol>	<p><b>This insurance does not pay for any expenses incurred directly or indirectly as a result of:</b></p> <ol style="list-style-type: none"> <li>1 <i>Your medical condition</i> or related condition (whether or not the diagnosis has been determined), if at any time in the 180 days before <i>you</i> depart on <i>your trip</i>, <i>your medical condition</i> or related condition has not been <i>stable</i>.</li> <li>2 <i>Your heart condition</i> (whether or not the diagnosis has been determined), if at any time in the 180 days before <i>you</i> depart on <i>your trip</i>:               <ol style="list-style-type: none"> <li>a) any heart condition has not been <i>stable</i>; or</li> <li>b) <i>you</i> have taken nitroglycerin more than once per week specifically for the relief of angina pain.</li> </ol> </li> <li>3 <i>Your lung condition</i> (whether or not the diagnosis has been determined), if at any time in the 180 days before <i>you</i> depart on <i>your trip</i>:               <ol style="list-style-type: none"> <li>a) any lung condition has not been <i>stable</i>; or</li> <li>b) <i>you</i> have been treated with home oxygen or taken oral steroids (prednisone or prednisolone) for any lung condition.</li> </ol> </li> </ol>	<p><b>Regardless whether a <i>medical condition</i> has been <i>stable</i> or has not been <i>stable</i>, this insurance does not pay for any expenses incurred directly or indirectly as a result of:</b></p> <ol style="list-style-type: none"> <li>1 <i>Your medical condition</i> or related condition (whether or not the diagnosis has been determined), if at any time in the 180 days before <i>you</i> depart on <i>your trip</i>:               <ol style="list-style-type: none"> <li>a) <i>you</i> have taken medication, been prescribed medication, or received treatment for that <i>medical condition</i> or related condition; or</li> <li>b) <i>you</i> have experienced a deterioration of, or sought treatment for, that <i>medical condition</i> or related condition.</li> </ol> </li> <li>2 <i>Your heart condition</i> (whether or not the diagnosis has been determined), if at any time in the 180 days before <i>you</i> depart on <i>your trip</i>:               <ol style="list-style-type: none"> <li>a) <i>you</i> have taken medication, been prescribed medication, or received treatment for any heart condition; or</li> <li>b) <i>you</i> have experienced a deterioration of, or sought treatment for, any heart condition.</li> </ol> </li> <li>3 <i>Your lung condition</i> (whether or not the diagnosis has been determined), if at any time in the 180 days before <i>you</i> depart on <i>your trip</i>:               <ol style="list-style-type: none"> <li>a) <i>you</i> have taken medication, been prescribed medication, or received treatment for any lung condition; or</li> <li>b) <i>you</i> have experienced a deterioration of, or sought treatment for, any lung condition.</li> </ol> </li> </ol>	<p><b>This insurance does not pay for any expenses incurred directly or indirectly as a result of:</b></p> <ol style="list-style-type: none"> <li>1 <i>Any medical condition</i> or related condition (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>your effective date</i>, the <i>medical condition</i> or related condition has not been <i>stable</i>.</li> <li>2 <i>Any heart condition</i> (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>your effective date</i>:               <ol style="list-style-type: none"> <li>a) any heart condition has not been <i>stable</i>; or</li> <li>b) nitroglycerin is taken more than once per week specifically for the relief of angina pain.</li> </ol> </li> <li>3 <i>Any lung condition</i> (whether or not the diagnosis has been determined), if at any time in the 90 days before <i>your effective date</i>:               <ol style="list-style-type: none"> <li>a) any lung condition has not been <i>stable</i>; or</li> <li>b) home oxygen or oral steroids (prednisone or prednisolone) are taken for any lung condition.</li> </ol> </li> </ol> <p><b>Note:</b> This pre-existing <i>medical condition</i> exclusion applies to <i>you</i> and <i>your family</i>.</p>

# Coverages overview

There are several different types of travel insurance coverage that can be purchased individually or as part of a package. When purchased in a package, travellers receive maximum value and the most complete travel protection available. Compare the features and benefits of each package below:

Insurance overview	Packages		Medical only coverage	Other available insurance
Coverage descriptions	Deluxe/TravelCare/ Travel within Canada	Non-Medical	Classic Medical/TravelCare	Cancellation & Interruption/ Baggage & Personal Effects/ Flight Accident/ Rental Car Physical Damage
Age eligibility	Deluxe 0-74 TravelCare 75+ Travel Within Canada 0-80+	0-80+	Classic Medical 0-59 TravelCare 60+	0-80+
Single Trip Coverage — standard maximum <i>trip</i> duration in days	Deluxe 183 TravelCare 60 Travel Within Canada 365	365	365	Cancellation & Interruption 365 Flight Accident 365 Baggage & Personal Effects 183 Rental Car Physical Damage 60
<b>Cancellation &amp; Interruption Insurance</b>	<b>Maximum sums payable</b>			
<i>Trip</i> Cancellation – Before departure	Up to the sum insured	Up to the sum insured		Up to the sum insured
<i>Trip</i> Interruption – After departure	Economy class transportation: Unlimited	Economy class transportation: Unlimited		Up to the sum insured: \$800, \$1,500 or unlimited
<i>Trip</i> Interruption – Unused portion of prepaid travel arrangements	Unlimited	Unlimited		Up to the sum insured: \$800, or \$1,500 or unlimited
Subsistence allowance	\$3,500	\$3,500		\$1,750
HolidaySure Plan coupon	\$750 Travel Coupon	\$750 Travel Coupon		Not included
Connection benefit	\$1,000	\$1,000		Not included
<b>Emergency Medical Insurance</b>	<b>Maximum sums payable</b>			
Medical and other benefits <sup>1</sup>	Unlimited		Unlimited	
Repatriation of remains	Transportation cost: Unlimited <sup>6</sup>		Transportation cost: Unlimited <sup>6</sup>	
Emergency dental <sup>5</sup>	\$300 and/or accidental blow ( <i>emergency expenses</i> )		\$300 and/or accidental blow ( <i>emergency expenses</i> )	
Return to <i>trip</i> destination	One-way economy airfare		One-way economy airfare	
Return to <i>your</i> province or territory of residence	One-way economy airfare, or stretcher, or qualified medical attendant or air ambulance		One-way economy airfare, or stretcher, or qualified medical attendant or air ambulance	
Emergency services (chiropractor, physiotherapist, etc.)	\$300		\$300	
Subsistence allowance	\$3,500		\$1,750	
<b>Baggage &amp; Personal Effects Insurance</b>	<b>Maximum sums payable</b>			
Loss of or damage to baggage and personal effects <sup>2</sup>	\$1,000	\$1,000		Up to the sum insured: \$1,000, \$1,500 or \$2,000
Delay of baggage and personal effects <sup>3</sup>	\$400	\$400		Not included
<b>Flight Accident Insurance</b>	<b>Principal sum</b>			
Death, double <i>dismemberment</i> , <i>loss of sight</i> of both eyes or complete irrecoverable loss of speech or hearing <sup>4</sup>	\$100,000	\$100,000		\$100,000
<b>Travel Accident Insurance</b>	<b>Principal sum</b>			
Death, double <i>dismemberment</i> , <i>loss of sight</i> of both eyes or complete irrecoverable loss of speech or hearing <sup>4</sup>	\$50,000	\$50,000		
<b>Rental Car Physical Damage Insurance</b>	<b>Principal sum</b>			
Physical damage of <i>rental car</i>				\$50,000 Maximum Benefit
<b>Optional Riders</b>	<b>Package Upgrade or Golf/Ski Upgrade available if purchased with a Package coverage</b>			
Multi-Trip Annual Plan/Package Option	Yes – Deluxe Package and TravelCare Package		Yes – Classic Medical and TravelCare Medical	

For all terms, conditions, definitions and exclusions, please refer to *your* policy for complete details.

<sup>1</sup> This insurance is subject to a maximum of \$20,000 if you do not have valid government health insurance plan coverage.

<sup>2</sup> The maximum for any one item or set of items is \$500. The maximum sum insured per person or per family does not exceed \$2,000 in total for all coverages issued by us.

<sup>3</sup> This insurance is available while en route and before returning to *your departure point*.

<sup>4</sup> You are entitled to a maximum of the largest amount specified for one of these benefits.

<sup>5</sup> Benefit is *emergency* dental expenses to repair or replace natural or permanently attached artificial teeth incurred during the *trip* and up to a maximum of \$1,500 for continued necessary treatment after returning to Canada.

<sup>6</sup> Please see policy for limits on the transportation container, cremation and burial at location.



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