

Trip Cancellation & Trip Interruption Insurance Or Trip Interruption Insurance Only

- Trip cancellation means an event occurring before *your departure date*, causing *you* to cancel *your trip* or a portion of *your trip*.
- Trip interruption means an event occurring on or after *your departure date* causing *you* to disrupt *your trip* as originally scheduled or interrupt *your trip* and return earlier or later than *your return date*.

Eligibility

At the time of application, *you* are eligible for coverage if:

You are a visitor to Canada purchasing Insurance as follows:

- Before arriving in Canada, provided part of or all of *your trip* is in Canada; or,
- After arriving in Canada, for subsequent travel anywhere in the world provided that travel originates in Canada.

Applicable to Trip Interruption Insurance Only

To be eligible for coverage this Insurance must be purchased before leaving for *your trip*.

Period of Coverage

Trip Cancellation

Coverage commences on the *application date* of the Policy and terminates on the earlier of:

- 1 The date of the cause of cancellation before *your departure date*; or,
- 2 At 11:59 PM on the day before *your departure date*.

Trip Interruption and Trip Interruption Only

Coverage commences on the *departure date* and terminates on the earlier of:

- 1 The date *you* return to *your departure point*; or,
- 2 At 11:59 PM on the expiry date of the Policy, as shown on the Policy declaration.

If *your* return is delayed due to a covered risk, coverage terminates on the date *you* return to *your departure point* or within 30 days after the original scheduled *return date*, whichever is earlier.

Covered Risks

Benefits will only be payable if the *trip* has been cancelled or interrupted as a result of one of the following covered risks. Refer to pages 20 to 21 for a description of the benefits applicable to the covered risks described below.

Health

- 1 **Medical condition**, death or quarantine of *you* or *your travelling companion*.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: 4, 5, 6, 7, 8
- 2 **Medical condition**, death or quarantine of *your family member* or *your travelling companion's family member*.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: 4, 5, 6, 7
- 3 *You* and/or *your travelling companion* have been advised by the Canadian government (including provincial/territorial government) that if *you* travel to a specific country, region or city, *you* will have to self-quarantine or self-isolate upon *your* return to the province/territory *you* are staying in in Canada.
Trip Cancellation: 1, 2
Trip Interruption: none
- 4 **Medical condition**, death of *your* or *your travelling companion's* business partner, employer or key employee, *caregiver*, or death of a friend not travelling with *you* on the *trip*.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 5 **Medical condition**, death or quarantine of *your* host at *your* destination.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7

Pregnancy and Adoption

- 6 *You* or *your travelling companion* being notified, after the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, that the actual date of a legal adoption of a child by *you* or *your travelling companion* is scheduled to take place during *your trip*.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 7 *You*, *your spouse's* or *your family member's* pregnancy, or *your travelling companion's*, *your travelling companion's spouse's* or *your travelling companion's family member's* pregnancy, being diagnosed after the date the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, if *you* or *your travelling companion's trip* is scheduled to take place in the nine weeks before or after and including the expected date of delivery.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: none
- 8 Complications of *your*, *your spouse's* or *your family member's* pregnancy, or *your travelling companion's*, *your travelling companion's spouse's* or *your travelling companion's family member's* pregnancy, occurring within the first 31 weeks of pregnancy.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: none

Employment and Education

- 9 *Your, your spouse or your travelling companion's* job transfer which results in the relocation of *your or your travelling companion's* principal residence (excluding contract or self-employment).
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 10 Involuntary loss of *your, your spouse's, your travelling companion's or your travelling companion's spouse's* permanent employment (excluding contract or self-employment) if *you, your spouse, your travelling companion or your travelling companion's spouse* had been continuously employed by the same employer for at least 365 days before the date the *trip* is booked or before the date this Insurance is purchased, whichever occurs later.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 11 The cancellation of a *business meeting* at *your* destination beyond *your or your employer's* control or beyond *your travelling companion's or your travelling companion's employer's* control. Only the *travel costs* related directly to the *business meeting* will be reimbursed.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 12 The cancellation of a conference, seminar, workshop, convention, symposium or retreat at *your or your travelling companion's* destination that is beyond *your or your travelling companion's* control.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7

Legal

- 13 *You or your travelling companion* being subpoenaed, after the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, for jury duty, as a witness, or required to appear at a court proceeding during the period of travel (excluding law enforcement officers).
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 14 *You or your travelling companion* being summoned to police, fire, paramedic or military service (active or reserve).
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 15 An official travel advisory issued by a Canadian Government stating to "avoid all travel" or "avoid non-essential travel" to any of *your* travel destinations (including any stopovers, layovers or any other destinations *you* are transiting through), provided such travel advisory was issued after the date *your trip* is booked or after the date this Insurance is purchased, whichever occurs later, and the travel advisory is still in effect on *your* scheduled *departure date* or at any time within the 7 days before *your* scheduled *departure date*.

This covered risk also applies if a Canadian government (including provincial/territorial governments) issues an advisory stating to avoid optional, discretionary and/or non-essential travel into Canada for visitors to Canada or against travel to any province/territory, region or city within Canada.

Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: none

- 16 An official travel advisory issued after *your* departure by a Canadian Government stating to "avoid all travel" or "avoid non-essential travel" to any of *your* travel destinations (including any stopovers, layovers or any other destinations *you* are transiting through), provided such travel advisory was issued for *your* scheduled travel dates and this Insurance was purchased before the travel advisory being issued.

This covered risk also applies if a Canadian government (including provincial/territorial governments) issues an advisory stating to avoid optional, discretionary and/or non-essential travel into Canada for visitors to Canada or against travel to any province/territory, region or city within Canada.

Trip Cancellation Benefits: none

Trip Interruption Benefits: 4, 5, 6, 7

- 17 The non-issuance of *your* or *your travelling companion's* travel or student visa (not including an immigration or employment visa) for reasons beyond *your* or *your travelling companion's* control, provided *you* or *your travelling companion* were eligible to make such an application, and the application was not submitted late.

Trip Cancellation Benefits: 1,2

Trip Interruption Benefits: none

Cancellations and Delays

- 18 The earlier departure, the later departure or the later arrival of *your* or *your travelling companion's common carrier* causing a missed connection.

Trip cancellation benefits: 1, 2

Trip interruption benefits: 4, 5, 6, 7

- 19 The earlier departure, the later departure or the later arrival of *your* or *your travelling companion's common carrier* by at least 4 hours when there is no connection.

Trip cancellation benefits: 1, 2

Trip interruption benefits: 4, 5, 6, 7

- 20 The cancellation of a *common carrier* for any reason other than bankruptcy, insolvency or quarantine.

Trip cancellation benefits: 1, 2

Trip interruption benefits: 4, 5, 6, 7

- 21 The cancellation of *your* or *your travelling companion's* tour by the tour operator.

Trip cancellation benefits: 3

Trip interruption benefits: 9

- 22 An accident on the way to the *departure point* involving a private *vehicle* in which *you* are a passenger or driver; or a *common carrier* in which *you* are a passenger (a police report or written confirmation from the common carrier is required).

Trip Cancellation Benefits: 1,2

Trip Interruption Benefits: 4, 5, 6, 7

- 23 The delay of a private *vehicle* resulting from mechanical failure of the *vehicle*, weather conditions, earthquakes, volcanic eruptions, a traffic accident, or an emergency police-directed road closure.

Trip Cancellation Benefits: 1,2

Trip Interruption Benefits: 4, 5, 6, 7

Other

- 24 A natural disaster, which renders *your* or *your travelling companion's* principal residence uninhabitable or place of business inoperative.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7
- 25 An unforeseeable event completely independent of any intentional or negligent act which renders *your* or *your travelling companion's* principal residence uninhabitable or place of business inoperative.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 4, 5, 6, 7

Benefits

Maximum limit— Up to the sum insured as indicated on the Policy declaration

Sum insured amounts are *aggregate limits* per *insured*, per Policy and are payable up to the maximum limit as shown on the Policy declaration, except for benefits 1b, 3b, 7, 8b, 8c and 9b which are payable up to the amount listed.

Trip Cancellation Before Departure

Benefits outlined below are payable if cancellation of *your trip* results in unexpected expenses.

- 1 Reimbursement of:
 - a Non-refundable prepaid *travel costs*, other than prepaid transportation costs, that cannot be recovered from another source; and,
 - b Up to a maximum of \$350 for additional commercial accommodation to resume *your* travel itinerary to *your* next pre-scheduled destination, when *you* choose to cancel a portion of *your trip*; and,
 - c Non-refundable prepaid transportation costs that cannot be recovered from another source; or,
 - d Either of the following, if *you* choose not to cancel *your trip* or if *you* choose to cancel a portion of *your trip*:
 - i The change fees charged by the transportation supplier; or,
 - ii A one-way *common carrier* economy fare via the most direct route to resume *your* travel itinerary to *your* next pre-scheduled destination.

If *you* received any refunds or travel credits from the travel supplier for *your* original, unused prepaid *travel costs*, reimbursement towards an economy fare or commercial accommodation will be limited to the amount over and above the refunded/credited amount.

- 2 Reimbursement of the additional single supplement commercial accommodation expense in the event a *travelling companion* cancels their *trip*.
- 3 Reimbursement of:
 - a *Your* non-refundable prepaid tour; and,
 - b *Your* non-refundable prepaid transportation that is not part of *your* tour, up to a maximum of \$1,000.

Trip Interruption After Departure

Benefits outlined below are payable if interruption of *your trip* results in unexpected expenses.

- 4 Reimbursement of either:
 - a *Your* non-refundable, unused prepaid airfare costs; or,
 - b The change fees; or,
 - c The cost of a one-way economy airfare to the original *departure point* to return earlier or later than the *return date*; or,
 - d An airline seat upgrade when *medically necessary* to the original *departure point* to return earlier or later than the *return date*. This benefit is only payable if the attending *physician* indicates in writing that the upgrade is medically required and when pre-approved and arranged by *us*; or,
 - e Transportation costs or a one-way economy airfare to catch-up to *your* next travel destination.

Under c), d) and e), if *you* received any refunds or travel credits from the travel supplier for *your* original, unused prepaid airfare, reimbursement towards a new one-way airfare will be limited to the amount over and above the refunded/credited amount.

- 5 Reimbursement of *your* other non-refundable unused prepaid *travel costs*, excluding the cost of unused prepaid transportation back to the original *departure point* from a destination where *you* have already been reimbursed for a one-way economy airfare under Benefit no.4c) to return *you* to *your* original *departure point*.
- 6 Reimbursement of the additional single supplement commercial accommodation expense in the event a *travelling companion* cancels or interrupts their *trip*.
- 7 Up to the limit of \$350 per day to a maximum of \$1,500 for *your* reasonable out-of-pocket expenses for commercial accommodation, meals, internet, telephone and taxi expenses.
- 8 Repatriation—In the event of *your* death during a *trip*, *we* will pay:
 - a Preparation and return of *your* body, including the cost of a standard shipping container (excluding the cost of funeral and related expenses or a burial coffin) to *your* country of permanent residence; or,
 - b Up to a maximum of \$5,000 for burial at the place of death (excluding the cost of funeral and related expenses or a burial coffin), including one death certificate, in the event *your* body is not returned to *your* country of permanent residence; or,
 - c Up to a maximum of \$5,000 for cremation at the place of death (excluding the cost of funeral and related expenses or an urn), including one death certificate and the standard shipping cost to return *your* ashes to *your* country of permanent residence.
- 9 Reimbursement of:
 - a *Your* non-refundable, unused prepaid tour; and,
 - b Up to a maximum of \$1,000, for the lesser of the change fees charged by the *common carrier* involved to return *you* to the original *departure point* (if such option is available to *you*) or for the extra cost of a one-way economy airfare on a commercial flight via the most direct route to return *you* to *your* original *departure point*, if cancellation occurs prior to the departure of the tour but after *your* departure.