

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Your distributor is required to provide you with this information

Name of insurer: CUMIS General Insurance Company

Name of insurance product: Visitors to Canada Travel Insurance

IT'S YOUR CHOICE

You are **never** required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.

Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified

VISITORS TO CANADA TRAVEL INSURANCE PRODUCT SUMMARY

INSURER	ADMINISTRATOR	DISTRIBUTOR
CUMIS General Insurance Company 151 North Service Road Burlington, ON L7R 4C2 1-800-263-9120 Registered with the Autorité des marchés financiers under client number 2000383675.	Allianz Global Assistance 700 Jamieson Parkway Cambridge, ON N3C 4N6 1-800-670-4426	Your distributor is required to provide you with this information. Name: Address: Phone:

QUEBEC RESIDENTS

The Autorité des marchés financiers can provide information about your rights and the duties of the insurer, administrator and distributor.

Autorité des marchés financiers

Place de la Cité, Tour Cominar
2640, boulevard Laurier, 4e étage
Québec, QC G1V 5C1
Toll-free: 1-877-525-0337
Website: lautorite.qc.ca

INTRODUCTION

This Product Summary will provide an overview of the Visitors to Canada Travel Insurance. It will help you determine if this insurance is right for you without the advice of an insurance advisor. This document highlights the benefits, exclusions, limitations and restrictions that apply to this coverage. Refer to the policy for the complete terms and conditions. If you have questions about this coverage, contact your insurance representative.

The policy can be found at:

<https://www.cumis.com/en/information/Pages/quebec-guides-and-summaries.aspx>



YOUR RIGHT TO CANCEL

If you are not completely satisfied with this policy, you may cancel it within 10 days of purchase for a full premium refund as long as you have not left on your trip and have not experienced an event that would cause you to submit a claim. To cancel your policy, please contact your insurance representative.

PRODUCT DESCRIPTION

The Visitors to Canada plan provides coverage for people travelling to and within Canada.

Expenses incurred outside Canada are only covered if you spend a majority of the coverage period in Canada. Costs incurred in your country of origin are not covered.

Coverage begins on the effective date and ends on the expiry date. These dates are determined at the time of purchase and can be found on your Confirmation of Coverage.

COVERAGE SUMMARY

Benefit	Maximum Limit (\$CAD)
Emergency Hospital & Medical	Up to the amount you insure, shown on your Confirmation of Coverage
Accidental Death and Dismemberment	Up to the amount you insure, shown on your Confirmation of Coverage

DO YOU QUALIFY FOR THIS INSURANCE? (ELIGIBILITY)

Coverage is NOT AVAILABLE to any individual who, as of their effective date:

- a) has been diagnosed with a terminal illness; or
- b) has been diagnosed with stage 3 or 4 cancer; or
- c) has received treatment for any cancer in the past 3 months; or
- d) requires assistance with activities of daily living as the result of a medical condition or state of health

To be eligible for coverage, you must:

- a) be no more than 89 years old; and
- b) not be insured or eligible for benefits under a Canadian government health insurance plan; and
- c) be in good health at the time you purchase your policy and on the date you exit your country of origin, and know of no reason to seek medical consultation during the period of coverage.



WAITING PERIOD

A waiting period applies to Emergency Medical if:

- you purchase a policy after you exit your country of origin; or
- after your existing Allianz Global Assistance policy has expired.

Any sickness experienced during the first 48 hours after the effective date will not be covered, even if related expenses are incurred after the waiting period.

COVERAGE

Emergency Hospital & Medical covers you up to the amount you insure for unexpected emergency sickness and injury that happens during your trip.

Accidental Death & Dismemberment covers up to the amount you insure if you experience an accidental injury or accidental death while travelling.

Benefits	Exclusions
<p>If you experience a medical emergency while travelling this insurance provides coverage for the following:</p> <p>Emergency Hospital & Medical</p> <ul style="list-style-type: none"> • Emergency hospital and medical expenses • Emergency transportation • Out-of-pocket expenses • Transportation of family or friend • Return of deceased (Repatriation) • Accidental dental • Dental emergency • Emergency return home for you and a family member <p>Accidental Death & Dismemberment</p>	<p>You will not be paid for expenses that arise from, or relate to the following:</p> <ul style="list-style-type: none"> • Pre-existing medical Condition that is not stable before the effective date. The stability period varies based on your age, <ul style="list-style-type: none"> If you are 59 years of age or younger: 90 days If you are 60 to 89 years of age: 180 days • Any on-going treatment unless approved in advance by Allianz Global Assistance. • Some matters relating to mental or emotional disorders and acts of self-harm. • All matters related to pregnancy. • Abuse of alcohol or drugs including misuse of medication. • Participation in dangerous activities, occupations or illegal acts. • Sickness or injury caused by a motor vehicle accident while also covered under a motor vehicle insurance policy. • Travel to seek or secure medical treatment. • Travelling against the advice of a physician or before leaving on your trip. • Any treatment that can be reasonably delayed until you return to your country of origin. • Treatment that is non-emergency, on-going, elective or the consequence of a prior elective procedure, regular check-ups, or routine on-going care. • Costs exceeding the reasonable and customary rates for the area where being treated or treatment that is prohibited by legislation under a provincial or territorial hospital. • Travel to regions where a travel warning has been issued by the Canadian Government or acts of war and terrorism or any nuclear occurrence. • Being an occupant of any aircraft, except while boarding or disembarking.

*Refer to the Benefits & Exclusions sections of the policy for a complete list of what **is** and what **is not** covered.*

Limitations

The insurer has the right to transfer you back to your country of origin following an emergency. If return is refused, you will not have coverage.

Coverage will remain in effect while you are in your country of origin but costs incurred in your country of origin will not be paid.

Coverage expires if you are returned to your country of origin under the Emergency Return Home benefit.

Act of Terrorism Aggregate Limits The table below shows aggregate limits that apply in the event of an act of terrorism. This table does not apply to Accidental Death and Dismemberment benefits.

Aggregate limit means the maximum amount that can be paid for all claims submitted under CUMIS General Insurance Company policies of insurance.

Scenario	Aggregate Limit
All losses covered under travel insurance policies underwritten by the insurer within a 72 hour period.	\$2.5 million
All losses covered under travel insurance policies underwritten by the insurer within a calendar year.	\$5 million



DEDUCTIBLE

A deductible is a dollar amount you must pay, before any expenses you submit are paid and applies once during the period of coverage. The deductible amount is selected at the time of purchase and is shown on the Confirmation of Coverage.



WARNING

If you do not contact Allianz Global Assistance within 24 hours of admission to a hospital, the amount of your claim payment may be reduced by 20%.

GENERAL PROVISIONS

Additional Insurance - This insurance only pays amounts that are beyond amounts payable from your government health insurance plan (if applicable), and any other insurance plan or source.

Currency - All amounts in the policy are in Canadian currency and reimbursements will be provided in Canadian currency.

Misrepresentation and Nondisclosure - If you make a claim knowing it to be untrue in any respect, you will not have coverage and your claims will not be paid.

Legal Action - Legal action against the insurer must begin within the timeline determined by the Insurance Act or Limitations Act of your home province or territory of residence. For Quebec residents this is in the Quebec Civil Code.

Third Party Liability - If you incur expenses due to a third party, the insurer may take legal action against the third party at the insurer's expense. You will support the insurer by co-operating with them and supplying any documentation they may need. You agree to do nothing to interfere with the insurer's right to recover funds.

Refer to the General Provisions section of the policy for details.

ADDITIONAL INFORMATION

Automatic Extension of Coverage

Coverage automatically extends during hospitalization and for an additional 72 hours after discharge from the hospital.

If medical evidence shows you are medically unfit to travel due to a covered sickness, coverage automatically extends for up to 5 days.

If you are delayed due to a vehicle, airline, bus, train, or government-operated ferry system, coverage automatically extends for up to 72 hours.

Refer to Automatic Extension of Coverage in the General Provisions section of the policy for details.

What if you decide to stay longer?

Before you leave your country-of-origin: Contact the agent where coverage was originally purchased.

After you leave your country-of-origin: Contact Allianz Global Assistance before the expiry date shown on your Confirmation of Coverage. You can apply for a new term of coverage, if you meet the eligibility requirements.

Refer to Extending Your Trip in the General Provisions section of the policy for details.

Refunds

After the 10-day Right to Examine period, you may request a refund if:

- your trip is cancelled before the date you chose your coverage to begin.
- you return to your country of origin before the date you chose your coverage to end. You have no plans to return to Canada.
- you become insured under a Canadian provincial or territorial health/ medical plan.

Refer to the Premium Refunds section of the policy for details.

Refund Calculation

Refunds for partial cancellations are calculated by multiplying the daily premium by the actual number of days the policy was in effect. If this amount is less than the minimum policy purchase price, a refund will not be issued.



IMPORTANT

A refund fee may apply.

Refer to the Premium Refunds section of the policy for details.

HOW TO FILE A CLAIM

If you require medical care, please contact Allianz Global Assistance before seeking treatment. If you are experiencing a medical emergency, please have a family member or friend contact Allianz Global Assistance on your behalf within 24 hours of hospital admission and before any surgery is performed.

In Canada or USA

Toll Free: 1-800-995-1662

Outside Canada or USA

Toll Free: 00-800-842-08420

Country code + 800-842-08420

Collect: 416-340-0049

Claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance claims Portal: <https://www.allianzassistanceclaims.ca> for the most efficient claims experience.

Notice of Claim: Claims should be reported as soon as reasonably possible, within 30 days of occurrence, and no later than one (1) year after the date of occurrence.

Proof of Loss: Written proof of loss should be submitted as soon as reasonably possible, within 90 days of occurrence, and in no later than one (1) year after the date of occurrence.

HOW TO FILE A COMPLAINT

If you submit a claim and are not satisfied with the outcome you have the right to file a complaint by following the process below.

1. **Contact Allianz Global Assistance**

Appeals must be submitted in writing describing why the outcome of your claim is incorrect along with any new supporting documentation.

Allianz Global Assistance

Appeals Department

P.O. Box 277

Waterloo, ON N2J 4A4

Email: appeals@allianz-assistance.ca

2. **Contact the Ombudsman**

If your complaint remains unresolved after following the appeals process above, you may request additional consideration from the Ombudsman Office.

The Co-operators Group Limited

Ombudsperson

130 Macdonell Street

Guelph ON, N1H 6P8

Phone: 1-877-720-6733

Email: Ombuds@cooperators.ca

3. **External Recourse**

If after submitting an appeal and contacting the insurer's ombudsman, you are still unable to resolve your concerns you may contact the General Insurance Ombud Service (GIO).

General Insurance OmbudService (GIO)

Phone: 1-877-225-0446

Website: www.giocanada.org

QUEBEC RESIDENTS

You may request in writing that a copy of your file be sent to Autorité des marchés financiers (AMF).

Autorité des marchés financiers (AMF)

Phone: 1-877-525-0337

Email: renseignement-consommateur@lautorite.qc.ca

4. **The Financial Consumer Agency of Canada (FCAC)**

The Financial Consumer Agency of Canada provides consumers with information about Financial Products and your rights and responsibilities. They ensure compliance with federal consumer protection laws that apply to banks and insurance companies.

Website: <https://www.canada.ca/en/financial-consumer-agency.html>

Visitors to Canada Travel Insurance

with Deductible

Allianz 

Global Assistance



Travel with confidence

Welcome to your travel insurance policy

You put all the plans in place for a good *trip*, and made *your* well-being a priority by choosing travel insurance. Allianz Global Assistance is there to support *you* should an unexpected *emergency* happen with 24/7 assistance, medical monitoring and guided care from our experienced in-house team and network of trusted *physicians* and *hospitals*. This plan will also help keep *your* travel plans safe with protection for delays and *trip* cancellations.

Take the time to get to know *your* policy before *you* leave on *your trip* and talk to *your* insurance representative if:

- there is anything *you* do not understand,
- *you* have questions about this policy,
- *your* travel arrangements change, or
- *you* have a change in health.

Please note that key terms are printed in *italics* throughout the remainder of this policy and are defined in the Definitions section on page 10 of *your* policy. Referring to the definitions will help *you* to better understand *your* policy.

This policy must be accompanied by a Confirmation of Coverage to complete the contract.



Important Notices

Please read *your* policy carefully. Travel insurance is designed to cover losses that are sudden and unforeseen. It does not cover every situation and expense. *Your* coverage is subject to certain conditions, limitations and exclusions. It is important for *you* to read and understand *your* policy before *you* travel.

- This policy contains a provision removing or restricting the right of the *insured person* to designate persons to whom or for whose benefit insurance money is to be payable.
- This policy contains a clause which may limit the amount payable.
- Costs incurred in *your country of origin* are not covered.
- *Your* insurance contains pre-existing condition exclusions for travellers of any age. These exclusions apply to medical conditions and/or *signs or symptoms* that existed on or before *your* departure date or *effective date*. Check to see how this applies in *your* coverage and how it relates to *your* departure date, purchase date and *effective date*.
- In the event of an *accident, injury or sickness*, *your* prior medical history may be reviewed when a claim is reported.
- If *you* are ineligible for coverage, *our* only liability will be to refund any premium paid. Please check *your* confirmation of coverage to ensure *you* have the coverage options *you* require. Payment will be limited to the coverage amounts *you* selected and paid for at the time of application. *You* will be responsible for any expenses that are not payable by *us*.
- If *you* have a change in *your* health between the date *you* apply for coverage and the *effective date*, *you* must contact *your* insurance representative to fully understand how *your* change in health affects *your* coverage under this policy. Failure to do so may limit the amount of *your* claim payment or result in *your* claim being denied.

Underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies.

Administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. Allianz Global Assistance provides claims and travel assistance services on behalf of the insurance company.



Who to Contact and When

24/7 Emergency Assistance

i Please contact Allianz Global Assistance before seeking *treatment*. Medical availability and quality varies around the world. Our agents are available 24/7 and equipped to provide you with a referral to the nearest available medical facility, advocate on your behalf and ensure you receive the right care for your situation.

In a serious medical *emergency*, get to a *hospital* and have someone call on your behalf within 24 hours of admission and before any surgery is performed.

If you fail to notify Allianz Global Assistance without reasonable cause, the *insurer* will only pay 80% of the eligible expenses. You will be responsible for paying the remaining 20%.

CALL US BEFORE SEEKING TREATMENT

Location	Number to call
In Canada or USA	Toll Free: 1-800-995-1662
Outside Canada or USA	Toll Free: 00-800-842-08420 Country code + 800-842-08420 Collect: 416-340-0049

International operator assistance may be required, depending on where you are calling from. Collect calls will be accepted.

It is recommended you confirm how to call Canada from your destination prior to departure so you are prepared in the event of an *emergency*.

Medical Monitoring and Assistance

You can rely on Allianz Global Assistance 24 hours a day, 7 days a week. Allianz Global Assistance has an experienced in-house medical team and a worldwide network of trusted *physicians* and *hospitals* ready to help when an unexpected *sickness* or *injury* arises.

Allianz Global Assistance will attempt to arrange direct billing with the medical facility whenever possible. Some facilities require payment up front and you may have to pay for your *treatment*. Be sure to keep all your original, itemized receipts.

Allianz Global Assistance provides the following services during an unexpected *sickness* or *injury*:

- From the first point of contact, ensuring you receive the of right level of medical attention,
- A referral to the closest appropriate medical provider,
- Virtual care from qualified *physicians* in real-time via video or tele-conferencing, if appropriate for the situation,
- Monitoring the status of your medical case,
- Communicating with you and others you request such as your family, your *physician*, *travel supplier*, or consulate, and
- Coordinating Emergency Transportation arrangements related to your medical *emergency* as described below.

Allianz Global Assistance will make commercially reasonable efforts to provide these services during a covered unexpected *sickness* or *injury*.

Right to Cancel

Please review this policy when you receive it to ensure it meets your needs. If you are not completely satisfied with this policy, you may cancel it within 10 days of purchase for a full refund of premium (premium is the amount you paid for this policy), provided you have not left on your trip and have not experienced an event that would cause you to submit a claim.

How to navigate this policy

Consider this page *your* home base which provides *you* with an overview of this policy. From here *you* can easily explore the sections below by clicking on the topic *you* want to read more about.

Once *you* jump to *your* chosen section *you* can either continue to scroll and explore, or simply click on the

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button located on the bottom right of each page which will bring *you* back to this table of contents.

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Coverage Details

What are you covered for?

To find out what *your* coverage is, please refer to *your* confirmation of coverage and read the section titled Benefits on page 5 for details.

What is not covered?

Travel insurance does not cover everything. *Your* policy has exclusions, conditions and limitations. *You* should read *your* policy carefully so that *you* are aware of, and understand, the limits of *your* coverage.

How do I make a claim?

Notify Allianz Global Assistance as soon as possible in the event of an *emergency*.

Where possible, Allianz Global Assistance will arrange to pay the provider directly.

To submit a claim under this policy, *you* will need to send a completed claim form (with all original bills and receipts from commercial organizations attached) to Allianz Global Assistance. Please take care in filling out the form, as any missing information may cause delay. See Claims Procedures on page 9 for details.

What if my travel plans change?

You must contact *your* insurance representative to make any changes to *your* insurance.

I want to stay longer. Can I purchase further coverage?

Yes, *you* can, subject to policy terms and conditions. Just call *your* insurance representative or Allianz Global Assistance (during business hours) before coverage under *your* policy expires.

See Extending Your Trip on page 12 for details.

Travel Assistance

Allianz Global Assistance will use its best efforts to provide assistance for a medical *emergency* arising anywhere in the world. However, *we*, Allianz Global Assistance and their agents will not be responsible for the availability, quantity, quality, or results of any medical *treatment* received, or for the failure of any person to provide or obtain medical services.

Eligibility

1. Coverage is NOT AVAILABLE to any individual who, as of their *effective date*:
 - a) has been diagnosed with a *terminal* illness; or
 - b) has been diagnosed with stage 3 or 4 cancer; or
 - c) has received *treatment* for any cancer (other than basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the past 3 months; or

- d) requires assistance with *activities of daily living* as the result of a medical condition or state of health.

2. To be eligible for coverage, *you* must, as of the *effective date*:
 - a) be at least 15 days old and not more than 89 years old; and
 - b) not be insured or eligible for benefits under a Canadian government health insurance plan; and
 - c) be in good health at the time *you* purchase *your* policy and on the date *you* exit *your* country of origin, and know of no reason to seek *medical consultation* during the *period of coverage*.

Start of Coverage

Coverage starts on the *effective date*.

Waiting Period

Coverage for losses resulting from any *sickness* will begin 48 hours after the *effective date* if *you* purchase *your* policy:

- a) after the *expiry date* of an existing Allianz Global Assistance administered policy; or
- b) after *you* exit *your* country of origin.

Any *sickness* that manifests itself during the 48-hour waiting period is not covered even if expenses are incurred after the 48-hour waiting period.

End of Coverage

Coverage ends on the *expiry date*.

Insuring Agreement

In consideration of the application for insurance and payment of the appropriate premium, and subject to the terms, conditions, limitations, exclusions and other provisions of this policy, *we* will pay the *reasonable and customary* costs for eligible expenses incurred during the *period of coverage* while outside *your* country of origin, up to the amounts specified in this policy, in excess of any *deductible* and the amount allowed and/or paid for by any other insurance plan(s).

Payment is limited to the amounts specified herein. Some benefits are subject to advance approval by Allianz Global Assistance.

You will be responsible for any expenses that are not payable by *us*.

Summary of Benefits

Accidental Death & Dismemberment up to sum insured
Emergency Hospital & Medical up to sum insured

Included in the overall maximum:

Emergency Hospital up to sum insured
Emergency Medical up to sum insured
Emergency Transportation up to sum insured
Accidental Dental \$4,000
Attendant up to \$500
Chiropractor, osteopath, podiatrist/chiroprapist,
physiotherapist or acupuncturist \$500 per profession
Dental Emergency up to \$500
Emergency Return Home up to \$3,000
Out-of-Pocket Expenses up to \$1,500
Return of Deceased up to \$10,000
Transportation of Family/Friend up to \$3,000

✓ Benefits: What's Covered

1. Emergency Hospital

We agree to pay for *hospital* accommodation, including semi-private room, and for *reasonable and customary* services and supplies necessary for *your emergency* care during confinement as a resident in-patient.

2. Emergency Medical

We agree to pay for the following services, supplies or *treatment*, resulting from a *covered sickness* or *injury*, when provided by a health practitioner who is not related to *you* by blood or marriage:

- The *emergency* services of a legally licensed *physician*, surgeon, or anaesthetist.
- Follow-up visits as prescribed by the attending *physician* at the time of the *emergency*. Follow-up visits must occur during the *period of coverage* and be directly related to the *emergency*. The *emergency* must occur during the *period of coverage* and have been reported to Allianz Global Assistance.

Follow-up *treatment* needed as a result of any *sickness* or *injury* that took place while *you* were in *your country of origin* during the *period of coverage* will be covered only on prior approval by Allianz Global Assistance. *On-going expenses* resulting from such *sickness* or *injury* will not be covered, unless approved in advance by Allianz Global Assistance.

Allianz Global Assistance reserves the right, as reasonably required and at its expense, to transport *you* to *your country of origin* following an *emergency*.

- Diagnosics, lab tests and/or X-ray examinations as ordered by a *physician* for the purpose of diagnosis.
- The services of the following legally licensed practitioners for *treatment* of a *covered sickness* or *injury*:
 - chiropractor;
 - osteopath;
 - podiatrist/chiroprapist;
 - physiotherapist, when ordered by the attending *physician*;
 - acupuncturist.Not to exceed \$500 per profession.
- Private duty services of a Registered Nurse when approved in advance by Allianz Global Assistance. Not to exceed \$10,000.
- The use of a licensed local air, land, or sea ambulance (including mountain or sea evacuation), to the nearest *hospital*, when reasonable and necessary.
- Rental of crutches or hospital-type bed, not exceeding the purchase price; and the cost of splints, trusses, braces or other prosthetic appliances approved in advance by Allianz Global Assistance.
- Emergency* out-patient services provided by a *hospital*.
- When not hospitalized as an in-patient, drugs or medications that require a *physician's* written prescription, not exceeding a 30-day supply, to a maximum of \$1,000.

3. Out-of-Pocket Expenses

In the event *you* (or *your insured travelling companion*) are confined to *hospital* on the date on which *you* are scheduled to return home, we agree to reimburse up to \$150 per day to a maximum of \$1,500, or up to a maximum of 10 days, for the following expenses incurred by *you* or any insured *travelling companion*:

- commercial accommodation* and meals; and
- child care costs for children under age 18, or physically or mentally handicapped *travelling companion(s)* who rely on *you* for assistance; and
- essential telephone calls; and
- taxi fares.

We will only reimburse these expenses if *you* or *your travelling companion* have actually paid for them.

Expenses must be supported by original receipts from commercial organizations.

4. Transportation of Family or Friend

We agree to pay up to a maximum of \$3,000 for the cost to transport one *family member* or close friend to *you*

bedside by round-trip economy class (using the most direct route) if:

- a) you are hospitalized due to a covered *sickness or injury*, and the attending *physician* advises that *your family member* or close friend's attendance is necessary; or
- b) the local authorities legally require the attendance of *your family member* or close friend to identify *your remains* in the event of *your death* due to a covered *sickness or injury*.

Benefits are payable only when approved in advance by Allianz Global Assistance.

In addition, we agree to reimburse up to a maximum of \$1,000 for the following expenses incurred by *your family member* or close friend after arrival:

- a) *commercial accommodation* and meals; and
- b) essential telephone calls; and
- c) taxi fares.

Expenses must be supported by original receipts from commercial organizations.

5. Return of Deceased (Repatriation)

In the event of *your death* due to a covered *sickness or injury*, we agree to reimburse:

- a) up to \$10,000 for costs incurred to prepare and return *your remains* in a standard transportation container to *your country of origin*; or
- b) up to \$4,000 for cremation or burial of *your remains* at the place of death.

The cost of a coffin or urn is not covered.

6. Dental

We agree to reimburse:

- a) up to \$4,000 for *emergency treatment* or services to whole or sound natural teeth (including capped or crowned teeth) which are damaged as a result of an *accidental blow* to the face; and
- b) up to \$500 for the immediate relief of acute dental pain caused by other than a direct blow to the face and for which *you* have not previously received *treatment* or advice.

Reimbursement will not exceed the minimum fee specified in the Canadian Dental Association schedule of fees of the province or territory where *treatment* was received.

Treatment relating to any dental claim must begin within 48 hours after the onset of the *emergency* and must be completed within the *period of coverage* and prior to *your return* to *your country of origin*.

Treatment must be performed by a legally qualified dentist or oral surgeon.

7. Emergency Transportation

When necessary, we agree to transport you to your *country of origin* when immediate *medical consultation* is required due to a covered *emergency sickness or injury*. Any *emergency transportation* such as air ambulance, one-way economy airfare, stretcher and/or a medical attendant must be pre-approved and arranged by Allianz Global Assistance.

8. Emergency Return Home for You and One Family Member

If a covered *sickness or injury* requires you to be returned home during the *period of coverage*, we agree to reimburse up to \$3,000 for the additional cost of one-way economy transportation by the most direct route for you and one insured *family member* to *your country of origin* when approved and arranged by Allianz Global Assistance.

Your coverage under this policy ceases once you have been returned to *your country of origin* under this benefit.

9. Accidental Death & Dismemberment

We agree to pay up to a maximum of the sum insured indicated on *your confirmation of coverage*, for loss of life, limb or sight resulting directly from *accidental injury*, occurring during the *period of coverage*, except while boarding, riding in, or alighting from an aircraft.

The total *aggregate limit* for all losses under Accidental Death & Dismemberment is \$10 million.

Benefits are payable according to the following schedule:

- a) 100% of sum insured resulting from the same *accidental injury* for loss of:
 - i. life; or
 - ii. entire sight of both eyes; or
 - iii. both hands; or
 - iv. both feet; or
 - v. one hand and entire sight of one eye; or
 - vi. one foot and entire sight of one eye.
- b) 50% of sum insured resulting from the same *accidental injury* for loss of:
 - i. entire sight of one eye; or
 - ii. one hand; or
 - iii. one foot.

Loss of hand or hands, or foot or feet means severance through or above the wrist joint or ankle joint, respectively.

Loss of eye or eyes means total and irrecoverable loss of the entire sight.

Only one amount is payable (the largest) if you suffer more than one of these losses.

Exposure and Disappearance

If *you* are exposed to the elements or disappear as a result of an *accident*, a loss will be covered if:

- a) as a result of such exposure, *you* suffer one of the losses specified in the schedule of losses above; or
- b) *your* body has not been found within 52 weeks from the date of the *accident*. It will be presumed, subject to evidence to the contrary, that *you* suffered loss of life.

Specific Conditions

1. In the event of a medical *emergency*, *you* must notify Allianz Global Assistance within 24 hours of admission to a *hospital* and before any surgery is performed.

Limits on Coverage

If *you* fail to do so without reasonable cause, then we will pay 80% of the claim payable. *You* will be responsible for the remaining 20% of the claim payable.

You will be responsible for any expenses that are not payable by *us*.

The *deductible* is shown on *your* confirmation of coverage and applies once during the *period of coverage*.

2. We reserve the right, as reasonably required and at *our* expense, to transfer *you* to any *hospital* or to transport *you* to *your country of origin* following an *emergency*.

If *you* refuse to be transferred or transported when declared medically fit to travel, any continuing costs incurred after *your* refusal will not be covered and the payment of such costs becomes *your* sole responsibility.

Coverage ceases upon *your* refusal and no coverage will be provided to *you* for the remainder of the *period of coverage*.

3. Costs incurred outside of Canada other than in *your country of origin* are covered provided the majority of the *period of coverage* is spent in Canada.
4. *Your* policy will remain in effect while *you* are in *your country of origin*, however costs incurred in *your country of origin* are not covered.
5. If *you* have been returned to *your country of origin* under the Emergency Return Home benefit, this policy will expire.
6. **Act of Terrorism - Limits on Coverage and Aggregate Limit**

When an *act of terrorism* directly or indirectly causes a loss that would otherwise be payable under this plan, other than Accidental Death & Dismemberment, subject to all other policy limits, coverage will be provided as follows:

- a) As a result of any one or a series of *acts of terrorism* occurring within a 72-hour period, the *aggregate limit* payable shall be limited to \$2.5 million for all eligible insurance policies issued by *us* and administered by Allianz Global Assistance, including this policy.
- b) As a result of any one or a series of *acts of terrorism* occurring in any calendar year, the *aggregate limit* payable shall be limited to \$5 million for all eligible policies issued by *us* and administered by Allianz Global Assistance, including this policy.

The amount payable for each eligible claim under (a) and (b) above are in excess of all other sources of recovery and shall be reduced on a pro rata basis, so that the total amount paid for all such claims shall not exceed the respective *aggregate limit* which will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the *act(s) of terrorism*.

7. General Provisions of this policy apply. Refer to page 12.

Exclusions: What's not Covered

VTC1 Pre-existing Conditions Exclusion

- a) **If you are 59 years of age or under on the effective date:**

Benefits are not payable for costs incurred due to or resulting from *your* medical condition or related condition that was not *stable* at any time during the 90 days immediately before the *effective date*.

- b) **If you are 60 to 89 years of age on the effective date:**

Benefits are not payable for costs incurred due to or resulting from *your* pre-existing medical condition or related condition that was not *stable* at any time during the 180 days immediately before the *effective date*.

VTC2 Benefits are not payable for costs incurred due to any *treatment*, investigation or hospitalization which is a continuation of, or subsequent to, *emergency treatment* of a *sickness* or *injury*, unless approved in advance by Allianz Global Assistance.

VTC3 Benefits are not payable for any costs incurred due to any *sickness* for which *signs* or *symptoms* occurred within 48 hours after the *effective date*, except when applying for coverage:

- a) before the *expiry date* of *your* existing Allianz Global Assistance administered policy; or
- b) prior to the date *you* exit *your country of origin*.

VTC4 Benefits are not payable for costs incurred due to any loss incurred outside of Canada when *you* have not spent the majority of the *period of coverage* in Canada.

VTC5 Benefits are not payable for costs incurred due to any loss incurred inside *your country of origin*.

VTC6 Benefits are not payable for costs or losses incurred while sane or insane due to:

- a) *your* emotional or mental disorders resulting from any cause, including but not limited to anxiety or depression; or
- b) *your* suicide or attempted suicide; or
- c) *your* intentionally self-inflicted injury.

VTC7 Benefits are not payable for costs incurred due to pregnancy, abortion, miscarriage, childbirth or complications thereof.

VTC8 Benefits are not payable for costs incurred due to loss, death or *injury*, if at the time of the loss, death or *injury*, evidence supports that the medical condition causing the loss was in any way contributed to by:

- a) *your* intoxication or abuse of alcohol; or
- b) *your* use of prohibited drugs or any other intoxicant; or
- c) *your* non-compliance with prescribed *treatment* or medical therapy; or
- d) *your* misuse of medication.

VTC9 Benefits are not payable for costs incurred due to *injury* resulting from training for or participating in:

- a) motorized speed contests; or
- b) stunt activities; or
- c) *professional* sport activities; or
- d) high-risk activities.

VTC10 Benefits are not payable for costs incurred due to *sickness* or *injury* resulting from a motor vehicle *accident* where *you* are entitled to receive benefits pursuant to any policy or legislative plan of motor vehicle insurance, except when such benefits are exhausted.

VTC11 Benefits are not payable for costs incurred due to any *sickness*, *injury* or medical condition when a *trip* is undertaken for the purpose of securing medical *treatment* or advice.

VTC12 Benefits are not payable for costs incurred due to *your* travelling against the advice of a *physician* or any loss resulting from *your sickness* or medical condition that was diagnosed by a *physician* as *terminal* prior to the *effective date* of this policy.

VTC13 Benefits are not payable for costs incurred due to any *treatment* which can be reasonably delayed until *you* return to *your country of origin* (whether or not *you* intend to return) by the *next available* means of transportation, unless approved in advance by Allianz Global Assistance.

VTC14 Benefits are not payable for costs incurred due to any *medical consultation* that is non-emergency, on-going, elective or the consequence of a prior elective procedure.

VTC15 Benefits are not payable for costs incurred due to hospitalization or services rendered in connection with general health examinations for check-up purposes,

treatment of an on-going condition, regular care of a chronic condition, home health care, investigative testing, rehabilitation, or on-going care or *treatment* in connection with drugs, alcohol or any other substance abuse.

VTC16 Benefits are not payable for costs incurred due to any rehabilitation or convalescent care.

VTC17 Benefits are not payable for costs incurred due to dental or cosmetic surgery.

VTC18 Benefits are not payable for costs incurred due to naturopathic or holistic *treatment*.

VTC19 Benefits are not payable for costs that exceed the *reasonable and customary* rate for the area where the *treatment* or services are being performed.

VTC20 Benefits are not payable for costs incurred due to *treatment* or services that contravene, or are prohibited by, legislation under a provincial or territorial hospital/medical plan.

VTC21 Benefits are not payable for costs incurred due to, contributed to by, or resulting from any *sickness* or *injury* when such *sickness* or *injury* occurs in a city, region, or country for which Global Affairs Canada issued a written warning to avoid all travel, or to avoid non-essential travel, to that city, region, or country, before the later of:

- a) the *effective date* of *your* policy, or
- b) the date *you* depart for the destination under advisory,

and such *sickness* or *injury* is due to, contributed to by, or resulting from the reason for the warning.

VTC22 Benefits are not payable for costs incurred due to any:

- a) *act of war*; or
- b) kidnapping; or
- c) act of terrorism caused directly or indirectly by *nuclear, chemical or biological* means; or
- d) riot, strike or civil commotion; or
- e) unlawful visit in any country.

VTC23 Benefits are not payable for costs incurred due to any nuclear occurrence, however caused.

VTC24 Benefits are not payable for costs incurred due to the participation by *you*, a *family member* or *travelling companion* in:

- a) protests; or
- b) armed forces activities; or
- c) a commercial sexual transaction; or
- d) the commission or attempted commission of any criminal offence; or
- e) the contravention of any statutory law or regulation in the area where the loss occurred.

VTC25 Benefits are not payable for costs incurred due to being an occupant of an aircraft, either as passenger or crew, except while being transported under the terms of

the Emergency Transportation or Emergency Return Home benefits, or while boarding or alighting from an aircraft.



Claims Procedures

If *you* require medical care while travelling, it is critical that *you* contact Allianz Global Assistance before seeking *treatment*. In a severe medical *emergency*, get to a *hospital* immediately and have a *family member* or friend call Allianz Global Assistance on *your* behalf within 24 hours of admission and before any surgery is performed. For more details, refer to Medical Monitoring and 24/7 Emergency Assistance on page 2.



Claims for out-of-pocket expenses can be submitted through the secure Allianz Global Assistance. Claims Portal: www.allianzassistanceclaims.ca for the most efficient claims experience.

IMPORTANT:

Notice of Claim. Claims should be reported as soon as reasonably possible, within 30 days of occurrence, and in no event later than one (1) year after the date of occurrence.

Proof of Loss. Written proof of loss should be submitted as soon as reasonably possible, within 90 days of occurrence, and in no event later than one (1) year after the date of occurrence.

All eligible claims must be supported by receipts from commercial organizations and medical documentation regarding *your treatment*. Other documentation may be required and/or requested by Allianz Global Assistance.

Any expenses for documentation or required reports are *your* responsibility.

Incomplete information when submitting *your* claim will cause delay.

When submitting *your* Hospital & Medical claim, please include:

1. A fully completed and signed claim form with all original bills and receipts.
2. Medical records including an emergency room report and diagnosis from the medical facility or a Medical Certificate completed by the treating *physician*. Any fee for completion of the certificate is not a benefit under this insurance.
3. For physiotherapy visits, a letter from the referring *physician* recommending a referral to the physiotherapist.
4. Any other documentation that may be required and/or requested by Allianz Global Assistance.

When submitting *your* Accidental Death & Dismemberment claim, please include:

1. A fully completed and signed claim form by either *you*, or in the case of *your* death, by the appointed executor/ executrix.
2. The police report including any witness statements.
3. The coroner's report.
4. The death certificate (in the event of death).
5. The Medical Certificate completed by the attending *physician* or *hospital* medical records.
6. Any other documents requested by Allianz Global Assistance after initial review of the claim.

Accident(al) means a sudden, unexpected, unforeseeable, unavoidable external event and excludes disease or infections.

Act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof or commission or threat of a dangerous act, of any person or group(s) or government(s), committed for political, religious, ideological, social, economic or similar purposes including the intention to intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against any government and/or to put the civilian population, or any section of the civilian population, in fear.

Act of war means any loss or damage arising directly or indirectly from, occasioned by, happening through or in the consequence of: war; invasion; acts of foreign enemies; hostilities or warlike operations (whether war is declared or not) by any government or sovereign, using military personnel or other agents; civil war; rebellion; revolution; insurrection; civil commotion assuming the proportions of or amounting to an uprising; military or usurped power.

Activities of daily living means eating, bathing, using the toilet, changing positions (including getting in and out of a bed or chair) and dressing.

Aggregate limit means the total number or the maximum value of insured losses resulting from any one *accident* or event causing loss.

Commercial accommodation means an establishment providing short-term accommodation for paying guests, licensed under the law of its jurisdiction, which provides proof of commercial transaction.

Country of origin means the country in which *you* maintained a permanent residence prior to entry into Canada or the country which issued *your* passport. For Canadian passport holders without a permanent residence, country of origin means the country *you* departed from before arriving in Canada.

Deductible means the dollar amount for which *you* are responsible before any remaining eligible expenses are reimbursed under this insurance. It is retroactive to the *effective date* and applies once during the *period of coverage*. *Your* deductible is indicated on *your* confirmation of coverage.

Dependent children means *your* unmarried children who are:

- a) financially dependent on *you*; and
- b) at least 15 days old and no more than 21 years old.

Effective date means the later of:

- a) the date and time the completed application is accepted by Allianz Global Assistance or its representative; or

- b) the date indicated as the effective date on *your* confirmation of coverage; or

- c) the first time *you* exit *your country of origin*.

If *you* purchase *your* policy after *you* have exited *your country of origin*, any *sickness* that manifests itself during the first 48 hours after the effective date is not covered even if related expenses are incurred after the 48-hour waiting period.

Emergency means a sudden, unforeseen *sickness* or *injury* occurring during the *period of coverage* while *you* are outside *your country of origin*, which requires immediate intervention by a *physician* or legally licensed dentist and cannot reasonably be delayed. An *emergency* is deemed to no longer exist when medical evidence indicates that *you* are able to continue *your trip* or return to *your* place of ordinary residence or *country of origin*. Costs incurred in *your country of origin* are not covered.

Expiry date means the earlier of:

- a) the date indicated as the expiry date on *your* confirmation of coverage; or
- b) the date *you* become eligible for coverage under a Canadian government insurance health plan.

Family member means *your spouse*, parent, brother, sister, legal guardian, step-parent, step-child, step-brother, step-sister, aunt, uncle, niece, nephew, grandparent, grandchild, in-law, ward, natural or adopted child.

Heart condition includes angina or chest pain, arrhythmia, arteriosclerosis, atrial fibrillation, congenital heart defect, congestive heart failure, cardiomyopathy, carotid artery occlusion, heart attack (myocardial infarction), heart murmur, irregular heart rate or beat, any other condition relating to the heart or cardiovascular system.

High-risk activity(ies) mean(s) any skiing out of bounds, heliskiing, ski jumping, sky-diving, sky-surfing, scuba diving (except if certified by internationally recognized and accepted program such as NAUI or PADI, or if diving depth does not exceed 30 metres), white water rafting (except grades 1 to 4), street luge, skeleton activity, *mountaineering*, or participation in any rodeo activity.

Hospital means a facility incorporated or licensed as a hospital by the jurisdiction where such services are provided and which has accommodation for resident in-patients, a laboratory, a registered graduate nurse and *physician* always on duty and an operating room where surgical operations are performed by a *physician*. In no event shall this include a convalescent or nursing home, home for the aged, health spa, or an institution for the care of drug addicts, alcoholics or persons suffering from mental disorders.

Injury means bodily harm, which is directly caused by or resulting from an *accident*, being a sudden and unforeseen event, excluding bodily harm that results from deliberate or voluntary action and independent of *sickness* and all other causes.

Insured person means an eligible person named on the application, who has been accepted by Allianz Global Assistance or its authorized representative, and has paid the required premium for a specific plan of insurance.

Lung condition includes chronic obstructive pulmonary disease (COPD), bronchial asthma, asthma, chronic bronchitis, emphysema, tuberculosis, pulmonary fibrosis.

Medical consultation means any medical services obtained from a licensed medical practitioner for a *sickness, injury* or medical condition, including but not limited to any or all of: history taking, medical examination, investigative testing, advice or *treatment*, and during which a diagnosis of the condition need not have been definitively made. This does not include regular medical check-ups where no medical *signs or symptoms* existed between check-ups or were found during the check-up.

Mountaineering means the ascent or descent of a mountain requiring the use of specified equipment including crampons, pick axes, anchors, bolts, carabiners and lead-rope or top rope anchoring equipment.

Nuclear, chemical or biological means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent, including the resultant contamination where:

- **Nuclear** means any occurrence causing bodily *injury, sickness, disease, or death, or loss of or damage to property, or for loss of use of property, arising out of or resulting from the radioactive, toxic, explosive, or other hazardous properties of source, special nuclear, or by- product material.*
- **Chemical agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
- **Biological agent** means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

On-going expenses means any *treatment, investigation or hospitalization* which is a continuation of, or subsequent to, *emergency treatment* of a medical condition.

Period of coverage means the period from the effective date to the expiry date as indicated on *your* confirmation of coverage and for which premium has been paid. As selected and paid for at the time of application, the maximum period of coverage cannot exceed 365 days.

Physician means a person other than *you*, who is legally qualified and licensed to practice medicine or perform surgery in the location where the services are performed, and who is not related to *you* by blood or marriage.

Pre-existing condition means a *sickness, injury* or medical condition, whether or not diagnosed by a *physician*:

- a) for which *you* exhibited *signs or symptoms*; or
- b) for which *you* required or received *medical consultation*; and
- c) which existed prior to the *effective date of your coverage*.

Professional means *you* are considered professional by the governing body of the sport, earn the majority of *your* income from such activity, and are paid for *your* participation whether *you* win or lose.

Reasonable and customary means the services customarily provided or the costs customarily incurred for covered losses, which are not in excess of the standard practice or fee in the geographical area where the services are provided or costs are incurred for comparable *treatment, services or supplies* for a similar *sickness or injury*.

Sickness means any illness or disease.

Signs or symptoms means any evidence of disease experienced by *you* or recognized through observation.

Spouse means a person who is legally married to *you*, or has been living with *you* in a common-law relationship for a period of at least 12 consecutive months.

Stability period

- a) if *you* are age 59 or under, is the 90 days immediately before the *effective date*.
- b) if *you* are age 60 to 89, is the 180 days immediately before the *effective date*.

Stable describes any medical condition or related condition, including any *heart condition or lung condition*, for which:

- a) there has been no new *treatment*; and
- b) there has been no change in *treatment* or change in *treatment* frequency or type; and
- c) there have been no *signs or symptoms* or new diagnosis; and
- d) there have been no test results showing deterioration; and
- e) there has been no hospitalization; and
- f) there has been no referral to a specialist (made or recommended) and *you* are not awaiting surgery or the results of further investigations performed by any medical professional.

The following are considered stable:

- a) Routine (not prescribed by a *physician*) adjustment of insulin to control diabetes provided the insulin was not first prescribed during the *stability period*.
- b) Change from a brand name medication to a generic medication provided the medication was not first prescribed during the *stability period* and there is no increase or decrease in dosage.
- c) A minor ailment, which describes a *sickness* or *injury* during the *stability period* which ended more than 30 days prior to the *effective date* and which did not require:
 - i. *treatment* for a period longer than 15 consecutive days; or
 - ii. more than one follow-up visit to a *physician*; or
 - iii. hospitalization, surgery, or referral to a specialist.

The following conditions are not considered stable:

- a) any *lung condition* for which *you* were prescribed or are taking prednisone;
- b) any *heart condition* for which *you* were prescribed or are taking nitroglycerin.

Terminal applies to a medical condition for which a *physician* gave a prognosis of eventual death or for which palliative care was received prior to the *effective date*.

Travelling companion means a person who has prepaid shared accommodation or transportation with *you*. (Maximum of 5 persons including *you*.)

Treatment means medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a *physician* including, but not limited to, prescribed medication, investigative testing or surgery.

Trip means a period during which *you* are travelling outside of *your country of origin* and for which coverage is in effect.

We, us and **our** means CUMIS General Insurance Company, a member of The Co-operators group of companies and/or AZGA Service Canada Inc. operating as Allianz Global Assistance.

You or your means the *insured person*.



Legal Information

General Provisions

Assignment

Any benefits payable or which may become payable under this policy cannot be assigned by *you*, and *we* are not responsible for and will not be bound by any assignment into which *you* have entered.

Automatic Extension of Coverage

1. **Delay of conveyance.** Coverage will be automatically extended for up to 72 hours in the event of a delay, due to circumstances beyond *your* control, of the conveyance in which *you* are riding or are scheduled to ride as a passenger. The delay must occur prior to the coverage *expiry date* and the conveyance must be due to arrive prior to the coverage *expiry date*.

Conveyance means a vehicle, airline, bus, train, or government-operated ferry system.

2. **Medically unfit to travel.** Coverage will be automatically extended for up to 5 days if medical evidence supports that *you* are medically unfit to travel due to a covered *sickness* or *injury* on or before the coverage *expiry date*.

3. **Hospitalization.** Coverage will be automatically extended during the period of *hospital* confinement, plus 72 hours after release to travel home, if *you* are hospitalized at the end of *your trip* as a result of a covered *injury* or *sickness*. This coverage will be extended to *your travelling companion(s)* remaining with *you* when reasonable and necessary, under their respective Allianz Global Assistance administered policy.

Additional premium will not be required for any automatic extension of coverage.

Extending Your Trip

You can extend *your* coverage before *you* depart on *your trip*. If *you* decide to extend *your trip* after *you* have departed *your country of origin*, *you* may apply for a new *period of coverage* provided *you* meet the Eligibility requirements on page 4 of this policy.

Each policy or *period of coverage* is considered a separate contract and all limitations and exclusions will apply.

Benefit Payments

Unless otherwise stated, all provisions in this policy apply to each *insured person* during one *period of coverage*. Benefits are only payable under one policy for each *insured person* during the *period of coverage*.

If an *insured person* is recorded by *us* as having coverage under more than one of *our* policies at the same time, benefits will only be paid under one insurance policy, the one with the greatest sum insured. Benefits are only payable for the plans and the specific sum insured selected, paid for and accepted by Allianz Global Assistance at the time of application, and indicated on *your* confirmation of coverage. Any benefits payable do not include interest charges. Benefits payable as a result of *your* death will be payable to *your* named beneficiary or to *your* Estate.

Claim Submission

You or the claimant, if other than *you*, shall be responsible for providing Allianz Global Assistance with the following:

1. receipts from commercial organizations for all medical costs incurred and itemized accounts of all medical services which have been provided; and
2. any payment made by any other insurance plan or contract, including a government hospital/ medical plan; and
3. substantiating medical documentation, at the request of Allianz Global Assistance.

Failure to provide substantiating documents shall invalidate all claims under this insurance.

Contract

The application, confirmation of coverage, this policy, any document attached to this policy when issued, and any amendment to the policy agreed upon in writing after it is issued, constitute the entire contract. Each policy or term of coverage is considered a separate contract.

We reserve the right to decline any application for coverage.

No condition of this policy shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly expressed in writing and signed by *us*.

Coordination of Benefits

Amounts payable under this plan are in excess of any amounts available or collectible under any existing coverage concurrently in force held by or available to *you*.

Other coverage includes but is not limited to:

- homeowners insurance;
- tenants insurance;
- multi-risk insurance;
- any credit card, third-party liability, group or individual basic or extended health insurance;
- any private or legislative plan of motor vehicle insurance providing hospital, medical or therapeutic coverage.

We will coordinate all benefits in accordance with the Canadian Life and Health Insurance Association guidelines.

Reimbursement will not be made for any costs, services or supplies that are payable to *you* under a motor vehicle insurance policy or legislative plan under any Insurance Act, or for which *you* receive benefits from any other party pursuant to any policy or legislative plan of motor vehicle insurance, until such benefits are exhausted.

You may not claim or receive in total more than 100% of the loss caused by the insured event.

Currency

All amounts stated in the policy, including premium, are in Canadian currency. If currency conversion is necessary, we will use the exchange rate on the date the service was rendered to *you*. At *our* option, benefits may be paid in the currency of the country where the loss occurred.

General Terms

Policy terms and conditions are subject to change with each new policy purchased, without prior notice, to reflect actual experience in the marketplace.

Governing Law

This policy will be governed by the laws of the Canadian province or territory where the policy was issued.

Language

The parties request that the policy and all related documentation be drawn in English. Les parties demandent que la présente police ainsi que toute documentation pertinente soient rédigées en anglais.

Limit on Liability

It is a condition precedent to liability under this policy that at the time of application and on the *effective date*, *you* are in good health and know of no reason to seek medical attention.

Limitation of Action

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), *The Limitations Act* (for actions or proceedings governed by the laws of Saskatchewan), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.

Misrepresentation or Nondisclosure

Your failure to disclose or misrepresentation of any material fact, or fraud, either at the time of application or at the time of claim, shall render the entire contract null and void at our option, and any claim submitted thereunder shall not be payable.

Where there is an error as to your age, provided that your age is within the insurable limits of this policy, the premiums will be adjusted according to your correct age.

Premiums

The total premium amount is due and payable at the time of application. The premium is calculated using the most current rates for your age on the effective date of this policy as indicated on your confirmation of coverage.

Rights of Examination

The claimant shall provide us with the opportunity to examine you when and so often as it reasonably requires while a claim is pending. In the case of your death, we may require an autopsy, subject to any laws of the applicable jurisdiction relating to autopsies.

Right to be Reimbursed (Subrogation)

As a condition to receiving benefits under the policy, you agree to:

- a) reimburse us for all emergency medical and hospital costs paid under the policy from any amounts you receive from a third party responsible (in whole or in part) for your injury or sickness whether such amounts are paid under a judgment or settlement agreement;
- b) whenever reasonable, initiate a legal action against the third party to recover your damages, which include emergency medical and hospital costs paid under the policy;
- c) include all emergency medical and hospital costs paid under the policy in any settlement agreement you reach with the third party;
- d) act reasonably to preserve our right to be reimbursed for any emergency medical or hospital costs paid under the policy;
- e) keep us informed of the status of any legal action against the third party; and
- f) advise your counsel of our right to reimbursement under the policy.

Your obligations under this section of the policy in no way restricts our right to bring a subrogated claim in your name against the third party and you agree to cooperate with us fully should we choose to exercise our right of subrogation.

Sanctions

Benefits are not payable under this policy for any losses or expenses incurred due to or as a result of your travel to a sanctioned country for any business or activity that would violate any Canadian or any other applicable national economic or trade sanction law or regulation.

Time

Expiry time of coverage is the time within the Canadian time zone where the coverage was purchased.

Premium Refunds

A full refund will be provided for policies which are returned within 10 days of purchase, as described in the section titled Right To Examine Policy.

Refunds are payable when:

1. The entire trip is cancelled prior to the effective date.
2. You return to your country of origin prior to the expiry date, without intending to return to Canada. Refunds are not payable for time spent in your country of origin between visits to Canada.
3. You become insured under a Canadian provincial or territorial health/medical plan.

When submitting your premium refund request, please include:

1. A fully completed and signed Refund Request Form; and
2. A copy of your confirmation of coverage; and
3. Confirmation of your early departure such as boarding pass or itinerary, or any other written proof of your early return to your country of origin; and
4. Any other documentation to support your refund request.

Important Notes

Premium refunds, regardless of method of payment, must be obtained from the agent where coverage was originally purchased unless purchased directly from Allianz Global Assistance.

There will be no refund of premium if a claim has been made.

Refunds are payable from the date Allianz Global Assistance receives the request.

Refunds for partial cancellations will be calculated by multiplying the daily premium by the actual number of days the policy was in effect; if this amount is less than the minimum premium required for the plan purchased, the minimum premium will be used. This amount is then subtracted from the

total premium paid. The refund will be calculated based on the date the refund request is received by Allianz Global Assistance.

A refund fee may apply.

Refund amounts less than the minimum premium will not be issued.

Privacy Notice

Protecting your personal information

Protecting *your* personal information is a top priority. This Privacy Notice explains how and what types of personal data will be collected, why it is collected and to whom it is shared or disclosed. PLEASE READ THIS NOTICE CAREFULLY.

CUMIS General Insurance Company (the “insurer”) and the insurer’s insurance administrator, Allianz Global Assistance, and the insurer’s agents, representatives and reinsurers (for the purpose of this Privacy Notice collectively “We” “Us” and “Our”) require *Your* personal information.

Personal information we collect

We will collect *your* personal information including but not limited to:

- Surname, First name
- Address
- Date of Birth
- Telephone numbers
- Email addresses
- Credit/debit card and bank account information
- Employment details including termination notices and accepted offers of employment
- Sensitive personal information such as: Medical information relating to *Your* health status, excluding genetic test results

How will we obtain and use your personal information?

This personal information is collected for the following insurance purposes when offering and providing insurance and related services:

- To identify and communicate with *you*
- To consider any application for insurance
- If approved, to issue a Policy or Certificate of Insurance
- To administer insurance and related benefits
- To evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses
- To adjudicate claims and to determine eligibility for insurance benefits

- To provide assistance services
- For fraud prevention and debt collection purposes
- As required or permitted by law

We reserve our right to collect personal information, necessary for insurance purposes, from the following individuals:

- Individuals who apply for insurance products
- Certificate holder and/or Policyholders
- Insureds and/or Claimants
- *Family members, friends or travelling companions* of a Certificate or Policyholder, Insured or Claimant, in cases where *you*, for medical or other reasons, cannot communicate directly with Us.

Who will have access to your personal information?

We disclose information for insurance purposes, to and with, third parties such as, but not necessarily limited to, other Allianz group companies, health care practitioners and facilities in Canada and abroad, government and private health insurers, *family members* and friends/ *travelling companions* of the Certificate holder or Policyholder, Insured or Claimant and agencies. We may also use and disclose information from Our existing files for insurance purposes. Our employees who require this information for the purposes of administering your insurance will have access to this file. Upon *Your* request and authorization, We may also disclose this information to other persons. From time to time, and if permitted by applicable law, We may also collect, use or disclose personal information in order to offer additional or upgraded products and services (the “optional purposes”). In some instances We may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions.

What are your rights in respect of your personal data?

When permitted by applicable law and regulations *you* have the right to:

- Access *your* personal data held about *you*
- Withdraw consent at any time where *your* personal data is processed
- Update or correct *your* personal information so that it is always accurate
- Delete *your* personal information from our records, if it is no longer needed for the purposes indicated above
- File a complaint with Us and/or relevant data protection authority

You may exercise these rights by contacting the Privacy Officer at privacy@allianz-assistance.ca.

How long do we keep your personal data?

We will retain the personal information We collect for a specified period of time and in a storage method appropriate with legal and Our internal corporate requirements. Personal information will be securely destroyed following the expiration of the appropriate retention period. Individuals have a right to request to access or correct personal information We have on file by contacting the Privacy Officer at privacy@allianz-assistance.ca or by writing to:

Privacy Officer

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, Ontario N3C 4N6 Canada

How can you contact us?

For information about how to obtain access to written information about Our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at privacy@allianz-assistance.ca.

For a complete copy of Our Privacy Policy, please visit www.allianz-assistance.ca.

How often do we update this privacy notice?

We regularly review this Privacy Notice. We will ensure the most recent version is available on Our website, www.allianz-assistance.ca.

Contact Information

Administrator:

Allianz Global Assistance
700 Jamieson Parkway
Cambridge, Ontario N3C 4N6
[1-800-670-4426](tel:1-800-670-4426)

Insurer:

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
[1-800-263-9120](tel:1-800-263-9120)

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

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

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 applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

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)