

Travel Insurance – What's Covered

MEDICAL ASSISTANCE

a) The following emergency medical assistance following an accident or illness is available:

i) Twenty-four (24) Hour Access

The insured person can call the 24-hour hotline at any time of the day or night, and multilingual coordinators will put him or her in touch with a network of specialists to handle travel-related emergencies.

ii) Medical Care The Medical Assistance Service will:

Upon request by the insured person, organize consultations with general practitioners or specialists in order to obtain the best medical care available in

the area.

Provide assistance with admittance to the hospital nearest the scene of the accident or illness.

Assure doctors and hospitals that the plan will cover the expenses.

iii) Medical Transportation The Medical Assistance Service will:

Arrange for transportation or transfer of the insured person by any appropriate means recommended by the attending physician, which the Medical Assistance Service agrees to, to a hospital near the scene of the accident or illness, if required by the medical emergency.

Organize the return of the insured person to his or her residence or to a hospital near his or her residence after initial medical care has been provided, by an appropriate means of transportation, provided that the return is medically necessary and permissible. The Medical Assistance Service arranges for the insured person's return using the most appropriate means of transportation: air ambulance, helicopter, commercial airline, train or ambulance.

The expenses incurred for transporting or transferring the insured person as

described in the two previous paragraphs will be paid by the insurer.

iv) Payment of Medical Expenses and Cash Advance

The Medical Assistance Service will make the necessary arrangements to pay medical expenses covered under the HEALTH INSURANCE which is part of this plan for emergency hospitalization and medical or surgical care outside of Canada.

If need be, the Medical Assistance Service will advance up to ten thousand dollars (\$10,000) in legal Canadian tender, after reaching an agreement with the insurer, for the participant and his or her covered dependents.

The participant must pay back any cash advance to the insurer in one lump sum and according to the exchange rates effective at the time of the cash advance, within ninety (90) days following his or her return to Canada. Should the participant fail to pay, the insurer reserves the right to compensate on health claims or any other claims which the participant or his or her dependents present under this plan.

v) Return of Deceased

Should the insured person die due to an illness or accident, the Medical Assistance Service will take care of all the arrangements and pay up to five thousand dollars (\$5,000) per insured person for the postmortem expenses, the coffin and transportation of the deceased to the place of burial in Canada. Funeral expenses will not be covered by the Medical Assistance Service or the insurer.

vi) Return of Dependent Children

The Medical Assistance Service will organize the return of the insured person's children under age sixteen (16) who are left unattended and will arrange and pay for economy transportation for the children, with an escort if necessary, to their usual place of residence in Canada. If the return tickets are still valid, only the additional cost for return transportation will be paid, after deducting the value of the tickets.

vii) Return of a Family Member

The Medical Assistance Service will organize the return of a family member who has lost the use of his or her airplane ticket due to the insured person's hospitalization or death. The Medical Assistance Service will make the arrangements to provide economy transportation for a family member to his or her usual place of residence in Canada. If the return tickets are still valid, only the additional cost for return transportation will be paid, after deducting the value of the tickets.

viii) Visit from a Family Member

The Medical Assistance Service will organize round-trip economy class transportation for a family member to visit the insured person if the person is hospitalized for at least seven (7) consecutive days and if the attending physician feels that the visit would be beneficial for the patient.

ix) Meals and Accommodation

With regard to paragraphs vi), vii) and viii), the Medical Assistance Service will pay expenses incurred for meals and accommodation up to one hundred and fifty dollars (\$150) per day for a maximum of seven (7) days. Receipts must be provided for these expenses before the Medical Assistance Service issues a reimbursement.

x) Vehicle Return

The Medical Assistance Service will pay up to one thousand dollars (\$1,000) to return the insured person's vehicle, either private or rental, to the insured person's residence or the nearest appropriate vehicle rental location.

xi) Cash Advances

The Medical Assistance Service will advance cash, if need be, for the insured person to obtain the services described in paragraphs iii), vi), vii), viii), ix) and x), or will provide payment guarantees of up to one thousand dollars (\$1,000) in legal Canadian tender. The participant must pay back any cash advance to the insurer according to the exchange rates effective at the time of the cash advance. The cash advance will be withheld by the insurer from any claim payments, if applicable.

b) Other emergency travel services also available to the insured person while travelling abroad:

i) Telephone Interpretation Service

In case of an emergency, the Medical Assistance Service provides the insured person with telephone interpretation services in most foreign languages.

ii) Messages

In case of an emergency, the Medical Assistance Service relays a message, upon request, to the insured person at his or her home, office or elsewhere, or holds messages for the insured person or his or her family members for fifteen (15) days.

iii) Legal Assistance

Should an insured person require legal assistance, the Medical Assistance Service assists him or her in finding local legal aid for an accident or another cause of defence, and will also help the insured person to obtain a cash advance from his or her credit cards, family and friends, in order to pay for any bail or legal fees.

iv) Travel Information

The Medical Assistance Service sends the insured person travel information related to transportation, vaccinations and precautionary measures before, during and after the trip.

v) Emergency Medication

Should an insured person require medication not available locally that is indispensable for a treatment in progress, the Medical Assistance Service coordinates the search for and dispatch of the medication. The insured person is responsible for the cost of the medication unless it is covered under the HEALTH INSURANCE of this plan.

vi) Lost Baggage or Documents

If the insured person loses or has his or her baggage stolen, the Medical Assistance Service will help him or her contact the appropriate authorities.

EXCLUSIONS

This benefit does not cover:

- a) Expenses payable or reimbursable under a government, a group or individual plan, or which normally would have been payable if a claim had been submitted;
- b) Expenses resulting from attempted suicide or voluntary self-inflicted injury, whether the insured person is sane or insane;
- c) Expenses resulting from injury or illness caused by civil unrest, insurrection or war, whether war is declared or not, or participation in a riot;
- d) Surgery or treatment which is not medically required, and which is given for cosmetic purposes, for any reason other than curative, or which exceeds ordinary surgery or treatment given in accordance with normal therapeutic practice, and surgery or treatment which is given in relation to an operation or treatment of an experimental nature;
- e) The portion of the expenses which exceeds reasonable and customary fees for the area in which treatment is provided for an illness of the same nature and severity;
- f) Care or services rendered free of charge or which would be free of charge were it not for insurance coverage or which are not chargeable to the insured person;
- g) Any rest cure or travel for reasons of health.

PROVISIONS

Notice of Claim: As soon as the insured person is aware of an incident, he or she must take all reasonable precautions to stop its progression and must contact the Medical Assistance Service as soon as possible to indicate the circumstances and the known or presumed causes of the incident. Upon request by the Medical Assistance Service, the insured person must provide a certificate from the attending physician explaining the probable consequences of the illness or the injuries suffered during the accident.

Prescription: Claims must be made within twelve (12) months following the date of the incident.

Refund for the Return Ticket: When the insured person's transportation is arranged by the Medical Assistance Service, he or she must present the original return ticket or the reimbursement. If neither is available, the price of the ticket will be withheld by the insurer from the amounts payable to the insured person, if applicable.

LIABILITY

The Medical Assistance Service may not be held responsible for failure to provide medical assistance or for delays caused by strikes, civil wars, wars, invasions, intervention by enemy powers, hostilities (whether war is declared or not), rebellions, insurrections, acts of terrorism, military operations or coups, riots or uprisings, radioactive fallout, or any other situation beyond its control.

The doctors, hospitals, clinics, lawyers and other authorized practitioners or institutions to which the Medical Assistance Service directs insured persons are, for the most part, independent contractors and act on their own behalf and are not employees, agents or subordinates of the Medical Assistance Service. The Medical Assistance Service and the insurer are not in any way responsible for negligence or other acts or omissions by these doctors, hospitals, clinics, lawyers or other authorized practitioners or institutions.