

# Vacation Rental Protection Plan

## Schedule of Benefits

### Per Booking

Trip Cost*	Trip Cancellation & Interruption (Maximum Limit \$100,000)
\$ 400	Trip Delay (\$100 maximum per day)
\$ 1,000	Baggage Delay (\$200 maximum per day)
\$ 1,000	Baggage & Personal Effects
\$ 25,000	Medical Expense
\$500,000	Emergency Medical Transportation
Included	Travel Medical Assistance
Included	Worldwide Travel Assistance
Included	Concierge Services
Included	Identity Theft Assistance
Included	Roadside Assistance
Included	Pet Return Service

All coverage limits and amounts are quoted in Canadian funds unless otherwise noted.

\*Coverage only included for pre-paid trip costs as long as adequate plan cost has been paid.

### Pre-Existing Medical Condition Exclusion Waiver

If insurance is purchased within 14 days of initial Trip payment, the Pre-Existing Medical Condition Exclusion will be waived for the first \$25,000 per person/\$50,000 per booking. This is applicable to all coverages contained in the policy. The Insured must be medically able to travel when you pay your plan cost. In the event a claim is filed, the Injury or illness must be substantiated to our Claims Department.

Important — Exclusions apply to certain medical conditions.

For coverage questions or to request a claim form, call toll-free 1-866-878-0191. For emergency help while on your Trip, see the information and phone numbers on the reverse side.

### Blanket Travel Accident Insurance

This document describes the benefits and basic provisions of the policy. You should read it with care so you will understand the coverage. The policy is the only contract under which benefits are paid.

**PLEASE READ this DOCUMENT CAREFULLY!**

## Insurance Coverage

Underwritten by Chartis Insurance Company of Canada, 145 Wellington Street West, Toronto, Ontario M5J 1H8.

This Policy contains reductions, limitations, exclusions, and terms and conditions. Full details of the coverage are contained in the policy.

Coverage is valid only if plan cost has been paid.

Product Number: 808085 P2 10/08

In the event of a claim, please refer to the above Product Number.

## DEFINITIONS

**Baggage** means luggage and personal possessions, whether owned, borrowed, or rented, taken by the Insured on the Trip.

**Business Partner** means an individual who a) is involved with the Insured or the Insured's Travelling Companion in a legal partnership; and b) is actively involved in the daily management of the business.

**Common Carrier** means any air, land, sea conveyance operated under a license for the transportation of passengers.

**Complication of Pregnancy** means a condition in which the diagnosis is distinct from pregnancy but adversely affected or caused by pregnancy. It does not include any condition associated with the management of a difficult pregnancy not consisting of a classifiably distinct Complication of Pregnancy.

**Contracted Departure Date** means the date on which the Insured is originally scheduled to leave on his/her Trip.

**Contracted Return Date** means the date on which the Insured is scheduled to return to the point where the Trip started, or to a different specified Return Destination.

**Default** means any failure of a provider of travel-related services (including any tour operator) to provide the bargained-for travel services or to refund money due the Insured.

**Destination** means the place where the Insured expects to travel on his/her Trip.

**Domestic Partner** means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with the Insured; (2) shares financial assets and obligations with the Insured; the Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

**Experimental or Investigative** means treatment, a device or prescription medication which is recommended by a Physician, but is not considered by the medical community as a whole to be safe and effective for the condition for which the treatment, device or prescription medication is being used, including any treatment, procedure, facility, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice, and any of those items requiring federal or other governmental agency approval not received at the time services are rendered.

**Hospital** means a place that: (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as inpa-

tients; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing service and has at least one registered nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on the premises or on a contract basis with another Hospital; and (f) is not mainly a clinic, or facility for nursing, rest or convalescence, or a place for the aged.

**Immediate Family Member** means a Insured's or Travelling Companion's spouse, Domestic Partner, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, niece, nephew, legal guardian, legal ward, caregiver and Domestic Partner of any of the above.

**Inclement Weather** means any severe weather condition, other than a hurricane, which delays the scheduled arrival or departure of a Common Carrier. With respect to an Insured who is travelling via private/non-commercial automobile transportation, any severe weather condition which prevents an Insured from reaching the Destination.

**Injury** means a bodily Injury caused by an accident occurring while the Policy is in force as to the Insured whose Injury is the basis of a claim, and resulting directly and independently of all other causes of loss covered by the Policy. The Injury must be verified by a Physician.

**Insured** means a person or persons whom travel arrangements have been coordinated with and intend to travel with during the trip.

**Insurer** means Chartis Insurance Company of Canada, 145 Wellington Street West, Toronto, Ontario M5J 1H8.

**Medically Necessary** means that a treatment, service or supply: (1) is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; (3) is ordered by a Physician and performed under his or her care, supervision, or order; and (4) is not primarily for the convenience of the Insured, Physician, other providers, or any other person.

**Natural Disaster** means a flood, hurricane, tornado, earthquake, blizzard or volcano that is due to natural causes.

**Physician** means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the Insured, Immediate Family Member of the Insured or the Insured's spouse or a Travelling Companion, Travelling Companion, or Business Partner.

**Reasonable Additional Expenses** means any expenses for meals and lodging which were necessarily incurred as the result of a Trip Delay and which are not provided by the Common Carrier or any other party free of charge.

**Reasonable and Customary Charges** means an expense which: (a) is charged for treatment, supplies or medical services Medically Necessary to treat the Insured's condition; (b) does not exceed the usual level of charges for similar treatment, supplies, or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance existed. In

no event will the Reasonable and Customary Charges exceed the actual amount charged.

**Return Destination** means the place to which the Insured expects to return from his/her Trip.

**Sickness** means an illness or disease which requires treatment by a Physician.

**Strike** means a stoppage of work (a) announced, organized, and sanctioned by a labor union and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strike is work slowdowns and sickouts.

**Terrorist Incident** means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared), that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

**Travel Agent** means the Travel Agent, tour operator, or other entity from which the Insured purchases his/her coverage or travel arrangements, and includes all officers, employees, and affiliates of the Travel Agent or tour operator.

**Travel Supplier** means the property management company that provides pre-paid travel arrangements for the Insured's Trip.

**Travelling Companion** means a person or persons with whom the Insured has coordinated travel arrangements and intend to travel with during the Trip. A group or tour leader is not considered a Travelling Companion, unless the Insured is sharing room accommodations with the group or tour leader.

**Trip** means a period of round-Trip travel away from home to a Destination outside the Insured's city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the Insured applies; the Trip does not exceed 180 days; and the Insured's Destination is not to another home; travel is primarily by Common Carrier and only incidentally by private conveyance.

## INDIVIDUAL ELIGIBILITY

### EFFECTIVE & TERMINATION DATES

Persons eligible for insurance under the policy are any travellers who purchase coverage through the Travel Supplier, accepts, enrolls and pays the plan cost for coverage by final trip payment.

**Effective Date:** Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the Travel Agent.

All other coverages will begin on the later of: (a) the date and time the Insured starts his/her Trip, or (b) the scheduled Contracted Departure Date shown on the enrollment form.

**Termination Date:** All coverage ends on the earliest of: (a) the date the Trip is completed; (b) the scheduled Contracted Return Date; (c) the Insured's arrival at the Return Destination on a round Trip, or the Destination on a one-way Trip; or (d) cancellation of the Trip covered by the policy.

The policy covers Trips up to 180 days in length.

**Extension of Coverage:** All coverage under the policy will be extended, if: (a) the Insured's entire Trip is covered by the policy; and (b) the Insured's return is delayed by unforeseeable circumstances beyond his/her control.

If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her Return Destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

### General Exclusions

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (called "Additional Exclusions"), the policy does not cover loss caused by:

(a) suicide, or attempted suicide, or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury by the Insured, Immediate Family Member, Travelling Companion or Business Partner (while sane, in Colorado and Missouri); (b) pregnancy or childbirth, or elective abortion, other than Complications of Pregnancy; (c) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; (d) mountain climbing; (e) war or act of war, whether declared or not, civil commotion, insurrection or riot; (f) operating or learning to operate any aircraft, as student, pilot or crew; (g) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (h) loss or damage caused by detention, confiscation, or destruction by customs; (i) any unlawful acts, committed by the Insured, a Travelling Companion, or an Immediate Family Member, whether insured or not (not applicable to Florida residents); (j) mental, psychological, or nervous disorders including, but not limited to, anxiety, depression, neurosis, or psychosis; (k) if the Insured's tickets do not contain specific travel dates (open tickets); (l) alcohol or substance abuse or treatment for same; (m) medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment or travelling expressly for the purpose of obtaining medical treatment; (n) elective or non-emergency treatment or surgery, except for any necessary treatment or surgery due to covered Injury; (o) Experimental or Investigative treatment or procedures; or (p) an Injury or Sickness which occurs at a time when this coverage is not in effect.

### PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Travelling Companion, or an Immediate Family Member of the Insured or Travelling Companion which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which

the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

### Trip Cancellation and Interruption

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if a Trip is canceled or interrupted due to any of the following unforeseen reasons: (a) Sickness, Injury, or death of an Insured, Immediate Family Member, Travelling Companion, or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be delayed, canceled, or interrupted; (b) Inclement Weather conditions causing delay or cancellation of travel; (c) the Insured's principal residence being made uninhabitable by fire, flood, or similar Natural Disaster, vandalism, or burglary; (d) the Insured's Destination being made uninhabitable by fire, flood, tornado, earthquake, or blizzard that is due to natural causes; (e) the Insured being subpoenaed, required to serve on jury duty, hijacked, or quarantined; (f) being involved in or delayed due to an automobile accident en route to departure; (g) Strike, resulting in the complete cessation of travel services at the point of departure or Destination; (h) Termination of employment or layoff affecting the Insured or his/her Travelling Companion; must have been with the same employer for at least five continuous years; (i) Military duty (if within 30 days of departure, the Insured has his/her leave revoked or the Insured is reassigned); (j) a Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival. "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace; (k) the Insured is obligated to a transfer of 250 or more miles by the employer with whom the Insured is employed on the effective date of the Insured's Trip Cancellation coverage which requires the Insured's principal residence to be relocated; (l) named hurricane causing cancellation of travel to the Insured's Destination that is inaccessible or uninhabitable. The Company will only pay benefits for losses occurring within 30 calendar days after the named hurricane makes the Insured's Destination uninhabitable or inaccessible. An Insured's Destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental is without electricity or water. An Insured's Destination is inaccessible if he or she cannot reach the property by the original mode of transportation. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage; (m) mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel; (n) The primary or secondary school where the Insured or Travelling Companion is a student must extend its operating session beyond its regular schedule, which cause the extension of the originally scheduled school year beyond the origi-

nally scheduled end date and the Departure Date falls within that period of time; or o) a theft of passports or visas specifically required for the Insured's Trip substantiated by a police report.

This coverage does not cover loss caused by: (i) carrier-caused delays including an announced, organized, sanctioned labor union Strike that affects public transportation, unless the Insured's coverage effective date is prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike; (ii) travel arrangements canceled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of Inclement Weather; (iii) changes in plans by the Insured, an Immediate Family Member, or Travelling Companion, for any reason; (iv) financial circumstances of the Insured, an Immediate Family Member, or a Traveling Companion; (v) any business or contractual obligations of the Insured, an Immediate Family Member or a Traveling Companion; (vi) Default by the person, agency, or tour operator from whom the Insured bought his/her coverage or purchased his/her travel arrangements; (vii) any government regulation or prohibition; (viii) an event or circumstance which occurs prior to the Insured's coverage effective date.

**Trip Cancellation Benefits:** The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for Trips that are delayed or canceled before the scheduled Contracted Departure Date. The Insurer will pay forfeited, non-refundable, unused prepaid payments or deposits if the Insured's Trip is canceled due to the reasons shown at the beginning of this section.

The Insurer will pay the Insured's additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Travelling Companion's Trip is canceled due to reasons shown at the beginning of this section, and the Insured's Trip is not canceled.

### **Trip Interruption Benefits:**

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for Trips that have been interrupted or delayed, due to the reasons shown at the beginning of this section. The Insurer will pay for the following: (a) unused prepaid payments or deposits for the Insured's Trip if the Insured's Trip is interrupted; or (b) additional transportation expenses incurred by the Insured, either (i) to the Return Destination; or (ii) from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip; (c) additional transportation expenses incurred by the Insured to reach the original Trip Destination if the Insured is delayed, and leaves after the Contracted Departure Date. However, the benefit payable under (b) and (c) above will not exceed the cost of economy airfare (or first class if the Insured's original tickets were first class) by the most direct route, less any refunds paid or payable; (d) the Insured's additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Travelling Companion's Trip is interrupted, and the Insured's Trip is continued.

### **Trip Delay**

The Insurer will reimburse up to \$100 a day to the Maximum Limit shown on the Schedule of Benefits if the Insured's Trip is delayed for 12 or more hours for Reasonable Additional Expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable for only one delay per booking, per Trip. Trip Delay must be caused by: (a) Common Carrier delay; or (b) lost or stolen passport, travel documents, or money; or (c) quarantine; or (d) Natural Disaster; or (e) Injury or Sickness of the Insured or Travelling Companion.

### **Baggage Delay**

The Insurer will reimburse incurred expenses up to \$200 a day to the Maximum Limit shown on the Schedule of Benefits for Baggage which is delayed or misdirected more than 12 hours for the cost of necessary personal effects. Incurred expenses must be accompanied by receipts. This does not apply if Baggage is delayed after the Insured reaches his/her Return Destination.

### **Baggage & Personal Effects**

The Insurer will reimburse up to the Maximum Limit shown on the Schedule of Benefits. The Insurer will pay for loss, theft, or damage to the Insured's Baggage, passports, and visas during the Insured's Trip. The Insurer will also pay for loss due to unauthorized use of the Insured's credit cards, if the Insured has complied with all credit card conditions imposed by the credit card companies.

**Continuation of Coverage:** If the covered Baggage, passports, and visas are in the charge of a charter or Common Carrier, and delivery is delayed, this coverage will continue until such property is delivered to the Insured. This coverage does not include loss caused by the delay.

**Property Not Covered:** The Insurer will not pay for damage or loss of: (a) animals; (b) property used in trade, business, or for the production of income; (c) motor vehicles, aircraft, and other conveyances; (d) artificial limbs, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids; (e) tickets, except for administrative fees required to reissue tickets; (f) money, stamps, stocks and bonds, postal or money orders; (g) property shipped as freight, or shipped prior to the Contracted Departure Date; (h) credit cards, except as noted above; (i) contraband.

**Special Limitation:** The Insurer will not pay more than \$500 for the first item and, thereafter, no more than \$250 per item up to the limit of coverage as shown in the Schedule of Benefits. Items over \$150 should be accompanied by original receipts. If receipts are not provided, benefits may be reduced.

**Additional Exclusions:** In addition to the General Exclusions, the Insurer will not pay this benefit for loss due to: (a) defective materials or craftsmanship; or (b) normal wear and tear; or (c) deterioration; or (d) rodents, animals, or insects.

**Payment of Loss:** The Insurer will pay, the lesser of, cash value (original cash value less depreciation) determined by the Insurer or re-

placement. The Insurer will notify the Insured within 30 days after the Insurer receives his/her proof of loss. The Insurer may take all or part of the damaged Baggage at the appraised or agreed value. In the event of a loss to a pair or set of items, the Insurer may at the Insurer's option: (a) repair or replace any part to restore the pair or set to its value before the loss; or (b) pay the difference between the value of the property before and after the loss.

### **Medical Expense Benefit**

The Insurer will pay this benefit, up to the Maximum Limit shown on the Schedule of Benefits. The Insurer will pay for medical expenses incurred by the Insured within one year from the date of Injury or Sickness provided initial treatment was received during the Trip. The Injury must occur or Sickness must begin while the Insured is covered by the policy.

**Covered Expenses:** The Insurer will pay the Insured's Reasonable and Customary

Charges for medical and surgical expenses. The Insurer will pay emergency dental treatment only during a Trip. Dental coverage does not apply if treatment or expenses are incurred after the Insured has reached his or her Destination, in the case of a one-way ticket, or Return Destination regardless of the reason. The treatment must be given by a Physician or dentist. The Insurer will pay for professional nursing, Hospital charges, X-ray, ambulance services, and prosthetic devices.

If the Insured is covered by any other group, blanket health, accident insurance, or assistance plan, and would, as a result, receive total benefits in excess of the expenses actually incurred, the benefits will be reduced by such excess.

**Additional Exclusions:** In addition to the General Exclusions, coverage is not provided for: (a) routine physical examinations; (b) replacement of hearing aids, eye glasses, contact lenses, sunglasses, and artificial teeth; (c) routine dental care; (d) any service provided by the Insured, an Immediate Family Member or Travelling Companion.

**Payment of Loss:** The Insured must provide the Insurer with: (a) all medical bills and reports for medical expenses claimed; and (b) a signed patient authorization to release medical information to the Insurer.

### **Emergency Medical Transportation**

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits. Travel Guard Assist will arrange for emergency medical transportation services required by the Insured as the result of an Injury or emergency Sickness during a Trip.

**Covered Expenses:** The Insurer will pay: (a) Reasonable and Customary Charges for medical services required for evacuation to the nearest adequate medical facility or home if medically required. This service will be arranged only if the Insured's Physician determines that adequate medical treatment is not locally available; (b) reasonable and necessary charges for escort expenses required by Insured, if the Insured is disabled during a Trip, and an escort is recommended,

in writing, by the attending Physician; (c) reasonable and necessary charges for services for transportation of the Insured's remains to his/her place of residence if he/she dies during a Trip. Services must be provided by a provider designated by Travel Guard Assist.

**Additional Benefit:** In addition to the above Covered Expenses, if the Insurer has previously evacuated an Insured to a medical facility, the Insurer will pay his/her airfare costs from that facility to the Insured's Return Destination, within one year from the Insured's original Contracted Return Date, less refunds from the Insured's unused transportation tickets. Airfare costs will be economy, or first class if the Insured's original tickets are first class. This benefit is available only if it is not provided under another coverage in the policy.

**Additional Exclusions:** In addition to the General Exclusions, the Insurer also will not pay for services arranged without the Insurer's prior consent or approval. Timely notification by the Insured to the Insurer's designated provider is required, with regard to Emergency Evacuation.

## Payment of Claims

**Claim Procedures: Notice of Claim:** The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e., Medical Expense), the name of the company that arranged the Trip (i.e., tour operator, cruise line, or charter operator), the Trip dates and the amount that the Insured paid. Travel Guard will complete the claim form and send it to the Insured for his/her review/signature. The completed form should be returned to:

Travel Guard  
145 Wellington Street West  
Toronto, Ontario M5J 1H8  
(Telephone: 1-866-878-0191)

**Claim Procedures: Proof of Loss:** The claim forms must be sent back to Travel Guard no more than 90 days after a covered loss occurs or ends, or as soon after that as is reasonably possible. All claims under the coverage must be submitted to Travel Guard no later than one year after the date of loss or insured occurrence or as soon as reasonably possible. If Travel Guard has not provided claim forms within 15 days after the Notice of Claim, other proofs of loss should be sent to the Insurer by the date claims forms would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Insured's name, the participating organization name, and the policy number.

**Payment of Claims: When Paid:** Claims will be paid as soon as Travel Guard receives complete proof of loss and verification of age.

**Payment of Claims: To Whom Paid:** Benefits paid on account of an Insured's death will be paid to: 1) his/her spouse, if living; 2) if not, in equal shares to his/her living children; 3) if there are none, in equal shares to his/her living parents; 4) if there are none, in equal shares to his/her living brothers and sisters; 5) if there are none, to his/her estate.

If a benefit is payable to the Insured's estate, or to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to \$1,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment the Insurer makes in good faith fully discharges the Insurer to the extent of that payment. All other benefits will be payable to the Insured.

Benefits for Medical Expense/Emergency Medical Transportation Services may be payable directly to the provider of the services. However, the provider: a) must comply with the statutory provision for direct payment, and b) must not have been paid from any other sources.

**Problems with your insurance?** If so, do not hesitate to contact Travel Guard to resolve your problem at 145 Wellington Street West, Toronto, Ontario M5J 1H8, 1-866-878-0191.

## General Provisions

**Acts of Agents** – No agent or any person or entity has authority to accept service of the required proof of loss or demand arbitration on the Insurer's behalf nor to alter, modify, or waive any of the provisions of the policy.

**Autopsy** – The Insurer at its own expense, may require an autopsy where permitted by law.

**Concealment or Fraud** – The Insurer does not provide coverage for the Insured if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the policy or claim.

**Insurer's Recovery Rights** – In the event of a payment under the policy, the Insurer is entitled to all rights of recovery that the Insured, or the person to whom payment was made, has against another. The Insured must sign and deliver to the Insurer any legal papers relating to that recovery, do whatever is necessary to help the Insurer exercise those rights, and do nothing after the loss to harm the Insurer's rights. When an Insured has been paid benefits under the policy but also recovers from another policy, the amount recovered from the other policy shall be held in trust for the Insurer by the Insured and reimbursed to the Insurer the extent of the Insurer's payment.

**Legal Actions** – No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 3 years after the date claim forms are due.

**Payment of Plan Cost** – Coverage is not effective unless all plan cost due has been paid to Travel Guard prior to a date of loss or insured occurrence.

**Termination of the Policy** – Termination of the policy will not affect a claim for loss which occurs while the policy is in force.

**Transfer of Coverage** – Coverage under the policy cannot be transferred by the Insured to anyone else.

**Notice:** Your homeowners policy, if any, may provide coverage for loss of personal effects provided by any Baggage/Personal Effects

coverage provided by this policy. This insurance is not required in connection with the Insured's purchase of travel tickets.

## Travel Guard Assist\*

### Travel Medical Assistance

- Emergency medical transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains
- Return travel arrangements
- Emergency prescription replacement
- Dispatch of doctor or specialist
- Medical evacuation quote
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized Insured
- Eyeglasses and corrective lens replacement assistance
- Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits
- Shipment of medical records
- Medical equipment rental/replacement
- Worldwide Travel Assistance
- Lost baggage search; stolen luggage replacement assistance
- Lost passport/travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Long-distance calling cards for worldwide telephoning
- Inoculation information
- Embassy or Consulate Referral
- Currency Conversion or purchase
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier strike information
- Legal referrals/bail bond assistance
- Worldwide public holiday information Concierge Services
- Restaurant Referrals and Reservations
- Ground Transportation
- Event Ticketing
- Tee Times and Course Recommendations
- Floral Services

### **Identity Theft Services**

- Assist identity theft victim in ordering and reviewing credit bureau records
- Assist identity theft victim investigate financial accounts where identity theft is suspected
- Assist victim to communicate with creditors to make them aware of identity theft issues
- Assist identity theft victim in identifying proper law enforcement to pursue prosecution of criminals
- Assist identity theft victim in reviewing account activity to identify any suspicious activities
- Obtain additional resources for reviewing and resolution of victim's issues

### **24 Hour Roadside Assistance Services in US and Canada\***

- Towing Assistance, Flat Tire Assistance, Oil, Fluid and Water Delivery Service, Fuel
- Delivery Service, Lock out Assistance, Battery Assistance, and Collision Assistance.

### **Pet Return Service**

If while on a Trip you are unable to travel due to a Sickness or Injury, the Travel Guard Assist will arrange to return any of your domestic pets who accompanied you on the Trip to your residence in the UCanada.

\*Non-insurance services are provided by Travel Guard Assist.

Make sure you call Travel Guard Assist (1-866-878-0192; 416-646-3723 (collect)) before you seek medical care while travelling. Where available, we can arrange direct payment to a member of our Preferred medical network, saving you the time and paperwork associated with reimbursement of medical expenses. Our assistance coordinators also can help you locate the nearest and most appropriate medical provider, monitor your care, and provide updates to your family and/or employer.

**Satisfaction Guaranteed** — Travel Guard is committed to providing products and services that will exceed expectations. If you are not completely satisfied, you can receive a refund of the cost. Requests must be submitted to property management company in writing within 10 days of the effective date of the coverage, provided it is not past the original departure date.

**When calling from the Canada and U.S.**, 1-866-878-0192.

**When calling from abroad, call collect** 416-646-3723 (collect).

We will coordinate your assistance needs with the appropriate TGA Centre.

Benefits are payable up to the amount of coverage in the insurance policy provided through TRAVEL GUARD®. Failure to call Travel Guard Assist may invalidate any payments applicable on your claim. TGA shall not be responsible for the availability, quality, or results of any medical treatment or the failure of the insured person to obtain medical treatment.

