

PC Financial® travel insurance

Trip Cancellation & Baggage Plan



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Policy Document for Trip Cancellation & Baggage Plan WARNING: THIS POLICY INCLUDES RESTRICTED BENEFITS

This Policy covers losses resulting from unforeseeable and Emergency circumstances only.

1. A pre-existing condition exclusion applies to Medical Conditions and/or symptoms that existed prior to travel. There may be no coverage if You have a pre-existing condition.
2. You must contact Us as soon as You are aware of a reason that may cause You to cancel Your Trip. Benefits will be limited to those that would be payable based on the date You were aware of a reason to cancel Your Trip.
3. There is a maximum limit that applies to all Insured persons and there are other limits, limitations and exclusions.
4. This Policy does not cover expenses incurred if You travel to, in or through (i) Cuba; or (ii) a country that the Department of Foreign Affairs and International Trade of The Canadian Government or Health Canada has advised Canadians not to travel to during the time of your Trip if the advisory is issued prior to your Departure Date.
5. **Read this Policy carefully.**

I. SUMMARY OF BENEFITS FOR TRIP CANCELLATION & BAGGAGE PLAN

The following chart summarizes the benefits provided under Our Trip Cancellation and Baggage Plan. This chart is a summary only. You should refer to the actual benefit provisions of the Policy document as those are the provisions that apply when determining if a claim is covered.

Benefit Type	Trip Cancellation & Baggage Plan (Standalone)	Brochure Page
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*If You have purchased this available option, it will appear on Your Confirmation of Insurance. If it does not appear, You do not have coverage for this benefit.

II. IMPORTANT INFORMATION

This Policy covers losses arising from sudden, unexpected and unforeseeable circumstances only. Some words have very specific meanings that are set out in the Definitions section. These words are capitalized throughout this Policy document.

Along with this Policy document, You should have received a document called a Confirmation of Insurance. The Confirmation of Insurance forms part of Your contract of insurance along with this Policy document. If You did not receive all of these documents or if You have questions regarding Your coverage, please call 1-800-826-0339.

III. DEFINITIONS

We attach very specific meanings to the following words when they appear in this Policy. We have capitalized these words when they are used as a defined term.

Accident/Accidental is a sudden, unexpected, unintended, unforeseeable, external event, occurring during an Insured Trip, that independently of any other cause, results in Injury (or damage, if the context relates to property loss or damage).

Accidental Death and Dismemberment (AD&D) an Accidental death meaning bodily Injury caused by an Accident which results in death if the Injury, Accident and death occur while You are on a Trip. Accidental dismemberment meaning one (1) of (i) the actual severance of a limb above Your ankle or wrist joint, or (ii) the complete loss of eyesight in both eyes and/or hearing in both ears.

Application is a computer printout, printed form, invoice, or document in either electronic or paper form which is a record of the personal Trip information You provided in order to obtain the Policy.

Business Meeting is a prearranged meeting (not including a convention, conference, assembly, legal proceedings, trade show, exhibition, seminar, or board meeting) which pertains to Your full-time occupation or profession and which was the sole purpose of Your Trip.

Confirmation of Insurance is a computer printout, printed form, electronic copy, invoice, or document issued by Us that sets out the plan You have purchased and any optional add on coverage, if any, You have chosen.

Contamination is the act or process of rendering something harmful or unsuitable to people by nuclear and/or chemical and/or biological substances causing illness, Injury and/or death.

Cruise is travel for which You have booked, prior to Your departure from Your Home Province, overnight accommodation arrangements on a seaworthy passenger vessel.

Departure Date is the date on which You are scheduled to leave Your Home Province on a Trip.

Departure Point is the city that You depart from Your Home Province on the first day of Your Trip.

Dependent Child and/or Dependent Children are unmarried persons who are Your natural, adopted or step children, dependent on You for

support and care and who are travelling on the same itinerary as You are AND (i) under 21 years of age; OR (ii) full time students under 26 years of age; OR (iii) mentally or physically incapable of self support.

Emergency is an unforeseen occurrence of, symptoms of Sickness, or of Injury, that occurs during a Trip, which requires immediate Treatment from a Physician or that requires Hospitalization, failing which there could be a serious impairment to Your health.

Expected Medical Treatment is a Medical Consultation or Hospitalization that Your prior medical history indicates as being probable or certain to occur.

Expiry Date is the first to occur of:

- the date You return to Your Home Province; or
- the Return Date as shown on Your most recent Confirmation of Insurance;

unless there has been an automatic extension of coverage or a Policy extension in which case the Expiry Date is the first to occur of:

- the date You return to Your Home Province; or
- the end of any extension of coverage determined in accordance with the Automatic Extension of Coverage section of this Policy or the Optional Policy Extension section of this Policy.

Follow-up Treatment is Treatment that continues beyond the initial Emergency.

Government Health Insurance Plan (GHIP) is Your health insurance coverage that Canadian provincial or territorial governments provide for their residents.

Home Province is Your Canadian province or territory of residence.

Hospital is a medical facility which is legally accredited to provide medical, diagnostic and surgical Treatment to in-patients during the acute phase of their Sickness or Injury, which is primarily engaged in the aforesaid activities and which operates under the supervision of a staff of Physicians and has a registered nurse continuously on duty. A hospital does not mean an institution licensed as a home for the aged, rest home, nursing home, convalescent hospital, health spa, rehabilitation centre or treatment facility for drug or alcohol abuse and/or addiction.

Hospitalization or Hospitalized is the state of being admitted to a Hospital and receiving Emergency medical Treatment on an in-patient basis.

Immediate Family Member is any one (1) or more of Your Spouse, natural, step, or adopted children, persons for whom You are the legal guardian, parents, parents-in-law, step-parents, sisters, brothers, sisters/brothers-in-law, step-sisters/brothers, grandparents, grandchildren, aunts, uncles, nieces, and nephews.

Injury is a bodily injury sustained during a Trip, which is caused, directly and independently of all other causes, by an Accident.

Key-employee is an employee whose continued presence is critical to the ongoing affairs of the business during Your or Your Travel Companion's absence.

Medical Condition is an Injury or Sickness, including but not limited to disease, acute psychoses, and complications of pregnancy occurring within the first 31 weeks.

Medical consultation is any investigative medical service, including history-taking, examination, testing, advice, or Treatment by a Physician for a symptom, Sickness, illness, or disease that may or may not have been definitively diagnosed.

Mental or emotional disorders is an emotional or anxiety states, situational crisis, anxiety or panic attacks, or other mental health disorders treated with tranquilizers or anxiolytic drugs.

Missed Connection is the later or earlier departure of a scheduled flight, which causes You to miss Your scheduled connecting flight, providing that a connecting time period of at least two (2) hours was originally booked. The Missed Connection cannot be the result of a supplier default, strike, or other labour disruption.

Mountain Climbing is the ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabiners, and lead or top-rope anchoring equipment.

Physician is a medical doctor, other than Yourself or a member of Your immediate family, who is licensed to administer medical Treatment and prescribe drugs in the place where he or she provides medical services. The following are not considered to be Physicians: naturopath, herbalist, and homeopath.

Policy or Policies is this document, any riders or endorsements to this document, the medical questionnaire if applicable, and the Confirmation of Insurance all of which form the entire contract.

Policy Purchase Date is the date You pay for specific insurance coverage.

Premium is the cost of Your Trip Cancellation and Baggage Plan plus any additional amounts required for any optional coverage You have purchased.

Rental Car is an automobile rented by You from a commercial rental agency for Your personal use under a written rental agreement.

Return Date is either the date of Your scheduled return to Your Departure Point as indicated on Your most recent Confirmation of Insurance or the date of Your actual return to Your Home Province.

Schedule Change is the later or earlier departure of a scheduled flight, which causes You to miss Your scheduled connecting flight, providing that a connecting time period of at least two (2) hours was originally booked. The schedule change cannot be the result of a supplier default, strike, or other labour disruption.

Sickness is an acute illness or unforeseen disease requiring Emergency medical Treatment, Emergency dental Treatment or Hospitalization due to the sudden onset of symptoms.

Single Supplement is any additional cost for one (1) person occupying a double occupancy room.

Spouse is the person legally married to You, or if there is no such person, the person who has been living with You in a conjugal relationship for at least one (1) year.

Stable and Controlled is any Medical Condition for which there has been no new Treatment or newly prescribed medication; no change in Treatment or change in prescribed medication; no new, more frequent or more severe symptom; no test results showing deterioration; no

investigations initiated for symptoms whether or not Your diagnosis has been determined; no Hospitalization and no referral to a specialist.

Start Date is the date shown on Your most recent Confirmation of Insurance as the Start Date.

Subsistence Allowance is the expenses incurred as a result of Your Emergency, including accommodation, meals, and essential telephone calls.

Terrorism or Act of Terrorism is an act that uses force or violence in order to intimidate or terrorize for religious, political or ideological reasons, not including an act of war (whether declared or undeclared), act of foreign enemies, or rebellion.

Travel Companion/Travelling Companion is the person with whom You are sharing travel arrangements and prepaid accommodation (to a maximum of three (3) people) in respect of a Trip.

Treatment is a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a licensed Physician, including but not limited to prescription medication, investigative testing, and surgery.

Trip is Your travel outside Your Home Province for which coverage under this Policy has been purchased and is in effect.

Trip Cancellation is the cancellation of Your Trip due to an Emergency Medical Condition or death of You, Your Immediate Family Member, or Your Travel Companion, or their Immediate Family Member. It can also be due to unexpected job loss due to no fault of Yours, a government travel advisory or a direct Act of Terrorism.

Trip Delay is the delay in Your scheduled travel arrangements due to things beyond Your control.

Trip Interruption is the interruption of Your Trip while You are on a Trip Insured under this Policy, due to an Emergency Medical Condition due to Your death or that of Your Immediate Family Member, or Your Travel Companion or their Immediate Family Member. It can also be due to unexpected job loss due to no fault of Yours, a government travel advisory, or a direct Act of Terrorism.

Vehicle is a private passenger automobile, minivan, recreational Vehicle, or camper truck, which You use during Your Trip exclusively as conveyance of passengers other than for hire. It can be either owned by You or rented by You from a rental agency.

We, Us, Our, Insurer is Charis Insurance Company of Canada, 145 Wellington Street West, Toronto, ON, M5J 1H8. This Policy is administered on our behalf by Travel Guard Canada Group, Inc. (Travel Guard Canada).

You, Yourself, Your, Insured is the person named as the primary traveller and/or one (1) or more other person(s), if any, named as other travellers on the Confirmation of Insurance, each as the context requires.

IV. SPECIFIC DETAILS OF YOUR INSURANCE

A. AM I ELIGIBLE?

To be eligible to purchase this Trip Cancellation & Baggage Plan, all of the following are required:

1. You must be a Canadian resident on Your Policy Purchase Date and for the full duration of Your Trip;

2. You must be 84 years of age or younger on Your Policy Purchase Date;
3. You must be travelling for 183 days or less if You are 59 years of age or younger on Your Policy Purchase Date;
4. You must be travelling for 60 days or less if You are between the ages of 60 and 84 inclusive on Your Policy Purchase Date;
5. You must purchase coverage for the full value of Your non-refundable pre-paid travel arrangements up to a maximum of \$12,000.

B. CONDITIONS OF COVERAGE

Coverage under this Policy will not come into effect until all of the following conditions have been satisfied:

1. Your name appears on the Confirmation of Insurance; and
2. You have paid the required Premium on or before Your Start Date.

C. YOUR INSURANCE BEGINS

Unless otherwise stated in a provision pertaining to a specific benefit, Your insurance under this Trip Cancellation & Baggage Plan begins on the Start Date shown on Your most recent Confirmation of Insurance.

D. YOUR INSURANCE ENDS

Your insurance under this Trip Cancellation & Baggage Plan ends on the earliest of:

1. the date of the cause of cancellation, if Your Trip is cancelled before Your departure date from Your Departure Point;
2. 11:59 pm on Your scheduled Return Date;
3. 11:59 pm on Your Expiry Date;
4. 11:59 pm on the date You return to Your Home Province unless there has been an extension of coverage under the automatic extension of coverage provision of this Policy.

If Your coverage has been extended under the automatic extension of coverage Your insurance ends on the earliest of:

1. the date You return to Your Home Province; and
2. the expiry of any automatic extension of coverage.

V. TRIP CANCELLATION, INTERRUPTION AND DELAY COVERAGE

This section sets out the Trip Cancellation, Interruption and Delay Coverage provided under this Policy.

You are covered under this Policy for Trip Cancellation, interruption and delay benefits up to the lesser of:

- the sum Insured, set out on Your Confirmation of Insurance; and
- \$12,000.

A. Benefits – Trip Cancellation, Interruption and Delay

Benefit limits are for each Insured under this Policy. We do not pay more than the benefit limit. We also do not pay more, in total under this Policy, for all individuals We insure and for all benefits, than the aggregate limit set out in the Maximum Limits of Liability section of this Policy.

If You incur a loss due to a covered risk, on or after the date Your insurance begins and on or before the date Your insurance ends, We provide coverage under this Trip Cancellation, Interruption and Delay Coverage for the following covered benefits, subject to the specific limits set out in the benefit provisions.

Trip Cancellation

Covered Risks 1 to 11: You are covered for losses incurred in the event of Trip Cancellation due to any one (1) or more of the following covered risks if occurring on or after Your Start Date and on or before the date Your insurance ends.

Covered Risk 1. Medical Conditions and Death – One (1) or more of the following persons is admitted to a Hospital or dies:

1. You;
2. Your Immediate Family Member;
3. Your Travel Companion;
4. Your Travel Companion's Immediate Family Member;
5. Your or Your Travelling Companion's caregiver; or one (1) of the following persons develops an Emergency Medical Condition or dies:
 - i) You or Your Travel Companion;
 - ii) Your or Your Travel Companion's Key-employee;
 - iii) Your or Your Travel Companion's business partner; or Your friend dies; or the person whose guest You will be during Your Trip is admitted to a Hospital in a medical Emergency or dies.

Covered Risk 2. Adoption and Pregnancy – You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse 1) becomes pregnant after You book Your Trip and Your Departure Date falls in the nine (9) weeks before or after the expected delivery date; 2) legally adopts a Dependant Child and the date of the adoption falls during Your Trip; or 3) any one (1) of the following persons develops complications of pregnancy that falls within the first 31 weeks of pregnancy: (i) You; (ii) Your Immediate Family Member; (iii) Your Travel Companion or his/her Immediate Family Member.

Covered Risk 3. Government Recommendations and Visas – Your or Your Travel Companion's travel visa (not an immigration or employment visa) is not issued for a reason beyond Your or Your Travel Companion's control.

Covered Risk 4. Travel Advisory – A defer travel recommendation or a written formal notice is issued after Your Policy Purchase Date by the Department of Foreign Affairs and International Trade of the Canadian Government or Health Canada advising Canadians not to travel to a country, region or city specifically listed as a destination on the itinerary of Your Insured Trip.

Covered Risk 5. Employment and Occupation – You, Your Spouse, Your Travel Companion or Your Travel Companion’s Spouse loses a permanent job (excluding contract work) because of layoff or dismissal without just cause (not applicable to self-employed persons); or Your employer, Your Spouse’s employer or Your Travel Companion’s employer initiates a job transfer which necessitates relocation of Your principal residence or that of Your Travel Companion, as the case may be.

Covered Risk 6. Business Meeting – A Business Meeting that was scheduled before Your or Your Travel Companion’s Policy Purchase Date is cancelled due to a reason beyond Your or Your Travel Companion’s or Your or Your Travel Companion’s employer’s control.

Covered Risk 7. Call to Service – You or Your Travel Companion is called to service during Your Trip as a reservist, firefighter, or active military/police staff.

Covered Risk 8. Delays of Your Scheduled Carrier – Your or Your Travel Companion’s scheduled carrier is delayed by weather conditions, earthquakes, or volcanic eruptions for at least 30% of Your scheduled Trip duration and Your Travel Companion does not continue his/her Trip and You choose not to continue Your Trip.

Covered Risk 9. Principal Residence and Business Operations – You, Your Spouse, or Your Travel Companion is unable to occupy such person’s principal residence or to operate such person’s business because of a natural disaster or unintentional act.

Covered Risk 10. Legal Commitment – You, Your Spouse or Dependent Child or Your Travel Companion, Your Travel Companion’s Spouse or Dependent Child is called to jury duty; is subpoenaed as a witness; or is required to be a defendant in a lawsuit.

Covered Risk 11. Quarantine or Hijacking – You, Your Spouse, Your Dependent Child, Your Travel Companion, or Your Travel Companion’s Spouse or Dependent Child is quarantined or hijacked.

Benefits for Covered Risks 1 to 11: If You must cancel Your Trip due to the occurrence of one (1) or more of Covered Risks 1 to 11, We cover:

1. up to the non-refundable pre-paid cost of unused travel arrangements provided You have Insured the total cost of Your Trip;
- If You have pre-paid shared accommodations and Your Travel Companion(s) must cancel his/her Trip due to the occurrence of one (1) or more of the Covered Risks 1 to 11, We cover:
2. the next occupancy charge when You elect to travel as originally planned.

Covered Risk 12. Cruise Cancellation – The cancellation of Your Cruise prior to Your departure from Your Departure Point, or after Your departure from Your Departure Point, but prior to the departure of the Cruise ship due to the mechanical failure, grounding, quarantine of the Cruise ship or the repositioning of the Cruise ship due to weather conditions, earthquakes, or volcanic eruptions.

Benefits for Covered Risk 12: If You must cancel Your Trip due to the occurrence of Covered Risk 12 We cover the lesser of:

1. the change fee charged by the airline carrier(s) involved if a change is available to You; or
2. up to \$1,000 for Your non-refundable pre-paid airfare which was scheduled to join You to or depart You from Your Cruise or Cruise related land arrangement, but which is not included in Your Cruise package.

Trip Interruption

Covered Risks 13 to 24: You are covered for losses incurred in the event of Trip Interruption due to any one (1) or more of the following covered risks if occurring on or after the date Your insurance begins and on or before the date it ends.

Covered Risk 13. Medical Conditions and Death – One (1) or more of the following persons is admitted to a Hospital or dies:

1. You;
2. Your Immediate Family Member;
3. Your Travel Companion;
4. Your Travel Companion’s Immediate Family Member;
5. Your or Your Travelling Companion’s caregiver; or one (1) of the following persons develops an Emergency Medical Condition or dies:
 - i) You or Your Travel Companion;
 - ii) Your or Your Travel Companion’s Key-employee;
 - iii) Your or Your Travel Companion’s business partner; or Your friend dies; or the person whose guest You will be during Your Trip is admitted to a Hospital in a medical Emergency or dies.

Benefits for Covered Risk 13: If You suffer Trip Interruption due to the occurrence of Covered Risk 13 (other than Your death), We cover:

1. the non-refundable, unused Trip arrangements for which You have already paid and additional travel transportation expenses You incur via the most cost effective itinerary to return You to Your Departure Point of the Trip, less Your pre-paid unused return transportation; and
2. Your economy class transportation via the most cost effective itinerary to Your next destination; or
3. Your economy class transportation via the most cost effective itinerary to rejoin Your tour; and
4. a Subsistence Allowance for Your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$350, to a maximum of \$700 (original receipts must be submitted).

If You die while on Your Trip We cover:

5. the non-refundable unused portion of Your pre-paid travel. Also, if You die while on Your Trip, We also cover:
6. reasonable transportation costs (using customary airline procedures) to return Your remains to Your Departure Point plus up to \$3,000 for the preparation of Your remains and a transportation container;
7. reasonable transportation costs (using customary airline procedures) to return Your remains to Your Departure Point plus up to \$2,000 for the cremation of Your remains and the cost of a standard burial urn at the place of Your death; or
8. up to \$3,000 for the preparation of Your remains and the cost of a standard burial container plus up to \$2,000 for the burial of Your remains at the location where Your death occurred.

Covered Risk 14. Travel Advisory – A “defer travel” recommendation or a written formal notice is issued after Your Policy Purchase Date by the Department of Foreign Affairs and International Trade of the Canadian Government or Health Canada advising Canadians not to travel to a country, region or city specifically listed as a destination on Your itinerary of Your Insured Trip.

Benefits for Covered Risk 14: If You suffer Trip Interruption due to the occurrence of Covered Risk 14 (other than Your death), We cover:

1. the non-refundable, unused Trip arrangements for which You have already paid and additional travel transportation expenses via the most cost effective itinerary to return You to Your Departure Point of the Trip, less Your pre-paid unused return transportation; and
2. Your economy class transportation via the most cost effective itinerary to Your next destination (in or outbound); and
3. a Subsistence Allowance for Your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$350, to a maximum of \$700 (original receipts must be submitted).

Covered Risk 15: Cruise Interruption – The interruption of Your Cruise due to the mechanical failure, grounding or quarantine of the Cruise ship or the repositioning of the Cruise ship due to weather conditions, earthquakes or volcanic eruptions.

Benefits for Covered Risk 15: If Your Cruise is interrupted due to the occurrence of Covered Risk 15, We cover:

1. up to a maximum of \$1,000 for the extra cost of Your one-way economy airfare on a commercial flight or charter via the most cost-effective itinerary to return You to Your Departure Point; or
2. the change fee charged by the airline carrier(s) involved when the option of a change is available to You.

Covered Risk 16. Missed Connection – You miss Your connection, due to a Schedule Change of the airline that is providing transportation for a portion of Your Trip.

Benefits for Covered Risk 16: If Your Trip is interrupted due to the occurrence of Covered Risk 16, We cover:

1. a Subsistence Allowance for commercial accommodations and meals, essential telephone calls, and taxi fares, up to a daily maximum of \$350, to a maximum of \$700 (original receipts must be submitted);
2. the change fee charged by the airline carrier(s) involved when such an option is available to You; or
3. up to \$1,000 for the extra cost of Your one-way economy airfare via the most cost effective itinerary to Your next destination (in and outbound).

Covered Risk 17. Adoption and Pregnancy – You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse 1) becomes pregnant after You book Your Trip and Your Departure Date falls in the nine (9) weeks before or after the expected delivery date; 2) legally adopts a Dependant Child and the date of the adoption falls during Your Trip; or 3) any one (1) of the following persons develops complications of pregnancy that falls within the first 31 weeks of pregnancy: (i) You; (ii) Your Immediate Family Member; (iii) Your Travel Companion or his/her Immediate Family Member.

Covered Risk 18. Employment and Occupation – You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse loses a permanent job (excluding contract work) because of layoff or dismissal without just cause (not applicable to self-employed persons); or Your employer, Your Spouse's employer or Your Travel Companion's employer initiates a job transfer which necessitates relocation of Your principal residence or that of Your Travel Companion, as the case may be; or You or Your Travel Companion is called to service during Your Trip as a reservist, firefighter, or active military or police staff.

Covered Risk 19. Principal Residence and Business Operations – You or Your Travel Companion is unable to occupy such person's principal residence or to operate such person's business because of a natural disaster or unintentional act.

Covered Risk 20. Legal Commitment – You, Your Spouse or Dependent Child or Your Travel Companion, Your Travel Companion's Spouse or Dependent Child is called to jury duty; is subpoenaed as a witness; or is required to be a defendant in a lawsuit.

Covered Risk 21. Quarantine or Hijacking – You, Your Spouse, Your Dependent Child, Your Travel Companion, or Your Travel Companion's Spouse or Dependent Child is quarantined or hijacked.

Benefits for Covered Risks 17 to 21: If You suffer Trip Interruption due to one (1) or more of Covered Risks 17 to 21, occurring while You are on a Trip, We cover:

1. the non-refundable, unused Trip arrangements for which You have already paid and additional travel transportation expenses via the most cost effective itinerary to Your Departure Point of the Trip, less Your pre-paid unused return transportation; and
2. a Subsistence Allowance for commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$350, to a maximum of \$700 (original receipts must be submitted).

Covered Risk 22. Delays of Your Scheduled Carrier – Your scheduled carrier is delayed by weather conditions, earthquakes, or volcanic eruptions for at least 30% of Your Trip and You or Your Travel Companion choose not to continue with their journey.

Covered Risk 23. Transportation Delay – Delay of Your Vehicle or delay of Your connecting carrier – You miss a connection or interrupt Your Trip because of the delay of a private automobile, Your connecting passenger plane, ferry, Cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the Vehicle; a traffic accident; an Emergency; a police directed road closure or a volcanic eruption. Such transportation/connecting carrier must be scheduled to arrive at least two (2) hours prior to Your departure.

Benefits for Covered Risks 22 and 23: If You suffer Trip Interruption due to one (1) or more of Covered Risks 22 to 23, occurring while You are on a Trip, We cover:

1. the non-refundable, unused Trip arrangements for which You have already paid and additional travel transportation expenses via the most cost effective itinerary to return You to Your next destination (in and outbound) of the Insured Trip, less Your prepaid unused return transportation;
2. a Subsistence Allowance for Your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$350, to a maximum of \$700 (original receipts must be submitted).

Covered Risk 24: Delays of Your Travel Companion's Scheduled Carrier – Your Travel Companion's scheduled carrier is delayed by weather conditions, earthquakes, or volcanic eruptions for at least 30% of Your Trip and You choose to continue Your Trip:

Benefit for Covered Risk 24: If Your Travel Companion's Trip is interrupted or cancelled due to Covered Risk 24, We cover the next occupancy charge applicable to You when You continue Your Trip.

Trip Delay

Covered Risks 25 to 26. You are covered for losses incurred in the event of Trip Delay beyond Your scheduled Return Date due to any one (1) or more of the following covered risks if occurring on or after the date Your insurance begins and on or before the date it ends.

Covered Risk 25. Medical Conditions and Death – One (1) of the following persons develops an Emergency Medical Condition:

1. You while at Your Trip destination;
2. Your Immediate Family Member; or
3. Your Travel Companion while at Your Trip destination.

Or one (1) or more of the following persons dies:

1. Your Travel Companion while at Your Trip destination; or
2. Your Immediate Family Member; or
3. Your friend while at Your Trip destination.

Covered Risk 26. Adoption and Pregnancy – You, Your Immediate Family Member, Your Travel Companion, or his/her Immediate Family Member develops complications of a pregnancy that falls within the first 31 weeks of pregnancy.

Benefits for Covered Risks 25 and 26: If You suffer Trip Delay due to one (1) or more of Covered Risk 25 or 26, We cover:

1. Your economy class transportation via the most cost effective itinerary to return You to Your Departure Point or Your airline change fees; and
2. a Subsistence Allowance for Your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$350, to a maximum total of \$3,500 (original receipts must be submitted).

Covered Risk 27. Missed Connection – Delay of Your private automobile or delay of Your connecting carrier – You miss a connection or suffer a Trip Delay because of the delay of a private automobile, Your connecting passenger plane, ferry, Cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the Vehicle; a traffic accident; an Emergency; a police directed road closure or a volcanic eruption. Such transportation/connecting carrier must be scheduled to arrive at least two (2) hours prior to Your departure.

Covered Risk 28. Quarantine or Hijacking – You, Your Spouse, Your Dependent Child, Your Travel Companion, or Your Travel Companion's Spouse or Dependent Child is quarantined or hijacked.

Benefits for Covered Risks 27 and 28: If You suffer Trip Delay due to one (1) or more of Covered Risk 27 or 28, We cover:

1. Your economy class transportation via the most cost effective itinerary to Your Departure Point or Your airline change fees; and
2. a Subsistence Allowance for Your commercial accommodations and meals, essential telephone calls and taxi fares, up to a daily maximum of \$350, to a maximum total of \$3,500 (original receipts must be submitted).

B. Conditions – Trip Cancellation, Interruption and Delay Coverage

All of the conditions set out in the General Conditions section of this Policy and all of the following conditions must be satisfied before a

benefit is payable under this Trip Cancellation, Interruption and Delay Coverage as set out in section A above. You must notify Us immediately when You are aware of a Trip Cancellation, Trip Interruption or Trip Delay situation and no later than the business day following the cancellation, interruption or delay.

C. Exclusions – Trip Cancellation, Interruption and Delay Coverage

These exclusions apply to the Trip Cancellation, Interruption and Delay Coverage set out in section A above. The additional exclusions set out in the General Exclusions section of this Policy also apply.

We do not cover or pay any benefit for any loss or expense related in whole or in part, directly or indirectly, to:

1. any cause if You or Your Travel Companion have knowledge at the time of booking this insurance of any reason why the Trip might be cancelled, interrupted or delayed;
2. any Medical Condition, including heart or lung condition, affecting You or Your Spouse, that existed before the date Your insurance begins unless the condition is Stable and Controlled during the 90-day period immediately preceding and including the date Your insurance begins;
3. You or Your Spouse's heart condition that is not Stable and Controlled in the 90 days before Your insurance begins or if nitroglycerin has been taken more than once per week specifically for the relief of angina pain;
4. You or Your Spouse's lung condition that is not Stable and Controlled 90 days before Your insurance begins or if the condition has been treated with home oxygen or oral steroids (prednisone or prednisolone) for Your lung condition;
5. the schedule change of a medical test or surgery that was originally scheduled before Your Trip;
6. travel for the purpose of visiting a person suffering from a Medical Condition and the Medical Condition (or ensuing death) of that person is the cause of cancellation, interruption or delay of Your Trip;
7. a travel visa that is not issued due to a late application, or that has been previously refused;
8. default of a travel supplier for travel services purchased by You directly from any travel supplier;
9. Terrorism or Act of Terrorism except when a defer travel recommendation is issued after Your Policy Purchase Date by the Department of Foreign Affairs and International Trade of the Canadian Government or Health Canada, specifically listing a destination in Your Insured itinerary
10. having to cancel a Trip if Your insurance begins after Trip Cancellation penalties went into effect;
11. Your choice not to rejoin Your scheduled Cruise, if possible, after a Trip Delay or Trip Interruption.

VI. BAGGAGE AND PERSONAL EFFECTS COVERAGE

This section sets out the Baggage and Personal Effects Coverage provided under this Policy.

Coverage and all benefits payable under this Baggage and Personal Effect Coverage will not exceed \$2,000 for all Insured persons under this Policy in respect of any one (1) Insured Trip.

A. Benefits – Baggage and Personal Effects Coverage If You incur a loss due to a covered risk, on or after the date Your insurance begins and on or before the date Your insurance ends, We provide coverage for the following covered benefits, subject to any specific limits set out in the benefit provisions.

Covered Risk 1: Baggage Loss: Lost or stolen baggage checked with an airline or ground carrier on which You travelled while on a Trip.

Benefits for Covered Risk 1: We cover:

Up to \$500 each to replace a single article (including its attachments, accessories and equipment, matched pair or set, or group of related articles) up to the benefit limit; and

Up to the benefit limit, in the event of lost or stolen passport, driver's license, birth certificate, or travel visa, towards the replacement of one (1) or more of these documents.

Benefit Limit: Lost or Stolen Articles: \$1,000 per Insured
Lost or Stolen Documents: \$200 per Insured

Covered Risk 2: Baggage Delay: A delay of delivery of checked baggage of 12 hours or more by an airline or ground carrier on which You travelled while on a Trip.

Benefits for Covered Risk 2: We cover:

Up to \$400 for replacement of necessary personal effects.

Aggregate Baggage Loss and Baggage Delay Benefit Limit: In total We do not pay more than \$1,000 per Insured for Baggage Loss and Baggage Delay benefits.

For luggage tracing, call Us at: 1-800-826-0339.

B. Conditions – Baggage and Personal Effects Coverage

All of the conditions set out in the General Conditions section of this Policy and all of the following conditions must be satisfied before a benefit is payable under this Baggage and Personal Effects Coverage as set out in section A above.

1. Benefits are payable only after You have exhausted recovery or reimbursement benefits available from any other insurance or coverage.
2. We will pay this benefit up to the applicable limit after making proper allowance for wear and tear or depreciation for the loss of, damage to and delay of the baggage and personal effects that You own and that You use during Your Trip. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this benefit, You must obtain written

documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide, or transportation authorities.

3. You must also take all precautions to protect, save or recover the property immediately and advise Us as soon as possible. Your claim will not be valid under this Policy if You do not comply with these conditions. We reserve the option to repair or replace Your property with another of a similar kind, quality, and value and to ask You to submit damaged items for appraisal.

C. Exclusions – Baggage and Personal Effects Benefits

These exclusions apply to the Baggage and Personal Effects Coverage set out in section A above. The additional exclusions set out in the General Exclusions section of this Policy also apply. We do not cover or pay any benefit for any loss or expense related in whole or in part, directly or indirectly, to:

1. loss or theft of: animals; bicycles except while checked as baggage on a common carrier, perishable items; household items and furniture; artificial teeth or limbs; hearing aids; eyeglasses of any type; contact lenses; money; tickets; securities; items related to Your occupation or profession; antiques or collectors' items; fragile items; items obtained illegally; or articles that are Insured on a valued basis or are Insured by another insurance company;
2. damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, Your imprudence, or Your omission;
3. unaccompanied baggage or personal effects; baggage or personal effects left unattended or in unlocked Vehicle; or baggage or personal effects shipped under a freight contract;
4. baggage that is delayed on Your return flight.

VII. ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

A. Your AD&D Coverage begins:

Your insurance under this Accidental Death and Dismemberment Coverage begins on the date on which You commence a Trip away from Your Home Province, which is on or after Your Start Date and on or before Your end date.

B. Your AD&D Coverage ends:

Your insurance under this Accidental Death and Dismemberment Coverage ends on the date as determined in accordance with Section IV, D of this Policy.

C. Benefits – Accidental Death and Dismemberment

You are covered in the event of a flight Accident or a travel Accident (as described in Section VII, D) sustained during a Trip for Accidental death or Accidental bodily Injury for the benefits set out below:

The Flight Accident Maximum Benefit is \$100,000

The Travel Accident Maximum Benefit is \$50,000

If You incur a loss due to a covered risk, on or after the date Your insurance begins and on or before the date Your insurance ends, We provide coverage for the benefits set out below.

Covered Risk 1: Bodily Injury is sustained due to a flight Accident or a travel Accident (as described in section VII, D) occurring on or after the date Your insurance begins and on or before the date Your insurance ends and while You are on a Trip and as a result, within the 12 months immediately following the Accident You:

1. die;
2. suffer loss of sight in both eyes;
3. have two (2) of Your limbs fully severed above Your wrist or ankle joints; or
4. suffer complete and irrecoverable loss of speech or loss of hearing in the 12 months after the Accident.

Benefits for Covered Risk 1: In the event of the occurrence of Covered Risk 1, We pay a benefit equal to 100% of the applicable Flight or Travel Accident Maximum Benefit Amount for such bodily Injury.

Please note: If Your body is not found within 12 months of the Accident, We will presume that You died as a result of Your injuries.

Covered Risk 2: Bodily Injury is sustained due to a flight Accident or travel Accident (as described in section VII, D) occurring on or after the date Your insurance begins and on or before the date Your insurance ends and while You are on a Trip and as a result, within the 12 months immediately following the Accident, You:

1. suffer loss of sight in one (1) eye; or
2. have one (1) of Your limbs fully severed above a wrist or ankle joint.

Benefits for Covered Risk 2: In the event of the occurrence of Covered Risk 2, We pay a benefit of 50% of the applicable Flight Accident or Travel Accident Maximum Benefit Amount for such bodily Injury.

Benefit Limit for Covered Risk 1 and Covered Risk 2: If You have more than one (1) Accidental bodily Injury while covered, We will pay no more than \$100,000 in total.

D. Conditions – Accidental Death and Dismemberment (AD&D)

All of the conditions set out in the General Conditions section of this Policy and all of the following conditions must be satisfied before a benefit is payable under this Accidental Death and Dismemberment Coverage.

Flight Accident: This flight Accident benefit, as described in the Benefits for Covered Risk 1 and Benefits for Covered Risk 2 above, applies only to an Accidental bodily Injury sustained by You while riding as a passenger (but not as a pilot, operator, or member of the crew) in, on, boarding, or alighting from any passenger plane having a current and valid airworthiness certificate. We will also provide coverage for the following:

- a. when You are a passenger in a land or water conveyance, that an airline provides at their expense, as a substitute for a passenger plane on which this Policy would have covered You;
- b. when You are a passenger in a limousine or bus provided by the airline or airport authority;
- c. when You are at an airport prior to boarding or after deplaning a flight covered by this Policy;
- d. when You are travelling to or from airports in a scheduled helicopter flight to make a connection with a flight covered by this insurance; or
- e. when You are a passenger on a covered flight that is forced to land or disappears, and You are exposed to the elements.

Travel Accident: This travel Accident benefit, as described in the Benefits for Covered Risk 1 and Benefits for Covered Risk 2 above, applies only to an Accidental bodily Injury sustained by You during a Trip when the flight Accident coverage does not apply. You should refer to THE MAXIMUM LIMITS OF LIABILITY for aggregate limits.

E. Exclusions – Accidental Death and Dismemberment (AD&D)

These exclusions apply to the Accidental Death and Dismemberment Coverage set out in section A above. The additional exclusions set out in the General Exclusions section of this Policy also apply.

We do not cover any claim related in whole or in part, directly or indirectly, to:

1. a disease, even if the proximate cause of its activation or reactivation is the Accidental bodily Injury;
2. Terrorism, or Contamination as a result of Terrorism; or
3. hang-gliding, parachuting, bungee jumping or skydiving.

VIII. OPTIONAL RENTAL CAR PROTECTOR COVERAGE

Optional Rental Car protector coverage is available when You purchase Our Trip Cancellation and Baggage Plan. You have to apply for this optional coverage and choose to pay the additional required Premium. We will send You a Confirmation of Insurance. The maximum coverage period available is 60 days.

A. Your Rental Car Protector Coverage begins

Your Optional Rental Car Protector coverage begins on the later of:

1. the date You take possession of Your Rental Car as per the rental contract; or
2. the effective date of this optional coverage as set out in Your Confirmation of Insurance.

B. Your Rental Car Protector Coverage ends

Your Optional Rental Car Protector coverage ends on the earliest of:

1. the date this optional coverage expires as set out in Your Confirmation of Insurance;
2. the date the commercial rental agency regains possession of the Rental Car;

3. the date and time the Rental Car contract expires; or
4. the 60th day after coverage begins.

C. Benefits – Rental Car Protector Coverage

If You incur expenses due to a covered risk, while You are on a Trip, for which You have purchased this optional coverage, We provide coverage for the following covered benefits up to the benefit limit.

Covered Risk 1: Physical loss or damage to a Rental Car arising during the period for which You have purchased this coverage and while the Rental Car is under Your care, custody and control, or that of a person who is permitted to operate the Rental Car under the rental agreement to which You are a party

Benefits for Covered Risk 1: We cover:

1. reasonable expenses for which You are responsible under the car rental agreement or at law for physical loss or damage to a Rental Car; and
2. reasonable costs of towing expenses, salvage, fire department charges, customs duties, and loss of usage of the Rental Car.

Benefit Limit: \$50,000

D. Conditions – Rental Car Protector Coverage

All of the general conditions set out in the General Conditions section of this Policy and all following conditions must be satisfied before a benefit is payable under this Optional Rental Car Protector Coverage as set out in section C:

1. You must examine the Rental Car and record, in writing, all existing damages before accepting the Rental Car, and submit a copy of that damage record to Us if You have a claim;
2. You must take all reasonable and necessary steps to protect the Rental Car and prevent damage to it. You must report the loss to the appropriate local authorities and the rental company as soon as possible;
3. You must obtain all information about any other party involved in any Accident, such as name, address, insurance information and driver's license number; and
4. You must provide Us with all required documentation including but not limited to the rental agreement, police report and damage estimate.

E. Exclusions – Rental Car Protector Coverage

The following exclusions apply to the Optional Rental Car Protector Coverage set out in section C above. The additional exclusions set out in the General Exclusions section of this Policy also apply. We do not cover any loss or any expense related in whole or in part, directly or indirectly, related to:

1. Contents of the Rental Car;
2. Liability other than for loss of, or damage to the Rental Car;
3. Expenses assumed or waived by the car rental agency and/or its insurance company; and

4. Amounts payable under any other insurance.
We also do not cover any loss or damage arising either directly or indirectly from, caused by, or contributed to by You or any other person driving or operating the Rental Car while You or such other person is:

5. Under the influence of intoxicating substances;
6. Participating in a speed test or contest;
7. Carrying passengers for compensation or hire;
8. Using the Rental Car for commercial delivery, transporting contraband, or illegal trade; or
9. Driving or operating the Rental Car in violation of the terms of the car rental agreement.

We also do not cover any loss or damage arising either directly or indirectly from, caused by, or contributed to by:

10. The mechanical failure or breakdown of any part of the Rental Car, rusting, corrosion, wear and tear, gradual deterioration, inherent defect, or freezing;
11. Any dishonest act, conversion or failure, neglect or abuse of the Rental Car committed by You, Your employees or agents, or any person to whom the Rental Car may be entrusted by You; or
12. Your failure to preserve or protect the Rental Car.

We also do not cover any loss or damage to:

13. Automobiles over 20 years old, exotic automobiles including but not limited to Daimler Benz, Bentley, Aston Martin, Ferrari, Lamborghini, Jaguar, Jensen, Excalibur, Lotus, Maserati, Porsche, Rolls Royce, or any similar automobile.
14. Trucks, buses, commercial vans, motorcycles, mopeds, motorbikes, recreational Vehicles, all-terrain Vehicles, campers, trailers, limousines, or any Vehicles while used off-road.

IX. FEATURES AND SERVICES TO SERVE YOU BETTER

A. 24/7 Worldwide Emergency Assistance 1-866-221-0575 or collect at (416) 621-6820

Whether You need Emergency medical care or emergency arrangements to return home, Our emergency assistance coordinators, doctors and nurses can help You anywhere in the world, anytime of day.

B. 24/7 Concierge services 1-800-826-0339

Services include:

1. Highlights on sights and attractions;
2. Restaurant referrals and reservations: Worldwide dining referrals and reservations made on the Insured's behalf; based on availability;
3. Tee-time reservations: Assistance with scheduling tee-off times and making course recommendations;
4. Assistance getting tickets to cultural and sporting events, based on availability;
5. Travel documents assistance, emergency cash transfer assistance, emergency message centre, and interpretation services;
6. Assistance locating a bank machine;
7. Driving directions over the phone;

8. Pre-Trip travel advice; and
9. Access to passport, visa, and vaccine requirements, travel safety and health advisories, embassy contacts, weather and currency information.

C. 24/7 Security Assistance 1-800-826-0339

Our World Service Centre representatives can give You current information on security risks and travel advisories. We can help You get the information You need to prepare for Your Trip. News on political and environmental issues is just an e-mail or phone call away. Please e-mail Us at talktous@travelinsurance.pcinsurance.ca or call 1-800-826-0339.

X. GENERAL CONDITIONS

All of the following conditions apply to all coverage under this Policy and to all optional coverage available under this Policy.

1. Your coverage will be declared null and void if, for any reason
 - a) The required Premium is not received by Us; or
 - b) You are ineligible for coverage in accordance with any section of this Policy.
2. Automatic Extension of Coverage: If You, Your Travel Companion or Immediate Family Member travelling with You are Hospitalized on Your scheduled Return Date Your coverage will automatically be extended at no additional Premium for the period of Hospitalization and up to 120 hours after discharge. If You have a Medical Condition rendering You medically unable to travel, on Your scheduled Return Date but You are not Hospitalized, Your coverage will be automatically extended for up to 120 hours after Your scheduled Return Date. In addition, coverage will automatically be extended for up to 72 hours when there is a delay of a common carrier on which You are pre-booked as a passenger.
3. Canadian Currency: All benefits, benefit limits and all other amounts expressed in this Policy are expressed in Canadian currency, except any deductible which is expressed in US dollars. Where covered losses are billed in foreign currency, the rate of exchange is based on the rate effective on the date when We pay the claim. No sum payable shall bear interest.
4. If You are covered under more than one (1) of Our Policies, or have similar coverage with another insurance company, the total amount paid to or for You will not exceed Your actual expenses and the maximum to which You are entitled is the largest amount specified for that benefit.
5. The coverage outlined in this Policy is last payor only. If, at the time of loss, You have insurance from another source, or if any other party is also responsible, to pay for benefits also provided under this Policy, We will pay eligible expenses only in excess of those covered by that other insurance company or insurance companies or other responsible party or parties, including insurance plans provided through credit cards, third party liability,

group or individual basic or extended health insurance plans or contracts including any private or provincial or territorial auto insurance plan, providing Hospital, medical or therapeutic coverage, or any third party liability insurance in force concurrently with this Policy.

6. In the event of a payment of a claim under this Policy, We have the right to proceed, in Your name, but at Our expense, against third parties who may be responsible for giving rise to a claim under this Policy. You will execute and deliver documents as necessary and co-operate fully with Us so as to allow Us to fully assert Our rights. You will do nothing to prejudice such rights.
7. Notwithstanding any provision of this Policy, this Policy is subject to the statutory conditions of the Insurance Act applicable to contracts of Accident and Sickness insurance and the laws and regulations in Your Home Province. The laws and regulations of the province or territory in Canada in which You normally reside govern this Policy and any provision in this Policy which is in conflict with any such statute is hereby amended to conform to such statute.
8. The maximum period of coverage under this Policy shall never exceed 12 months. No coverage will be provided to or for anyone not named on the Confirmation of Insurance.
9. Your Policy will be declared null and void in the case of fraud or attempted fraud by You, or if You conceal or misrepresent any material fact or circumstance concerning this insurance.
10. During the claims process, We may require You to have a medical examination by one (1) or more Physicians chosen by Us and at Our expense.
11. We are not responsible for any transportation arranged by Us.
12. Premium Refunds: Refunds are available if Your Trip is cancelled by the supplier prior to departure or if Your supplier ends the Trip earlier and You have a minimum three (3) unused days of coverage and You are given a full refund of the cost of Your pre-paid travel arrangements. Please call 1-800-826-0339. No refund of Premium will be made in the event that a claim has been paid, incurred or reported under this Policy.
13. You must, at all times while You are covered under this Policy, act in a prudent manner so as to minimize costs to Us.

XI. MAXIMUM LIMITS OF LIABILITY

If the losses for all persons Insured under all of Our travel insurance plans, including this Trip Cancellation & Baggage Plan, exceed the maximum limit listed below, We will pay each person Insured a prorated benefit. We will divide the maximum limit by the total amount of all claims incurred and the result will be used to calculate the prorated benefit.

Terrorism or Act of Terrorism Limitation of Liability: Our maximum limit of liability for all losses arising within any one (1) 72-hour period directly from an occurrence of Terrorism or an Act of Terrorism is \$500,000 in the aggregate. Our maximum limit of liability for all losses arising within a calendar year directly from an occurrence of Terrorism or an Act of Terrorism is \$1,000,000 in the aggregate.

General Liability: Our liability under this Policy is limited solely to the payment of eligible benefits, up to the benefit limits specified herein, for any loss or expense.

XII. GENERAL EXCLUSIONS

The following exclusions apply to all benefits available under this Policy. In addition to any exclusions that apply to specific benefits outlined within each section, We also do not cover any claim, loss or any expense related in whole or in part, directly or indirectly to:

1. expenses resulting from any Sickness, Injury or state of health prior to Your Policy Purchase Date that would cause Expected Medical Treatment or Hospitalization during Your Trip;
2. ionizing radiation or radioactive Contamination from any nuclear fuel or waste which results from the burning of nuclear fuels, or, the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
3. any Medical Condition, if prior to Your Start Date, such Medical Condition renders You ineligible. You must remain eligible under this Policy at Your Start Date and continuously until You take a Trip for coverage to come into and be in effect when You take a Trip;
4. Your committing or attempting to commit suicide or intentionally self-inflicted Injury (whether sane or insane);
5. Your chronic use or abuse (prior to or during Your Trip) of medication, drug or alcohol or deliberate non-compliance with prescribed medical therapy or Treatment;
6. a Trip undertaken in contravention of a Physician's recommendation or after the manifestation of medical symptoms which would cause an ordinarily prudent person to seek medical advice or Treatment in the 90 days prior to the date Your insurance begins; or where a terminal condition prognosis has been diagnosed by any Physician;
7. a Medical Condition for which future investigation or Treatment is planned before the date Your insurance begins This does not include routine monitoring;
8. the commission of or Your direct or indirect attempt to commit a criminal act or Injury occurring while You are committing or attempting to commit a criminal act;
9. Your participation in rock or Mountain Climbing; participation in a motorized race or motorized speed contest; Your participation as a professional athlete in a sporting event;
10. operating or learning to operate any aircraft, as pilot or crew; performing employment duties on any aircraft or ship; or performing duties in any regular armed forces service;

11. Expenses incurred if You travel to, in or through (i) Cuba; or (ii) a country that the Department of Foreign Affairs and International Trade of The Canadian Government or Health Canada has advised Canadians not to travel to during the time of your Trip if the advisory is issued prior to your Departure Date.;
12. interest on a payment or reimbursement; or
13. any claim for Trip Cancellation, interruption or delay when You could have commenced or continued with Your travel arrangements despite the occurrence of a covered risk.

XIII. CLAIM PROCEDURES AND CUSTOMER SERVICE INQUIRIES

By paying the Premium for this insurance, You agree that:

1. We may verify Your health card number and other information required to process Your claim, with government and other authorities;
2. Physicians, hospitals and other medical providers are authorized by You to provide to Us any and all information they have regarding You, while under observation or Treatment, including Your medical history, diagnoses and test results; and
3. We may disclose the information available under 1) and 2) above and from other sources to such other persons, as may be required for the purposes of providing assistance about or processing Your claim for benefits.

If making a claim, You must notify Us as soon as possible in order for Us to provide You with a claim form specific to Your loss. Failure to do this could invalidate Your claim. You have 90 days from Your Return Date to file Your claim with Us. To report a claim or to request a claim form call 1-800-826-0339. Failure to complete the required claim and authorization form in full will delay the processing of and could invalidate Your claim. All claim information should be sent to Our authorized administrator at:

PC Financial Travel Insurance
c/o Travel Guard Group Canada Inc.
Attn: Claims Department
145 Wellington Street West, Toronto, ON M5J 1H8

To Claim For Trip Cancellation, Interruption and Delay Benefits:

You must notify Us immediately of a cancellation, interruption or delay no later than the next business day following a cancellation, interruption or delay. You must provide:

1. proof of all non-refundable, pre-paid deposits or payments;
2. completed documentation if a Medical Condition was the cause for cancellation;
3. complete unused transportation tickets and vouchers;
4. original receipts for Subsistence Allowance expenses;
5. original receipts for new tickets;
6. reports from police or local authorities documenting the Missed Connection or travel delay; and
7. invoices and receipts from travel service providers.

To Claim For Baggage and Personal Effects Benefits:

You must notify Us immediately of the loss or damage to baggage or personal effects. You must also report the loss or damage to police, local or conveyance authorities, tour operator representatives, hotel manager or official transportation representative as soon as possible and obtain a written report. Failure to submit this written report to Us with Your claim will result in the denial of Your claim. You must also submit a letter of coverage or denial from the transportation carrier and/or Your homeowner's insurance company. As proof of loss value, We may, at Our option, request original receipts or sales slips for all lost or stolen articles claimed.

To Claim For Rental Car Protector Benefits:

If You have purchased this optional coverage and You wish to submit a claim, You must provide:

1. Your car rental invoice;
2. Your rental agreement with the record of the damages that existed when You picked up the car; and
3. the police report and Rental Car agency report including estimate of repair costs;
4. You must file Your claim with Us within 30 days of the loss or damage in the case of a claim under Rental Car Protector Coverage.

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