

# PC Financial® Travel Insurance To Go Policy Terms and Conditions

**IMPORTANT: There is no coverage in place until You activate Your Policy. You must use Your PIN number on Your PC Financial Travel Insurance To Go Wallet Card, and be ready to provide Your Departure Date to activate Your Policy, and keep Your PC Financial Travel Insurance To Go Wallet Card with You when You travel.**

## To activate Your Policy:

For travel to Cuba only: call 1-877-898-7707

For travel to other worldwide destinations: call 1-866-283-9230

or visit [www.pcinsurance.ca/traveltogo](http://www.pcinsurance.ca/traveltogo)

**NO IN-STORE REFUNDS.** If Your Policy is not suitable and You have not yet activated, You can call 1-866-283-9230 to arrange a refund.

## WARNING: YOUR POLICY INCLUDES RESTRICTED BENEFITS

1. You must be a permanent resident of Canada under age 60 at the time of Your Departure Date. Not available in Quebec or New Brunswick.
2. Your Policy covers losses resulting from sudden, unexpected, unforeseeable and Emergency circumstances only.
3. 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.
4. You must contact Us before seeking medical attention and a failure to call will result in Your being responsible for 30% of any eligible expenses incurred unless Your Medical Condition prevents You from calling, in which case You must call as soon as medically possible or have someone call on Your behalf. Our medical department must approve and arrange all surgery and heart procedures (including, but not limited to, heart catheterization), in advance.
5. Your Trip must begin within 12 months of the date of purchase and You must activate Your Policy prior to Your Departure Date from Your Home.
6. If You choose to receive Treatment or services from a provider which is not directed by Us, You will be responsible for 30% of any eligible expenses.
7. There are limits, limitations and exclusions that apply to all insured persons.
8. Read these Terms and Conditions carefully.

## IMPORTANT INFORMATION

Some words have very specific meanings that are set out in the Definitions Section. These words are capitalized in this document when the definition applies.

## DEFINITIONS

**Accidental Bodily Injury:** An Injury sustained during Your Trip which is caused by external violent and purely accidental means, directly and independently of all other causes.

**Change(s) in Medication:** Any change in the kind, type, dosage or action of medicine, and/or the Treatment prescribed by a Physician to manage a Medical Condition, including but not limited to a diet or a pacemaker adjustment. The following are not considered alterations or a change(s) in medication: a pacemaker battery change; the change from a brand-named medication to a generic brand medication provided the usage or dosage has not changed; the dosage changes of regulatory medications (for example insulin and Coumadin); and the decrease or elimination of a medication dosage, recommended by a Physician, provided it has been changed more than 90 days prior to Your Departure Date and has not had an effect on Your Medical Condition within the 90 days prior to Your Departure Date.

**Child/Children:** A person 18 years of age or younger living in the same household as at least one (1) insured adult and travelling on the same itinerary.

**Controlled:** Any Medical Condition (other than a Minor Ailment) for which there has been no new Treatment or newly prescribed medication; no change in Treatment or Change in 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.

**Departure Date:** The date on which You are scheduled to leave Your Home as declared to Us at the time of activation.

**Emergency:** An unforeseen Medical Condition that takes place during the period of coverage.

**Emergency Dental Treatment:** Immediate and medically necessary dental services or supplies provided by a licensed registered dentist, Hospital, or other licensed provider that is the result of an acute and unexpected condition that arose during Your Trip.

**Emergency Medical Treatment:** Treatment required for the immediate relief of an acute symptom or that, according to a Physician, cannot reasonably be delayed until You return to Your original point of departure. It must be ordered by a Physician (or in the case of Emergency Dental Treatment, by a dentist) and administered by a licensed Physician, dentist, physiotherapist, chiropractor or podiatrist during Your Trip.

**Family/Couple:** Two (2) adults under age 60, and up to four (4) Children.

**Family Member:** Your Spouse; natural, step, or adopted Child/Children; sons/daughters-in-law; 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.

**Follow-up Treatment:** Treatment that continues beyond the initial Emergency.

**Government Health Insurance Plan (GHIP):** The coverage that the provincial/territorial governments provide to residents of Canada.

**Home:** Your Canadian province/territory of residence.

**Hospital/Hospitalization:** A facility that is licensed as a hospital where in-patients receive medical care, that has a registered nurse on permanent duty and that includes a laboratory and operating theatre. A clinic; an extended or palliative care facility; a rehabilitation establishment; an addiction centre; a convalescence, rest, or nursing home; home for the aged; or health spa is not a hospital.

**Injury:** A bodily injury sustained during Your Trip, which is caused, directly and independently of all other causes, by an accident.

**Insurer:** Co-operators Life Insurance Company for travel to Cuba; Chartis Insurance Company of Canada for all other worldwide destinations as specified on your PC Travel Insurance To Go Wallet Card.

**Medical Condition:** Complications of pregnancy within the first 31 weeks of pregnancy, a mental or emotional disorder that requires admission to a Hospital, Accidental Bodily Injury, or Sickness.

**Minor Ailment:** Any Sickness or Injury which does not require: the use of medication for a period of greater than 15 days; more than one (1) Follow-up visit to a Physician, Hospitalization, surgical intervention, or referral to a specialist; and which ends at least 30 consecutive days prior to the Departure Date of Your Trip. However, a chronic condition or any complication of a chronic condition is not considered a minor ailment.

**Mountain Climbing:** The ascent or descent of a mountain requiring the use of specialized equipment, including pick-axes, anchors, bolts, crampons, carabiners and lead or top-rope anchoring equipment.

**PC Financial Travel Insurance To Go Wallet Card:** The card You received when You purchased PC Financial Travel Insurance To Go.

**Physician:** A medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A physician must be a person other than Yourself or Your Family Member.

**Policy/Policies:** Upon activation of Your Policy, means these Terms and Conditions, any riders or endorsements, any information You provide at the time of activation, and Your PC Financial Travel Insurance To Go Wallet Card, which together shall form the entire contract of insurance. Only We have the authority to change the contract or waive any of its terms, conditions or provisions.

**Prescription Drugs:** Drugs or medicine that can only be prescribed by a licensed Physician or dentist and are dispensed by a licensed pharmacist.

**Professional:** A person who is engaged in and receives remuneration for a specific activity.

**Return Date:** The date on which You are scheduled to return to Your original point of departure from Your Trip, which date must be three (3) days or less after Your Departure Date if You purchased a 4 Day Package; seven (7) days or less after Your Departure Date if You purchased an 8 Day Package; or fourteen (14) days or less after Your Departure Date if You purchased a 15 Day Package.

**Sickness:** An acute illness or unforeseen disease requiring Emergency Medical Treatment, Emergency Dental Treatment or Hospitalization due to the sudden onset of symptoms.

**Spouse:** 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, regardless of sex.

**Terminal Illness:** A Medical Condition for which, prior to Your Departure Date, a Physician gave a prognosis of eventual death or palliative care was received.

**Travel Companion:** The person with whom You are sharing travel arrangements and prepaid accommodation to a maximum of three (3) people in respect of Your Trip.

**Treatment:** Medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a Physician, including but not limited to Prescription Drugs, investigative testing, and surgery. Treatment does not include a regular medical check-up where there are no medical clinical signs or patient-portrayed symptoms.

**Trip:** Your travel outside Your Home for which coverage under Your Policy has been purchased and activated.

**We, Us, Our:** means the Insurer, as named on Your PC Financial Travel Insurance To Go Wallet Card.

**You, Yourself, Your:** refers to the person or persons declared at the time of activation and recorded by Us as insured under PC Financial Travel Insurance To Go. Our records alone determine who is such an insured.

## WHEN INSURANCE BEGINS AND ENDS

Your Emergency Medical Travel Insurance Policy must be paid for before You activate Your Policy. You must activate Your Policy prior to Your Trip Departure Date. Coverage will not be activated if payment is declined.

Activated coverage comes into effect on Your Departure Date and it will terminate on the first to occur of:

- i) Your return to Your Home; or
- ii) on the later of:
  - three (3) days after Your Departure Date if You purchased a 4 Day Package
  - seven (7) days after Your Departure Date if You purchased an 8 Day Package
  - fourteen (14) days after Your Departure Date if You purchased a 15 Day Package

**Automatic Extension of Coverage:** If You, Your Travel Companion or Family Member travelling with You is Hospitalized on the date Your coverage would otherwise terminate, as set out above, Your coverage will automatically be extended at no additional premium for the period of Hospitalization and up to 72 hours after discharge.

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 a passenger.

**Optional Policy Extension of Coverage:** If You choose to extend Your Trip beyond Your scheduled Return Date, You may apply for a Policy extension of Your PC Financial Travel Insurance To Go Policy subject to Our prior approval. For travel to Cuba only: call 1-877-898-7707 or 416-340-0951. For travel to other worldwide destinations: call 1-866-283-9230 or 416-621-6820. You must advise Us prior to Your Return Date of the number of extra days You require.

## EMERGENCY MEDICAL INSURANCE COVERAGE

We will insure You against eligible expenses incurred as the result of an Emergency while You are on Your Trip for which this coverage has been activated. All benefits are subject to the terms, conditions, limits and exclusions of Your Policy.

We will pay only for those eligible expenses incurred as a result of a medical Emergency, up to the Policy limit of **\$1,000,000** per insured person for the actual expenses related to the medical attention You require if a Medical Condition begins unexpectedly after You leave Your Home for Your Trip.

Emergency medical expenses under Your Policy will be limited to a Policy maximum of \$10,000 if You are not covered under a Government Health Insurance Plan (GHIP) or You are not a permanent resident of Canada.

You must notify Us prior to any Emergency Medical Treatment or Hospitalization as indicated on Your PC Financial Travel Insurance To Go Wallet Card. Failure to do so will result in Your being responsible for 30% of any eligible expenses incurred unless Your Medical Condition prevents You from calling. You must call as soon as medically possible or have someone call on Your behalf.

We, in consultation with Your attending Physician, reserve the right to return You to Your Home prior to any Treatment or following Emergency Medical Treatment or Hospitalization for a Sickness or Injury, if on medical evidence You are able to return to Your Home without endangering Your health. If You elect not to return to Your Home following the recommendation to do so, then any expenses incurred for continuing medical Treatment or surgery with respect to such Emergency will not be covered and all coverage and benefits under Your Policy will cease.

The Emergency Medical Treatment You receive must be outside of Your Home unless specifically provided for in these Terms and Conditions and be required as part of Your Emergency Medical Treatment and ordered by a Physician or a dentist.

**BENEFITS – Eligible Emergency Medical Expenses:**  
**Policy Limit: \$1,000,000 per insured person**

**The following are expenses covered under Your Policy.**

**Expenses incurred as a consequence of an Emergency and resulting from Injury, Sickness or death occurring on Your Trip.**

1. Care received from a Physician in or out of a Hospital, the cost of a Hospital room to a maximum of semi-private rates, the rental or purchase (whichever is less) of a Hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose Your condition, and Prescription Drugs. All of the above must be prescribed by a Physician or a dentist.
2. Professional services referred by a Physician – care received from a licensed chiropractor, osteopath, physiotherapist or podiatrist, up to \$300 per category of practitioner.
3. Ambulance transportation – local ground ambulance service to a medical service provider in an Emergency.

**Emergency Evacuation and Repatriation:** If approved in advance by Us, expenses to return You to Your original point of departure of Your Trip if Your attending Physician recommends Your return, We will pay via the most cost-effective itinerary for one (1) or more of:

- the extra cost of an economy/charter class fare;
- a stretcher fare on a commercial flight;
- the return economy/charter class fare of a qualified medical attendant and the attendant's reasonable fees and expenses, if required by the airline;
- the cost of air ambulance transportation, pre-approved and arranged by Us; or
- a Travel Companion's extra fare to accompany You.

**Expenses Related to Your Death:** If You die during Your Trip from a covered risk, We will reimburse Your estate up to \$3,000 for the preparation of Your remains and the transportation container plus the transportation costs (using customary airline procedures) to Your original departure point of the insured Trip or up to \$2,000 for the cremation or preparation of Your remains and the cost of a standard burial container at the place of death. If someone is legally required to identify Your body and must travel to the place of Your death, We will pay the fare via the most cost-effective itinerary for that person, and up to a maximum of \$500 for that person's hotel and meal expenses.

**Meals and Accommodation:** If a medical Emergency prevents You or Your Travel Companion from returning to Your original point of departure of Your Trip or if Your Emergency Medical Treatment or that of Your Travel Companion requires Your transfer to a location that is different from Your original destination, We will reimburse Your expenses for meals, hotel, phone calls, and taxis, up to \$175 per day to a maximum of \$1,750. We will only reimburse these expenses if You have actually paid for them (original receipts must be submitted).

**Bedside Companion Travel and Subsistence:** If You are travelling alone and are admitted to a Hospital for three (3) days or more, We will pay the economy/charter class fare via the most cost-effective itinerary for someone to be with You. We will also pay up to a maximum of \$500 for that person's hotel and meals (original receipts must be submitted) and cover him/her under Your Policy, subject to the terms, conditions, limits and exclusions, until You are medically fit to return to Your Home. For insured Child/Children, a bedside companion is available immediately upon Hospital admission.

**Emergency Dental:** You are covered for the following dental expenses when required as Emergency Treatment and ordered or prescribed by a licensed dentist:

1. if You need Emergency Dental Treatment to repair or replace Your natural or permanently attached artificial teeth because of an accidental blow to Your mouth, You are covered for the Emergency Dental expenses You incurred during Your Trip and to a maximum of \$1,000 to continue necessary Treatment after You return to Your Home. This Treatment must be completed within 90 days after the accident. This benefit is limited to a maximum of \$1,500.
2. if You need Dental Treatment in an Emergency, We will pay up to \$300 for the relief of dental pain.

## **EXCLUSIONS**

The following exclusions apply to all benefits available under this Policy, including all optional coverage. 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. Pre-existing Condition Exclusion. If at any time in the 90-day period immediately preceding Your Departure Date:
  - a. Your Medical Condition or any related condition has not been Controlled;
  - b. Your heart condition has not been Controlled or You have required, taken or used nitroglycerin in any form, more than once per week for the relief of angina pain; or
  - c. Your lung condition has not been Controlled or You have required the use of home oxygen or taken oral steroids (prednisone or prednisolone) for a lung condition;then We do not cover any loss or expense related in whole or part, directly or indirectly, to any such condition.
2. Expenses resulting from any Sickness, Injury or state of health prior to Your Policy Departure Date that would cause expected medical Treatment or Hospitalization during Your Trip.
3. Any Treatment that is not Emergency Treatment. For example (and not inclusive of):
  - a. expenses incurred for medication commonly available without prescription; vaccinations, injections or medication received on a preventative basis or for the maintenance of a Medical Condition; contraceptives; fertility medication; vitamin preparations; general physical examinations; or routine medical tests;
  - b. transplants including but not limited to organ transplants or bone marrow transplants, artificial joints, or prosthetic devices/implants including any associated charges;
  - c. expenses incurred for acupuncture or naturopathic or holistic treatment.
4. 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.
5. Expenses incurred for any portion of benefits that require prior authorization and arrangements by Us if such benefits were not authorized and arranged by Us.
6. Any Medical Condition if on Your application for insurance, there is an incorrect answer. In this case Your Policy is voidable and premium refundable at Our option.
7. The Follow-up Treatment, recurrence or complication of a Medical Condition or related condition, following Emergency Treatment of that condition during Your Trip if the medical advisors, and We, determine that You were medically able to return to Your Home and You chose not to return.
8. The Follow-up Treatment of any heart or lung condition, following Emergency Treatment for a related or unrelated heart or lung condition during Your Trip if the medical advisors, and We, determine that You were medically able to return to Your Home and You chose not to return.
9. Expenses incurred for Treatment or services that are prohibited under a Government Health Insurance Plan.
10. Expenses in excess of reasonable and customary rates where Treatment has occurred before You or someone on Your behalf has called Us.
11. Any Medical Condition, if prior to Your Departure Date, such Medical Condition renders You ineligible. You must be and remain eligible under this Policy at Your Departure Date and continuously until You take a Trip for coverage to come into and be in effect when You take a Trip.
12. Any medical expense incurred while travelling in Your Home province or territory.
13. Any Medical Condition, if Our medical advisors recommend that You return to Your country of residence following Your Emergency Treatment, and You choose not to travel.
14. Routine pre-natal care; a Child born during Your Trip; childbirth or complications of childbirth; pregnancy or complications thereof within the nine (9) weeks before or any time after the expected date of delivery.
15. Your mental or emotional disorders.
16. Your committing or attempting to commit suicide or intentionally self-inflicted Injury (whether sane or insane).

17. Your chronic use or abuse (prior to or during Your Trip) of medication, drugs or alcohol or deliberate non-compliance with prescribed medical therapy or Treatment.
18. 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 Your Departure Date; or where a Terminal Illness has been diagnosed by any Physician.
19. A Medical Condition or related condition that arises during Your Trip You undertake with the prior knowledge that You will require or seek Treatment or surgery for that Medical Condition or a related condition.
20. A Medical Condition for which future investigation or Treatment is planned before Your Departure Date. This does not include routine monitoring.
21. 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.
22. 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.
23. 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.
24. Expenses incurred relating to travel in, to, or through Cuba, unless You purchased and activated the PC Financial® Travel Insurance To Go specifically for travel to Cuba.
25. War (declared or not), acts of foreign enemies or rebellion.
26. Interest on a payment or reimbursement.
27. Expenses incurred if You travel to, in or through 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 Travel Advisory is issued prior to Your Departure Date.

## **CONDITIONS**

If any benefits payable to You under Your Policy are in addition to similar benefits payable to You by any other insurance policy, total benefits paid to You by all policies must not exceed Your actual total expenses. If You are covered under more than one (1) of Our Policies, the total amount paid to You will not exceed Your actual expenses; and the maximum to which You are entitled is the largest amount specified for the benefit in any one (1) of Our Policies. We co-ordinate payment of benefits with all insurers who provide You benefits similar to those provided under Your Policy, up to a maximum of the largest amount specified by each insurer. We are last payer. We have full rights of subrogation.

In the event of a payment of a claim under Your 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 Your Policy. Your 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 province/territory of residence in Canada at the time of activation.

Upon activation of Your Policy, these Terms and Conditions, any riders or endorsements, any information You provide at the time of activation of Your PC Financial Travel Insurance To Go Wallet Card together shall form the entire contract of insurance. Only We have the authority to change the contract or waive any of its terms, conditions or provisions. Any provision of Your Policy which is in conflict with any federal law or provincial/territorial law of Your province/territory of residence in Canada is hereby amended to conform with the minimum requirements of that law, and all other provisions shall remain in full force and effect. In order to have coverage for expenses incurred relating to travel in, to, or through Cuba, You must have activated Your Policy specifically for this destination.

All premiums, benefits, and limits are quoted in Canadian currency. To facilitate direct payment to providers, We may elect to pay the claim in the currency of the country where the charges were incurred, based on the rate of exchange established by any chartered bank in Canada on the last date of service, or where cheques are issued directly to Physicians, Hospitals or other medical or dental providers, on the date of issuance. No refund of premium will be made in the event a claim has been incurred or paid under Your Policy.

## **24-HOUR EMERGENCY MEDICAL ASSISTANCE**

Conditions for Emergency Medical Assistance

With all Hospital & Emergency medical expenses coverage, Your benefits include 24-hour Emergency medical assistance. Whether You need Emergency medical care or Emergency arrangements to return Home, You can count on Our Emergency assistance counsellors, doctors and nurses to help You anywhere in the world, any time of day.

Coverage begins on Your Departure Date as per Your activation and terminates on the earlier of:

1. Your Return Date; or
2. the date You return to Your original departure point of Your Trip.

Call Us 24 hours a day, seven (7) days a week –

For travel to Cuba:

Canada or Continental USA: 1-877-898-7717

International Collect: 416-340-1088

For travel to other worldwide destinations:

Canada and Continental USA: 1-866-221-0575

International Collect: 416-621-6820

## **CLAIM PROCEDURES**

If making a claim, We want You to call Us as soon as possible in order to facilitate the process. Failure to call will result in Your being responsible for 30% of any eligible expenses incurred unless Your Medical Condition prevents You from calling, in which case You must call as soon as medically possible or have someone call on Your behalf. We must receive notice of Your claim within 30 days of Your return Home in order for Us to provide You with a claim form specific to Your loss. To report a claim or to request a claim form, call the number as indicated on Your PC Financial Travel Insurance To Go Wallet Card.

### **For all claims, You must include the following where required:**

- fully completed claim form;
- proof of travel;
- originals of all travel tickets, bills, invoices and receipts;
- written incident reports, police reports, Physician/Hospital records and/or death certificate, autopsy or coroner's report (where lawful); and
- other relevant information and documentation as reasonably requested by Us.

®/™ Loblaws Inc. Trademarks used under licence.

PC Financial travel insurance is arranged for by PC Financial Insurance Agency Inc.