



IN THE EVENT OF AN EMERGENCY, you must call TD Insurance Meloche Monnex Assistance, administered by Global Excel Management Inc. (hereinafter called “Global Excel”) immediately:

From Canada and U.S., call TOLL FREE 1-800-566-1865. From anywhere, call COLLECT + 819-566-1865.

Do not assume that someone will contact *Global Excel* on your behalf. It remains *your* responsibility to ensure that *Global Excel* has been contacted prior to receiving treatment or as soon as reasonably possible. Failure to do so limits benefits payable to you:

- In the event of *hospitalization*, 80% of eligible expenses, based on *reasonable and customary costs*, to a maximum of \$25,000; and
- In the event of an outpatient medical consultation, a maximum of one visit per *sickness or injury*.

You will be responsible for payment of any remaining charges.

RIGHT TO EXAMINE POLICY – You have the right to cancel this policy within 10 days of receipt of the Policy Conditions and receive a full refund. Upon such request, this policy will be considered to never have been in effect and the insurer will have no liability under this insurance. You must notify one of our representatives immediately if you wish to cancel your coverage and written confirmation must be received within 10 days of receipt of the Policy Conditions.

Section I - Important Notice

- **Throughout the Policy Conditions (hereinafter called “policy”), words in italics have a specific meaning and are defined in Section XI - Definitions.**
- Please read this policy carefully before you travel.
- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel, as your coverage may be subject to certain limitations and exclusions.
- Pre-existing medical condition exclusions may apply to medical conditions and/or symptoms that existed prior to your trip. Refer to your policy to determine how these exclusions may affect your coverage and how they relate to your departure date, date of purchase or effective date.
- In the event of a *sickness or injury*, your prior medical history will be reviewed after a claim has been reported.
- You are required to contact *Global Excel* as soon as reasonably possible for approval of treatment. Failure to do so limits benefits (see Section V - Limitations and Restrictions).
- All amounts are in Canadian currency, unless indicated otherwise.
- If, while you are on a covered trip, you return to your province or territory of residence or Canada for any reason prior to your expected return date, you must contact one of our representatives to discuss how your coverage may be affected.
- If there is a change in your departure date or effective date as indicated on your confirmation of insurance, you must contact one of our representatives before your departure date. Evidence of your departure date will be required at the time of claim and failure to contact one of our representatives may result in your policy being void.
- **This policy contains clauses which may limit the amounts payable.**
- **This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.**
- **The following only applies to residents of Quebec: The Parties hereby agree that this policy and related documents be drawn up in the English language only. Les Parties aux présentes ont convenu que cette police et les documents s’y rattachant soient rédigés en langue anglaise seulement.**

Section II - Eligibility

- You must meet the following conditions to be eligible for this insurance:
 - You must be a Canadian resident and be covered by the government health insurance plan (GHIP) of your Canadian province or territory of residence for the entire duration of your trip;
 - You must be age 60 or over;
 - You must NOT be travelling against the advice of a *physician* or have been diagnosed with a *terminal illness or metastatic cancer*;
 - You must NOT have a kidney disease requiring dialysis; and
 - You must NOT have been prescribed or used home oxygen during the 12 months prior to your date of application.
- You must complete and submit the Application prior to the effective date of insurance. You are subject to the eligibility criteria as outlined on the Application and in this policy.
- If your health changes or does not remain *stable* between the date you apply for insurance and your effective date, you must review the medical questions on the Application with one of our representatives. **If you are no longer eligible or no longer qualify for the insurance plan you purchased and you fail to contact one of our representatives, your claim will be denied, the Insurer will void your policy, and the premium paid will be refunded. This means no benefits will be covered and you will be responsible for all expenses relating to your sickness or injury, including repatriation costs.** If you are purchasing a Multi-Trip Annual Plan and your health changes or does not remain *stable* after the effective date, your medical condition may not be covered (see Section VI - Exclusions, paragraph A - Pre-Existing Medical Condition Exclusions).

Section III - Insurance Agreement

A - Coverage Offered

This contract offers coverage to a maximum of \$5 million CAD per insured, per trip for reasonable and customary costs incurred by you (less any applicable deductible) in case of an emergency occurring while you are travelling outside your province or territory of residence for the benefits set out in Section IV - Benefits. The Insurer will pay such eligible expenses, subject to all terms and conditions indicated in the policy, only in excess of those reimbursable under any group, individual, private or public plan or contract of insurance, including any auto insurance plan and your Canadian provincial or territorial government health insurance plan.

B - Plans Offered

1. SINGLE TRIP DAILY PLAN

- Provides coverage for a single trip outside of your province or territory of residence or Canada.
- Top Ups or Extensions are available (see Top Ups or Extensions below).
- This plan also offers:
 - Canada Plan**
 - Provides coverage for a single trip outside your province or territory of residence, but within Canada.
 - You must be travelling outside your province or territory of residence but within Canada for the **entire** duration of your trip. If, during your period of coverage you leave Canada or return to your province or territory of residence, your policy will terminate and you may be eligible for a refund (see Section III - Insurance Agreement, E - Refunds).
 - Top Ups or Extensions are available (see Top Ups or Extensions below).
 - 60 to 79 Vacation Plan**
 - Provides coverage for a single trip outside your province or territory of residence or Canada, for a maximum of 30 consecutive days.
 - You must be age 60 to 79 on the purchase date of the insurance.
 - Top Ups or Extensions are available up to a maximum trip duration of 30 days (see Top Ups or Extensions below).
- If you are travelling within Canada, coverage must be purchased prior to departure from your province or territory of residence.
- If you are travelling outside of Canada, coverage must be purchased prior to departure from Canada.
- Coverage must be purchased for the entire duration of your trip.

Period of Coverage

Plan	Age	Maximum Trip Duration
Single Trip Daily Plan	60 +	Up to 182 days (or any number of days allowed in your province or territory of residence)*
Canada Plan		
60 to 79 Vacation Plan	60-79	Up to 30 days

* **Note:** Coverage beyond the Maximum Trip Duration (to a limit of one year) is permitted providing you have been granted an extension on your GHIP coverage.

Effective Date of Coverage

Coverage **begins** on the latest of the following:

- The date you leave your province or territory of residence or Canada; or
- Under the Canada Plan: the date you leave your province or territory of residence; or
- Your effective date as indicated on your confirmation of insurance.

Termination of Insurance

Coverage **terminates** on the earliest of the following:

- The date you return to your province or territory of residence or Canada; or
- Under the Canada Plan: the date you either return to your province or territory of residence or the date you leave Canada; or
- The expiry date indicated on your confirmation of insurance.

However, if you return to your province or territory of residence for an unexpected temporary visit prior to your expiry date, provided you have not incurred a claim, your coverage may resume with no additional premium once you leave your province or territory of residence to resume your trip. The premium for the number of days of your temporary return will not be refunded or reissued. If, during your temporary visit you are *treated or you receive medical treatment* for a medical condition (other than a *minor ailment*), your policy will terminate and you may be eligible for a partial refund (see Section III - Insurance Agreement, E - Refunds).

Top Ups or Extensions – Top Ups or Extensions are additional number of days of coverage beyond the duration of your current travel insurance plan. Each policy or term of coverage is considered a separate contract. Top Ups to another insurer’s travel insurance are available with a Single Trip Daily Plan. **IMPORTANT** – When topping up another insurer’s plan, it is *your* responsibility to ensure that your initial travel insurance contract allows a top up of its insurance coverage.

When purchasing a Top Up or Extension:

- Your additional coverage must be purchased for the entire number of remaining days of your trip and start the day after expiry of your existing coverage.
- The total trip duration outside your province or territory of residence, including the Top Up or Extension, cannot exceed the maximum period of coverage for which you are eligible. Please refer to Period of Coverage above.
- For Top Ups or Extensions, your additional coverage must be purchased prior to departure from Canada, unless topping up a travel insurance policy underwritten by Royal & Sun Alliance Insurance Company of Canada.

Note: The minimum premium per Top Up or Extension is \$25. The cost of additional days of insurance will be calculated based on the total trip duration, the age of the *insured* on the purchase date of the Top Up or Extension, and the premium schedule in effect at that time.

Coverage can be topped up or extended provided that:

- A claim has not been made under your existing policy for the specific trip and you have not experienced any changes in your health since the later of your effective date or departure date. If, however, a claim has been made, a top up or extension may be granted upon review of your file by the Insurer; and
- You remain eligible for insurance; and
- Your existing coverage has not already expired; and
- You contact one of our representatives during business hours by phone, and pay the required premium **before** the expiry date of your existing coverage. Proof of departure may be required.

2. MULTI-TRIP ANNUAL PLAN

- Provides coverage between the effective date and expiry date as indicated on your confirmation of insurance, for any number of trips outside Canada up to the allowable trip duration option you selected in the Period of Coverage table below. All Multi-Trip Annual Plans provide unlimited travel within Canada (excluding your province or territory of residence) up to the number of days allowed by your GHIP coverage.
- Trips must be separated by a return to your province or territory of residence or Canada.
- You are not required to provide advance notice of the departure and return date of each trip; however, you will be required to provide evidence of your departure date and return date when filing a claim (e.g., airline ticket or customs/immigration stamps).
- Top Ups or Extensions are available (see 1. Single Trip Daily Plan, Top Ups or Extensions).

Note: When a planned trip extends beyond the maximum number of days allowed under the trip duration option of your Multi-Trip Annual Plan or if your Multi-Trip Annual Plan policy expires during your trip, you may purchase a Top Up for the additional number of days required for your trip. A Multi-Trip Annual Plan cannot be used to top up another Multi-Trip Annual Plan.

Period of Coverage

Plan	Age	Maximum Trip Duration Outside Canada	Unlimited Travel in Canada Allowed
Multi-Trip Annual Plan	60-79	4, 9, 16 or 30 consecutive days	Yes
Multi-Trip Annual Plan	80+	4, 9 or 16 consecutive days	Yes

Effective Date of Coverage

- Coverage under the Multi-Trip Annual Plan policy **begins** on your effective date as indicated on your confirmation of insurance.
- Coverage for each trip **begins** on your departure date from your province or territory of residence or Canada, as long as coverage is in effect under the Multi-Trip Annual Plan policy.

Note: No coverage is in effect for a trip outside of Canada that commenced prior to the effective date of the Multi-Trip Annual Plan policy.

Termination of Insurance

- Coverage under the Multi-Trip Annual Plan policy **terminates** on the day prior to the one-year anniversary of your effective date.
- Coverage for each trip **terminates** on the earliest of:
 - The expiry date of your Multi-Trip Annual Plan policy as indicated on your confirmation of insurance; or
 - The date you return to your province or territory of residence; or
 - The date you reach the maximum number of days outside of Canada allowed under the Multi-Trip Annual Plan option you selected, as indicated on your confirmation of insurance.

C - Automatic Extension of Coverage

Your coverage will be extended automatically without additional premium for up to 5 days, upon notifying *Global Excel*, if your return to your province or territory of residence is delayed beyond the expiry date of this insurance due to the following reasons:

- The delayed arrival or departure of a common carrier aboard which you are travelling causes you to miss your scheduled return to your province or territory of residence.

Section III - Insurance Agreement (continued)

- b) The *vehicle* in which *you* are travelling is involved in an *accident* or mechanical breakdown that prevents *you* from returning to *your* province or territory of residence on or before *your* expiry date of this insurance.
- c) If driving, a delay due to inclement weather provided the return journey commences prior to the expiry date of this insurance.
- d) *You* or *your travel companion's* return is delayed beyond the expiry date of this insurance as a direct result of *sickness* or *injury* for which *you* or *your travel companion* are not deemed medically *stable* to return to *your* province or territory of residence in the opinion of *Global Excel*.

Note: If *you* or *your travel companion* must remain *hospitalized* beyond the date coverage terminates for *your* trip for *medical treatment*, coverage will remain in force for as long as *you* remain confined to a *hospital*, plus up to an additional 5 days after discharge from the *hospital*. Coverage may never be extended more than 365 days from the date *you* departed on *your* trip.

D - Payment of Premium

Coverage is conditional on the payment of *your* premium and does not take effect until *your* initial premium is paid. The premium must be paid before *your* effective date. Coverage will be null and void if the premium is not received, if a cheque is not honoured for any reason, if credit card charges are invalid, or if no proof of *your* payment exists.

Section IV - Benefits

In order to be considered eligible expenses, many benefits listed in this section require the prior approval of *Global Excel*.

1. **Hospital Accommodation:** Charges up to the semi-private room rate (or an intensive or coronary care unit where *medically necessary*).
2. **Physician Fees:** *Medical treatment* by a *physician*.
3. **Diagnostic Services:** Laboratory tests and x-rays prescribed by the attending *physician* due to an *emergency*. Note: This policy does not cover magnetic resonance imaging (MRI), cardiac catheterization, computerized axial tomography (CAT) scans, sonograms, ultrasounds and biopsies unless such services are approved in advance by *Global Excel*.
4. **Paramedical Services:** Services of a licensed chiropractor, chiroprapist, osteopath, podiatrist or physiotherapist, including x-rays, to a maximum of \$300 per profession listed, when approved in advance by *Global Excel*.
5. **Prescription Drugs:** Drugs, serums and injectables that can only be obtained upon medical prescription, that are prescribed by a *physician* and that are supplied by a licensed pharmacist when required as a result of an *emergency*. Limited to a 30-day supply per prescription, unless *you* are *hospitalized*. This benefit does not cover drugs, serums and injectables needed to stabilize a chronic condition or a medical condition which *you* had before *your* trip. To file a claim *you* must supply original receipts issued by the pharmacist, *physician* or *hospital*, indicating the total cost, prescription number, name of medication, quantity, date and name of the prescribing *physician*.
6. **Ambulance Services:** When reasonable and *medically necessary*, licensed ground ambulance service to the nearest *hospital* (also covers taxi fare in lieu of ground ambulance).
7. **Medical Appliances:** When approved in advance by *Global Excel*, minor appliances such as crutches, casts, splints, canes, slings, trusses, braces, walkers and/or the temporary rental of a wheelchair when prescribed by the attending *physician* and required due to a covered *emergency*.
8. **Private Duty Nursing:** The professional services of a private registered nurse (other than an *immediate family member*) while *hospitalized* as the result of a covered *emergency*, when *medically necessary* and approved in advance by *Global Excel*.
9. **Emergency Air Transportation:** When approved and arranged in advance by *Global Excel* (see Section V - Limitations and Restrictions, # 3):
 - a) Air ambulance to the nearest appropriate medical facility or to a Canadian *hospital* for *medical treatment*;
 - b) Transport on a licensed airline with an attendant (when required) for *emergency* return to *your* province or territory of residence for immediate medical attention;
 - c) The fare for additional airline seats to accommodate a stretcher to return *you* to *your* province or territory of residence; or
 - d) Up to the cost of a one-way economy airfare to *your* province or territory of residence.
10. **Qualified Medical Attendant:** Fees for a qualified medical attendant (other than an *immediate family member*) to accompany *you* to *your* province or territory of residence when recommended by the attending *physician* and approved in advance and arranged by *Global Excel*. This includes return economy airfare and overnight lodging and meals (where necessary).
11. **Transportation to Bedside:** When approved in advance by *Global Excel*, a round-trip economy airfare from Canada and up to \$150 per day to a maximum of \$1,500 per policy for the cost of meals and commercial accommodation (original receipts are required) will be provided for a person of *your* choice to:
 - a) Be with *you* when *you* are travelling alone and have been *hospitalized* for at least three consecutive days outside *your* province or territory of residence or Canada. *You* must provide written certification from the attending *physician* that the situation is serious enough to warrant the visit. This benefit is provided immediately if *you* are 20 years of age or less; or
 - b) Identify the deceased *insured* prior to the release of the body, where necessary. Furthermore, the person required at bedside or mandated to identify the deceased will be covered under the same terms and limitations of *your* policy.
12. **Return of Insured Travel Companion:** When approved in advance by *Global Excel*, the cost of a one-way economy airfare to return *your insured travel companion* to *your* province or territory of residence if *you* are returned under the Emergency Air Transportation or Preparation and Return of Remains benefit. For this benefit, *insured travel companion* means that *your travel companion* is

Section V - Limitations and Restrictions

1. **Pre-Approval of Surgery, Invasive Procedure, Diagnostic Testing and Treatment** — *Global Excel* must approve in advance any surgery, invasive procedure, diagnostic testing or treatment (including, but not limited to, cardiac catheterization), prior to the *insured* undergoing such surgery, procedure, testing or treatment. It remains *your* responsibility to inform *your* attending *physician* to call *Global Excel* for approval, except in extreme circumstances where such action would delay surgery required to resolve a life-threatening medical crisis.
2. **Failure to Notify Global Excel** — In the event of an *emergency* during a covered trip, *you* must call *Global Excel* immediately, prior to seeking treatment. If it is not reasonably possible for *you* to contact *Global Excel* prior to seeking treatment due to the nature of *your emergency*, *you* must have someone else call on *your* behalf or *you* must call as soon as medically possible. Failure to do so limits benefits payable to:
 - a) In the event of *hospitalization*, 80% of eligible expenses, based on *reasonable and customary costs*, to a maximum of \$25,000; and
 - b) In the event of an outpatient medical consultation, a maximum of one visit per *sickness* or *injury*. *You* will be responsible for payment of any remaining charges.
3. **Transfer or Medical Repatriation** — During an *emergency* (whether prior to admission, during a *hospitalization* or after *your* release from the *hospital*), the Insurer reserves the right to:
 - a) Transfer *you* to one of its preferred health care providers; and/or

Section VI - Exclusions

A - Pre-Existing Medical Condition Exclusions

	Pre-Existing Medical Condition Exclusions and Stability Period	
	Exclusions	Stability Period
• Supreme	1, 2, and 3	90 days
• Elite	1, 2, and 3	90 days
• Advantage	1, 2, and 3	365 days
• Standard	1, 2, and 3	365 days
• 60 to 79 Vacation Plan	1, 2, and 3	90 days
• Canada Plan	Not Applicable	Not Applicable

E - Refunds

For **Single Trip Daily Plans, Top Ups and Extensions**, a refund of the premium paid may be requested under the following circumstances:

1. If *your* entire trip is cancelled before *your* effective date: For a full refund, *you* may request a refund by notifying one of our representatives in writing **before** *your* effective date as shown on *your* confirmation of insurance, otherwise if notification is made **after** *your* effective date, *your* refund will be calculated based on the remaining days of coverage from the date of notification. Proof of non-departure is required.
2. If, after *your* departure, *you* return to *your* province or territory of residence or Canada before *your* scheduled return date: For a partial refund, *you* may request a refund of premium (less \$25 administration fee) for the remaining days of coverage, provided no claim has been reported or initiated. *Your* refund will be calculated based on the remaining number of days of coverage. Refunds of under \$10 will not be made. *Your* request must be made in writing to one of our representatives with satisfactory proof (e.g. airline ticket or customs/immigration stamps) of *your* return date to *your* province or territory of residence or Canada, within 90 days of *your* return.

For **Multi-Trip Annual Plans** a full refund of premium is available by notifying one of our representatives in writing **before** *your* effective date as shown on *your* confirmation of insurance. The premium is non-refundable as of the effective date as shown on *your* confirmation of insurance.

- insured under a travel insurance policy underwritten by Royal & Sun Alliance Insurance Company of Canada.
13. **Treatment of Dental Accidents:** *Emergency* dental treatment at trip destination to a maximum of \$2,000 to repair or replace sound natural teeth or permanently attached artificial teeth injured as the result of an accidental blow to the face, provided *you* consult a *physician* or a dentist immediately following the *injury*. An *accident* report is required from the *physician* or dentist for claims purposes. This benefit excludes crowns and root canals.
14. **Emergency Relief of Dental Pain:** Up to \$500 per *insured* for *emergency* relief of dental pain at trip destination. This benefit excludes crowns and root canals.
15. **Out-of-Pocket Expenses:** When approved in advance by *Global Excel*, reasonable, necessary expenses incurred by *you* or an *insured travel companion* for commercial lodging and meals, commercial automobile rental, or taxi transportation and parking fees up to \$150 per day to a maximum of \$1,500 per policy, if a covered *emergency* causes *you* to miss *your* scheduled return or requires that *you* be relocated for treatment. To file a claim, *you* must supply original receipts from commercial organizations and a certificate from the attending *physician* to the effect that *you* were unable to travel.
16. **Vehicle Return:** Up to \$3,000 if neither *you*, nor someone travelling with *you*, is able to operate *your* owned or rented *vehicle* during *your* trip due to *sickness* or *injury*. Arrangements and payment will be made for the return of the *vehicle* to *your* home in *your* province or territory of residence or the nearest appropriate rental agency. Benefits will only be payable for one person to return the *vehicle* when approved and arranged in advance by *Global Excel*. This benefit does not cover wages lost by the person driving *your vehicle*. Original receipts are required.
17. **Return of Your Luggage** — When approved in advance by *Global Excel*, the return of *your* luggage to *your* province or territory of residence, in the event that *you* are returned to *your* province or territory of residence under the *Emergency Air Transportation* or Preparation and Return of Remains benefit, to a maximum of \$500.
18. **Preparation and Return of Remains:** In the event of *your* death, up to a maximum of \$5,000 per policy towards the actual cost incurred for preparation of remains; homeward transportation of the deceased *insured* to his or her province or territory of residence; or cremation and/or burial at the place of death of the *insured*. The cost of the casket or urn is not covered by this benefit.
19. **Escort of Children (and Grandchildren):** When approved in advance by *Global Excel*:
 - a) Organization, escort and payment up to the cost of a one-way economy airfare for the return of *your* insured *children* or grandchildren, provided they are under 21 years of age or of any age and have a permanent physical impairment or a permanent mental disability; or
 - b) Reimbursement of up to \$1,000 for the services of a caregiver (other than an *immediate family member*) contracted by *you* for *your* insured *children* or grandchildren, provided they are under 21 years of age or of any age and have a permanent physical impairment or a permanent mental disability, in the event an *insured* parent or legal guardian (on the trip) is medically repatriated or *hospitalized*.

For this benefit, *insured children* or grandchildren mean that *your children* or grandchildren are insured under a travel insurance policy underwritten by Royal & Sun Alliance Insurance Company of Canada.

20. **Pet Return:** The return to Canada of *your* accompanying cat or dog, in the event that *you* are *hospitalized* or repatriated during an *emergency*, to a maximum of \$500.
21. **Remote Evacuation:** *Your emergency* evacuation from a mountainous area, the sea, or other such remote location to the nearest, most reasonably accessible medical facility or *hospital*, to a maximum of \$5,000.
22. **Hospital Allowance:** When *you* are *hospitalized* for at least 48 consecutive hours due to *sickness* or *injury* during a covered trip outside *your* province or territory of residence, the Insurer will reimburse *you* for *your* telephone, parking and television charges up to \$50 per day, to a maximum of \$500 per policy.

If *you* are age 60 or over and *you* have purchased this insurance as a Top Up to *your* Wide Horizons Solution Travel Insurance policy, *you* are also covered for the Trip Interruption coverage as it is described in *your* Wide Horizons Solution Travel Insurance policy, including all applicable benefits, exclusions, conditions and limitations.

- b) Return *you* to *your* province or territory of residence, for the *medical treatment* of *your* *sickness* or *injury* without danger to *your* life or health.

Global Excel will make every provision for *your* medical condition when choosing and arranging the mode of *your* transfer or return and, in the case of a transfer, when choosing the *hospital*. If *you* choose to decline the transfer or return when declared medically stable by the Insurer, the Insurer will be released from any liability for expenses incurred for such *sickness* or *injury* after the proposed date of transfer or return.

4. **Limitation of Benefits** — Once *you* are deemed medically stable to return to *your* province or territory of residence (with or without a medical escort) either in the opinion of the Insurer or by virtue of discharge from *hospital*, *your emergency* is considered to have ended, whereupon any further consultation, treatment, recurrence or complication related to the medical *emergency* will no longer be eligible for coverage under this policy.
5. **Availability and Quality of Care** — The Insurer is not responsible for the availability, quality or results of any *medical treatment* or transportation, or *your* failure to obtain *medical treatment* or *hospitalization*.
6. **Benefits Limited to Incurred Expenses** — The total benefits paid to *you* from all sources cannot exceed the actual expenses which *you* have incurred.

The following exclusions are applicable to any medical condition *you* have, including any medical condition *you* have disclosed on the Application (if applicable).

This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by:

1. Any *sickness, injury* or medical condition (other than a *minor ailment*) that was not *stable* at any time during the applicable Stability Period prior to each departure date.
 2. *Your* heart condition, if **any** heart condition was not *stable* at any time during the applicable Stability Period prior to each departure date.
 3. *Your* lung condition, if:
 - a) **Any** lung condition was not *stable*; or
 - b) *You* have been *treated* with home oxygen or taken oral steroids (e.g., prednisone) for **any** lung condition,
- at any time during the applicable Stability Period prior to each departure date.

Section VI - Exclusions (continued)

B - General Exclusions

This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by:

1. Expenses for which no charge would normally be made in the absence of insurance.
2. Committing or attempting to commit an illegal act or criminal act.
3. *Your* participation in and/or voluntary exposure to any risk from: war or act of war, whether declared or undeclared; invasion or act of foreign enemy; declared or undeclared hostilities; civil war, riot, rebellion; revolution or insurrection; act of military power; or any service in the armed forces.
4. Medication, drugs or toxic substance abuse or overdose; alcohol abuse, alcoholism or an *accident* while being impaired by drugs or alcohol or having an alcohol concentration that exceeds 80 milligrams in 100 milliliters of blood.
5. Suicide (including any attempt thereat) or self-inflicted *injury*.
6. Radiotherapy or chemotherapy.
7. A disorder, disease, condition or symptom that is emotional, psychological or mental in nature unless *you* are *hospitalized*.
8. A trip taken for the purpose of seeking treatment, consultation or investigation for a medical condition for which, before *your* departure date, *you* knew or it was reasonable to expect *you* would need to seek treatment, consultation or investigation for that medical condition.
9. Routine pre-natal care.
10. High risk pregnancy. A high risk pregnancy means a pregnancy where any medical condition or risk factor puts the mother, the developing fetus, or both, at a higher than normal risk of developing medical complications during or after the pregnancy and birth.
11. Any child born during *your* trip.
12. Pregnancy, childbirth or complications of either, occurring in the 9 weeks before or after the expected date of delivery.
13. *Sickness, injury* or medical condition which first appeared, was diagnosed or received treatment after the departure date and prior to the effective date of a Top Up if purchased as a top up to another Insurer's travel insurance product.
14. Any medical condition for which *you* incur a claim after *your* departure date and prior to the effective date of the Top Up or Extension, if the Top Up or Extension was purchased after *your* departure date.
15. Treatment, surgery, medication, services or supplies that are not required for the immediate relief of acute pain or suffering, or that *you* elect to have provided outside *your* province or territory of residence when medical evidence indicates that *you* could return to *your* province or territory of residence to receive such treatment. The delay to receive treatment in *your* province or territory of residence has no bearing on the application of this exclusion.
16. Cardiac catheterization, angioplasty, and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved by *Global Excel* prior to being performed, except in extreme circumstances where such surgery is performed on an *emergency* basis immediately upon admission to a *hospital*.
17. Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms or ultrasounds and biopsies unless such services are authorized in advance by *Global Excel*.
18. *Hospitalization* or services rendered in connection with general health examinations for "check-up" purposes, treatment of an ongoing condition, regular care of a chronic condition, home health care, investigative testing, rehabilitation or ongoing care or treatment in connection with drugs, alcohol or any other substance abuse.

Section VII - International Assistance Services

TD Insurance Meloche Monnex Assistance administered by *Global Excel*, answers your questions 24 hours a day, 7 days a week.

Emergency Call Centre — No matter where *you* travel, professional assistance personnel are ready to take *your* call. Please refer to *your* confirmation of insurance or wallet card for emergency numbers.

Doctor-On-Call™ — Doctor-On-Call™ service for travellers to the United States provides *you* with access to a licensed US *physician*, including the possibility of receiving a home visit in case of *emergency*.

Referrals — Whenever possible, *Global Excel* will refer *you* to a medical provider (*hospital*, clinic or *physician*) that is closest to where *you* are staying. With a referral, it is less likely that *you* will have to pay for services out-of-pocket.

Benefit Information — Explanation of *your* policy is available to *you* and to the medical providers who are treating *you*.

Case Management — *Global Excel's* experienced and professional team, available 24 hours a day, will monitor the services given in the event of an *emergency*. If necessary, *Global Excel* will help *you* to return to Canada for the care *you* need.

Section VIII - Claims Procedures

You are responsible for providing all of the information and documents outlined below within 90 days of receiving services, as well as for any charges levied for these documents:

- a) *Your* policy number and the patient's name (married and maiden, where applicable), date of birth and Canadian provincial or territorial government health insurance plan number (including the expiry date or version code, where applicable).
- b) All original itemized bills from the medical provider(s) stating the patient's name, diagnosis, all dates and types of treatment, and the name of the medical facility and/or *physician*.
- c) For prescription drugs, the original prescription drug receipts (not cash receipts) from the pharmacist, *physician*, or *hospital* indicating the name of the prescribing *physician*, prescription number, name of preparation, date, quantity and total cost.
- d) For a Multi-Trip Annual Plan, proof of the departure date and return date.
- e) A completed and signed claims form provided to *you* by *Global Excel* when notice of claim has been given, which *you* must complete and sign for the purpose of allowing the Insurer to recover payment from any other insurance contract or health plan (group, individual or government).
- f) For out-of-pocket expenses, an explanation of expenses accompanied by original receipts.
- g) If the Emergency Air Transportation benefit is used, the unused portion of *your* air ticket.

Section IX - General Provisions

1. **Subrogation** — If *you* suffer a loss covered under this policy, the Insurer is granted the right from *you* to take action to enforce all *your* rights, powers, privileges and remedies upon making payment or accepting the claim to the extent of the incurred losses, against any person, legal person or entity which caused such loss. Additionally, if No Fault benefits or other collateral sources of payment of expenses are available to *you*, regardless of fault, the Insurer is granted the right to make a demand for, and recover those benefits. If the Insurer institutes an action, the Insurer may do so at its own expense, in *your* name, and *you* will attend at the place of loss to assist in the action. If *you* institute a demand or action for a covered loss *you* shall immediately notify the Insurer so that the Insurer may safeguard its rights. *You* shall take no action after a loss that will impair the rights of the Insurer set forth in this paragraph and shall do such things as are necessary to secure the Insurer's rights.
2. **Other Insurance** — This insurance is a second payor plan. For any loss or damage *insured* by, or for any claim payable under any other liability, group or individual basic or extended health insurance plan, or contracts including any private or provincial or territorial auto insurance plan providing *hospital*, medical, or therapeutic coverage, or any other insurance in force concurrently herewith, amounts payable hereunder are limited to those covered benefits incurred outside *your* Canadian province or territory of residence that are in excess of the amounts for which *you* are *insured* under such other coverage. All coordination with employee related plans follows Canadian Life and Health Insurance Association Inc. guidelines. In no case will the Insurer seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is **\$50,000** or less.
3. **Misrepresentation and Non-disclosure** — The completed and signed Application and Medical Questionnaire is essential to the appraisal of the risk by the Insurer and is the basis of and forms part of *your* contract. Any erroneous responses thereon constitute material misrepresentation or concealment relating to an essential component of the contract, that renders *your* insurance void.

19. Noncompliance with any prescribed medical therapy or *medical treatment* (as determined by the Insurer) or failure to carry out a *physician's* instructions.
20. Treatment of a *sickness* or *injury* after the initial medical *emergency* has ended (as determined by the Insurer).
21. *Emergency* air transportation and/or car rental unless approved and arranged in advance by *Global Excel*.
22. Treatment not performed by or under the supervision of a *physician* or licensed dentist.
23. Participation:
 - a) as a professional athlete in a sporting event including training or practice. (Professional means a person who engages in an activity as one's main paid occupation);
 - b) in any motorized race or motorized speed contest;
 - c) in scuba diving (unless you hold a basic SCUBA designation from a certified school or other licensing body), hang-gliding, rock climbing, paragliding, skydiving, parachuting, bungee jumping, mountain climbing using ropes and/or specialized equipment, rodeo, heli-skiing, any downhill skiing or snowboarding outside marked trails or any cycling racing event or ski racing event.
24. The purchase or replacement cost (prescribed or not), loss of or damage to hearing devices, eyeglasses, sunglasses, contact lenses or prosthetic teeth, limbs or devices and resulting prescription.
25. Services provided by an optometrist or for cataract surgery.
26. The replacement of an existing prescription, whether by reason of loss, renewal or inadequate supply, or the purchase of drugs and medication (including vitamins) which are commonly available without a prescription or which are not legally registered and approved in Canada or which are not required as a result of a medical *emergency*.
27. Upgrading charges and cancellation penalties for airline tickets, unless approved in advance by *Global Excel*.
28. Elective and/or cosmetic surgery or treatment whether or not for psychological reasons.
29. Any *sickness, injury* or medical condition *you* suffer or contract, or any loss *you* incur in a specific country, region or area for which the Government of Canada, including Foreign Affairs, Trade and Development Canada, has issued a travel advisory or formal notice, before *your* departure date, advising travellers to avoid non-essential travel or to avoid all travel to that specific country, region or area. If the travel advisory or formal notice is issued after *your* departure date, *your* coverage under this policy in that specific country, region or area will be limited to a period of 10 days from the date the travel advisory or formal notice was issued, or to a period that is reasonably necessary for *you* to safely evacuate the country, region or area.
30. Crowns and root canals.
31. Self exposure to exceptional risk, hazardous pursuits or occupations or flight *accident* (unless *you* are travelling as a fare-paying passenger on a commercial airline).
32. A trip outside *your* province or territory of residence on a commercial *vehicle* for the purpose of delivering goods or carrying a load. This exclusion applies to the driver, the operator, a co-driver, a crew member and any other passenger of the commercial vehicle.

Urgent Message Relay — In the event of an *emergency*, *Global Excel* will contact *your travel companion* to keep him/her apprised of *your* medical situation, and *Global Excel* will help *you* exchange important messages with *your* family.

Interpretation Service — *Global Excel* can connect *you* to a foreign language interpreter when required for *emergency* services in foreign countries.

Direct Billing — Whenever possible, *Global Excel* will instruct the *hospital* or clinic to bill the services directly to *Global Excel*.

Claims Information — *Global Excel* will answer any questions *you* have about the eligibility of *your* claim, *Global Excel's* standard verification procedures and the way that *your* policy benefits are administered.

Important: Please note that incomplete documentation will be returned to *you* for completion. Once *Global Excel* receives *your* claim, *you* may be required to provide additional information. Failure to submit required information will lead to a delay in processing *your* claim.

Payment of Benefits

All payments are payable to *you* or on *your* behalf. In case of death of the *insured*, benefits are payable to the estate of the *insured* unless another beneficiary is designated in writing to *Global Excel* or the Insurer. Any claims paid to *you* will be payable in Canadian funds. If *you* have paid a covered expense, *you* will be reimbursed in Canadian currency at the prevailing rate of exchange on the date that the claim payment is made to *you*. No sum payable shall bear interest.

Send all pertinent documents to:

Global Excel Management Inc.
73 Queen Street, Sherbrooke, Quebec J1M 0C9



If you are submitting a claim while in the U.S., please forward all required documents to:

Global Excel Management Inc.
P.O. Box 10, Beebe Plain, Vermont 05823 USA

Telephone: 1-800-566-1865 (toll free) or + 819-566-1865 (collect) during business hours (ET).

Consequently and following a loss, no claim shall be payable by the Insurer and *you* shall be solely responsible for all expenses relating to *your* claim, including repatriation costs. The entire coverage under this policy shall be void if the Insurer determines, whether before or after loss, *you* have concealed, misrepresented or failed to disclose any material fact or circumstance concerning this policy or *your* interest therein, or if *you* refuse to disclose information or permit the use of such information, pertaining to any of the *insured* under this contract of insurance.

4. **Applicable Law** — This contract of insurance is governed by the laws of *your* Canadian province or territory of residence. Any legal proceeding by *you*, *your* heirs or assigns shall be brought in the courts of the Canadian province or territory of residence of the *insured*.
5. **Limitation Periods** — Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), Article 2925 of the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.
6. **Sanctions** — The Insurer is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions ("Sanctions") imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard.

The Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this policy which would breach Sanctions imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.

Section IX - General Provisions (continued)

7. **Important Notice About Your Personal Information** — Royal & Sun Alliance Insurance Company of Canada (“we”, “us”) collect, use and disclose, personal information (including to and from your agent or broker, our affiliates and/or subsidiaries, referring organizations and/or third party providers/suppliers) for insurance purposes, such as administering insurance, investigating and processing claims and providing assistance services. Typically, we collect personal information from individuals who apply for insurance, and from policyholders, *insureds* and claimants. In some cases we also collect personal information from and exchange personal information with family, friends or travelling companions when a policyholder, *insured* or claimant is unable, for medical or other reasons, to communicate directly with us. We also collect and disclose information for the insurance purposes

Section X - Statutory Conditions

- The Contract** - The application, this policy, any document attached to this policy when issued, and any amendment to the contract agreed on in writing after this policy is issued, constitute the entire contract, and no agent has authority to change the contract or waive any of its provisions.
- Waiver** - The insurer shall be deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing signed by the insurer.
- Copy of Application** - The insurer shall, upon request, furnish to the *insured* or to a claimant under the contract a copy of the application.
- Material Facts** - No statement made by the *insured* or a person insured at the time of application for this contract shall be used in defence of a claim under or to avoid the contract unless it is contained in the application or any other written statements or answers furnished as evidence of insurability.
- Notice and Proof of Claim**
 - The *insured* or a person insured, or a beneficiary entitled to make a claim, or the agent of any of them, shall
 - give written notice of claim to the insurer:
 - by delivery of the notice, or by sending it by registered mail, to the head office or chief agency of the insurer in the province, or
 - by delivery of the notice to an authorized agent of the insurer in the province, not later than 30 days after the date a claim arises under the contract on account of an *accident* or *sickness*;
 - within 90 days after the date a claim arises under the contract on account of an *accident* or *sickness*, furnish to the insurer such proof as is reasonably possible in the circumstances of
 - the happening of the *accident* or the commencement of the *sickness*,
 - the loss caused by the *accident* or *sickness*,
 - the right of the claimant to receive payment,
 - the claimant's age, and
 - if relevant, the beneficiary's age, and
 - if so required by the insurer, furnish a satisfactory certificate as to the cause or nature of the *accident* or *sickness* for which claim is made under the contract and, in the case of *sickness*, its duration.

Section XI - Definitions

Throughout this policy, defined words are written in italics.

Accident means a fortuitous, sudden, unforeseen and unintentional event exclusively attributable to an external cause resulting in bodily *injury*.

Child(ren) means an unmarried child of the *insured person* or his or her *spouse* who is, at the date of purchase, at least 15 days old, dependent on the *insured person* or his or her *spouse* for support and:

- Is under 21 years of age; or
- Is a full time student who is under 26 years of age; or
- Has a permanent physical impairment or a permanent mental disability.

Deductible means the amount in US dollars which the *insured* must pay before any remaining covered expenses are reimbursed under this policy. The deductible applies once, per *insured*, per trip.

Emergency means that *you* require immediate *medical treatment* for the relief of acute pain or suffering resulting from an unexpected and unforeseen *sickness* or *injury* occurring while on a trip and that such *medical treatment* cannot be delayed until *your* return to *your* province or territory of residence.

Global Excel means Global Excel Management Inc., the company appointed by the Insurer to provide medical assistance and claims services.

Hospital means an institution which is designated as a hospital by law; which is continuously staffed by one or more *physicians* at all times; which continuously provides nursing services by graduate registered nurses; which is primarily engaged in providing diagnostic services and medical and surgical treatment of a *sickness* or *injury* in the acute phase, or active treatment of chronic conditions; which has facilities for diagnosis, major surgery and in-patient care. The term hospital does not include convalescent, nursing, rest or skilled nursing facilities, whether separate from or part of a regular general hospital, nor a facility operated exclusively for the treatment of persons who are mentally ill, aged, or drug or alcohol abusers.

Hospitalized or Hospitalization means an *insured* occupies a *hospital* bed for more than 24 hours for *medical treatment* and admission was recommended by a *physician* when *medically necessary*.

Immediate Family Member means *your* mother, father, sibling, son, daughter, *spouse*, grandparent, grandchild, aunt, uncle, niece, nephew, mother-in-law, father-in-law, daughter-in-law, son-in-law, sister-in-law and brother-in-law.

Injury means an unexpected and unforeseen harm to the body caused by an *accident*, occurring while on a covered trip and requiring immediate *emergency* treatment that is covered by this policy.

Insured, Insured Person, You, Your and Yourself means the person who is named as the insured person on the confirmation of insurance for which the appropriate premium has been paid.

Medical Treatment means any reasonable procedure which is medical, therapeutic or diagnostic in nature, which is *medically necessary* and which is prescribed by a *physician*. Medical treatment includes *hospitalization*, basic investigative testing, surgery, prescription medication (including prescribed as needed) or other treatment directly related to the *sickness*, *injury* or symptom.

Medically Necessary, in reference to a given service or supply, means such service or supply:

- Is appropriate and consistent with the diagnosis according to accepted community standards of medical practice;
- Is not experimental or investigative in nature;
- Cannot be omitted without adversely affecting *your* condition or quality of medical care;
- Cannot be delayed until *your* return to *your* province or territory of residence or Canada.

Metastatic Cancer means a cancer that has spread from its original site to one or more other area(s) of the body.

Minor Ailment means any *sickness* or *injury* which does not require: the use of medication for a period of greater than 15 days; more than one 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 each trip. However, a chronic condition or any complication of a chronic condition is not considered a minor ailment.

Section XII - Identification of Insurer

TD Insurance Meloche Monnex Travel Insurance Program is underwritten by Royal & Sun Alliance Insurance Company of Canada.

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from, to and with, third parties such as, but not necessarily limited to, health care practitioners and facilities in Canada and abroad, government and private health insurers and family members and friends of policyholders, *insureds* or claimants. In some instances we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada, particularly in those jurisdictions to which an *insured* may travel. As a result, personal information may be accessible to authorities in accordance with the law of these other jurisdictions. For more information about our privacy practices or for a copy of our privacy policy, visit www.rsatravelinsurance.com.

Failure to Give Notice and Proof

- Failure to give notice of claim or furnish proof of claim within the time required by this statutory condition does not invalidate the claim if
 - the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one year after the date of the *accident* or the date a claim arises under the contract on account of *sickness*, and it is shown that it was not reasonably possible to give the notice or furnish the proof in the time required by this condition, or
 - in the case of the death of the person *insured*, if a declaration of presumption of death is necessary, the notice or proof is given or furnished no later than one year after the date a court makes the declaration.
- Insurer to Furnish Forms for Proof of Claim** - The insurer shall furnish forms for proof of claim within fifteen days after receiving notice of claim, but where the claimant has not received the forms within that time the claimant may submit his or her proof of claim in the form of a written statement of the cause or nature of the *accident* or *sickness* giving rise to the claim and of the extent of the loss.
- Rights of Examination** - As a condition precedent to recovery of insurance money under this contract,
 - the claimant must give to the insurer an opportunity to examine the person of the person *insured* when and so often as it reasonably requires while the claim hereunder is pending, and
 - in the case of death of the person *insured*, the insurer may require an autopsy, subject to any law of the applicable jurisdiction relating to autopsies.
- When Money Payable** - All money payable under the contract shall be paid by the insurer within 60 days after it has received proof of claim.
- Limitation of Actions** - An action or proceeding against the insurer for the recovery of a claim under this contract shall not be commenced more than one year (in New Brunswick, Nova Scotia, Newfoundland and PEI), or two years (in Yukon, Northwest Territories and Nunavut), after the date the insurance money became payable or would have become payable if it had been a valid claim.

In the event of any inconsistency between the statutory conditions or provisions of the Civil Code of Quebec applicable to the *insured* and any other provisions of this policy, the statutory conditions or provisions of the Civil Code of Quebec, as applicable, shall prevail.

Physician means a medical practitioner whose legal and professional standing within his or her jurisdiction is equivalent to that of a doctor of medicine (M.D.) licensed in Canada, who is duly licensed in the jurisdiction in which he or she practices, who prescribes drugs and/or performs surgery and who gives medical care within the scope of his or her licensed authority. A physician must be a person other than *yourself* or an *immediate family member*.

Reasonable and Customary Costs means costs that are incurred for approved, eligible medical services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients, up to a maximum of one and a half times the rate that would be applicable if the costs were payable by US Medicare.

Sickness means a disease or disorder of the body which results in loss while this coverage is in effect. The sickness must be sufficiently serious to prompt a reasonably prudent person to consult a *physician* for the purpose of *medical treatment*.

Spouse means the person to whom the *insured person* is legally married or with whom the *insured person* has been residing for at least the last 12 months.

Stable means any medical condition (other than a *minor ailment*) for which all the following statements are true:

- There has been no new diagnosis, treatment or prescribed medication;
- There has been no change in treatment or change in medication, including the amount of medication to be taken, how often it is taken, the type of medication or change in treatment frequency or type. Exceptions: the routine adjustment of Coumadin, Warfarin, insulin or oral medication to control diabetes (as long as they are not newly prescribed or stopped) and a change from a brand name medication to a generic brand medication (provided that the dosage is not modified);
- There have been no new symptoms, more frequent symptoms or more severe symptoms;
- There have been no test results showing deterioration;
- There has been no *hospitalization* or referral to a specialist (made or recommended) and *you* are not awaiting results of further investigations for that medical condition.

Terminal Illness means that *you* have a medical condition that is cause for a *physician* to estimate that *you* have less than 6 months to live or for which palliative care has been received.

Travel Companion means a person who is sharing travel arrangements with *you* from *your* point of departure on the covered trip, including accommodation and transportation, and who has paid such accommodation or transportation in advance of departure.

Treated means that *you* have been *hospitalized*, have been prescribed medication (including prescribed as needed), have taken or are currently taking medication, or have undergone a medical or surgical procedure. Note that aspirin/entrophon is not considered treatment.

Vehicle means any automobile, station wagon, mini-van, sports utility vehicle (for on-road use), motorcycle, boat, pick-up truck or a mobile home, camper truck or trailer home under 36 feet in length, used exclusively for the transportation of passengers other than for hire, in which *you* are a passenger or driver during *your* trip. This definition does not apply to exclusion 32 (see Section VI - Exclusions).

