



SOLIS⁺
TRAVEL
INSURANCE



La Capitale
Insurance and
Financial Services

TABLE OF CONTENTS

PART I – IMPORTANT NOTICE	5
PART II – ELIGIBILITY CRITERIA	8
PART III – GENERAL INFORMATION	10
PART IV – MEDICAL AND HOSPITAL COVERAGE	13
A – TABLE OF MEDICAL AND HOSPITAL COVERAGE AMOUNTS AND APPLICABLE LIMITS	13
B – START AND END DATES OF MEDICAL AND HOSPITAL COVERAGE.	14
C – DESCRIPTION OF MEDICAL AND HOSPITAL COVERAGE	15
1) <i>Emergency hospitalization</i> , medical and paramedical expenses	15
2) <i>Emergency medical transportation expenses</i> .	17
D – EXCLUSION FOR <i>PRE-EXISTING CONDITIONS</i> – MEDICAL AND HOSPITAL COVERAGE	20
E – SPECIFIC LIMITATIONS, EXCLUSIONS AND REDUCTIONS REGARDING MEDICAL AND HOSPITAL COVERAGE.	20
1) Limitations	20
2) Exclusions and reductions.	22
PART V – NON-MEDICAL COVERAGE	25
A – TABLE OF NON-MEDICAL COVERAGE AMOUNTS AND APPLICABLE LIMITS	25
B – START AND END DATES OF <i>TRIP CANCELLATION</i> AND INTERRUPTION AND DELAYED RETURN COVERAGE IN THE EVENT OF MISSED DEPARTURE AND NEW SINGLE TRAVELLER STATUS	27

C – START AND END DATES OF BAGGAGE AND PERSONAL EFFECTS COVERAGE, AS WELL AS ASSISTANCE IN THE EVENT OF LOSS OR THEFT OF IMPORTANT DOCUMENTS	28
D – DESCRIPTION OF NON-MEDICAL COVERAGE . .	29
1) <i>Trip</i> cancellation and interruption and delayed return	29
2) Missed departure coverage	36
3) New single traveller status coverage	37
4) Baggage and personal effects coverage.	38
5) Assistance in the event of loss or theft of important documents.	41
PART VI – GENERAL CONDITIONS	42
PART VII – EXTENSION OF STAY.	46
PART VIII – CLAIMS	48
PART IX – DEFINITIONS.	54
PART X – PREMIUM REFUND	60
PART XI – ASSISTANCE SERVICE	61
PART XII – NOTICE OF PRIVACY AND CONFIDENTIALITY.	64

PART I – IMPORTANT NOTICE

THIS TRAVEL CONTRACT CONTAINS CONDITIONS, LIMITATIONS, EXCLUSIONS AND RESTRICTIONS THAT APPLY TO EACH TYPE OF COVERAGE. PLEASE READ IT CAREFULLY PRIOR TO THE START OF ANY TRIP AND CONTACT YOUR REPRESENTATIVE IF NECESSARY.

The key terms used in *your* insurance contract have been set in italics to facilitate *your* understanding and to draw *your* attention to their meaning. These terms are defined in PART IX – DEFINITIONS of this contract.

Travel insurance is intended to cover *you* in the event of *emergency* claims for losses arising from sudden, unexpected and unforeseeable circumstances. For information on the scope of *your* coverage based on the benefits *you* have selected, as indicated on *your travel* insurance confirmation, please refer to PART IV – MEDICAL AND HOSPITAL COVERAGE and PART V – NON-MEDICAL COVERAGE of this contract.

All *travel* insurance coverages under this contract are subject to conditions, limitations, exclusions and restrictions. Certain *pre-existing conditions* may be excluded. For information on the applicable conditions, limitations, exclusions and restrictions, please refer to the conditions, limitations, exclusions and restrictions that specifically apply to each type of coverage under this contract, and contact *your* representative if necessary.

In the event of a *travel* insurance claim, *your* medical history will be reviewed in order to verify and confirm *your* eligibility for benefits. For information on the terms and conditions that apply to claims, please refer to PART VIII – CLAIMS of this contract.

If *your* health changes prior to the effective date of the *travel* insurance, *you* must notify SecuriGlobe. Failure to do so may result in the denial of any claim. The *Insurer* reserves the right to re-evaluate eligibility for *travel* insurance.

**IN THE EVENT OF AN *EMERGENCY*,
YOU MUST NOTIFY THE
24/7 ASSISTANCE SERVICE.**

Toll free Canada/USA: 1 855 906-2194

Collect worldwide: 514 906-2194

Prior to any medical or hospital *treatment*, service or care described in PART IV – MEDICAL AND HOSPITAL COVERAGE of this contract, *you* must notify the assistance service. If *you* fail to do so, the benefits payable to *you* will be reduced by 20%, up to a maximum penalty of \$25,000. *You* will be responsible for any expenses that are not payable by the *Insurer*. If it is medically impossible for *you* to call, *you* must ask someone to do so on *your* behalf.

Life and Health insurance is issued by:

La Capitale Insurance and Financial Services Inc.
(the *Insurer*)

625 Jacques-Parizeau St
Quebec QC Canada G1R 2G5

Property and Casualty insurance is issued by:

Unica Insurance Inc. (the *Insurer*)

7150 Derrycrest Drive
Mississauga ON Canada L5W 0E5

***Travel* insurance is administered by:**

SecuriGlobe
6400 Auteuil Ave, Suite 100
Brossard QC Canada J4Z 3P5

The assistance service is administered by:

CanAssistance
550 Sherbrooke Street W, Suite B-9
Montreal QC Canada H3A 3S3

Rights of examination and premium refund prior to the effective date of the *travel* insurance

You have 10 days from the day *you* receive this contract to inspect it and determine whether or not it meets *your* needs. If *you* are not completely satisfied, *you* may return the contract to SecuriGlobe by registered mail within 10 days of its receipt for a full refund of the premium, provided that the *travel* insurance coverage has not yet begun. If this contract is not returned, *you* will be deemed to have accepted its conditions, limitations, exclusions and restrictions.

For information on the effective date of each type of coverage, please refer to Section B of PART IV – MEDICAL AND HOSPITAL COVERAGE and to Sections B and C of PART V – NON-MEDICAL COVERAGE of this contract.

PART II – ELIGIBILITY CRITERIA

To be eligible for *travel* insurance, *you* must meet the following criteria:

A – YOU MUST:

- a) Be a resident of Canada
- b) Be covered under the public *health* insurance plan of *your* province or territory of residence in Canada for the entire *period of coverage*
- c) Have a permanent residence in Canada
- d) Be at least 30 days but no more than 75 years of age on the effective date of the single *trip travel* insurance, or
- e) Be at least 30 days but no more than 65 years of age on the effective date of the multi-*trip travel* package.

B – YOU MUST NOT:

- a) Have the Acquired Immunodeficiency Syndrome (AIDS) or the Human Immunodeficiency Virus (HIV)
- b) Have had a *medical consultation* or received *treatment* for cancer of the pancreas, liver or lungs or for any metastatic cancer
- c) Have been prescribed or used home oxygen during the 12-month period prior to the effective date of this *travel* insurance
- d) Have received or be awaiting a major organ transplant (heart, kidney, liver, lung)
- e) Have suffered from kidney failure requiring hemodialysis during the 12-month period prior to the effective date of this *travel* insurance

- f) Have a condition with regard to which a *physician* has advised *you* to refrain from travelling now or in the near future
- g) At the time of purchase of the *travel* insurance policy, know of any reason why *you* would attend any *medical consultation* or cancel or interrupt *your trip* during the *period of coverage*.

C – IF YOUR HEALTH CHANGES PRIOR TO THE EFFECTIVE DATE OF THE TRAVEL INSURANCE

You must call SecuriGlobe at 1 888 211-4444. Failure to do so may result in the denial of any claim. The *Insurer* reserves the right to re-evaluate eligibility for *travel* insurance.

PART III – GENERAL INFORMATION

A – MEDICAL AND HOSPITAL COVERAGE

- a) Medical and hospital coverage includes *emergency hospitalization*, medical and paramedical expenses, as well as *emergency* transportation expenses. This coverage provides a maximum reimbursement of \$2,000,000 per *insured*, per *trip* for the *reasonable, usual and customary* expenses that the *insured* incurs in an *emergency* while outside the province or territory of residence.

B – NON-MEDICAL COVERAGE

- a) Trip cancellation and interruption and delayed return coverage provides for reimbursement, up to the amount indicated on *your travel* insurance confirmation, of expenses relating to the cancellation of *your trip* prior to departure, interruption of *your trip* or *your* delayed return.

Trip cancellation means that an eligible cause of cancellation which occurred prior to the date of *your* departure date forces *you* to cancel *your trip*.

Trip interruption or delayed return means that an eligible cause of *trip* interruption or delayed return forces *you* to interrupt *your trip* as initially planned or postpone the date on which *you* return.

- b) Missed departure coverage provides for reimbursement, up to the amount indicated on *your travel* insurance confirmation, of the expenses described in the section entitled “Missed departure coverage” if *you* miss *your* departure or *your* connection because of a delay in reaching the point of departure for *your trip* or the connection point following departure.

- c) New single traveller status coverage provides for reimbursement, up to the amount indicated on *your travel* insurance confirmation, of additional expenses incurred if *you* decide to travel alone when *your travelling companion* must cancel his or her *travel* plans in connection with one of the eligible *trip* cancellation causes.
- d) Baggage and personal effects coverage provides for a maximum reimbursement of \$1,500 per *insured* in the event of damage, loss or theft of *your* baggage or personal effects.
- e) Assistance in the event of loss or theft of important documents, such as a passport or employment visa, provides for a maximum reimbursement of \$200 per *insured*. An identity theft assistance service is available to provide help in the event of loss or theft of financial data.

C – PACKAGES AVAILABLE

The package selected and the coverages included, as well as the amounts payable and the applicable limits, are indicated on *your travel* insurance confirmation.

1) Single-trip *travel* package

- a) Provides coverage for single-trip *travel* within Canada (outside *your* province or territory of residence) or outside Canada, based on the effective date of this *travel* insurance.
- b) If *you* travel within Canada, *travel* insurance must be purchased before *you* leave *your* province or territory of residence.
- c) If *you* travel outside Canada, *travel* insurance must be purchased before *you* leave Canada.
- d) *Travel* insurance must be purchased for *your* entire *travel* period, including the departure and return dates.

- e) The following single-trip *travel* packages are available:
- I. All-inclusive formula (medical and hospital coverage, as well as non-medical coverage).
 - II. Non-medical coverage without baggage and personal effects coverage (*trip* cancellation and interruption, delayed return, missed departure, new single traveller status, and assistance in the event of loss or theft of important documents).
 - III. Non-medical coverage with baggage and personal effects coverage (*trip* cancellation and interruption, delayed return, missed departure, new single traveller status, baggage and personal effects coverage, and assistance in the event of loss or theft of important documents).
 - IV. Medical and hospital coverage with baggage and personal effects coverage (coverage for hospitalization, emergency medical and paramedical expenses, emergency medical transportation expenses, baggage and personal effects, as well as assistance in the event of loss or theft of important documents).

2) Multi-trip *travel* package

- a) Provides coverage for unlimited *travel* within Canada (outside *your* province or territory of residence) or outside Canada for the maximum number of days permitted, as indicated on *your travel* insurance confirmation.
- b) *Trips* must be separated by a return to *your province* or territory of residence or to Canada.
- c) *You* are not required to provide advance notice of the departure and return dates of each *trip*. However, *you* must submit proof of *your* departure and return dates when submitting a claim.
- d) The multi-trip *travel* package is available in the all-inclusive formula only (medical and hospital coverage, as well as non-medical coverage).

PART IV – MEDICAL AND HOSPITAL COVERAGE

A – TABLE OF MEDICAL AND HOSPITAL COVERAGE AMOUNTS AND APPLICABLE LIMITS

The amounts below represent the maximum amounts payable per *insured per trip*. The coverages apply only if they are indicated on *your travel* insurance confirmation.

MEDICAL AND HOSPITAL COVERAGE	AMOUNTS PAYABLE AND APPLICABLE LIMITS
BASIC COVERAGE	
Maximum amount of insurance	\$2,000,000
1. <i>Emergency hospitalization, medical and paramedical expenses</i>	
a) <i>Hospitalization expenses</i>	Up to the maximum amount of insurance
b) <i>Physicians' fees</i>	
c) <i>Diagnostic services</i>	
d) <i>Medical appliances</i>	\$5,000
e) <i>Incidental hospital expenses</i>	\$50 per day \$500 per <i>hospitalization</i>
f) <i>Private duty nursing care</i>	\$10,000
g) <i>Prescription drugs for emergency treatment</i>	Sufficient supply for 30 days, up to \$500, except in the case of <i>hospitalization</i>
h) <i>Paramedical care</i>	\$500 per profession Maximum of \$1,000

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1. *Emergency hospitalization, medical and paramedical expenses (cont.)*

i) <i>Emergency dental care</i>	\$2,000
j) <i>Accommodation and meal expenses</i>	\$200 per day Overall maximum of \$3,000

2. *Emergency medical transportation expenses*

a) <i>Ambulance services</i>	Up to the maximum amount of insurance
b) <i>Emergency medical repatriation to the province of residence</i>	
c) <i>Transportation of family members</i>	\$5,000
d) <i>Vehicle return</i>	\$2,000
e) <i>Return of remains</i>	\$10,000
f) <i>Cremation at the place of death</i>	\$4,000
g) <i>Return of insured to destination</i>	\$5,000

B – START AND END DATES OF MEDICAL AND HOSPITAL COVERAGE

Medical and hospital coverage begins **on the latest of the following:**

- The effective date of coverage indicated on *your travel* insurance confirmation.
- The date and time that *you* leave *your* province or territory of residence.
- The date of payment of *your* premium.
- The date and time of departure for each of *your trips*, for the purposes of the multi-trip *travel* package.

However, if *you* purchase the *travel* insurance after leaving *your* province or territory of residence, a five-day waiting period will apply to the coverage following the purchase of *travel* insurance in the event of an *illness*-related *emergency*.

Medical and hospital coverage ends **on the earliest of the following**:

- a) The expiry date indicated on *your travel* insurance confirmation.
- b) The date and time that *you* return to *your* province or territory of residence.
- c) The date and time that *you* return to *your* province or territory of residence following each of *your trips*, for the purposes of the multi-trip *travel* package.
- d) The date on which *you* reach the maximum number of days permitted for each *trip* as indicated on *your travel* insurance confirmation, for the purposes of the multi-trip *travel* package.

C – DESCRIPTION OF MEDICAL AND HOSPITAL COVERAGE

Subject to the conditions, limitations, exclusions and reductions applicable to *travel* insurance, the expenses below are eligible, provided they are *reasonable, usual and customary*. They are also reimbursed up to the amounts indicated on the TABLE OF COVERAGE AMOUNTS AND APPLICABLE LIMITS.

1) *Emergency hospitalization, medical and paramedical expenses*

The fees and expenses indicated in the points below are payable only if approved in advance by the assistance service.

a) *Hospitalization expenses*

Charges up to the semi-private room rate. Charges for an intensive or coronary care unit are also covered where medically necessary.

b) *Physicians' fees*

Medical care administered by a *physician*.

c) *Diagnostic services*

Expenses for laboratory analyses and X-rays when prescribed by the attending *physician* as part of *emergency* medical expenses.

d) *Medical appliances*

Expenses for the purchase or rental of crutches, canes or splints; expenses for the rental of wheelchairs, orthopedic devices or other medical appliances, when prescribed by the attending *physician*, up to a reimbursable amount of \$5,000.

e) *Incidental hospital expenses*

Incidental expenses (telephone, television, parking, etc.) related to *hospitalization*, upon presentation of supporting documents, up to a maximum reimbursable amount of \$500 per *hospitalization* period.

f) *Private duty nursing care*

Fees for a registered nurse (other than a relative of the *insured*) immediately following a covered *hospitalization*, when deemed medically necessary and when prescribed by the attending *physician*, up to a reimbursable amount of \$10,000.

g) *Prescription drugs for emergency treatment*

Reimbursable cost of drugs obtained on prescription by a *physician*, up to a reimbursable amount of \$500, unless the *insured* has been hospitalized. The reimbursement of prescription drugs will only be valid for 30 days after the onset of an *emergency*. The cost of prescription renewals beyond this period is not covered.

h) *Paramedical care*

Professional fees of a physiotherapist and a chiropractor, when prescribed by a *physician*, up to a reimbursable amount of \$500 per profession and \$1,000 for all of these professions.

i) Emergency dental care

The expenses are reimbursed up to a maximum of \$2,000 following a direct *accidental* blow to the mouth requiring the repair or replacement of natural and vital teeth or permanently attached artificial teeth.

j) Accommodation and meal expenses

Accommodation and meal expenses incurred in a commercial establishment when an *insured* or his or her accompanying *family member* or *travelling companion* is obliged to postpone the return home due to an *injury* or a *disease* that he or she contracted. The expenses are limited to a maximum reimbursement of \$200 per day for all *insureds* in the same family, up to an overall maximum of \$3,000.

2) Emergency medical transportation expenses

The expenses and *travel* provided for in the points below are payable only if approved in advance by the assistance service.

All transportation expenses are limited to the reimbursable expenses charged by the public carrier for *travel* by the most economical means of transportation, via the most direct route.

a) Ambulance services

The cost of ground and air ambulance services used to transport the *insured* to the nearest *hospital*. Expenses for transfers between *hospitals* are also covered when the *physician* and the assistance service deem the facilities where the *insured* is hospitalized to be inadequate for *treating* or stabilizing the *insured's* condition.

b) Emergency medical repatriation

Repatriation expenses to return the *insured* to home or to a *hospital* in his or her province or territory of residence for provision of adequate medical care. The transfer must be made by the most appropriate public carrier, as deemed by the attending *physician* for transfers of this type. Repatriation to the province or territory of residence must take place as soon as the *insured's health* condition allows. If required because of the *insured's health* condition, the assistance service may send a medical escort to accompany the *insured* during repatriation.

c) Transportation of *family members*

- I. Round trip transportation for a *family member* of the *insured* from his or her place of residence to the *hospital* where the *insured* has been confined for at least five consecutive days to be at his or her bedside. The necessity of a visit from a *family member* must be confirmed by the *insured's* attending *physician*.
- II. Expenses for the return of *dependent children* insured under this contract to their province or territory of residence, if, due to *illness* or a covered *injury*, the *insured* or another *travelling* adult is unable to supervise the children.
- III. Round trip transportation for a *family member* of the *insured* for identification of the body of the *insured*, who died during the *trip*, prior to repatriation of the remains, if required by the attending *physician*. If the *insured* was already accompanied by a *family member* age 18 or over, the expenses incurred by another *family member* for identification of the body are not eligible.

The overall amount of expenses described in Section C (Transportation of *family members*) is limited to a maximum reimbursement of \$5,000.

d) Vehicle return

The expenses incurred for a commercial agency to return the *insured's vehicle* home, or a rental *vehicle* to the rental agency closest to where the *insured* is staying. The expenses are eligible if the *insured* is unable to drive the *vehicle* due to the *injury* sustained or the *disease* contracted, based on the written recommendation of the attending *physician*. Any person accompanying the *insured* must also be unable to drive the *vehicle*. The expenses are limited to a maximum reimbursement of \$2,000.

e) Return of remains

In the event of death as a result of a covered *injury* or *illness*, the *Insurer* agrees to reimburse the expenses for preparation and repatriation of the body of a deceased *insured* to the place of burial or cremation in the province or territory of residence. Expenses for the purchase of a coffin or urn are not included. The expenses are limited to a maximum reimbursement of \$10,000.

f) Cremation at the place of death

If the deceased *insured* was cremated or buried at the place where he or she was staying, the expenses are limited to a reimbursable amount of \$4,000.

g) Return of the *insured* to destination

In the event that the *insured* is transported to his or her province or territory of residence in accordance with the provisions of Section B (*Emergency medical repatriation*), the *Insurer* will reimburse the cost of a one-way economy class ticket for return to the city in which the air evacuation was initiated, up to an overall maximum reimbursement of \$5,000. These expenses are eligible for reimbursement only once per *trip*, and the *Insurer* will not issue any reimbursement under this section for expenses incurred after the original expected return date.

D – EXCLUSION FOR *PRE-EXISTING CONDITIONS* – MEDICAL AND HOSPITAL COVERAGE

This exclusion applies to *you* and *your* family members, whether or not they are travelling with *you*, and to *your travelling companion* and his or her family members.

Medical and hospital coverage DOES NOT apply to losses sustained or expenses incurred that result directly or indirectly, in whole or in part, from a *pre-existing condition* which was not *stable* and under control during the 180-day period prior to the effective date of this *travel* insurance.

E – SPECIFIC LIMITATIONS, EXCLUSIONS AND REDUCTIONS REGARDING MEDICAL AND HOSPITAL COVERAGE

1) Limitations

- a) The benefits provided under this *travel* insurance are over and above, rather than in lieu of, those provided under the public provincial or territorial *health* insurance plan of which *you* are (or could be) a participant, or those provided under any other type of contract or plan. Please refer to PART VI – GENERAL CONDITIONS – Section C – Coordination of benefits of this *travel* insurance contract.
- b) Prior to any *treatment*, service or medical care, *you* must notify the assistance service (toll free: 1 855 906-2194, collect worldwide: 514 906-2194). If *you* fail to do so, the benefits payable to *you* will be reduced by 20%, up to a maximum of \$25,000. *You* will be responsible for any expenses that are not payable by the *Insurer*. If it is medically impossible for *you* to call, *you* must ask someone to do so on *your* behalf.

- c) The assistance service, in conjunction with *your* attending *physician*, reserves the right to transfer *you* to a *hospital* or to arrange for *your* return transportation to *your* province or territory of residence following an *emergency*. If *you* refuse to be transferred or transported when declared medically fit to travel, any continuing costs incurred after *your* refusal will not be covered, and *you* will be solely responsible for payment of such costs. The *travel* insurance will cease upon *your* refusal, and no coverage will be provided to *you* for the remainder of the *period of coverage*.
- d) *Act of terrorism* – Insurance limitations and *aggregate limit*

When an *act of terrorism* directly or indirectly causes a loss that would otherwise be payable under this *travel* insurance benefit, coverage will be provided as follows:

- I. As a result of any one or a series of *acts of terrorism* occurring within a 72-hour period, the *aggregate limit* payable for all eligible insurance contracts issued and administered by the *Insurer*, including this contract, will be \$2,500,000.
- II. As a result of any one or a series of *acts of terrorism* occurring in any calendar year, the *aggregate limit* for all eligible insurance contracts issued and administered by the *Insurer*, including this contract, will be \$5,000,000.
- III. The amounts payable for each eligible claim under I) and II) above are in excess of all other sources of recovery and will be reduced on a pro rata basis, so that the total amount paid for all such claims does not exceed the respective *aggregate limit* that will be paid after the end of the calendar year and after completing the adjudication of all claims relating to *act(s) of terrorism*.

2) Exclusions and reductions

Travel insurance DOES NOT apply to losses sustained or expenses incurred that result directly or indirectly, in whole or in part, from one of the following causes:

- a) Any medical service, *treatment* or care not authorized by the assistance service.
- b) Any elective or non-emergency *treatment*, even if it was received following an *emergency* situation, if this *treatment* can be obtained in the province or territory of residence of the *insured* without danger to the *insured's* life or health.
- c) Any *medical consultation* that is not due to an *emergency* situation, any elective *medical consultation* or the consequences of any elective medical procedure.
- d) Any *treatment* which could have been reasonably delayed until the *insured's* return (whether voluntary or involuntary) to the province or territory of residence, by the next available means of transportation, unless the *treatment* was approved in advance by the assistance service.
- e) Any service, medical care or *treatment* that is not considered to be an *emergency* including, but not limited to, the following: cosmetic or any other elective surgery, *treatment* for a chronic *illness*, *treatment* for rehabilitation or convalescence.
- f) Any recurrence or complication of the *illness* or *injury* that resulted in the *insured's* return to the province or territory of residence, if the *insured* subsequently chose to continue with his or her *travel*.
- g) Any recurrence or complication of the *illness* or *injury* associated with the initial medical *emergency* if, in the opinion of the assistance service, the medical *emergency* had ended.
- h) Any *travel* to seek medical advice or *treatment*, even if recommended by a *physician*.
- i) Any *travel* against the advice of a *physician* or following the diagnosis of a *terminal illness*.

- j) Any *treatment* for a mental, nervous, psychological, psychotic or psychiatric disorder, including depression, anxiety and insomnia.
- k) Any suicide, attempted suicide or self-inflicted injury, whether or not the *insured* is of sound mind.
- l) Any routine prenatal care, any infant born during the *trip*, as well as pregnancy or sudden, unexpected and unforeseeable complications of pregnancy, within nine weeks of the expected date of delivery.
- m) Any fertility *treatment* or spontaneous or induced termination of pregnancy.
- n) Any *treatment* for alcohol, toxic substance or medication abuse, for drug use or for non-compliance with a medical prescription.
- o) Any expenses for the purchase of over-the-counter drugs, whether prescribed or not.
- p) Any expenses incurred to go to a *hospital*, consult a *physician* or visit a clinic, except as indicated in this contract.
- q) Any *travel*, other than as a passenger, in a commercial aircraft licensed to carry passengers for hire, unless the transportation was approved in advance by the assistance service.
- r) Any *injury* occurring during participation in:
 - I. Sports as a professional athlete (person who engages in an activity as his or her main source of occupation)
 - II. Any competitive motorized sporting events, racing or motor *vehicle* speed contests
 - III. Any other *high-risk activity*.
- s) Any naturopathic, holistic, experimental or para-medical *treatment* not covered by *travel* insurance.
- t) Covered expenses in excess of the *reasonable, usual and customary* expenses normally charged at the place where the *emergency* occurred.

- u) Any *treatment* or service contrary to the provisions of any *health* insurance plan of the *insured's* province or territory of residence.
- v) Any *illness* or *injury* sustained in a city, region or country when, prior to the effective date of the *travel* insurance, the government of Canada issued a notice advising against any *travel* or non-essential travel to the city, region or country in question, and the *illness* or *injury* is associated with the reason for which the notice was published.
- w) Any *illness* or *injury* or any expenses associated with the following situations:
 - I. *Act of war*, civil war, riot, rebellion, insurrection, revolution, invasion, hostilities or any military operation (whether declared or undeclared), civil commotion, overthrow of the legally constituted government, military or usurped power, explosions of war weapons, use of nuclear, chemical or biological weapons, radioactive contamination.
 - II. Any action taken in controlling, preventing or suppressing the acts mentioned in I) above.
- x) The commission or attempted commission of an illegal or criminal act by the *insured* or by his or her agent, alone or in conjunction with others.

PART V – NON-MEDICAL COVERAGE

A – TABLE OF NON-MEDICAL COVERAGE AMOUNTS AND APPLICABLE LIMITS

The amounts below represent the maximum amounts payable per *insured* per *trip*. The coverages apply only if they are indicated on *your travel* insurance confirmation.

NON-MEDICAL COVERAGE		
	Multi-trip <i>travel package</i>	Single-trip <i>travel package</i>
	Insured amount	Insured amount
1. Trip cancellation and interruption and delayed return		
<i>Trip</i> cancellation prior to departure	Based on the amount selected by the <i>insured</i> ¹	Based on the amount selected by the <i>insured</i> ²
<i>Trip</i> interruption after departure and delayed return	\$5,000 per <i>trip</i> , up to a maximum of \$10,000 per year ³	Based on the amount selected by the <i>insured</i> ²
2. Missed departure		
Additional cost of a transport ticket to the initially planned trip destination	\$5,000 per <i>trip</i> , up to a maximum of \$10,000 per year ³	Based on the amount selected by the <i>insured</i> ²

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1. A maximum of \$5,000 per trip and \$10,000 per year
2. A maximum of \$15,000
3. Combined maximum of \$10,000 for all types of coverage

2. Missed departure (cont.)

<i>Prepaid travel expenses</i>	\$5,000 per <i>trip</i> , up to a maximum of \$10,000 per year ³	Based on the amount selected by the <i>insured</i> ²
Accommodation and travel expenses	\$300 per day, maximum of 2 days	\$300 per day, maximum of 2 days

3. New single traveller status

Maximum reimbursement	\$5,000 per <i>trip</i> , up to a maximum of \$10,000 per year ³	Based on the amount selected by the <i>insured</i> ²
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4. Baggage and personal effects

Maximum reimbursement	\$1,500	\$1,500
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5. Assistance in the event of loss or theft of important documents

Visa/passport replacement	\$200	\$200
Identity theft assistance service	Included	Included

2. A maximum of \$15,000

3. Combined maximum of \$10,000 for all types of coverage

B – START AND END DATES OF TRIP CANCELLATION AND INTERRUPTION AND DELAYED RETURN COVERAGE IN THE EVENT OF MISSED DEPARTURE AND NEW SINGLE TRAVELLER STATUS

Trip cancellation and interruption and delayed return coverage, as well coverage in the event of missed departure and new single traveller status begin **on the latest of the following:**

- a) The effective date of coverage indicated on *your travel* insurance confirmation.
- b) The date of payment of *your* premium.
- c) The date of purchase or the date of the first non-refundable deposit on the *trip*.
- d) The date of purchase or the date of the first non-refundable deposit on each *trip*, for the purposes of the multi-trip *travel* package.

Trip cancellation and interruption and delayed return coverage, as well as coverage in the event of missed departure and new single traveller status end on the earliest of the following:

- a) The expiry date indicated on *your travel* insurance confirmation.
- b) The date and time that *you* return to *your* province or territory of residence.
- c) The date and time that *you* return to *your* province or territory of residence following each of your *trips*, for the purposes of the multi-trip *travel* package.
- d) The date that coincides with the end of the 365-day period following the coverage start date indicated on *your travel* insurance confirmation, with regard to *trip* cancellation.

C – START AND END DATES OF BAGGAGE AND PERSONAL EFFECTS COVERAGE, AS WELL AS ASSISTANCE IN THE EVENT OF LOSS OR THEFT OF IMPORTANT DOCUMENTS

Baggage and personal effects coverage, as well as assistance in the event of loss or theft of important documents, begin **on the latest of the following:**

- a) The effective date of coverage indicated on *your travel* insurance confirmation.
- b) The date and time that *you* leave *your* province or territory of residence.
- c) The date of payment of *your* premium.
- d) The date and time that *you* leave *your* province or territory of residence to begin each of *your* trips, for the purposes of the multi-trip *travel* package.

Baggage and personal effects coverage, as well as assistance in the event of loss or theft of important documents, end **on the earliest of the following:**

- a) The expiry date indicated on *your travel* insurance confirmation.
- b) The date and time that *you* return to *your* province or territory of residence.
- c) The date and time that *you* return to *your* province or territory of residence following each of *your trips*, for the purposes of the multi-trip *travel* package.
- d) The date on which *you* reach the maximum number of days permitted for each *trip* as indicated on *your travel* insurance confirmation, for the purposes of the multi-trip *travel* package.

D – DESCRIPTION OF NON-MEDICAL COVERAGE

Subject to the limitations, exclusions and reductions applicable to each type of non-medical coverage, the expenses below are eligible, provided they are *reasonable, usual and customary*. They are reimbursed up to the amounts indicated on the TABLE OF COVERAGE AMOUNTS AND APPLICABLE LIMITS.

Any health problem, event or circumstance of which *you* are aware, which occurs prior to the date of purchase or the date of the first non-refundable deposit on the *trip* and which would have reasonably allowed one to anticipate the necessity of *trip* cancellation or interruption or delayed return, represents one of the exclusions of this contract.

1) **Trip cancellation and interruption and delayed return**

Trip cancellation and interruption and delayed return coverage provide for reimbursement, up to the amount indicated on *your travel* insurance confirmation, of expenses relating to the cancellation of *your trip* prior to departure, interruption of *your trip* or *your* delayed return.

a) **Eligible causes:**

All of the following causes are eligible if they occur following the *trip* cancellation and interruption and delayed return coverage start date.

I. MEDICAL EMERGENCY AND DEATH

- i) A medical *emergency* concerning *you* or one of *your* family members, the *caregiver* of *your dependent children*, a *travelling companion*, a *business partner* or a family member of that person or *your host at destination*.
 - In *your* case or that of *your travelling companion*, the medical *emergency* must be disabling to the extent that it would force a reasonable person to cancel or interrupt the *trip* or postpone the return home.

- In the case of one of *your* family members, the *caregiver* of *your dependent children*, a *business partner* or a family member or *your host at destination*, the medical *emergency* must be life threatening and require *hospitalization* of the person concerned.
- ii) **Within the 30-day period prior to the date of *your* departure or during *your trip***, *your* death or the death of one of *your* family members, the *caregiver* of *your dependent children*, a *travelling companion*, a *business partner* or a family member of that person or *your host at destination*.

II. PREGNANCY AND ADOPTION

- i) **During the first 31 weeks of pregnancy**, sudden, unexpected, and unforeseeable complications of *your* pregnancy, that of *your spouse*, *your travelling companion* or the *spouse* of *your travelling companion*.
- ii) *Your* pregnancy, that of *your spouse* or *your travelling companion*, if the pregnancy was diagnosed after *your travel* insurance was purchased, and departure is to take place within **nine weeks of the expected date of delivery**.
- iii) The legal adoption of a child by *you* or by *your travelling companion*, when the actual date of that adoption is scheduled to take place during *your trip* and the date was unknown prior to the start date of the *trip* cancellation and interruption and delayed return coverage.

III. GOVERNMENT ADVISORIES TO CANADIAN TRAVELLERS AND VISAS

- i) A notice issued by the government of Canada advising against any *travel* or non-essential travel to a country, region or city included in *your travel* itinerary after the *trip* cancellation and interruption and delayed return coverage start date.

- ii) Non-delivery of *your travel* visa or that of *your travelling companion* for reasons beyond *your* control or that of *your travelling companion*. Eligible causes do not include the non-issuance of a *travel* visa due to a late visa application or the non-issuance of an immigration or employment visa.

IV. EMPLOYMENT AND OCCUPATION

- i) Involuntary loss of employment (minimum of 20 hours per week), which *you* held for at least 12 consecutive months prior to the non-medical coverage start date of *your travel* insurance. Eligible causes do not include loss of employment if *you* are self-employed.
- ii) The relocation of *your* principal residence due to a transfer by *your* employer or that of *your spouse* or *your travelling companion*.
- iii) *Your* summons for jury duty or subpoena to act as a witness in a case scheduled to be heard during the planned *trip*, provided that the summons or subpoena was received after the *trip* cancellation and interruption and delayed return coverage start date. However, *you* must not be one of the parties involved in the matter, and *you* must have done everything necessary to defer *your* summons or subpoena. A subpoena to act as a witness, as part of *your* usual duties, does not constitute an eligible cause of *trip* cancellation and interruption and delayed return.
- iv) Cancellation of a *commercial activity*. The cancellation must be confirmed by means of written notice issued by the organization officially responsible for the activity. Participation in the activity must be the only reason for the planned *trip*.

V. DELAYS AND CANCELLATIONS

- i) A schedule change by the public carrier whose services *you* were planning to use for a portion of *your trip* and that causes *you* to miss a connection or results in an interruption of *your trip*. The schedule change must result in a loss of more than 30% of the total planned length of *your trip*. Moreover, benefits are not payable if a flight cancellation results from a commercial airline's cessation of activities for any reason whatsoever including bankruptcy or insolvency of the air carrier.
- ii) The cancellation of *your* cruise prior to the departure of *your* cruise ship due to a mechanical problem, grounding or quarantine of the cruise ship or its repositioning due to weather conditions, earthquakes or volcanic eruptions.

VI. OTHER ELIGIBLE CAUSES OF TRIP CANCELLATION AND INTERRUPTION AND DELAYED RETURN

- i) *Your* principal residence or that of *your travelling companion* being made uninhabitable because of fire, flood, burglary or natural disaster.
- ii) The place of business owned by *you* or *your travelling companion* being made inoperative because of fire, flood, burglary or natural disaster.
- iii) Quarantine involving *your* principal residence, *you*, *your spouse*, *your dependent children* or *your travelling companion*.
- iv) An *act of terrorism* committed by an organized terrorist group (recognized as such by the Canadian government) occurring in a country or region to which *you* were to *travel* within 30 days prior to the date of *your* departure or during *your trip*.
- v) An indictable criminal assault of which *you* are the victim within 10 days prior to the date of *your* departure.

b) Eligible expenses

Subject to the limitations, exclusions and restrictions applicable to *trip* cancellation and interruption and delayed return coverage, the expenses below are eligible, provided *you* actually incurred them and the *trip* was cancelled or interrupted or the return was delayed due to one of the eligible causes mentioned above. The expenses are reimbursed up to the amounts indicated on the TABLE OF COVERAGE AMOUNTS AND APPLICABLE LIMITS.

- I. IN THE EVENT OF *TRIP* CANCELLATION PRIOR TO DEPARTURE:
 - i) The non-refundable portion of *travel expenses*, including prepaid transportation tickets and *travel expenses*, at the time of the eligible cause that led to the cancellation of *your trip*.
 - ii) The expenses associated with payment of the cancellation penalties for *your trip*, provided that the *service provider* has not issued any credit and the tickets are unused and cannot be used, refunded or transferred.
- II. *TRIP* INTERRUPTION OR DELAYED RETURN
 - i) Additional transportation expenses charged to exchange a portion of *your* ticket for an economy return ticket on a scheduled carrier in order to return to *your* province or territory of residence or to go to *your* next scheduled destination from the place where *your trip* was interrupted.
 - ii) If *your* ticket cannot be exchanged, the amount charged for an economy return ticket on a scheduled carrier in order to return to *your* province or territory of residence.
 - iii) The non-refundable portion of any prepaid *travel expenses*, at the time of the eligible cause that led to the cancellation or postponement of *your trip*.

iv) The expenses associated with payment of penalties for interruption or postponement of *your trip*, provided that the *service provider* has not issued any credit and the tickets are unused and cannot be used, refunded or transferred.

c) Exclusion for *pre-existing conditions* – *trip cancellation and interruption and delayed return coverage*

This exclusion applies to *you* and *your* family members, whether or not they are travelling with *you*, and to *your travelling companion* and his or her family members.

Trip cancellation and interruption and delayed return coverage DOES NOT apply to losses sustained or expenses incurred that result directly or indirectly, in whole or in part, from a *pre-existing condition* which was not *stable* and under control during the 90-day period prior to the effective date of the *trip cancellation and interruption and delayed return coverage*.

d) Specific limitations, exclusions and reductions regarding *trip cancellation and interruption and delayed return coverage*

Trip cancellation and interruption and delayed return coverage DOES NOT apply to losses sustained or expenses incurred that result directly or indirectly, in whole or in part, from one of the following causes or circumstances:

- I. An *accident* due to one of the following: mental, nervous, psychological, psychotic or psychiatric disorders including depression, anxiety and insomnia, whether or not *you*, one of *your* family members or *your travelling companion* are of sound mind.
- II. A *trip* taken to visit or take care of a person who is ill, when the *trip* is cancelled or interrupted or the return is delayed due to a deterioration of the person's condition or to the person's death.

- III. An event which occurs prior to the date of purchase or the date of the first non-refundable deposit on the *trip* and which would have reasonably allowed one to anticipate the necessity of *trip* cancellation or interruption or delayed return.
- IV. Any financial loss incurred by the *insured* due to the *service provider's* failure to honour its commitments toward the *insured* and to provide the *travel services* as planned.
- V. Any *travel* to seek medical advice or *treatment*, even if recommended by a *physician*.
- VI. Any *travel* against the advice of a *physician* or following the diagnosis of a *terminal illness*.
- VII. Any suicide, attempted suicide or self-inflicted injury, whether or not the *insured* is of sound mind.
- VIII. Following an *accident*, if it is demonstrated that the *accident* is attributable to alcohol, toxic substance or medication abuse, drug use or non-compliance with a medical prescription.
- IX. Following an *accident* which occurred during participation in:
 - i) Any sports as a professional athlete (person who engages in an activity as his or her main source of occupation).
 - ii) Any competitive motorized sporting events, racing or motor vehicle speed contests.
 - iii) Any other *high-risk activity*.
- X. *Act of war*, civil war, riot, rebellion, insurrection, revolution, invasion, hostilities or any military operation (whether declared or undeclared), civil commotion, overthrow of the legally constituted government, military or usurped power, explosions of war weapons, use of nuclear, chemical or biological weapons, radioactive contamination. Any action taken in controlling, preventing or suppressing the acts mentioned above is also an exclusion.

- XI. The commission or attempted commission of an illegal or criminal act by *you*, alone or in conjunction with others.
- XII. *Travel* to a city, region or country when, prior to the date of purchase of the *trip* cancellation and interruption and delayed return coverage, the government of Canada issued a notice advising against any *travel* or non-essential travel to the city, region or country in question.
- XIII. Pregnancy, and any sudden, unexpected and unforeseeable complications of pregnancy, within nine weeks of the expected date of delivery.

2) Missed departure coverage

Missed departure coverage provides for reimbursement of the eligible expenses indicated below if *you* missed *your* departure or *your* connection because of a delay in reaching the point of departure for *your trip* or the connection point following departure. *You* must have planned *your travel* at least three hours in advance.

a) Eligible causes

- I. Adverse weather conditions or mechanical problem (if an aircraft, bus, train or public ferry).
- II. Traffic *accident* or *emergency* closure by police services of a road used by a public carrier (if a private or commercial *vehicle*). Confirmation of the event by a police report is required in order for the expenses to be eligible.

b) Eligible expenses

Subject to the limitations, exclusions and restrictions applicable to missed departure coverage, the following expenses are reimbursed up to the amounts indicated on the TABLE OF COVERAGE AMOUNTS AND APPLICABLE LIMITS:

- I. The additional cost of an economy transport ticket on a scheduled carrier in order to reach the initially planned *trip* destination.

- II. The unused prepaid *travel expenses* (purchased prior to the start date of *your travel insurance*).
- III. Accommodation and meal expenses incurred in a commercial establishment, as well as essential telephone communication and *travel expenses*. These expenses are limited to a maximum reimbursement of \$300 per day, per *insured*, up to a maximum of two days.

c) Specific limitations, exclusions and reductions regarding missed departure coverage

Other than the exclusion for *pre-existing conditions* under *trip* cancellation and interruption and delayed return coverage, and the specific limitations, exclusions and reductions regarding that coverage, missed departure coverage DOES NOT apply to losses sustained or expenses incurred that result directly or indirectly, in whole or in part, from one of the following causes or circumstances:

- I. The arrival of the carrier or the *vehicle* was not expected at least three hours prior to the start of *your trip* or the departure of *your connection*.

3) New single traveller status coverage

New single traveller status coverage provides for reimbursement, up to the amount indicated on *your travel insurance confirmation*, of additional expenses incurred if *you* decide to travel alone when *your travelling companion* must cancel his or her *travel plans* in connection with one of the eligible *trip* cancellation causes.

a) Eligible causes

The eligible causes are indicated in the section entitled “Eligible causes” of *trip* cancellation and interruption and delayed return coverage.

b) Eligible expenses

Subject to the limitations, exclusions and restrictions applicable to new single traveller status coverage, the following expenses are reimbursed up to the amounts indicated on the TABLE OF COVERAGE AMOUNTS AND APPLICABLE LIMITS:

- I. The additional expenses incurred if *you* decide to travel alone when *your travelling companion* must cancel his or her *travel* plans in connection with one of the eligible *trip* cancellation causes. Only expenses incurred on the date that *your travelling companion* cancels his or her *travel* plans are eligible.

c) Specific limitations, exclusions and reductions regarding new single traveller status coverage

The exclusion for *pre-existing conditions* under *trip* cancellation and interruption and delayed return coverage, and the specific limitations, exclusions and reductions regarding that coverage, apply to new single traveller status coverage.

4) Baggage and personal effects coverage

Baggage and personal effects coverage in the event of damage, loss or theft of baggage or personal effects provides for a maximum reimbursement of \$1,500 per *insured*. In addition, the maximum reimbursement amount for the loss, theft or damage caused to each item is \$250.

a) Eligible causes

- I. Loss of *your* baggage and personal effects.
- II. Theft of *your* baggage and personal effects or damage caused to them by reason of theft, fire or hazards of land, water or air transportation.
- III. Theft of *your* baggage and personal effects or damage caused to them during a hotel stay.

b) Eligible expenses

Subject to the limitations, exclusions and restrictions applicable to baggage and personal effects coverage, the following expenses are reimbursed up to the amounts indicated on the TABLE OF COVERAGE AMOUNTS AND APPLICABLE LIMITS:

Baggage and personal effects coverage provides for reimbursement equivalent to:

- I. The purchase price of a similar item or
- II. The current value of the item at the time of the loss, theft or damage, including a reduction for depreciation or
- III. Expenses for repair or replacement of the item concerned, whichever is lowest.

Moreover, in the event of a delay in delivering *your* checked baggage, which arrives at *your travel* destination (other than *your* point of departure) more than 12 hours after *your* arrival, the maximum reimbursement is limited to \$500 for clothing or emergency purchases. The expenses must have been incurred within a 48-hour period following *your* arrival at destination but prior to the receipt of *your* baggage and personal effects.

c) Specific limitations, exclusions and reductions regarding baggage and personal effects coverage

Other than the exclusion for *pre-existing conditions* under *trip* cancellation and interruption and delayed return coverage, and the specific limitations, exclusions and reductions regarding that coverage, baggage and personal effects coverage DOES NOT apply to the following:

- I. Animals.
- II. Automobiles including equipment, motorcycles, scooters, mopeds and motors.
- III. Bicycles, skis, snowboards (except when checked with a public carrier).
- IV. Aircraft, boats or other type of *vehicle* or means of transportation.

- V. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs.
- VI. Tickets, keys, money, securities, bullion, stamps, credit cards, documents and deeds.
- VII. Damage to fragile items or glass objects.
- VIII. Property shipped by land or water as freight or shipped prior to the date of *your* departure.
- X. Rugs or carpets of any type.
- X. Perishables, medicines, perfumes, cosmetics and consumables.
- XI. Property used in trade, business or for the production of income.
- XII. Antiques or collectibles.
- XIII. Property that is left behind in a public place or in an unattended *vehicle* unless the *vehicle* (including its trunk) was securely locked and there were visible marks indicating that the theft occurred as a result of forcible entry.
- XIV. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration.
- XV. Loss or damage due to negligence on *your* part.
- XVI. Loss or damage associated with fragile or perishable items in checked baggage.
- XVII. All expenses incurred due to theft, loss or damage, if it is demonstrated that the occurrence is attributable to one of the following:
 - i) *Act of war*, civil war, riot, rebellion, insurrection, revolution, invasion, hostilities or any military operation (whether declared or undeclared), civil commotion, overthrow of the legally constituted government, military or usurped power, explosions of war weapons, use of nuclear, chemical or biological weapons, radioactive contamination.

- ii) Any action taken in controlling, preventing or suppressing the acts mentioned above.

XVIII. All expenses incurred due to theft, loss or damage, if it is demonstrated that the occurrence is attributable to the commission or attempted commission of an illegal or criminal act by *you*, alone or in conjunction with others.

XIX. All expenses incurred due to loss or damage if it is demonstrated that the occurrence is attributable to alcohol, toxic substance or medication abuse, drug use or non-compliance with a medical prescription.

XX. Loss or damage that has not been reported to the police or the *service provider*.

5) Assistance in the event of loss or theft of important documents

Expenses incurred due to loss or theft of a passport or employment visa are reimbursed up to a maximum of \$200.

In the event of loss or theft of important documents, such as a passport, an employment visa, documents relating to the adoption of a child, one or more credit cards, CanAssistance provides telephone assistance to the *insured* by explaining the procedures to be followed to obtain new pieces of identification and/or tips on how individuals can protect themselves from fraudulent acts in the event of loss or theft of their payment cards or other identity documents. The 24/7 assistance service provides first-line support.

In the event of loss or theft of payment cards or other identity documents, the request for assistance is transferred to an identity theft assistance service, which is available Monday to Friday, from 9:00 a.m. to 8:00 p.m., and on Saturday, from 9:00 a.m. to 5:00 p.m., excluding statutory holidays.

PART VI – GENERAL CONDITIONS

A – CONTRACT

The application, the *travel* insurance confirmation, the contract, any document attached to the contract when issued and any amendment to the contract agreed upon in writing by the parties after it is issued, constitute the entire contract.

B – AMENDMENT

The conditions of this contract may only be amended upon written agreement between *you* and the *Insurer*. The *Insurer's* waiving or omitting to require any provision in the contract to be executed or observed must not be interpreted as the *Insurer's* waiver of its right to require any provision to be carried out or observed.

C – COORDINATION OF BENEFITS

This insurance is a second payor plan. Amounts payable hereunder are limited to eligible expenses, incurred outside the province or territory of residence in Canada, which are in excess of the amounts of insurance held by the *insured* for any loss or damage 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. All coordination with employment-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. The insured may not receive more than 100% of the amount of coverage.

D – FRAUD, MISREPRESENTATION, CONCEALMENT OR NONDISCLOSURE

Any fraud or attempted fraud, misrepresentation, nondisclosure or concealment by *you* of the material facts or circumstances concerning the *travel* insurance, when the contract is purchased, a claim is filed or at any other time during the life of the contract, causes the entire contract to be null and void and results in *your* loss of entitlement to benefits.

Where there is an error as to *your* age, provided that *your* age meets the eligibility criteria that apply to this *travel* insurance, the premiums will be adjusted according to *your* correct age as of the date *you* became covered. Any premium adjustment is payable upon receipt of a premium notice.

E – RIGHT TO BE REIMBURSED

As a condition to receiving *travel* insurance benefits, *you* agree to:

- a) Reimburse the *Insurer* for all medical, hospital and non-medical expenses paid under this contract from any amount *you* receive from a third party who is totally or partially responsible, whether such amounts are paid under a judgment or settlement agreement.
- b) Whenever reasonable, initiate a legal action against the third party to obtain reimbursement of the medical, hospital and non-medical expenses paid under this contract.
- c) Include all medical, hospital and non-medical expenses paid under this contract in any settlement agreement *you* reach with the third party.
- d) Act reasonably to preserve the *Insurer's* right to be reimbursed for any medical, hospital and non-medical expenses paid under this contract.
- e) Keep the *Insurer* informed of the status of any legal action against the third party.

- f) Advise *your* counsel of the *Insurer's* right to reimbursement under this contract.
- g) Notify the assistance service.

Your obligations under this section do not in any way restrict the *Insurer's* right to bring a subrogated claim in *your* name against the third party, and *you* agree to cooperate fully with the *Insurer*, should it choose to exercise its right of subrogation.

F – RIGHTS OF EXAMINATION

The claimant agrees to allow the *Insurer* to have the *insured* examined when and as often as it reasonably requires while a claim is pending. In the event of the *insured's* death, the *Insurer* may require an autopsy, subject to any laws of the applicable jurisdiction relating to autopsies.

G – TIME

Expiry time of the contract is the time within the time zone where *you* were residing at the time of purchase.

H – GOVERNING LAW

The laws of the province or territory of Canada in which *you* ordinarily reside will govern this *travel* insurance, including all issues of its interpretation and performance. Any legal action or other proceeding that is commenced by *you* or anyone claiming on *your* behalf or by an assignee of benefits under this *travel* insurance must take place in the courts of the province or territory of Canada in which *you* ordinarily reside. No other court has jurisdiction to hear or determine any such action or proceeding.

I – CURRENCY

All amounts mentioned in this contract and all amounts payable hereunder are in Canadian currency.

J – BENEFIT PAYMENTS

If *you* are insured under more than one insurance contract issued by the *Insurer*, the total amount paid may not exceed the expenses that *you* actually incurred, subject to the subrogation clause.

Unpaid benefits are not interest bearing.

K – PREMIUMS

The total premium amount is due and payable at the time of application. The premium is calculated using the most current rates for *your* age on the effective date of the *travel* insurance and the length of *your* trip. The premium is subject to change without notice.

L – SUBROGATION

If an *insured* is entitled to bring an action or a proceeding against an individual or a corporation with regard to a loss that is covered under this contract, the *Insurer* is subrogated to the rights of the *insured* up to the amount paid by the *Insurer*. The *insured* must sign and deliver instruments and papers to this effect and do whatever is necessary to secure such rights. Failure to do so may result in denial of the claim by the *Insurer*.

M – TAXES

Taxes apply to the portion of premiums attributable to non-medical coverage based on the province or territory of residence.

PART VII – EXTENSION OF STAY

A – EXTENSION OF STAY WITH A SINGLE-TRIP TRAVEL PACKAGE

Call SecuriGlobe at 1 888 211-4444 to purchase additional coverage. The additional premium payable is based on the difference between the original premium and the total premium for the entire extended period of coverage.

If *you* decide to extend *your* stay after leaving *your* province or territory of residence, *you* may request an extension of coverage if *you*:

- a) Submit *your* request before the expiry date of *your* travel insurance and
- b) Have no reason for attending a *medical consultation* during the coverage extension period.

If *you* have submitted a claim, SecuriGlobe will review *your* file before granting an extension. Any condition for which *treatment* was administered during the initial *period of coverage* will automatically be excluded from the first day of the extended coverage period. The *Insurer* reserves the right to decline any extension of stay request.

B – EXTENSION OF STAY WITH A MULTI-TRIP TRAVEL PACKAGE

When a planned *trip* extends beyond the number of days allowable under *your* multi-trip *travel* package, *you* may apply for an extension of *your* *travel* insurance. This extension is:

- a) Only available if *you* apply for it before leaving *your* province or territory of residence
- b) Subject to the same terms and conditions as those set out in *your* multi-trip *travel* package and
- c) Considered to be a continuation of the *period of coverage* under *your* multi-trip *travel* package.

The *Insurer* reserves the right to decline any request for extension of *travel* insurance.

C – AUTOMATIC EXTENSION OF TRAVEL INSURANCE

Travel insurance is automatically extended when:

- a) *Your* public carrier or *your* *vehicle* is delayed for a reason beyond *your* control. In such case, the *Insurer* will extend *your* *travel* insurance for up to 72 hours.
- b) *You* or *your* *travelling companion* are hospitalized on the expiry date indicated on *your* *travel* insurance confirmation. In such case, the *Insurer* will extend *your* *travel* insurance for the length of the *hospital stay* and for up to five days after discharge from *hospital*. OR
- c) *You* or *your* *travelling companion* have a medical *emergency* that does not require *hospitalization* but prevents *you* from travelling on the expiry date indicated on *your* *travel* insurance confirmation, as confirmed by a *physician*. In such case, the *Insurer* will extend *your* *travel* insurance by up to five days following the expiry date.

PART VIII – CLAIMS

A – SUBMISSION OF MEDICAL AND HOSPITALIZATION EXPENSE CLAIMS

You or the claimant, if other than *you*, will be responsible for the verification of:

- a) Any medical costs incurred, including an itemized list of all medical services provided.
- b) Any payment made by a provincial or territorial *hospitalization* or *health* insurance plan.
- c) Any payment made by any other insurance plan or contract.
- d) Substantiating medical documentation from *your* province or territory of residence, as requested by the assistance service.

You or the claimant, if other than *you*, will be responsible for the verification of:

- a) The completed and signed claim form with all original bills and receipts.
- b) Medical records including an *emergency* room report and diagnosis from the medical facility or a medical certificate completed by the attending *physician*. Any fee for completing the certificate is not a benefit under this contract.
- c) All the relevant forms with regard to the provincial government *health* insurance plan, fully completed (details provided in the claim form).
- d) All relevant documents in support of a non-medical expense claim.

Failure to provide substantiating documents will invalidate all *your* claims under this contract.

Important

- a) Any costs incurred for documentation or required reports are *your* responsibility.
- b) If the claim form is not completed in full and submitted with all the required documents, the processing of *your* claim may be delayed.
- c) *You* may obtain all the claim forms by calling the assistance service.
- d) After an initial review, the assistance service may request additional documents to substantiate the claim.

B – SUBMISSION OF *TRIP* CANCELLATION AND INTERRUPTION AND DELAYED RETURN CLAIMS

You or the claimant, if other than *you*, will be responsible for the verification of:

- 1) *Trip* cancellation and interruption and delayed return
 - I. Completion and signature of the claim form; an incomplete claim form will be returned to *you*, and this may result in a delay in processing the claim.
 - II. Signature of the authorization and the statement by the *insured* and the claimant.
 - III. If applicable, the *physician's* certificate and a copy of the medical file of the *insured* or the deceased.
 - IV. If applicable, a copy of the death certificate.
 - V. In the event of cancellation for any reason other than *illness, injury* or death, *you* must contact CanAssistance for information regarding the documents required in order to submit *your* claim.

2) In the event of *trip* cancellation PRIOR TO DEPARTURE:

In addition to the documents mentioned in the section entitled "*Trip* cancellation and interruption and delayed return coverage," *you* or the claimant, if other than *you*, will also be responsible for providing the following documents:

- I. A copy of the itemized invoice showing the amount paid for *your trip*, including *airfare*, accommodation, taxes, service fees and any other eligible expense.
- II. Proof of payment.
- III. If applicable, a reimbursement statement from the *travel* services provider.
- IV. Original unused *airline* tickets and any other original *travel* documents.

Important

In the event of *trip* cancellation, the *service provider* must be notified immediately, i.e. on the day the cancellation occurs (or, if the cancellation occurs on a statutory holiday, on the following business day). The reimbursement of expenses is based on the eligible expense amount in effect on the date the eligible cause of the cancellation occurred, regardless of the date on which the *trip* was cancelled.

3) *Trip* interruption or delayed return:

In addition to the documents mentioned in the section entitled "*Trip* cancellation and interruption and delayed return coverage," *you* or the claimant, if other than *you*, will also be responsible for providing the following documents:

- I. Original unused *airline* ticket and the passenger coupon for the new return ticket.
- II. Any supporting document with regard to an extra fee charged for a return ticket (if only a change fee is charged).
- III. Any supporting document with regard to additional accommodation and transportation expenses incurred due to *trip* interruption or delayed return.

C – SUBMISSION OF MISSED DEPARTURE CLAIMS

In addition to the documents mentioned in the sections entitled “*Trip* cancellation and interruption and delayed return coverage,” and “In the event of *trip* cancellation PRIOR TO DEPARTURE,” *you* or the claimant, if other than *you*, will also be responsible for providing the following documents:

- a) In the event of adverse weather conditions, a report from the appropriate authorities confirming the weather conditions.
- b) In the event of mechanical problems, a supporting document confirming the problems.
- c) In the event of a traffic *accident* or *emergency* road closure, a police report confirming the occurrence.

D – SUBMISSION OF NEW SINGLE TRAVELLER STATUS CLAIMS

In addition to the documents mentioned in the sections entitled “*Trip* cancellation and interruption and delayed return coverage,” and “In the event of *trip* cancellation PRIOR TO DEPARTURE,” *you* or the claimant, if other than *you*, will also be responsible for providing the following documents:

- a) Any supporting documents with regard to additional expenses incurred following the cancellation of *your travelling companion's trip*.

E – SUBMISSION OF BAGGAGE AND PERSONAL EFFECTS CLAIMS

You or the claimant, if other than *you*, will be responsible for the verification of:

- a) The duly completed and signed claim form, including a brief description of the incident that resulted in the theft, loss or damage to the baggage and personal effects.

- b) An itemized list including the value of all lost, stolen, or damaged baggage and personal items along with proof of ownership (invoice, photo, credit card statement, user manual or any other supporting document).
- c) A copy of any correspondence exchange with another party able to award compensation for the loss and confirming settlement of the claim or denying any liability.
- d) A copy of *airline* tickets, if applicable, and the itinerary confirming the departure and arrival dates.
- e) Any relevant document in support of the claim.

Important

When a baggage or personal item is lost, stolen or damaged, *you* must:

- a) Report the incident to the police (or to the *service provider* if there is no police service) as soon as *you* are able to do so, providing a description or indicating the value of the lost, stolen or damaged item and including documentary evidence corroborating the incident.
- b) As soon as *you* are able to do so, take the necessary and reasonable measures to recover the lost item.

F – CLAIM REPORTING

Claims must be reported within 30 days of occurrence, while evidence in support of a claim must be submitted to CanAssistance within 90 days of the occurrence.

G – FILING *YOUR* SUBMISSION OF MEDICAL AND HOSPITALIZATION AS WELL AS NON-MEDICAL EXPENSE CLAIMS

CanAssistance

550 Sherbrooke Street W, Suite B-9

Montreal QC Canada H3A 3S3

Toll free Canada/USA: 1 855 906-2194

Collect worldwide: 514 906-2194

PART IX – DEFINITIONS

Accident(al) means a sudden, unforeseen and unpredictable event that is solely due to an external cause of a violent and unintentional nature which, directly and independently of any other cause, results in bodily injury that is confirmed by a *physician*. Attempted suicide is not considered to be an *accident*, whether or not it results in bodily injury.

Act of war means hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

Act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof or commission or threat of a dangerous act, of any person or group(s) or government(s), that is committed for political, religious, ideological, social, economic or similar purposes, including the intention to intimidate, coerce or overthrow a government (whether defacto or de jure) or to influence or protest against any government and/or to put the civilian population, or any section of the civilian population in fear.

Commercial activity means an assembly, conference, convention, exhibition, show or seminar of a professional or commercial nature. The activity must be public and under the responsibility of an official organization. The manner in which the activity is held must comply with the local legislation, regulations and policies.

High-risk activity means freestyle skiing/snowboarding, ski jumping, parachuting, free flight and gliding, bungee jumping, SCUBA diving (except if certified by internationally recognized and accepted program such as NAUI or PADI, or if diving depth does not exceed 30 metres), whitewater rafting (except grades 1 to 4), street luge, skeleton activity, mountaineering, rock climbing, kitesurfing or participation in any rodeo activity.

Minor ailment means any *illness* or *injury* which does not require:

- 1) the use of prescribed medication for more than 15 days.
- 2) more than one follow-up visit to a *physician*.
- 3) *hospitalization*, surgical intervention or referral to a specialist.

To be considered a *minor ailment*, the *illness*, *injury* or health disorder must have ended at least 30 consecutive days prior to the date of departure for each *trip*. However, a chronic condition or any complication of a chronic condition or a recurrence is not considered a *minor ailment*.

Business partner means any person with whom the *insured* is associated for business purposes as part of a company of four shareholders or fewer, or a profit-making corporation of four partners or fewer.

Insurer means La Capitale Insurance and Financial Services Inc. and Unica Insurance Inc.

Aircraft means any multi-engine transport-type *aircraft* with a maximum authorized take-off weight greater than 10,000 lb. (4,540 kg), operated between licensed airports by a scheduled or charter airline of Canadian or of foreign registry with a valid Canadian Transportation Agency scheduled air carrier licence, or a valid Canadian Transportation Agency regular specific point air carrier licence, or charter air carrier licence or its foreign equivalent, provided such aircraft is being used at the time to provide transportation authorized under such airline's scheduled, charter or regular specific point licence.

Injury means sudden bodily harm that *you* sustain during the *trip* and that is caused by external and purely *accidental* means, directly and independently of *illness* or disease and all other causes.

Travelling companion means a person who is *travelling* with *you* and who has prepaid shared accommodation or transportation with *you*. A maximum of three persons, including *you*, may be considered as *travelling companions* at the time of a single *trip*.

Spouse means the person legally married to *you* or the person who lived with *you* in a conjugal relationship for at least one full year prior to the effective date of the *travel* insurance and who currently resides with *you* in the same household. *You* may only have one *spouse* for the purposes of this insurance.

Medical consultation means any medical services received from a medical practitioner for an *illness, injury* or medical condition, including the following: history taking, medical examination, investigative testing, advice or *treatment*, and prescription of medication, and during which a final diagnosis need not be made. This does not include regular check-ups where no *symptoms* existed or were found.

Dependent child means a child of the *insured*, his or her *spouse*, or both, who is unmarried and dependent on the *insured* for support and who is at least 30 days but less than 21 years of age, or 25 years of age if a full-time student, on the date of departure.

Pre-existing condition means an *illness, injury* or medical condition, whether or not diagnosed by a *physician*

- a) for which *you* experienced *symptoms*
- b) for which *you* requested or obtained a *medical consultation* or *treatments*
- c) and which existed prior to the effective date of the *travel* insurance, including any recurrence or complication.

Prepaid travel expenses means the total amount paid by the *insured*:

- a) To purchase a package *trip* or a ticket from a public carrier or rent a motor *vehicle* from an accredited firm.
- b) Cancellation charges for room or rental unit reservations. Receipts must include the contracts officially issued by a travel agency or accredited firm, specifying the non-refundable amounts in the event of cancellation.
- c) Concerning reservations for ground arrangements usually included in a package *trip*, whether the reservations are made by the *insured* or by a *service provider*.
- d) In relation to registration fees for a *commercial activity*.

Service provider means any *travel agency*, *travel wholesaler*, *tour operator*, *airline*, *hotel* and any other individual or a corporation that offers services during a *trip*.

Caregiver means a person to whom *you* given the responsibility of looking after *your dependent child* on a full-time basis and on whom *you* rely for daily supervision during the *period of coverage*.

Hospital means a licensed facility where in-patients receive medical, surgical and diagnostic services under the supervision of *physicians* with 24-hour care by registered nurses. Clinics, palliative or long-term care facilities, rehabilitation centres, detoxification centres, convalescent or rest homes, residential and long-term care centres, nursing homes and health spas are not included.

Hospitalization means an *emergency room* admission or an *in-patient admission* for at least 18 hours, in a hospital.

Host at destination means the person with whom *you* are staying, for at least a portion of *your trip*, in the residence he or she occupies at the destination.

Illness means a deterioration of health or bodily disorder documented by a *physician*, the cause of which originated during a *trip* within the *period of coverage*. With the exception of complications occurring during the first 31 weeks, pregnancy is not considered to be an *illness*.

Physician means a person who is legally qualified and licensed to practice *medicine* or perform surgery in the location where the services and *treatments* are performed and is not related to *you* by blood or marriage.

Family member means the *spouse*, parents, legal guardian, step-parents (father or mother's *spouse*), grandparents, grandchildren, in-laws (*spouse's* family members), natural or adopted children, *spouse's* children, brothers, sisters, half-brothers, half-sisters, aunts, uncles, nieces and nephews.

Period of coverage means the period between the effective date and the termination date of the *travel* insurance, as defined in Section B of PART IV – MEDICAL AND HOSPITAL COVERAGE and Sections B and C of PART V – NON-MEDICAL COVERAGE of this contract.

Insured means any person eligible for coverage and named on the *travel* insurance application, for whom the insurability questionnaire has been completed, if necessary, and the required premium has been paid.

Terminal illness means a medical condition that is cause for a *physician* to estimate that *you* have a life expectancy of 12 months or less or for which *you* received palliative care prior to the effective date of the *travel* insurance.

Reasonable, usual and customary means charges that do not exceed the amounts normally charged by other *service providers* of similar standing in the same area where comparable *treatment* is provided for a similar *illness* or *injury*.

Symptom means a pain, feeling, weakness or sensitivity.

Aggregate limit means the total number or the maximum value of all insured losses resulting from any one event.

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

- a) There has been no new diagnosis or *treatment* and no change in the type, number and frequency of *treatments*.
- b) *You* have not experienced any *symptoms* or been hospitalized, and no test has demonstrated a deterioration of *your health*.
- c) No *medical consultation* with a *medical specialist* has been scheduled or recommended, and *you* are not awaiting the results of tests performed by medical personnel.

Treated/treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a healthcare professional, including but not limited to prescribed medication, follow-ups, investigative testing and surgery related to any *illness, injury* or medical condition.

Emergency means a sudden and unexpected *illness* or *injury* that requires immediate medical attention or *treatment* to prevent a threat to the life or health of the *insured* or minimize such a threat. An *emergency* ceases to exist when the assistance service deems the condition to be *stable* and under control.

Vehicle means any automobile, station wagon, pick-up truck, van, motorhome or travel trailer owned or leased by *you*, used exclusively for the transportation of a maximum of seven passengers other than for hire in which *you are a passenger or driver during your trip*.

You and **your** mean an *insured*.

Travel means a *trip* outside the province or territory of residence by an *insured* during the period of coverage.

PART X – PREMIUM REFUND

No refund will be made on amounts due of less than \$10.

A – PREMIUM REFUND

Regardless of the package selected, the premium refund request must be received by SecuriGlobe within 10 days of receipt of the *travel* insurance contract. *You* will then be entitled to a full premium refund, provided that the *travel* insurance coverage has not yet begun.

PART XI – ASSISTANCE SERVICE

Prior to any *treatment*, service or medical care, *you* must notify the assistance service (toll free: 1 855 906-2194, collect worldwide: 514 906-2194). If *you* fail to do so, the benefits payable to *you* will be reduced by 20%, up to a maximum of \$25,000. *You* will be responsible for any expenses that are not payable by the *Insurer*. If it is medically impossible for *you to call*, *you* must ask someone to do so on *your* behalf.

A – THE ASSISTANCE SERVICE

Free 24-hour access to telephone assistance is available throughout the term of *your* insurance contract. Assistance is offered in English and French, and interpretation service is provided when necessary.

The *travel* assistance service consists of the following:

1) Assistance prior to departure

Telephone service to get information and reliable advice before *you* leave for *your trip*.

- a) Sample health questions, answered by qualified nurses:
 - I. Required vaccinations
 - II. Sanitary precautions (e.g. water, food) or destination tips (e.g. sun exposure, altitude)
 - III. Health precautions (e.g. chronic *illness*, allergies) and
 - IV. List of items to be included in a first-aid kit.
- b) Sample general questions, answered by qualified assistance coordinators:
 - I. Telephone numbers and international calling codes (how to reach us when travelling abroad, consulates)

- II. Foreign currency and exchange rates
- III. Passports, visas and other documents
- IV. Time zones and weather conditions, and
- V. Advisories.

2) **Medical and non-medical assistance during the trip**

Telephone service allowing travellers to get all assistance necessary in medical or non-medical situations.

- a) Medical assistance:
 - I. Referrals to *physicians* and/or medical establishments
 - II. Help with admission to a medical establishment
 - III. Coordination of transportation for *emergency* medical care
 - IV. Follow-up of the medical file by our *physicians* and nurses specialized in *emergency* medicine
 - V. Transmission of messages to family or friends at the time of *emergencies*
 - VI. Arrangement for the transportation of a *family member* to the bedside of an assisted person who has been hospitalized
 - VII. Dispatch of medical assistance and medication if the assisted person is too far from medical establishments to be transported to one
 - VIII. Interpretation services to facilitate communication with healthcare providers
 - IX. Help with language barriers to reassure and inform the assisted person about his or her health
 - X. If necessary because of the situation, repatriation to the city of residence as soon as the health condition allows
 - XI. Return of *vehicle* to place of residence, and

- XII. Assistance in case of death (e.g. handling the formalities with the authorities concerned, return of remains).
- b) Non-medical assistance:
 - I. Assistance with *emergency* round-trip *travel* (for *insureds* with enriched coverage)
 - II. Help in obtaining advances of funds or increases in credit card limits
 - III. Help with replacement of lost or stolen tickets, passports, identification or other official documents to allow *travel* to continue
 - IV. Help in the event of legal problems
 - V. Transmission of messages to family or friends at the time of *emergencies*
 - VI. Help with language barriers
 - VII. Help getting a prescription in the area where the *insured* happens to be
 - VIII. Referral to the appropriate authorities, legal resources, the embassy or the consulate in the country where the *insured* is staying, in the event of difficult situations
 - IX. Assistance in the event of loss, theft or damage to *your* baggage and person effects, and
 - X. Access to an identity theft assistance service in the event of identity theft.

PART XII – NOTICE OF PRIVACY AND CONFIDENTIALITY

The *Insurer* protects the confidentiality of *your* personal information. The *Insurer* keeps this information in a folder named “Financial, insurance, annuity, credit and other associated services.” Only employees, mandataries, distribution partners (such as agents and their firms) and *service providers* have access to personal information concerning *you* and only when such access is required to perform their duties or carry out their assignments or service contracts. In some cases, the *Insurer* may do business with *service providers* located outside of Canada. In this situation, some of *your* personal information may be transferred to another country where it is subject to the legislation in force in that country. All *service providers*, whether they are located in Canada or not, are required to protect *your* personal information in accordance with the policies and practices of the *Insurer*.

You have the right to access *your* file. *You* may also have any information corrected if *you* demonstrate that it is inaccurate or incomplete. In such case, *you* must send *your* request in writing to the following address:

**Contract Management Department
La Capitale Insurance and Financial Services Inc.
625 Jacques-Parizeau St, PO Box 16040
Quebec QC G1K 7X8**



**IN THE EVENT OF AN EMERGENCY,
NOTIFY THE 24/7 ASSISTANCE SERVICE
IMMEDIATELY**

Toll free Canada/USA: 1 855 906-2194

Collect worldwide: 514 906-2194

Life and Health insurance is issued by:

La Capitale Insurance and Financial Services Inc.
625 Jacques-Parizeau St
Quebec QC Canada G1R 2G5

Property and Casualty insurance is issued by:

Unica Insurance Inc.
7150 Derrycreech Drive
Mississauga ON Canada L5W 0E5

Travel insurance is administered by:

SecuriGlobe
6400 Auteuil Ave, Suite 100
Brossard QC Canada J4Z 3P5

The assistance service is administered by:

CanAssistance
550 Sherbrooke Street W, Suite B-9
Montreal QC Canada H3A 3S3


La Capitale

