Why let something like unexpected medical expenses ruin your adventure? If you suffer a sickness or injury, the most important thing is to get the medical attention you need. Without health insurance, the high cost of medical services outside your home country could limit your access to the care you need, or leave you with a large debt to pay.

As you travel and discover other countries, it is important to be protected by a comprehensive insurance policy that offers global support and assistance. Insurance needs to be an important part of your journey. Let guard.me insure your health and well-being while you focus on your trip. You can rely on our experts 24 hours a day, 7 days a week for friendly, award-winning help, advice and support.

WHAT IF I LOSE MY ID CARD OR POLICY?
To obtain copies of your ID Card, Policy Wording or Policy Summary, simply logon to www.guard.me, and follow the easy instructions.

WHO DO I CALL IN AN EMERGENCY OR TO GET INFORMATION?
Call the emergency assistance number located on the back of your ID Card. Multi-lingual help is available 24 hours a day, 7 days a week.

HOW DO I MAKE A CLAIM?
For claims such as prescription drugs, doctor or hospital visits, and for all claims information simply logon to www.guard.me, select “Making a Claim” and follow the easy instructions.

HOW WILL I KNOW WHEN MY CLAIM HAS BEEN PROCESSED?
Guard.me processes your claims quickly and efficiently. To track your claim, logon to www.guard.me select “Making a Claim” and follow the easy instructions.

POLICY INFORMATION:
Please see over for a Summary of our guard.me global Policy. For additional information, visit your school, your school website or go to www.guard.me to download a copy.
# Benefit Summary

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital</td>
<td>100% of eligible charges</td>
</tr>
<tr>
<td>X-rays, Lab Testing</td>
<td>100% of eligible charges</td>
</tr>
<tr>
<td>Physician/Surgeon</td>
<td>100% of eligible charges</td>
</tr>
<tr>
<td>Psychiatric Hospitalization</td>
<td>100% of eligible charges; benefit is payable to a lifetime maximum of $50,000</td>
</tr>
<tr>
<td>Paramedical Services</td>
<td>100% of eligible charges up to $300 for Chiropractor, Osteopath Chiropodist / Podiatrist — no referral from physician required</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>100% of eligible charges up to $300</td>
</tr>
<tr>
<td>Ambulance</td>
<td>100% of eligible charges for ground or air ambulance</td>
</tr>
<tr>
<td>Emergency Transportation</td>
<td>Taxi fare to or from a hospital or medical clinic up to $50 each way</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>100% of eligible charges for new prescriptions; up to $50 to replace drugs lost, stolen or damaged, up to $75 to a local physician to replace prescription</td>
</tr>
<tr>
<td>Dental – Accidental Injury</td>
<td>100% of eligible charges up to $1,500 for Emergency dental treatment as the result of an injury caused by an accidental injury to the head or mouth</td>
</tr>
<tr>
<td>Dental – Emergency</td>
<td>100% of eligible charges up to $300 for relief of pain and suffering</td>
</tr>
<tr>
<td>Medical Equipment</td>
<td>100% of eligible charges for crutches, canes, wheelchairs, walkers, casts etc.</td>
</tr>
<tr>
<td>Maternity</td>
<td>Serious complications to pregnancy up to 9 weeks prior to expected delivery date</td>
</tr>
<tr>
<td>Family Transportation</td>
<td>Cost of a round trip for a relative OR close friend in case of hospitalization; Up to $500 for accommodation and meal expenses; will automatically insure the visiting person. The benefit also applies if identification of remains is required.</td>
</tr>
<tr>
<td>Return &amp; Escort of Children</td>
<td>In case of your serious sickness or death eligible expenses for return &amp; escort of children; childcare cost up to $50/day to a max of $500 for a child traveling with you; one-way return fare of your travelling companion</td>
</tr>
<tr>
<td>Air Evacuation/Return Home</td>
<td>100% of the cost to transport you to the nearest hospital or to a hospital in your Home Country via commercial airline or air ambulance</td>
</tr>
<tr>
<td>Accidental Death and Dismemberment</td>
<td>$25,000</td>
</tr>
<tr>
<td>Common Carrier</td>
<td>$50,000</td>
</tr>
<tr>
<td>Burial in Host Country</td>
<td>Up to $5,000 for the cost of preparing the remains, cremation or burial and a burial plot in the location where death occurs</td>
</tr>
<tr>
<td>Repatriation of Deceased</td>
<td>100% of eligible charges for preparation and return to your Home Country</td>
</tr>
<tr>
<td>Hospital Allowance</td>
<td>$50 per 24 hours to a max $500</td>
</tr>
<tr>
<td>Baggage &amp; Personal Effects</td>
<td>Up to $800 in the aggregate for lost, stolen or damaged luggage.</td>
</tr>
<tr>
<td>Lost or Stolen Passport/Travel Visa</td>
<td>up to $500</td>
</tr>
<tr>
<td>Lost or Stolen Travel Tickets</td>
<td>up to $250</td>
</tr>
<tr>
<td>Third Party Liability</td>
<td>$1,000,000 Personal Injury $1,000,000 Property Damage</td>
</tr>
<tr>
<td>Insured Security Evacuation</td>
<td>100% of eligible charges up to $100,000 in the event of: a) Natural Disaster b) Political or Military unrest c) Terrorist Act</td>
</tr>
</tbody>
</table>

### Notice from Turbo:
- This is a summary of benefits available under the guard.me global policy.
- Certain conditions, limitations and exclusions may apply.
- Full details are found in the guard.me global policy available at www.guard.me.
- The actual policy wording governs.
- Prior approval required for certain benefits.

# Worldwide Coverage Up to $2,000,000
TRAVEL INSURANCE PLAN

The guard.me Global Travel Insurance Plan consists of two components:

1) guard.me Global Travel Insurance Policy Underwritten by Old Republic Insurance Company of Canada

Please see attached guard.me Global Travel Insurance Policy commencing on page 2 of this document for complete descriptions of the benefits (including benefit limits), terms, conditions, limitations and exclusions for the plan purchased.

2) guard.me International Student Third Party Liability Rider Underwritten by Unica Insurance Inc.

**BEFORE YOU DEPART**

When reading through this Policy, bold capitalized words are defined terms whose definition appears in the definitions section of the Policy.

The term Covered Trip means the travel arrangements You have insured under this Policy. To be sure You have full coverage for Your trip, You must purchase insurance for the full duration of all of Your travel arrangements.

**10 DAY RIGHT TO EXAMINE**

Please take the time to read Your Policy and review all of Your coverage. If You have any questions You may contact guard.me. You may cancel this Policy within 10 days of purchase if You have not departed on Your Covered Trip and there is no claim in process.

**IMPORTANT NOTICE**

- 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 is subject to certain limitations, conditions or exclusions.
- Pre-existing condition exclusions apply to Medical Conditions and/or symptoms that existed prior to Your Covered Trip. Check to see how these apply in Your Policy and how they relate to Your departure date, date of purchase or Effective Date.
- In the event of an Injury or Sickness, prior medical history will be reviewed when a claim is reported.
- This Policy provides travel assistance and You are required to notify the Emergency Assistance Provider prior to Treatment. This Policy limits benefits should You not contact the assistance provider within the specified time period.
Who is Eligible for Coverage?

guard.me Global Travel Insurance is available to persons under 65 years of age on the Departure Date, travelling outside their Home Country as a student, faculty, teacher, chaperone, participant in educational/business/cultural exchanges, along with their Spouse, parents and dependents over the age of 15 days and under 19 years, subject to the following restrictions:

- You must be insured for the full duration of the Covered Trip.
- Coverage is effective throughout the world except in Your Home Country.
- The Policy must be purchased prior to Your departure from Your Home Country.
- You must not have a Medical Condition for which a Physician has advised You against travel prior to Your Effective Date.
- You must not have been diagnosed with a Terminal Sickness prior to Your Effective Date.
- The Covered Trip must not exceed 365 days.

If You do not meet these eligibility requirements, Your insurance is void and the Company's liability is limited to a refund of the premium paid.
<table>
<thead>
<tr>
<th>BENEFIT SECTIONS</th>
<th>PLAN A</th>
<th>PLAN B</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 TRAVEL ASSISTANCE</td>
<td>INCLUDED</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>2 USA InRoomMD ASSISTANCE</td>
<td>INCLUDED</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>3 TRIP CANCELLATION &amp; TRIP</td>
<td>TRIP COST</td>
<td>TRIP COST</td>
</tr>
<tr>
<td>INTERRUPTION</td>
<td>UP TO $5,000</td>
<td>-</td>
</tr>
<tr>
<td>TRIP INTERRUPTION</td>
<td>TRIP COST</td>
<td>-</td>
</tr>
<tr>
<td>TRIP INTERRUPTION EARLY RETURN</td>
<td>TRIP COST</td>
<td>-</td>
</tr>
<tr>
<td>TRIP INTERRUPTION</td>
<td>TRIP COST</td>
<td>-</td>
</tr>
<tr>
<td>ACT OF TERRORISM</td>
<td>SEE PAGE 14</td>
<td>-</td>
</tr>
<tr>
<td>ACCOMMODATION &amp; MEALS</td>
<td>$300</td>
<td></td>
</tr>
<tr>
<td>4 TRIP DELAY</td>
<td>$1,500</td>
<td>-</td>
</tr>
<tr>
<td>ACCOMMODATION &amp; MEALS</td>
<td>$200</td>
<td>-</td>
</tr>
<tr>
<td>5 EMERGENCY MEDICAL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOSPITAL &amp; MEDICAL</td>
<td>$2,000,000</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>ACCIDENTAL DENTAL</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>EMERGENCY MEDICAL EVACUATION/ RETURN HOME</td>
<td>$2,000,000</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>ACCOMMODATION &amp; MEALS</td>
<td>$450</td>
<td>$450</td>
</tr>
<tr>
<td>HOSPITAL STAY ALLOWANCE</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>REPATRIATION OF REMAINS</td>
<td>$2,000,000</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>CREMATION/BURIAL AT DESTINATION</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>6 BAGGAGE &amp; PERSONAL EFFECTS</td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td>BAGGAGE DELAY</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>MAXIMUM PER ITEM</td>
<td>$300</td>
<td>$300</td>
</tr>
<tr>
<td>PERSONAL MONEY</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>7 PASSPORT/TRAVEL VISA</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>8 TRAVEL TICKETS</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>9 ACCIDENTAL DEATH AND DISMEMBERMENT</td>
<td>$25,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>10 SECURITY EVACUATION</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

Please see page 30 for Our policy on “Refund of Premium”
### COVERAGE PERIODS

#### Effective Date – When Coverage Begins

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trip Cancellation</td>
<td>Begins at 12:01 a.m. following the date You purchased this Policy.</td>
</tr>
<tr>
<td>Trip Interruption</td>
<td>Begins on the Departure Date of Your Covered Trip.</td>
</tr>
<tr>
<td>All Other Benefits</td>
<td>Begin on the Departure Date of Your Covered Trip.</td>
</tr>
</tbody>
</table>

#### When Coverage Ends

Your Coverage ends on the earliest of the following events:
1. When You cancel Your insurance prior to departure;
2. When You cancel Your Covered Trip;
3. On Your Return Date;
4. On the date You return to Your Home Country;
5. The date Your Policy expires as shown on Your Policy confirmation document or Application for this insurance; or
6. The date You cease to be eligible for coverage under this Policy.

Your coverage will not end if You temporarily return to Your Home Country. In such a case, Your Policy will remain in effect up to Your original Return Date except We will apply the Pre-existing Condition exclusion based on Your new Departure Date upon continuing Your Covered Trip.

#### Automatic Extension of Coverage

Your insurance will automatically be extended beyond Your scheduled Return Date as shown on Your Policy confirmation document or Application for this insurance if:
1. Your scheduled Common Carrier is delayed or You are delayed due to circumstances beyond Your control, coverage will be extended for up to 72 hours; or
2. You, Your Travelling Companion or a Family Member travelling with You are hospitalized on or prior to Your scheduled Return Date. Coverage will be extended for the duration of the Hospital stay and for up to 5 days after discharge from the Hospital while outside Your Home Country; or
3. You, Your Travelling Companion or a Family Member travelling with You are unable to travel due to a medical reason that does not require hospitalization. Coverage will be extended for up to 3 days and must be documented by a Physician at Your destination.

#### Extending Coverage After Departure

If You decide to extend Your Covered Trip after departure, call guard.me.

We will extend Your Coverage under this Policy beyond Your scheduled Return Date, as long as:
1. You have not experienced an Injury or Sickness, or have not had medical Treatment during Your Covered Trip;
2. Coverage under this Policy is in force at the time You request an extension; and
3. You pay any additional required premium for such extension.

In all other circumstances, coverage may be extended beyond the above time frames, but only at guard.me’s discretion. In no event shall coverage be extended for a period exceeding 12 months from Your original Departure Date.

Failure to make medical information known will render this coverage extension null and void.

### How Do You Become Insured

You become insured and this brochure becomes an insurance Policy:
- When You are named on a completed insurance Application; and
- When You pay the required premium on or before Your coverage Effective Date.

### TRAVEL ASSISTANCE

#### When It Applies

If You require Emergency medical assistance or other help while travelling on Your Covered Trip.

#### What We Provide – 24/7

- **A. MEDICAL ASSISTANCE**
  1. Worldwide multi-lingual medical and dental referrals. If You need care from a Physician, Dentist or medical facility while You are travelling, We can help You find one.
  2. Advance payment to Hospital. We will provide advance payment to a Hospital if it is required to secure Your admission for a covered Sickness or Injury.
  3. Monitoring of Treatment. If You are hospitalized, Our medical staff will stay in contact with You and the Physician caring for You. We can also notify Your family and Your Physician back home of Your Sickness or Injury and update them on Your status.
  4. Transfer of insurance information to medical providers. If You require medical Treatment for an Injury or Sickness, We will provide the emergency medical providers with any coverage information that they require.
  5. Vaccine and blood transfers. If required, We will coordinate the transfer of required blood or vaccine to You.
  6. Dispatch of Physicians and specialists. If You need the care of a Physician or specialist, We will coordinate the appropriate dispatch.
  7. Prescription assistance. If You have lost, misplaced or forgotten Your prescription medication, We will assist You in contacting Your Physician and obtaining a replacement supply.
  8. Replacement corrective eyeglasses and medical devices. If You have lost, misplaced or forgotten Your corrective eyeglasses or medical devices, We will assist You in obtaining a replacement.
  9. Transfer of medical records. If and when required for Emergency medical Treatment, We will coordinate the transfer of medical records and related information to the treating Physician.
  10. Continuous updates to family, employer and home Physician. If You are hospitalized, We will provide appropriate medical condition updates to Your family, employer and/or personal Physician.
  11. Hotel arrangements for convalescence. If You are hospitalized, We will make necessary hotel and related accommodation arrangements for You and/or Your family travelling with You or Your Travelling Companion before, during and after Your hospitalization.
B. MEDICAL EVACUATION AND REPATRIATION SERVICES

All evacuation and repatriation services must be pre-approved and arranged by Us.

1. **Emergency** medical evacuations. If **Our** medical team and the local **Physician** caring for **You** agree that the local care facility cannot treat **Your** **Sickness** or **Injury**, **We** will provide transport and any necessary accompaniment to transfer **You** to the nearest appropriate facility.

2. Transportation of someone to join **You** if **You** are hospitalized. If **You** are hospitalized for an **Emergency** **Sickness** or **Injury**, **We** will arrange for the economy class round-trip ticket to bring a friend or **Family** Member to **You** if **You** are alone and a **Physician** recommends that someone travel to join **You**.

3. Return of dependent **Children**. If **You** are confined to **Hospital** for more than 24 hours, **We** will arrange for the one way **Fare** to return home **Your** **Children** who have accompanied **You** on your **Covered Trip**. **We** will also provide an escort if these **Children** are under 15 years of age.

4. Return of **Traveling Companion**. If, due to a medical **Emergency** covered by this **Policy**, **You** must return to **Your Home Country**, **We** will arrange for the one way **Fare** to return **Your Travelling Companion** to **Your Home Country**.

5. Transportation after stabilization. Once **You** are medically stable to return home, **We** will arrange for the cost of a one way **Fare** to get **You** home (less any refunds from **Your** unused return trip tickets).

6. Repatriation of mortal remains. **We** will pay the cost of reasonable and necessary services to transport **Your** remains to **Your** place of residence. **We** can coordinate between sending and receiving funeral homes.

C. LEGAL ASSISTANCE

1. Transfer of funds. If **Your** cash is lost or stolen or if **You** need extra money to pay for unexpected expenses, **We** can arrange to transfer funds from **Your** family or friends.

2. Legal and bail referrals. **We** can help **You** find local legal advice or a bail bondsman while travelling.

D. TRAVEL & DOCUMENT ASSISTANCE

1. Replacement of lost or stolen passport or other travel documents. If **Your** passport or other travel documents are lost or stolen, **We** can help **You** reach the appropriate authorities, contact **Your** family or friends, and assist **You** in getting **Your** documents replaced.

2. Replacement of lost or stolen travel tickets. If **Your** tickets are lost or stolen, **We** can contact the airline or other carriers and help **You** with **Your** travel arrangements.

3. Assistance with lost or delayed baggage. If **Your** baggage is lost, stolen or delayed, **We** can contact the airline or other carriers and assist **You** with recovering **Your** baggage.

E. OTHER ASSISTANCE SERVICES

1. **Emergency** travel arrangements to return home. If **You** must interrupt **Your Covered Trip** and return home for an **Emergency** reason, **We** can contact the airline or other carriers and help **You** with **Your** travel arrangements.

2. Translation services. **We** will assist **You** in arranging for translation services or referral of the same.

3. Urgent message transmittals. **We** can help **You** get an urgent message to someone back home to **Your** family, employer or personal **Physician** and confirm that **We** were able to reach the person **You** asked us to contact.

4. Vehicle return. If **You** are not physically able to do so due to an **Injury** or **Sickness**, **We** will arrange for the return of **Your** vehicle to the rental agency or to **Your** permanent residence.

What Happens When You Call For Assistance

- **You** will be referred to the most appropriate service provider for **Your** situation.
- **We** will confirm that a **Policy** has been issued.
- Prior to receiving all relevant medical information, **We** will handle **Your** **Emergency** assuming **You** are eligible for benefits under this **Policy**. If it is later determined that a **Policy** exclusion applies to **Your** claim, **You** will be required to reimburse **Us** for any payments **We** have made on **Your** behalf.
- **You** will be reminded that any services rendered are subject to the terms and conditions of this **Policy**. If it is later determined that a **Policy** exclusion applies to **Your** claim, **You** will be required to reimburse **Us** for any payments **We** have made on **Your** behalf.
- Where a claim is payable **We** will arrange, to the extent possible, to have any medical expenses billed directly to the **Company**.

What To Do When You Need Assistance

Have **Your** **Policy** number or **Policy** confirmation with **You** at all times. When on the cruise ship, seek the cruise ship’s **Physician** and provide the assistance information. When on land, contact **Our** assistance provider at the telephone numbers listed below. Access is available 24 hours per day, 365 days per year at the following numbers from:

- USA & Canada: 1-800-334-7787
- Dominican Republic: 1-888-751-4866
- Mexico: 001-800-514-0409
- Europe: 00-800-758-75875
- Australia: 0011-800-758-75875
- Elsewhere Operator Assisted Collect: 905-667-0587
- Email: assistance@oldrepublicgroup.com

When contacting **Our** assistance provider, please provide **Your** name, **Your** policy number, **Your** location and the nature of the **Emergency**.

Limitation on Emergency Assistance Provider Services

The **Company** and or the **Claims Administrator** and/or the Emergency Assistance Provider reserve the right to suspend, curtail or limit services in any area or country if the event of:

- rebellion, riot, military uprising, war; or
- labour disturbances, strikes; or
- nuclear **Accidents**, acts of God, or refusal by the authorities in the country where assistance is required, to permit the delivery of such services.

The Emergency Assistance Provider will use its best efforts to provide the required services during any such occurrence.

The Emergency Assistance Provider's obligation to provide services described in this **Policy** is subject to the terms, conditions, limitations and exclusions set out in this **Policy**. The medical professional(s) suggested or designated by the **Company**, **Claims Administrator** or the Emergency Assistance Provider to provide services according to the benefits and terms of this **Policy** are not employees of the **Company**, the Claims Administrator or the Emergency Assistance Provider. Therefore, the **Company**, the Claims Administrator and the Emergency Assistance Provider shall not be held responsible or liable for any negligence or other acts or omissions on their part, nor for the availability, quality, quantity or results of any medical Treatment or service **You** may receive or **Your** failure to obtain or receive any medical Treatment or service.
When It Applies
If you require emergency medical assistance while travelling in the United States on your covered trip, our emergency assistance provider may refer you to InRoomMD. An initial phone consultation is free of charge. If there is a fee associated with the service you require, you will be asked for a credit card number. When it is determined that the service provided is covered by this policy, we will accept direct billing. If it is determined that the service is not covered by this policy, your credit card will be billed.

What We Provide – 24/7

A. Nationwide Telephone Consultations
Access to 24 hour per day physician conducted telephone consultations, available throughout the United States.

B. House Call Physician Visits
Access to 24 hour per day in-room physician house calls (generally within one hour) in most US major centres by an American trained, board certified physician.

C. Prescription Medications
InRoomMD physicians carry the most commonly prescribed acute care medications. Any medications prescribed, but not readily available, will be called into a local pharmacy and delivered to you at your destination.

D. Dental & Chiropractic Care
Access to same day dental or chiropractic treatment.

E. Express Emergency Room Triage and Hospital Admittance
Express emergency triage to contracted area hospitals for emergency evaluation and treatment.

F. Durable Medical Equipment
Access to durable medical equipment rentals for 3, 7, 10 and 14 day durations. Equipment will be dropped off at your place of lodging the day you arrive, and picked up at the time of your departure.

What To Do When You Need Assistance
Have your policy number or confirmation of coverage with you at all times. Contact our emergency assistance provider at the telephone numbers provided on page 10 of this policy.

Limitation on Services
The company and/or InRoomMD reserve the right to suspend, curtail or limit services in the event of:

- rebellion, riot, military uprising, war; or
- labour disturbances, strikes; or
- nuclear accidents, acts of God, or refusal by the authorities in the country where assistance is required, to permit the delivery of such services.

InRoomMD will use its best efforts to provide the required services during any such occurrence.

InRoomMD services are available where permissible by law and may be limited in some areas. InRoomMD is an American service only available in English.

InRoomMD's obligation to provide services described in this policy is subject to the terms, conditions, limitations and exclusions set out in this policy. The medical professional(s) suggested or designated by the company or InRoomMD to provide services according to the benefits and terms of this policy are not employees of the company or InRoomMD. Therefore, neither the company nor InRoomMD shall be held responsible or liable for any negligence or other acts or omissions on their part, nor for the availability, quality, quantity or results of any medical treatment or service you may receive or your failure to obtain or receive any medical treatment or service.

TRIP CANCELLATION AND TRIP INTERRUPTION

When It Applies
If you purchased plan A and if you must cancel your covered trip before the departure date or interrupt your covered trip while you are travelling.

Covered Events
For insurance coverage to apply, the cancellation or interruption of your covered trip must result from any one of the following unforeseen events occurring during your coverage period that prevents you from travelling:

Health
1. Any injury or sickness occurring to:
   a) you, your travelling companion, or a family member of either, travelling with you on your covered trip;
   b) you or your travelling companion’s family member not travelling with you on your covered trip;

2. You or your travelling companion are medically unable to receive a vaccination that is required for entry into a country, region or city originally determined to be your destination, provided that such vaccination was not mandatory on your effective date.

3. Quarantine of you or your travelling companion.

You must provide detailed medical documentation from a physician including a statement advising not to travel if the trip cancellation or trip interruption was caused by or resulted from an injury, sickness or quarantine. Failure to do so will result in non-payment of the claim. We reserve the right to examine medical records or documentation relating to your claim(s) from any licensed physician, dentist, medical practitioner, hospital, clinic, insurer, individual, institution or other provider of service relating to the pre-existing time period pertaining to the claim presented. (See the pre-existing condition exclusion in this section.)

Death
4. Your or your travelling companion’s death, the death of your or your travelling companion’s family member or your friend which occurs during the coverage period.
   - this does not include travel for the purpose of visiting a person suffering from a medical condition who dies due to that medical condition and whose death is the cause of cancellation or interruption of your covered trip.

Pregnancy and Adoption
5. You, your travelling companion or the spouse of either:
   a) experience complications in the first 31 weeks of pregnancy if the attending physician advises against travel; or
   b) has a pregnancy that is diagnosed after the effective date of this insurance if your covered trip is scheduled to take place within the 9 weeks prior to or after the expected delivery date; or
   c) has the attending physician advise against travel during the first trimester of pregnancy.

6. The legal adoption of a child by you or your travelling companion when the notice of adoption was received after the effective date of this insurance.
Transportation and Accommodation  
7. Your or Your Travelling Companion’s principal residence is made uninhabitable during Your Covered Trip by fire, vandalism, burglary or Natural Disaster.  
8. Burglary of Your or Your Travelling Companion’s principal residence or place of business within 7 days of Your Departure Date or during Your Covered Trip.  
9. Death, hospitalization or quarantine of Your Host at Destination.  
10. Your or Your Travelling Companion’s destination accommodations made uninhabitable for the period of Your Covered Trip due to fire, vandalism, burglary or Natural Disaster.  
11. As the result of a cancellation of a cruise or tour included in Your Covered Trip for reasons beyond Your control except for Bankruptcy or Default, We will reimburse You up to $1,000: a) prior to departure from Your Departure Point for Your non-refundable prepaid airfare that is not part of Your cruise or tour package; or b) after departure from Your Departure Point but prior to departing on Your cruise or tour, We will reimburse You for the added expense resulting from the lower of a change fee or one way Fare to return to Your Departure Point.

Weather  
12. Weather conditions causing the scheduled carrier, on which You or Your Travelling Companion are booked to travel, to be delayed for a period of at least 30% of Your Covered Trip duration. If You experience a delay which results in You losing less than 30% of Your Covered Trip, there may be coverage under Trip Delay See page 16.

Employment or Educational Obligations  
13. The requirement that You or Your Travelling Companion attend a university or college course examination on a date that occurs during Your Covered Trip, provided that the examination date which was published prior to Your Effective Date was subsequently changed after the Effective Date.  
14. The rescheduling of university or college classes of You or Your Travelling Companion to a date that occurs during Your Covered Trip due to unusual circumstances beyond Your or Your Travelling Companion’s control and the control of the university or college provided that both the unusual circumstances and the resulting rescheduling occurred after Your Effective Date.  
15. Your parent’s involuntary termination or layoff of permanent employment not including contract or self-employment, when actively employed with the same employer for at least 6 months prior to the Effective Date of this insurance.

Legal & Government  
16. The non-issuance of a travel visa, excluding an immigration or employment visa required for Your Covered Trip, provided You or Your Travelling Companion were eligible to make such an application, for reasons beyond Your or Your Travelling Companion’s control other than due to late application or a subsequent attempt for a visa that had already been refused in the past.  
17. You or Your Travelling Companion is called for jury duty, or are subpoenaed as a witness or required to appear as a defendant in a civil suit in a case being heard during the Coverage Period.

Terrorism, Hijacking, & Travel Warnings  
18. Hijacking of You or Your Travelling Companion.  
19. An event including, Act of Terrorism, war, impending war, or health issue which causes the government of Your Home Country to issue a travel warning advising its residents not to travel to a country, region or city originally ticketed for a period that includes Your Covered Trip. The travel warning must be issued after the Effective Date of this insurance. This benefit is limited to the amount described in “Limitation of Payment for An Act of Terrorism” on page 15.  
• This benefit is not payable if the Act of Terrorism is caused by the use of nuclear, chemical, or bio-chemical material.  
• This benefit is not payable if the cruise company changes its itinerary due to a travel warning.

What We Exclude  
In addition to the General Exclusions on page 28 of this Policy there is also no coverage and no benefits will be payable for claims caused by Your or Your Travelling Companion’s Pre-Existing Condition that was not stable and controlled as follows:

a) Trip Cancellation:
   i) Ages 59 and under, for the 60 days prior to and including the Effective Date of this Policy;  
   ii) Ages 60 and over, for the 90 days prior to and including the Effective Date of this Policy.  
b) Trip Interruption:  
   i) Ages 59 and under, for the 60 days prior to Your Departure Date;  
   ii) Ages 60 to 74, for the 90 days prior to Your Departure Date;  
   iii) Ages 75 and over, for the 180 days prior to Your Departure Date.  

For anyone 30 years of age or over, coverage is not provided for any claims arising from Your or Your Travelling Companion’s:  
a) heart condition involving the taking of nitroglycerine more than once per week for the relief of angina;  
b) lung condition treated with home oxygen or the taking of oral steroids (prednisone or prednisolone).

What We Pay – Trip Cancellation  
You are covered up to the lesser of the maximum amount shown on the Schedule of Maximum Benefits By Plan or the amount as otherwise specified in the benefit, when a Covered Event listed on pages 12 and 14 causes You to cancel Your Covered Trip, for any of the following applicable expenses incurred by You:

1. For trip cost payments and deposits You made before Your Covered Trip was cancelled, less any refunds or credits You are entitled to receive;  
2. The expenses incurred by You for the next occupancy level, if Your Travelling Companion with whom You had booked prepaid shared accommodation cancels their travel arrangements for a Covered Event outlined on pages 12 and 14 and You elect to travel as originally planned. If this occurs You are advised to upgrade the amount of insurance on Your Covered Trip;  
3. The change fee charged by You originally booked travel supplier of Your prepaid Covered Trip when such an option is made available;  
4. The cost to catch up to Your trip if You qualify to cancel but choose instead to continue on Your Covered Trip, providing the cost to catch up is less than the cost to cancel Your Covered Trip;  
5. Published cancellation penalties imposed by hotels for unused accommodation.
What We Pay – Trip Interruption

You are covered up to the lesser of the maximum amount shown on the Schedule of Maximum Benefits By Plan or the amount as otherwise specified in the benefit, when a Covered Event listed on pages 12 and 14 causes You to interrupt Your Covered Trip, for any of the following applicable expenses incurred by You:

1. The unused part of Your prepaid cruise or covered land arrangements, less any refunds You receive;
2. The lesser of a one way Fare or change fees on existing tickets, less any refunds, to return to Your Departure Point or to continue on Your Covered Trip;
3. The extra expenses incurred, supported by original receipts, for commercial accommodation and meals, essential telephone calls and taxi fares as follows up to $150 per day to a maximum of $300.
4. Published cancellation fees imposed for the early return of a rental vehicle prior to the contracted date of return;
5. Published cancellation fees imposed by hotels for unused accommodations.

Limitation of Payment for An Act of Terrorism

Benefits payable are in excess of all other sources of recovery including other insurance and replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers.

- In the event of an Act of Terrorism, benefits will be paid out of a fund limited to $1,000,000 per Act of Terrorism or a series of Acts of Terrorism occurring within a 72 hour period and applying to all policies issued by the Company.
- Regardless of the number of Acts of Terrorism the maximum liability of the fund under this Policy and all other policies issued by the Company is limited to $2,000,000 per calendar year.
- If in Our opinion the total number of claims payable due to one or more Acts of Terrorism may exceed the available fund limit, Your pro-rated claim will be paid after the end of the calendar year.
- This coverage is in excess of all other potential sources of recovery, even if other potential sources of recovery are described as excess coverage. We will not apply this coverage until after You have exhausted all other potential sources.

What To Do If You Have A Claim

All cancellations must be reported to Your travel agent or Travel Supplier within 72 hours following the unforeseen event that caused the cancellation. If You do not report the cancellation within the specified time period, claim payment will be limited to the cancellation penalties that were in effect within 72 hours of the event that caused cancellation.

If You experience an interruption while travelling You should call Our 24 hour assistance line as directed on page 10 of this Policy.

In order to qualify for reimbursement under this provision, You must submit to Us with Your claim:
1. The date Your Covered Trip was cancelled or interrupted;
2. Copies of Your travel invoices;
3. The original unused travel tickets or vouchers;
4. Your Travel Supplier’s cancellation clause with regard to non-refundable costs, charges or expenses;
5. Original receipts or other proofs of payment;
6. Detailed medical documentation including a statement from Your Physician that You were advised not to travel if trip cancellation or trip interruption was caused by or resulted from a serious Injury or serious Sickness; and
7. Any other information We deem necessary to properly adjudicate Your claim.

TRIP DELAY

When It Applies

If You purchased Plan A and if Your travel is delayed on or after Your scheduled Departure Date.

Special Note: Trip Delay coverage is intended to help You with the extra expenses You incur to catch up to Your Covered Trip. If You experience a delay You need to make reasonable efforts to continue on Your Covered Trip.

What We Cover

The delay of Your Covered Trip must directly result from any one of the following unforeseen events occurring on or after Your Departure Date:

1. You are delayed for at least 6 hours in arriving at Your Covered Trip destination or returning to Your Departure Point due to the delay, schedule change or cancellation of Your or Your Travelling Companion’s Common Carrier.
   - Delays, schedule changes and cancellations caused by strike, labour disruptions, Bankruptcy, Default, grounding of aircraft for failure to satisfy government safety regulations or security alerts are not covered.
2. A delay of the private automobile in which You are travelling as a result of:
   a) a traffic Accident documented by a police report;
   b) mechanical failure;
   c) weather conditions; or
   d) emergency road closure by police documented by a police report providing that You left enough travel time to comply with the Travel Supplier’s required check-in procedure.
3. A delay in clearing customs and security controls due to Your mistaken identity.

For items 1 to 3 above, travel delay benefits will apply provided Your travel arrangements meet the following connection times:
   a) 2 hours between domestic airline connectors;
   b) 3 hours between international connections;
   c) 6 hours between mixed connections such as an airline connecting to a land tour or cruise.

What We Exclude

The exclusions that apply to this coverage are listed in the General Exclusions section of this Policy on page 28.

What We Pay

1. You are covered up to the maximum amount shown on the Schedule of Maximum Benefits By Plan for Trip Delay for the following applicable expenses incurred by You:
   a) The change fee or the additional Fare incurred by You while You are travelling to;
      i) continue on Your Covered Trip; or
      ii) return to Your Departure Point;
   b) The unused, non-refundable insured portion of the prepaid expenses as long as such expenses are supported by proof of purchase and are not reimbursable by any other source, less the value of the unused travel ticket;
   c) Up to $100 for additional pet care expenses You incur as long as the delay in Your return is 24 hours or more;
2. In addition, You are covered for the cost of meals, commercial accommodation, essential telephone calls and taxi fares resulting from a delay for up to a maximum of $200.

The Maximum Benefit Amount for Trip Delay will be reduced by any amounts paid or payable by any Common Carrier responsible for Your Covered Trip.

What To Do If You Have A Claim

To qualify for reimbursement under this provision, You must submit to Us with Your claim:

1. A statement documenting the circumstances surrounding the trip delay from the Common Carrier upon which You were travelling or any other party responsible for the trip delay;
2. Original receipts for any expenses, charges or costs incurred by You as a result of the trip delay; and
3. Any other information We deem necessary to properly adjudicate Your claim.

If You require assistance to make alternative travel arrangements You may call Our 24 hour assistance line at the number shown on page 10 of this Policy.

EMERGENCY MEDICAL

When It Applies

If You experience a medical Emergency while on Your Covered Trip.

What We Cover

1. Emergency Medical Expenses: as listed below and ordered or prescribed by a Physician as Medically Necessary for diagnosis or Treatment of Your Emergency Sickness or Injury:
   a) the services of a Physician, surgeon or in-Hospital duty nurse;
   b) Hospital accommodation (this will include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Covered Trip, if recommended as a substitute for a Hospital room for recovery of an Injury or Sickness);
   c) transportation furnished by a professional ambulance company to and from a Hospital;
   d) up to $50 each way if a local taxi service is required to get You to and from the nearest medical service provider for a minor Emergency;
   e) Your Emergency evacuation from a remote location to the nearest appropriate Hospital that can provide the necessary Emergency medical Treatment as determined and arranged by Our Emergency Assistance Provider;
   f) diagnostic procedures, laboratory procedures and Treatment, subject to prior approval by Us;
   g) medical equipment purchased or rented for therapeutic purposes subject to prior approval by Us;
   h) prescription medications required to Treat any Emergency Medical Condition or Injury, which are prescribed by a Physician and dispensed by a licensed pharmacist.

   • With respect to all Emergency medical expenses, You or someone acting on Your behalf are required to immediately contact Our 24 hour assistance line at the telephone numbers provided on page 10 of this Policy before admission to Hospital or within 24 hours after a life or organ-threatening Emergency.

   Failure to do so will result in You being responsible for 30% of any eligible expenses incurred.

   • The Company reserves the right to return You to Your Home Country before any Treatment or following Emergency Treatment for Sickness or Injury, if the medical evidence obtained from Our medical advisor and Your local attending Physician confirms You are able to return to Your Home Country without endangering Your life or health.

   • If You elect not to return to Your Home Country following the Company’s recommendation to do so, any further expenses related to the Emergency will not be covered by this Policy and all benefits will end.

2. Prescription Drugs: up to $50 for prescription drugs lost, stolen or damaged during Your Covered Trip. Up to $75 will be allowed if the services of a local Physician are required to secure the replacement prescription. You must contact our Emergency Assistance Provider.

3. Emergency Dental: treatment ordered by a licensed Dentist or dental surgeon as follows:
   a) Treatment or repair of natural or permanently attached artificial teeth which are damaged by an Accidental Injury to the head or mouth. Up to $1,500 will be paid for continuing dental Treatment completed within 90 days after You return to Your Home Country, provided the Treatment is related to the Accidental Injury;
   b) up to $300 to relieve acute pain and suffering not related to an Accidental Injury.

4. Emergency Paramedical Services: performed by a chiropractor, chiropodist, physiotherapist, osteopath or podiatrist for Emergency Treatment up to $300 per category of practitioner. Services performed by a Family Member are not covered.

5. Psychiatric Fees: when provided on an in-patient basis following an Emergency, fees billed separately for the services of a Psychiatrist will be paid to a lifetime maximum of $10,000.

6. Psychiatric Hospitalization: if You are admitted to Hospital for suicide, attempted suicide, self-inflicted injuries, mental or emotional disorders (including but not limited to stress, anxiety, panic attacks, depression, eating disorders/weight problems), or psychiatric treatment, We will pay up to a lifetime aggregate limit of $50,000 for medical and/or psychiatric Treatment received while You are in Hospital resulting from one or more of these causes.

7. Accommodation and Meals: commercial accommodation, meals, essential telephone calls, taxi fares or rental vehicle charges incurred by You, Your Travelling Companion, or a Family Member travelling with You if one of you is relocated to receive Emergency medical Treatment or one of you is delayed beyond Your Return Date due to Sickness or Injury.

   • This benefit is limited to $150 per day to a maximum of $450. Original receipts and the local attending Physician’s written diagnosis of the Sickness or Injury must be submitted for this benefit to qualify for payment.

8. Medical Evacuation or Return Home: in response to an Emergency Sickness or Injury as follows:
   a) the extra cost of a one way Fare on a commercial airline via the most direct route to return You to Your place of residence in Your Home Country; or
   b) the cost to accommodate a stretcher on a commercial airline via the most direct route to return You to Your place of residence in
Your Home Country or to the most appropriate medical facility closest to Your home in Your Home Country, plus the reasonable cost of meals, accommodations and airfare expenses for a qualified medical attendant to accompany You if it is deemed Medically Necessary; or

c) air ambulance transportation when it is Medically Necessary.

- Benefits must be pre-approved and arranged by Us in consultation with Our medical advisors, the local treating Physician and Our Emergency Assistance Provider for coverage to apply. If Your unused return travel ticket is refundable, We will deduct the value of the refund from the return transportation cost We arranged or You may choose to turn Your unused return ticket over to Us.

9. Bedside Visit: If You are hospitalized for an Emergency Sickness or Injury and the local attending Physician recommends that a relative or close friend should visit at Your bedside, remain with You, or accompany You home, We will reimburse the cost of a round-trip Fare by the most direct route and up to $500 for commercial accommodation and meals. We will automatically insure the accompanying Family Member or friend for Emergency Medical coverage under this Policy until You are medically stable to return to Your Home Country, subject to the eligibility, limitations, conditions, & exclusions of this Policy.

- These benefits are subject to prior approval by Us.

10. Return and Escort of Children: This benefit is payable if You are confined to a Hospital for more than 24 hours or You must return to Your home because You have a medical Emergency which is covered by this Policy or in case of Your death. We will pay for the transportation expenses incurred, up to the cost of a one way Fare for the return home of any dependent Children who are accompanying You. If Your child is too young to travel alone, We will also pay the extra cost of a round trip air Fare via the most direct route, overnight commercial accommodation, and reasonable meal expenses for an escort to accompany Your child home. If the unused return travel ticket is refundable, We will deduct the value of the refund from the return transportation cost We arranged or You may choose to turn Your unused return ticket over to Us.

11. Child Care Cost: If You are hospitalized for an Emergency Sickness or Injury during Your Covered Trip and need to be relocated to receive Emergency medical Treatment or are delayed beyond Your scheduled Return Date, We will reimburse You up to $50 per day to a maximum of $500 for the professional child care cost incurred during Your Covered Trip to care for children travelling with You.

- Original receipts from the professional child care provider are required.

12. Return of Travelling Companion: If You must return to Your Home Country because of a medical Emergency covered by this Policy, We will reimburse You for the extra cost of a one way Fare on a commercial flight via the most direct route to return Your Travelling Companion back to Your Home Country. If the unused return travel ticket is refundable, We will deduct the value of the refund from the return transportation cost We arranged.

13. Repatriation of Remains: If You die during Your Covered Trip, We will reimburse the reasonable expenses incurred up to the maximum amount specified in the Schedule of Maximum Benefits By Plan for:

a) preparing and transporting Your remains or ashes back to Your Home Country; or

b) the cremation or burial of Your remains at the location where death occurs.

No benefit is payable for the cost of a headstone, casket and/or funeral service expenses.

14. Identification of Remains: If someone is legally required to identify Your remains before Your body is released, We will reimburse the cost of one person to travel to the place where Your remains are located via a round-trip Fare by the most direct route and up to $500 for commercial accommodation and meals. We will automatically insure this person for Emergency Medical coverage under this Policy for not more than 3 days until they return to Your Home Country, subject to the eligibility, limitations, conditions, and exclusions of this Policy.

- This benefit must be pre-approved and approved by Us.

15. Vehicle Return: We will pay the expenses associated with returning Your vehicle to Your home or Your rental vehicle to the appropriate rental agency if You are unable to do so because of a medical Emergency. Return of commercial vehicles is not covered.

16. Return of Baggage and Personal Effects: In the event of Your medical evacuation or repatriation of remains arranged by the Company, if there is insufficient space to accommodate Your Baggage and Personal Effects aboard the transport provided, We will reimburse You up to $200 to cover the cost of shipping these items to Your Home Country.

17. Incidental Hospital Allowance: If You are required to stay in a Hospital for Treatment of an Emergency Sickness or Injury as an in-patient while on Your Covered Trip, We will pay You $50 for each 24 hours of continuous stay up to a limit of $500. This benefit begins after the initial 48 hours of continuous stay has concluded.

18. Return to Destination: If, following Your Emergency medical evacuation arranged by the Company to Your Home Country, You wish to return to Your destination, We will reimburse You for the cost of a one way Fare to the city from where the medical evacuation occurred.

- This benefit is available only if:
  a) Your attending Physician at Your place of residence determines that You require no further Treatment,
  b) You receive prior approval by Us,
  c) You choose this benefit instead of benefit #13, Vehicle Return, and
  d) Your return must be prior to Your original scheduled Return Date.

- Once You return to Your destination, a Recurrence of the Medical Condition which necessitated Your Emergency medical evacuation or related Medical Condition will not be covered under this Policy.

- This benefit can only be used once during Your Covered Trip. Upon return to Your destination, the Effective Date of coverage is the day You leave Your Home Country to return to Your destination.

What We Exclude

In addition to the General Exclusions on page 28 of this Policy there is also no coverage and no benefits will be payable for claims presented under this section resulting from:

1. Pre-Existing Conditions or related Medical Conditions as follows:
   a) For ages 59 and under on the Departure Date, any Pre-Existing Condition or Medical Condition that was not Stable and Controlled during the 60 day period immediately prior to Your Departure Date or which, in the opinion of Your Physician, would be expected to require Treatment in the foreseeable future.
b) For ages 60 to 74 on the Departure Date, any Pre-Existing Condition or Medical Condition that was not Stable and Controlled during the 90 day period immediately prior to Your Departure Date or which, in the opinion of Your Physician, would be expected to require Treatment in the foreseeable future.

c) For ages 75 and over on the Departure Date, any Pre-Existing Condition or Medical Condition that was not Stable and Controlled during the 180 day period immediately prior to Your Departure Date or which, in the opinion of Your Physician, would be expected to require Treatment in the foreseeable future.

NOTE: For anyone 30 years of age or over, coverage under Emergency Medical is not provided for any claims arising from:

a) a heart condition involving the taking of nitroglycerine more than once per week for the relief of angina;

b) a lung condition treated with home oxygen or the taking of oral steroids (prednisone or prednisolone).

2. Expenses incurred for medical care or services where Your Covered Trip was undertaken contrary to medical advice or after receiving a prognosis of a Terminal Sickness.

3. Any Treatment:

a) not required for the immediate relief of acute pain and suffering;

b) which can reasonably be delayed until You return to Your Home Country;

c) for follow-up Treatment, Recurrence of a Medical Condition or subsequent Emergency Treatment or Hospital stay for a Medical Condition or related Medical Conditions for which You had received Emergency Treatment during Your Covered Trip.

4. Transplants of any kind.

5. Unless prior approval is obtained from Us, any Emergency air transportation, MRI, CAT Scan, surgery, cardiac procedures, including but not limited to cardiac catheterization, angioplasty or surgery.

6. Expenses incurred for all medical care or services including those related to an Accident when this Policy was purchased specifically to obtain Hospital or medical treatment outside Your Home Country, whether or not recommended by a Physician.

7. Any expenses related to an HIV infection or related condition or AIDS (Acquired Immune Deficiency Syndrome).

8. Any expenses related to sexually transmitted diseases.

9. Expenses incurred for ongoing or recurring Medical Conditions. Once Emergency Treatment and care is completed, no further benefits for the same or related Medical Conditions will be covered.

What We Pay

You will be reimbursed for the Reasonable and Customary charges in excess of any other insurance coverage You have for the eligible Emergency medical expenses listed above up to the maximum benefit amount described on the Schedule of Maximum Benefits By Plan.

If You have other insurance that may provide the same benefits You must notify Us of that insurance, cooperate with Our efforts to co-ordinate benefits payable by another insurer, and reimburse Us for any payment that We have made that You receive from another insurer.

What To Do If You Have A Claim

If You are hospitalized:

Contact the Emergency Assistance Provider at the telephone numbers provided on page 10 of this Policy. You must do this before admission to Hospital or within 24 hours after a life or organ-threatening Emergency.

You or someone acting on Your behalf, must authorize Us to access all medical documentation from the treating facility at Your location and Your attending Physician(s) at home for the applicable pre-existing time period. (See the pre-existing exclusion in this section.)

Prior to receiving all relevant medical information, We will handle Your Emergency assuming You are eligible for benefits under this Policy. If it is later determined that a Policy exclusion applies to Your claim, You will be required to reimburse Us for any payments We have made on Your behalf.

In order to qualify for coverage under this provision, You must submit to Us with Your claim:

1. The completed Medical Claim Form;

2. Original receipts or other proofs of payment;

3. Detailed medical documentation; and

4. Any other information We deem necessary to properly adjudicate Your claim.

BAGGAGE & PERSONAL EFFECTS

When It Applies

If Your Baggage and/or Personal Effects are lost, stolen, damaged or delayed during Your Covered Trip. Coverage is available up to the maximum amount of $800 in the aggregate.

What We Cover & What We Pay – Baggage & Personal Effects – Lost, Stolen or Damaged

When Baggage and/or Personal Effects are lost, stolen, or damaged during Your Covered Trip, We will reimburse You up to the Maximum Benefit Amount as shown on the Schedule of Maximum Benefits By Plan for the plan You purchased.

We will pay the lesser of:

1. The replacement or repair cost, after an allowance is made for wear and tear or depreciation; or

2. The original purchase price.

A maximum of $300 is payable for any single item.

A combined maximum limit of $300 will be paid for: jewellery; watches; cameras, including related equipment; binoculars; articles consisting in whole or in part of silver, gold or platinum; fur and fur-trimmed items; cell phones; computers and other digital or electronic items provided that original receipts accompany the claim.

The liability of the Company with respect to any one claim under this benefit shall not exceed the lesser of this Policy benefit limit at the time of Application or $2,000 in the aggregate under all guard.me insurance policies purchased for any one Covered Trip with respect to a single insured person.

For this benefit to apply You must:

• provide a police report if applicable

• take all reasonable steps to protect, save or recover Your Baggage and/or Personal Effects;

• promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour
operators or group leaders, or any Common Carrier or third party who had custody of Your Baggage and/or Personal Effects at the time of loss and supply Us with a copy of the written report.

What We Cover & What We Pay – Baggage Delay

If Your checked baggage is misdirected or delayed more than 12 hours by the Common Carrier while on Your Covered Trip, We will pay up to an aggregate total of $100 for:
1. The purchase or rental of essential items of personal clothing and necessary toiletries while on Your Covered Trip; and
2. The rental of sporting equipment if the purpose of Your Covered Trip was to participate in a sporting event and Your sporting equipment was included in the delayed checked baggage.
3. The rental of a wheelchair for use during Your Covered Trip.
This benefit does not apply to baggage delayed after You have returned to Your Home Country.

What We Cover & What We Pay – Personal Money

If Your personal money is lost or stolen while on Your Covered Trip, the Company will reimburse You up to $100.

What We Exclude

In addition to the General Exclusions on page 28 of this Policy there is also no coverage and no benefits will be payable for claims presented under this section when reimbursed:

- By the Common Carrier, hotel or Travel Supplier, including any services rendered by such Common Carrier, hotel or Travel Supplier; or
- As specified under any other insurance coverage You may have for the loss of or damage to property.

No coverage is provided under this section for any loss or damage to:
1. Any animals;
2. Automobile and automobile equipment; aircraft; bicycles, except when checked as baggage with a Common Carrier; boats or other vehicles or conveyances; trailers; motors;
3. The following personal items:
   a) sunglasses (prescription or non-prescription), contact lenses;
   b) artificial teeth, dental bridges, dental retainers, hearing aids, prosthetic limbs, prescribed medications;
   c) keys, money, credit cards, tickets and documents (except as coverage is otherwise specifically provided herein), stamps, securities;
   d) sporting equipment if the loss results from the use thereof;
   e) travel tickets for Your Covered Trip, except for administrative fees required to reissue such tickets;
4. Household effects and furnishings, antiques and collector’s items;
5. Perishable or consumable items, including any tobacco products;
6. Property used in trade, business or for the production of income;
7. Computer software, including any expenses incurred for the restoration of any lost or corrupted data;
8. Property shipped as freight or property shipped prior to Your Departure Date;
9. Property stolen from an unattended vehicle that was not locked in the trunk or property left in view where a secure trunk is not available;
10. Property caused by defective materials or craftsmanship, normal wear and tear, gradual deterioration, inherent vice or mechanical breakdown;
11. Property caused by electrical current, including electric arcing, that damages or destroys electrical devices or appliances;
12. Property caused by the confiscation, detention, requisition or destruction of Your Baggage and Personal Effects by customs or other authorities;
13. Articles purchased during Your Covered Trip without original receipts attached to the claim;
14. Jewellery, precious stones, watches; cameras, including related equipment; articles consisting in whole or in part of silver, gold or platinum; furs and fur-trimmed items; cell phones, computers and other digital or electronic items that are placed in the possession of a Common Carrier;
15. Property caused by breaking or scratching of fragile articles other than cameras or binoculars, unless caused by fire or Accident to the vehicle in which they are being carried;
16. Property insured under any homeowner's or tenant's package policy;
17. Any baggage or property left unattended;
18. Shortages due to error, omission or depreciation in value;
19. Mysterious disappearance.

What To Do If You Have A Claim

In order to qualify for reimbursement under this provision, for loss, theft, damage or delay to Your Baggage and Personal Effects, You must submit to Us:
1. proof of ownership and original receipts for each item being claimed;
2. reports or other documentation from the Common Carrier or any other parties responsible for such loss, damage or delay;
3. a detailed signed and sworn statement as to proof of such loss;
4. the original receipts for the necessary purchases, or reimbursements;
5. any police or any other reports documenting any loss covered under this provision; and
6. any other information We deem necessary to properly adjudicate Your Claim.

PASSPORT/TRAVEL VISA

When It Applies

If Your passport and/or travel visa is lost or stolen while travelling outside of Your Home Country during Your Covered Trip.

What We Cover and What We Pay

We will reimburse You up to a maximum of $500 for:
1. Costs incurred for the replacement passport and/or travel visa; and
2. Additional travel accommodations and meals associated with the waiting for these replacement documents.

What We Exclude

In addition to the General Exclusions on page 28 of this Policy there is also no coverage and no benefits will be payable for claims presented under this section for:

1. Theft from:
   a. An unattended locked vehicle and the documents are not secured out of sight;
   b. A vehicle left unattended from 9:00 PM to 9:00 AM local time.
2. Loss, destruction or damage from confiscation or detention by customs or other officials or authorities.

What To Do If You Have A Claim

In order to qualify for reimbursement under this provision, You must submit to Us:
1. A detailed signed and sworn statement as to proof of such loss;
2. A police report documenting any loss covered under this provision; and
3. Any other information We deem necessary to properly adjudicate Your Claim.
When It Applies

If Your non-refundable pre-paid airline, coach, or rail tickets or passes for Your Covered Trip are lost or stolen during Your Covered Trip.

What We Cover and What We Pay

We will reimburse You up to a maximum of $250 for the replacement costs of such tickets allowing the continuance of Your Covered Trip.

What We Exclude

In addition to the General Exclusions on page 28 of this Policy there is also no coverage and no benefits will be payable for claims presented under this section for:

1. The first $50 of each claim;
2. Theft from:
   - An unattended locked vehicle and the documents are not secured out of sight;
   - A vehicle left unattended from 9:00 PM to 9:00 AM local time.
3. Any other information We deem necessary to properly adjudicate Your Claim.

ACCIDENTAL DEATH AND DISMEMBERMENT

When It Applies

If You sustain an Injury while You are travelling on Your Covered Trip.

What We Cover

You are covered for a sudden bodily Injury caused by a happening due to external, violent, sudden or unexpected events beyond Your control which occurs during Your Covered Trip.

EXPOSURE AND DISAPPEARANCE

Loss from exposure to the elements by reason of a covered Accident will be covered if such loss is otherwise payable under this Policy.

If You are not found within one year after:

a) the disappearance, sinking or wrecking of a conveyance in which You are riding during Your Covered Trip; or
b) the destruction of a building which You are in during Your Covered Trip;
You will be presumed to have suffered loss of life resulting from Injury caused by an Accident.

What We Exclude

In addition to the General Exclusions on page 28 of this Policy there is also no coverage and no benefits will be payable for claims presented under this section resulting from:

1. Disease or any physical defect, infirmity or Sickness which existed prior to the commencement of Your Covered Trip;
2. Travel on any Common Carrier as a pilot, operator or crew member; or
3. Any Act of Terrorism.

What To Do If You Have A Claim

In order to qualify for reimbursement under this provision, You must submit to Us:
1. A detailed signed and sworn statement as to proof of such loss;
2. A police report documenting any loss covered under this provision; and
3. Any other information We deem necessary to properly adjudicate Your Claim.

What We Pay

You are covered up to the maximum amount shown on the Schedule of Maximum Benefits By Plan or as otherwise specified in the benefit when a covered loss occurs.

<table>
<thead>
<tr>
<th>Loss of</th>
<th>Maximum Benefit Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>$25,000</td>
</tr>
<tr>
<td>Both Hands or Both Feet</td>
<td>$25,000</td>
</tr>
<tr>
<td>Entire Sight of Both Eyes</td>
<td>$25,000</td>
</tr>
<tr>
<td>One Hand &amp; One Foot</td>
<td>$25,000</td>
</tr>
<tr>
<td>One Hand &amp; Entire Sight of One Eye</td>
<td>$25,000</td>
</tr>
<tr>
<td>One Foot &amp; Entire Sight of One Eye</td>
<td>$25,000</td>
</tr>
<tr>
<td>Complete &amp; Irrecoverable Loss of Speech or Hearing</td>
<td>$25,000</td>
</tr>
<tr>
<td>One Hand or One Foot</td>
<td>$12,500</td>
</tr>
<tr>
<td>Entire Sight of One Eye</td>
<td>$12,500</td>
</tr>
</tbody>
</table>

For a benefit to be payable under this coverage, the Accident must happen on Your Covered Trip and the resulting Injury or death must occur within 365 days of the Accident.

In the event Your death is a result of an Injury caused while riding:

a) as a fare-paying passenger on any form of public transportation; or
b) as a passenger (not as a pilot, operator or crew member) on, boarding or alighting from any:
   i) aircraft maintained by a Scheduled Airline;
   ii) land conveyance licensed for the transportation of passengers for hire which takes You directly to or immediately from airports used by a Scheduled Airline; or
   iii) land or water conveyance provided at the expense of the air carrier as a substitute for an aircraft covered by this Policy,
the benefit for loss of life is increased to $50,000

Loss as used above with reference to:
1. Hand or foot: means that the hand or foot is completely and permanently severed at or above the wrist or ankle joint;
2. Sight: means the total and irrecoverable loss of entire sight.

If more than one loss results from any one Accident, We will only pay the one largest benefit as listed above. No benefit is payable for a loss which is not shown above.

Regardless of how many valid policies You have purchased with Our Company, the maximum amount for which You can be covered under all policies issued for Travel Accident/Airflight Accident/Accidental Death and Dismemberment by Our Company as a result of any one incident is limited to an aggregate amount of $500,000. Any amount purchased in excess of $500,000 shall be refunded upon request.

The Company’s maximum liability under this Policy and all other Travel Accident/Airflight Accident/Accidental Death and Dismemberment Insurance policies issued by the Company with respect to any one incident is limited to $12,000,000 in the aggregate, which will be shared proportionately among all claimants entitled to claim. In addition, the Company’s maximum liability under this Policy and all other Travel Accident/Airflight Accident Insurance/Accidental Death and Dismemberment policies issued by the Company under this benefit with respect to more than one incident occurring during a calendar year is limited to $24,000,000 in the aggregate.

What To Do If You Have A Claim

In order to qualify for coverage under this provision, You or someone on Your behalf must submit to Us:
1. The completed Medical Claim Form;
2. Detailed medical documentation;
3. A detailed signed and sworn statement as to proof for such loss; and
4. Any other information We deem necessary to properly adjudicate Your claim.
SECURITY EVACUATION

When It Applies

Coverage applies to situations described below that occur outside Your Home Country during the Coverage Period of this Policy.

What We Cover

This Policy provides emergency evacuation coverage from or within Your Host Country to the nearest place of safety in the event that:
1. You are expelled from a Host Country if you are declared persona non-grata on the written authority of the recognized government of the Host Country;
2. Political or military events involving Your Host Country if the authorities issue a notice advising that citizens of Your Home Country or of Your Host Country should leave the Host Country;
3. A natural disaster, within 7 days of the event, in Your Host Country and the government of the Host Country declares Your location a disaster area that is uninhabitable or dangerous. Natural disaster, as used herein, means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or similar event;
4. Verified physical attack or verified threat of physical attack to You from a third party;
5. You are kidnapped or have a missing person report for You filed with the local/international authorities.

Benefits will be paid for:
1. Your transportation to the nearest safe and acceptable location as determined by Us. The safe location is where:
   a) You are safe;
   b) You have access to transportation to Your Home Country;
   and,
   c) You have access to food and temporary accommodations;
2. Your transportation back to the Host Country if it is safe or to Your Home Country within 14 days of the initial security evacuation as determined by Us;
3. Consulting services of a safety consultant selected by Us in the event that You are kidnapped or have a missing person report for You filed with local and international authorities.

All travel expenses must be authorized and arranged by Us. At Our discretion, We will utilize whatever resources that are available including economy public transportation, private aircraft, ground and/or sea transportation. Return to Home Country will involve the lower of:
1. the change fees on existing tickets where possible; or,
2. the purchase of new replacement tickets.

Fourteen (14) days after the security evacuation, if it is determined by Us to return You to Your Home Country or, if it is safe, to return You to Your Host Country, and You choose to remain where You are located, no further benefits under Security Evacuation are applicable. All other benefits of the Policy will remain in force up to the earlier of:
1. When Coverage Ends as specified on page 7 of this Policy; or,
2. the date You cease to be an eligible person.

We or Our Emergency Assistance Provider are not responsible for the availability of transportation services. Where security evacuation becomes difficult due to dangerous or hostile conditions, We will try to maintain contact with You until security evacuation is possible or until the dangerous situation has subsided.

What We Exclude

This Policy does not cover any loss caused by or resulting from:
1. You being a participant in the event that gave rise to a claim;
2. Your fraudulent, dishonest or illegal act;
3. Your violation of the laws in Your Host Country or of Your Home Country;
4. Your failure to maintain and possess required travel documents and visas;
5. Any common, endemic or epidemic diseases or global pandemic; or,
6. Risks or incidents present in Your Host Country prior to the start date of this coverage.

We will not pay Security Evacuation expenses and fees:
1. Recoverable from any other source;
2. Associated with repatriation of remains;
3. Associated with monies payable in the form of a ransom;
4. Where You contact Us for a Security Evacuation more than 30 days after authorities in Your Host Country issue a notice advising that citizens of Your Home Country or of Your Host Country to leave the Host Country, or,
5. Incurred in a Host Country against which the United States of America has economic embargos or trade sanctions.

What To Do

To qualify for benefits under this section, You must contact the Emergency Assistance Provider at the time You have an event listed in this section of the Policy. You can contact the Emergency Assistance Provider at the telephone numbers located on page 10 of this Policy.

GENERAL EXCLUSIONS
(Not Applicable to Security Evacuation)

These exclusions apply to all sections of this Policy except Security Evacuation. This insurance does not cover and no benefit will be payable for any claim arising from:
1. Any event that might cause Your Covered Trip to be cancelled or abandoned, which You or Your Travelling Companion had knowledge of at the time of purchasing this insurance;
2. Consequential loss of any kind including loss of enjoyment of Your Covered Trip from any cause;
3. Except as provided under Emergency Medical (#5 Psychiatric Fees, and #6 Psychiatric Hospitalization page 18), Your mental or emotional disorders including, but not limited to stress, anxiety and depression; major psychiatric illness such as psychosis, schizophrenia and major affective mood disorders;
4. Any elective medical Treatment;
5. Except as described in Trip Cancellation/Trip Interruption: pregnancy or childbirth in the normal course; complications of pregnancy or childbirth within 9 weeks of the expected delivery date; voluntarily induced abortion; or, a child born during Your Covered Trip;
6. Your use of drugs, alcohol, or any medication that results directly or indirectly in the condition causing a claim;
7. Your suicide, attempted suicide or any intentionally self-inflicted Injury;
8. Your participation in Extreme Activities;
9. Your participation in organized professional sporting activities;
10. Driving a motorcycle, moped, or scooter, whether or not You are driving on publicly maintained roads, driving off-road or on private property (unless You hold an applicable valid driver’s license);
11. Your riding, driving or participating in races of speed or endurance;
12. Piloting an aircraft or air travel on any air supported device other than as a fare-paying passenger on a flight operated by a Common Carrier;
13. Fraud, concealment or deliberate misstatement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder;
14. Your participation in a crime or malicious act;
15. Participation in a riot or insurrection;
16. Except as provided under Trip Cancellation (#19 Act of Terrorism page 14), war or act of war (whether declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military uprising or usurped power;
17. Act of Terrorism by nuclear means and terrorism by dissemination of biological, chemical and or bio-chemical agents and substances;
18. Participation in the armed forces;
19. Events related to travel warnings issued by Your Home Country prior to Your Effective Date that were or continue to be in effect for any country, region or city of destination on Your Covered Trip, as reflected in Your travel itinerary; or
20. Contamination resulting from radioactive material or nuclear fuel or waste.

GENERAL POLICY PROVISIONS

Assignment of Benefits: Where the Company has paid expenses or benefits to You or on Your behalf under this Policy, the Company has the right to recover, at its own expense, those payments from any applicable source or any insurance Policy or plan that provides the same benefits or recoveries. This Policy also allows the Company to receive, endorse and negotiate eligible payments from those parties on Your behalf. When the Company receives payment from any government or private health insurance plan, any other insurer, or any other source of recovery to the Company, the respective payor is released from any further liability with respect to the claim.

Autopsy: In the event of Your death, the Company may request an examination or autopsy subject to any applicable laws relating to autopsies.

Concealment and Misrepresentation: The entire coverage will be void, if before, during or after a loss, any Material Fact or circumstance relating to this Policy has been concealed or misrepresented.

Conformity With Existing Laws: Any provision of this Policy which is in conflict with law in the province of Ontario, Canada where this Policy is issued is hereby amended to conform to the minimum requirements of that law. In all other respects, the terms and provisions of this Policy shall apply.

Despite any other provision contained in the contract, the contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance.

Contract Changes: This Policy is a legal contract between You and Us. It, including any endorsements and attached papers are the entire contract. No change in this Policy is valid unless approved in writing by one of Our officers. No agent has the right to change this Policy or to waive any of its provisions.

Coordination of Benefits: The Company will coordinate benefits payable under this Policy with benefits available to You under any other Policy or plan, so that payments made under this Policy and from all other sources will not exceed 100% of the eligible expenses incurred.

Currency: All premiums and benefits under this Policy are payable in United States of America currency based on a) the rate of exchange set by any chartered bank in Canada on the last date of service, or b) on the date the payment is issued to the provider of service.

Limitation of Liability: The Company's liability under this Policy is limited solely to the payment of eligible benefits. The Company upon making payment under this Policy does not assume any responsibility for the availability, quality, results or outcome of any Treatment or service, or Your failure to obtain any Treatment or service covered under the terms of this Policy.

Medical Examination: The Company reserves the right to have You medically examined in the event of a claim.

Medical Records: In the event of a claim, You agree to provide access to and We reserve the right to review any and all medical records or documentation relating to Your claim(s) from any licensed Physician, Dentist, medical practitioner, Hospital, clinic, insurer, individual, institution or other provider of service relating to the validity of Your claim.

Refund of Premium: For other than the “10 Day Right to Examine” on page 2, no refunds are allowed. This Policy is non-transferable.

Right of Recovery: In the event that You are found to be ineligible for coverage, any benefit is paid in error, payment is made in excess of the amount allowed under the provisions of this Policy, a claim is found to be invalid, or benefits are reduced in accordance with any Policy provision, the Company has the right to collect from You any amount which it has paid on Your behalf to medical providers or other parties or seek reimbursement from You, Your estate, any institution, insurer or person to whom the payment was made.

Subrogation: If You suffer a loss caused by a third party, the Company has the right to subrogate Your rights of recovery against the third party for any benefits payable to or on Your behalf, and will, at its own expense and in Your name, execute the necessary documents and take action against the third party to recover such payments. You must not take any action or execute any documents after the loss that will prejudice the Company’s rights to such recovery.

Sworn Statements: We have the right to request that claims documents be sworn under oath and have You examined under oath in respect to any claim documents submitted.

DEFINITIONS

In this Policy, words and terms denoting the singular shall be interpreted to mean the plural and vice versa, unless the context clearly indicates otherwise.

Accident means a happening due to external, violent, sudden or fortuitous causes beyond Your control which occurs during the Coverage Period.
Act of Terrorism or Terrorism means the unsanctioned and illegal use of violence (excluding general civil disturbance, rioting and act of war (declared or undeclared) or the intentional release of a biological material), which caused destruction of property, Injury or death for the express or implied purpose of achieving a political, ethnic or religious goal or result.

Application means the printed form, computer printout, invoice or document that is used to apply for this insurance as provided by guard.me or the multi-stepped process that must be completed by the applicant when purchasing this insurance electronically through guard.me. The Application confirms the insurance coverage You have purchased sets forth the Departure Date, the Departure Point and the Return Date of Your Covered Trip and forms an integral part of the Policy contract.

Baggage and/or Personal Effects means items or articles of necessity, adornment or for personal convenience including clothing and other personal effects worn on the person that are usually carried by travellers for their individual use while travelling.

Bankruptcy or Default means the travel supplier is insolvent, is bankrupt, is in receivership, has made a proposal to its creditors or filed a notice of intention to make a proposal to creditors. Bankruptcy or default also includes the inability to provide contracted services due to total cessation or complete suspension of operations due to financial insolvency, with or without the filing of a Bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline or other travel supplier.

Caregiver means the permanent full-time person entrusted with the well-being of Your dependent(s) and whose absence cannot reasonably be replaced.

Children (for the purpose of the “Return & Escort of Children” benefit) means any insured unmarried person who is dependent upon You for support, is travelling with You or who joins You during Your Covered Trip and is under 19 years of age.

Claim Administrator means Travel Healthcare Insurance Solutions Inc. (T.H.I.S.) and/or the Company.

Common Carrier means commercial airline carrier, cruise ship, ferry, bus, train, taxi, limousine or other similar vehicle that is licensed, intended and used primarily to transport passengers for hire not including rented, leased or privately owned vehicles.

Company, We, Our, Us means Old Republic Insurance Company of Canada, Hamilton, Ontario.

Contamination means poisoning of people by nuclear, chemical and/or biological substances that cause Sickness or death.

Covered Trip means travel arrangements insured by this Policy commencing on the Effective Date and ending on the Return Date, both as shown on the insurance confirmation.

Dentist means a qualified doctor of dentistry lawfully licensed to practice dentistry in the place where dental services are performed, but does not include the Insured, a Travelling Companion or a Family Member.

Departure Date means the later of the date shown as such on the Application or the date You actually depart Your Home Country on Your Covered Trip.

Departure Point means the country You depart from on Your Covered Trip.

Effective Date means the date Your insurance coverage under this Policy or a specific benefit of this Policy begins. (See page 7)

Emergency means an unforeseen Sickness or Injury that requires immediate Treatment to prevent or alleviate existing danger to life or health. An Emergency no longer exists when medical evidence indicates that You able to return Your Home Country, or continue with Your Covered Trip.

Emergency Assistance Provider means the service that is provided to You during the Coverage Period, 24 hours a day, 365 days a year, by calling the Emergency numbers provided in this Policy.

Extreme Activities means participating in any of the following: bungee jumping, hang-gliding, hunting, mountain climbing, parachuting, paragliding, rock climbing (not mountaineering) scuba diving (unless qualified and not diving deeper than 130 feet), skydiving, orbital and sub-orbital space flight, spelunking, tall ship crewing.

Family Member means Spouse, parent, legal guardian, step-parent, grandparent, grandchild, in-laws, natural or adopted child, stepchild, brother, sister, stepbrother, stepsister, aunt, uncle, niece, nephew or an employed Caregiver for unmarried dependent children under 19 years of age.

Fare means the lowest single seat fare from any International Air Transportation Association carrier.

Family Member means the Insured's destination country.

Home Country means the country where the Insured permanently resides.

Hospital means a duly licensed facility which accommodates inpatient care, which has registered nurses on a full-time basis, a laboratory and an operating room where surgical operations are performed by qualified surgeons. Excluded are convalescent homes, rest homes, nursing homes, homes for the aged, drug and alcohol treatment centres, health spas or clinics or any facility not operated 24 hours per day under the supervision of a Physician.

Host at Destination means the person with whom You have arranged overnight accommodation for the majority of Your Covered Trip at their usual place of residence, not including commercial facilities.

Host Country means the Insured's destination country.

Injury means sudden bodily damage caused by an Accident during the Coverage Period.

Insured, You or Your means a person who is eligible for coverage under this Policy and who is named on the Application for this insurance and for whom the required premium has been paid to and accepted by guard.me.

Material Fact means any fact that would cause Us to decline Your Application for insurance or charge more premium than You have paid for the insurance Policy.

Medical Condition means an irregularity in a person's health which required or requires medical advice, consultation, investigation, Treatment, care, service or diagnosis by a Physician.

Medically Necessary means Treatment or services that are appropriate for the relief of Sickness or Injury in an Emergency, based on generally accepted professional medical standards.
Minor Infection means an infection that ends 30 days prior to the Effective Date of coverage and does not require: use of medication for a period greater than 15 days; more than one follow-up visit to a Physician; hospitalization; surgical intervention; or, consultation with a medical specialist. A chronic infection or the complication of a chronic infection is not a minor infection.

Natural Disaster means a disaster resulting from natural causes including flood, hurricane, tornado, earthquake, volcanic eruption or blizzard.

Physician means a person, other than You, a Travelling Companion or a Family Member, who is qualified and legally licensed to practice medicine, perform medical Treatment and/or surgery within the scope of their licence in the place where the medical services are rendered.

Plan Administrator means Travel Healthcare Insurance Solutions Inc.

Policy means this document and Your Application for insurance hereunder, which is issued in consideration of payment of the required premium.

Pre-Existing Condition means a Medical Condition other than a Minor Infection, for which Treatment has been received or taken or which exhibited symptoms, prior to Your Effective Date and within the period specified for the plan You have chosen, and includes a medically recognized complication or Recurrence of a Medical Condition.

Psychiatrist means a person other than You, a Travelling Companion or a Family Member, who is qualified and legally licensed to practice psychology in the place where psychological services are performed.

Reasonable and Customary means charges that are usually made by other providers of similar standing for residents in the locality where the charges are incurred, for comparable Treatment, services or supplies for a similar medical Emergency.

Recurrence means the appearance of symptoms caused by or related to a Medical Condition which was previously diagnosed by a Physician or for which Treatment was previously received.

Return Date means the date on which You are scheduled to return to Your Departure Point/Home Country, as shown on Your Application.

Scheduled Airline means any aircraft operated by an airline licensed for the transportation of passengers for hire, and which maintains regular published schedules (including any chartered flights by such airlines or licensed tour companies).

Sickness means an acute illness, acute pain and suffering or disease that requires Emergency medical Treatment or hospitalization due to the sudden onset of symptoms during the Coverage Period.

Spouse means the person who is legally married to You, or if not married to You, has been living in a conjugal relationship with You for a continuous period of at least one year.

Stable and Controlled means the Medical Condition is not worsening and there has been no alteration in any medication for the condition or its usage or dosage, nor any Treatment, prescribed or recommended by a Physician or received within the time period specified in this Policy, prior to Your Effective Date.

Terminal Sickness means a Medical Condition from which no recovery is expected and which carries a prognosis of death within 12 months of Your Effective Date.

Travel Supplier means any entity or organization that coordinates or supplies travel services for You.

Travelling Companion means the person who is travelling with You on Your Covered Trip up to a maximum of five persons, including You.

Treat, Treated or Treatment means any medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a Physician including but not limited to prescribed medication, investigative testing and surgery.
Claim Payments

We will pay covered claims within 30 days of receiving all of the necessary information required to accurately assess Your claim.

Benefit payments will be made to You or to any person or entity having a valid assignment to such benefits. In the event of Your death, any balance remaining or benefits payable for loss of life will be paid to the beneficiary noted by the You. If a beneficiary is not otherwise designated by the Insured, benefits will be paid to the first of the following surviving preference beneficiaries:

1. the Insured’s Spouse;
2. the Insured’s child or children jointly;
3. the Insured’s parents jointly if both are living, or the surviving parent if only one survives;
4. the Insured’s brothers and sisters jointly; or
5. the Insured’s estate.

Limitation of Action

If You have a claim in dispute under this Policy, You must begin any legal action or proceeding against the Company within 24 months following the date of the event which caused the claim. If, however, this limitation is invalid according to the laws of the province Ontario, Canada where this Policy was issued, You must commence any legal action or proceeding within the shortest time limit permitted by the laws of that province. All legal actions or proceedings must be brought in the province of Ontario, Canada where the head office of the Company is located.

Privacy

The Company is committed to protecting Your privacy. Collecting personal information about You is essential to Our ability to offer You high-quality insurance products and service. The information provided by You will only be used for determining Your eligibility for coverage under the Policy, assessing insurance risks, managing and adjudicating claims and negotiating or settling payments to third parties. This information may also be shared with third parties, such as other insurance companies, health organizations and government health insurance plans to adjudicate and process any claim. In the event that We must share Your information with a third party who conducts business outside of Canada, there is a possibility that this information could be obtained by the government of the country in which the third party conducts business. We take great care to keep Your personal information accurate, confidential and secure.

Our privacy policy sets high standards for collecting, using, disclosing and storing personal information. If You have any questions about the Company’s privacy policy, please contact Our Privacy Officer at 905-523-5587 or by email at: privacy@oldrepublicgroup.com.

Underwritten by:
Old Republic Insurance Company of Canada

Paul M. Field, CPA, CA
President and Chief Executive Officer
August 2015
GMGTIE0117

INFORMATION REQUIRED

EMERGENCY MEDICAL INFORMATION REQUIRED

When contacting the Emergency Assistance Provider concerning a medical emergency, the following information will be required:

1. Information concerning the Insured:
Name: ____________________________
Policy Number: ____________________
Date of Birth: ______________________
Permanent Address: __________________
Telephone Number: __________________
Other Travel Insurance Info: __________________

2. Where can the Insured be reached?
Location of Insured: ______________________
Telephone Number: ____________________
If in Hospital, Room #: ___________________
Hospital Telephone Number: _______________

3. Summarize the circumstances (What happened? When?)
________________________________________________________________________
________________________________________________________________________

4. Attending Physician at destination
Name: ____________________________
Telephone Number: __________________
Fax: _______________________________ 

5. Insured’s medical history and current medications.
________________________________________________________________________
________________________________________________________________________

6. Family physician
Name: ____________________________
Telephone Number: __________________
Fax: _______________________________ 

7. Information about the caller:
Name: ____________________________
Relationship to Insured: __________________
Telephone Number where you can be reached: ____________________________
**guard.me International Student Third Party Liability Rider**

Underwritten By
Unica Insurance Inc.

**Benefit Maximum: $1,000,000 US FUNDS**

Certain capitalized terms used in this Rider have specific meanings and are defined below and/or in the guard.me Global Travel Insurance Policy to which this Rider is appended. Where a term is defined below as well as in the guard.me Global Travel Insurance Policy, the definition below shall prevail for purposes of this Rider.

**COVERAGE**

The coverage provided in this Rider is included for the Period of Coverage of the guard.me Global Travel Insurance Policy to which this Rider is appended upon full payment of the appropriate additional premium.

This Rider provides insurance for Your Legal Liability for Bodily Injury or Property Damage arising from Your personal actions as described below. Where a law suit is brought against You, the Insurer will pay all sums which You become legally liable to pay as compensatory damages because of unintentional Bodily Injury or Property Damage arising out of Your personal actions anywhere in the world other than Your Home Country or any country in respect of which Your Home Country’s Government has issued a travel advisory. Coverage is up to the Benefit Maximum of $1,000,000 (one million dollars) per 365 day period.

The Insurer’s maximum liability for any negotiated settlement or court ordered award is the lower of:
1. the negotiated settlement or court ordered award plus all associated legal costs and disbursements; or,
2. the Benefit Maximum.

The Insurer will also reimburse legal defense costs up to a maximum of $50,000 (fifty thousand dollars) incurred in defending charges brought against You under the criminal code or similar legislation alleging physical or sexual abuse or harassment which is alleged to have occurred during the period of coverage under this Rider.

The Insurer will only indemnify You if:
1. All charges are withdrawn by the authorities responsible for laying the charges, or
2. You are found not guilty of the charges following final judgment or adjudication.

**Host Family Homeowner/Other Applicable Insurance Coverage:** This coverage applies while You are residing in Your Host Country. If an Accident results in an eligible claim under a valid and collectible homeowner’s insurance policy of Your host family or similar insurance policy covering property damage to Your temporary residence, the Insurer will pay the loss incurred up to the amount of the deductible under the Your host family’s homeowner’s policy (or similar insurance policy), not to exceed $1,000 per 365 day period. The Insurer will pay the benefit pursuant to this provision only after You have submitted to the Insurer due proof of the property damage amount which was incurred.

You are covered up to the Benefit Maximum for:
1. compensation You must pay, as approved by the Insurer, for any settlement or legal verdict; and
2. associated legal fees pre-approved by the Insurer, for Your representation in any legal proceedings. Legal representation must be by a person or persons other than an Immediate Family Member and pre-approved by the Insurer.

The Insurer’s maximum liability for any negotiated settlement or court ordered award is the lower of:
1. the negotiated settlement or court ordered award plus all associated legal costs and disbursements; or,
2. the Benefit Maximum.

**CONDITIONS AND LIMITATIONS**

1. No admission, offer, promise or indemnity shall be made without the Insurer’s consent. The Insurer shall be entitled to take over and conduct the defense of any legal action brought against You and to settle such action in Your name.

2. You are obligated to take all possible steps to prevent and minimize the loss including notifying the Insurer or Plan Administrator as soon as possible and supplying all information in respect of the circumstances surrounding a potential claim.

3. You shall provide all the information and assistance that is required by the Insurer. You shall provide the Insurer with copies of all letters, pleadings and other relevant documents and materials received by You.

4. The Insurer may, at the Insurer’s sole discretion, in respect of any occurrence(s) covered by this Rider, pay to You the Benefit Maximum applicable to such occurrence(s), less any amounts already paid, or any lesser amount for which the claim(s) arising from such occurrences(s) can be settled. The Insurer shall thereafter be under no further liability in respect of such occurrence(s) except that where the Benefit Maximum has not been paid, the Insurer will pay for legal costs and disbursements, which have been pre-approved by the Insurer up to the remaining limits of the Benefit Maximum.

5. Benefits payable are in excess of any homeowner, tenant, or other insurance, and all other sources of recovery. If any other insurance is available to You, Your Host Family, or any third party for a covered loss under this Rider, the Insurer’s obligations under this Rider are excess of such insurance. In no event shall this insurance apply until all other insurance has paid its applicable limit of insurance.

6. To qualify for coverage under this Rider, You must notify the Plan Administrator at the time You are first advised of a legal action/claim against You. You can contact the Plan Administrator at:
   Travel Healthcare Solutions Inc. d.b.a. Guard.me Claims
   300 John Street, Suite 405
   Thornhill, Ontario Canada L3T 5W4

7. Governing law: This Rider is governed by the laws of the province of Ontario and is subject to the provisions of the Insurance Act respecting contracts of insurance entered into in Ontario.
EXCLUSIONS

A. There is no coverage for any claims/actions presented that result or arise from:

1. war, invasion, act of a foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power;
2. any claim that arises directly or indirectly, in whole or in part, out of Terrorism or by any activity or decision of a government agency or other entity to prevent, respond to or terminate Terrorism regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage;
3. Your participation in riot or insurrection;
4. the use of any weapons;
5. bodily injury or property damage which is required to be insured under a nuclear energy liability policy issued by the Nuclear Insurance Association of Canada, or any other group or pool of insurers;
6. a) sexual, physical, psychological or emotional abuse, molestation or harassment, including corporal punishment by, or at Your direction, or with Your knowledge; or
   b) Your failure to take steps to prevent sexual, physical, psychological or emotional abuse, molestation or harassment, including corporal punishment;
7. Your transmission of an illness/disease;
8. damage caused by Your commission of or attempt to commit a willful, illegal or malicious act;
9. business pursuits;
10. the rendering or failure to render any professional service;
11. property that You sell, rent, lease or lend for use by third parties;
12. damage that is due to wear or tear;
13. damage caused by animals owned by or being cared for by you;
14. a) the erasure, destruction, corruption, misappropriation, misinterpretation of data;
   b) erroneously creating, amending, entering, deleting or using data, including any loss of use arising from any of these actions or events; or
   c) the distribution or display of data by means of an internet website, the internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of data;
15. the ownership, use (including loading/unloading) or operation of any automobile, watercraft, aircraft, motorized vehicle or trailer attached to any of the foregoing;
16. the occupation or ownership of any land or building except any building You temporarily occupy during the Policy Period of Coverage;
17. the use of drugs, alcohol or any medication which results directly or indirectly in the condition causing a claim.
18. expenses which are recoverable or which could have been recovered from any other source including but not limited to any individual, group or prepaid employee or private health insurance plan, credit card coverage or government health insurance plan or third party liability plan/policy;
19. fraud, concealment, or deliberate misstatement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder; and
20. Your travel to or within a country, city or region listed in any level of a travel warning that has been issued by Your Home Country or Your Host Country to warn its residents against travel.

B. Nor will any coverage be provided in relation to claims and/or actions brought:

1. by Your Immediate Family;
2. by any person who is employed by You;
3. for any punitive or exemplary damages;

CLAIMS

To make a claim contact:

Unica Insurance Inc.
7150 Derrycrest Drive
Mississauga, Ontario, L5W 0E5
Tel: 1-866-864-1113

Definitions Applicable Only to This Rider:

Bodily Injury means bodily injury, sickness or disease or resulting death.

Host Country means the country in which You are temporarily residing as a student while away from Your Home Country.

Host Family means the individual(s) or family with whom You are residing as a student while away from Your Home Country.

Immediate Family means Your Spouse, parent, legal guardian, step-parent, grandparent, grandchild, in-laws, natural or adopted child, stepchild, brother, sister, stepbrother, stepsister, aunt, uncle, niece, nephew or an employed Caregiver for unmarried dependent children under 19 years of age.

Insurer means Unica Insurance Inc.

Legal Liability means responsibility which courts recognize and enforce between persons who sue one another.

Plan Administrator means Travel Healthcare Insurance Solutions Inc. doing business as guard.me.

Property Damage means:

1. physical damage to, or destruction of, tangible property;
2. loss of use of tangible property.

Spouse means Your legally married spouse, or a person with whom You have been residing and who is publicly represented as Your spouse.

All other definitions, conditions, limitations, exclusions and provisions of the guard.me Global Travel Insurance Policy to which this Rider is appended are applicable.