battleface

INDIVIDUAL MEDICAL AND TRAVEL INSURANCE POLICY

For use in Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, Saskatchewan, Northwest Territories, Nunavut

Underwritten by Northbridge Insurance

Northbridge General Insurance Corporation

BFCA/E/010826

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USEFUL NUMBERS

For Emergency Medical Assistance

Call Robin Assist on:

+ 1 (647) 558 8760

To make a claim

Visit the Robin Assist's online claims portal:
https://claims.robinassist.com/

e: claims@robinassist.com

IF **YOU** WISH TO MAKE A COMPLAINT REGARDING **YOUR** POLICY, SERVICE OR THE SETTLEMENT OF A CLAIM PLEASE REFER TO PAGE 36 FOR DETAILS

IMPORTANT NOTICE - READ CAREFULLY BEFORE YOU TRAVEL

You have purchased a travel insurance **policy** – what's next?

We want **You** to understand (and it is in **Your** best interest to know) what **Your policy** includes, what it excludes, and what is limited (payable but with limits). Please take time to read through **Your policy** before **You** travel. Bolded terms are defined in **Your policy**.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e.: **accidents** and **emergencies**) and typically not follow-up or recurrent care.
- To qualify for this insurance, **You** must meet all of the eligibility requirements.
- This insurance contains limitations and exclusions (for example: **Medical conditions** that are not **stable**, pregnancy, **child** born on **Trip**, excessive use of alcohol, and high-risk activities
- A **pre-existing condition** exclusion applies to **Your** coverage. It is **Your** responsibility to review and understand if a **pre-existing condition** exclusion applies to **You**, whether disclosed or not at time of **policy** purchase.
- In the event of a claim, **Your** prior medical history may be reviewed.

In the event of an **emergency** or for travel assistance during **Your** covered **event**, contact Robin Assist at + 1 (647) 558 8760 before seeking treatment or **Your** benefits may be limited or denied.

IT IS **YOUR** RESPONSIBILITY TO UNDERSTAND **YOUR** COVERAGE.
IF **YOU** HAVE QUESTIONS, CALL +1 (844) 240 3500, or visit www.battleface.com

INTRODUCTION TO YOUR POLICY

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE.

Please read this document and **Your Policy Certificate** very carefully to ensure **You** understand the extent of the coverage, exactly what is and is not covered, the conditions of coverage, and that this meets **Your** requirements.

This policy document provides **You** with the terms, conditions and exclusions of the insurance coverage, together with information that will help **You** in the event of an emergency. The policy contains different levels of coverage, some of which do not apply unless **You** have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of **Your** policy while General Exclusions, Conditions and notes will apply to the whole of **Your** policy.

We will provide the services and benefits described in this policy:

- during the **Period of Insurance**
- within the **Geographical Limits**
- subject to the **Limits of Coverage**, and all other terms, conditions and exclusions contained in this policy
- following payment of the appropriate premium for the level of coverage selected

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.

Please keep this document in a safe place and take it with **You** when **You** travel in case **You** need assistance or need to make a claim.

This policy is underwritten by Northbridge General Insurance Corporation (“NORTHBRIDGE”). NORTHBRIDGE has appointed Battleface Insurance Services Ltd., DBA Robin Assist (“ROBIN ASSIST”) as the emergency assistance provider of all emergency services under this policy. NORTHBRIDGE has appointed BATTLEFACE as the agent of this policy. **Your** local Canadian representative is:

battleface Insurance Services Limited
199 Bay Street,
Suite 4000, Toronto, Ontario, Canada,
M5L 1A9

t: +1 (844) 240 3500
e: canada@battleface.com
w: https://www.battleface.com/en-ca

PLEASE CONTACT **YOUR** CANADIAN REPRESENTATIVE WITH ANY QUESTIONS

MEDICAL HEALTH

If anyone has an undiagnosed **Medical Condition** (for example, if waiting for tests, investigations or treatment), or has been given a terminal prognosis, this policy will not cover any related claim against Section A - Cancellation or **Trip Interruption** and Section B - Emergency Medical and Additional Expenses.

If **You** have a **Change in Health** after **You** have taken out this insurance but before **Your Trip** starts, coverage under Sections A - Cancellation or Interruption, Section B - Emergency Medical and Additional Expenses, or Section D - Personal Accident of the policy will only continue to be provided where the **Change in Health** has been declared to and accepted by **Us**. **You** should notify **Us** as soon as **You** are aware of a **Change in Health**, failure to do so could result in a claim being declined.

This insurance policy is designed to cover **You** for unforeseen illnesses and accidents occurring during the **Period of Insurance**.

Please refer to the 'Cancellation or **Trip Interruption** Coverage for Non-**Insured Person's** section for terms that apply for non-travelling **Close Relatives**, a travelling companion not insured by this policy and people that **You** intend to stay with.

Pregnancy and Childbirth: Coverage under this policy is provided for unforeseen events. In particular, coverage is provided under Section B-Emergency Medical and Additional Expenses, for unforeseen bodily injury or **illness**. Pregnancy and/or Childbirth is not considered to be either an **illness** or injury. For the avoidance of doubt, please note that coverage is ONLY provided under Sections A, B and C of this policy for claims arising from **Complications of Pregnancy and Childbirth**. Please make sure **You** read the definition of **Complications of Pregnancy and Childbirth** in the Meaning of Words.

Cancellation or Trip Interruption Coverage for Non-Insured Persons

A **Close Relative** who is not travelling with **You**, a travelling companion not insured by this policy, or the person **You** are intending to stay with, may have a serious accident, **illness** or have a **Pre-existing Medical Condition** which deteriorates during **Your Trip**. In some cases, if their state of health deteriorates greatly as a result of the accident, **illness** or **Pre-existing Medical Condition**, **You** may want to cancel or curtail **Your Trip**.

Subject to all the other terms and conditions, such claims are covered if the person's **Medical Practitioner** can confirm in writing that at the time **You** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition manifesting or deteriorating to such a degree that this would become necessary. If the **Medical Practitioner** will not confirm this **Your** claim is not covered.

EMERGENCY ASSISTANCE 24 HOURS A DAY

In the event of a medical emergency **You** must contact Robin Assist as soon as possible. **You** MUST contact Robin Assist before incurring expenses in excess of CAD 500 (or currency equivalent) except in case of emergency. If **You** are physically prevented from contacting Robin Assist immediately, **You**, or someone designated by **You**, must contact Robin Assist within 48 hours.

Please contact Robin Assist on **+ 1 (647) 558 8760**

or **help@robinassist.com**

Give **Your** name, insurance details, reference number and as much information as possible. Please provide a telephone or email address where **Our** Assistance team can contact **You** or leave messages at any time of the day or night.

This policy is NOT a Private Medical Insurance policy and does not provide coverage for procedures that can be carried out in **Your Home Country** after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.

OPERATIVE TIME

When coverage begins:

This is **Your** effective date and time for **Trip Cancellation**: On the day when **You** elect the coverage and **Our** authorized representative receives the required premium to cover **Your Trip**.

This is **Your** effective date and time for **Trip Interruption**: Coverage begins when **You** depart on **Your** first scheduled travel arrangement for **Your Trip**.

This is **Your** effective date and time for all other coverages: Coverage begins on the date and time **You** start **Your Trip**.

When coverage ends:

Trip Cancellation coverage automatically ends on the earlier of:
1. the date and time **You** depart on **Your Trip**
2. the date and time **You** cancel **Your Trip**

For all other sections of cover, coverage ends when **You** arrive back in **Your** Home Province.

IMPORTANT INFORMATION

We would like to draw **Your** attention to important information about **Your** policy including:

- **Eligibility:** To be eligible for this insurance **You** must be 1 month or over on the date of travel and 79 years or under when the **Trip**, for which this insurance is purchased, finishes. Also, **You** must be registered for GHIP in **Your** Home Province in order for **You** to be covered under Section B, Medical and Emergency Expenses for travel within Canada. GHIP coverage is not required for coverage outside of Canada.
- **For Trips made within Canada outside Your Home Province**, cover under Section B, Medical and Emergency Expenses is excess of **Your** GHIP (or any other valid and collectible medical insurance). **You** must be eligible for GHIP and insured by GHIP for the entire duration of **Your Trip**.
  Please note if **Your** GHIP expires while **You** are mid-**Trip** outside **Your** home province, cover under Section B, Medical and Emergency Expenses will be reduced to CAD 50,000 until **You** have renewed **Your** GHIP and provided proof of the renewal.
- **Changes to Your Policy: You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **Us** immediately if anything that **You** have already told **Us** changes by contacting **Your** local representative, battleface Insurance Services Limited. If **You** do not tell **Us Your** policy may be cancelled and any claim **You** make may not be paid.
- **Conditions and Exclusions:** There are conditions and exclusions which apply to each individual section of **Your** policy and there are general conditions and exclusions which apply to the whole of **Your** policy. See pages 31 to 35.
- **COVID-19:** This policy covers **You** for medical expenses arising from COVID-19 infection while **You** are outside **Your** Home Province. The COVID-19 benefit is available for COVID-19 (the disease); SARS- Cov-2(the virus); and any mutation or variation of SARS-CoV-2. In addition, this policy also covers **You** under Section A – Cancellation and **Trip Interruption**, where COVID-19 is treated as an unforeseen **illness**.
- **Personal Possessions:** This policy provides coverage for loss, damage or theft of **Your Baggage**. There are some important limitations to coverage that will apply to single articles, **Valuables** and also items lost or stolen from a beach/poolside or where satisfactory proof of ownership cannot be provided. If **You** are planning to take expensive items such as cameras, e-readers, games consoles, laptops, mobile/smart phones, tablets, jewelry, watches or other **Valuables** with **You** then **You** should check that **You** have adequate personal possessions coverage under a home contents or other insurance policy. **Baggage** claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old Basis' or replacement cost basis.
- **Third Party Liability:** If **You** use any form of mechanically propelled vehicle (e.g. car, motorcycle, moped or scooter), sail or powered boat, or an airborne craft, no liability coverage will apply under this policy
- **Activities and Sports:** Activities and Sports cover only applies for the 'Automatically Included Activities and Sports' on pages 42 and 43 unless **You** have paid the appropriate additional premium to include the 'Optional Activities and Sports' on pages 44 and 45 of this policy. Coverage will apply to sections A to F of **Your** policy. It does not apply to Section G - Personal Liability. The maximum age limit for these activities is 65 years.
- This insurance does not apply while **You** are **Backcountry** skiing unless with a qualified instructor or guide. There is strictly no coverage under the terms and conditions of this policy when engaging in freestyle skiing, ski-jumping, ski flying, ski/snowboard-acrobatics, ski/snowboard stunting, extreme skiing/snowboarding, skeleton and luge or any variations. **You** must ensure that **You** have coverage for third party injury or property damage in place.
- **Excluded Activities and Sports:** This insurance excludes certain sports and pastimes. Please see page 8 for the list of Excluded Activities.

EXCLUDED ACTIVITIES AND SPORTS

Activity	
Any professional sporting event or activity	**Motorized speed contests**
Abseiling without a licensed operator	**Mountaineering** when higher than 4500m, 14,765 feet
Barrel racing	Parachuting unless in tandem with a licensed operator
Bronc riding	Paragliding unless in tandem with a licensed operator
Bull riding	Parasailing
Bungee Jumping	Riding on the back of any animal e.g. horse, camel, elephant
Chariot racing	Rodeo bareback racing
Chuck Wagon racing	Rodeo clowning
Downhill freestyle skiing/snowboarding in organized competitions	Rodeo team roping
Gliding	Sailing and Yachting more than 12 miles, 20 kilometers, from the coast
Hang Gliding unless in tandem with a licensed operator	Steer wrestling / chute dogging
Harness racing	Surfing more than 5 miles, 8 kilometers, from the coast unless as part of an organized tour
Heli-Skiing	Track days (Car or motorcycle)
High Ropes unless with a licensed operator	Trick Riding
Kite Surfing unless with a licensed operator as part of an organized **Trip**	Windsurfing more than 5 miles, 8 kilometers, from the coast
Micro lighting unless as a one-off flight as a passenger only	
Motor Racing (car, go-kart or motorcycle)	

SCHEDULE OF BENEFITS

The following benefits are provided for each **Insured Person** for costs deemed Usual, Reasonable and Customary and in excess of amounts covered under the provincial government health insurance plans and/ or any other plan covering the **Insured Person**. The overall amount of benefits payable after any other in force insurance is subject to a maximum amount as shown in the **Schedule of Benefits**.

This table shows the **Limits of Coverage** available under each section of the policy. It should be read in conjunction with **Your Policy Certificate** which will confirm what level of coverage **You** have taken along with details of any coverage options **You** have selected. All limits and deductibles are per person.

Section	Benefit	Sum Insured	Deductible
A	Cancellation and **Trip Interruption** *	as shown in certificate	
B	Medical and Emergency Expenses **	CAD 5,000,000	CAD 250
C	Hospital Benefit	CAD 25 per day, maximum CAD 100	
D	Personal Accident	CAD 50,000	
E	**Baggage** ***	CAD 2,000	CAD 250
F	Personal **Money** and Passport ****	CAD 500	CAD 250
G	Personal Liability	CAD 500,000	

* 100% of the non-refundable insured **Trip** cost.
** Limited to CAD 50,000 within Canada if **You** are not covered by Government Health Insurance Plan (GHIP) at the time of **Your** claim
**** Limited to CAD 250 in respect of cash

Please Note:
Please note that the sum insured is the most **You** can claim under the section but other limits may apply. All coverage limits and excesses shown are per person unless otherwise indicated.

*** Section E – **Baggage**

- Claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis.
- The maximum **We** will pay per **Insured Person** for all **Baggage** or **Valuables** lost, damaged or stolen from a beach or pool-side is CAD 100.
- An original receipt, valuation report or other satisfactory proof of ownership and value is required to support the claim. Evidence of replacement value is not sufficient.

If **You** cannot provide this the maximum payment will be limited to:

- CAD 50 for any one article, or for any one **Pair or Set** of articles;
- CAD 250 for all articles lost, damaged or stolen in any one incident.

SCHEDULE OF BENEFITS – OPTIONAL COVERAGE

Optional Coverage* – subject to payment of additional premium. If **You** have paid for this coverage option, it will be shown on **Your Policy Certificate**. All limits and deductibles are per person.

Section	Benefit	Sum Insured	Deductible**
H1	**Business Equipment**	CAD 1,000	CAD 100
H2	**Business Equipment** Rental	CAD 50 per day, maximum CAD 500	
H3	**Business Money**	CAD 1,000	CAD 100
H4	Replacement Employee	CAD 1,000	CAD 100

WINTER SPORTS (included in the Optional Activities and Sports)

Section	Benefit	Sum Insured	Deductible**
E	Ski Equipment (CAD 500 per single article, set or pair, limited to CAD 300 for rented ski equipment)	CAD 750	CAD 50 per person CAD 100 per family

ADDITIONAL SUMS INSURED

Section	Benefit	Sum Insured Up to	Deductible** Reduced to
D	Personal Accident	CAD 250,000	
E	**Baggage**	CAD 5,000	CAD 50

** Optional sections of coverage – only valid when shown on **Your Policy Certificate** and the additional premium has been paid.* **

*Please refer to Meaning of Words - **Policy Deductible**.*

Please note:
Additional Sums Insured may be subject to justification of the increase in Sum Insured.

MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, **Loss of Limb**, **Loss of Sight** or the **Permanent Total Disablement** of an **Insured Person**.

Backcountry: An area that is not marked, not patrolled and/or not cleared for avalanche dangers, but where public access is permitted. **Backcountry** is also known as slackcountry, sidecountry and/or off-piste and does not include heli-skiing or cat skiing.

Baggage: Items usually carried or worn by travellers for their individual use during a **Trip**.

- Items rented to **You**, and all items loaned or entrusted to **You** are excluded.
- This travel insurance is not intended to cover expensive items for which **You** should take out full 'Personal Possessions' insurance under **Your** home contents policy.
- Wheelchairs and mobility aids are classed as **Baggage** and are covered according to the **limits of coverage** on page 24.

Business Equipment: Any equipment **You** use for **Your** business, trade or profession, as declared to **Us** and used for the sole purpose of **Your** business **Trip** but not for the purposes of manual work.

Business Money: Money held by **You** for business purposes.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurized single engine piston aircraft), land (excluding any rented motor vehicle) or water conveyance licensed to carry passengers for hire.

Change in Health: A change in **Your** state of health that occurs after the policy has been purchased. A change to **Your** state of health includes:

- Any new disease, **illness** or injury that requires medication, advice, treatment or
- A **Pre-existing Medical Condition** where there is a change to medication, advice or treatment, or
- **You** undergoing tests or treatment or being placed on a waiting list for out/day/in-patient treatment, investigations or surgery.

Claims Administrator: Robin Assist

Close Relative: Spouse or **Common Law Partner**, parent, grandparent, step-parent, legal guardian, children (including legally adopted and step-children), sibling (including step-siblings and sister/brother-in-law) or fiancé(e) of an **Insured Person**.

Common Law Partner: The person living with the **Insured Person** in a domestic relationship, for at least six consecutive months at the commencement of the **Period of Insurance**.

Complications of Pregnancy and Childbirth: For the purposes of this Policy '**Complications of Pregnancy and Childbirth**' shall only be deemed to include the following: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum hemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta previa, stillbirths, miscarriage, medically necessary emergency Cesarean sections/ medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Downhill freestyle skiing/snowboarding in organized competitions: Any skiing/snowboarding competition with the following activities: aerial skiing/snowboarding, kite-skiing, mogul or cross competitions, half-pipes and/or slopestyle activities, rails, jumps and other terrain park features.

Downhill mountain biking: Biking down mountain trails or rough mountain terrain (whether as part of a race or not) and often features jumps, drops, rock gardens or other obstacles. It often requires the use of mechanical lifts or elevators.

Geographical Limits: The country(ies), province(s) and territories for which **You** have paid the appropriate premium, as specified on **Your Policy Certificate**. Please note:

Coverage is included while travelling directly from **Your** Home or business (whichever is the latest) to **Your** departure point and back again when **You** return, limited to a maximum of 24 hours in each direction. This extension does not apply if **You** purchased the coverage while **Out of Province**. In this case, Coverage starts twenty-four (24) hours after the time of purchase and finishes when **You** return to Home or where this coverage was purchased, whichever is reached first.

You will be covered when travelling by **Public Transport** between countries, but not if **You** are being paid to crew a private motor or sailing vessel or are travelling by private aircraft.

High risk snowmobiling: Racing competitions, endurance events, high-marking and/or snowmobiling in unguided **Backcountry** terrain.

Home Province or Territory: The province or territory in Canada in which **You** normally reside, and which is declared as **Your Home Province or Territory** on **Your** application for coverage.

Home Country: The country for which **You** hold a passport or that country in which **You** habitually reside (if different) and which is declared as **Your Home Country** on **Your** application for coverage.

Ice climbing: The act of climbing or rappelling from vertical or nearly vertical ice formations such ice falls, frozen waterfalls or cliffs or rock slabs that are covered with ice from flows of water freezing over.
Ice climbing requires the use of specialized equipment including but not limited to ice axes, crampons or ice screws. Glacier hiking is not **ice climbing**.
If the glacier hike is on a mountain, it is considered **mountaineering**.

Ill , Illness or Sickness: An **illness** or disease of the body that manifests itself during the Operative Time, and requires examination, diagnosis and treatment by a Physician. **Illness** does not include mental / nervous / **psychological condition**s (including but not limited to: anxiety, depression, neurosis, phobia, psychosis; or any related physical manifestation). **Sickness** does not include drug addiction, marijuana addiction, or alcohol addiction.

Insured Person or You/Your: Each person named on the **Policy Certificate** and for whom the appropriate premium has been paid, and at the expiry of the **Period of Insurance** being not more than 79 years of age. See the '**Your** Policy' section for eligibility and age limits.

Limits of Coverage: The maximum amount that **We** will pay per person or per policy for each insured incident, as shown on the **Schedule of Benefits**.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable **loss of sight** in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what **You** should see at 60 feet.)

Medical Condition: A disease, **illness**, **sickness** or injury including **Psychological Condition**s.

Medical Practitioner: A legally licensed member of the medical profession, recognized by the law of the country where treatment is provided and who, in rendering such treatment, is practicing within the scope of his/her licence and training and who is not related to **You** or any travelling companion.

Mental Health Disorder: A mental or emotional disease or disorder which generally denotes a disease of the brain with predominant behavioural symptoms, or a disease of the mind or personality, evidenced by abnormal behaviour, or a disorder of conduct evidenced by socially deviant behaviour. This includes but is not limited to psychosis, psychiatric illnesses and other similar conditions as may be listed in recognized medical manuals or journals.

Mixed martial arts: A combat sport in which participants use fighting and grappling techniques from any combination of wrestling, boxing and martial arts. **Mixed martial arts** include ultimate fighting.

Motorized speed contest: Any motorized vehicle race or timed event by land, air or water.

Mountaineering: The act of climbing or descending a mountain using specialized equipment including but not limited to pickaxes, ice axes, anchors, bolts, crampons, carabineers and lead or top rope anchoring equipment. **Mountaineering** does not include **ice climbing**.

Money: Currency from **Your Home Country**, currency from the country(ies) in which **You** are travelling, any of the recognized major currencies which are commonly used in transactions in lieu of local currency and travellers cheques.

Out of Province: Any travel out of the Province in Canada in which **You** normally are resident and for which **You** hold, or should hold, a valid Provincial Government Health Card.

Pair or Set: Similar items of **Baggage** which are complimentary to one another or used together.

Period of Insurance: The period shown on the **Policy Certificate**.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent **You** from engaging in, or giving any attention to, **Your** usual occupation for the remainder of **Your** life.

For persons aged 16 and younger, the definition above is amended to read as: **Permanent Total Disablement** which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent **You** from engaging in, or giving any attention to, any and every occupation for the remainder of **Your** life.

For **Insured Persons** aged 65 or over the definition of **Permanent Total Disablement** is amended to:

A disablement which prevents **You** from performing at least three (3) of the following six (6) activities of daily living even with the aid of special equipment, and always to require physical assistance of another person throughout the physical activity for at least six (6) continuous months:

a. Transferring: the ability to move from a bed to an upright chair or wheelchair and the vice versa

b. Mobility: the ability to move indoors from room to room on level surfaces

c. Toileting: the ability to use the washroom or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene

d. Dressing: the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances

e. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means

f. Feeding: the ability to feed oneself once food has been prepared and made available

The diagnosis must be confirmed and certified by a **Medical Practitioner**.

Policy Certificate: The validation page issued in respect of this policy which sets out the names of the **Insured Persons**, the **Geographical Limits**, the **Period of Insurance**, additional coverage options and any other special conditions and terms.

Policy Deductible: The amount shown in the **Schedule of Benefits** for the coverage **You** have purchased as shown on **Your Policy Certificate**, per **Insured Person**, each and every incident, each and every section of coverage, where the **Policy Deductible** applies.

Pre-Existing Medical Condition: is an **illness**, disease, or other condition during the 180 day period immediately prior to the date **Your** coverage is effective where **You** have:

a. received a recommendation for a test, examination, or medical treatment for a

condition which first manifested itself, worsened or became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or

b. taken or received a prescription for drugs or medicine.

Item (b) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 180 day period before coverage is effective under this policy.

c. required a change in prescribed medication. Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications

have been prescribed due to the worsening of an underlying condition that is being treated with the medication, unless the change is:

i) between a brand name and a generic medication with comparable dosage; or

ii) an adjustment to insulin or anti-coagulant dosage.

Psychological Condition: A mental or addictive condition, including but not limited to, alcoholism, drug addiction or eating disorders.

Public Transport: any scheduled publicly licensed aircraft, sea vessel, train, coach or bus on which **You** are booked or had planned to travel.

Quarantine: A strict isolation imposed on **You** to prevent the spread of a disease. This is a mandatory or suggested order given by an authorised individual or branch representing the government or health authority.

Rock climbing: The sport of climbing rock faces, especially with the aid of ropes and special equipment. **Rock climbing** includes the following activities: bouldering, traditional climbing, free soloing, top-rope, sports climbing, canyoning/canyoneering, but does not include indoor wall **rock climbing**.

Schedule of Benefits: The details of coverage as outlined on pages 9 and 10 of this document.

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, trunk or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of a station wagon with a fitted and engaged tray or roller blind coverage behind the rear seats.
- The fixed storage units of a motorized or towed travel trailer.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Strike or Industrial Action: Any form of **Industrial Action**, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey within the country(ies) or, for journeys within Canada, Province(s), stated on **Your Policy Certificate**, during the **Period of Insurance**. Please Note: **Trip**s do not have to commence and end in **Your Home Country** or Province. See '**Your Policy Certificate**' for the maximum duration of **Your Trip**. The maximum duration shall not exceed 365 days.

Trip Interruption: Abandoning or cutting short **Your Trip** by direct early return to **Your** Home Province. Please note: claims will be calculated from the day **You** returned to **Your** Home Province and based on the number of complete days of **Your Trip You** have not used, or by attending a hospital outside **Your** Home Province as an in-patient (and as part of a valid claim under Section B - Emergency Medical and Additional Expenses) for a period in excess of 48 hours. Claims will be calculated from the day the **ill** /injured person was admitted to hospital and based on the number of complete days for which **You** were hospitalized. Coverage only applies to **ill** /injured persons.

Unattended: When **You** cannot see and/or are not close enough to **Your** property or vehicle to prevent unauthorized interference or theft of **Your** property or vehicle.

Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software including notebooks, eReaders, laptops, tablet PCs, mobile telephones; smartphones; portable audio equipment (DVD, CD, Mini-Disc, MP3 players, iPods, etc) and all associated discs and accessories; prescription glasses; prescription sunglasses, binoculars; jewellery; watches; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: Northbridge General Insurance Corporation

White water sports – Class VI: Rafting on extreme rapids or waterfalls deemed unnavigable according to safety authorities**. Class VI white water sports** include rafting on rapids with substantial levels of white water, large waves, hazardous rocks and/or drops with the potential to damage most rafting equipment.

You/Your and Insured Person: Each person named on the **Policy Certificate** and for whom the appropriate premium has been paid, and at the expiry of the **Period of Insurance** being not more than 79 years of age. See the '**Your** Policy' section for eligibility and age limits.

YOUR POLICY

Your policy contains restrictions based on the type of policy **You** have purchased – these are explained below.

If **You** travel for more than the number of days for which **You** have paid for coverage, **You** will not be covered after the last day for which **You** have paid.

Coverage for any **Trip** ends on the earliest of:

- the end date shown on **Your Policy Certificate**; or
- the date **You** return to **Your** usual place of residence or business at the end of **Your** journey, which shall be no later than 24 hours after **You** have arrived at the international arrival point in **Your Home Country** or Province; or
- the date when the maximum number of days coverage shown in **Your** policy has been reached

GEOGRAPHICAL AREAS

Coverage is only valid in the country(ies) or province(s) requested on **Your** policy application and shown on **Your Policy Certificate**.

Coverage is included while travelling directly from **Your** Home or business (whichever is the latest) to **Your** departure point and back again when **You** return, limited to a maximum of 24 hours in each direction.

This does not apply if **You** purchased the coverage while on a **Trip**. In this case, coverage starts 24 hours after the time of purchase and finishes when **You** return to Home or where this coverage was purchased, whichever is reached first.

SECTIONS OF COVERAGE

Section A – Cancellation or Trip Interruption

What is covered:

We will reimburse up to the amount shown in the Schedule for financial loss **You** suffer, being non-refundable deposits and amounts **You** have paid for travel and accommodation **You** do not use because of **Your** inability to commence travel or complete the **Trip**.

We will only pay for financial loss **You** suffer on behalf of any travelling companion if they are insured and named on this policy. If **Your** travelling companion is not insured under this policy, **You** will need to claim against their travel insurance policy for any amounts that **You** have paid on their behalf.

Cancellation coverage applies if **You** have booked a **Trip** to take place within the **Period of Insurance**, but **You** are forced to cancel **Your** travel plans because of one of the following changes in circumstances, which is beyond **Your** control, and of which **You** were unaware at the time **You** booked the **Trip**.

Trip Interruption coverage applies if **You** are forced to cut short a **Trip You** have commenced, and return to **Your Home Country** or Province, because of one of the following changes in circumstances being beyond **Your** control and of which **You** were unaware at the time **You** booked the **Trip**. **Trip Interruption** claims will be calculated from the date **You** return to **Your Home Country** or Province.

- Unforeseen **illness**, injury or death of **You**, a **Close Relative** or any person with whom **You** have arranged to travel or stay during the **Trip**.
- **You** abandoning **Your Trip** following the cancellation of or a delay of more than 24 hours in the departure of **Your** outward international or inter-Provincial flight, sea-crossing, coach or train journey, forming part of the booked **Trip**'s itinerary, as a result of **Strike** or Job Action (of which **You** were unaware at the time **You** either booked the **Trip** or purchased this policy, whichever is the latest), adverse weather conditions, or the mechanical breakdown of, or accident to, the aircraft, sea vessel, coach or train.
- **You** or any person with whom **You** plan to travel being called up for Duty Service or being subpoenaed as a witness in a court of law (other than in a professional or advisory capacity).
- Accidental damage, burglary, flooding or fire affecting **Your** Home, occurring during the **Trip** or within 48 hours before **You** depart, when the loss relating to **Your** Home is in excess of CAD 1,500 (or currency equivalent) and **Your** presence is required by the Police or relevant authorities in connection with such events.
- **Your** compulsory **Quarantine**.

Trip Interruption coverage also applies for **You** attending a hospital outside **Your Home Country**, or for **Trip**s within Canada, **Your** Province, as an in-patient (and as part of a valid claim under Section B - Emergency Medical and Additional Expenses). Claims will be calculated from the day the **ill** /injured person was admitted to hospital and based on the number of complete days for which **You** were hospitalized or **Quarantined**. Coverage only applies to **ill** /injured persons.

Special conditions relating to claims:

1. In the event of the interruption of the **Trip**, **You** must contact **Our** Assistance team first and allow **Us** to make all the necessary travel arrangements.

2. **You** must obtain a medical certificate from the **Medical Practitioner** in attendance and **Our** prior approval to confirm the necessity to return Home prior to the scheduled return date of the **Trip** in the event of unforeseen **illness** or injury.

3. If, at the time of requesting **Our** assistance in the event of a **Trip Interruption** claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen **illness**, injury

   or death of **You**, a **Close Relative**, travelling companion or person with whom **You** have arranged to stay while on **Your Trip**, **We** will make all necessary arrangements at **Your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

4. **You** must notify the **Carrier** or travel agent immediately when **You** know the **Trip** is to be cancelled or curtailed, to minimize **Your** loss as far as possible. If **You** fail to notify the **Carrier** or travel agent immediately it is found necessary to cancel the **Trip**, **Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

5. If **You** cancel the **Trip** due to unforeseen **illness** or injury **You** must provide a medical certificate from the treating **Medical Practitioner** stating that this prevented **You** from travelling.

6. If **Your** outward international flight, sea-crossing, coach or train journey is cancelled by the **Carrier**, **You** must produce to **Us** written documentation provided by the **Carrier** specifying the reason for the cancellation.

7. If **You** cancel or curtail **Your Trip** because **Your** presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting **Your** Home during **Your Trip**, **You** must produce to **Us** written documentation from the police confirming that the loss or damage occurred during the **Trip** – otherwise no claim will be paid.

8. **You** must report all cancellations to the travel supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, **You** should report the event as soon as possible. **We** do not cover increased amounts of published penalties and unused, non-refundable prepaid payments or deposits that result from all other delays or reporting beyond 72 hour.

What is not covered:

a. any disinclination to travel or continue travelling, unless **Your** change of travel plans is caused by one of the circumstances listed under 'What is Covered';

b. any claim arising directly or indirectly from a known **Pre-existing Medical Condition** affecting **You**.

c. any claim arising directly or indirectly from **Your Mental Health Disorder**;

d. any claim arising directly or indirectly from a **Pre-existing Medical Condition** affecting any **Close Relative**, travelling companion who is not insured under this policy, or person with whom **You** intend to stay while on **Your Trip** if their **Medical Practitioner** cannot confirm that at the time **You** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary;

e. any costs relating to unused travel and accommodation for any persons not insured under this policy;

f. Cancellation or **Trip Interruption** caused by pregnancy or childbirth unless the Cancellation or **Trip** Interruption is certified by a **Medical Practitioner** as necessary due to **Complications of Pregnancy and Childbirth**;

g. claims arising from actual or planned **Strike** or Job Action which was common knowledge at the time **You** either booked the **Trip** or purchased this policy, whichever is the latest;

h. in the event of **Trip Interruption**, any costs in respect of any unused pre-paid travel costs when **We** have paid to repatriate **You**;

i. withdrawal from service of the aircraft, sea vessel, coach or train, on which **You** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim in this case to the transport operator involved;

j. failure by the provider of any part of the booked **Trip** to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this policy. **You** should direct any claim in this case to the provider involved;

k. change of plans due to **Your** financial circumstances except if **You** are made redundant and qualify for redundancy payment under the current legislation in Canada;

l. any claim arising as a result of attendance of an **Insured Person**, or any other person on whom the travel plans depend, in a court of law. This exclusion will not apply if **You** are called up for jury duty or are subpoenaed as a witness (other than in any professional or advisory capacity);

m. any costs relating to airport taxes, air passenger duty and other surcharges levied by the airline (**You** may be able to obtain a refund from **Your Carrier** for such charges);

n. any claim resulting from **Your** inability to travel due to an **Insured Person's** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **Trip**;

o. prohibitive regulations by the government of any country, or delay or amendment of the booked **Trip** due to government action;

p. any claim arising from volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami;

q. the **Policy Deductible**;

r. the cost of this policy;

s. anything mentioned in the General Exclusions.

Section B – Emergency Medical and Additional Expenses

What is covered:

1. **Emergency Medical and Repatriation: We** will pay up to the amount shown in the **Schedule of Benefits** (for the coverage level as shown on **Your Policy Certificate**) for each **Insured Person** who suffers sudden and unforeseen **Accidental Bodily Injury** or **illness** (**illness** not available if **You** are 75 years or over), or who dies during a **Trip** outside **Your Home Country** or Province if travelling in Canada for the following;

   a. Medical expenses for the immediate needs of an unforeseen medical emergency. Included are **Medical Practitioner's** fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital when deemed necessary by a recognised **Medical Practitioner**.

   b. Additional travelling costs to repatriate **You** to **Your Home Country** or Province when recommended by **Our** Medical Officer. **We** will pay for the cost of a medical escort if considered necessary.

2. **Emergency Dental Treatment: We** will pay up to CAD 750 for each **Insured Person** for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

3. **Additional Accommodation and Travelling Costs:** On condition that **You** contact **Our** Assistance team first and **We** make all the travel arrangements, in the event of a valid claim for repatriation **We** will pay up to the amount shown in the **Schedule of Benefits** (for the coverage level as shown on **Your Policy Certificate**) for the following:

   a. If **Our** Medical Officer confirms that it is medically necessary for **You** to be accompanied on the **Trip** Home, and the return journey cannot take place on the original scheduled date, **We** will pay for the additional travelling costs and accommodation costs incurred by one person staying with **You** and accompanying **You** on the **Trip** Home.

   b. Additional travelling and accommodation costs arranged by **Us** for one person required, on medical advice, to fly out to **You** and accompany **You** Home.

   c. A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace **You** in **Your** location outside **Your Home Country** or Province following **Your** medical repatriation or death during a **Trip**.

      If **Our** Medical Officer advises a date when it is feasible and practical to repatriate **You**, but **You** choose instead to remain away, **Our** liability to pay any further costs under this section after that date will be limited to what **We** would have paid if **Your** repatriation had taken place.

4. **Return of Deceased:** In the event of **Your** death during a **Trip** covered under the policy benefits, **We** will pay:

   - The preparation and return of **Your** body, including the cost of a standard shipping container (excluding the cost of a burial coffin) to **Your** Home province/Territory; or,
   - Up to a maximum of CAD 5,000 for burial at the place of death (excluding the cost of funeral and related expenses or a burial coffin), in the event **Your** body is not returned to **Your** Home Province/ Territory; or,
   - Up to a maximum of CAD 5,000 for cremation at the place of death (excluding the cost of funeral and related expenses or an urn) and the standard shipping cost to return **Your** ashes to **Your** Home Province/Territory; and
   - Transportation costs of one Immediate Family member to go to the place of **Your** death to identify **Your** body when it is necessary to be identified prior to the release of **Your** body and up to a limit of CAD 150 per day to a maximum of CAD 1,500 for meals and commercial accommodation. The Immediate Family Member identifying **Your** body will also be covered as an **Insured Person** under this Policy for the period of time required to identify **Your** body. Coverage for the Immediate Family

Member is subject to the terms and conditions of the policy and standard Stable provisions.

5. **Out of Province Coverage:** This policy will reimburse **You** for expenses necessarily incurred outside the Province in which **You** normally reside and which are not reimbursable by, or are in excess of the amount reimbursable by, **Your** Provincial Health Insurance Program.

6. **Quarantine:** This policy will pay for expenses **You** necessarily incur while at the destination mentioned on **Your Policy Certificate** if **You** are subject to **Quarantine** and shall be up to CAD 150 per **Insured Person** per day not exceeding 14 days

What is not covered:

a. costs in excess of CAD 500 (or currency equivalent) which have not been authorized by **Us** in advance;

b. costs arising from **illness** if **You** are 75 years or over;

c. any claims arising directly or indirectly as a result of any **Pre-existing Medical Conditions**, unless **You** have declared ALL **Pre-existing Medical Conditions** to **Us** and **We** have written to **You** accepting them for insurance;

d. any claim arising directly or indirectly from **Your Mental Health Disorder**;

e. any pre-planned or pre-known or expected medical/dental treatment or diagnostic procedure;

f. treatment which, in the opinion of **Our** Medical Officer, can be delayed until **Your** return to the country or Province of departure;

g. any medical or dental treatment, which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen **illness** or injury; or to alleviate distress in eating;

h. normal wear and tear of dental or orthodontic appliances;

i. any damage to dentures, other than while being worn by **You** and any self-inflicted damage, including damage caused by toothbrushing or any other oral hygiene activity;

j. dental treatment involving the provision of dentures or the use of precious metals;

k. any claims for costs related to pregnancy or childbirth unless the claim is certified by a **Medical Practitioner** as necessary due to **Complications of Pregnancy and Childbirth**;

l. any air travel costs in excess of a return economy/tourist class ticket, this exclusion applies to item 3, Additional Accommodation and Travelling Costs only;

m. accommodation costs other than the cost of the room, this exclusion applies to item 3, Additional Accommodation and Travelling Costs only;

n. medical/dental treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation center unless confirmed as medically necessary by **Our** Medical Officer;

o. the cost of private dental/medical expenses when **You** receive treatment in a state run practice or clinic and **You** have a right to state provided emergency treatment;

p. treatment for cosmetic purposes unless the Medical Officer at the medical emergency service agrees that such treatment is necessary as the result of an accident covered under this policy;

q. expenses incurred as a result of a tropical disease when **You** have not had the recommended vaccines and/ or taken the recommended medication;

r. any costs incurred in **Your** Home Province other than in connection with transportation of **You** or **Your** remains to **Your** Home from a covered **Trip**,

s. the cost of any medical/dental expenses incurred in private facilities if a medically suitable state facility is available;

t. any costs where the transportation Home has not been arranged by **Us**;
u. any costs in respect of unused pre-paid travel costs when **We** have paid to repatriate **You**;
v. medication and/or treatment which at the time of departure is known to be required or to be continued outside **Your** Home Province;

w. any search and rescue costs charged to **You** where an emergency service such as the coastguard or army have been called out to find **You**. This does not include the cost of emergency medical evacuation by the most appropriate transport or mountain rescue services;

x. the **Policy Deductible**.

y. travelling to obtain medical treatment;

z. any expenses which would have been covered had **You** been carrying, or eligible to carry, a valid Health Card issued by the Province in which **You** normally reside;

aa. any expenses incurred while under **Quarantine** upon arrival at **Your** destination.

ab. anything mentioned in the General Exclusions.

In an Emergency

To comply with the terms and conditions of the insurance **You** MUST contact **Our** Assistance team, as soon as possible. **You** MUST obtain prior authorization from the assistance department before incurring any expenses over CAD 500 (or currency equivalent), except in case of emergency. In case of emergency, if **You** are physically prevented from contacting **Our** Assistance team immediately, **You** or someone designated by **You** must telephone within 48 hours.

Please contact **Us** on **+ 1 (647) 558 8760** giving **Your** name, **Policy Certificate** number and as much information as possible.

Please provide a telephone number and fax or email address where **We** can contact **You** or leave messages at any time of the day or night.

For assistance call **Us** on **+ 1 (647) 558 8760**

If travelling alone, **We** recommend that **You** should carry **Your** insurance documents with **You** at all times.

Section C – Hospital Benefit

What is covered:

In the event of a valid claim under Section B – Emergency Medical and Additional Expenses, **We** will pay **You** up to the amount shown in the **Schedule of Benefits** for every complete 24 hours **You** have to stay in hospital as an in-patient.

What is not covered:

a. any claim arising in connection with a **Trip** solely within **Your** Home Province;
b. any claims for costs related to pregnancy or childbirth unless the claim is certified by a **Medical Practitioner** as necessary due to **Complications of Pregnancy and Childbirth**;
c. anything mentioned in the General Exclusions.

Section D – Personal Accident

What is covered:

We will pay one of the benefits shown in the **Schedule of Benefits** for the coverage level as shown on **Your Policy Certificate** if **You** suffer **Accidental Bodily Injury** during the **Trip** which, within 12 months of the date of the Accident, is the sole and direct cause of **Your** death or **Loss of Limb**, **Loss of Sight** or **Permanent Total Disablement**.

Important

For **Insured Persons** under the age of 16 years the Accidental Death Benefit is limited to CAD 5,000.

What is not covered:

a. injury not caused solely by outward, violent and visible means;

b. **Your** disablement caused by mental or psychological trauma not involving **Your Accidental Bodily Injury**;

c. disease or any physical defect, infirmity or **illness** which existed prior to the commencement of the **Trip**;

d. any more than one payment for one item under this section;

e. an **Insured Person** engaging in any occupation involving significantly greater risk or hazard than that declared to **Us** when this insurance was taken out;

f. **Your** participating, training or practicing for any of the following activities:

- **Backcountry** skiing/snowboarding
- Base jumping
- Boxing
- **Downhill mountain biking**
- Hang gliding/paragliding
- **High risk snowmobiling**
- **Ice climbing**
- **Mixed martial arts**
- **Mountaineering**
- Parachuting/skydiving/tandem skydiving
- **Rock climbing**
- Scuba diving or free diving over 40 metres
- **White water sports – Class VI**
- Wingsuit flying

g. **Your** participating, training or practicing as part of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event for the following sports:

- Football (American and Canadian)
- Ice hockey
- Rugby

h. anything mentioned in the General Exclusions.

Section E – Baggage

What is covered:

1. **Lost/stolen or damaged Baggage: We** will pay **You** up to the amount shown in the **Schedule of Benefits** (for the cover level as shown on **Your Policy Certificate**), if, during the course of a **Trip**, **Your Baggage** is damaged, stolen, destroyed or lost (and not recovered).

   The maximum **We** will pay **You** for the following items is:

   - CAD 250 any one article, or for any one **Pair or Set** of articles, as shown in the **Schedule of Benefits**. If **You** cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of **You** wearing the article) and value to support the claim, payment for any one article, or for any one **Pair or Set** of articles, will be limited to a maximum of CAD 50. Evidence of replacement value is not sufficient.
   - CAD 250 for all articles lost, damaged or stolen in any one incident if **You** cannot provide satisfactory proof of ownership and value.
   - limited to the amount shown in the **Schedule of Benefits** for the total of all **Valuables** owned by each **Insured Person**.
   - CAD 100 per **Insured Person** for all **Baggage** or **Valuables** lost, damaged or stolen from a beach or pool-side.
   - the maximum **We** will pay for all mobile telephones or smartphones is limited to CAD 100 per **Insured Person**.

2. **Emergency replacement of Baggage:** If **Your Baggage** is certified by the **Carrier** to have been lost or misplaced on the outward journey of a **Trip** for a period in excess of 24 hours then **You** can claim up to the amount shown in the **Schedule of Benefits** for the purchase of essential items.

Note: Such sums will be refundable to **Us** if the luggage or any part of it proves to be permanently lost and/or a claim is made under part 1, Lost/stolen or damaged **Baggage**.

Special conditions relating to claims:

1. **We** have the option to either pay **You** for the loss, or replace, reinstate or repair the items concerned.

2. Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear, and loss of value, bearing in mind the age of the items. Claims are not settled on a 'new for old basis' or replacement cost basis.

3. **You** must take suitable precautions to secure the safety of **Your Baggage** and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

4. If claiming for **Your** goods that were stolen or lost **You** should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

5. Within 48 hours of discovery of the incident **You** must report loss of **Baggage** to the local Police or to the **Carrier**, as appropriate (damage to **Baggage** in transit must be reported to the **Carrier** before **You** leave the **baggage** hall and a Property Irregularity Report (PIR) must be obtained), or to **Your** hotel or accommodation management, or to the tour operator representative.

6. **You** must produce to **Us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **Trip** – otherwise no claim will be paid.

7. For claims for essential items, in the event that **Your Baggage** is lost or misplaced on the outward journey of a **Trip** for a period in excess of 24 hours by the **Carrier**, **You** must provide receipts and a

report from the **Carrier** confirming the length of the delay – otherwise no payment will be made.

What is not covered:

a. any item loaned, rented or entrusted to **You**;

b. any claim relating to **Baggage** delayed at any other time during **Your Trip** or on **Your** return journey to **Your Home Country** or Province;

c. any claim for **Baggage** delay for a **Trip** solely within **Your Home Country** or, for **Trip**s within Canada, **Your** Home Province;

d. any loss, theft of, or damage to **Baggage** left in an **Unattended** motor vehicle if:

i. the items concerned have not been locked out of sight in a **Secure Luggage Area**;
ii. no forcible and violent means have been used by an unauthorized person to effect entry into the vehicle; and
iii. no evidence of such entry is available.

e. theft of **Valuables** from an **Unattended** motor vehicle;

f. loss, theft of, or damage to **Valuables** from checked-in luggage left in the custody of a **Carrier** and/or **Valuables** packed in luggage left in the **baggage** hold or storage area of a **Carrier**;

g. electrical or mechanical breakdown or manufacturing fault of the article insured;

h. wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;

i. confiscation or detention by Customs or other lawful officials and authorities;

j. loss, theft or damage to debentures; bonds; securities; stamps or documents of any kind, **Travel Documents**, including driving licences and passports; musical instruments; glass; china; antiques; pictures; pedal cycles and accessories; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialized equipment relating to a trade or profession; unused mobile telephone rental charges or pre-payments;

k. loss, theft of or damage to vehicle keys;

l. damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;

m. liability in respect of a **Pair or Set** of articles where **We** shall be liable only for the value of that part of the **Pair or Set** which is lost or damaged;

n. sports equipment;

o. loss or theft of or damage to **Money** (please see Section F – Personal **Money** and Passport);

p. loss or theft of or damage to cigarettes, tobacco and/or alcohol

q. the **Policy Deductible;**

r. anything mentioned in the General Exclusions.

Section F – Personal Money and Passport

What is covered:

1. If during a **Trip**, the **Money You** are carrying on **Your** person or **You** have left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, **We** will cover **You** up to an overall maximum shown in the **Schedule of Benefits**.

   The maximum **We** will pay for the following items; bank notes, currency notes and coins, is shown under the cash limit in the **Schedule of Benefits**.

Special conditions relating to claims:

1. Within 48 hours of discovery of the incident **You** must report loss of **Money** or **Your** passport to the local Police or to the **Carrier**, as appropriate, or to **Your** hotel or accommodation management, or to the tour operator representative.
2. **You** must produce to **Us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **Trip** - otherwise no claim will be paid.
3. **You** must produce to **Us** evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

There is no coverage under this policy for pre-paid currency cards, and **We** advise that **You** contact the card issuer.

What is not covered:

a. shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
b. travellers cheques and/or **Travel Documents** that can be replaced by the issuer;
c. the **Policy Deductible** except where **You** have paid the deductible;
d. any pre-paid currency cards;
e. anything mentioned in the General Exclusions.

Section G – Personal Liability

What is covered:

If in the course of a **Trip You** become legally liable for Accidental Bodily Injury to, or the death of, any person and/or accidental loss of or damage to their property, then on condition that there is no other insurance in force covering the loss, the material damage or **Your** liability, **We** will cover **You** (or in the event of **Your** death, **Your** legal personal representatives) against:

- all sums which **You** shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by **Us** or with **Our** consent.

We will pay up to a maximum, including costs, of the amount shown in the **Schedule of Benefits** (for the coverage level as shown on **Your Policy Certificate**). This limit applies to any and all claimants in any one **Period of Insurance** affected by any and all occurrences with any one original cause.

What is not covered:

a. injury to, or the death of, any member of **Your** Family or household, or any person in **Your** service;
b. property belonging to, or held in trust by **You** or **Your** Family, household or employee;
c. loss of or damage to property which is the legal responsibility of **You** or **Your** Family, household or employee. (This exclusion will not apply to temporary accommodation which **You** occupy and for which **You** assume contractual responsibility during **Your Trip**);

d. any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;

e. claims for injury, loss or damage arising directly or indirectly from:

- ownership or use of: airborne craft, horse-drawn, motorized, mechanically-propelled or towed vehicles, vessels, sail or powered boat (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), firearms;
- the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by **You**;
- the ownership or occupation of any land or building;
- willful or malicious acts.

f. liability or material damage for which coverage is provided under any other insurance;
g. accidental injury or loss not caused through **Your** negligence;
h. any injury, **illness**, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus however caused;
i. an **Insured Person** engaging in any sports and activities or winter sports;
j. any claim arising in connection with a **Trip** solely within **Your** Home Province;
k. the **Policy Deductible**;
l. anything mentioned in the General Exclusions.

Section H – Business Coverage

When **You** have paid for the Business cover option as shown on **Your Policy Certificate**, cover under sections H1 to H4 will apply, up to the amount shown in the **Schedule of Benefits**. **Your** policy can only be extended before departure from **Your** Home Province.

Section H1 – Business Equipment

What is covered:

Up to the amount shown in the **Schedule of Benefits** for;

- Accidental loss, theft or damage to **Your Business Equipment**;
- Emergency courier expenses **You** have incurred, in obtaining any **Business Equipment** which is essential to **Your** intended business itinerary, due to the loss, theft or damage to **Your** original **Business Equipment**
- The purchase of essential items, if **Your Business Equipment** is delayed or lost in transit on **Your** outward journey for more than 12 hours.

The maximum **We** will pay is;

- Up to the amount shown in the **Schedule of Benefits** for any one article or samples;
- Up to the amount shown in the **Schedule of Benefits** for computer equipment;
- CAD 50 per single item, up to a maximum of CAD 250 in total for any one claim if **You** are unable to provide the original receipt, proof of purchase; or an insurance valuation which was obtained prior to the loss.

What is not covered:

a. the **Policy Deductible**;
b. wear, tear or depreciation;
c. any claim for loss or theft of **Your Business Equipment** if **You** have not notified the police within 48 hours of its discovery and obtained a written report which includes the crime reference number;
d. any claim if the loss or theft of **Your Business Equipment** occurs during a journey or while in the custody of an airline or other **Carrier** or their handling agent and **You** have not obtained an official report or a Property Irregularity Report (PIR);
e. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
f. damage caused by the leakage of powder or liquid carried with **Your Business Equipment**;
g. any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which **You** are being carried;
h. claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
i. damage to, loss or theft of **Your Business Equipment**, if it has been left **Unattended** in a place to which the public have access; or left in an **Unattended** motor vehicle, unless it has been taken from a locked trunk between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
j. any claim for **Business Equipment** delay, if **You** cannot supply receipts for the essential items purchased and written confirmation from the **Carrier** as to the length of the delay;
k. anything mentioned in the General Exclusions.

Section H2 – Business Equipment Rental

What is covered:

If **Your Business Equipment** is lost, stolen, damaged, misdirected or delayed in transit by more than 12 hours **We** will pay **You** up to the maximum shown in the **Schedule of Benefits** for the cost of renting the necessary **Business Equipment** for each 24 hour period **You** are without **Your Business Equipment**.

What is not covered:

a. any claim for loss or theft of **Business Equipment** if **You** have not notified the police within 48 hours of its discovery and obtained a written report which includes the police report number;

b. any claim, if the loss or theft of **Your** own **Business Equipment** occurs during a journey or while in the custody of an airline or other **Carrier** or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;

c. claims arising from **Your** own **Business Equipment** being delayed, detained, seized or confiscated by Customs or other officials;

d. claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;

e. damage to, loss or theft of **Your** own **Business Equipment**, which is being carried on a vehicle roof rack;

f. damage to, loss or theft of **Your** own **Business Equipment**, if it has been left **Unattended** in a place to which the public have access; or left in an **Unattended** motor vehicle, unless it has been taken from a locked trunk between 8am-8pm local time and there is evidence of forced entry which is confirmed by a police report; or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;

g. anything mentioned in the General Exclusions.

Section H3 – Business Money

What is covered:

If during a **Trip**, the **Business Money You** are carrying on **Your** person or **You** have left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, **We** will cover **You** up to an overall maximum shown in the **Schedule of Benefits** for the cover level as shown on **Your Policy Certificate**.

Special conditions relating to claims:

1. Within 48 hours of discovery of the incident **You** must report loss of **Business Money** to the local police or to the **Carrier**, as appropriate, or to **Your** hotel or accommodation management, or to the tour operator representative.
2. **You** must produce to **Us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **Trip** - otherwise no claim will be paid.
3. **You** must produce to **Us** evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

a. the **Policy Deductible**;
b. any claim for loss or theft of **Business Money** if **You** have not notified the police or relevant authority within 48 hours of its discovery and obtained a written report which includes the police report number;
c. any loss if **You** have not taken reasonable steps to prevent a loss happening;
d. loss or theft of **Business Money** that is not on **Your** person or not deposited in a locked safe or a locked safety deposit box;
e. loss or theft of **Business Money** that does not belong to **Your** employer or **You**, if **You** are self-employed;
f. loss or theft of travellers cheques if the issuer provides a replacement service;
g. depreciation in value, currency changes or shortage caused by any error or omission;
h. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
i. anything that can be replaced by the issuer;
j. any pre-paid currency card;
k. anything mentioned in the General Exclusions

Section H4 – Replacement Employee

What is covered:

Up to the amount shown in the **Schedule of Benefits** for necessary additional travel and accommodation expenses incurred for an employee to replace **You** due to:

- **Your** temporary total disablement which lasts for a continuous period of at least 72 hours, as certified by a **Medical Practitioner**; or
- **Your** death or **Your** hospitalisation; or
- the death, injury or **illness** (occurring in **Your Home Country** during the period of the **Trip**) of **Your Close Relative** or close business associate.

What is not covered:

a. the **Policy Deductible**;
b. anything mentioned in the General Exclusions.

GENERAL CONDITIONS APPLYING TO YOUR POLICY

1. No coverage will come into force under sections A, B or C for any **Pre-existing Medical Condition**.

2. To be covered under this insurance, **You** must be fit to travel and able to undertake **Your** planned **Trip**.

3. **You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **Us** straight away if anything that **You** have already told **Us** changes. If **You** do not tell **Us**, **Your** policy may be cancelled and any claim **You** make may not be paid.

4. **You** must exercise reasonable care for the supervision and safety of both **You** and **Your** property. **You** must take all reasonable steps to avoid or minimize any claim. **You** must always act as if **You** are not insured.

5. **You** must avoid needless self-exposure to peril unless **You** are attempting to save human life.

6. **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.

7. In the event of an emergency or any occurrence that may give rise to a claim for more than CAD 500 (or currency equivalent) under this insurance, **You** must contact **Us** as soon as possible. **You** must make no admission of liability, offer, promise or payment without **Our** prior consent. Please telephone **Us** first.

8. **We** are entitled to take over **Your** rights in the defense or settlement of a claim, or to take proceedings in **Your** name for **Our** own benefit against another party and **We** shall have full discretion in such matters. This is to enable **Us** to recover any costs **We** have incurred from any third party who may have liability for the costs.

9. **We** may, at any time, pay to **You Our** full liability under this policy after which no further liability shall attach to **Us** in any respect or as a consequence of such action.

10. If, at the time of making a claim there is any other policy covering the same risk **We** are entitled to contact that insurer for a contribution. This insurance policy does not cover any claim which, but for the existence of this insurance, would be covered under any other insurance policy. This includes any amounts recovered, or which could be recovered, by **You** from private health insurance, EHIC payments, any reciprocal health agreements, airlines, hotels, home contents insurers or any other recovery by **You** which is the basis of this claim.

11. **You** must assist **Us** to obtain or pursue a recovery or contribution from any third party or other insurers (including any Governmental or State departments) by providing all details required and completing the necessary forms.

12. **You** must take all practical steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). **We** may at any time, and at **Our** expense, take such action as **We** deem fit to recover the property lost or stated to be lost.

13. In the event of a valid claim **You** shall allow **Us** the use of any relevant **Travel Documents You** are not able to use because of the claim.

14. **You** must notify **Us** in writing of any event which may lead to a claim within 28 days of **Your** return Home. As often as **We** require **You** shall submit to medical examination at **Our** expense. In the event of the death of an **Insured Person We** shall be entitled to have a post mortem examination, where permissible, carried out at **Our** expense. **You** must supply **Us** with a written statement substantiating **Your** claim, together with (at **Your** own expense) all certificates, information, evidence and receipts that **We** reasonably require.

15. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to **Us**.

16. If **You** fail to satisfy the terms of **Your** Policy, **We** may choose to cancel **Your** Policy during the **Period of Insurance**. See Cancellation of **Your** Policy, page 38.

17. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, **We** offer **You** the option of resolving this by using the arbitration procedure **We** have arranged.

18. **You** will be required to repay to **Us**, within one month of **Our** request to **You**, any costs or expenses **We** have paid on **Your** behalf which are not covered under the terms and conditions of this policy.

19. **You** must pay the appropriate premium for the full number of days comprising **Your** planned **Trip**. If **You** travel for more than the number of days for which **You** have paid for cover, **You** will not be covered after the last day for which **You** have paid.

20. Although **We** are prepared to cover **You** when undertaking certain Sports and Activities, the availability of the insurance cover does not, in itself, imply that **We** or the underwriters consider such Sports and Activities as safe. At all times **You** must satisfy Yourself that **You** are capable of safely undertaking the planned sport or activity and **You** must take care to avoid injury, accident or loss to Yourself and to others.

GENERAL EXCLUSIONS APPLYING TO YOUR POLICY

No section of this policy shall apply in respect of:

1. Any person practicing in the optional activities and sports and winter sports who has reached the age of 65 years prior to the commencement of the **Period of Insurance**.
2. The first CAD 300 of any claim under Section B – Emergency Medical and Additional Expenses in respect of any optional activities and sports and winter sports
3. Winter sports of any kind UNLESS stated in the **Policy Certificate** as being included through the selection of Optional Coverage in which case this insurance does not apply while the **Insured Person** is **backcountry** skiing unless with a qualified instructor or guide. There is strictly no cover under the terms and conditions of this policy when engaging in freestyle skiing, ski-jumping, ski flying, ski/ snowboard acrobatics, ski/snowboard- stunting, extreme skiing/snowboarding, skeleton and luge or any variations.
4. Any claim from any sport or pastime listed in the Excluded Activities on page 8.
5. Any person who is travelling against the advice of a **Medical Practitioner** (or would be travelling against the advice of a **Medical Practitioner** had they sought his/her advice).
6. Any person who is travelling with the intention of obtaining medical treatment or consultation abroad.
7. Any person who has undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which they are awaiting investigations/consultations or awaiting results of investigations where the underlying cause has not been established).
8. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any other valid and collectible insurance. If **You** have any other policy in force, which may cover the event for which **You** are claiming, **You** must tell **Us**. This exclusion shall not apply to Section D - Personal Accident.
9. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which **You** would have paid for in any case).
10. Any losses which are not directly covered by the terms and conditions of this policy. Examples of losses **We** will not pay for include, but are not limited to, loss of earnings due to being unable to return to work following injury or **illness** happening while on a **Trip** and replacing locks if **You** lose **Your** keys.
11. Costs of telephone calls or faxes, data usage, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital during a covered **Trip** due to an **Insured Person**'**s illness** or injury), interpreters' fees, inconvenience, distress, loss of earnings and any additional travel or accommodation costs (unless pre-authorised by **Us** or part of a valid claim under Section B – Emergency Medical and Additional Expenses, Section A – Cancellation or **Trip Interruption** or Section F – Personal **Money** and Passport).
12. Any deliberately careless or deliberately negligent act or omission by **You**.
13. Any claim caused by **You** climbing, jumping or moving from one balcony to another regardless of the height of the balcony other than in an attempt to avoid **Your** immediate harm.
14. Any claim arising or resulting from **Your** own illegal or criminal act.
15. Needless self-exposure to peril except in an attempt to save human life.
16. Any claim arising directly or indirectly from **Your** drug addiction or solvent abuse, excessive alcohol intake, or **You** being under the influence of drug(s).
17. Any claim arising or resulting directly or indirectly from **Your** suicide, attempted suicide, or intentional self-injury.

18. Any claim arising directly or indirectly from a **Mental Health Disorder** or **Psychological Condition**
19. **You** engaging in manual work in conjunction with any profession, business or trade during the **Trip**.
20. Participation in any organised competition involving any winter sports.
21. **You** fighting except in self-defense.
22. Any claim from an **Insured Person** employed in the occupations listed below while on any **Trip** undertaken for business purposes:

    - Airline personnel and aircrew
    - Member of a ship's crew
    - Regular armed forces personnel
    - Professional sports person.

23. Bodily Injury or **Illness** resulting from **Your** direct or indirect involvement in any war, act of terrorism, **strike**, riot or civil commotion provided that nothing contained in this exclusion shall exclude any claim for Bodily Injury or **Illness** arising from **Your** passive involvement in such situations.

    An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

24. Bodily Injury or **Illness** sustained if **You** have unreasonably failed or refused to depart a country or Canadian Province outside **Your** Home Province within forty-eight (48) hours of the time an evacuation order has been issued by the relevant authorities in **Your Home Country** and/or Province.
25. Any expenses (medical travel or any other costs) relating directly or indirectly to the Ebola virus.
26. Loss or destruction or damage or any expense whatsoever resulting from: ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
27. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored program to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date – except under Section B – Emergency Medical and Additional Expenses, and Section D – Personal Accident.
28. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored program to correctly operate as a result of a computer virus – except under Section B – Emergency Medical and Additional Expenses, and Section D – Personal Accident. Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
29. Any claim when **You** have not paid the appropriate premium for the number of days comprising **Your** planned **Trip**. If **You** travel for more than the number of days for which **You** have paid for cover, **You** will not be covered after the last day for which **You** have paid.
30. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on **Our** part can be demonstrated.

31. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by **Us** or by anybody else (whether or not recommended by **Us** and/or acting on **Our** behalf) unless negligence on **Our** part can be demonstrated.
32. Any claim which arises directly or indirectly from **You** not being allowed to board a flight, train, sea vessel, coach or bus for any reason.
33. Any claim arising from air travel within 24 hours of scuba diving.
34. Any costs recoverable from another source.
35. Any costs incurred by, or on behalf of, any person who is not insured under this policy.
36. Any claim arising from **Your** failure to obtain the required passport or visa.
37. **Your** participating, training or practicing for the sports or activities listed on pages 42 and 43 unless **You** have paid the applicable surcharge(s) for the optional Activities and Sports Coverage as shown on **Your** Policy declaration.
38. **Your** participating, training or practicing as part of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event for the following sports or activities, unless **You** have paid the applicable surcharge(s) for the optional Activities and Sports Coverage as shown on pages 44 and 45 with the exception of winter sports (see exclusion 20).
39. **Your** participating, training or practicing in any areas that have been closed off to public access and/or can typically only be accessed by crossing a fenced, gated or roped-off area that has been marked as off limits according to recommendations of safety authorities in the area for the following activities:

    - **Backcountry** skiing/snowboarding
    - **High risk snowmobiling**
    - **Ice climbing**
    - **Mountaineering**
    - **Rock climbing**

MAKING A CLAIM

First, check **Your Policy Certificate** and the appropriate section of **Your** policy to make sure that what **You** are claiming for is covered.

The policy claim form, the claimant's statement and all proof of claim must be submitted to **Us** via the **Robin Assist's** online claims portal:

https://claims.robinassist.com/

Alternatively, claims can be e-mailed to the **Claims Administrator** at **claims@robinassist.com**

All claims must be notified within 30 days of the claim arising on a policy claim form, accompanied by original invoices, receipts, reports, etc (proof of claim). Please refer to the relevant section of **Your** policy for specific conditions and details of the supporting evidence that **We** require.

When claims settlements are made by IBAN or other electronic banking system or payment method, **You** will be responsible for supplying **Us** with the correct bank account or other payment details and **Your** full authority for **Us** to remit monies directly to that account. Provided that payment is remitted to the account designated by **You**, **We** shall have no further liability or responsibility in respect of such payment, and it shall be **Your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **Us**.

LIMITATION OF ACTION

Every action or proceeding against an insurer for the recovery of insurance **Money** payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia). The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or other applicable legislation.

HOW TO MAKE A COMPLAINT

If **You** wish to make a complaint, please contact:

battleface
199 Bay Street, Suite 4000
Toronto, ON M5L 1A9
e: complaints@battleface.com

In the event that **Your** concerns are still not addressed to **Your** satisfaction, **You** have the right to continue **Your** pursuit to have **Your** complaint reviewed by the following organization:

Financial Consumer Agency of Canada (FCAC) provides consumers with accurate and objective information about financial products and services, and informs Canadians of their rights and responsibilities when dealing with financial institutions. FCAC also ensures compliance with the federal consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies. The FCAC does not get involved in individual disputes. The FCAC can be reached at:

427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9 Services
in English: 1-866-461-FCAC (3222)
Services in French: 1-866-461-ACFC (2232)
www.fcac-acfc.gc.ca

Your legal rights are not affected.

GOVERNING LAW AND JURISDICTION

The law and jurisdiction governing this insurance and the agent for service of suit depends on the province or territory which **You** declare as **Your Home Province or Territory**. All insurances bound hereunder shall be subject to the law and jurisdiction of a Canadian province or territory as determined by the relevant Insurance Act(s).

CANCELLATION OF YOUR POLICY

Cancelling this Policy and Free-Look Period

Cancellation by You

For all policies that have a **Period of Insurance** of one month or less there is no cancellation or free-look period and no refund of premium will be payable at any time.

For all policies that have a **Period of Insurance** of more than one month, if the policy coverage is not suitable and **You** want to cancel within ten (10) days of receiving the policy documentation and before the start date of the policy, **You** must let **Us** know by e-mailing or writing to:

battleface Insurance Services Limited
199 Bay Street, Suite 4000, Toronto,
Ontario,Canada,
M5L 1A9
e: canada@battleface.com

If **You** cancel after ten (10) days of receiving the policy documentation the premium will be refunded on a pro rata basis from the date **Your** instructions are received or any later date specified by **You** and provided that a claim has not been made.

Cancellation by Us

We may cancel this policy by giving **You** thirty (30) days' notice in writing, which will be sent by post to the last address **We** hold for **You**. **We** will only do this for a valid reason such as non-payment of premium.

We may also cancel the policy if **You** commit a fraud which includes doing any of the following:

- Making any untrue statements to **Us**;
- Failing to disclose any material facts relevant to the policy or a claim;
- Acting fraudulently in any other way

If **We** cancel the policy because of fraud, the Policy will become void. If this happens, **We** will return all the policy premiums paid.

Please also refer to the notice of Statutory Conditions which **You** received with this policy document.

PRIVACY NOTICE

The Northbridge group of companies is committed to protecting **Your** personal information. This Privacy Policy applies to all of the member companies of Northbridge, which includes Northbridge Financial Corporation, Northbridge General Insurance Corporation, Federated Insurance Company of Canada, and Zenith Insurance Company.

When **You** request an insurance product or service from **Us**, **You** consent to allow **Us** to collect, use and disclose **Your** personal information for the following purposes:

- Offering and providing products and services to meet **Your** needs;
- Establishing and maintaining communications with **You**;
- Verifying personal information **You** provide in **Your** application;
- Assessing and underwriting risks on a prudent basis;
- Performing safety assessments;
- Determining insurance product prices;
- Investigating and settling claims;
- Detecting and preventing fraud or other illegal activities;
- Analyzing business results and compiling statistics;
- Conducting market research;
- Reporting to regulatory or industry entities; and
- Acting as required or authorized by law.

You may withdraw **Your** consent, but doing so may limit **Our** ability to provide **You** with the requested product or service.

Where permitted by law, **You** may be given the option to give **Your** express consent to **Us** to access **Your** credit information from a credit reporting agency. **We** will use this information for the purpose of assessing risk, providing **You** with a quote, and determining **Your** eligibility for a premium discount. **We** may continue to retrieve **Your** current credit score from time to time, unless **You** withdraw **Your** consent for **Us** to do so.

As part of maintaining **Our** relationship with **You**, **We** may share **Your** personal information within the Northbridge group of companies and with third parties, but only for the purposes identified above, and in accordance with this Privacy Policy. Where personal information is shared with third parties, it is done on the basis that they will maintain the confidentiality of the information. If **We** discover that third parties are improperly handling **Your** personal information, **We** will take appropriate action to protect **Your** personal information.

We may use service providers located outside of Canada to collect, use, disclose or store personal information. Where **We** do so, **We** will contractually require such third party to employ the appropriate security safeguards to protect **Your** personal information, subject to the law in the third party jurisdiction. While the personal information is in another jurisdiction it may be accessed by the courts, law enforcement and national security authorities of that jurisdiction. The jurisdictions where personal information may be collected, used, disclosed and stored include the United States of America.

You can obtain a copy of **Our** Privacy Policy by visiting **Our** website at www.nbfc.com or by contacting **Your** broker or agent. **You** may request access to **Your** personal information that **We** have on file in order to verify its accuracy and completeness by sending a written request to **Our** Privacy Officer. If **You** have any questions or complaints regarding **Our** Privacy Policy or procedures, please contact **Our** Privacy Officer:

Northbridge Financial Corporation
105 Adelaide Street West, 3rd Floor Toronto, Ontario
M5H 1P9
Attention: Privacy Officer

e: privacy@nbfc.com
t: +1 (800) 268 9680 Selection 5
t: +1 (416) 350 4400

If **We** are unable to resolve **Your** privacy concern to **Your** satisfaction, **You** have the right to contact **Your** privacy regulator. **Our** Privacy Officer will provide **You** with this contact information upon request.

ACTIVITIES AND SPORTS

We will not cover any **Trip** where the primary purpose is to:

a. set or break a speed, distance, endurance or other record;
b. to participate in a commercial film, documentary or other program;
c. to test a product.

Unless this has been declared in advance to **Us** and **We** have agreed in writing to provide cover for such activities.

Please note when participating in any approved sport or activity, cover is accepted provided that:

a. **You** have not been advised by a doctor against participating in such sport or activity;
b . **You** wear and/or use the recommended/recognised safety equipment and;
c. **You** follow safety procedures, rules and regulations as specified by the activity organisers and/or providers.

Please also refer to the General Exclusions on page 33 and the relevant exclusions under each Section of this insurance, which continue to apply.

Please specifically note the exclusion under Section G - Personal Liability relating to the ownership or use of: airborne craft, horse-drawn, motorised, mechanically-propelled or towed vehicles, vessels, sail or powered boat (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), firearms.

Automatically included Activities and Sports:

Provided **You** are under 65 years of age at the date of buying this Policy, cover is available for the activities and sports listed below at no extra charge:

Abseiling	Parasailing (towed by boat by a licensed operator)
Aerial Safaris (with a licensed operator)	Parachuting (static line or tandem with a licensed operator)
Angling	Pedalo
Archery (supervised)	Pony Trekking (protective headgear must be worn)
Badminton	Quad Biking (non-competitive, booked with a licensed operator. Protective headgear must be worn)
Banana Boating	Racket Ball
Beach Games	Rambling
Boccia	Refereeing and Umpiring
Bowls - indoor and crown green	River Canoeing, Kayaking and Rafting (in calm water excluding the sea or white-water grade 4 or above)
Boxing Training (no contact)	Roller Blading
Bungee Jumping (with a licensed operator)	Rounders
Camel Riding	Rowing (inland waters)
Clay Pigeon Shooting (supervised)	Running (including distances up to marathons in major cities or towns)
Cricket	Safaris (provided that the **Insured Person** will not be using firearms or bow and arrows and it is booked with a licensed operator)
Croquet	Sail Boarding
Curling	Sailing and Yachting (within 12 miles, 20 kilometres, of the coast)
Cycling (non-competitive, sportives, etapes and mountain biking on designated tracks)	Sand Safaris
Elephant Riding/Trekking (supervised)	Sand Surfing
Fencing	Scuba Diving to a depth of 18 metres, 59 feet, as standard. Or to a depth of 30 metres, 100 feet, maximum as long as **You** have PADI or equivalent qualification to dive to that depth or **You** are diving with a licensed and fully qualified instructor. There is no cover if **You** are flying within 24 hours of last dive or for solo diving, Cave diving or Wreck diving.
Fishing (excluding Deep Sea Fishing)	Sea Canoeing (within half a mile, 1 kilometre, of the coast)

Fitness Training and Gym Work	Sea Kayaking (within half a mile, 1 kilometre, of the coast)
Floorball	Skating
Goalball	Snorkelling
Golf	Softball
Gymnastics (non-competitive)	Squash
Handball	Surfing (within 5 miles, 8 kilometres, of the coast)
Hang Gliding (tandem with a licensed operator)	Swimming (in swimming pool or within half a mile, 1 kilometre, of the coast)
High Diving from a purpose-built diving board, not exceeding 5 metres, 16 feet, over a man-made pool	Table Tennis
High Ropes (with a licensed operator)	Technical Support (coach, manager and technicians)
Hiking (established and documented paths/tracks and mapped routes)	Ten Pin Bowling
Hot Air Ballooning	Tennis
Horse Riding (protective headgear must be worn) Excluding jumping, trials, hunting, racing, jousting and competitive riding|	Trekking (established, documented, paths/tracks/ mapped routes with a licensed professional local guide)
Ice Skating (non-competitive)	Tug-of-War
Jet Boating (as a passenger)	Underground Activities (as part of an organised excursion or tour)
Jet Skiing (with a licensed operator)	Via Ferrata
Korfball	Volleyball
Mechanics	War Games
Mountaineering up to 4500m, 14,765 feet, no use of ropes or guides, no sheer face or free climbing, must follow man made paths	Water Polo
Netball	Water Skiing (excluding jumping)
Obstacle Course Racing	Weightlifting (non-competitive)
Orienteering	Wheelchair Racing
Paddle Boarding (within half a mile, 1 kilometre, of the coast)	Wheelchair Tennis
Paragliding (tandem with a licensed operator)	Wind Surfing (non-competitive)

OPTIONAL ACTIVITIES AND SPORTS

The Activities and Sports listed below may be covered upon payment of an additional premium.
Benefits. This coverage does not increase the maximum limits of the Emergency Medical Insurance plan stated in this Policy.
Coverage is subject to the terms and conditions specified in the section entitled Emergency Medical Insurance
Applicable to All Ages
We will pay for medical and related expenses up to the coverage limits for an acute, sudden and unexpected emergency **Medical condition** while participating in, training or practicing for the following sports or activities, if **You** select the applicable sport or activity at the time of application:
Maximum limit – Up to the Policy limit

Backcountry skiing/snowboarding	Martial Arts
Ball/floor Hockey	**Mixed martial arts**
Baseball	**Mountaineering** up to 4,500m, 14,765 feet, using ropes and/or guides, no sheer face or free climbing, must follow man made paths
Basketball	Non - Contact Hockey
Baton Twirling	Racquetball
Biathlon	Ringette
Blind Sports	**Rock climbing**
Boxing	Rowing (Competitive)
Broomball	Rugby
Canoeing	Shooting Sports
Cerebral Palsy Sports	Skiing/Snowboarding excluding ski touring (including off piste in areas considered safe by the ski resort management or local ski school)
Cross Country Skiing	Ski Boarding
Disc Sport Curling	Sledging
Diving	Sleigh Riding with a licensed operator
Downhill mountain biking	Snowmobiling (with a licensed operator)
Field Hockey	Snowshoeing in areas considered safe by the ski resort management or local ski school
Figure Skating	Soccer
Flag Football	Speed Skating

Football (American and Canadian)	Telemark Skiing in areas considered safe by the ski resort management or local ski school
Gymnastics (Competitive)	Track & Field
Horseshoe	Triathlon
Husky Sledging as a passenger and booked with a licensed operator	Water Polo
Ice climbing	Weightlifting
Ice Hockey	Wrestling
Lacrosse	

Maximum limit – Up to CAD 500,000

BASE jumping	Scuba diving or free diving over 40 meters
Hang gliding/paragliding in tandem with a licensed operator	**White water sports – Class VI**
High risk snowmobiling	Wingsuit flying
Parachuting/skydiving in tandem with a licensed operator	

The charges must result from an emergency that first occurs after coverage commences (including after any applicable waiting period) and while **You** are travelling outside of **Your** territory of residence.

CONSUMER RIGHTS AND RESPONSIBILITIES

Insurers along with the brokers and agents who sell home, auto and business insurance are committed to safeguarding **Your** rights both when **You** shop for insurance and when **You** submit a claim following a loss. **Your** rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between **You** and **Your** insurer and the insurance laws of **Your** province. With rights, however, come responsibilities including, for example, the expectation that **You** will provide complete and accurate information to **Your** insurer.

Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that **Your** rights are protected.

Right to Be Informed

You can expect to access clear information about **Your** policy, **Your** coverage, and the claims settlement process. **You** have the right to an easy-to-understand explanation of how insurance works and how it will meet **Your** needs. **You** also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy within a reasonable prescribed period prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy within the time prescribed, which could vary by province, but is usually 45 days prior to expiry of the policy.

You have the right to ask who is providing compensation to **Your** broker or agent for the sale of **Your** insurance. **Your** broker or agent will provide information detailing for **You** how he or she is paid, by whom, and in what ways.

You have a right to be told about insurers' compensation arrangements with their distribution networks. **You** have a right to ask the broker or agent with whom **You** deal for details of how and by whom it is being paid. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

Responsibility to Ask Questions and Share Information

To safeguard **Your** right to purchase appropriate coverage at a competitive price, **You** should ask questions about **Your** policy so that **You** understand what it covers and what **Your** obligations are under it. **You** can access information through one-on-one meetings with **Your** broker or agent. **You** have the option to shop the marketplace for the combination of coverages and service levels that best suits **Your** insurance needs. To maintain **Your** protection against loss, **You** must promptly inform **Your** broker or agent of any change in **Your** circumstances.

Right to Complaint Resolution

Insurers, their brokers and agents are committed to high standards of customer service. If **You** have a complaint about the service **You** have received, **You** have a right to access insurers' complaint resolution process for Canada. **Your** agent or broker can provide **You** with information about how **You** can ensure that **Your** complaint is heard and promptly handled. Consumers may also contact their respective provincial insurance regulator for information. Insurers are members of an independent complaint resolution office, the General Insurance OmbudService.

Responsibility to Resolve Disputes

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

STATUTORY CONDITIONS

APPLICABLE TO British Columbia/Alberta/Ontario

ACCIDENT & SICKNESS STATUTORY CONDITIONS

The Contract

The application, this policy, any document attached to this policy when issued, and any amendment to the contract agreed upon in writing after the policy is issued, constitute the entire contract, and no agent has authority to change the contract or waive any of its provisions.

Waiver

The insurer shall be deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing signed by the insurer.

Copy of Application

The insurer shall, upon request, furnish to the insured or to a claimant under the contract a copy of the application.

Material Facts

No statement made by the insured or person insured at the time of application for this contract may be used in defence of a claim under or to avoid this contract unless it is contained in the application or any other written statements or answers furnished as evidence of insurability.

Changes in Occupation

- If after the contract is issued the person insured engages for compensation in an occupation that is classified by the insurer as more hazardous than that stated in this contract, the liability under this contract is limited to the amount that the premium paid would have purchased for the more hazardous occupation according to the limits, classification of risks and premium rates in use by the insurer at the time the person insured engaged in the more hazardous occupation.

- If the person insured changes his occupation from that stated in this contract to an occupation classified by the insurer as less hazardous and the insurer is so advised in writing, the insurer shall either,
  - reduce the premium rate; or
  - issue a policy for the unexpired term of this contract at the lower rate of premium applicable to the less hazardous occupation,

according to the limits, classification of risks, and premium rates used by the insurer at the date of receipt of advice of the change in occupation, and shall refund to the insured the amount by which the unearned premium on this contract exceeds the premium at the lower rate for the unexpired term.

Relation of Earnings to Insurance

Where the benefits for loss of time payable hereunder, either alone or together with benefits for loss of time under another contract, including a contract of group accident insurance or group **Sickness** insurance or of both and a life insurance contract providing disability insurance, exceed the **Money** value of the time of the **Person Insured**, the insurer is liable only for that proportion of the benefits for loss of time stated in this policy that the money value of the time of the person insured bears to the aggregate of the benefits for loss of time payable under all such contracts and the excess premium, if any, paid by the insured shall be returned to the insured by the insurer.

Termination by Insured

The insured may terminate this contract at any time by giving written notice of termination to the insurer by registered mail to its head office or chief agency in the Province, or by delivery thereof to an authorized agent of the insurer in the Province, and the insurer shall upon surrender of this policy refund the amount of premium paid in excess of the short rate premium calculated to the date of receipt of such notice according to the table in use by the insurer at the time of termination.

Termination by Insurer

- The insurer may terminate this contract at any time by giving written notice of termination to the insured and by refunding concurrently with the giving of notice the amount of premium paid in excess of the proportional premium for the expired time.
- The notice of termination may be delivered to the insured, or it may be sent by registered mail to the latest address of the insured on the records of the insurer.
- Where the notice of termination is delivered to the insured, five days' notice of termination shall be given; where it is mailed to the insured, 15 days' notice of termination shall be given, and the 15 days shall begin on the day following the date of mailing of notice.

Notice and Proof of Claim

The insured or a person insured, or a beneficiary entitled to make a claim, or the agent of any of them, shall, give written notice of claim to the insurer,

- by delivery thereof, or by sending it by registered mail to the head office or chief agency of the insurer in the Province, or
- by delivery thereof to an authorized agent of the insurer in the Province, not later than thirty days from the date a claim arises under the contract on account of an accident, **sickness** or disability;
- within ninety days from the date a claim arises under the contract on account of an accident, **sickness** or disability, furnish to the insurer such proof as is reasonably possible in the circumstances of the happening of the accident or the commencement of the **sickness** or disability, and the loss occasioned thereby, the right of the claimant to receive payment, his age, and the age of the beneficiary if relevant; and
- if so required by the insurer, furnish a satisfactory certificate as to the cause or nature of the accident, **sickness** or disability for which claim may be made under the contract and as to the duration of such disability or **sickness**.

Failure to Give Notice or Proof

Failure to give notice of claim or furnish proof of claim within the time prescribed by this statutory condition does not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible, and in no event later than one year from the date of the accident or the date a claim arises under the contract on account of sickness or disability if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed.

In the case of death of the person insured, if a declaration of presumption of death is necessary, the notice or proof is given or furnished no later than one year after a court makes the declaration.

Insurer to Furnish Forms for Proof of Claim

The insurer shall furnish forms for proof of claim within fifteen days after receiving notice of claim, but where the claimant has not received the forms within that time the claimant may submit his proof of claim in the form of a written statement of the cause or nature of the accident, sickness or disability giving rise to the claim and of the extent of the loss.

Rights of Examination

As a condition precedent to recovery of insurance moneys under this contract,

- the claimant shall afford to the insurer an opportunity to examine the person of the person insured when and so often as it reasonably requires while the claim hereunder is pending; and
- in the case of death of the person insured, the insurer may require an autopsy subject to any law of the applicable jurisdiction relating to autopsies.

When Money Payable Other Than for Loss of Time

All money payable under this contract, other than benefits for loss of time, shall be paid by the insurer within sixty days after it has received proof of claim.

When Loss of Time Benefits Payable

The initial benefits for loss of time shall be paid by the insurer within thirty days after it has received proof of claim, and payment shall be made thereafter in accordance with the terms of the contract but not less frequently than once in each succeeding sixty days while the insurer remains liable for the payments if the person insured when required to do so furnishes before payment proof of continuing disability.

Limitation of Actions An action or proceeding against the insurer for the recovery of a claim under this contract shall not be commenced more than one year* after the date the insurance money became payable or would have become payable if it had been a valid claim.

* Two years in the Northwest Territories.
Saskatchewan Statutory Condition 12 is repealed. See The Limitations Act, S.S.2004, c.L -16.1.

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