



ULTIMATE TRAVEL & MEDICAL PLAN CERTIFICATE OF INSURANCE

AMEX® TRAVEL INSURANCE



INTRODUCTION

Comprehensive coverage for clients of Amex Bank of Canada or Amex Canada Inc. including:

- **Emergency Medical Insurance**
- **Baggage & Personal Effects Insurance**
- **Flight & Travel Accident Insurance**
- **Trip Cancellation/Trip Interruption/Trip Delay Insurance**

IMPORTANT – PLEASE READ: This Certificate of Insurance is a valuable source of information and contains provisions that may limit or exclude coverage. Please read this Certificate of Insurance, keep it in a safe place and carry it with you when you travel.

Amex Bank of Canada has been issued a group insurance policy **PSI047402221** by Royal & Sun Alliance Insurance Company of Canada (the “Insurer”) to protect your travel investment prior to departure and cover *emergency* medical and other expenses incurred by you while outside your Canadian province or territory of residence. This Certificate of Insurance summarizes the provisions of the group insurance policy applicable to your AMEX Travel Insurance – Ultimate Travel & Medical Plan coverage.

Right to Examine Insurance

You have the right to cancel this Certificate of Insurance within 10 days of receipt and receive a full refund. Upon such request, this Certificate of Insurance will be considered to never have been in effect and the Insurer will have no liability under this insurance. You must notify us immediately if you wish to cancel your coverage and written confirmation must be received within 10 days of receipt of the Certificate of Insurance. If your Certificate of Insurance was mailed to you, you have a maximum period of 15 days from the date the Certificate of Insurance was posted.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances and *emergencies*. It is important that you read and understand your Certificate of Insurance before you travel as your coverage may be subject to certain limitations or exclusions.
- A pre-existing exclusion applies to *medical conditions* and/or symptoms that existed prior to your trip. Check to see how this applies in your Certificate of Insurance and how it relates to your departure date, date of purchase, or *effective date*.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is reported.
- Your Certificate of Insurance provides travel assistance. You are required to notify *Global Excel* prior to *emergency* treatment. Your coverage limits/benefits should you not contact *Global Excel* prior to receiving treatment.
- **This insurance contains clauses which may limit the amount payable.**
- **This Policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.**

PLEASE READ YOUR CERTIFICATE OF INSURANCE CAREFULLY BEFORE YOU TRAVEL.

What to do in a medical emergency?

If you have a medical emergency, you must call *Global Excel* before you receive *emergency services*. Of course, if your medical condition prevents you from calling, we understand – you must call as soon as medically possible or, as an alternative, someone else may call on your behalf (relative, friend, nurse or physician).

Global Excel can be contacted 24 hours a day, 7 days a week by calling:

1-844-780-0501 toll-free from the U.S. & Canada, or +319-780-0501 collect from anywhere in the world

If you do not call *Global Excel* before you seek *emergency services*, or if you choose to seek care from a non-approved medical service provider, you will be responsible for 20% of your medical expenses covered under this insurance and not recovered from your government health insurance plan, to a maximum of \$25,000. If, after reimbursement by your government health insurance plan, your claim exceeds \$25,000, this insurance will pay 100% of any eligible expenses over and above \$25,000.

DEFINITIONS

Throughout this document, all *italicized terms* have the specific meaning explained below.

Accidental Bodily Injury – means bodily injury caused by an accident of external origin occurring during a trip and being the direct and independent cause of the loss.

Business Meeting – means a meeting, trade show, training course, or convention scheduled before your *effective date* between companies with unrelated ownership, pertaining to your full-time occupation or profession and that is the sole purpose of your trip. Legal proceedings are not considered to be a business meeting.

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

Catastrophic Event – means total eligible Cancellation & Interruption Insurance claims arising directly or indirectly from an *act of terrorism*, or series of *acts of terrorism*, occurring within a 72-hour period that exceed \$1,000,000.

Change in Medication – means the addition of any new *prescription drug*, the withdrawal of any *prescription drug*, an increase in the dose of any *prescription drug* or a decrease in the dose of a *prescription drug*.

Exceptions:

- an adjustment in the dosage of insulin or Coumadin (Warfarin), if you are currently taking these drugs;
- a change from a brand name drug to an equivalent generic drug of the same dosage.

Contamination – means the poisoning of people by nuclear, chemical and/or biological substances which causes illness and/or death.

Departure Point – means your Canadian province or territory of residence from which you depart on the first day of your intended trip.

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

- under 21 years of age, or
- under 26 years of age if a full-time student, or
- mentally or physically handicapped and incapable of self-sustaining employment and totally reliant on you for support and maintenance.

Dismemberment – means actual severance through or above *your* wrist or ankle joint.

Effective Date – means the date listed below, provided the required premium has been paid:

- a) when the Per Trip Plan is issued as a *top up* or an extension of coverage:
 - 12:00 a.m. on the day following the date of expiry of *your* prior coverage. This date is shown on *your* Confirmation of Insurance.
- b) for Emergency Medical Insurance, Baggage & Personal Effects and Travel Accident coverage:
 - Under the Per Trip Plan or a Multi-Trip Annual Plan – *your* date of departure from *your departure point*.
- c) for Trip Cancellation/Trip Interruption/Trip Delay coverage:
 - Under the Per Trip Plan – the date shown on *your* Confirmation of Insurance.
 - Under the Multi-Trip Annual Plan – if *your* prepaid travel arrangements are purchased before *you* purchase the Multi-Trip Annual Plan, the effective date is *your enrollment date*. If *your* prepaid travel arrangements are purchased after *you* purchase the Multi-Trip Annual Plan, *your* effective date is the date and time *you* purchased *your* prepaid travel arrangements.
- d) for Flight Accident coverage:
 - the date and time shown on *your* transportation ticket.

Emergency – means any sudden and unforeseen event that occurs while on a *trip* and makes it necessary to receive immediate treatment from a licensed *physician* or to be hospitalized. An emergency ends when the medical advisors of *Global Excel* or the Insurer determine that *you* are medically able to return to *your departure point*.

Emergency Services – mean any treatment, surgery or medication that:

- is required for the immediate relief of an acute symptom; or
- upon the advice of a *physician* cannot be delayed until *you* return to *your departure point*, and has to be received during *your trip* because *your medical condition* prevents *you* from returning to *your departure point*.

The emergency services must be ordered by or received from a *physician*, or received in a *hospital* during *your trip*, or received from a licensed physiotherapist, chiropractor, chiropodist, podiatrist or osteopath, as a result of an *emergency* that occurs during *your trip*.

Enrollment Date – under the Multi-Trip Annual Plan, means the date shown on *your* Confirmation of Insurance, provided the required premium has been paid.

Family – means:

- a client of Amex Bank of Canada or Amex Canada Inc.,
 - his or her *spouse*, and
 - his or her *dependent child(ren)*
- who are covered under a *government health insurance plan*.

Global Excel – refers to *Global Excel Management Inc.*, the company appointed by the Insurer to provide claims and assistance services.

Government Health Insurance Plan – means the health insurance coverage that Canadian provincial and territorial governments provide for their residents.

Grandchildren – means any children or stepchildren of *your* son, daughter, son-in-law, daughter-in-law, stepson or stepdaughter.

Hospital – means an establishment that is licensed as an accredited hospital, is operated for the care and treatment of in-patients, has a registered nurse always on duty, and has a laboratory and an operating room on the premises or in facilities controlled by the establishment. Hospital does not mean any establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.

Immediate Family – means *spouse*, parent, legal guardian, legal ward, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, aunt, uncle, niece, nephew.

Key Employee – means an employee whose continued presence is critical to the ongoing affairs of the business during *your* absence.

Loss of Sight – means the entire and permanent loss of eyesight.

Medical Condition – means *accidental bodily injury* or sickness (or a condition related to that *accidental bodily injury* or sickness), including disease, acute psychoses and complications of pregnancy occurring within the first 31 weeks of pregnancy.

Medical Questionnaire – (where applicable) means the form that contains medical history questions which *you* must answer correctly at the time of application. Once completed, the medical questionnaire forms part of the insurance contract. The answers *you* provide on this form determine the terms of coverage and/or the premium that applies to *you*.

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

Minor Ailment – means any sickness or *accidental bodily injury* which does not require: the use of medication for a period of greater than 10 days; more than one follow-up visit to a *physician*, hospitalization, surgical intervention, or referral to a specialist; and which ends at least 30 consecutive days prior to the departure date of each *trip*. However, a chronic condition or any complication of a chronic condition is not considered a minor ailment.

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

Passenger Plane – means a certified multi-engined transportation aircraft provided by a regularly scheduled airline on any regularly scheduled *trip* operated between licensed airports and holding a valid Canadian Air Transport Board or Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.

Physician – means someone who is not *you* or a member of *your immediate family* who is licensed to prescribe drugs and administer medical treatment (within the scope of such licence) at the location where the treatment is provided. A physician does not include a naturopath, herbalist, chiropractor or homeopath.

Prescription Drug(s) – means drugs and medicines that can only be issued upon the prescription of a *physician* or dentist and are dispensed by a licensed pharmacist. Prescription drugs does not mean such drugs or medicine, when *you* need (or renew) them to continue to stabilize a condition which *you* had before *your trip*, or a chronic condition.

Professional – means engaged in a specified activity as *your* main paid occupation.

Reasonable and Customary Costs – means costs that are incurred for approved, eligible medical services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients.

Return Date – means the date listed below:

- a) Under the Per Trip Plan, when issued as a *top up* or extension of coverage:
 - 11:59 p.m. on the last day of *your* extended coverage. This date is shown on *your* Confirmation of Insurance.
- b) Under the Per Trip Plan:
 - for all coverages other than Flight Accident: the date on which *you* are scheduled to return to *your departure point*. This date is shown on *your* Confirmation of Insurance.
 - under Flight Accident: the return date and time shown on *your* transportation ticket.
- c) Under the Multi-Trip Annual Plan:
 - for all coverages other than Flight Accident, the earlier of:
 - the date *you* return to *your departure point*; or
 - 11:59 p.m. on the last day of the 10-Day, 16-Day or 31-Day option *you* selected, as shown on *your* Confirmation of Insurance.
 - under Flight Accident: the return date and time shown on *your* transportation ticket. *Your trip* must be within the 10-Day, 16-Day or 31-Day option *you* selected, as shown on *your* Confirmation of Insurance.

Spouse – means the person who is legally married to *you*, or has been living in a conjugal relationship with *you* for a continuous period of at least one year and who resides in the same household as *you*.

Stable – means any *medical condition* or related condition (including any heart condition or any lung condition) for which there has been:

- no new treatment, new medical management, or new prescribed medication; and
- no change in treatment, change in medical management, or *change in medication*; and
- no new symptom or finding, more frequent symptom or finding, or more severe symptom or finding experienced; and
- no new test results or test results showing a deterioration; and
- no investigations or future investigations initiated or recommended for *your* symptoms; and
- no hospitalization or referral to a specialist (made or recommended).

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

Terrorism or Act of Terrorism – means an act, including but not limited to the use of force or violence and/or the threat thereof, including hijacking or kidnapping, of an individual or group in order to intimidate or terrorize any government, group, association or the general public, for religious, political or ideological reasons or ends, and does not include any act of war (whether declared or not), act of foreign enemies or rebellion.

Top Up – means the coverage *you* purchase through the Enrollment Centre to extend travel insurance coverage that is in effect for a portion of *your trip* duration under another Certificate of Insurance. The terms, conditions and exclusions of the new Certificate of Insurance apply to *you* during the *top up* period.

Travelling Companion – means the person who is sharing travel arrangements with *you* to a maximum of three persons.

Travel Supplier – means a travel agent, a tour operator, a travel wholesaler, an airline, a cruise line, a provider of ground transportation, a provider of travel accommodations who is legally authorized and licensed to sell travel services to the general public.

Trip – means the period of time between leaving *your departure point*, up to and including *your return date* outside *your* Canadian province or territory of residence.

Vehicle – means a private passenger automobile, minivan, mobile home, camper truck or trailer home, which *you* use during *your trip* exclusively for the transportation of passengers other than for hire. It can be either owned by *you* or leased by *you* from a commercial rental agency.

We, Us and Our – refer to Royal & Sun Alliance Insurance Company of Canada (the Insurer).

You, Yourself, Your, and Insured Person(s) – refer to the person(s) named as insureds on the Confirmation of Insurance when the required insurance premium has been paid.

WHO IS ELIGIBLE FOR THIS INSURANCE?

You must meet the following conditions to be eligible for this insurance:

- You* must be a client of Amex Bank of Canada or Amex Canada Inc. or a *family* member of a client;
- You* must be a Canadian resident and be covered by the *government health insurance plan* of *your* Canadian province or territory of residence for the entire duration of *your trip*;
- You* must be at least 15 days old;
- You* must NOT be travelling against the advice of a *physician* or have been diagnosed with a *terminal illness* or *metastatic cancer*;
- You* must NOT have a kidney disease requiring dialysis; and
- You* must NOT have been prescribed or used home oxygen during the 12 months prior to *your* date of application.

Multi-Trip Annual Plan

If, on the *enrollment date*, *you* are age 60 or over, *you* must complete a *medical questionnaire* to determine the category of coverage for which *you* are eligible.

Per Trip Plan

If, on the *effective date* of *your trip*, *you* are age 60 or over, *you* must complete a *medical questionnaire* to determine the category of coverage for which *you* are eligible.

HOW DO YOU PAY FOR COVERAGE OR GET A REFUND?

Premium

Coverage is valid upon payment of premium and subject to the eligibility requirements. The required premium must be paid before *your effective date* by charging the premium to a valid card account issued by a financial institution. Coverage will be null and void if card charges are invalid.

Refunds

You can request *your* cancellation by calling the Enrollment Centre at 1-866-587-1029 (+819-780-4794) or by sending *your* request by email to amextravelinsurance@rsagroup.ca or mail to AMEX Travel Insurance, 2665 King Ouest, Suite 650, Sherbrooke, QC J1L 2G5. *You* will be required to provide *your* certificate number in order to process the cancellation and refund.

Multi-Trip Annual Plan

Other than as stated under "Right to Examine Insurance" above, *you* may cancel *your* coverage before the *enrollment date* shown on *your* Confirmation of Insurance. If *your* cancellation request is on or before *your enrollment date*, *you* will receive a full refund.

Per Trip Plan

Other than as stated under "Right to Examine Insurance" above, the premium *you* paid can be refunded only if *your trip* is cancelled before *you* depart on *your trip* and:

- the *travel supplier* cancels *your trip* and all penalties are waived; or
- the *travel supplier* changes the travel dates and *you* are unable to travel on these dates and all penalties are waived; or
- you* cancel *your trip* before any cancellation penalties are in effect.

WHAT PLANS ARE AVAILABLE?

Multi-Trip Annual Plan

The Multi-Trip Annual Plan provides coverage between *your enrollment date* and expiry date as shown on *your* Confirmation of Insurance, for any number of *trips* outside *your* Canadian province or territory of residence that do not exceed:

- 10 consecutive days per *trip* under the 10-Day Plan option,
- 16 consecutive days per *trip* under the 16-Day Plan option, or
- 31 consecutive days per *trip* under the 31-Day Plan option.

Per Trip Plan

Coverage under the Per Trip Plan is available for a single *trip* outside *your* Canadian province or territory of residence when purchased before *your effective date*, and as an extension to *your* existing Multi-Trip Annual Plan or Per Trip Plan coverage, up to the allowable *trip* duration outlined in the Period of Coverage table below.

Period of Coverage

Plan	Age	Maximum Trip Duration
Multi-Trip Annual Plan	Minimum age of 15 days and up	10, 16, or 31 consecutive days
Per Trip Plan	Minimum age of 15 days and up	Up to the number of days outside <i>your</i> Canadian province or territory of residence allowed by <i>your government health insurance plan</i> *

***Note:** For the Per Trip Plan, coverage (to a limit of 365 days) is permitted beyond the regular maximum number of days allowed outside *your* Canadian province or territory of residence, provided *you* receive written permission from *your* government to maintain *your* Canadian *government health insurance plan* beyond the regular maximum. In the event of a claim, *you* will be requested to provide such written permission.

The number of consecutive days for each *trip* under either option includes *your* date of departure and *your return date*. The date *you* leave on *your trip* and the date *you* return from *your trip* must be within a 365-day period starting from *your enrollment date*.

Multi-Trip Annual Plan Exception

A Multi-Trip Annual Plan cannot be used as a Top Up to another Multi-Trip Annual Plan other than under the following exceptional circumstances:

If *you* are travelling on a *trip* that extends beyond the expiry date of *your* Multi-Trip Annual Plan and *you* have purchased a new Multi-Trip Annual Plan prior to *your* departure with the same *trip* duration option (10, 16 or 31 days), *your trip* will be covered under the terms and conditions of *your* first Multi-Trip Annual Plan until its expiry date, and the remainder of *your trip* will be covered under the terms and conditions of the new Multi-Trip Annual Plan as of the *enrollment date*. The total number of days outside of *your* Canadian province or territory of residence covered under both Multi-Trip Annual Plans combined cannot exceed *your* selected plan option (10, 16 or 31 days). The new Multi-Trip Annual Plan must have the same plan option duration, begin on the day immediately following the expiry date of the previous Multi-Trip Annual Plan and must be purchased prior to departure.

Coverage under the new Multi-Trip Annual Plan is considered a new and separate term of coverage and is subject to all terms, exclusions, limitations and conditions of the new Certificate of Insurance. Coverage for the *trip* under the previous Multi-Trip Annual Plan will expire on the expiry date of *your* Multi-Trip Annual Plan as shown on *your* Confirmation of Insurance. Coverage for the *trip* under the new Multi-Trip Annual Plan will begin on *your enrollment date* as shown on *your* Confirmation of Insurance and expire on the earlier of the date *you* return to *your* Canadian province or territory of residence or the date *you* reach the maximum number of days outside of Canada, from *your* original departure date, allowed under the Multi-Trip Annual Plan option *you* selected, as shown on *your* Confirmation of Insurance.

For *trips* outside of *your* Canadian province or territory of residence longer than *your* selected Multi-Trip Annual Plan option (10, 16 or 31 days) from *your* original departure date, Top Up coverage is available by purchasing a Top Up or Extension.

WHEN DOES COVERAGE BEGIN AND END?

Multi-Trip Annual Plan

Your Multi-Trip Annual Plan coverage begins on *your enrollment date* and terminates at 12:00 midnight on the day before the one-year anniversary of *your enrollment date*. *You* are eligible for benefits the date *you* leave *your* Canadian province or territory of residence for any *trip* that does not exceed the number of days for the option *you* have purchased. To extend coverage for a *trip* longer than the maximum number of days under the option *you* have purchased or if *your* Multi-Trip Annual Plan will expire while travelling, *you* must purchase additional coverage through the Enrollment Centre (see "Can Coverage be Extended?" for details). **If *you* do not top up this coverage for a *trip* that is longer than *your* 10-Day, 16-Day, or 31-Day option, *you* will not have coverage for any claim incurred outside of that *trip*.** *You* are not required to provide advance notice of *your* dates of departure and return for each *trip*; however, *you* will be required to provide evidence of the date of departure and *return date* from *your* Canadian province or territory of residence when making a claim under this Certificate of Insurance.

Note: No coverage is in effect for a *trip* outside of *your* Canadian province or territory of residence that commenced prior to the *enrollment date* of the Certificate of Insurance for the Multi-Trip Annual Plan (except as otherwise specified under the Multi-Trip Annual Plan Exception).

Per Trip Plan

Coverage begins on the *effective date* shown on *your* Confirmation of Insurance and ends on the earliest of:

- the *return date* shown on *your* Confirmation of Insurance (*your* new Confirmation of Insurance in the event *your* coverage has been extended through the Enrollment Centre), or
- the date *you* actually return to *your* Canadian province or territory of residence, or,
- the date on which the number of days allowable outside *your* Canadian province or territory of residence by *your government health insurance plan* is reached.

WHAT HAPPENS TO YOUR MULTI-TRIP ANNUAL PLAN AFTER THE ONE-YEAR ANNIVERSARY?

This option is only available for *insured persons* age 59 or under.

Your plan has an additional feature to provide *you* with a new Certificate of Insurance upon the expiry date of *your* Multi-Trip Annual Plan. Provided valid card account information is on file and the premium is accepted, a new Multi-Trip Annual Plan will be issued for one year. Prior to the *enrollment date* of the new Certificate of Insurance, *you* will be notified of the details relating to *your* new Multi-Trip Annual Plan. If *you* do not wish to have a new Multi-Trip Annual Plan issued, please contact the Enrollment Center at 1-866-587-1029 (+819-780-4794).

CAN COVERAGE BE EXTENDED?

Optional Extension

Coverage can be extended under the Multi-Trip Annual Plan or Per Trip Plan by calling the Enrollment Centre at 1-866-587-1029 (+819-780-4794). *Your* request will be approved, provided no event has occurred that would give rise to a claim under the insurance and *you* request an extension before coverage for *your trip* terminates. If an event has occurred that would give rise to a claim, the extension of *your* insurance is subject to the approval of the Insurer. *Your* total *trip* length outside *your* Canadian province or territory of residence, including *your* initial *trip* plus any extensions, is limited to the maximum Period of Coverage for which *you* are eligible (please refer to "What Plans Are Available?" above). Premium payment will be charged to a valid card account issued by a financial institution.

Automatic Extension

- When *you* or *your travelling companion* are hospitalized due to a medical *emergency* on *your* scheduled *return date*, *your* coverage will remain in force during the period of hospitalization and up to 5 days following discharge from *hospital*.
- Coverage is automatically extended for up to 5 days when *you* must delay *your* scheduled *return date* due to *your* or *your travelling companion's* medical *emergency*.
- Coverage is automatically extended for up to 72 hours when the delay of a common carrier in which *you* are a passenger causes *your trip* to extend beyond *your* scheduled *return date*.

Regardless of the automatic extensions above, coverage will not continue beyond 365 days from *your* latest date of departure from *your* departure point.

FAMILY COVERAGE

- Available for applicants up to age 59.
- Offers coverage for *you*, *your spouse* and *dependent child(ren)* when the premium for *family* coverage is paid.
- In case of divorce, all *insured persons* named on the Confirmation of Insurance remain covered until the *return date*, or for the Multi-Trip Annual Plan, until the expiry date (12:00 midnight on the day before the one-year anniversary of *your enrollment date*).
- Under a Multi-Trip Annual Plan, all *insured persons* may travel independently of one another.

TERRORISM COVERAGE

Where an *act of terrorism* directly or indirectly causes a loss that would otherwise be payable under one of the covered risks in accordance with the terms and conditions of the insurance, this Certificate of Insurance, will provide coverage as follows:

- Terrorism* Coverage is not available under Flight & Travel Accident Insurance.
- We will, for Cancellation & Interruption claims, except in the case of *catastrophic event*, reimburse *you* up to a maximum of 100% of *your* eligible loss.
- We will, for Cancellation & Interruption claims resulting in a *catastrophic event*, and subject to the limits described in paragraph f), reimburse *you* up to a maximum of 50% of *your* eligible loss.

- d) For all other classes of insurance, we will reimburse you up to a maximum of 100% of your eligible loss.
- e) The benefits payable in accordance with paragraphs b), c) and d) are in excess to all other potential sources of recovery, including but not limited to, alternative or replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers and other insurance coverage (even where such other coverage is described as excess) and will only respond after you have exhausted all such other sources.
- f) The benefits payable in accordance with paragraph c) shall be paid out of a fund and, where total claims exceed fund limits, eligible claims shall be reduced on a pro rata basis so that the maximum payment out of the fund under all insurance plans underwritten by us shall be \$5,000,000 per act of terrorism or series of acts of terrorism occurring within a 72-hour period. The total maximum payment out of the fund under all insurance plans underwritten by us shall be \$10,000,000 per calendar year regardless of the number of acts of terrorism. If, in our judgment, the total of all payable claims under one or more acts of terrorism may exceed the applicable fund maximum limits, your prorated claim will be paid after the end of the calendar year.

EMERGENCY MEDICAL INSURANCE

What risks are insured?

This insurance offers coverage to a maximum of \$5,000,000 CAD per insured person, per trip, for eligible reasonable and customary costs incurred by you, in excess of any expenses payable by your government health insurance plan or any other insurance plan, for emergency services medically required during your covered trip as a result of a medical emergency.

What are the benefits?

1. Hospital & Medical Expenses

Covers the cost of a medical emergency including hospital, surgical and medical treatment. Eligible expenses include the following when ordered by a physician during your trip:

- hospital room and board, up to semi-private or the equivalent,
- treatment by a physician or surgeon,
- out-patient hospital charges,
- x-rays and other diagnostic tests,
- use of an operating room, intensive care unit, anesthesia and surgical dressings,
- prescription drugs except when you need them to continue to stabilize a chronic medical condition or a condition which you had before your trip,
- local ground ambulance service (or local taxi fare in lieu) to a hospital, physician or medical service provider in a medical emergency,
- air ambulance to the nearest appropriate medical facility or to a Canadian hospital for medical treatment, when approved and arranged in advance through Global Excel,
- the lesser of the rental or purchase of a hospital-type bed, a wheelchair, brace, crutches and other medical appliances, and
- the cost for the professional services of a registered private nurse while you are hospitalized, to a maximum of \$10,000, when these services are recommended by a physician and approved in advance through Global Excel.

2. Hospital Allowance

Covers your reimbursement up to \$50 per day to a maximum of \$500, for your incidental hospital expenses (telephone calls, television rental), if you are hospitalized for at least 48 hours.

3. Emergency Dental Expenses

Covers the cost of the following dental expenses when ordered by, or received from, a licensed dentist if you need dental treatment to repair or replace your natural or permanently attached artificial teeth because of an accidental blow to your face during your trip:

- emergency dental expenses you incur during your trip, and
- up to a maximum of \$1,000 to continue necessary treatment after your return to Canada so long as this treatment is received within 90 days of your injury.

This insurance also covers treatment, during your trip, for the emergency relief of dental pain, to a maximum of \$500 per insured person.

4. Physiotherapy and Other Professional Services

Covers the cost for the professional services of a physiotherapist, chiropractor, osteopath, chiropractor or podiatrist to a maximum of \$250 per profession, when ordered by a physician during your trip.

5. Return to your Departure Point

If the physician treating you recommends to us in writing that you return to your country of residence because of your medical condition in order to receive emergency medical attention, or if the medical advisors of Global Excel determine that you are able to and recommend that you return to your country of residence, this insurance covers you for one or more of the following, when pre-authorized and arranged by Global Excel, when medically essential:

- the extra cost of a one-way economy air fare on a commercial flight via the most cost-effective route to your departure point to receive immediate emergency medical attention; or
- the cost of a stretcher fare on a commercial flight via the most cost-effective route to your departure point, if a stretcher is medically necessary; and
- the cost of a return economy air fare on a commercial flight via the most cost-effective route and the usual fees and expenses for a qualified medical attendant to accompany you, when the attendant is medically necessary or required by the airline; or
- the cost of air ambulance transportation if it is medically essential.

6. Return of Deceased

Covers up to \$10,000 towards the cost of preparation and transportation of the deceased insured person to their departure point, in the event of death due to sickness and/or injury.

In the case of cremation and/or burial at the place of death of the insured person, this benefit is limited to \$5,000.

This benefit includes the cost of a standard transportation or burial container. The cost of the casket or urn is not covered by this benefit.

If someone is legally required to identify your remains, this insurance covers the cost of round-trip economy class transportation by the most cost-effective route and up to \$300 for meal and hotel accommodation expenses for that person. That person is covered under the terms of your insurance during the period in which he or she is required to identify your remains, but for no longer than 3 business days.

7. Additional Hotel & Meal Expenses

Covers the cost of up to \$250 per day, to a maximum of \$2,500 per trip, for meal and commercial accommodation expenses you have incurred after the date you are scheduled to return to the departure point, when your return is delayed due to your or your travelling companion's medical emergency or when you or your travelling companion are relocated to receive medical attention.

8. Bringing Bedside Companion to Bedside

- This benefit is subject to the pre-authorization of Global Excel.
- Covers the cost of round-trip economy class transportation by the most cost-effective route, to have someone visit you when you are travelling alone and are hospitalized during your trip for more than 3 days. However, if you are under age 21, or age 21 and over and physically handicapped and dependent on your bedside companion for support, this insurance provides this benefit to you as soon as you are admitted to a hospital. That person is entitled to a maximum of \$300 for meal and hotel accommodation expenses and is covered under the terms of your insurance during the period in which he or she is required at your bedside. The visit must be approved in advance through Global Excel.

9. Return of Vehicle

- This benefit is subject to the pre-authorization of Global Excel.
- Covers the reasonable costs for a commercial agency, when arranged and approved through Global Excel, to return a vehicle to your residence or to a commercial rental agency, when you are unable to return the vehicle due to a medical emergency. The vehicle can be a private passenger automobile, self-propelled mobile home, camper truck or trailer home that you own or rent and which you use during your trip.

10. **Return of Dependent Children or Grandchildren**
 - This benefit is subject to the pre-authorization of *Global Excel*.
 - If *dependent children or grandchildren*, insured under AMEX Travel Insurance – Ultimate Travel & Medical Plan, travel with or join *you* during *your trip*, and *you* are hospitalized for more than 24 hours, or *you* must return to Canada because of *your* medical *emergency* covered under this insurance, this insurance covers, when arranged and approved through *Global Excel*, the extra cost of one-way economy transportation by the most cost-effective route to their *departure point* and the cost of return economy transportation for an escort, when an escort is deemed necessary by the carrier.
11. **Return of Travelling Companion**
 - This benefit is subject to the pre-authorization of *Global Excel*.
 - In the event *you* must return to Canada because of *your* medical *emergency* covered under this insurance, this insurance covers, when arranged and approved through *Global Excel*, the extra cost of one-way economy transportation by the most cost-effective route to return one *travelling companion* to *your travelling companion's departure point*.
12. **Return to your Trip Destination**
 - This benefit is subject to the pre-authorization of *Global Excel*.
 - Covers *you* for a one-way economy airfare on a commercial flight via the most cost-effective route to *your* scheduled *trip* destination after *you* are returned to *your departure point* to receive immediate medical attention, provided *your* attending *physician* determines that *you* require no further medical attention for *your medical condition*.
 - This benefit can only be used once during *your trip*.
 - Once *you* return to *your trip* destination, a recurrence of the initial *medical condition* or related condition will not be covered under the AMEX Travel Insurance - Ultimate Travel & Medical Plan.
 - When this benefit is provided to *you*, *your effective date* under the AMEX Travel Insurance – Ultimate Travel & Medical Plan becomes the day *you* leave *your departure point* to return to *your trip* destination.
13. **Return of your Dog or Cat**
 - This benefit is subject to the pre-authorization of *Global Excel*.
 - If *your* domestic dog(s) or cat(s) travel with *you* during *your trip* and *you* must return to *your departure point* because of *your* medical *emergency* covered under this insurance, this insurance covers the cost of one-way transportation up to a maximum of \$500 to return *your* domestic dog(s) or cat(s) to *your departure point*.
14. **Return of your Excess Baggage**
 - This benefit is subject to the pre-authorization of *Global Excel*.
 - If *you* return to *your departure point* by air ambulance (pre-authorized by *Global Excel*) because of *your* medical *emergency*, this insurance covers the cost to return *your* excess baggage up to a maximum of \$500.

FLIGHT & TRAVEL ACCIDENT INSURANCE

What risks are insured?

Your accidental bodily injuries, resulting in *your dismemberment, loss of sight*, death or complete and irrecoverable loss of speech or hearing within 365 days from the date of the accident that occurs during *your trip*.

What are the benefits?

Benefit amount per *trip* is:

1. \$50,000 for death, double *dismemberment, loss of sight* of both eyes, or complete and irrecoverable loss of speech or hearing;
2. \$25,000 for single *dismemberment* or *loss of sight* in one eye.

Limitations of coverage

If after one year following the accident covered under this insurance, *your* body has not been found, it will be presumed that *you* died as a result of such injuries occurring at the time of such accident.

BAGGAGE & PERSONAL EFFECTS INSURANCE

What risks are insured?

This insurance covers direct physical loss/theft of, or damage to, the baggage and personal effects *you* own and use during *your trip*.

What are the benefits?

1. Reimbursement of *your* losses up to \$1,000 per *trip* (\$3,000 per *family* per *trip*), subject to a maximum of \$300 for any one item or set of items.
2. Reimbursement of up to a combined maximum of \$250 towards the replacement expenses of one or more of the following documents: passport, driver's licence, birth certificate or travel visa, in the event any one of these is lost or stolen.
3. Reimbursement up to \$500 maximum for necessary toiletries and clothing when *your* checked baggage is delayed by the carrier for 6 hours or more while en route and before returning to *your departure point*.

Limitations of coverage

1. In the event of theft, burglary, robbery, malicious mischief, disappearance, loss, or damage, of an item covered under this insurance, *you* must:
 - during *your trip*, immediately notify and obtain corroborating documentary evidence from the police or, if the police are not available, the hotel manager, tour guide or transportation authorities;
 - promptly take all reasonable precautions to protect, save and/or recover the property; and
 - notify the Insurer immediately upon *your* return to *your departure point*.
 Failure to comply with this condition will invalidate any claim under this insurance.
2. If the insured property is under check of a common carrier and delivery is delayed, this insurance will continue until such property is delivered by the common carrier.
3. The Insurer is not liable beyond the actual cash value (original cost less deduction for depreciation) of the property at the time of loss.
4. The Insurer has the option to repair or replace any damaged or lost property with other of similar kind, quality and value and to require submission of the property for appraisal of damage.
5. If an article which is part of a set is lost or damaged, the measure of loss or damage to such article is a reasonable and fair proportion of the total value of the set, but not the total loss of or damage to the set.

TRIP CANCELLATION/TRIP INTERRUPTION/ TRIP DELAY INSURANCE

This coverage provides benefits for:

- cancelling *your trip* before leaving *your departure point*,
- transportation to *your* next destination,
- an early return to *your departure point*, or
- the delay of *your trip* beyond the scheduled *return date*.

When does the risk occur?

- Trip Cancellation – the risk occurs before *your trip*.
- Trip Interruption – the risk occurs during *your trip*.
- Trip Delay – the risk occurs during *your trip* and results in *you* being delayed, beyond *your* scheduled *return date*, from returning to *your departure point*.

Trip Cancellation/Trip Interruption/Trip Delay Coverage		
Risk	Maximum Benefit Amounts Available Per Trip Plan	Maximum Benefit Amounts Available Multi-Trip Annual Plan
Trip Cancellation/ Prior to Departure	Available Benefit Amounts starting from \$1,000 per <i>insured person</i> /\$2,000 maximum per <i>family</i> , up to a maximum available of \$15,000 per <i>insured person</i> /\$30,000 per <i>family</i>	Available Benefit Amounts: <ul style="list-style-type: none"> \$1,000 per <i>insured person</i>, per <i>trip</i> \$2,000 per <i>insured person</i>, per <i>trip</i> \$3,000 per <i>insured person</i>, per <i>trip</i> \$5,000 per <i>insured person</i>, per <i>trip</i> <p>The Benefit Amount is subject to a maximum of \$10,000 per <i>insured person</i> per year and \$20,000 per <i>family</i>, per year</p>
Trip Interruption/ Trip Delay After Departure	Available Benefit Amounts starting from \$1,000 per <i>insured person</i> /\$2,000 maximum per <i>family</i> , up to a maximum available of \$15,000 per <i>insured person</i> /\$30,000 per <i>family</i>	Available Benefit Amounts: <ul style="list-style-type: none"> \$1,000 per <i>insured person</i>, per <i>trip</i> \$2,000 per <i>insured person</i>, per <i>trip</i> \$3,000 per <i>insured person</i>, per <i>trip</i> \$5,000 per <i>insured person</i>, per <i>trip</i> <p>The Benefit Amount is subject to a maximum of \$10,000 per <i>insured person</i> per year and \$20,000 per <i>family</i>, per year</p>
Out-of-Pocket Expenses (Trip Interruption/ Trip Delay After Departure)	Up to \$100 per day to \$1,000 maximum per <i>insured person</i> /\$3,000 per <i>family</i>	Up to \$100 per day to \$1,000 maximum per <i>insured person</i> /\$3,000 per <i>family</i>

WHAT ARE THE RISKS INSURED?

	What are you covered for?	What are you eligible for?		
		Trip Cancellation	Trip Interruption	Trip Delay
		BENEFIT(S)		
1.	<i>Your emergency medical condition.</i>	A	B, C & F, or B, D & F, or B, E & F	D & F
2.	The admission to a <i>hospital</i> following an <i>emergency</i> of a member of <i>your immediate family</i> (who is not at <i>your destination</i>), <i>your business partner</i> , <i>key employee</i> or <i>caregiver</i> .	A	B, D & F	not applicable
3.	The <i>emergency medical condition</i> of a member of <i>your immediate family</i> (who is not at <i>your destination</i>), <i>your business partner</i> , <i>key employee</i> or <i>caregiver</i> .	A	B, D & F	not applicable

	What are you covered for?	What are you eligible for?		
		Trip Cancellation	Trip Interruption	Trip Delay
		BENEFIT(S)		
4.	The admission to a <i>hospital</i> of <i>your host</i> at destination, following an <i>emergency medical condition</i> .	A	B, D & F	not applicable
5.	The <i>emergency medical condition</i> of <i>your travelling companion</i> .	A	B, C & F, or B, D & F, or B, E & F	D & F
6.	The <i>emergency medical condition</i> of <i>your travelling companion's immediate family member</i> , <i>business partner</i> , <i>key employee</i> or <i>caregiver</i> .	A	B, D & F	not applicable
7.	The <i>emergency medical condition</i> of <i>your immediate family member</i> who is at <i>your destination</i> .	A	B, D & F	D & F
8.	<i>Your or your spouse's pregnancy</i> being diagnosed after <i>your travel arrangements</i> are booked, if <i>your departure from your departure point</i> is scheduled to take place in the 9 weeks before or after the expected date of delivery; or <i>your or your spouse's pregnancy</i> being diagnosed during <i>your trip</i> , if <i>your return date</i> is scheduled to take place in the 9 weeks before or after the expected date of delivery.	A	B, D & F	not applicable
9.	<i>Your travelling companion's or your travelling companion's spouse's pregnancy</i> being diagnosed after <i>your travel arrangements</i> are booked, if <i>your departure from your departure point</i> is scheduled to take place in the 9 weeks before or after the expected date of delivery; or <i>your travelling companion's or your travelling companion's spouse's pregnancy</i> being diagnosed during <i>your trip</i> , if <i>your return date</i> is scheduled to take place in the 9 weeks before or after the expected date of delivery.	A	B, D & F	not applicable
10.	The legal adoption of a child by <i>you</i> , when the actual date of that adoption is scheduled to take place during <i>your trip</i> .	A	B, D & F	not applicable
11.	The legal adoption of a child by <i>your travelling companion</i> , when the actual date of that adoption is scheduled to take place during <i>your trip</i> .	A	B, D & F	not applicable

What are you covered for?		What are you eligible for?		
		Trip Cancellation	Trip Interruption	Trip Delay
		BENEFIT(S)		
12.	Your death.	A	B	not applicable
13.	The death of your immediate family member or friend (who is not at your destination), your business partner, key employee or caregiver.	A	B, D & F	not applicable
14.	The death of your travelling companion.	A	B, D & F	D & F
15.	The death of your travelling companion's immediate family member, business partner, key employee or caregiver.	A	B, D & F	not applicable
16.	The death of your host at destination, following an emergency medical condition.	A	B, D & F	not applicable
17.	The death of your immediate family member or friend, who is at your destination.	A	B, D & F	D & F
18.	A travel advisory issued by the Government of Canada, after the purchase of your insurance and after you booked your trip, of "Avoid non-essential travel" or "Avoid all travel" to a specific country, region or area originally ticketed for a period that includes your trip.	A	B, D & F, or B, E & F	not applicable
19.	A transfer by the employer with whom you or your spouse is employed on your effective date, which requires the relocation of your principal residence.	A	B, D & F	not applicable
20.	A transfer by the employer with whom your travelling companion is employed on your effective date, which requires the relocation of his/her principal residence.	A	B, D & F	not applicable
21.	The involuntary loss of your or your spouse's permanent employment (not contract employment) due to lay-off or dismissal without just cause.	A	B, D & F	not applicable
22.	The involuntary loss of your travelling companion's permanent employment (not contract employment) due to lay-off or dismissal without just cause.	A	B, D & F	not applicable

What are you covered for?		What are you eligible for?		
		Trip Cancellation	Trip Interruption	Trip Delay
		BENEFIT(S)		
23.	Cancellation of your or your travelling companion's business meeting beyond your or your employer's control or your travelling companion's or your travelling companion's employer's control.	A	B, D & F	not applicable
24.	Your being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.	A	B, D & F	not applicable
25.	Your travelling companion being summoned to service in the case of reservists, active military, police, essential medical personnel and fire personnel.	A	B, D & F	not applicable
26.	Delay of a private automobile resulting from the mechanical failure of that automobile, weather conditions, earthquakes, volcanic eruptions, a traffic accident, or an emergency police-directed road closure, causing you to cancel your trip when no alternative travel arrangements can be made, or causing you to miss a connection or interrupt your travel arrangements when the automobile was scheduled to arrive at the point of departure at least 2 hours before the scheduled time of departure.	A	B, E & F	D & F
27.	Delay of your carrier (passenger plane, ferry, cruise ship, bus, limousine, taxi or train), resulting from the mechanical failure of that carrier, a traffic accident, an emergency police-directed road closure, weather conditions, earthquakes or volcanic eruptions, causing you to cancel your trip when no alternative travel arrangements can be made, or causing you to miss a connection or interrupt your travel arrangements.	A	B, E & F	D & F
28.	An event completely independent of any intentional or negligent act that renders your principal residence uninhabitable or place of business inoperative.	A	B, D & F	not applicable

	What are you covered for?	What are you eligible for?		
		Trip Cancellation	Trip Interruption	Trip Delay
		BENEFIT(S)		
29.	An event completely independent of any intentional or negligent act that renders <i>your travelling companion's</i> principal residence uninhabitable or his/her place of business inoperative.	A	B, D & F	not applicable
30.	The quarantine or hijacking of <i>you, your spouse or your dependent child</i> .	A	B, D & F	D & F
31.	The quarantine or hijacking of <i>your travelling companion or your travelling companion's spouse or dependent child</i> .	A	B, D & F	D & F
32.	<i>Your, your spouse or your dependent child</i> being a) called for jury duty; b) subpoenaed as a witness; or c) required to appear as a party in a judicial proceeding, during <i>your trip</i> .	A	B, D & F	not applicable
33.	<i>Your travelling companion or your travelling companion's spouse or dependent child</i> being a) called for jury duty; b) subpoenaed as a witness; or c) required to appear as a party in a judicial proceeding, during <i>your trip</i> .	A	B, D & F	not applicable

WHAT ARE THE BENEFITS?

Prepaid Travel Arrangements – Reimbursement to *you* of the expenses *you* actually incur as a result of one of the insured risks up to the Benefit Amount shown on *your* Confirmation of Insurance for:

- A. The non-refundable and non-transferable portion of *your* prepaid travel arrangements.
- B. The non-refundable and non-transferable unused portion of *your* prepaid travel arrangements, excluding the cost of prepaid unused transportation back to *your departure point*.

Note: Any credits provided by the airline or travel supplier for travel on another date, are considered transferable amounts and shall not be payable under this insurance.

Transportation – Reimbursement to *you* of the expenses *you* actually incur as a result of one of the insured risks up to the Benefit Amount, as shown on *your* Confirmation of Insurance, for the extra cost of:

- C. *Your* economy class transportation via the most cost-effective route to rejoin a tour or group.
- D. *Your* economy class transportation via the most cost-effective route to *your departure point*.
- E. *Your* economy class one-way air fare via the most cost-effective route to *your* next destination (inbound and outbound).

Out-of-Pocket Expenses –

- F. Reimbursement of up to \$100 per day per *insured person* for commercial accommodation, meals, telephone and taxi expenses incurred if *your trip* is interrupted, or, if return home is delayed beyond the scheduled *return date*. This benefit is subject to a maximum of \$1,000 per *insured person* and \$3,000 per *family*.

LIMITATIONS OF COVERAGE

Any transportation and out-of-pocket expenses benefits under this insurance must be undertaken on the earliest of:

- the date when *your* travel is medically possible; and
- within 10 days following *your* originally scheduled *return date* if *your* delay is not the result of hospitalization; or
- within 30 days following *your* originally scheduled *return date* if *your* delay is the result of hospitalization, when the benefit is payable because of a *medical condition* covered under one of the insured risks.
- when a cause of cancellation occurs (the event or series of events that triggers one of the 33 insured risks) before *your* departure date, *you* must:
 - a) cancel *your trip* with the *travel supplier* immediately, but no later than the business day following the cause of cancellation, and
 - b) advise the Insurer at the same time.

The Insurer's maximum liability is the amounts or portions indicated in *your trip* contract that are non-refundable at the time of the cause of cancellation or on the next business day.

Note: for claims related to an injury or illness, the day the insured risk occurs shall be considered the date of the diagnosis of a new *medical condition* or the date that a *physician* advises *you* that *your medical condition* is no longer *stable*.

WHAT ASSISTANCE SERVICES ARE AVAILABLE?

Under this Certificate of Insurance, the following assistance services are available to *you*:

1. Medical Assistance & Consultation

When *you* have a medical *emergency* and *you* call *Global Excel*, whenever possible *you* will be directed to one or more recommended medical service providers near *you*. In addition, whenever possible, *Global Excel* will:

- provide confirmation of coverage and pay *your* eligible medical expenses directly to the recommended medical service provider,
- consult with *your* attending *physician* to monitor *your* care, and
- monitor the appropriateness, necessity and reasonableness of that care to ensure that *your* resulting eligible expenses will be covered by this insurance.

2. Payment Assistance

Whenever possible, the payment of the medical services *you* receive will be coordinated through *Global Excel*, communicated with *your* medical provider and billing arrangements will be discussed. There are certain countries where, due to local conditions or travel reports from the Canadian government, assistance services are not available and *you* may be required to make payment up-front. If *you* are required to make payment up-front, *you* must obtain detailed and itemized original bills for claims submission and call *Global Excel* on *your* return home.

3. Delayed/Lost Baggage Assistance

In case *your* baggage is delayed or lost, *Global Excel* will coordinate the claim process with the common carrier.

4. Emergency Message Centre

In case of a medical *emergency*, *Global Excel* will help exchange important messages with *your family*, business or *physician*.

5. Replacement Coordination

Whenever possible, *Global Excel* will help coordinate the replacement of *your* prescription eyeglasses or essential prescription medication in the event these items need to be replaced during *your trip*. This insurance does not cover the actual cost to replace *your* prescription eyeglasses or essential prescription medication.

PRE-EXISTING CONDITION EXCLUSION (APPLIES TO EMERGENCY MEDICAL INSURANCE AND TRIP CANCELLATION/ TRIP INTERRUPTION/TRIP DELAY INSURANCE)

In addition to the exclusions outlined below under "General Exclusions," the following exclusion applies to *you*.

Coverage Category	Pre-Existing Condition Exclusions and Stability Period	
	Exclusions	Stability Period
EMERGENCY MEDICAL INSURANCE		
Age 59 or under	1, 2 and 3	90 days
Age 60 or over		
Category A*	1, 2 and 3	90 days
Category B*	1, 2 and 3	90 days
Category C*	1, 2 and 3	180 days
Category D*	1, 2 and 3	180 days
Category E*	1, 2 and 3	365 days
TRIP CANCELLATION/TRIP INTERRUPTION/ TRIP DELAY INSURANCE		
All ages	1, 2 and 3	90 days

*Your coverage Category is determined by *your* correctly completed *medical questionnaire*, where applicable.

This insurance does not cover any losses or expenses caused directly or indirectly as a result of:

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

GENERAL EXCLUSIONS

The Insurer will not pay for any losses or expenses caused directly or indirectly as a result of:

- Any *medical condition* if any answer provided in *your medical questionnaire* is incorrect, in which case this Certificate of Insurance is void and the premium paid is refundable at *our* option.
- A *medical condition* for which future investigation or treatment (except routine monitoring) is planned before *your trip*.
- The continued treatment, recurrence or complication of a *medical condition* or related condition, following *emergency treatment* of that condition during *your trip*, if the medical advisors of *Global Excel* or Royal & Sun Alliance Insurance Company of Canada determine that *you* were medically able to return to *your departure point* and *you* chose not to return.
- The treatment of any heart or lung condition following *emergency services* for a related or unrelated heart or lung condition during *your trip* if the medical advisors of *Global Excel* determine that *you* were medically able to return to *your departure point* and *you* chose not to return.
- Any services that are not *emergency services*.
- Routine care of a chronic condition.
- Routine pre-natal care.
- A child born during *your trip*.
- Pregnancy, childbirth or complications of either, occurring in the 9 weeks before or after the expected date of delivery.

- Invasive testing or surgery (including cardiac catheterization and MRI) unless approved by *Global Excel* prior to being performed.
- Your* participation as a *professional* in sports, participation as a *professional* in underwater activities, scuba diving as an amateur unless *you* hold a basic scuba designation from a certified school or other licensing body, participation in a motorized race or motorized speed contest, bungee jumping, parachuting, rock climbing, *mountain climbing*, hang-gliding or skydiving.
- Your* commission of a criminal act or *your* direct or indirect attempt to commit a criminal act.
- Your* intentional self-inflicted injury, suicide or attempt to commit suicide.
- Any *medical condition* arising from, or in any way related to, *your* chronic use of alcohol or drugs whether prior to or during *your trip*.
- Your* abuse of medication, drug or alcohol or deliberate non-compliance with prescribed medical therapy or treatment whether prior to or during *your trip*.
- Anxiety or panic attack or a state of mental or emotional stress unless such state was sufficiently severe as to require a medical consultation which resulted in a diagnosis.
- War (declared or not), act of foreign enemies or rebellion.
- Any portion of the benefits that require prior authorization and arrangement by *Global Excel* if such benefits were not pre authorized and arranged by *Global Excel*.
- A *trip* taken for the purpose of seeking treatment, consultation or investigation for a *medical condition* for which, before *your* departure date, *you* knew or it was reasonable to expect *you* would need to seek treatment, consultation or investigation for that *medical condition*.
- A *medical condition* for which it was reasonable to expect treatment or hospitalization during *your trip*.
- Any *medical condition* for which symptoms presented in the 90 days before *your trip* and for which an ordinarily prudent person would have consulted a medical advisor or sought treatment or medication when presented with substantially similar symptoms.
- Any *sickness, accidental bodily injury, or medical condition* *you* suffer or contract, or any loss *you* incur in a specific country, region or area while a travel advisory of "Avoid non-essential travel" or "Avoid all travel" is in effect for that specific country, region or area and the travel advisory was issued by the Government of Canada before *your* departure date, even if the *trip* is undertaken for essential reasons. This exclusion only applies to *medical conditions* or losses which are related, directly or indirectly, to the reason for which the travel advisory was issued.

If the travel advisory is issued after *your* departure date, *your* coverage under this insurance in that specific country, region or area will be restricted to a period of 10 days from the date the travel advisory was issued, or to a period that is necessary for *you* to safely evacuate the country, region or area, after which coverage will be limited to *medical conditions* or losses which are unrelated to the reason for which the travel advisory was issued, while the travel advisory remains in effect.
- Any *medical condition* if the medical advisors of *Global Excel* recommend that *you* return to *your departure point* following *emergency services* *you* have received, and *you* chose not to return.
- Ionizing radiation or radioactive *contamination* from any nuclear fuel or waste which results from the burning of nuclear fuels; or, the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
- Any *medical condition* for which *you* incur a claim after *your* departure date and prior to the *effective date* of the *Top Up* or Extension, if the *Top Up* or Extension was purchased after *your* departure date.
- Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms or ultrasounds and biopsies unless such services are authorized in advance by *Global Excel*.

27. *Emergency* air transportation and/or car rental unless approved and arranged in advance by *Global Excel*.
 28. Treatment not performed by or under the supervision of a *physician* or licensed dentist.
 29. Under Flight & Travel Accident Insurance:
 - a) participation in any military maneuver or training exercise;
 - b) disease, even if the cause of its activation or reactivation is an accident;
 - c) piloting, learning to pilot or acting as a member of a crew of an aircraft;
 - d) any *act of terrorism*.
 30. Under Baggage & Personal Effects Insurance:
 - a) animals, perishables, bicycles except while checked as baggage with a common carrier, household effects and furnishings, artificial teeth and limbs, hearing aids, eyeglasses, sunglasses, contact lenses, money, tickets, securities and documents, professional or occupational items, antiques and collector items, breakage of or damage to brittle or fragile articles, property illegally acquired, kept, stored or transported.
 - b) any claim arising from loss: caused by wear and tear, deterioration, defect or mechanical breakdown; caused by *your* imprudent act or omission; of articles specifically insured on a valued basis by another insurer while this insurance is in effect; caused by theft from an unattended *vehicle* unless the *vehicle* (including the *vehicle's* trunk) was securely locked and there were visible marks indicating that the theft occurred as a result of forcible entry; caused by theft or loss of *your* belongings because they were left unattended in a public place by *you*.
 31. Under Trip Cancellation/Trip Interruption/Trip Delay Insurance:
 - a) Any reason, circumstance, event, activity, or *medical condition* affecting *you*, an *immediate family member*, a *travelling companion*, a *travelling companion's immediate family member*, a *caregiver*, business associate, close friend, or *your* host at *trip* destination, which on the day *you* booked *your trip*, made any additional payments on *your* travel arrangements, or purchased this insurance, *you* were aware may eventually prevent *you* from starting and/or completing *your trip* as booked;
 - b) a *trip* undertaken to visit or attend an ailing person, when the *medical condition* or death of that person is the cause of the claim;
 - c) prepaid travel arrangements for which an insurance premium was not paid;
 - d) the schedule change of a medical test or surgery that was originally scheduled before *your trip*;
 - e) a *trip* cancellation, *trip* interruption or *trip* delay which is related, directly or indirectly, to Coronavirus disease 2019 (COVID-19);
 - f) Any non-refundable prepaid travel arrangements when the *trip* was paid for through a points or rewards program (including timeshare properties or arrangements) and any charges incurred to reinstate points.
- Proof of payment by *your government health insurance plan* and payment from any other insurer or benefit plan.
 - The completed and signed government specific forms if *you* reside in Quebec, British Columbia or Newfoundland.
 - A complete diagnosis from the *physician(s)* and/or *hospital(s)* who provided the treatment, including, where applicable, written verification from the *physician* who treated *you* during *your trip* that the expenses were medically necessary.
 - Proof of *your* departure and *return date*.

In addition, for accidental dental expenses, we require proof of the accident.

Baggage & Personal Effects Insurance

We require the fully completed Claim & Authorization form, and where applicable:

- Proofs of loss/damage (copy of reports made to the authorities), proof of ownership and receipts for the items claimed, in the event of loss or damage.
- Proof of delay and receipts for purchases of necessary toiletries and clothing, in the event of a delay.

Trip Cancellation/Trip Interruption/Trip Delay Insurance

We require the fully completed Claim & Authorization form, and where applicable:

- A medical document, fully completed by a legally qualified *physician* stating the reason why travel was impossible, the diagnosis and all dates of treatment.
- Written evidence of the risk insured which was the cause of cancellation, interruption or delay.
- *Travel Supplier* terms and conditions.
- Unused transportation tickets and vouchers.
- All receipts for the prepaid land arrangements and/or subsistence allowance expenses.
- Passenger receipts for new tickets.
- Reports from the police or local authorities documenting the cause of the missed connection.
- Detailed invoices and/or receipts from the service provider(s).

Flight and Travel Accident Insurance

We require the fully completed Claim & Authorization form, and where applicable:

- Police reports, medical records, death certificate, autopsy or coroner's report.

FAILURE TO COMPLETE THE REQUIRED CLAIM & AUTHORIZATION FORM IN FULL WILL DELAY THE ASSESSMENT OF YOUR CLAIM.

OTHER CLAIM INFORMATION

During the processing of a claim, the Insurer may require *you* to undergo a medical examination by one or more *physicians* selected by the Insurer and at the Insurer's expense.

You agree that the Insurer and its agents have:

- a) *your* consent to verify *your* health card number and other information required to process *your* claim, with the relevant government and other authorities;
- b) *your* authorization to *physicians*, *hospitals* and other medical providers to provide to *us* and *Global Excel*, any and all information they have regarding *you*, while under observation or treatment, including *your* medical history, diagnoses and test results; and
- c) *your* agreement to disclose any of the information available under and b) above to other sources, as may be required for the processing of *your* claim for benefits obtainable from other sources.

After we pay *your* health care provider or reimburse *you* for covered expenses, we will seek reimbursement from *your government health insurance plan* and any other medical insurance plan under which *you* may have coverage. *You* may not claim or receive in total more than 100% of *your* total covered expenses or the actual expenses which *you* incurred, and *you* must repay to *us* any amount paid or authorized by *us* on *your* behalf if and when we determine that the amount was not payable under the terms of *your* insurance.

HOW DO YOU SUBMIT A CLAIM?

1. When *you* call *Global Excel* at the time of an *emergency*, *you* are given all the information required to file a claim. Otherwise, please refer to the instructions below.
2. This insurance does not cover fees charged for completing a medical certificate.
3. *You* must file *your* claim with *us* within 90 days of *your* return to *your* departure point.
4. If *you* need a Claim & Authorization form, please contact *our* Claims Department at:
73 Queen Street, Sherbrooke, Quebec, J1M 0C9
1-844-780-0501 or +1-819-780-0501

Emergency Medical Insurance

We require the fully completed Claim & Authorization form, and where applicable:

- Original of all bills, invoices and commercial receipts.

In the case of out-of-country/province health care coverage:

- a) if *you* are retired and *your* former employer provides to *you* under an extended health insurance plan, a lifetime maximum coverage of:
 - \$50,000 or less, we will not coordinate payment with such coverage;
 - more than \$50,000, we will coordinate payment with such coverage only in excess of \$50,000; in accordance with the coordinating coverage guidelines issued by the Canadian Life and Health Insurance Association.
- b) if *you* are actively employed and *your* current employer provides to *you* under a group health insurance plan, a lifetime maximum coverage of:
 - \$50,000 or less, we will not coordinate payment with such coverage;
 - more than \$50,000, we will coordinate payment with such coverage only in excess of \$50,000.

Limitation Period

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act 2002 (for actions or proceedings governed by the laws of Ontario), Article 2925 of the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.

GENERAL CONDITIONS

1. Any of *our* policies are excess insurance and are the last payors. All other sources of recovery, indemnity payments or insurance coverage must be exhausted before any payments will be made under any of *our* policies. This condition is not applicable to benefits payable under Flight & Travel Accident Insurance.
2. When *you* contact *Global Excel*, they will, on the Insurer's behalf, refer *you* or may transfer *you*, when medically appropriate, to one of their recommended medical service providers. They will also request that the approved medical service provider bill the medical expenses covered under this insurance directly to the Insurer instead of to *you*.
3. If *you* are eligible, from any other insurer, for benefits similar to the benefits provided under this insurance, the total benefits paid to *you* by all insurers cannot exceed the actual expense that *you* have incurred. We will coordinate the payment of benefits with all insurers from whom *you* are eligible for benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each insurer. This condition is not applicable to benefits payable under Flight & Travel Accident Insurance.
4. The statements *you* furnish as evidence of insurability at the time of application are material to the decision to approve *your* application for insurance. Accordingly, any information that has been misrepresented, mis-stated or is incomplete may result in this Certificate of Insurance and *your* coverage being null and void, in which case no benefits will be paid. *You* must submit any subsequent changes to the information in writing before *you* depart on *your* trip.
5. If *you* incur expenses covered under this insurance due to the fault of a third party, we may take action against the party at fault. *You* agree to cooperate fully with us and to allow us, at our own expense, to bring a law suit in *your* name against the third party. If *you* recover against a third party, *you* agree to hold in trust sufficient funds to reimburse us for the amounts paid under the insurance.
6. Payment, reimbursement and amounts shown throughout this contract are in Canadian dollars, unless otherwise stated. If currency conversion is necessary, we will use the exchange rate on the date the claim is paid. This insurance will not pay for any interest.
7. This contract is void in the case of fraud or attempted fraud by *you*, or if *you* conceal or misrepresent any material fact or circumstance concerning this insurance.

8. Throughout this document, any reference to age refers to *your* age on the date of insurance application.
9. When making a claim under this insurance, *you* must provide the applicable documents we require. Failure to provide the applicable documentation will invalidate *your* claim.
10. The Insurer, *Global Excel*, Amex Bank of Canada and their agents are not responsible for the availability, quality or results of medical treatment or transportation, or *your* failure to obtain medical treatment.
11. This document, including the Application for Insurance, and the Confirmation of Insurance, is the entire contract between *you* and the Insurer. Despite any other provision of this contract, this contract is subject to any applicable federal and provincial statutes concerning contracts of insurance.
12. On request, *you* or a claimant under the contract will be provided with a copy of *your* application and any evidence of *your* insurability provided to the Insurer. On reasonable notice *you* or a claimant under the contract will be provided with a copy of the group contract (applicable only in those provinces where mandated by legislation and subject to certain access limitations permitted by applicable legislation).
13. The Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this Certificate of Insurance which would breach economic, financial, or trade sanctions imposed under the laws of Canada, the European Union, the United Kingdom, or any other applicable jurisdiction.

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Royal & Sun Alliance Insurance Company of Canada ("we", "us") collect, use and disclose, personal information (including to and from *your* agent or broker, *our* affiliates and/or subsidiaries, referring organizations and/or third party providers/suppliers) for insurance purposes, such as administering insurance, investigating and processing claims and providing assistance services.

Typically, we collect personal information from individuals who apply for insurance, and from policyholders, insureds and claimants. In some cases we also collect personal information from and exchange personal information with *family*, friends or *travelling companions* when a policyholder, insured or claimant is unable, for medical or other reasons, to communicate directly with us. We also collect and disclose information for the insurance purposes from, to and with, third parties such as, but not necessarily limited to, health care practitioners and facilities in Canada and abroad, government and private health insurers and *family* members and friends of policyholders, insureds or claimants. In some instances we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada, particularly in those jurisdictions to which an insured may travel. As a result, personal information may be accessible to authorities in accordance with the law of these other jurisdictions. For more information about *our* privacy practices or for a copy of *our* privacy policy, visit www.rsatravelinsurance.com.

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