



Your insurer for  
travel cover



## Travel

### — Limitations and exclusions

No coverage shall be provided under this contract and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of, any of the following excluded risks:

- . Injury or Sickness sustained while the Insured Person is on full-time active duty in the armed forces or organized reserve corps of any country or international authority;
- . Injury sustained while the Insured Person is under the influence of alcohol and operating any vehicle or means of transportation or conveyance while his or her blood alcohol is over eighty (80) milligrams in one hundred (100) milliliters of blood;
- . Injury sustained while the Insured Person is under the influence of a drug or substance which is controlled as specified under the Controlled Drug and Substances Act (Canada) (even if such drug or substance is taken outside Canada) unless taken pursuant to the advice of and in strict accordance with the instructions of a Physician;  
. usage abusif de médicaments ou de drogues et non-conformité à une thérapie médicale ou à un traitement médical prescrits que ce soit avant ou pendant le voyage de la Personne assurée;
- . the abuse of medication or drugs or non-compliance with prescribed medical therapy or treatment whether prior to or during the Insured Person's Trip;
- . the commission or attempted commission by an Insured Person of, or Injury incurred while an Insured Person is in the course of committing or attempting to commit, any act which if adjudicated by a court would be an indictable offence under the laws of the jurisdiction where the act was committed;
- . pregnancy, miscarriage, voluntary termination of pregnancy, childbirth or their complications except that in the case of an unexpected pregnancy complication which occurs before the end of the seventh month;
- . Sickness or Injury where the Trip is undertaken for the purpose of securing medical treatment or advice for such Sickness or Injury;
- . Sickness or Injury due to participation in any professional sport;
- . suicide or any attempt at suicide while sane or insane;
- . intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury, while sane or insane;
- . an act of declared or undeclared war, civil war, rebellion, revolution or insurrection;
- . treatment or services when reimbursement or coverage by the Company would contravene any GHIP in Canada;
- . expenses incurred on an elective (non-emergency) basis;

- . any treatment, investigation or surgery for a specific condition, or a related condition, which had caused the Insured Person's physician to advise such person not to travel;
- . any services or supplies provided by an Insured Person or an Immediate Family Member of the Insured Person;
- . a sickness or Injury that, at the time of departure, might reasonably be expected to require an Insured Person to undergo treatment, investigation, surgery or hospitalization;
- . any service, treatment, surgery or stay in Hospital not required for the immediate relief of acute pain or suffering or which is not Medically Necessary;
- . any treatment or surgery which reasonably could be delayed until the Insured Person returns to his or her country of residence;
- . anticipated medical treatments required on an ongoing basis or for continued stabilization of a medical condition known to the Insured Person prior to departure from his or her province or territory of residence;
- . a medical condition that had deteriorated, or had to be treated or investigated in the three (3) months immediately preceding the Insured Person's departure from his or her province or territory of residence;
- . that portion, if any, of any expenses for treatment, advice or hospitalization which are not Reasonable and Customary;
- . For non-Canadian residents' treatment or services within the Insured Person's country of residence after the person has returned or being evacuated back to his or her country of residence;
- . AIG Insurance Company of Canada, in consultation with the attending physician, reserves the right to return the patient to his or her province or territory of residence. If any Insured Person is (on medical evidence) able to return to his or her province or territory of residence following the diagnosis of, or the emergency treatment for, a medical condition which requires continuing medical services, treatment or surgery, and the Insured Person selects to have such treatment or services rendered or surgery performed outside his or her province or territory of residence, the expense of such continuing medical services, treatment or surgery will not be covered by the plan;
- . If the Insured Person declines to be transferred, or to return to his or her province or territory of residence when declared medically fit to travel by the Medical Director, any continuing expense for such Sickness or Injury shall not be covered;



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