



Your insurer for travel and
accident cover



Accident

— Limitations

The maximum amount payable per Insured Person under this contract for Losses sustained by any one (1) Insured Person as the result of any one (1) accident is the Principal Sum, except where a Loss is Quadriplegia, Paraplegia or Hemiplegia, in which case the maximum amount payable per Insured Person is the amount indicated for such Loss in the Table of Losses. This limitation does not apply to the additional benefits set out in Section 7 which are subject to their own specific limits.

— Aggregate limit per accident

The maximum amount payable by the Company under this contract for two (2) or more Insured Persons who suffer an Injury in any one (1) accident is the amount which is the Aggregate Limit per Accident set out in the Declarations.

If the total of the benefits which would be paid by the Company would exceed the Aggregate Limit per Accident, the Company shall not be liable to any one (1) Insured Person for any amount in excess of the Aggregate Limit per Accident. Each injured Insured Person's benefits shall be a portion of the benefits to which they otherwise would have been entitled hereunder. That portion shall be the proportion of what the Company would have paid hereunder to the Insured Person relative to what the Company would have paid hereunder to all Insured Persons who suffered an Injury in such accident but for the Aggregate Limit per Accident.

— Exclusions

No coverage shall be provided under this contract and no payment shall be made for any Loss or claim 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 even if the proximate or precipitating cause of the Loss or claim is an accidental Injury:

- . suicide or any attempt thereat by the Insured Person while sane;
- . self-inflicted Injury or any attempt thereat by the Insured Person while sane or insane;
- . declared or undeclared war or any act thereof;
- . sickness, disease, incapacity or bodily infirmity whether the Loss or claim results directly or indirectly from any of these;
- . mental incapacity whether the Loss or claim results directly or indirectly from any mental incapacity;
- . injury sustained while the Insured Person is undergoing the medical or surgical treatment of sickness, disease, or bodily or mental infirmity;
- . stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, aneurysm;
- . injury or Loss 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. (Unearned premium for any period for which the Insured Person is on full-time active duty shall, upon application to the Company by the Policyholder, be refunded);

. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is:
riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
riding as a passenger in an Owned Aircraft or Leased Aircraft operated by the Policyholder.

. infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;

. injury or Loss 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 or Loss 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) unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licensed Physician;

. the commission or attempted commission by an Insured Person, 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;

. an act, attempted act or omission taken or made by the Insured Person, or an act, attempted act or omission taken or made with the Insured Person's consent, for the purposes of interrupting the blood flow to the Insured Person's brain or to cause asphyxiation to the Insured Person whether with intent to cause harm or not;

. natural causes; and

. an accident occurring while the Insured Person is not engaged in an Sanctioned Activity.

The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

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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