

Travel Insurance

General exclusions applicable to travel benefits

No indemnity shall be paid under this contract for any injury or insured loss caused or aggravated by, or resulting from, any of the following:

1. Suicide or attempted suicide, whether the person is of sound mind or not, or intentional self-inflicted injury or attempted self-inflicted injury.
2. An act of war, whether war has been declared or not.
3. Participation in any type of active military service.
4. Any illness, regardless of how it was contracted, the medical or surgical treatment of an illness, or complications resulting from the surgical treatment of an illness.
5. Participation in the commission or attempted commission of a crime, a serious offense, or an assault, or participation or attempted participation in an insurrection or riot.
6. Participation in a professional team sport or any other professional sporting activity.
7. Alcohol, drugs, or other toxic substances.

Illness, death, or injury resulting from the following:

- a) abuse of alcohol, drugs, medications, or other toxic substances;
 - b) failure to comply with prescribed medical therapy or treatment;
 - c) driving a vehicle or means of transportation under the influence of alcohol when the insured person's blood alcohol level exceeds eighty (80) mg of alcohol per one hundred (100) ml of blood. The autopsy report of a medical examiner duly authorized to practice his profession, the reports of a peace officer, or other similar documents shall be considered as proof that the insured person was under the influence of alcohol or drugs.
8. Alcoholism, drug addiction, or the use of any medication or narcotic, unless prescribed by a healthcare provider duly authorized to practice their profession and acting within the scope of their authority.

9. Being a pilot, operator, cabin crew member, or crew member of an aircraft, except as a paying passenger on a scheduled charter flight or commercial flight.
10. The release of nuclear energy or radiation, whether as a result of an accident or not, or as a result of an illegal or intentional act by a person, including any illness caused by such release.
11. Any health problem for which an insured person is covered by workers' compensation legislation, no-fault automobile accident liability legislation, or similar legislation.
12. Being a passenger or driver of any type of motor vehicle in a speed race or planned race, including testing such a vehicle on a track, speed circuit, or test track.
13. Any payment, service, or indemnity intended for a policyholder, insured person, beneficiary, or any third party who may have rights under this contract, to the extent that such insurance coverage, payment, service, or indemnity, or any other undertaking or activity of the policyholder, insured person, beneficiary, or third party would contravene any applicable law or regulation relating to trade or economic sanctions.

General exclusions applicable to travel allowances

This contract does not provide for any payment for treatment, services, expenses, or compensation that directly or indirectly arises from, results from, is caused by, is related to, or contributes to the following:

1. a pre-existing health condition that has not been stable during the three months preceding the effective date of the insured person;
2. a heart condition of the insured person if, in the three months preceding the effective date, the insured person's heart condition was not stable or the insured person took nitroglycerin in any form to relieve angina pain; and
3. a lung condition of the insured person if, in the three months preceding the effective date, the insured person's lung condition was not stable or the insured person required treatment with Prednisone for a lung condition.

Cancellation/Interruption of Travel

Restriction applying to trip cancellation and interruption insurance

Subject to the exclusion applicable to trip cancellation and interruption insurance below, when a terrorist act directly or indirectly causes a loss insured under the terms and conditions of this contract, coverage may apply to a maximum of two terrorist acts in the same calendar year and is subject to a maximum aggregate payable amount of \$2,500,000 for all eligible trip cancellation and interruption insurance contracts in force that we have issued and administer. The amount payable for each eligible claim is in addition to all other sources of recovery, including other travel options or other insurance coverage. The amount paid for all such claims will be reduced on a pro rata basis so that it does not exceed the respective maximum aggregate amount to be paid after the end of the calendar year and after all claims relating to the terrorist act have been assessed.

Exclusions applying to trip cancellation and interruption insurance

In addition to the exclusions set out in the sections entitled General Exclusions Applicable to Travel Benefits and General Exclusions, this contract does not provide for any payment for any expense or benefit that, directly or indirectly, arises from, results from, is caused by, is related to, or contributes to the following:

1. A pre-existing health condition that was not stable during the three months prior to the insured person's departure date.
2. A situation where, at the date of departure, the insured person or their travel companion knew that it could ultimately prevent them from making or completing their trip, or where it was reasonable to expect such an outcome.
3. The health problem or death of a sick person when the purpose of the trip is to visit that person.
4. The commission or attempted commission of a criminal act by the insured person.
5. Failure to follow prescribed therapy or treatment.
6. Claims, injuries, or deaths attributable to poisoning caused by medications (if the medications were not prescribed by a physician), drugs, alcohol, or other intoxicating substances, or the misuse, abuse, or overdose of such substances, or chemical dependency on such substances.

(i) Routine prenatal care; (ii) pregnancy or childbirth, or complications of pregnancy or childbirth when they occur within nine weeks before or after the expected date of delivery; (iii) the birth of a child after the insured person leaves their province or territory of residence.
7. A health issue:
 - for which the insured person knew or for which it was reasonable to foresee, prior to the departure date, that he or she would need to obtain or undergo treatment;
 - for which an investigation or future treatment was planned before the departure date;
 - whose symptoms were such that a reasonably prudent person would have sought treatment within three months prior to the date of departure; or
 - which had led a doctor to advise the insured person not to travel before the departure date.
8. Any non-urgent or elective treatment or treatment for investigative purposes, such as cosmetic surgery, care related to a chronic illness, care for rehabilitation purposes, or complications directly or indirectly related thereto.
9. The non-issuance of a travel visa due to late submission of the application.
10. The failure of a travel supplier, travel agent, travel agency, or travel broker with whom the insured person has entered into a contract.

11. Any loss suffered by the insured person or any health problem suffered or contracted by the insured person in a particular country, region, or city for which the Government of Canada has issued, prior to the insured person's departure date, a travel advisory advising Canadians to avoid all travel or avoid non-essential travel to that country, region, or city. In this exclusion, the terms "accident" and "health problem" are limited to, related to, or attributable to the reason given for issuing the travel advisory. If the travel advisory is issued after the insured person's departure date, their coverage under this emergency medical benefits coverage in that specific country, region, or city will be limited to a period of ten days from the date the travel advisory was issued, or to a period reasonably necessary to allow them to safely evacuate the country, region, or city.
12. Any terrorist act that is caused directly or indirectly by the use of biological, chemical, nuclear, or radioactive agents, or that results from, or is related to, such use, either directly or indirectly.

Please note that the information provided is for guidance only; the terms of the coverage contract prevail.