Group Student Emergency Travel Medical Insurance Declarations

IMPORTANT INFORMATION – PLEASE READ CAREFULLY

This policy contains a clause(s) that may limit the amount payable.

THIS GROUP STUDENT EMERGENCY TRAVEL MEDICAL INSURANCE POLICY PROVIDES COVERAGE IN THE EVENT OF A MEDICAL EMERGENCY WHILE TRAVELLING OUTSIDE YOUR PROVINCE OR TERRITORY OF RESIDENCE. BENEFITS MAY BE REDUCED UPON ATTAINMENT OF SPECIFIED AGES.

The following pages, including any riders, endorsements, schedule pages, **insured** enrollment forms, applications or amendments, are a part of this Student Emergency Travel Medical Insurance Policy. **We** and the **policyholder** have agreed to all the terms of this Student Emergency Travel Medical Insurance Policy. This is a legal contract between the **policyholder** and **us**.

Signature



Head of Underwriting, Canada
Authorized Representative

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COVERAGE

This **policy** provides emergency medical **coverage** for an **insured person** when travelling outside of their province or territory of residence during a business **trip** and leisure **trip**, subject to the terms, conditions, limitations and exclusions under this **policy**.

ELIGIBILITY AND CLASSIFICATION OF INSURED PERSONS

The following individuals are eligible to become **insured persons** upon the submission of completed enrollment material, if required:

Eligible person(s) means:

Class I: All **students** and those **students** on an academic **trip** authorized by the institution and enrolled to one of the establishments of the **policyholder**.

Eligible Person

To be eligible for coverage under the **policy**, a person must:

a. be an **eligible person** as described in the **Declarations Page**; and

b. satisfy any **eligibility waiting period** required, if any.

TERMINATION OF COVEAGE FOR AN INSURED PERSON

Insured

Insurance terminates at the end of the **policy** period for which the premium has been paid and during which any of the following occurs:

a. the date the **policy** is terminated;

b. the date the **insured** ceases to be eligible for insurance;

c. the period for which required premium has been paid for such **insured** expires;

d. the date the **insured** fails to pay the required premium, if the **insured** is so required; or

e. the **insured** reaches the maximum age of seventy (70); or

Insured Persons (Dependents Only)

Insurance terminates on the earliest of:

a. the date the insurance of the **insured** terminates;

b. the first premium due date after the person no longer qualifies as an **insured person**; or

c. the date the **insured's spouse** reaches the maximum age indicated on the **Declarations Page**.

PREMIUM INFORMATION

Coverages:	Classes Covered:
Group Emergency Medical Insurance Coverage	All Classes defined in the Eligibility section

SCHEDULE OF BENEFITS

TRAVEL BENEFITS	
Covered Trip	While on the **business of the policyholder** and while on leisure **trips.**
Trip Duration	Up to a maximum of 180 days* per **trip** for Class I.

Termination	Terminates at the earlier of the **insured person's** attainment of age 70 or when they are no longer eligible for coverage.
Coverage Plan	Single – Employee only Family – Employee, **Spouse** and **Dependent(s)** **Pre-Existing Medical Condition** Modification Endorsement: ☒ Included ☐ Not Included
Payor Information	☒ Supplemental / Coordination of Benefits Endorsement [All Classes]

*In the event an extension of coverage is required, the **student** must still be covered under their **Government Health Insurance Plan** in the province in which they reside and prior authorization is required by Zurich Assist.

Emergency Medical Insurance Benefits	Maximum Benefit Payable	Coverage Included / Not Included	Classes Covered
1. Emergency Medical **Treatment**	Out of Province **Plan** - Lifetime maximum of $5,000,000	Included	Class I
	Out of Country **Plan** – Lifetime maximum of $5,000,000	Included	Class I
2. **Hospital** Allowance	$50 per day to a maximum of $500	Included	Class I
3. Paramedical Services	$300 per practitioner for up to 180 days	Included	Class I
4. Ground Ambulance	Included in Emergency Medical Insurance Limit up to a maximum of $20,000	Included	Class I
5. Emergency Dental **Treatment**	Out of Province **Plan** a. $5,000 b. $500	Included	Class I
	Out of Country **Plan** a. $5,000 b. $500	Included	Class I
6. Medical Evacuation	Included in Emergency Medical Insurance Limit up to a maximum of $500,000	Included	Class I
7. Bedside Companion	Round-trip economy airfare and up to $15,000 for meals and accommodation	Included	Class I
8. Benefit for an **Accompanying Person**	The maximum amount payable is $5,000 per **covered loss** from an **injury** from a single **accident**. For transportation by a **motorized vehicle**, expenses shall be limited to a maximum of $0.35 cents per kilometer travelled for such return **trip**.	Included	Class I
9. Meals and Accommodation	$200 per day to a maximum of $4,000	Included	Class I
10. Repatriation of Remains	a. $15,000 b. $5,000	Included	Class I
11. Return of **Dependent Children**	One-way economy airfare up to a maximum of $5,000	Included	Class I
12. Return of **Travel Companion or Accompanying Person**	One-way economy airfare up to a maximum of $10,000	Included	Class I
13. **Vehicle** Return	$5,000	Included	Class I
14. Return of Dog or Cat	$500	Included	Class I
15. Coverage for **Students** Studying in Canada	The maximum lifetime benefit amount is $100,000.	Included	Class I

Additional Exclusions	
Pre-existing Medical Condition Exclusion	In addition to the General Exclusions of the **policy**, this endorsement does not pay for any **treatment**, service, expense or benefit arising from, caused by, contributing to, relating to, or resulting from, whether directly or indirectly, any one or more of the following: a. A **pre-existing medical condition** that is not **stable** in the three months before the **insured person's effective date**; [b. The **insured person's** heart condition if, in the three months before their **effective date**, any heart condition has not been **stable** or they have taken any form of nitroglycerine for the relief of angina pain; and] [c. The **insured person's** lung condition if, in the three months before their **effective date**, any lung condition has not been **stable** or they required **treatment** of Prednisone for a lung condition.]

Trip Cancellation and Interruption Insurance Endorsement

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.	
Policy No.	Effective Date:

This endorsement modifies insurance provided under the Group Student Emergency Medical Insurance **policy**.

The following changes are made and incorporated into the **policy**:

modifying the Schedule of Benefits in the **Declarations Page** to add the below **coverage,** limits and maximum benefit payable under the benefits, offered in the **policy**, as follows:

Benefit	Maximum Benefit Payable	Coverage Included/Not Included	Classes Covered
1. Trip Cancellation and Trip Interruption	$5,000	Included	All Classes

Trip Cancellation and Interruption Insurance Benefit

The most **we** will pay for all benefits combined under this Trip Cancellation and Interruption Insurance Benefit, for each **insured person**, for each **trip**, is limited to the amount shown in the table above.

Subject to the maximum benefit payable and only if **coverage** for the applicable benefit is shown as "Included" in the table above, benefits are only payable if any of the following occur:

1. **Trip Cancellation (Before Departure)**

   If an **insured person** is unable to travel due to an applicable covered cause listed below in Trip Cancellation and Interruption Covered Causes, which occurs before their **departure date**, this **policy** covers the prepaid unused portion of their **trip** that is non-refundable and non-transferable to another travel date up to the maximum limit shown in the table above. In addition, if the **insured person's travel companion** must cancel their **trip** due to a Trip Cancellation and Interruption Covered Cause applicable to them, and the **insured person** decides to go on their **trip** as planned, this **policy** covers the cost of the next occupancy charge up to the maximum limit shown in the table above.

   To cancel a **trip** before the **insured person's** scheduled **departure date**, they must cancel their **trip** with the travel supplier and notify **Zurich Travel Assist** at 1 (877)-541-0127 or (416) 649-2555 on the day the covered cause of cancellation occurs or on the next business day at the latest. Claim payment will be limited to the cancellation penalties specified in the **trip** contracts that are in effect on the next business day following the time the covered cause of cancellation occurs.

   Trip Interruption (After Departure)

   If the **insured person's trip** is interrupted due to an applicable covered cause listed below in Trip Cancellation and Interruption Covered Causes that occurs on or after the **departure date,** this **policy** covers up to the maximum limit shown in the table above:

   a. the amount of unused travel arrangements paid for prior to the **departure date** up to the maximum covered amount that is non-refundable and non-transferable to another travel date, less the prepaid unused return transportation;

   b. the **insured person's** additional and unplanned hotel and meal expenses, their essential phone calls and taxi or ride sharing service (such as Uber) fares, to a maximum of $300 per day for up to two days when no earlier transportation arrangements are available; and/or

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c. the **insured person's** one-way economy class airfare via the most cost-effective itinerary to their next destination, or to return them to their province or territory of residence. **We** will pay the change fee charged by the airline for their missed connection if this option is available or up to $1,000 for the cost of their one-way economy airfare to the next destination.

Trip Cancellation and Interruption Covered Causes

Benefits under this section are payable if any of the following occur:

a. the **insured person** or their **travel companion** develop(s) a sudden and unforeseen **medical condition** or die(s).

b. the **insured person's immediate family member**, their **travel companion's** immediate family member, or any key person develops a sudden and unforeseen **medical condition** or dies; or the person whose guest they will be during their **trip** is unexpectedly admitted to a **hospital** or dies.

c. the **insured** or their **spouse**: (i) become pregnant after they book their **trip** and their **departure date** falls in the nine weeks before or after the expected delivery date, or (ii) legally adopt a child and the notice of custody is received after the **effective date** and the date of custody is scheduled in the nine weeks before or after their **departure date**.

d. the **insured person** or their **travel companion's** travel visa is not issued for a reason beyond their control.

e. the **insured** or their **spouse** are called to service as a reservist, fire-fighter, military or police staff, or to jury duty or to be a defendant in a civil suit, during their **trip**; or the **insured person** or their **spouse** are subpoenaed to be a witness during their **trip**.

f. the **insured**, their **spouse**, their **travel companion** or their **travel companion's** spouse are quarantined or hijacked.

g. the **insured person** or their **travel companion** are unable to occupy their respective principal residence because of a natural disaster.

h. the **insured person**, their **spouse**, their **travel companion** or their **travel companion s** spouse lose a permanent job because of lay-off or dismissal without just cause.

i. a business meeting or activity, non-professional sport event or school trip that is the main purpose of the **trip** and was scheduled before the **insured person** or their **travel companion** purchased this **policy,** is cancelled for a reason beyond their control or the control of their **Policyholder**. Benefits are only payable to the **insured person** and their **travel companion** (one individual) who is eligible for this insurance and are designated under the Class defined in the **Declarations Page**, if they are the one who planned to attend the business meeting or activity, non-professional sport event or school trip.

j. a Government of Canada Travel Advisory is issued during a **trip**, or after the **insured person** is eligible for this **policy** but before their **departure date**, advising Canadians to avoid all or non-essential travel to a destination included in their **trip**.

k. weather conditions, earthquakes or volcanic eruptions cause the scheduled **common carrier**, on which the **insured person** is booked, to be delayed for a period of at least 30% of their **trip** and they choose not to travel.

l. the **insured person** misses a connection or must interrupt their **trip** because of the delay of their connecting private passenger **vehicle** or **common carrier**, when the delay is caused by the mechanical failure of their connecting private passenger **vehicle** or **common carrier**, a traffic **accident**, an emergency police-directed road closure or weather conditions, earthquakes or volcanic eruptions. Their connecting private passenger **vehicle** or **common carrier** must have been scheduled to arrive at their point of boarding at least two hours before the scheduled time of departure.

m. the airplane the **insured person** is ticketed to fly on leaves earlier or later than scheduled. Note: This benefit is only covered under Trip Interruption.

n. **sickness**, **injury** or death of the **insured person's** service animal if they are an individual with a physical, mental or visual disability, and travel arrangements have been made for the animal to accompany them on their **trip**.

For this benefit to apply, the travel arrangement cost for their service animal must be included in the covered amount insured under this **policy**.

Trip Cancellation and Interruption Limitation

Subject to the Trip Cancellation and Interruption Insurance Exclusion below, when an **act of terrorism** directly or indirectly causes a **covered loss** under the terms and conditions of this **policy**, **coverage** is available for up to two **acts of terrorism** within a calendar year and up to a maximum aggregate payable limit of $2,500,000 for all eligible in-force trip cancellation and interruption policies issued and administered by **us**. The amount payable for each eligible claim is in excess of all other sources of recovery including alternative or replacement travel options and other insurance **coverage**. The amount paid for all such claims shall be reduced on a pro rata basis so as to not exceed the respective maximum aggregate limit that will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the **act of terrorism**.

Trip Cancellation and Interruption Exclusions

In addition to the General Travel Benefits Exclusions and General Exclusions, this **policy** does not pay for any expense or benefit caused by, contributing to, relating to, or resulting from, whether directly or indirectly, any one or more of the following:

a. Any **pre-existing medical condition** that was not **stable** in the three months prior to the **insured person's departure date.**

b. An event when, on the **departure date** the **insured person** or their **travel companion** knew, or it was reasonable to expect, may eventually prevent them from going on or completing their **trip** as booked.

c. The **medical condition** or death of a person who is ill when the purpose of their **trip** is to visit that person.

d. The **insured person** committing or attempting to commit a criminal act.

e. Not following a prescribed therapy or **treatment**.

f. Any loss, **injury** or death related to intoxication, the misuse, abuse, overdose of, or chemical dependence on medication, drugs, alcohol or other intoxicant, other than as prescribed by a **physician**.

g. (i) Routine prenatal care; (ii) pregnancy or childbirth or complications thereof when they happen in the nine weeks before or after the expected date of delivery; (iii) a child who is born after the **insured person** leaves their province or territory of residence.

h. A **medical condition**:

- the **insured person** knew or for which it was reasonable to expect before the **departure date** that they would need or be required to seek **treatment** for that **medical condition**;
- for which future investigation or **treatment** was planned before their **departure date**;
- that produced symptoms that would have caused an ordinarily prudent person to seek **treatment** in the three months before their **departure date**; or
- that caused a **physician** to advise them, before the **departure date**, not to go on their **trip**.

i. Any non-emergency, investigative or elective **treatment** such as cosmetic surgery, chronic care, rehabilitation, or any directly or indirectly related complications.

j. A travel visa that is not issued because of its late application.

k. No protection is provided for failure of any travel supplier, travel agent, agency or broker with which the **insured person** contracts.

l. Any loss or any **medical condition** the **insured person** suffers or contract in a specific country, region or city when a Government of Canada Travel Advisory, issued before their **departure date**, advises Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion, "loss" and "**medical condition**" is limited, related or due to the reason for the travel advisory.

If the Travel Advisory is issued after their **departure date**, **coverage** under this Trip Cancellation and Interruption Insurance Benefit 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 that is reasonably necessary for them to safely evacuate the country, region or city.

m. Any **act of terrorism** directly or indirectly caused by, resulting from, arising out of or that is in connection with biological, chemical, nuclear or radioactive means.

Bolded terms used throughout this endorsement are defined in the in the policy wording.

All other terms, conditions, provisions and exclusions of this policy remain the same.