AIG Worldwide* Travel Assistance

Student Benefits

Medical emergency or unexpected travel problem can happen anytime while travelling. AIG is never more than a phone call away to assist you and helps to address medical needs with expediency and expert care. This exclusive student benefits plan covers your expenses related to treatment for sudden and unforeseen medical emergencies occurring while you are travelling out of your province of residence.

Benefits Per Insured	Benefit Limitation
Emergency Medical (out of province)	$5,000,000
Dental Accidents	$5,000
Emergency Air Transportation	$500,000 per occurance
Emergency Ground Transportation	$20,000 per occurance
Emergency Hospital Confinement	Semi private accomodation Incl.
Identification Benefit	$5,000
Out-of-pocket Expense Benefit	$3,000 ($150 per day)
Transportation to Bedside	Round-trip Ecomomy Airfare
Return of Travelling Companion	$10,000
Family Transportation	$15,000
Automobile Return	$5,000
MRI for Diagnostic Purpose	$7,500
Patriation/Identification Benefit	$15,000/$5,000
Trip Cancellation	$5,000
International Assistance Services	Included
Age Limit	85 and Under
Max Trip Duration	180 Days

* Coverage is applicable outside of the province of residence and subject to the limitations and exclusions from the contract

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance solutions and assistance.

Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services, including assistance and security services,marketed to both leisure and business travellers around the globe. Services are provided through anetwork of wholly owned service centers located in Asia, Europe and the Americas. For additional information, visitwww.aig.ca.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. AIG Insurance Company of Canada is the licensed underwriter of AIG commercial and personal insurance products in Canada. Coverage may not be available in all provinces and territories and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. The AIG logo and AIG are trademarks of American International Group, Inc., used under license by AIG Insurance Company of Canada. Additional information about AIG Canada can be found at www.aig.ca.

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Travel Assistance Policy : 9426277

Assistance Services

- Physician/Hospital/Dental/Vision referrals
- Medical payment arrangements
- Return travel arrangements
- Emergency medical evacuation transportation assistance
- Emergency prescription replacement
- Shipment of medical records
- Arrangements of visitor to bedside of hospitalized insured
- Qualified liaison for relaying medical information to family members
- And more.

During Your Trip

Please make sure to keep a copy of this detachable **Emergency Assistance Card** on you while travelling. In case of a medical emergency, please call AIG Travel immediately if possible before any treatments at one of the numbers listed below. Multilingual operators are available 24 hours a day, 7 days a week.

Please detach and carry with you during the course of your trip.

AIG Travel Guard®

Emergency Assistance Card

Group Name: AGEHCUQTR

Policy Number: 9426277-012

In the event of a medical emergency, you must contact us immediately.
Global Excel Management: U.S. and Canada Toll Free: 1-877-207-5018
Outside U.S. And Canada (Collect): +1-819-566-3940
Email: assistance@globalexcel.com

EXCLUSIONS AND LIMITATIONS

To ensure a full understanding of the scope of this coverage, including benefits and limitations, we invite you to refer to the insurance policy by visiting the Plan Major website https://www.planmajor.ca/en in the additional Information Section of your respective association.

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:



(a) 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;

(b) 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) millilitres of blood;

(c) 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;

(d) 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;

(e) 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;

(f) 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;

(g) sickness or Injury where the Trip is undertaken for the purpose of securing medical treatment or advice for such Sickness or Injury;

(h) sickness or Injury due to participation in any professional sport;

(i) suicide or any attempt at suicide while sane or insane;

(j) intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury, while sane or insane;

(k) an act of declared or undeclared war, civil war, rebellion, revolution or insurrection;

(l) treatment or services when reimbursement or coverage by the Company would contravene any GHIP in Canada;

(m) expenses incurred on an elective (non-emergency) basis;

(n) 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;

(o) any services or supplies provided by an Insured Person or an Immediate Family Member of the Insured Person;

(p) 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;

(q) 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;

(r) any treatment or surgery which reasonably could be delayed until the Insured Person returns to his or her country of residence;

(s) 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;

(t) 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;

(u) that portion, if any, of any expenses for treatment, advice or hospitalization which are not Reasonable and Customary;

(v) 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;

(w) 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;

(x) 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;

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.

AIG®