

Travel Insurance Policy – Student Plan

Emergency Travel Insurance & 24-Hour Assistance

Schedule of Benefits

| Coverage | Maximum Benefit |
|------------------------------|-----------------|
| Emergency Medical Insurance | \$1,000,000 |
| Trip Cancellation | Sum Insured* |
| Trip Interruption | Included |
| Trip Delay | Included |
| Missed Connection | Included |
| Baggage and Personal Effects | \$2,000 |
| Lost Documents | \$200 |
| Baggage Delay | \$500 |
| Emergency Evacuation | Included |
| Worldwide Assistance | Included |

*Coverage only for non-refundable pre-paid trip costs identified on the confirmation of coverage.

SCHOOL BOARD RULING INSURANCE*

If you must cancel your Trip due to a school board ruling as a result of a union mandated teachers' labour strike, or a school board or in the case of a private school board of directors determination that there is a risk of harm to students travelling to a specific region of a country included in your Trip, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on your Application for Insurance.

VACATION RAIN CHECK

We will provide payment in the form of a redeemable travel voucher payable only to you, up to a maximum of \$500, if your Trip is interrupted and causes you to return earlier than your contracted Return Date forcing you to miss at least 70% of your Trip due to the death or Hospitalization of a non-travelling Family Member or Key person (Hospital records and/or death certificate required). You must book the replacement Trip before the 180th day following the date of your early return from your interrupted insured Trip through the same tour company which booked your original interrupted Trip. No benefit is payable if the travel companies named on the coupon are insolvent.

Important Information

1. This policy covers losses resulting from unforeseeable and emergency circumstances.
2. A pre-existing condition exclusion applies to Medical Conditions and/or symptoms that existed prior to travel. See policy wording for complete details as to how this could affect coverage.
3. You must contact Travel Guard before seeking medical attention and a failure to call will result in your being responsible for 30% of any eligible expenses incurred unless your medical condition prevents you from calling, in which case you must call as soon as medically possible or have someone call on your behalf.
4. Travel Guard's medical department must approve and arrange all surgery and heart procedures, (including, but not limited to, heart catheterization), in advance and a failure to call will result in your being responsible for 30% of any eligible expenses incurred
5. unless your medical condition prevents you from calling, in which case you must call as soon as medically possible or have someone call on your behalf.
5. If you choose not to receive treatment or services from a provider, as directed by us, you will be responsible for 30% of any eligible expenses.
6. Your emergency medical and dental Coverage is subject to an aggregate limit of \$1 million CAD.
7. There are limits, limitations and exclusions that apply to all insured persons.
8. The coverage provided by this policy shall be null and void for travel in, to, or through Cuba, because such travel is not serviced and supported by the Insurer's United States affiliates.

*School board ruling insurance must be purchased with a package.

DETAILS OF COVERAGE *(Restrictions apply)*

TRIP CANCELLATION AND INTERRUPTION

If you are unable to depart on your scheduled trip or return to your original departure point, due to a covered risk, We will pay airfare and/or unused, non-refundable, prepaid travel arrangement costs up to the Policy limit, provided that the charges are not recoverable from any other source.

The following risks are covered:

1. you, your travel companion, your family member or your travel companion's family member develops a medical condition or dies; your friend dies; or the person whose guest you will be during your trip is admitted to a hospital in an emergency or dies; or the person who is providing care and supervision of your child/children while you are on your trip becomes hospitalized or dies;
2. you, your spouse, your travel companion or your travel companion's spouse loses a permanent job which any of you have had for at least 12 months (excluding contract work) because of layoff or dismissal without just cause; or your employer, your spouse's employer or your travel companion's employer initiates a job transfer which necessitates relocation of principal residence within 30 days of your scheduled departure date (not applicable to self-employed persons);
3. you, your spouse, your travel companion or your travel Companion's spouse is called to service during your trip as a reservist, firefighter, or military or police staff, or called to jury duty or to be a defendant in a civil suit; or you or your spouse are subpoenaed as a witness;
4. you or your Spouse is unable to occupy your principal residence or to operate your business because of a natural disaster;
5. a travel advisory is issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in your trip after you purchase your policy;
6. your or your travel companion's visa is not issued for a reason beyond your control;
7. Your trip is cancelled by your scheduled carrier due to inclement weather, earth quakes or volcanic eruptions.
8. your scheduled carrier is delayed by Inclement weather, earth quakes or volcanic eruptions for at least 30% of your scheduled trip duration and you choose not to continue your trip;
9. your parent or legal guardian loses a permanent job, provided the employment has been active and with the same employer for at least 12 months, because of layoff or dismissal without just cause (excluding contract work, temporary employment or self-employed persons); or your parent's or legal guardian's employer initiates a job transfer which necessitates relocation of principal residence within 30 days of your scheduled departure date (not applicable to self-employed persons).
10. you being required to attend a University or College examination, during your Trip when the examination date is set after your travel arrangements are booked;
11. Your failure of an examination, which requires you to re-sit the examination during your Trip.

Missed Connection: If You miss a connection or must interrupt Your Trip because of the delay of a private automobile or Your connecting Passenger Plane, ferry, cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the vehicle; a traffic accident; an Emergency, police-directed road closure; or weather conditions, We will reimburse You up to \$800 for the extra cost of Your one-way airfare via the most cost-effective itinerary to Your next destination or to Your original point of departure. (You must have been scheduled to arrive at Your point of boarding at least 2 hours before the scheduled time of departure.)

Schedule Change: We will reimburse up to the maximum of \$800 for the change fees charged by the airline(s) if your or your travel companion's trip is cancelled, interrupted or delayed because your or your travel companion's next connecting flight leaves earlier or later than originally scheduled providing a two-hour connecting time was originally scheduled.

BAGGAGE

Baggage & Personal Effects Loss Benefit:

Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.

Baggage Delay Benefit:

If your Baggage is delayed more than 12 hours, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

EMERGENCY MEDICAL COVERAGE

Benefit Limit: \$1,000,000.00

Emergency Medical Expenses

1. Care received from a Physician in or out of a Hospital, the cost of a hospital room to a maximum of semi-private rates, the rental or purchase (whichever is less) of a hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose your condition, and prescription drugs.
2. Professional services referred by a physician – care received from a licensed chiropractor, osteopath, physiotherapist or podiatrist, up to \$250 per category of practitioner.
3. Ambulance transportation – local ground ambulance service to a medical service provider in an emergency.

Emergency Evacuation and Repatriation: If approved in advance expenses to return you to your original point of departure of the insured Trip if you're attending Physician recommends your return because of your Medical Condition or if you're attending Physician recommends your return after your Emergency Treatment, We will pay via the most cost-effective itinerary.

Expenses Related to your Death: If you die during your trip from a covered risk, we will reimburse your estate up to \$3,000 for the preparation of your remains and the transportation container plus the transportation costs (using customary airline procedures) to your original departure point of the insured Trip or up to \$2,000 for the cremation or preparation of your remains and the cost of a standard burial container at the place of death.

If someone is legally required to identify your body and must travel to the place of your death, We will pay the fare via the most cost-effective itinerary for that person and up to a maximum of \$300 for that person's hotel and meal expenses.

Subsistence Allowance: If a medical Emergency prevents you or your Travel Companion from returning to your original point of departure of your insured Trip or if your Emergency Medical Treatment or that of your Travel Companion requires your transfer to a location that is different from your original destination, We will reimburse your expenses for meals, hotel, phone calls, and taxis, up to \$300 per day to a maximum of \$1,200. We will only reimburse these expenses if you have actually paid for them (receipts must be submitted).

Bedside Companion Travel and Subsistence: If you are travelling alone and are admitted to a Hospital for three (3) days or more, We will pay the economy/charter class fare via the most cost-effective itinerary for someone to be with you.

We will also pay up to a maximum of \$300 for that person's hotel and meals (receipts must be submitted) and cover him/her under this Policy, subject to the terms, conditions, limits and exclusions, until you are medically fit to return to your province/territory of residence. For insured Child/Children, a bedside companion is available immediately upon Hospital admission.

Emergency Dental: you are covered for the following dental expenses when required as Emergency Treatment and ordered or prescribed by a licensed dentist:

1. If you need dental Treatment to repair or replace your natural or permanently attached artificial teeth because of an accidental blow to your mouth, you are covered for the Emergency dental expenses you incurred during your Trip and to a maximum of \$1,000 to continue necessary Treatment after you return to your province/territory of residence. This Treatment must be completed within 90 days after the accident. This benefit is limited to a maximum of \$1,800.
2. If you need dental Treatment in an Emergency, We will pay up to \$250 for the relief of dental pain.