



Out-of-Province Emergency Hospital & Medical Travel Insurance Program

Certificate of Insurance

April 01, 2018.

This certificate describes the Out-of-Province Emergency Hospital & Medical benefits underwritten by CUMIS General Insurance Company, a member of the Co-operators group of companies and provided under Group Policy FC310042 issued to *your* Participating Organization ('Policyholder'). *Your* enrollment letter shows *your* Organization's name. This certificate is administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. and distributed by HUB International Canada West ULC.

In accordance with applicable legislation, upon *your* request to HUB International Canada West ULC, a copy of *your* application form (or other information that was required to apply) will be provided to *you* along with of the Group Policy issued to your Organization by the *insurer*.

This certificate must be accompanied by an enrollment letter. *Your* enrollment letter will tell *you* which benefits apply to *you*. Not all benefits necessarily apply to *you*. *You* must read *your* enrollment letter with this certificate to determine the details of *your* coverage and the benefits *you* have selected.

IMPORTANT NOTICE: This certificate contains a provision removing or restricting your right to designate persons to whom or for whose benefit insurance money is to be payable.

IMPORTANT NOTICE: This certificate contains a clause which may limit the amount payable.

Right to Examine Coverage

Please review this certificate when *you* receive it to ensure it meets your needs. *You* have 10 days after purchase to return this certificate for a full refund, provided *you* have not departed on a *trip* and a claim has not been incurred.

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Important Notice

Please read *your* certificate carefully when *you* receive it.

- **Travel insurance doesn't cover everything, it is designed to cover losses arising from sudden and unforeseeable circumstances due to an *emergency*. It is important that *you* read and understand *your* certificate before *you* travel as *your* coverage may be subject to certain limitations or exclusions.**
- In the event of an *accident, injury* or *sickness*, *your* prior medical history may be reviewed when a claim is reported.
- In the event of a medical *emergency*, *you* or someone on *your* behalf must notify Allianz Global Assistance, (toll-free 1-800-461-1079) or worldwide collect (519)-514-1535 within 24 hours of admission to a *hospital* and before any surgery is performed. Also notify Allianz Global Assistance if *you* experience any *emergency*.
- Failure to notify Allianz Global Assistance as required will delay the processing and payment of *your* claim and may limit the amount of *your* claim payment.
- *You* must meet the eligibility requirements of this certificate at the time of application and each departure date. If *you* are ineligible for coverage, the *insurer's* only liability will be to refund any premium paid.
- *You* will be responsible for any expenses that are not payable by the *insurer*.

To help *you* better understand *your* certificate

Key terms in this certificate are printed in *bold italics* and are defined in the Definitions section on page 15.

What am I covered for?

To find out what *your* coverage is, please refer to *your* enrollment letter and certificate and read the section titled Benefits.

What is not covered?

Travel insurance does not cover everything *your* certificate has exclusions, conditions and limitations. *You* should read *your* certificate carefully when *you* receive it, so that *you* are aware of, and understand, the limits of *your* coverage.

How do I make a claim?

Notify Allianz Global Assistance as soon as possible in the event of an *emergency*.

Where possible, Allianz Global Assistance will arrange to pay the provider directly for approved eligible Emergency Hospital & Medical expenses. To submit a claim under this certificate, *you* will need to send a completed claim form (with all original bills and receipts from commercial organizations attached) to Allianz Global Assistance. Please take care in filling out the form, as any missing information may cause delay. See Claims Procedures on page 25 for details.

Travel Assistance

Allianz Global Assistance will use its best efforts to provide assistance for a medical *emergency* arising anywhere in the world. However, Allianz Global Assistance, the *insurer*, nor the *distributor* and their agents will be responsible for the availability, quantity, quality, or results of any medical *treatment* received, or for the failure of any person to provide or obtain medical services.

Extended Absence from Canada

The provincial and territorial *government health insurance plans* limit the time a person can be out of Canada and still remain eligible for coverage. Check *your* province or territory's health insurance plan for details.

Insuring Agreement

In consideration of the application for insurance and payment of the appropriate premium, and subject to the terms, conditions, limitations, exclusions and other provisions of this certificate, the *insurer* will pay the *reasonable and customary* costs for eligible expenses incurred during *your trip*, up to the amounts specified in this certificate, in excess of any deductible and the amount allowed and/or paid for by any other insurance plan(s). Payment is limited to the amounts specified under each coverage option. Some benefits are subject to advance approval by Allianz Global Assistance.

You will be responsible for any expenses that are not payable by the *insurer*.

Summary of Benefits

Emergency Hospital & Medical Insurance Coverage	LIMITS
Emergency Hospital & Medical Insurance Maximum Limit	\$5 million
Included in the overall maximum limit:	
Hospital confinement and Medical Services	up to overall maximum
Paramedical Services (Physiotherapist, chiropractor, chiropodist or osteopath)	\$250 per profession
Medical Appliances	approved in advance
Private Duty Nurse	up to overall maximum
Ground Transport	up to overall maximum
Emergency Air Transportation	up to overall maximum
Incidental Expenses (Telephone calls, television rental).....	\$250
After Hospital Recovery.....	\$75 per day, up to 5 days
Transportation to Bedside.....	see benefit for details
Meals and Accommodation	\$150 per day to a maximum of \$3000 per <i>trip</i>
Return of Travelling Companion	single one-way airfare to Canada
Return of Animal Companion.....	\$500
Return of Dependent Children.....	see benefit for details
Return of Remains	\$5000
Return of Excess Baggage	\$500
Vehicle Return	\$5,000

Emergency Hospital & Medical Insurance

ELIGIBILITY

Eligibility for *Plan Members*

To be insured under this program, *you* must as of the date *you* apply for coverage and the Start of Coverage date:

- a) Be a *plan member*;
- b) Be at least 15 days old and no more than 69 years old;
- c) Be a permanent resident of Canada, covered by valid *government health insurance plan* of *your* Canadian province or territory of residence;
- d) Be listed on the monthly list of *plan members* entitled to coverage under this program provided to Allianz Global Assistance by the *distributor*.

Eligibility for *Plan Member's Dependents* ('Family Coverage')

To be insured under this program as a *dependent* of a *plan member*, *you* must meet all of the following conditions:

- a) Be an eligible *dependent* of a *plan member* covered under this program;
- b) Be legally residing with the *plan member* in Canada; and,
- c) Be a permanent resident of Canada, covered by valid *government health insurance plan* coverage of *your* Canadian province or territory of residence.

COVERAGE PERIOD

Start of Coverage

Coverage for a *plan member* and/or a *plan member's dependents* starts on the later of:

- a) the date this program becomes effective;
- b) the date indicated as the coverage start date on the *plan member's* enrollment letter ; or
- c) the date *you exit your* province or territory of residence for a *trip*.

Please note if *you* apply for coverage under this program after the 1st day of April, *your* and *your dependent's* (if applicable) coverage will start on the 1st day of the following month after the date *your* application is received by the *distributor* and end on the following 1st day of April, with a pro-rata premium charged for this partial term.

End of Coverage

Coverage for a *plan member* terminates immediately upon the earlier of:

- a) the date the *plan member* ceases to meet any of the eligibility for coverage requirements; or
- b) the date the *plan member's* total premium is due but not paid;
- c) the date the *plan member's* Organization's participation in this program is terminated by the *insurer* or Policyholder;
- d) the date and time *you* return to *your* province or territory of residence; or
- e) the date *your trip* reaches the *day limit*.

Coverage for a *plan member's dependent* terminates immediately upon the earlier of:

- a) the date the *dependent* ceases to meet any of the applicable eligibility for coverage requirements;
- b) the date the *plan member's* coverage terminates;
- c) the date the *plan member's* Organization's participation in this program is terminated by the *insurer* or Policyholder;
- d) the date and time *you* return to *your* province or territory of residence; or
- e) the date *your trip* reaches the *day limit*.

Amendments

Coverage Cancellations and Refunds

A premium refund will be provided if *you* return *your* certificate within 10 days of purchase, provided *you* have not departed on a *trip* and a claim has not been incurred, as described in the Right to Examine Coverage provision. Coverage is not refundable outside of the Right to Examine Coverage period.

Coverage Amendments

Eligible *plan members* are permitted to add coverage for *dependents* during the *period of coverage*; however, will not be permitted to remove coverage for *dependents* until the next renewal unless the *dependent* becomes ineligible.

Coverage Renewals

Eligible *plan members* may renew their coverage for a further consecutive 12 month period by payment of premium as herein provided, subject to the *insurer's* right to decline renewal on any renewal date (1st day of April of every subsequent year).

Automatic Extension of Coverage

- a) **Delay of Conveyance.** Coverage will be automatically extended for up to 72 hours in the event of a delay, due to circumstances beyond the *your* control, of the conveyance in which the *you* are riding or are scheduled to ride as a passenger. The delay must occur prior to the certificate's *day limit* and the conveyance must be due to arrive within the certificate's *day limit*.
Conveyance means a *vehicle*, airline, bus, train, or government-operated ferry system.
- b) **Medically Unfit to Travel.** Coverage will be automatically extended for up to 72 hours days if medical evidence supports that *you* are medically unfit to travel due to a covered *sickness* or *injury* on or before the certificate's *day limit*. Any fees associated with changes to travel plans are *your* responsibility.
- c) **Hospitalization.** Coverage will be automatically extended during the period of *hospital* confinement, plus 72 hours after release to travel home, if *you* are hospitalized at the end of *your trip* as a result of a covered *injury* or *sickness*.
- d) **Private Automobile Accident or Mechanical Breakdown.** Coverage will be automatically extended for up to 72 hours if the private automobile *you* are travelling in is involved in a traffic *accident* or mechanical breakdown, which prevents *you* from returning to *your* province or territory of residence on or before the certificate's *day limit*.

All claims incurred after the original scheduled return date must be supported by documented proof of the event resulting in the delayed return.

DESCRIPTION OF COVERAGE

1. Subject to the certificate terms and conditions, the *insurer* agrees to pay up to \$5 million for the *reasonable and customary* costs *you* unexpectedly incur during the first 60 days of *your trip*, beginning on the date *you* leave *your* province or territory of residence. Costs are paid for acute emergency hospital and emergency medical costs incurred during *your trip* up to the maximum amounts provided in the Benefits section, due to *sickness* or *injury*.

Limits on Coverage

2. Amounts payable under this program are in excess of any amounts available or collectible under the *government health insurance plan* of the province or territory in which *you* are covered, or those amounts payable or collectible under any other insurance policy or plan.

Refer to General Provisions on page 21.

BENEFITS

1. Emergency Hospital

The *insurer* agrees to pay for *hospital* accommodation up to a semi-private room, and for *reasonable and customary* services and supplies necessary for *your emergency* care during confinement as a resident *inpatient*.

2. Emergency Medical

The *insurer* agrees to pay for the following services, supplies or *treatment*, when received during *your trip* and provided by a health practitioner who is not related to *you* by blood or marriage:

- a) The services of a legally licensed *physician*, surgeon, anaesthetist or registered graduate nurse.
- b) The services of the following legally licensed practitioners for *treatment* of a covered *injury*:
 - physiotherapist;
 - chiropractor;
 - chiropodist;
 - osteopath.

Not to exceed \$250 per profession when approved in advance by Allianz Global Assistance.

- c) When performed at the time of the initial *emergency*, lab tests and/or X-ray examination as ordered by a *physician* for the purpose of diagnosis.
- d) The use of a licensed local air, land, or sea ambulance (including mountain or sea evacuation), or transport on a licensed airline with an attendant (where required) to the nearest *hospital* when reasonable and necessary.
- e) Rental of crutches or hospital-type bed, not exceeding the purchase price; and/or the cost of casts, splints, canes, slings, trusses, braces, walkers, and/or the temporary rental of a wheelchair when prescribed by the attending *physician*, obtained outside *your* province or territory of residence and are *medically necessary*, or other prosthetic appliances approved in advance by Allianz Global Assistance .
- f) *Emergency* outpatient services provided by a *hospital*.
- g) Registered private nurse, when *medically necessary* and approved in advance by Allianz Global Assistance.
- h) Drugs or medications that require a *physician's* written prescription when *medically necessary* for *emergency treatment*, not exceeding a 30-day supply, except during hospitalization as an *inpatient*.

3. Incidental Expenses

In the event of hospitalization due to *sickness* or *injury*, the *insurer* agrees to reimburse up to a maximum of \$250 toward *hospital* expenses (telephone calls, television rentals, and internet usage fees) when *you* are hospitalized for at least 48 hours.

4. After Hospital Recovery

If *you* are unable to travel due to medical reasons following discharge from the *hospital*, the *insurer* agrees to reimburse up to \$75 per day, up to a maximum of 5 days, for meal and accommodation expenses incurred after the original scheduled return date.

5. Transportation of Family or Friend

When approved in advance by Allianz Global Assistance, the *insurer* agrees to reimburse the *reasonable and customary* cost of a single round-trip economy airfare from Canada, plus \$150 per day for meals and *commercial accommodation* for a *family member* or a close personal friend, to:

- a) be with *you* if *you* are travelling alone and are hospitalized as the result of an *emergency*. To be payable, this benefit requires *you* to be hospitalized as an *inpatient* for more than three consecutive days outside *your* province or territory of residence and the attending *physician* provide written certification that *your medical condition* was serious enough to warrant the visit; or
- b) where legally necessary, identify *your* deceased remains prior to the release of the body.

The *insurer* will only reimburse covered expenses evidenced by the original receipts.

6. Meals and Accommodation

Up to \$150 per day, to an overall maximum of \$3,000 per *trip* for the cost of *commercial accommodation* and meals for *you* and/or any *travelling companion* when the *trip* is extended beyond the return date due to *your* hospitalization or when *you* are unable to travel due to medical reasons. This benefit requires authorization in advance by Allianz Global Assistance and certification by the attending *physician* that *you* are unable to travel and evidenced by original receipts.

7. Return of Travelling Companion

If *you* are returned to Canada under the Emergency Transportation benefit or Return of Remains benefit, the *insurer* agrees to reimburse the cost of a single one-way economy airfare for *your travelling companion* to return to their province or territory of residence.

Benefits are payable only when approved in advance and arranged by Allianz Global Assistance.

8. Pet Return

If *you* are returned to Canada under the Emergency Transportation benefit, or if *you* are hospitalized due to a covered *sickness* or *injury*, the *insurer* agrees to reimburse up to \$500 for the cost of returning

your accompanying dog or cat to Canada. This does not include cats or dogs owned for commercial reasons.

9. Return of Dependent Children

If children as defined under the definition of *dependent* are left unattended due to *your* hospitalization, arrangements will be made to return the children to their home. The *insurer* agrees to reimburse any additional costs to change prepaid travel arrangements.

The *insurer* agrees to reimburse the cost of round-trip transportation for a qualified escort to accompany the children if necessary.

10. Return of Deceased (Repatriation)

In the event of *your* death due to a covered *sickness* or *injury*, the *insurer* agrees to pay up to \$5,000 for:

- a) costs incurred to prepare and return *your* remains in a standard transportation container to *your* permanent residence in Canada; or
- b) cremation or burial of *your* remains at the place of death.

The cost of a funeral service, coffin or urn is not covered.

11. Return of Excess Baggage

When approved in advance by Allianz Global Assistance, the *insurer* agrees to reimburse up to a maximum of \$500 for the cost to return *your* excess baggage, in the event of *your* return to *your* province or territory of residence under the Emergency Air Transportation benefit.

12. Return of Vehicle

If, as a result of a covered *sickness* or *injury*, *you* are unable to return to *your* province or territory of residence with the *vehicle* used for *your trip*, the *insurer* agrees to reimburse up to a maximum of \$5,000 for the cost of a commercial agency to return the *vehicle*:

- a) to *your* province or territory of residence or to the nearest *commercial rental agency*, if *you* were travelling within continental North America; or
- b) to the nearest *commercial rental agency* if *you* were travelling outside continental North America.

This benefit applies to one *vehicle* per claim and is payable only when approved in advance and arranged by Allianz Global Assistance.

13. Dental

The *insurer* agrees to reimburse:

- a) up to \$2,000 for *emergency treatment* or services to *your* whole or sound natural teeth (including capped or crowned teeth) which are damaged as a result of an *accidental* blow to the face; or
- b) up to \$200 for *emergency treatment* for the immediate relief of *your* acute dental pain, including the cost of prescription drugs for the relief of such pain.

Reimbursement will not exceed the minimum fee specified in the Canadian Dental Association schedule of fees of the province or territory where *you* reside.

Treatment relating to any dental claim must begin within 48 hours from the onset of the *emergency* and must be completed prior to *your* return to *your* province or territory of residence.

Treatment must be performed by a legally qualified dentist or oral surgeon.

An *accident* report is required from a *physician* or dentist for claims purposes.

SPECIFIC CONDITIONS

1. In the event of a medical *emergency*, *you* or someone acting on *your* behalf must notify Allianz Global Assistance within 24 hours of admission to a *hospital* and before any surgery is performed.

Limits on Coverage

If you or someone acting on *your* behalf fails to notify Allianz Global Assistance without reasonable cause, then the *insurer* will only pay 80% of the claim payable. *You* will be responsible for the remaining 20% of the claim payable.

You will be responsible for any expenses that are not payable by the *insurer*.

2. The *insurer* reserves the right, as reasonably required and at its expense, to transfer *you* to any *hospital* or to transport *you* to Canada following an *emergency*.

If *you* refuse to be transferred or transported when declared medically fit to travel, any continuing costs incurred after *your* refusal will not be covered and the payment of such costs becomes *your* sole responsibility.

Coverage ceases upon *your* refusal and no coverage will be provided to *you* for the remainder of the *trip*.

3. General Provisions of this certificate apply. Refer to page 21.

EXCLUSIONS

EHM1 Pre-existing Conditions Exclusion:

Benefits are not payable for costs or losses incurred due to, contributed to by, or resulting from *your medical condition* or related condition, other than a *minor ailment*, that was not *stable* at any time during the 90 days immediately before the *trip*.

EHM2 Benefits are not payable for costs incurred as a result of *your* travelling against the advice of a *physician* or any loss resulting from *your sickness* or *medical condition* that was diagnosed by a *physician* prior to the departure date.

EHM3 Benefits are not payable for costs incurred as a result of *treatment*, surgery, medication, services or supplies that are not required for the immediate relief of acute pain and suffering, or that *you* elect to have

provided outside of *your* province or territory of residence when medical evidence indicates *you* could return to *your* province or territory of residence to receive such *treatment*. The wait time to receive *treatment* in *your* province or territory of residence has no bearing on the application of this exclusion.

EHM4 Benefits are not payable for *treatment* or surgery costs incurred during a *trip*, when the *trip* is undertaken for the purpose of securing or with the intent of receiving medical or *hospital* services, whether or not such *trip* is taken on the advice or referral of a *physician*.

EHM5 Benefits are not payable for costs or losses incurred as a result of cardiac catheterization, angioplasty, and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless pre-approved by Allianz Global Assistance, except in extreme circumstances where such surgery is performed immediately on an *emergency* basis.

EHM6 Benefits are not payable for costs incurred as a result of magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms or ultrasounds and biopsies, unless authorized in advance by Allianz Global Assistance.

EHM7 Benefits are not payable for costs incurred as a result of hospitalization or services rendered in connection with general health examinations for "check-up" purposes, *treatment* or care of an *ongoing medical condition*, regular care of a chronic condition, home health care, investigative testing, rehabilitative care, or *treatment* in connection with drug, alcohol or other substance abuse, non-compliance with any prescribed medical therapy or *treatment* or medical *treatment* of *sickness* or *injury* after the initial *emergency* has ended (as determined by the medical team of Allianz Global Assistance).

EHM8 Benefits are not payable for costs incurred as a result of any disorder, disease, condition or *symptom* that is emotional, psychological or mental in nature unless *you* are hospitalized for that condition.

EHM9 Benefits are not payable for costs incurred as a result of emergency air transportation unless approved and arranged in advance by Allianz Global Assistance.

EHM10 Benefits are not payable for costs incurred as a result of any *treatment* not performed by or under the supervision of a *physician*, licensed dentist, or the appropriate *paramedical practitioner*.

EHM11 Benefits are not payable for costs incurred as a result of *treatment* or hospitalization of mother or child as a result of pregnancy, miscarriage, childbirth or complications of any of these conditions occurring in the nine weeks before or after the expected delivery date, or at any time for a pregnancy deemed as *high-risk pregnancy* by a *physician*, or induced abortion.

EHM12 Benefits are not payable for costs incurred as a result of any *war*, invasion, act of a foreign enemy, declared or undeclared hostilities, civil *war*, rebellion, revolution or military usurpation of power.

EHM13 Benefits are not payable for costs incurred as a result of any travel to a country, region or city for which the Canadian government has issued a *travel advisory*, except in the case of such having been issued after the *your* arrival at the destination(s) specified.

EHM14 Benefits are not payable for costs incurred as a result of any travel to a sanctioned country for any business or activity to the extent that such coverage would violate any applicable national economic or trade sanction law or regulations.

EHM15 Benefits are not payable for costs incurred as a result of any *nuclear* reaction, radiation or radioactive, *biological* or *chemical* contamination.

EHM16 Benefits are not payable for costs incurred as a result of any seepage, pollution or contamination.

EHM17 Benefits are not payable for costs incurred as a result of any epidemic or pandemic.

EHM18 Benefits are not payable for costs incurred as a result of committing or attempting to commit an illegal act or a criminal act.

EHM19 Benefits are not payable for costs incurred as a result of any intentional self-*injury*; suicide or attempted suicide; abuse of medication, illicit drugs or alcohol.

EHM20 Benefits are not payable for costs incurred as a result of any motor *vehicle accident* that results in *injury* while under the influence of illicit drugs or alcohol where the concentration of alcohol in *your* blood exceeds 80 milligrams of alcohol in 100 millilitres of blood.

EHM21 Benefits are not payable for costs incurred as a result of any participation in *high-risk activities*.

EHM22 Benefits are not payable for costs incurred as a result of any loss or damage to hearing devices, eyeglasses, sunglasses, contact lenses, or prosthetic teeth, limbs or devices and resulting prescription thereof. Whenever possible, Allianz Global Assistance will help co-ordinate the replacement of prescription eyeglasses or essential prescription medication in the event these items need to be replaced during *your trip*. This insurance does not cover the actual cost to replace prescription eyeglasses or essential prescription medication.

EHM23 Benefits are not payable for costs incurred as a result of the replacement of an existing prescription, whether by reason of loss unless otherwise specified elsewhere in this certificate, renewal or due to inadequate supply; or the purchase of drugs and medications (including vitamins, meal replacements, and mineral supplements) which are commonly available without a prescription; or which are not legally registered and approved in Canada; or which are not required as a result of an *emergency*.

EHM24 Benefits are not payable for costs incurred as a result of upgrade charges for airline transportation unless approved in advance by Allianz Global Assistance.

EHM25 Benefits are not payable for costs incurred as a result of dental service related to crowns and root canals or the repair or replacement of full or partial dentures when lost or damaged.

EHM26 Benefits are not payable for costs incurred as a result of any *treatment* or services received in the province where *you* reside.

EHM27 Benefits are not payable for costs incurred as a result of any *treatment*, service or supply related to locating organ donors for transplants, or any *treatment*, service or supply regarding the use of artificial organs.

Definitions

Accident(al) means a sudden, unexpected, unforeseeable, unavoidable external event and excludes disease or infections.

Commercial accommodation means an establishment providing short-term accommodation for paying guests, licensed under the law of its jurisdiction, which provides proof of commercial transaction.

Commercial rental agency means a car rental agency or company licensed under the law of the jurisdiction(s) where it conducts business.

Day Limit means the 60 days of coverage as described in *your* certificate beginning on the date *you* leave *your* province or territory of residence. In order to reset *your* day limit, *you* must return to *your* province or territory of residence for a minimum of 24 hours.

Dependent means:

- The *plan member's spouse* to whom the *plan member* is legally married or partnered and whom the *plan member* has lived continually in a common-law relationship for more than 12 months and publicly represent as their *spouse/partner*;
- The *plan member's* unmarried, natural children, legally adopted children, or step children who live with the *plan member*, are not regularly employed and are under age 20. Child coverage terminates at the end of the month in which the child attains the limiting age;
- The *plan member's* unmarried children over age 18 if the child became dependent upon the *plan member* by reason of a mental or physical disability prior to the child's 19th birthday and has been continuously so disabled since that time and is considered a dependent as defined under the Income Tax Act.

Distributor refers to Hub International Canada West ULC the contracted Distributor for CUMIS General Insurance Company, a member of The Co-operators group of companies.

Emergency means a sudden, unforeseen *sickness* or *injury* occurring during a *trip*, which requires immediate intervention by a *physician* or legally licensed dentist and cannot reasonably be delayed. An emergency is deemed to no longer exist when medical evidence indicates that *you* are able to continue *your trip* or return to *your* place of ordinary residence in Canada.

Family member means *your spouse*, parent, brother, sister, legal guardian, step-parent, step-child, step-brother, step- sister, aunt, uncle, niece, nephew, grandparent, grandchild, in-law, ward, natural or adopted child.

Government health insurance plan means the health care coverage provided by Canadian provincial and territorial governments to their residents.

Heart condition includes angina or chest pain, arrhythmia, arteriosclerosis, atrial fibrillation, congenital heart defect, congestive heart failure, cardiomyopathy, carotid artery occlusion, heart attack (myocardial

infarction), heart murmur, irregular heart rate or beat and any other condition relating to the heart or cardiovascular system.

High-risk activity(ies) includes:

- heli-skiing, any skiing or snowboarding outside marked trails;
- ski jumping or bungee jumping;
- skydiving, sky-surfing or hang-gliding;
- scuba diving (except if certified by internationally recognized and accepted program such as NAUI or PADI, or if diving depth does not exceed 30 meters.);
- white water rafting (except grades 1 to 4.);
- street luge, skeleton activity;
- rock climbing (includes but is not limited to bouldering, ice climbing, lead or top-rope, multi-pitch, soloing, sport climbing, trad climbing or via ferrata. Rock climbing does not include climbing artificial rock walls when using proper safety equipment under supervision.);
- mountain climbing (the ascent or descent of a mountain requiring the use of specified equipment including crampons, pick axes, anchors, bolts, carabiners and lead-rope or top rope anchoring equipment.)
- parachuting or parasailing; or
- air travel other than as a ticketed passenger.

High-risk pregnancy means a pregnancy involving a *medical condition* that puts the mother, the developing fetus or both at a higher than normal risk of developing medical complications during or after the pregnancy and birth. These *medical conditions* include pre-eclampsia, eclampsia, hypertension, Rh incompatibility, gestational diabetes, or placenta previa.

Hospital means a facility incorporated or licensed as a hospital by the jurisdiction where such services are provided and which has accommodation for resident *inpatients*, a laboratory, a registered graduate nurse and *physician* always on duty and an operating room where surgical operations are performed by a *physician*. In no event shall this include a convalescent or nursing home, home for the aged, health spa, or an institution for the care of drug addicts, alcoholics or persons suffering from mental or emotional disorders.

Injury means bodily harm, which is directly caused by or resulting from an *accident*, being a sudden and unforeseen event, excluding bodily harm that results from deliberate or voluntary action, and independent of *sickness* and all other causes.

Inpatient means a patient who is treated as a registered bed patient in a *hospital* or other eligible facility and for whom a room and board charge is made. Admittance as an inpatient must be for *medically necessary treatment* and the admission recommended by the attending *physician*.

Insurer means CUMIS General Insurance Company, a member of The Co-operators group of companies.

Medical condition means an *accidental injury* or *sickness* (or a condition related to that *accidental injury* or *sickness*), including disease, acute psychosis and complications of pregnancy occurring within the first 31-weeks of pregnancy.

Lung/respiratory condition includes asbestosis, bronchial asthma, bronchiectasis, chronic asthma, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, pulmonary embolism, pulmonary fibrosis, sleep apnea and tuberculosis.

Medically necessary means the services or supplies provided by a *hospital, physician*, dentist, or other licensed provider that are required to identify and treat a *sickness, injury* or disease and that Allianz Global Assistance determines are:

- consistent with the *symptoms*, diagnosis or *treatment* and appropriate according to accepted standards of medical practice for that *sickness, injury*, or disease;
- are not experimental or solely investigative in nature;
- the most appropriate supply, or level of services, that can be safely provided and cannot be omitted without adversely affecting *your* condition or the quality of medical care;
- not solely for *your, your physician's* or other provider's convenience;
- unable to be reasonably delayed until *you* return to *your* province or territory of residence.

Minor ailment means a *sickness* or *injury* which ended more than 30 days prior to *your trip* and which did not require:

- a) *treatment* for a period longer than 15 consecutive days; or
- b) more than one follow-up visit to a *physician*; or
- c) hospitalization, surgery, or referral to a specialist.

Nuclear, chemical or biological means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent, including the resultant contamination where:

- **Nuclear** means any occurrence causing bodily *injury, sickness*, disease, or death, or loss of or damage to property, or for loss of use of property, arising out of or resulting from the radioactive, toxic, explosive, or other hazardous properties of source, special nuclear, or by-product material.
- **Chemical agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
- **Biological agent** means any pathogenic (disease- producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause *sickness* and/or death in humans, animals or plants.

Ongoing medical condition means an acute *sickness* and/or *injury* that requires continuing care and/or *treatment* after the initial *emergency* has ended as determined by the medical team of Allianz Global Assistance.

Paramedical practitioner means physiotherapist, chiropractor, chiropodist or osteopath licensed to practice within the scope of such license at the location where the *treatment* is provided and who is not related to *you* by either blood or marriage. This does not include a naturopath, herbalist or a homeopath.

Period of coverage means the period from the Start of Coverage to the End of Coverage as indicated in this certificate and for which premium has been paid.

Physician means a person other than *you*, who is legally qualified and licensed to practice medicine or perform surgery in the location where the services are performed, and is not related to *you* by blood or marriage.

Plan Member means a person that has membership status in a Participating Organization ('Policyholder') and be eligible to participate under this program as confirmed by the Policyholder and verified by the *distributor*.

Reasonable and customary means the services customarily provided or the costs customarily incurred for covered losses, which are not in excess of the standard practice or paid fee in the geographical area where the services are provided or costs are incurred for comparable *treatment*, services or supplies for a similar *sickness* or *injury*.

Sickness means any illness or disease.

Signs or symptoms means any evidence of disease experienced by *you* or recognized through observation.

Spouse means a person who is legally married to *you*, or a person who has been living with *you* in a common-law relationship for a period of at least 12 consecutive months.

Stable describes any *medical condition* or related condition, including any *heart condition* or *lung/respiratory condition*, for which:

- a) there has been no new *treatment*; and
- b) there has been no change in *treatment* or change in *treatment* frequency or type; and
- c) there have been no *signs or symptoms* or new diagnosis; and
- d) there have been no test results showing deterioration; and
- e) there has been no hospitalization; and
- f) there has been no referral to a specialist (made or recommended) and *you* are not awaiting the results of further investigations performed by any medical professional.

The following are also considered stable:

- a) Routine (not prescribed by a *physician*) adjustment of insulin to control diabetes provided the insulin was not first prescribed during the 90 day period specified in the Pre-Existing Conditions Exclusion.
- b) Change from a brand name medication to a generic medication provided the medication was not first prescribed during the 90 day period specified in the Pre-Existing Conditions Exclusion and there is no increase or decrease in dosage.
- c) The routine adjustment of Coumadin or Warfarin provided the Coumadin or Warfarin was not first prescribed during the 90 day period specified in the Pre-Existing Conditions Exclusion.
- d) A *minor ailment*.

Travel Advisory means a formal written notice issued by the Canadian government instructing travellers to avoid all travel or non-essential travel to a country, region or city. It does not include travel information reports.

Travelling companion means a person who has prepaid shared accommodation or transportation with *you* (maximum of five persons including *you*).

Treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a *physician* including, but not limited to, prescribed medication, investigative testing or surgery.

Trip means a period during which *you* are travelling outside of *your* province or territory of residence and for which coverage is in effect.

Vehicle means a private passenger automobile, station wagon, pickup truck or minivan that is used exclusively for the transportation of passengers; and is either owned or rented by *you*.

For the Return of Vehicle benefit under Emergency Hospital & Medical Insurance, vehicle also means a motorhome or a camper unit that is either owned or rented by *you* where:

- a) motorhome means a self-propelled vehicle containing living quarters that are an integral part of the vehicle and are not removable; and
- b) camper unit means a specifically constructed unit for living purposes mounted on and removable from a vehicle.

War means any loss or damage arising directly or indirectly from, occasioned by, happening through or in the consequence of: war; invasion; acts of foreign enemies; hostilities or warlike operations (whether war is declared or not) by any government or sovereign, using military personnel or other agents; civil war; rebellion; revolution; insurrection; civil commotion assuming the proportions of or amounting to an uprising; military or usurped power.

You or **Your** means the *plan member* and their *dependents* named on the application, who have been accepted by Allianz Global Assistance or its authorized representative, and has paid the required premium.

Travel Assistance Services

NOTE: The following assistance services are for *your* convenience only, expenses related to these helpful services may not be covered under this coverage. Please refer to the benefit wording for details of what is covered.

You can count on Allianz Global Assistance 24 hours a day, 7 days a week. During an *emergency*, wherever possible, Allianz Global Assistance's services include, but are not limited to:

- Monitoring the status of *your* medical case and communicating between patient, family *physician*, employer, travel company, consulate, etc.
- Coordinating travel arrangements as follows:
 - i. *emergency* medical transportation and *treatment* en route, at the request of *you* or *your physician*;
 - ii. escort and transportation home for stranded *dependent* children and/or other extended *family members* or friends while *you* are in *hospital*;
 - iii. *your* return home if ill or injured;
 - iv. should *you* die away from home, services for the repatriation of *your* remains.

Allianz Global Assistance can also help *you* when non-medical emergencies arise on *your trip*.

- Cash Transfer – in the event of an *emergency*, Allianz Global Assistance will coordinate between *you* and *your* friend, *family member*, business or credit card company for a cash transfer.
- Message Relay – Allianz Global Assistance will take *emergency* messages from or for *you*.
- Ticket Replacement – Allianz Global Assistance will help *you* replace lost or stolen airline tickets.
- Legal Services – Allianz Global Assistance will help *you* contact a local attorney or the appropriate consular officer if *you* are arrested or detained, are in a traffic *accident* or otherwise require legal help.
- Bail Bond Services – these can be coordinated for *you* in all locations where they are available.

Even if *you* never use the medical benefits or travel assistance services during *your trip*, *you* can still benefit from the *trip* information offered by calling Allianz Global Assistance Travel Assistance.

Allianz Global Assistance is here to help *you* with:

- Passport and Visa information
- Health hazards advisory
- Inoculation requirements
- Weather information
- Currency exchange information
- Consulate and embassy locations

General Provisions

Assignment

Any benefits payable or which may become payable under this certificate cannot be assigned by *you*, and the *insurer* is not responsible for and will not be bound by any assignment entered into by *you*.

Benefit Payments

Unless otherwise stated, all provisions in this certificate apply to *you* and are benefits which are only payable to *you* under one plan. If more than one Allianz Global Assistance administered plan issued by the *insurer* is in effect at the same time, benefits will only be paid under one insurance plan, the one with the greatest sum insured. Benefits are only payable for the plans and the specific sum insured selected, paid for and accepted by Allianz Global Assistance at the time of application.

Any benefits payable do not include interest charges. Benefits payable as a result of *your* death will be payable to *your* named beneficiary or to *your* Estate.

Claim Submission

You or the claimant, if other than *you*, shall be responsible for providing Allianz Global Assistance with the following:

1. receipts from commercial organizations for all medical costs incurred and itemized accounts of all medical services which have been provided; and
2. any payment made by any other insurance plan or contract, including a government *hospital*/medical plan; and
3. substantiating medical documentation, at the request of Allianz Global Assistance.

Failure to provide substantiating documents shall invalidate all claims under this insurance.

Conformity with Law

Any certificate provision in conflict with any law to which this is subject is hereby deemed to be amended to conform thereto.

Contract

The application, enrollment letter, this certificate, any document attached to this when issued, and any amendment to the agreed upon in writing after it is issued, constitute the entire contract. Each or term of coverage is considered a separate contract.

Allianz Global Assistance reserves the right to decline any application or any request for extensions of coverage.

No condition of this certificate shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly expressed in writing and signed by Allianz Global Assistance.

Coordination of Benefits

Amounts payable under this plan are in excess of any amounts available or collectible under any existing

coverage concurrently in force held by or available to *you*.

Other coverage includes but is not limited to:

- homeowners insurance;
- tenants insurance;
- multi-risk insurance;
- any credit card, third-party liability, group or individual basic or extended health insurance;
- any private or legislative plan of motor *vehicle* insurance providing *hospital*, medical or therapeutic coverage.

Allianz Global Assistance, on behalf of the *insurer*, will coordinate all benefits in accordance with the Canadian Life and Health Insurance Association guidelines.

Reimbursement will not be made for any costs, services or supplies that are payable to *you* under a motor *vehicle* insurance policy or legislative plan pursuant to the no-fault benefits schedule under any Insurance Act, or for which *you* receive benefits from any other party pursuant to any policy or legislative plan of motor *vehicle* insurance, until such benefits are exhausted.

You may not claim or receive in total more than 100% of the loss caused by the insured event.

If *you* are retired with an extended health plan provided by a former employer, with a lifetime limit of up to \$100,000, Allianz Global Assistance, on behalf of the *insurer*, will not coordinate benefits with that provider, except in the event of *your* death.

Currency

All amounts stated in the certificate, including premium, are in Canadian dollars. At the option of Allianz Global Assistance, benefits may be paid in the currency of the country where the loss occurred. If currency conversion is necessary, the exchange rate on the date the service was rendered to *you* will be used.

General Terms

Insurance terms and conditions are subject to change with each new certificate purchased, without prior notice, to reflect actual experience in the marketplace.

Governing Law

This certificate will be governed by the laws of the Canadian province or territory in which *you* normally reside.

Language

The parties request that the certificate and all related documentation be drawn in English. Les parties demandent que le présent certificat ainsi que toute documentation pertinente soient rédigées en anglais.

Limit on Liability

It is a condition precedent to liability under this certificate that at the time of application and on the

departure date, *you* are in good health and know of no reason to seek medical attention.

Limitation of Action

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba and Saskatchewan), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.

Misrepresentation or Nondisclosure

Your failure to disclose or misrepresentation of any material fact, or fraud, either at the time of application or at the time of claim, shall render the entire contract null and void at the option of the *insurer*, and any claim submitted thereunder shall not be payable.

Where there is an error as to *your* age, provided that *your* age is within the insurable limits of this certificate, the premiums will be adjusted according to *your* correct age.

Premiums

The total premium amount is due and payable at the time of application. The premium is calculated using the most current rates on the date of application. A rate for the Family Plan is available and will be applied where applicable.

Rights of Examination

The claimant shall provide the *insurer* with the opportunity to examine *you* when and so often as it reasonably requires while a claim is pending. In the case of *your* death, the *insurer* may require an autopsy, subject to any laws of the applicable jurisdiction relating to autopsies.

Right to be Reimbursed (Subrogation)

As a condition to receiving benefits under the certificate, *you* agree to:

- a) reimburse the *insurer* for all *emergency* medical and *hospital* costs paid under the certificate from any amounts *you* receive from a third party responsible (in whole or in part) for *your injury* or *sickness* whether such amounts are paid under a judgment or settlement agreement;
- b) whenever reasonable, initiate a legal action against the third party to recover *your* damages, which include *emergency* medical and *hospital* costs paid under the certificate;
- c) include all *emergency* medical and *hospital* costs paid under the certificate in any settlement agreement *you* reach with the third party;
- d) act reasonably to preserve the *insurer's* right to be reimbursed for any *emergency* medical or *hospital* costs paid under the certificate;
- e) keep the *insurer* informed of the status of any legal action against the third party; and
- f) advise *your* counsel of the *insurer's* right to reimbursement under the certificate.

Your obligations under this section of the certificate in no way restricts the *insurer's* right to bring a subrogated claim in *your* name against the third party and *you* agree to cooperate with the *insurer* fully should the *insurer* choose to exercise its right of subrogation.

Sanctions

Benefits are not payable under this certificate for any losses or expenses incurred due to or as a result of *your* travel to a sanctioned country for any business or activity that would violate any Canadian or any other applicable national economic or trade sanction law or regulation.

Time

Expiry time of coverage is the time within the time zone where *you* were residing when the application was made.

Claims Procedures

Claims forms are available by calling Allianz Global Assistance's Claims Department.

SEND YOUR CLAIMS TO:

Allianz Global Assistance Claims Department

PO Box 277,

Waterloo, Ontario

N2J 4A4 Canada

Collect worldwide: (519)-514-1535

Toll-free Canada/USA: 1-800-869-6747

- **Notice of Claim.** Claims must be reported within 30 days of occurrence.
- **Proof of Claim.** Written proof of claim must be submitted within 90 days of occurrence.
- Any costs incurred for documentation or required reports are *your* or the claimant's responsibility.
- To submit *your* claim, fill out the claim form completely and include all original bills. Incomplete information will cause delay.
- All eligible claims must be supported by original receipts from commercial organizations.

Failure to give notice of claim or furnish proof of claim within the above prescribed period does not invalidate the claim if the notice or proof is given or furnished as soon as is reasonably possible, and in no event later than one year from the date of *injury*, or the date a claim arises under the plan on account of *sickness* if it is shown that it was not reasonably or medically possible to give notice or furnish proof within the time so prescribed.

When submitting *your* Emergency Hospital & Medical claim, please include:

1. A fully completed and signed claim form with all original bills and receipts from commercial organizations.
2. Medical records including an *emergency* room report and diagnosis from the medical facility or a Medical Certificate completed by the treating *physician*. Any fee for completing the certificate is not a benefit under this insurance.
3. Completed appropriate provincial *government health insurance plan* forms; see claim form for details.
4. Proof of original departure from and return to *your* province or territory of residence.
5. Any other documentation that may be required and/or requested by Allianz Global Assistance.

Important Note

In the event of a medical *emergency*, Allianz Global Assistance must be notified within 24 hours of admission to *hospital* and before any surgery is performed.

Limits on Coverage

If *you* or someone acting on *your* behalf fails to notify Allianz Global Assistance without reasonable cause, then the *insurer* will pay 80% of the claim payable. *You* will be responsible for the remaining 20% of the claim payable.

You will be responsible for any expenses that are not payable by the *insurer*.

Payment of Claims

All claim amounts payable under this certificate shall be paid by Allianz Global Assistance, on behalf of the *insurer*, within 60 days following the receipt of due proof of claim that is satisfactory to them.

Privacy Information Notice

CUMIS General Insurance Company (the “insurer”) and the insurer’s insurance administrator, Allianz Global Assistance, and the insurer’s agents, representatives and reinsurers (for the purpose of this Personal Information Notice collectively “we” “us” and “our”) require personal information including:

- details about you including your name, date of birth, address, telephone numbers, e-mail address, employer, and other identification;
- medical records and information about you;
- records that reflect your business dealings with and through us.

This personal information is collected for the following insurance purposes when offering and providing insurance and related services:

- to identify and communicate with you;
- to consider any application for insurance;
- if approved, to issue a Policy or Certificate of insurance;
- to administer insurance and related benefits;
- to evaluate insurance risk, manage and coordinate claims, re-price medical expenses and negotiate payment of claims expenses;
- to investigate claims and to determine eligibility for insurance benefits;
- to provide assistance services;
- for fraud prevention and debt collection purposes;
- as required or permitted by law.

We only collect personal information necessary for insurance purposes from individuals who apply for insurance, from Certificate or Policy holders, insureds and claimants. In some cases we also collect personal information from members of a Certificate or Policy holder’s, insured’s or claimant’s family or their friends when they are unable, for medical or other reasons, to communicate directly with us. We also collect and disclose information for the insurance purposes from, to and with, third parties such as, but not necessarily limited to, health care practitioners and facilities in Canada and abroad, government and private health insurers and family members and friends of the insured, Certificate or Policy holder or claimant. We may also use and disclose information from our existing files for the insurance purposes. Our employees who require this information for the purposes of their duties will have access to this file.

Upon your request and authorization, we may also disclose this information to other persons.

From time to time, and if permitted by applicable law, we may also collect, use or disclose personal information in order to offer additional or upgraded products and services (the “optional purposes”).

When an individual applies for, purchases, or is covered by one of our insurance policies or submits a claim

for insurance benefits, he or she is presumed to consent to the personal information practices described in this notice. If an individual does not wish to have their personal information used for the optional purposes they need only notify Allianz Global Assistance. A person may decline to have their information collected, used or disclosed for the insurance purposes but in that instance we will likely be unable to provide insurance and related services.

Personal information is maintained in the Policy or Policy holder's, insured's or claimant's file that we establish and maintain in the offices of Allianz Global Assistance. In some instances we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada. As a result, personal information may be accessible to regulatory authorities in accordance with the law of these other jurisdictions.

For information about how to obtain access to written information about our policies and procedures with respect to service providers outside of Canada, please contact the Privacy Officer at privacy@allianz-assistance.ca.

We will retain the personal information we collect for a specified period of time and in a storage method appropriate with legal and our internal corporate requirements. Personal information will be securely destroyed following the expiration of the appropriate retention period. Individuals have a right to request to access or correct personal information we have on file by contacting the Privacy Officer at privacy@allianz-assistance.ca or by writing to:

Privacy Officer

Privacy Officer
Allianz Global Assistance
4273 King Street East
Kitchener, ON
N2P 2E9

For a complete copy of our Privacy Policy please visit www.allianz-assistance.ca

Questions?

If *you* have any questions or concerns about our products or services, or *your* certificate or claim please feel free to contact Allianz Global Assistance any time:

Toll Free: 1-800-670-4426

Collect: (519)-514-1535

Administered by:

AZGA Service Canada Inc. o/a Allianz Global Assistance

4273 King Street East
Kitchener, ON N2P 2E9

Underwritten by:

CUMIS General Insurance Company

P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
Canada

Emergency Procedures

In the event of a medical *emergency*, *you* or someone acting on *your* behalf must notify Allianz Global Assistance within 24 hours of admission to a *hospital* and before any surgery is performed.

Limits on Coverage

If *you* or someone acting on *your* behalf fails to notify Allianz Global Assistance without reasonable cause, then the insurer will pay 80% of the claim payable. *You* will be responsible for the remaining 20% of the claim payable.

You will be responsible for any expenses that are not payable by the *insurer*.

Allianz Global Assistance is here to help with service available 24 hours a day, 7 days a week. Allianz Global Assistance also provides support and recommendations for non-medical emergencies, providing *you* with access to resources to help resolve any unexpected difficulties *you* encounter during *your trip*.

For 24/7 emergency assistance call Allianz Global Assistance

Toll-free Canada/USA: 1-800-995-1662

Toll-free worldwide: 00-800-842-08420 or Country code + 800-842-08420

If unable to contact us through the toll-free numbers call collect: 416-340-0049. International operator assistance is required. Please confirm how to call collect to Canada from *your* destination prior to departure.