

Travel Guard®

All Seasons Travel Plan Travel Insurance & Global Assistance



Dear Traveller

Cover your trip investment from those unforeseen circumstances that may arise before or during your trip. Travel Guard's All Season Travel Plan provides valuable coverage at an affordable price and includes a waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 14 days of Initial Trip Payment. Applies to first \$25,000 per person/\$50,000 per booking of trip cost.

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE
100% of Trip Cost	Trip Cancellation
100% of Trip Cost	Trip Interruption
\$1,200	Trip Delay (Maximum \$400 per day)
\$1,000	Baggage & Personal Effects Loss
\$1,000	Baggage Delay (Maximum \$200 per day)
\$200,000	Emergency Medical Expense
\$500	Emergency Dental
\$200,000	Emergency Evacuation and Repatriation of Remains
\$10,000	Accidental Death & Dismemberment
\$50,000	Flight Guard
Included	Travel Medical Assistance*
Included	Worldwide Travel Assistance*

*Non-insurance services are provided by Travel Guard Group Inc.

Extra Coverage

Waiver of Pre-existing Medical Condition Exclusion up to the first \$25,000 per person/\$50,000 per booking of Trip Cost (if purchased within 14 days of initial trip payment).**

**Day one is the date the initial payment is received.

Plan Cost

AGE	0-59	60-64	65-69	70-74	75+
% OF TRIP COST	5.5%	7.5%	8.5%	10.5%	12.5%

Minimum premium rates may apply.

Optional Coverage

Cancel for Any Reason – The Insurer will reimburse 70% of nonrefundable expenses if you cancel your Trip for any reason, up to 48 hours prior to your departure.

(Can only be purchased within 14 days of Initial Trip Payment.)

70% of Trip Cost Plan Cost:

AGE	0-59	60-64	65-69	70-74	75+
% OF TRIP COST	8.8%	12.0%	13.6%	16.8%	20.0%

Questions?

For more information please call our World Service Center. Representatives are available 24 hours a day, 7 days a week
TOLL-FREE: **1.866.648.8425**
Refer to product number 800231 P1 03/15



Please refer to the policy document for the Pre-Existing Medical Condition and Trip Cancellation and Trip Interruption Exclusions.

§ Trip Cancellation & Interruption

Reimburses prepaid, non-refundable expenses if you must cancel or interrupt your Trip due to Unforeseen:

- Unforeseen sickness, injury, or death of the Insured, a Travelling Companion, Family Member, or Business Partner. (Certain exclusions apply.)
- Inclement weather causing delay or cancellation of travel.
- Strike resulting in the complete cessation of travel services at the point of departure or Destination.
- The Insured's Primary Residence being made Uninhabitable by Natural Disaster, vandalism, or burglary.
- The Insured or a Travelling Companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- The Insured or a Travelling Companion is involved in or delayed due to an automobile accident, substantiated by a police report, while en route to the Insured's Destination.
- A named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable. The Insurer will only pay benefits for losses occurring within 30 calendar days after the named hurricane makes the Insured's Destination Inaccessible or Uninhabitable.
- The Insured's Destination being made Uninhabitable by a flood, tornado, earthquake, fire, wildfire, volcanic eruption, or blizzard that is due to natural causes, vandalism, or burglary.
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival.
- Insured or Travelling Companion is called to active military service or military leave is revoked.
- The Insured has an employer-initiated transfer within the same organization of 250 or more miles after the Insured's effective date of coverage which requires the Insured's Primary Residence to be relocated.
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel.
- The primary or secondary school where the Insured or Travelling Companion is a student must extend its operating session beyond its regular schedule, which causes the extension of the originally scheduled school year beyond the originally scheduled end date and the Departure Date falls within that period of time.
- A theft of passports or visas specifically required for the Insured's Trip substantiated by a police report.
- The Insured or Travelling Companion is involuntarily terminated or laid off through no fault of his/her own which occurs more than 14 days after an Insured's effective date of coverage, provided that he/she has been an active employee for at least five years. This provision is not applicable to temporary employment, independent contractors or self-employed persons.
- Primary Coverage.

§ Trip Delay

Reimburses up to \$400 a day for Reasonable Additional Expenses if delayed for 12 hours or more due to:

- Carrier delay such as mechanical difficulties.
- Lost passport, money, or travel documents.
- Natural Disaster.
- Injury, sickness or quarantine of the Insured or Travelling Companion.
- The Insured or Travelling Companion is directly involved in or delayed due to an automobile Accident, while en route to the Insured's Destination.

Baggage & Personal Effects Loss

- Reimburses for loss, theft, and damage of baggage and personal effects.
- Primary coverage — no need to present a claim to another carrier such as Homeowner's.
- Covers loss due to unauthorized use of credit cards if the Insured has complied with credit card conditions.

Baggage Delay

- Reimburses up to \$200 per day for the purchase of essential items if baggage is delayed or misdirected for more than 12 hours.

Emergency Medical Expense

- No daily limits or deductible.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses only during the trip.
- Pays for emergency dental expenses during the trip.

Emergency Evacuation & Repatriation of Remains

- Evacuation to the nearest adequate medical facility
- Transportation of remains upon death

Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

Flight Guard

- Coverage for accidental death or dismemberment that occurs when traveling on a regularly scheduled flight or charter, subject to the Maximum Limit shown in the schedule.

Assistance Services*

All assistance services listed below are not insurance benefits and are not provided by Us. AIG Insurance Company of Canada provides assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveller.

Travel Medical Assistance

A menu of services available for emergency medical requests, including prescription replacement assistance, physician referrals, medical evacuations, and more.

Worldwide Travel Assistance

Assistance with any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information and more.

*Non-insurance services are provided by Travel Guard. LiveTravel™ is a registered trademark of Travel Guard Group Inc.

PRE-EXISTING MEDICAL CONDITION EXCLUSION

The Insurer will waive the pre-existing medical condition exclusion up to a maximum of the first \$25,000 per person/ \$50,000 per booking of Trip Cost if the following conditions are met:

- This plan is purchased within 14 days of making the Initial Trip Payment;
- The amount of coverage purchased equals all prepaid, non-refundable payments or deposits applicable to the Trip at the time of purchase, and the cost of any subsequent arrangement(s) added to the same Trip are insured within 14 days of the date of payment or deposit for any subsequent Trip arrangement(s);
- All Insured's are medically able to travel when plan cost is paid.

The policy covers trips up to 180 days in length. Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. Termination Date: All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by AIG Insurance Company of Canada, 145 Wellington Street West, Toronto, Ontario, M5J 1H8. This Policy is administered on Our behalf by Travel Guard Canada Group, Inc. (Travel Guard Canada).