

# CANADASURE 2009 v3

THIS INSURANCE DOCUMENT IS NOT VALID UNLESS ATTACHED TO A NUMBERED INSURANCE CERTIFICATE AND THEY SHALL BE READ AS ONE.

## Terms and Conditions

THESE TERMS & CONDITIONS ARE EFFECTIVE FROM 01/05/2009 AND SUPERSEDE ALL PREVIOUS VERSIONS.

### VALIDITY OF INSURANCE

This insurance is valid for persons domiciled anywhere in the world who are emigrating or are returning citizens to Canada and are not yet eligible for benefits under a government health insurance plan of a province / territory of Canada. Cover may be extended to include up to 60 days travel to other countries enroute prior to YOUR arrival in Canada. Cover extends to include a temporary visit to the USA or Mexico providing that YOUR visit begins and finishes in Canada and does not exceed 30 days. Cover will be deemed null and void if YOU fail to pay the premium as a result of an invalid credit card or a cheque, which is not supported by sufficient funds. Cover may be extended beyond YOUR first 90 days in Canada provided YOU have not made a claim and cover is still valid at the time of YOUR request. The coverage and limits provided by this Certificate are in strict accordance with the selected plan specified and are subject to payment of the correct premium.

### MEANING OF WORDS

<b>WE, OUR OR US INSURED PERSON, YOU OR YOUR(S)</b>	- Means certain underwriters at Lloyd's who are noted in this Certificate as person(s) to be insured. (Each person is considered to be separately insured.)
<b>PERIOD OF INSURANCE</b>	- Means the period of the TRIP commencing on the date stated in this Certificate, and ending 90 days after YOUR arrival in Canada. However, under Section 3 (Cancellation) the PERIOD OF INSURANCE starts on the date of validation of this Certificate and ends immediately YOUR TRIP commences on the date stated in the Schedule.
<b>TRIP</b>	- Means a journey, which starts from YOUR country of departure and ends 90 days after YOUR arrival in Canada.
<b>SPECIFIED MEDICAL CONDITION</b>	- Means any disease or disorder of the heart, lungs or blood vessels, brain or nervous system, stomach or intestines, kidneys, liver or bladder; skeletal system, sense organs, or any condition relating to cancer or a stroke.
<b>IN-PATIENT</b>	- Means Person(s) who are admitted to hospital or clinic and stay for one or more nights, for the sole purpose of receiving medical treatment.
<b>PERSONAL BAGGAGE</b>	- Means YOUR suitcases and similar containers, their contents and articles carried or worn by YOU including YOUR VALUABLES (as defined below), but excluding PERSONAL MONEY (as defined below), stamps, documents, contact or corneal lenses, dentures, hearing-aids, fragile articles or business goods and samples.
<b>VALUABLES</b>	- Means photographic, audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, jewellery, furs and articles made of precious stones and metals.
<b>INTRINSIC VALUE</b>	- Means the actual cash value of the item at the time of loss or damage including appropriate deductions for wear and tear.
<b>PERSONAL MONEY</b>	- Means bank notes, coins and foreign currency, travellers cheques, cheques, postal and money orders, passport, driving licence, travel tickets, petrol coupons and credit vouchers, being carried by YOU or whilst in a locked safe or safety deposit box.
<b>LOSS OF EYE(S) / LOSS OF LIMB(S)</b>	- Means total and irrecoverable loss of sight of the eye(s). - Means loss of a hand or foot by permanent physical severance at or above the wrist or ankle and including total and permanent loss of use of a hand or foot.
<b>PERMANENT TOTAL DISABLEMENT</b>	- Means disablement which entirely prevents YOU from engaging in or attending to any occupation whatsoever for at least 12 months after the date of the accident causing the disablement and at the expiry of that period being beyond hope of improvement.
<b>CLOSE RELATIVE</b>	- Means YOUR spouse, child, parent, grandparent, brother, sister, parent-in-law, son/daughter in law, grandchild or fiancé(e), who is resident in YOUR country of departure.
<b>CURTAILMENT</b>	- Means the necessary and unavoidable abandonment of YOUR enroute travel to Canada following written medical advice by a qualified medical practitioner to either return to YOUR country of departure or onward travel to Canada, whichever is the nearest or to attend a local hospital as an IN-PATIENT as authorised by the Medical Emergency Service or as a result of circumstances stated in Sections 3.1 and 3.2.
<b>EXCESS</b>	- Means that YOU will be responsible for paying part of the claim (as detailed under each Section). The amount YOU have to pay is the EXCESS. In the event that YOU make a claim under more than one Section of the Insurance the EXCESS will apply to each person each claim.
<b>Hijack</b>	- Means the seizure and control of YOUR means of transport by violence or force.

### GENERAL CONDITIONS OF THIS INSURANCE

The granting of cover and payment of claims under this Insurance is dependent on the following:

- That YOU observe and fulfil all the terms and conditions of this Insurance by completing anything to be done or complied with by YOU or anyone acting on YOUR behalf.
- That YOU immediately notify US in the event of any occurrence likely to give rise to a claim under this insurance in accordance with the instructions contained in this Certificate but in any event within 31 days of the expiry of this Certificate.
- That YOU provide at YOUR own expense, all certificates, information and evidence required by US or OUR appointed representatives.
- That no person will admit liability or make any offer or promise of payment without OUR prior written consent.
- That YOU acknowledge that WE may at OUR own expense take proceedings in YOUR name to recover compensation from a Third Party in respect of any cover provided by this Insurance, and that any amount recovered shall belong to US.
- That in the event of YOUR death, WE shall have the right to have a post mortem carried out at OUR expense.
- That once this Certificate is validated, no refund of premium is allowed after the 14 day refund period following the date of issue of this insurance.
- That YOU will take all reasonable and proper care to safeguard against accident or illness or loss of or damage to YOUR property, as if this Insurance was not in force. Failure to do so will prejudice YOUR position under this Insurance.
- That YOU may not transfer YOUR interest in this Insurance.
- That this Insurance is governed at all times solely by English Law.
- That in the event of a fraudulent claim being made by YOU or anyone acting on YOUR behalf all cover under this Insurance shall be forfeited.

### EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THIS INSURANCE

WE will not pay for any claim arising directly or indirectly from:

- (i) Any SPECIFIED MEDICAL CONDITION for which YOU, YOUR travelling companions or any other person on whom your travel plans may depend (being a CLOSE RELATIVE, or the person with whom YOU intend to stay) have received treatment during the twelve months prior to effecting this Insurance or are on a waiting list to receive IN PATIENT treatment unless such conditions have been notified to US and accepted by US in writing. Any circumstance which could reasonably have been foreseen by YOU at the time that the Insurance was effected or the TRIP was booked (whichever is the later).
- (ii) The Underwriters shall not be liable for expenses attributable to pregnancy or any condition connected with pregnancy within 3 months of the estimated date of delivery.
- (iii) TRIPS booked or commenced against medical advice, after receipt of a terminal prognosis, or for the purpose of obtaining medical treatment or convalescent care.
- (iv) Wintersports unless the appropriate additional premium has been paid. In any event there shall be no cover under this Insurance for ski jumping/flying/acrobatics/stunting/ mountaineering/randonee, heliskiing, heliboarding, speed skiing, cresta run, ice hockey or the use of bobsleighs or skeletons, rugby, bungee jumping, rock climbing or mountaineering normally requiring the use of ropes and guides, free climbing, caving or potholing, rafting or kayaking or canoeing involving white water rapids in excess of grade 3, canyoning, scuba diving, motorsports or competitions, hunting on horseback, point-to-point and steeplechasing, equestrian

- competitions, yachting or boating outside coastal waters (12 miles), any associated sports and leisure activity where there is a significant risk of bodily injury, professional sports or competitive races involving the use of vehicles or watercraft.
- aerial activities and aviation (other than solely as a fare paying passenger in a licensed aircraft flown by a pilot holding a valid pilots licence), losses arising from accidents on two wheeled motorised vehicles unless at the time of the accident the driver is duly qualified, is in possession of a current full driving licence valid in the country where the vehicle is operated and the driver and passenger are wearing a safety crash helmet, or losses arising from accidents on two wheeled motorised vehicles over 125cc.
- suicide or wilfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the use of drugs (other than drugs taken in accordance with the treatment prescribed and directed by a registered medical practitioner but not for the treatment of drug addiction), or any loss arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.
- manual work (not including bar work, waitressing, fruit picking and other similar light casual work not requiring the use of machinery or power tools) or hazardous occupation (unless WE have agreed and an additional premium has been paid), self exposure to needless peril (except in an attempt to save human life), or YOU engaging in any criminal or illegal act.
- war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), any act of terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or of destruction of or damage to property by or under the order of any government or local authority (except in respect of claims arising under Section 9, Hijack and Sections 1 and 2 where YOU are not actively engaged in any of the stated events and/or where YOU have not travelled or YOU do not remain contrary to the travel advice of the Foreign and Commonwealth Office (or equivalent authority in YOUR country of departure) , or radioactive contamination of any description however caused.
- loss or damage in respect of any property more specifically insured elsewhere or any claim recoverable under another Insurance.
- claims increased by YOUR own act or omission.
- consequential loss of any nature.
- the failure or fear of failure or the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date. This exclusion only applies to Section 3 - Cancellation and Curtailment, Section 5 - Delayed Baggage and Section 8 - Travel Delay, Abandonment and Missed Departure.

### SECTION 1 - PERSONAL ACCIDENT

YOU are covered for

WE will pay the following benefits if YOU sustain bodily injury during the TRIP caused solely and directly by accidental external violent and visible means and such bodily injury within 12 months of the date of the injury is the sole and direct cause of Death or Loss of Eye(s) or Limb(s) or Permanent Total Disablement:

- |                                       |  |
|---------------------------------------|--|
| (A) Death                             | Up to the amount stated in the Schedule of the selected plan |
| (B) Loss of one or more limbs or eyes | in the Schedule of the selected plan                         |
| (C) Permanent Total Disablement       | selected plan  |

YOU are not covered for

- more than C\$2,200 when YOUR age is under 16 years or over 69 years at the date of validation of this Certificate.
- any claim in excess of the amount stated in the Schedule of the selected plan in respect of any one INSURED PERSON.

### SECTION 2 - MEDICAL AND OTHER EXPENSES

YOU are covered for

- WE will pay up to the amounts stated in the Schedule of the selected plan if YOU sustain bodily injury or suffer illness during the TRIP which results in:
  - reasonable and necessary medical, hospital and treatment expenses, the costs of emergency dental treatment to relieve pain only, doctors fees and transportation charges for sending YOU to hospital.
  - reasonable transportation costs for repatriation either to YOUR country of departure or to Canada, whichever is the nearest and which is deemed necessary by the Medical Emergency Service.
  - the reasonable cost of conveying YOUR body or ashes to YOUR country of departure, or alternatively to pay up to C\$2,200 towards the cost of burial or cremation in Canada in the event of YOUR death.
  - reasonable additional accommodation and one-way economy transportation costs for YOUR necessary return to YOUR country of departure as a result of the death or serious injury or illness of a CLOSE RELATIVE or due to events stated under Section 3.2
- WE will also pay C\$22 (Plan A) or C\$33 (Plan B) for each complete 24 hours YOU are confined as an IN-PATIENT in a hospital outside YOUR country of departure up to a maximum of C\$440 (Plan A) or C\$660 (Plan B).

YOU are not covered for

- the first C\$110 of each and every claim (the EXCESS)
- any treatment or aid obtained in YOUR country of departure.
- any surgical or medical treatment which can reasonably be delayed until 90 days after YOUR arrival in Canada.
- any treatment or medication which at the time of departure is known to be required or continued during the TRIP
- any medical or other expenses incurred more than 90 days after YOUR arrival in Canada.
- the cost of dentures, dental appliances, false limbs, hearing aids, contact or corneal lenses or spectacles (prescription or otherwise).
- any IN-PATIENT hospital, clinic or repatriation costs not authorised by the Medical Emergency Service.
- the additional cost of a single or private room at a hospital, clinic or nursing home except when the medical practitioner treating YOU considers it necessary.
- More than C\$440 for emergency dental treatment to relieve pain.

### SECTION 3 - CANCELLATION AND CURTAILMENT

YOU are covered for

- WE will pay up to the amount stated in the Schedule of the selected plan for loss of irrecoverable deposits or payments for unused travel and accommodation paid in advance or contracted to be paid as a result of YOUR necessary and unavoidable cancellation of the TRIP due to:
  - the death, injury or illness of YOU, a CLOSE RELATIVE, travelling companion or person with whom YOU intend to stay.
  - YOUR presence being requested by the Police following YOUR owned property in YOUR country of departure being rendered uninhabitable during the TRIP or in the 7 days prior to departure or following burglary or attempted burglary
  - a Government regulation following an epidemic or natural disaster that prevents YOU from travelling. In respect of CURTAILMENT, WE will pay up to the amount stated in the Schedule of the selected plan for the proportionate amount of YOUR irrecoverable pre-paid costs of the TRIP which will be based on the complete number of days YOU are at home or hospitalised as an IN-PATIENT.

YOU are not covered for

- the first C\$110 of each and every claim (the EXCESS) other than loss of deposit claims, for which YOU are not covered for the first C\$22.
- any expenses payable by the travel arranger, hotel or airline.
- any delay in commencement of the TRIP (see Section 8 - Abandonment).
- any surcharges levied by the travel arranger which increase the brochure prices.
- any losses arising from YOUR failure or delay in notifying the travel agent, travel arranger or provider of service immediately it may be necessary to cancel or curtail YOUR travel arrangements.
- the costs of CURTAILMENT not approved by the Medical Emergency Service.
- any loss arising from the financial failure, insolvency, bankruptcy or default of the tour organiser.

### SECTION 4 - PERSONAL BAGGAGE

YOU are covered for

WE will pay up to the amount stated in the Schedule of the selected plan (unless YOU have opted to exclude PERSONAL BAGGAGE) for loss of or damage to PERSONAL BAGGAGE during the TRIP which is YOUR property subject to proof of ownership for VALUABLES. WE reserve the right to repair, replace or pay the INTRINSIC VALUE of any lost or damaged article. The amount WE will pay in respect of any article, pair or set is limited to the amount stated in the Schedule of the selected plan except in respect of VALUABLES where OUR overall payment limit is the amount stated in the Schedule of the selected plan.

Cont...

Children under the age of 16 years at the date of validation of this Certificate are restricted to 50% of the amounts stated in the Schedule of the selected plan.

## SECTION 5 - DELAYED BAGGAGE

### YOU are covered for

WE will pay up to the amount stated in the Schedule of the selected plan for the necessary emergency purchase of replacement items provided WE receive proof of expenditure if YOUR PERSONAL BAGGAGE is misplaced on the outward journey for at least 10 hours from the time of arrival at YOUR TRIP destination.

## SECTION 6 - PERSONAL MONEY/DOCUMENTS/PASSPORT

### YOU are covered for

WE will pay up to the amount stated in the Schedule of the selected plan for loss of PERSONAL MONEY and documents during the TRIP whilst carried by YOU or whilst in a locked safe or safety deposit box. Children under the age of 16 years at the date of validation of this Certificate are restricted to 50% of the amount stated in the Schedule of the selected plan.

### YOU are not covered for (the following exclusions apply to Sections 4, 5 and 6)

1. the first C\$110 of each and every claim (the EXCESS) in respect of Sections 4 and 6.
2. any loss not reported to the Police within 24 hours of discovery and a written Police Report obtained and sent to US.
3. any loss of or delay or damage to YOUR property whilst in the custody of an airline or other carrier unless immediately upon discovery of the loss, delay or damage YOU notify the carrier and obtain and send their Property Irregularity Report (PIR) to US.
4. any loss of PERSONAL BAGGAGE or VALUABLES whilst left unattended at any time unless YOU have left them secure in a locked hotel room, locked apartment, or other locked and secure self contained accommodation.
5. loss of PERSONAL BAGGAGE or VALUABLES from an unattended vehicle other than PERSONAL BAGGAGE (but not VALUABLES) from a locked enclosed boot or concealed by the parcel shelf in the fixed position in a hatchback or estate vehicle and there is evidence that entry was effected by violent and forcible means.
6. any loss of PERSONAL MONEY or documents whilst left unattended at any time or whilst in a suitcase or in the custody of another person.
7. any loss or damage to sports equipment whilst in use.
8. any loss or damage due to delay or confiscation by Customs or other officials.
9. any loss or damage to stamps, documents (other than those covered under Section 6), contact or corneal lenses, dentures, hearing-aids, fragile articles or business goods and samples.
10. any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown.
11. any loss or damage due to staining or any process of dyeing or cleaning or water damage however caused.
12. any loss or damage to pedal or motor cycles, watercraft, prams, buggies, pushchairs or wheelchairs.
13. any loss of travellers cheques or cheques not immediately reported to the local bank or agent of the supplier in accordance with their instructions.
14. any shortages due to error, omission, exchange or depreciation in value.
15. any loss resulting from loss or theft of credit cards.

## SECTION 7 - PERSONAL LIABILITY

### YOU are covered for

WE will pay up to the amount stated in the Schedule (inclusive of costs) of the selected plan if YOU in YOUR private capacity become legally liable to pay for accidental bodily injury to Third Parties or accidental damage to Third Party Property arising from an incident occurring during the TRIP

### YOU are not covered for

1. the first C\$110 of each and every claim (the EXCESS) other than claims for damage to furniture, fixtures or fittings for which YOU are not covered for the first C\$550.
  2. Employers or Contractual Liability.
  3. liability to any members of YOUR family or to a travelling companion or friend or colleague.
- Any liability arising directly or indirectly from or due to:
4. animals belonging to YOU or in YOUR care, custody or control.
  5. any wilful, malicious or unlawful act.
  6. pursuit of a trade, business or profession, employment or occupation.
  7. ownership, possession or use of vehicles, aircraft, watercraft, parachuting, hang gliding, hot air ballooning or use of firearms.
  8. legal costs of any proceedings that result from any criminal or illegal act.
  9. insanity, the use of any alcohol, drugs (except as medically prescribed) or drug addiction.
  10. the supply of goods or services.
  11. any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).

## SECTION 8 - TRAVEL DELAY, ABANDONMENT AND MISSED DEPARTURE

### YOU are covered for

- 8.1. WE will pay up to the amount stated in the Schedule of the selected plan in the event that the departure of the aircraft, sea vessel, train or coach in which YOU have arranged to travel is delayed on YOUR journey by at least 10 hours from the time shown in the official travel itinerary as supplied to YOU due to strike, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown, either:
  - (a) C\$44 for the first 10 hours delay and C\$22 for each full following 10 hours up to the maximum amount per INSURED PERSON or
  - (b) Up to the final invoiced paid costs of the TRIP that YOU cannot recover from any other source if YOU decide to abandon YOUR outward TRIP after at least 10 hours delay from the time of departure stated in the official travel itinerary.
- 8.2. WE will pay for additional travel and accommodation expenses necessary to reach YOUR booked destination should YOU arrive at YOUR international departure point too late to commence YOUR TRIP as a result of failure of public transport services due to the causes stated above in this Section of the Certificate or mechanical breakdown of the vehicle in which YOU were travelling to reach YOUR international departure point. WE will only pay compensation under 8.1(a) or 8.1(b) or 8.2.

### YOU are not covered for

1. the first C\$110 of each and every claim (the EXCESS) made by YOU under Sections 8.1(b) or 8.2.
2. any losses which are the result of YOUR failure to check in at the airport, railway or bus station or port in accordance with the travel itinerary supplied to YOU.
3. any losses if YOU fail to obtain written confirmation from the airline or railway operator or shipping or coach company or their agents showing the period of and reasons for the delay.
4. any losses arising from strike or industrial action which commenced or was announced before the date of validation of this Certificate.

## SECTION 9 - HI-JACK

### YOU are covered for

WE will pay up to the amount stated in the Schedule of the selected plan for each complete 24 hours YOU are detained in excess of 24 hours up to a maximum of 20 consecutive 24 hour periods should YOUR means of transport be subject to a hi-jack during a planned TRIP. The PERIOD OF INSURANCE is automatically extended in the event of hi-jack.

## SECTION 10 - CATASTROPHE

### YOU are covered for

WE will pay up to the amount stated in the Schedule of the selected plan should YOU be forced to move from YOUR pre-booked accommodation as a result of fire, lightning, explosion, earthquake, avalanche, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the TRIP or, if the TRIP cannot be continued, for YOUR onward transportation to Canada.

### YOU are not covered for

1. YOUR decision not to remain in YOUR booked accommodation when official directives from local authorities state that it is acceptable to do so.
2. any costs or expenses payable by or recoverable from the travel arranger, airline, hotel or other provider of services.

## SECTION 11 - LEGAL EXPENSES

### YOU are covered for

WE will pay up to the amount stated in the Schedule of the selected plan for costs and expenses incurred by YOU or YOUR legal representative for legal proceedings for compensation and/or damages arising directly from or out of YOUR injury or YOUR death during the TRIP, provided that WE have complete control of the proceedings and of the selection, appointment and control of all legal advisers.

### YOU are not covered for

1. any costs or expenses incurred by YOU for any claim brought against a travel arranger, travel agent, carrier or US.
2. any costs or expenses incurred before the granting of OUR support which WE will not unreasonably withhold. WE reserve the right to withdraw at any stage and shall not then be liable for any further expenses.
3. any incident reported more than 180 days after the event occurs which gives rise to such claim.
4. any claim where WE consider the prospects of success in achieving a reasonable settlement are insufficient and/or where WE consider the laws, practices and/or financial regulations of the country where the incident occurred will preclude US from obtaining a satisfactory settlement.

## TEN IMPORTANT POINTS TO HELP YOU

### This Insurance excludes any claim arising directly or indirectly from:

- (i) Any SPECIFIED MEDICAL CONDITION for which YOU, YOUR travelling companions or any other person on whom YOUR travel plans may depend (being a CLOSE RELATIVE, or the person with whom YOU intend to stay) have received IN-PATIENT hospital or clinic treatment during the twelve months prior to effecting this Insurance.
  - (ii) Any medical condition for which YOU, YOUR travelling companions or any other person on whom YOUR travel plans may depend (being CLOSE RELATIVE, or the person with whom YOU intend to stay) have received or receive IN-PATIENT hospital or clinic treatment during the six months prior to effecting this Insurance or are on a waiting list to receive IN-PATIENT treatment **unless such conditions have been notified to US and accepted by US in writing.**
  - (iii) Any circumstance which could reasonably have been foreseen by YOU at the time that the Insurance was effected or the TRIP was booked (whichever is the later).
  - (iv) **Pregnancy** – Pregnancy - the Underwriters shall not be liable for expenses attributable to pregnancy or any condition connected with pregnancy within three months of the estimated delivery. If you are pregnant we recommend that you travel to Canada in the early stages of your pregnancy so that you will be fully covered by your Provincial Health Plan when the baby is born. Alternatively, you may wish to delay your departure until after the baby is born, as a routine childbirth without complications will cost in the region of C\$5000-C\$7000.
  - (v) TRIPS booked or commenced against medical advice, after receipt of a terminal prognosis, for the purpose of obtaining medical treatment or convalescent care.
- 2) The Medical Emergency Service must be contacted if YOU require IN-PATIENT hospital treatment or if YOU need to curtail YOUR TRIP.
  - 3) If YOU must cancel YOUR TRIP, YOU should contact YOUR travel agent or travel arranger without delay.
  - 4) Any loss or damage to YOUR property while in the custody of an airline or other carrier must be immediately reported to the carrier when the loss or damage is discovered and always within 3 days of return from YOUR TRIP and a written report (Property Irregularity Report) obtained.
  - 5) Most claims for theft of property arise when items are left unattended or do not receive proper care. In these circumstances YOUR claim could be turned down.
  - 6) YOUR PERSONAL BAGGAGE and VALUABLES are only covered when left unattended if left in a secure locked hotel room, locked apartment, or other locked and secure self-contained accommodation.
  - 7) This Insurance provides limited cover for theft of YOUR baggage (excluding VALUABLES) from an unattended vehicle provided it is in a locked enclosed boot or concealed by a parcel shelf and there is evidence of violent and forcible entry.
  - 8) YOUR money is only covered while being carried by YOU or in a locked safe or safety deposit box.
  - 9) All loss or theft must be reported to the Police within 24 hours of discovery and a written Police Report obtained.
  - 10) YOUR property is covered for the actual cash value of the item at the date of the loss or damage. Therefore age, wear and tear must be taken into account when making YOUR claim.
- N.B.** The baggage, valuables and money cover provided is limited to the sums insured stated in the Schedule of the selected plan. We strongly recommend YOU arrange full cover upon YOUR arrival in Canada for all YOUR items of value under a household policy or separate all risks cover.

### PRE TRAVEL ADVICE

**This insurance plan is designed specifically for emigrants to Canada and Canadian citizens returning to Canada after living overseas for an extended period. Each Canadian province has its own requirements for eligibility into its health plan. YOU should contact the Canadian Consulate, High Commission or Embassy in your departure country to obtain up to date information on the requirements and to determine if YOU need to purchase this insurance.**

## What to do in the event of a MEDICAL EMERGENCY

If following an emergency you are admitted to hospital, you must call the Emergency Medical Service – OneWorld Assist Inc - on one of the following numbers or have a travel companion or family member call on your behalf within 48 hours of admission: -

**Toll Free within Canada & USA: 1-800-663-0399**

**Global Toll Free: 1-800-663-00399**

## MAKING A CLAIM – NON Emergency Medical and all Other Claims

**YOU must comply with the following instructions at the time a loss occurs.**

**All claims** – Telephone OneWorld Assist Inc Toll Free on 1-800-663-0399 (from within Canada & USA) or 1-800-663-00399 (from outside Canada & USA) to request a claim form. This form will include pertinent instructions and is to be fully completed, signed and returned to OneWorld Assist Inc within 31 days of receipt.

**Non-Emergency Medical and Other expenses** – Obtain original bills and receipts showing diagnosis, date and type of treatment, amount charged and the amount you have paid. Obtain medical reports from hospitals, and treating physicians. Attach translation into English and evidence of the exchange rate used, where applicable.

**Cancellation / Curtailment** – Cancel your travel arrangements immediately with the appropriate travel agent, travel arranger or provider of service.

**Personal Baggage / Money and Delayed Baggage** – Notify the appropriate transportation officials or police immediately of any loss, theft or damage. Obtain a Property Irregularity or Police Report. Airlines require notification before you leave the airport. Obtain a report from the transportation officials confirming a baggage delay and supply evidence of the date and time it was delivered to you.

**Note:** Neither OneWorld Assist Inc nor certain underwriters at Lloyd's, nor CanadaSure nor Morgan Price International Healthcare Ltd is responsible for the availability, quantity, quality or results of any medical or dental treatment received by any person, or for the failure of any person to obtain such treatment.

### COMPLAINTS PROCEDURE

In the unlikely event that you are not satisfied with the service you receive, please write in the first instance to the Manager, Claims Department, OneWorld Assist Inc, 10<sup>th</sup> Floor, 6081 No. 3 Road, Richmond, British Columbia, V6Y 2B2, Canada.