

(Effective from the 01/05/2009 and supersede all previous versions)

### Policy Summary

The following summary does not contain the full terms and conditions of the contract which can be found in the policy document. The summary does not form part of your contract of insurance.

#### About your policy

- (1) This insurance policy is underwritten by Lloyd's Syndicate No 1206
- (2) This insurance policy provides the following coverage:

	Plan A	Plan B
Personal Accident	\$25,000	\$50,000
Medical and other Expenses	\$4,000,000	\$8,000,000
Cancellation and Curtailment	\$2,000	\$4,000
Personal Baggage	\$1,250	\$3,500
Single Article Limit	\$250	\$750
Valuables Limit	\$250	\$750
Delayed Baggage	\$125	\$250
Money, Documents, Passport	\$250	\$550
Personal Liability	\$2,200,000	\$3,500,000
Travel Delay	\$110	\$220
Abandonment	\$1,650	\$3,300
Missed Departure	\$220	\$440
Hijack	\$440	\$660
Catastrophe	\$550	\$1,650
Legal Expenses	\$11,000	\$22,000

CanadaSure is specially designed for persons emigrating to Canada or Canadian citizens returning to Canada from overseas after an extended period and provides medical and other travel benefits for the first 90 days upon your arrival.

CanadaSure is not suitable for persons travelling to Canada for reasons other than emigration.

To qualify for CanadaSure you must be under 64 years of age. If you require cover for wintersports or manual work or hazardous occupation you must advise us prior to purchase. If we agree to provide cover you will be asked to pay an additional premium.

#### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

##### Exclusions that apply to all sections of this insurance

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

- Any Specified Medical Condition or any other 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 or are receiving 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 booked (whichever is the later).
- Pregnancy or any condition connected with pregnancy within 3 months of the estimated date of delivery.
- Trips booked or commenced against medical advice, after receipt of a terminal prognosis or for the purpose of obtaining medical treatment or convalescent care.
- 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

naturalisation or requisition of or 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) or radioactive contamination of any description however caused.

## **Exclusions that apply to certain sections of this insurance only**

### **Medical and Other Expenses**

- Any treatment or medication which at the time of departure is known to be required or continued during the trip.

### **Cancellation and Curtailment**

- Any delay in commencement of the trip (see section 8 – Abandonment)

### **Money, Documents and Passport**

- 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.

### **Personal Liability**

- Pursuit or a trade, business or profession, employment or occupation.

(3) The period:

The period covered by this insurance policy is

(4) Cancellation

You have a statutory right to cancel this policy within 14 days from the date of concluding this contract.

(5) Claims

## **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 from within Canada & USA  
Global Toll Free

**1-800-663-0399**  
**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 in Canada toll free on **1-800-663-0399** 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 and Curtailment – Cancel your travel arrangements immediately with the appropriate travel agent, travel arranger and 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 Canada nor underwriters at Lloyd's, nor CanadaSure nor Morgan Price International Healthcare Ltd is responsible for the availability, quantity, quality or results if any medical or dental treatment received by any person, or for the failure of any person to obtain such treatment.

(6) Complaints

If you wish to make a complaint concerning this policy you should contact:

Crispin Speers and Partners Ltd  
St Clare House, 30-33 Minories,  
London, EC3N 1PE

Tel: 44 (0) 20 7977 5700  
Fax: 44 (0) 20 7702 9276  
E-mail: [cspcomplaints@cspinsurance.com](mailto:cspcomplaints@cspinsurance.com)

In the event that you remain dissatisfied, you can refer the matter to the Complaints Department at Lloyd's. The contact details are:

Policyholder & Market Assistance, Lloyd's Market Services  
Lloyd's, One Lime Street, London EC3M 7HA  
Tel: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

Complaints that cannot be resolved by the Complaints Department at Lloyds may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage if the complaints process. This complaints procedure is without prejudice to your right to take legal proceedings.

(7) Compensation

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend upon the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7<sup>th</sup> Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)