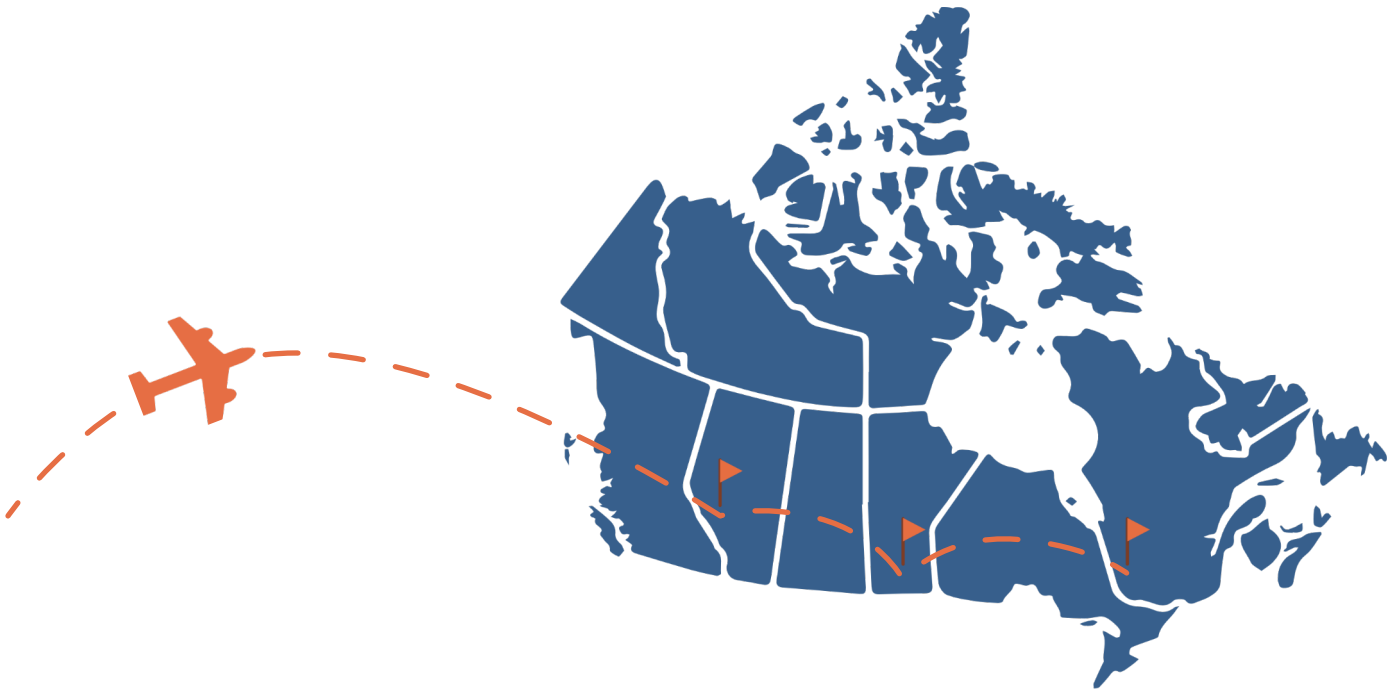




Visitors to Canada Insurance

Xodus Travel Services Inc.

Effective: January 1, 2025



Underwritten by: Northbridge General Insurance Corporation

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SECTION 1 – GENERAL INFORMATION



This policy is underwritten by Northbridge General Insurance Corporation (“Northbridge”). Northbridge has appointed Xodus Travel Services Inc. (operating as Xodus) as the administrator under this policy.



Italicized Words have a specific meaning. Please refer to the “[Definitions](#)” section of this policy to find the meaning of each italicized word.



This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.



10-Day Free Look – If *you* notify *us* within 10 days of *your* purchase date, as indicated on *your* confirmation, that *you* are not completely satisfied with *your* policy, *we* will provide a full refund if *you* have not already departed on *your* trip and there is no claim in progress. Refunds are only available when *we* receive *your* request for a refund before *your* departure date.

SECTION 2 – IMPORTANT INFORMATION

PLEASE TAKE TIME TO REACH THROUGH *YOUR* POLICY BEFORE *YOU* TRAVEL

You have purchased a travel insurance policy – what’s next? *We* want *you* to understand (and it is in *your* best interest to know) what *your* policy includes, what it excludes, and what is limited (payable but within limits).

- Travel insurance covers claims arising from sudden and unexpected situations (i.e. accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, *you* must meet all of the eligibility requirements.
- This insurance contains limitations and exclusions (i.e. *medical conditions* that are not disclosed by *you*, pregnancy, *your child* born on *your trip*, excessive use of alcohol, high risk activities).
- In the event of a claim *your* prior medical history may be reviewed.
- If *you* have been asked to complete a *medical declaration* and any of *your* answers are not accurate or complete, *your* policy may be voidable.

IMPORTANT: If *you* have any *change in health status*, including but not limited to a *change in medication or treatment*, between the date *you* completed the application for this coverage and *your effective date*, *you* must either go to www.xodus.ca and modify *your medical declaration* or notify *us* by calling [+1 866-424-0825](tel:+18664240825) or [+1 416-987-1250](tel:+14169871250). Otherwise, any such change may render *your* policy voidable by *us*.



It is *your* responsibility to understand *your* coverage.
If *you* have questions, call Xodus Travel Services Inc. at:
[+1 866-424-0825](tel:+18664240825) or [+1 416-987-1250](tel:+14169871250).

SECTION 3 – IN THE EVENT OF AN EMERGENCY

If *you* have a medical *emergency*, *you* must notify the Assistance Centre before obtaining *emergency treatment* so that *we* may confirm coverage and provide pre-approval of *treatment*. Please note that if *you* do not notify the Assistance Centre without reasonable cause, *you* may have to pay 25% of the eligible medical expenses *we* would normally pay under this policy. If it is medically impossible for *you* to contact the Assistance Centre, please have someone contact *us* on *your* behalf.

We reserve the right, as reasonably required, to transfer *you* to any *hospital* or to transport *you home* following an *emergency*.

If *you* refuse to be transferred or transported when *you* are 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. All coverage ceases upon *your* refusal to be transported and no coverage will be provided to *you* for the remainder of the *trip*.



In the event of *emergency*, call the Assistance Centre immediately at:

[1 833-754-3725](tel:18337543725) toll-free from the USA and Canada

[1 416-987-1218](tel:14169871218) collect to Canada from anywhere else in the world

The Assistance Center is ready to assist *you* 24 hours a day, each day of the year.

SECTION 4 – ELIGIBILITY

Who can apply?

- Visitors to Canada;
- Canadians who are not eligible for benefits under a *government health insurance plan*;
- Persons who are in Canada on a work visa or Parent and Grandparent Super Visa; or
- New immigrants who are awaiting Canadian *government health insurance plan* coverage.

Additional eligibility requirements

You are not eligible for coverage under this policy if any of the following apply:

- *you* are travelling against the advice of a *physician*;
- *you* have been diagnosed with a terminal illness with less than 2 years to live;

- *you* have a kidney condition requiring dialysis;
- *you* have used home oxygen during the 12 months prior to the date of application;
- *you* have been diagnosed with Alzheimer's disease or any other form of dementia;
- *you* are under 30 days or over 85 years of *age*;
- *you* reside in a nursing home, home for the aged, other long-term care facility or rehabilitation centre;
- *you* require assistance with *activities of daily living*.

What else *you* need to know when applying for coverage:

- Coverage is not available for more than 365 consecutive days.
- Application for insurance may be made before or after *you* arrive in Canada.
- Applicants may have to complete the *medical declaration*.
- A *waiting period* may apply if *you* purchase this insurance after *your* arrival in Canada or after the *expiry date* of an existing Visitors to Canada policy issued by *us*..
- A *deductible* of \$500 CDN, \$1,000 CDN, \$2,500 CDN, or \$5,000 CDN applies to each claim made under this policy, unless *you* choose the option of no *deductible* in *your* application for insurance and pay the applicable premium. The *deductible* amount is shown on *your confirmation*

SECTION 5 – COVERAGE PERIODS

To apply for coverage, *you* or someone on *your* behalf must complete and sign the Northbridge Visitors to Canada Plan application for insurance form not more than 365 days before the *effective date* of coverage and return it to *us* with *your* payment of the required premium.

When *your* coverage starts

Your coverage starts on the later of:

- the *effective date* of insurance as shown on *your confirmation*; or
- the time and date *you* arrive in Canada from *home*.

Except for losses resulting from any *injury*, coverage will begin 48 hours after the *effective date* if *you* purchase *your* policy:

- after the *expiry date* of an existing Northbridge policy; or
- after *you* leave *home*.

When coverage is purchased prior to leaving *home* with an *effective date* equal to the date and time *you* are scheduled to arrive in Canada, coverage will also be provided with no additional premium during *your* uninterrupted flight directly to Canada. An uninterrupted flight can include a stopover provided *you* do not leave the airport.

When *your* coverage ends

Your coverage ends on the earliest of the following:

- each time *you* leave Canada to return *home*;
- when *your* policy expires as shown in *your confirmation*;

- when travelling outside Canada for a side-trip, the date *you* reach the maximum number of allowed days
- when *you* become a resident of a nursing home, home for the aged, or other long-term care facility during *your trip*;
- no more than 365 days after *your effective date* of insurance; or
- the first day *you* become insured under a *government health insurance plan*. **EXCEPTION:** If *you* are a visitor to Canada with an International Experience Canada (IEC) work permit, this policy will continue to provide eligible benefits that are not covered by *your government health insurance plan*.

At no additional premium, coverage is included up to the date and time *you* arrive *home* following an uninterrupted flight from Canada directly *home*, with no intention to return to Canada during *your* period of coverage under this insurance. An uninterrupted flight can include a stopover provided *you* do not leave the airport.

During *your* coverage period, if *you* return *home* under the *Trip Break* benefit, under the emergency medical coverage, *your* Visitors to Canada coverage will be suspended but not terminated. When *you* return to Canada, *your* policy coverage will resume provided *you* are still eligible for coverage. There will be no refund of premium for any of the days during *your* return *home*.

Coverage for side-trips outside Canada

This insurance provides coverage while travelling outside Canada (excluding *your* country of origin), as long as *your* side-trip originates and terminates in Canada and does not exceed the lesser of: 30 days per policy or 49% of *your* total number of coverage days as stated on *your confirmation*. During *your* coverage period, if *you* take a side-trip outside of Canada that is longer than that permitted in this policy, *your* Visitors to Canada coverage will be suspended for the remainder of *your* side-trip but *your* coverage will not be terminated. When *you* return to Canada, *your* coverage will resume.

To stay longer than planned

Any extension is subject to the approval of the Assistance Centre. In order to avoid a *waiting period*, purchase *your* extension of coverage before the *expiry date* of *your* existing Visitors to Canada policy issued by *us*.

You may be able to extend *your* coverage if:

- *you* pay the additional premium;
- *you* have had no claim or event that has resulted or may result in a claim under this policy;
- there has been no *change in your health status*.

Automatic Extension

Coverage will automatically be provided beyond the date *you* were scheduled to return *home* as per *your confirmation* if:

- *your common carrier* is delayed and prevents *you* from travelling on *your expiry date*. In this case, *we* will extend *your* coverage for up to 72 consecutive hours;
- *you* or *your travel companion* are hospitalized on *your expiry date*. In this case, *we* will extend *your* coverage during the hospitalization up to a maximum of 365 days or until, in *our* opinion, *you* are stable for discharge from the *hospital* or for evacuation *home*, whichever is earlier, and for up to 5 days after discharge from the *hospital*;
- *you* or *your travel companion* have a *medical condition* that does not require hospitalization but prevents travel on *your expiry date*, as confirmed by a *physician*. In this case, *we* will extend *your* coverage for up to 5 days.

To obtain a refund of premium:

- If *you* are cancelling *your* policy because *your* application for a Parent and Grandparent Super Visa was refused, *you* must provide proof of visa refusal with *your* request for a full refund. Otherwise, *you* can ask for a full refund at any time before the *effective date* of *your* insurance.
- If *you* obtain Canadian *government health insurance plan* coverage or return *home* before the date *you* were scheduled as per *your confirmation*, and have not reported or initiated a claim, *you* may ask for a refund of the premium for the unused days of *your trip*. *You* will need to provide proof of the date *you* actually returned *home* or the *effective date* of *your* Canadian *government health insurance plan* coverage. Simply contact *us* to request a refund. All travellers insured under the same policy must return together or have Canadian *government health insurance plan* coverage in effect for a refund to be possible. The minimum premium refund amount is \$25 CDN.
- If *you* hold a Parent and Grandparent Super Visa and have purchased 365 days of coverage, and are requesting a partial refund due to *your* early return to *your home* or departure from Canada and:
 - have had no claim that has been reported, paid or denied; premium related to unused days (minimum of \$25 CDN) may be refunded when *you* have provided proof of return to *your home* or departure from Canada: or
 - have reported a claim or have a payable claim for which the payment has not been issued or the total amount of all reported eligible claim expenses will not exceed the *deductible* amount, or if a claim has been denied, *you* may apply to have such claim withdrawn and, subject to *our* approval, the premium related to unused days may be refunded less a handling fee of \$300 CDN per claim, which will be deducted from any amount to be refunded. Any expenses related to any claim that *you* withdraw will be *your* responsibility for payment.
 - if a claim has been paid, no refund is possible.

A written request to cancel this policy must be received within 60 days following the date *you* return *home* along with proof of *your* departure from Canada. In no event will *we* back-date a cancellation to more than 60 days prior to the date of receipt of *your* cancellation request. *Your* cancellation request must include a copy of *your* return airline ticket or a copy of *your* boarding pass, and a copy of every page of *your* passport to verify that *you* did not visit Canada between the date *you* returned *home* and the date *you* submitted *your* refund request and a statement saying that *you* have not incurred any paid claims and will not report or submit any claims against this policy. Once any refund of premium has been requested, no expenses will be accepted for consideration under the policy, regardless of the date the expense was incurred. Refunds will be credited to the same credit card used to charge the premium. No refunds are available for *Trip Interruption Insurance* after the *effective date*, side-trips, or *Trip Breaks*.

SECTION 6 – EMERGENCY MEDICAL INSURANCE

What does *Emergency Medical Insurance* cover?

Emergency Medical Insurance covers *you* for \$500,000 CDN, \$300,000 CDN, or \$100,000 CDN of covered expenses as a result of an *emergency* while on a *trip* only if these covered expenses are not covered by any other benefit plan. The maximum payable, per insured person, for the term of the policy is reflected on *your confirmation*.

Under *Emergency Medical Insurance*, *you* are covered for the actual eligible covered expenses related to the medical attention *you* need if a medical *emergency* begins unexpectedly after *your effective date* of insurance.

Medical attention must be required as part of *your emergency treatment* and ordered by a *physician* (or a dentist in the case of dental *treatment*).

Covered expenses and benefits are subject to the policy's limits, exclusions, terms and conditions, and *your deductible* amount as shown on *your* certificate of insurance.

Eligible expenses include:

- 1. Expenses for *emergency treatment*** – We will pay for *reasonable and customary* charges for medical care received from a *physician* in or out of a *hospital*, the cost of a semi-private *hospital* room (or an intensive or coronary care unit where medically necessary), the services of a licensed private duty nurse while *you* are in *hospital*, the rental or purchase (whichever is less) of a *hospital* bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about *your* condition, and drugs that are prescribed for *you* and are available only by prescription from a *physician* or dentist.
- 2. Expenses for paramedical services** – We will pay for care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to \$70 CDN per visit to a combined maximum limit of \$700 CDN for a covered *injury*.
- 3. Expenses for ambulance transportation** – We will pay *reasonable and customary* charges for local licensed ambulance service to the nearest qualified medical service provider in an *emergency*.
- 4. Expenses for *emergency dental treatment*** – If *you* need *emergency dental treatment*, we will pay:
 - a. up to \$300 CDN for the relief of dental pain; or
 - b. if *you* suffer an accidental blow to the mouth, up to \$2,000 CDN to repair or replace *your* natural or permanently attached artificial teeth.
- 5. Extra expenses for meals, hotel, and taxi** – If a medical *emergency* prevents *you* or *your travel companion* from returning *home* as originally planned, or if *your emergency treatment* or that of *your travel companion* requires *your* transfer to a location that is different from *your* original destination, we will reimburse *you* up to \$200 CDN per day to a maximum limit of \$2,000 CDN for *your* extra meals, hotel, and taxi fares. We will only pay for these expenses if *you* have actually paid for them.
- 6. Childcare expenses** – If *you* are admitted to *hospital*, we will reimburse up to \$75 CDN per day to a maximum of \$500 CDN for childcare costs incurred by *you* during *your trip* to care for *your children* travelling with *you* and remaining with *you* at *your* destination. Original receipts from the professional childcare provider are required and the professional childcare provider must be someone other than *immediate family* or a *travel companion*.
- 7. Hospital Allowance** – When *you* are hospitalized for 48 hours or more due to *sickness* or *injury* during *your trip*, we will reimburse *you* \$50 CDN per day up to \$300 CDN per incident for *your* telephone, parking, and television out- of-pocket expenses. Expenses must be supported by original receipts.
- 8. Phone call expenses** – We will pay for phone calls to or from *our* Assistance Centre regarding *your* medical *emergency*. *You* must provide receipts or other reasonable evidence to show the cost of these calls and the numbers phoned or received during *your trip*.
- 9. Expenses to bring *you* home** – If *your* treating *physician* recommends that *you* return *home* because of *your emergency* or if the Assistance Centre recommends that *you* return *home* after *your emergency*, when approved and arranged by the Assistance Centre, we will pay for one or more of the following:
 - a. the extra cost of an economy class fare via the most cost-effective itinerary; or
 - b. a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary; and/or

- c. the return cost of an economy class fare via the most cost-effective itinerary for a qualified medical attendant to accompany *you*, and the attendant's reasonable fees and expenses, if this is medically necessary or required by the airline; or
 - d. the cost of air ambulance transportation, if this is medically necessary.
- 10. Expenses related to *your* death** – If *you* die during *your trip* from an *emergency* covered under this insurance, we will reimburse *your* estate for:
- a. up to \$5,000 CDN to have *your* body prepared or cremated where *you* die and the cost of the standard transportation container normally used by the airline, plus up to \$5,000 CDN for the return *home* of *your* remains; or
 - b. up to \$5,000 CDN to have *your* body prepared or cremated and the cost of a standard burial container, plus up to \$5,000 CDN for *your* burial where *you* die.
- 11. Identification of remains** – If *you* die during *your trip* from an *emergency* covered under this insurance and someone is required to travel to *your* place of death to legally identify *your* body, we will reimburse the economy class airfare via the most cost-effective itinerary for that person, as well as up to \$300 CDN for that person's hotel and meal expenses. We will also cover that person for up to seventy-two (72) hours under the same *Emergency Medical Insurance Plan* purchased by *you*.
- 12. Return excess baggage** – When approved in advance by the Assistance Centre, up to \$300 CDN for the return of *your* excess baggage. This benefit is payable if *you* return *home* under Benefit #9 and #10.
- 13. Pet Return** – If *your* domestic dog or cat travels with *you* during *your trip* and *you* return *home* under Benefit #9 or #10, we will pay the cost of one-way transportation up to a maximum of \$500 CDN to return *your* domestic dog or cat *home*.
- 14. Expenses to bring someone to *your* bedside** – If *you* are travelling alone and are admitted to a *hospital* for three (3) days or more because of a medical *emergency*, we will reimburse the economy class airfare via the most cost-effective itinerary for someone to be with *you*. We will also reimburse up to \$1000 CDN for that person's hotel and meals and cover them with *Emergency Medical Insurance* under the same terms and limitations of this policy until *you* are medically fit to return *home*. For a *child* insured under this policy, this benefit is available immediately upon their *hospital* admission.
- 15. Expenses to return *your travel companion*** – When approved in advance by the Assistance Centre, we will cover the extra cost of one-way economy class airfare via the most cost-effective itinerary to return *your travel companion* (who is travelling with *you* at the time of *your emergency* and insured under a *Northbridge* travel insurance policy) *home*, if *you* return *home* under Benefit #9 or #10 above.
- 16. Expenses to return *children* under *your* care** – If *you* are admitted to *hospital* for more than twenty-four (24) hours or must return *home* because of an *emergency*, when approved in advance by the Assistance Centre, we will pay for the extra cost of one-way economy class airfare to return the *children home* via the most cost-effective itinerary and the return economy class airfare via the most cost-effective itinerary for a qualified escort when the airline requires it. The *children* must have been under *your* care during *your trip* and covered under a *Northbridge* travel insurance policy.
- 17. Expenses for *vehicle* return** – If because of a medical *emergency* *you* or *your travel companion* are unable to drive *home* the *vehicle* *you* used during *your trip*, when approved in advance by the Assistance Centre, we will cover up to \$3,000 CDN charged by a commercial agency to bring *your vehicle home*. Or, if *you* rented a *vehicle* during *your trip*, up to \$3,000 CDN for its return to the rental agency.
- 18. Qualified medical attendant** – We will reimburse the reasonable expenses for the services of a medical attendant. These services must be on the recommendation of a *physician* as a result of a medical *emergency* occurring at travel and must be approved in advance by the Assistance Centre.

- 19. Follow up Visits** – We will reimburse up to \$3,000 CDN to have *you* re-examined to monitor the effects of earlier *treatment* directly related to an initial *emergency*, except while hospitalized, and provided the initial *emergency* has been reported to the Assistance Centre. Follow-up visits do not include continuous or ongoing *treatment* or further diagnostic, or investigative testing related to the initial *emergency*.
- 20. Trip Break** – If *you* have requested and received prior approval from the Assistance Centre, *you* may return *home* during *your* coverage period without terminating *your* coverage. *Your* coverage will be suspended but will not terminate after *you* leave Canada and while *you* are *home*, *your* suspension of coverage will end, and *your* coverage will be reinstated when *you* arrive back in Canada. *Your* arrival back in Canada must occur during the original *trip* period. There will be no refund of premium for any of the days during *your* return *home*.

What is not covered under *Emergency Medical Insurance*?

Emergency Medical Insurance does not cover expenses or benefits relating directly or indirectly to:

- 1. Treatment within the waiting period** – Any *sickness* manifesting within the *waiting period* even if related expenses are incurred after the *waiting period*.
- 2. Misrepresentation:** Any *emergency* when, prior to the purchase date and/or *effective date*, *you* had not met all the eligibility requirements or truthfully and accurately answered all the questions in the *medical declaration* (if applicable) and/or any *emergency* relating to any *pre-existing condition* not listed on the *Medical Underwriting Agreement*.
- 3. Unreported changes in health:** Any *change in your health status* occurring after *your* application date and not reported prior to *your effective date*.
- 4. Reasonable and customary:** Covered expenses that exceed the *reasonable and customary* charges where the medical *emergency* happens.
- 5. Continued Treatment** – The continued *treatment* of a *medical condition* or related condition, following *emergency treatment*, if the Assistance Centre determines that *your emergency* has ended.
- 6. Elective Treatment** – Any non-*emergency*, experimental or elective *treatment* such as cosmetic surgery, chronic care, or rehabilitation including any expenses for directly or indirectly related complications.
- 7. Pregnancy and childbirth** – Routine pre-natal or post-natal care; pregnancy, delivery, or complications of either, arising 9 weeks before or after the expected date of delivery; *Your child* born during *your trip*.
- 8. Birth defects** – For insured *children* under two (2) years of *age*, any *medical condition* related to a birth defect.
- 9. Not following prescribed treatment:** Any *medical condition* that is the result of *you* not following *treatment* as prescribed to *you* by a licensed medical professional, including prescribed medication.
- 10. Treatment after declining return or transfer:** Any further medical *treatment* if the Assistance Centre determines that *you* should transfer to another facility, return *home* or to *your* temporary *home* province/territory of residence for *treatment* and *you* choose not to. Any expenses incurred after the date on which *you* have declined an offer of repatriation and/or medical evacuation.
- 11. Trips for the purpose of obtaining medical treatment** – Any *trip* made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly related complication.
- 12. Treatments provided by specified services or suppliers** – Any *treatment*, services or supplies provided by a home for the aged, a rest home, health spa, nursing home, convalescent *hospital*, hospice, palliative care facility, a place for the care and *treatment* of drug addicts or alcoholics, custodial or educational facility, or any rehabilitation facility.

- 13. Reasonable to expect** - Any *medical condition* or symptoms when *you* knew or for which it was reasonable to believe or expect before *you* left *home* or before the *effective date* of coverage that:
- *Treatment* will be required during *your trip*;
 - For which future investigation or *treatment* was planned before *you* left *home*;
 - Which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the three (3) months before leaving *home*; or
 - That caused *your physician* to advise *you* not to travel.
- 14. Not contacting the Assistance Centre:** Covered expenses, including air transportation, that exceed 75% of the cost *we* would normally pay under this insurance, if *you* do not contact the Assistance Centre at the time of the *emergency*.
- 15. Treatment requiring pre-authorization:** Any *treatment*, services or supplies not medically necessary, or any medical procedures and/or tests (including MRI, MRCP, CAT Scan, CT Angiogram, Nuclear Stress Test, Angiogram or Cardiac Catheterization) not authorized by the Assistance Centre in advance. All surgery must be authorized by the Assistance Centre prior to being performed except in extreme circumstances where surgery is performed on an *emergency* basis.
- 16. For policy extensions and Top-ups** – For consecutive policies and policy extensions, any *medical condition* which first appeared, was diagnosed or treated, after the scheduled *departure date* and prior to the *effective date* of the policy extension or Top-Up..
- 17. Benefits requiring pre-authorization:** Any benefit that must be authorized or arranged in advance and the Assistance Centre has given no authorization and/or made no arrangement for that benefit..
- 18. Medical expenses incurred under your government programs** – Any *treatment* received in *your home* country.
- 19. Follow up Visits** – Any follow-up visits outside Canada when the *emergency* occurred in Canada.
- 20. Treatment that can be delayed** – Any *treatment* which can be reasonably delayed until *you* return to *your* country of origin (whether or not *you* intend to return) by the next available means of transportation, unless approved in advance by the Assistance Centre.
- 21. Prohibited treatments** – *Treatment* or services that contravene, or are prohibited by legislation under a provincial, or territorial *hospital/medical* plan.

See also General Exclusions

SECTION 7 – TRAVEL AND FLIGHT ACCIDENT INSURANCE

What does Travel Accident Insurance cover?

Subject to the policy terms and conditions, *we* will pay up to the maximum according to the following schedule for loss of life, limb or sight resulting directly from an *injury*:

- Up to \$50,000 CDN if an *injury* causes *you* to die, to become completely and permanently blind in both eyes, or to have two of *your* limbs fully severed above *your* wrist or ankle joints, within 365 days of the *injury*.
- Up to \$25,000 CDN if an *injury* causes *you* to become completely and permanently blind in one eye, or to have one of *your* limbs fully severed above a wrist or ankle joint, within 365 days of the *injury*.

- c. If *you* have more than one *injury* during *your trip*, we will pay the applicable insured sum only for the one accident that entitles *you* to the largest benefit amount.
- d. Loss of life due to disappearance: If there is an accident and *your* body has not been found within 365 days of the accident, it will be presumed, subject to evidence to the contrary, that *you* suffered loss of life.

What does Flight Accident Insurance cover?

Subject to the policy terms and conditions, we agree to pay up to \$100,000 CDN for loss of life, limb or sight directly resulting from *injury* occurring during a *trip* while *you* are:

- a. Riding solely as a ticketed passenger in or boarding or disembarking from, a certified multi-engine transportation-type aircraft or passenger aircraft provided by a regularly scheduled airline on any regularly scheduled *trip* operated between licensed airports.
- b. On airport premises immediately before boarding or immediately after disembarking from an aircraft.
- c. Riding as a passenger in an airport limousine or bus, or other *common carrier* provided, and arranged for, by the airline or airport authority, when going to or after being at an airport for the purpose of boarding an aircraft or disembarking from an aircraft.

Coverage is for all eligible flights ticketed and arranged before the *effective date*.

The maximum amount payable for *injury* resulting from one covered event under all Flight Accident Coverage under all policies issued by *us* and administered by the Assistance Centre is \$100,000 CDN.

What is not covered under Travel and Flight Accident Insurance?

See General Exclusions

SECTION 8 – TRIP INTERRUPTION

For *Trip* Interruption, the maximum payable is up to \$1,500 CDN per trip, for eligible expenses.

What does *Trip* Interruption Insurance cover?

If *your trip* is interrupted due to a covered event listed below that occurs on or after the day *you* leave *home*, we will reimburse up to the covered amount for:

- 1. Unused travel arrangements paid for prior to *your departure date*, that are non-refundable and non-transferable to another travel date, less the prepaid unused return transportation.
- 2. The extra cost of *your* one-way economy class transportation via the most cost-effective itinerary to
 - a. *your* or *your group's* next destination, or to return to *your* original point of departure within Canada, to a maximum of \$1,000 CDN or
 - b. for the change fee charged by the airline for *your* missed connection if this option is available.

Reimbursement of any eligible additional costs is limited to the lesser of the above-named options.

- 3. *Your* additional and unplanned hotel and meal expenses, and *your* essential phone calls and taxi fares, to a maximum of \$300 CDN per day for up to two (2) days when no earlier transportation arrangements are available.

Note: Commercial accommodation and meal expenses are payable for one event under either *Trip* Interruption coverage or Emergency Medical coverage, but not both.

What else is covered under *Trip Interruption*?

In addition, subject to the maximum payable, we will reimburse:

- 1. Shore Excursion or Special Event** – If, as a result of a covered event under this policy, *you* or *your travelling companion* are unable to use a shore excursion ticket, or a special event ticket purchased after *you* leave on *your trip*, not limited to a concert, opera, or sporting event, we will reimburse up to \$100 CDN per ticket to a maximum of \$500 CDN.
- 2. Meals and Accommodation** – If, as a result of a covered event, *your trip* is interrupted or delayed beyond the *expiry date* shown in *your Confirmation of Coverage*, we will reimburse up to \$350 CDN per day to a maximum of \$1,500 CDN for additional commercial accommodation and meals, essential telephone calls, internet usage fees, and taxi fares.

Commercial accommodation and meals expenses are payable for one event under either *Trip Interruption Coverage* or *Emergency Medical Coverage*, but not both.

- 3. Pet Care Expenses** – If *your trip* is delayed beyond the *expiry date* shown in *your Confirmation of Coverage* as a result of a covered event under this policy, we will reimburse up to \$100 CDN for additional animal boarding fees at a licensed facility after the first 24 hours of *your* delayed return. This benefit is payable only when pet care costs exceed the quoted cost for the pre-booked period of accommodation.

Covered events for *Trip Interruption*:

- 1. Delay of passenger vehicle or common carrier:** *You* miss a connection or must interrupt *your trip* because of the delay of *your* connecting private passenger vehicle or common carrier, when the delay is caused by the mechanical failure of *your* connecting private passenger vehicle or common carrier, a traffic accident, an emergency police-directed road closure or weather conditions, earthquakes, or volcanic eruptions. *Your* connecting private passenger vehicle or common carrier must have been scheduled to arrive at *your* point of boarding at least two (2) hours before the scheduled time of departure.
- 2. Early departure of common carrier:** The common carrier that is providing transportation for a portion of *your trip* leaves earlier than originally scheduled and the ticket *you* have purchased for *your* next connection via another common carrier becomes unusable.
- 3. Quarantine or hijacking:** *You*, *your spouse*, *your travel companion*, or *your travel companion's spouse* are quarantined or hijacked.
- 4. Natural disaster:** The sudden and unexpected inability of *you* or *your travel companion* to occupy *your/their* respective principal residence or to operate *your/their* respective business because of a natural disaster.
- 5. Weather conditions impacting 30% of your trip:** Weather conditions, earthquakes or volcanic eruptions cause the scheduled common carrier, on which *you* are booked, to be delayed for a period of at least 30% of *your trip* and *you* choose not to travel.

What is not covered under *Trip Interruption Insurance*:

- 1. If you are refused entry into a country** – Benefits are not payable for costs incurred due to *you* or *your travel companion* being refused entry at customs, border crossing or security checkpoint for any reason.
- 2. Travel credit:** A credited *trip* or a *trip* for which a travel credit was refused.
- 3. Additional transportation expenses:** When we reimburse an amount under the additional transportation expenses benefit so that *you* may get to *your* destination or return to *your* departure point, the total amounts related to the replaced means of transportation are not reimbursable under the unused portion of insured travel expenses benefit.

4. **Reasonable to expect or prior knowledge:** Benefits are not payable for costs incurred due to, contributing to, by, or resulting from an event when, on the purchase date as shown on *your confirmation*, *you* or *your travel companion* knew, or it was reasonable to expect, may eventually prevent *you* or *your travel companion* from going on, or completing, *your trip* as booked.
5. **Late application:** Losses as a result of a travel visa that is not issued because of its late application.
6. **Failure of any travel supplier** – Failure of any travel supplier which you contract for services. No protection is provided for failure of any travel agent, agency or broker.
7. **Defaulting of travel supplier:** Benefits are not payable for costs incurred due to losses as a result of the default of a travel supplier if, at the time of booking and/or application, or has sought protection from creditors under any bankruptcy or related legislation.

In addition, refer to **General Exclusions**

SECTION 9 – GENERAL EXCLUSIONS

We will not pay any expenses relating directly or indirectly to:

1. **Aircraft** – An *injury* or loss occurring while *you* are piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
2. **Commercial Travel** – Any loss resulting when *you* are a driver, the operator, a co-driver, a crew member, or any other passenger on a commercial *vehicle* used for the purpose of delivering goods or carrying a load. This exclusion is not applicable when the commercial *vehicle* is used during *your trip* solely for pleasure purposes and not used for delivering goods or carrying a load.

Air travel other than as a passenger in a commercial aircraft licensed to carry passengers for hire, except while being transported under the terms of the *Emergency Transportation* or *Emergency Return Home* benefits.

2. **High Risk activities** – Any loss or *emergency* that occurs while *you* are participating in:
 - any sporting activity for which *you* are paid; or
 - any extreme sport or activity involving a high level of risk, such as those indicated below, but not limited to:
 - mountain climbing requiring the use of specialized equipment, including carabiners, crampons, pick axes, anchors, bolts and lead rope or top rope anchoring equipment to ascend or descend a mountain;
 - rock-climbing;
 - parachuting;
 - skydiving;
 - hang-gliding or using any other air supported device;
 - participating in a motorized speed contest; or
 - scuba diving.
4. **Abuse of drugs or alcohol** – Any loss or *medical condition*, including symptoms of withdrawal, arising from or in any way related to intoxication, chronic use, abuse, overdose or chemical dependence on medication, alcohol, drugs or other intoxicants.

5. **Self-inflicted injuries:** Any loss or *medical condition* resulting from *your* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
6. **Minor mental or emotional disorder:** Any loss resulting from *your minor mental or emotional disorder*.
7. **Costs recoverable through other sources** – Benefits are not payable for costs which can be reimbursed by any other source, including trustees or any government or industry compensation fund.
8. **Motor vehicle accidents** – Any loss, *sickness* or *injury* resulting from a motor *vehicle* accident where *you* are entitled to receive benefits pursuant to any policy or legislative plan of motor *vehicle* insurance.
9. **Armed forces** – Any losses resulting from *your* participation in armed forces activities.
10. **Sanctions** – Benefits are not payable under this policy 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.
11. **Criminal acts** – Any claim that results from or is related to *your* or *your* beneficiary's commission or attempted commission of a criminal offence or illegal act.
12. **Acts of Terrorism**
13. **Acts of War**
14. **Government issued travel advisories** – Any loss or *medical condition* *you* suffer or contract when, before *your effective date*, an official travel advisory issued by the Canadian government states, "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination. To view the travel advisories, visit the Government of Canada Travel site. This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
15. **Losses outside Canada** – Any loss incurred outside of Canada when *you* have been absent from Canada for more than the number of days permitted.

SECTION 10 – VIRTUAL MEDICAL SERVICES

Northbridge is pleased to provide *you* with Virtual Medical Services, on a worldwide basis.

What services are available?

Northbridge has an international network of medical providers and partners who provide services across time zones and who assure a quick and streamlined access to healthcare 24/7/365 all over the world.

The program will assist with coordinating payment of eligible expenses subject to the terms and conditions of the policy.

To access this service, simply utilize the mobile application described in *your* fulfilment documents or call the Assistance Centre using the phone numbers indicated on the wallet card.

SECTION 11 – WHAT ELSE DO YOU NEED TO KNOW?

Coverage under this policy is issued on the basis of information provided in *your medical declaration* and application, the *Medical Underwriting Agreement*, and application. *Your* entire contract with *us* consists of: this policy, *your* application for this policy (including the *medical declaration*), the *Medical Underwriting Agreement*, the *confirmation* issued in respect of that application, and any other amendments or endorsements resulting from extensions of coverage.

This insurance is void in the case of fraud or attempted fraud, or if *you* conceal or misrepresent any material fact in *your* application for this policy, extension of coverage for benefits under this policy.

We will not pay a claim if *you*, any person insured under this policy or anyone acting on *your* behalf attempts to deceive *us* or makes a fraudulent, false or exaggerated statement or claim. *You* must be accurate and complete in *your* dealings with *us* at all times.

Despite any other provision of this contract, this contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance.

Limitation of Liability

This policy is non-participating and *our* liability under this policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased, for any loss or expense. Neither *we*, upon making payment under this policy, nor *our* agents or administrators assume any responsibility for the availability, quality, results or outcome of any *treatment*, transportation or service, or *your* failure to obtain any *treatment*, transportation or service covered under the terms of this policy.

Premium

The required premium is due and payable at the time of purchase and will be determined according to the schedule of premium rates then in effect at that time.

Upon payment of the appropriate premium, this document becomes a binding contract provided it is accompanied by a *confirmation* upon which a contract number appears and *we* have received *your* completed application (including the *medical declaration* and *Medical Underwriting Agreement*) prior to *your departure date*. If the premium is insufficient for the period of coverage selected, *we* will charge and collect any underpayment; or shorten the policy period by written endorsement if an underpayment in premium cannot be collected.

How does this insurance work with other coverages that *you* may have?

The coverages outlined in this policy are second payor coverages. Along with this coverage, *you* may have other liability, group or individual, basic or extended health insurance plans or contracts including any private or provincial or territorial auto insurance plan providing *hospital*, medical or therapeutic coverage or any other liability insurance. In this case, amounts payable under this insurance are limited to that portion of *your* expenses, incurred outside the province or territory of residence, that are in excess of the amounts insured by *your* other in-force plans or contracts.

Total benefits paid to *you* by all insurers cannot exceed *your* actual expenses. *We* will coordinate the payment of benefits with all insurers who provide *you* with benefits similar to those provided under this insurance (except if *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum of \$50,000 CDN or less), to a maximum of the largest amount specified by each insurer.

In addition, we have full rights of subrogation. In the event of a payment of a claim under this policy, we will have the right to proceed, in *your* name, but at *our* expense, against third parties who may be responsible for giving rise to a claim under this policy. *You* will execute and deliver such documents as are necessary and cooperate fully with *us* to allow *us* to fully assert *our* rights. *You* must do nothing to prejudice such rights. In return of payment of benefits (compensation) and up to the amount thereof, we become the beneficiary of the rights and causes of action that *you* might have against anyone responsible for the loss. If we can no longer exercise this action due to *your* action or inaction, we can be relieved of all or part of its obligations towards *you* or *your* beneficiary.

If *you* are insured under more than one insurance policy underwritten by *us*, the total amount we pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy.

SECTION 12 – HOW TO MAKE A CLAIM



In the event of *emergency*, call the Assistance Centre immediately at:

1 833-754-3725 toll-free from the USA and Canada

1 416-987-1218 collect to Canada from anywhere else in the world

The Assistance Center is ready to assist *you* 24 hours a day, each day of the year.

Please note that **if you do not call** the Assistance Centre in an *emergency* prior to receiving *treatment*, **you may have to pay 25% of the eligible medical expenses** we would normally pay under this policy (25% co-insurance).

If it is medically impossible for *you* to contact the Assistance Centre when the *emergency* happens, the 25% co-insurance will not apply. In this case, we ask that *you* contact the Assistance Centre as soon as *you* can or that someone do so on *your* behalf. **Do not assume that someone will contact the Assistance Centre for you. It is your responsibility to verify that the Assistance Centre has been contacted.**

If *you* choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, these eligible expenses will be reimbursed to *you* based on the *reasonable and customary* charges that we would have paid directly to such provider. Medical charges that *you* pay may be higher than this amount; therefore, *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary* charges reimbursed by *us*. Some benefits are not covered if they have not been authorized and arranged by the Assistance Centre.

To make a claim due to *sickness, injury*, or disease during *your trip*, as well as *trip* interruption, or travel and flight accident, *your* proof of claim should be sent to *us* as soon as possible and in no event later than 12 months from the date of loss.

If you are making an Emergency Medical Insurance claim, we will need:

- original itemized receipts for all bills and invoices;
- proof of payment by *you* and by any other benefit plan;
- medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must support that the *treatment* was medically necessary;

- proof of the accident if *you* are submitting a claim for dental expenses resulting from an accident;
- proof of travel (including *departure date* and return date); and
- *your* historical medical records (if *we* determine such to be applicable).

If *you* are making a *Trip Interruption Insurance* claim, *we* will need proof of the cause of the claim, including but not limited to: a medical certificate completed by the attending *physician* and stating why travel was not possible as booked, if the claim is for medical reasons; or a report from the police or other responsible authority documenting the reason for the delay if *your* claim is due to a misconnection.

We will also need, as applicable:

- complete original unused transportation tickets and vouchers; original passenger receipts for the new tickets *you* had to purchase;
- original receipts for the travel arrangements *you* had paid in advance and for the extra hotel, meal, telephone and taxi expenses *you* may have had;
- the entire medical file of any person whose health or *medical condition* is the reason for *your* claim; and
- any other invoice or receipt supporting *your* claim.

If *you* are making a *Travel & Flight Accident Insurance* claim, the following conditions apply:

- *We* will need:
 - a police, autopsy or coroner's report;
 - medical records; and
 - a death certificate, as applicable.
- If *your* body is not found within 365 days of the accident, *we* will presume that *you* died of *your* injuries.

To whom will *we* pay *your* benefits if *you* have a claim? Except in the case of *your* death, *we* will pay the covered expenses under this insurance to *you* or the provider of the service. Any sum payable in the event of *your* loss of life will be payable to *your* estate. *You* must repay *us* any amount paid or authorized by *us* on *your* behalf if *we* determine that the amount is not payable under *your* policy. All amounts shown throughout this contract are in Canadian dollars. If currency conversion is necessary, *we* will use *our* exchange rate on the date *you* received the service outlined in *your* claim. *We* will not pay for any interest under this insurance.

Is there anything else *you* should know if *you* have a claim? Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is barred unless commenced within the time set out in the Insurance Act, or in the Limitations Act in the Canadian province or territory where *your* policy was issued.

To determine the validity of a claim under this policy, *we* may obtain and review the medical records of *your* attending *physician(s)*, including the records of *your* regular *physician(s)* at *home*. These records may be used to determine the validity of a claim whether or not the contents of the medical records were made known to *you* before *you* incurred a claim under this policy. As a condition precedent to recovery of insurance money under this policy, the claimant shall afford *us* an opportunity to examine the person of the person insured when and so often as *we* reasonably require while the claim hereunder is pending; and in the case of death of the person insured, *we* may require an autopsy subject to any law of the applicable jurisdiction relating to autopsies.

IMPORTANT CONTACT INFORMATION

To enquire about *your* claim status, please log into *your* account described in *your* fulfillment documentation or call the Customer Service Centre at [+1 833-754-3725](tel:+18337543725) or [+1 416-987-0869](tel:+14169870869).

For coverage information, general inquiries, or to apply for an extension or refund of premium, please call [+1 866-424-0825](tel:+18664240825) or [+1 416-987-1250](tel:+14169871250).

Written correspondence regarding claims should be mailed to:

Northbridge General Insurance
Corporation care of
Xodus Travel Services Inc.
3215 Electricity Dr.
Windsor On. N8W 5J1

SECTION 13 – DEFINITIONS

When *italicized* in this policy, the term:

Activities of daily living means eating, bathing, using the toilet, changing positions (including getting in and out of a bed or chair) and dressing.

Acts of terrorism means any activity that involves a threat to use or the actual use of violence or any dangerous or threatening act, or the use of force, where such activity, threat, act, or use is directed against the general public, governments, organizations, properties or infrastructures, or electronic systems, and the intention of such activity, threat, act or use is to:

- instill fear in the general public;
- disrupt the economy;
- intimidate, coerce or overthrow a government (whether that government is legal or illegal); and/or
- promote political, social, religious or economic objectives.

Acts of war means hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

Age means *your age* at *your* application date.

Change in health status means

- there has been any new symptom(s);
- existing symptom(s) have become more frequent or severe;
- a *physician* has determined that the *medical condition* has become worse;
- test findings have shown that the *medical condition* may be getting worse;
- a *physician* has provided, prescribed, or recommended any new medication or any *change in medication*;
- a *physician* has provided, prescribed or recommended any investigative testing, new *treatment* or any change in *treatment*;

- there has been admission to a *hospital* or referral to a specialty clinic or specialist; or
- there has been testing for which the results have not yet been received.

Change in medication means the medication dosage, frequency, or type has been reduced, increased, stopped and/or new medications have been prescribed. **Exceptions:** The routine adjustment of Coumadin (Warfarin) or insulin (as long as they are not newly prescribed or stopped) and there has been no change in *your medical condition*; and a change from a brand name medication to a generic brand medication of the same dosage.

Child, Children means *your* unmarried, dependent son or daughter or *your* grandchild(ren) under the *age* of twenty-one (21) or, if a full-time student, under the *age* of twenty-six (26). Also, an unmarried dependent son or daughter of any *age*, if mentally or physically disabled and dependent on *you* for support.

Common carrier means a conveyance (bus, taxi, train, boat, airplane or other vehicle) which is licensed, intended for and used to transport paying passengers.

Confirmation means the document or set of documents confirming *your* insurance coverage under this policy and, where applicable, *your trip* arrangements. It includes the *Medical Underwriting Agreement* and application for this policy, once the required premium has been received by *us*.

Deductible means the amount of covered expenses that you are responsible for paying per insured, per covered condition or event. *Your deductible* amount in Canadian dollars applies to the amount remaining after any covered expenses are paid by any other benefit plan, and/or *your government health insurance plan*. The insurer will pay eligible expenses for losses incurred in excess of the *deductible* amount.

Departure date means the date *you* leave *home*.

Effective date means the date on which *your* coverage starts.

Your coverage starts on the later of:

- the time and date *you* arrive in Canada from *home*; or
- the *effective date* of insurance as shown on *your confirmation*.

Except for losses resulting from any *injury*, coverage will begin 48 hours after the *effective date* if *you* purchase *your* policy:

- after the *expiry date* of an existing Northbridge policy; or
- after *you* leave *home*.

Emergency means a sudden and unforeseen *medical condition* that requires immediate *treatment*. An *emergency* no longer exists when the evidence reviewed by the Assistance Centre indicates that no further *treatment* is required at destination or *you* are able to return *home* for further *treatment*.

Expiry date means the date *your* coverage ends.

Your coverage ends on the earlier of:

- the date *you* return *home*;
- the *expiry date* shown on *your confirmation*.
- when travelling outside Canada for a side-trip, the date *you* reach the maximum number of allowed days.
- when *you* become a resident of a nursing home, home for the aged, or other long-term care facility during *your trip*;

- no more than 365 days after *your effective date* of insurance; or
- the first day *you* become insured under a *government health insurance plan*. **EXCEPTION:** if *you* are a visitor to Canada with an International Experience Canada (IEC) work permit, this policy will continue to provide eligible benefits that are not covered by *your government health insurance plan*.

Government health insurance plan means the health insurance coverage that the provincial or territorial governments provide to its residents.

Home means *your* country of residence or origin; or *your* place of departure before arriving in Canada.

Hospital means an institution that is licensed as an accredited *hospital* that is staffed and operated for the care and *treatment* of in-patients and out-patients. *Treatment* must be supervised by *physicians* and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

A *hospital* is not an establishment used mainly as a clinic, or home for the aged, health spa, rest or nursing home, convalescent hospital, hospice, extended or palliative care facility, addiction *treatment* centre, custodial or educational facility, or any rehabilitation facility.

Immediate family means *spouse*, parent, legal guardian, step-parent, grandparent, grandchild, in-law, natural or adopted *child*, step-*child*, brother, sister, step-brother, step-sister, aunt, uncle, niece, nephew or cousin.

Injury means sudden bodily harm that is caused by external and purely accidental means.

Key-person means someone to whom *your child's* full-time care is entrusted and who cannot reasonably be replaced; a business partner; or an employee who is critical to the ongoing affairs of *your* business, during the *trip*.

Medical condition means any disease, *sickness* or *injury* (including symptoms of undiagnosed conditions) or complication of pregnancy within the first 31 weeks.

Medical declaration means all the medical questions that *you* were required to answer when *you* applied for coverage under this policy.

Medical Underwriting Agreement means the document that *you* receive from *us* after *you* have been medically underwritten, which specifies *your pre-existing conditions* covered under this policy, and includes *your* responses to the *medical questionnaire*.

Minor mental or emotional disorder means having anxiety or panic attacks or being in an emotional state or in a stressful situation. A *minor mental or emotional disorder* is one where *your treatment* includes only minor tranquilizers or minor anti-anxiety medication (anxiolytics) or no prescribed medication at all.

Physician means a person who is not *you* or a member of *your immediate family* or *your travel companion*, licensed in the jurisdiction where the services are provided, to prescribe and administer medical *treatment*.

Pre-existing condition means any *medical condition* that exists before *your effective date*.

Reasonable and customary means charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

Sickness means illness, disease, or any symptom related to that illness and/or disease. **Spouse** means someone to whom one is legally married, or with whom one has been residing and who is publicly represented as a *spouse*. **Travel companion** means someone who shares *trip* arrangements and

accommodations with *you*. No more than three individuals (including the insured) will be considered *travel companions* on any one *trip*.

Treatment means hospitalization, or a procedure prescribed, performed or recommended by a *physician* for a *medical condition*. This includes but is not limited to prescribed medication (including prescribed as needed), investigative testing and surgery. **IMPORTANT:** Any reference to testing, tests, test results, or investigations excludes genetic tests. "Genetic test" means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis or prognosis.

Trip means the time between the *effective date* and the *expiry date*.

Vehicle includes any private or rental passenger automobile, boat, mobile *home*, camper truck or trailer *home* which *you* use during *your trip* exclusively for the transportation of passengers (other than for hire).

Waiting period means the 48-hour period following and including your *effective date* of insurance if you purchase your policy:

- after the *expiry date* of an existing Visitor to Canada policy issued by *us*;
- after you arrive in Canada.

The *waiting period* will be waived if you purchased this policy prior to the expiry date of an existing Visitors to Canada policy already issued by *us*, taking effect on the day following such expiry date, provided there is no increase in the coverage amount and/or change in the Plan.

We, us, our means Northbridge.

You, Your, yourself means the person(s) named as the insured(s) on the *confirmation*, for which insurance coverage was applied for and the appropriate premium was received by *us*.

SECTION 14 – NOTICE ON PRIVACY

The Northbridge group of companies is committed to protecting *your* personal information. This Privacy Notice applies to all of the member companies of Northbridge, which includes Northbridge Financial Corporation and Northbridge General Insurance Corporation.

When *you* request an insurance product or service from *us*, *you* consent to allow *us* to collect, use and disclose *your* personal information for the following purposes:

- Offering and providing products and services to meet *your* needs;
- Establishing and maintaining communications with *you*;
- Verifying personal information *you* provide in *your* application;
- Assessing and underwriting risks on a prudent basis;
- Performing safety assessments;
- Determining insurance product prices;
- Investigating and settling claims;
- Detecting and preventing fraud or other illegal activities;
- Analyzing business results and compiling statistics;

- Conducting market research;
- Reporting to regulatory or industry entities; and
- Acting as required or authorized by law.

You may withdraw *your* consent, but doing so may limit *our* ability to provide *you* with the requested product or service.

As part of maintaining *our* relationship with *you*, *we* may share *your* personal information within the Northbridge group of companies and with third parties, but only for the purposes identified above, and in accordance with this Privacy Notice. Where personal information is shared with third parties, it is done on the basis that they will maintain the confidentiality of the information. If *we* discover that third parties are improperly handling *your* personal information, *we* will take appropriate action to protect *your* personal information.

We may use service providers located outside of Canada to collect, use, disclose or store personal information. Where *we* do so, *we* will contractually require such third party to employ the appropriate security safeguards to protect *your* personal information, subject to the law in the third party jurisdiction. While the personal information is in another jurisdiction it may be accessed by the courts, law enforcement and national security authorities of that jurisdiction. The jurisdictions where personal information may be collected, used, disclosed and stored include the United States of America.

You can obtain a copy of *our* Privacy Policy by visiting *our* website at www.nbfc.com or by contacting *your* broker or agent. *You* may request access to *your* personal information that *we* have on file in order to verify its accuracy and completeness by sending a written request to *our* Privacy Officer. If *you* have any questions or complaints regarding *our* Privacy Policy or procedures, please contact *our* Privacy Officer:

By Mail: Northbridge Financial Corporation
105 Adelaide Street West, 7th Floor
Toronto, Ontario M5H 1P9
Attention: Privacy Officer

By E-mail: privacy@nbfc.com

By Phone: [\(416\) 350-4400](tel:(416)350-4400)
[1-800-268-9680](tel:1-800-268-9680)

If *we* are unable to resolve *your* privacy concern to *your* satisfaction, *you* have the right to contact *your* privacy regulator. *Our* Privacy Officer will provide *you* with this contact information upon request.

SECTION 15 – HELP IS JUST A PHONE CALL AWAY

Enjoying *your trip* should be the first thing on *your* mind. *Our* multilingual Assistance Centre is there to help and support *you* 24 hours a day, each day of the year with:

Pre-Trip Information

- Passport and visa information
- Health hazards advisory

- Weather information
- Currency exchange information
- Consulate and embassy locations

During a Medical *Emergency*

- Verifying and explaining coverage
- Referral to a doctor, *hospital*, or other healthcare provider
- Monitoring *your* medical *emergency* and keeping *your* family informed
- Arranging return transportation *home* when medically necessary
- Arranging direct billing of covered expenses (where possible)

Other Services

- Assistance in obtaining *Emergency* cash
- Translation and interpreter services in a medical *Emergency*
- Emergency message services
- Help to replace lost or stolen airline tickets
- Assistance with obtaining prescription drugs
- Assistance with obtaining legal help or bail bond

In the event of *emergency*, call the Assistance Centre immediately at:



1 833-754-3725 toll-free from the USA and Canada

1 416-987-1218 collect to Canada from anywhere else in the world

The Assistance Center is ready to assist *you* 24 hours a day, each day of the year.



Everyone wants to have a carefree trip and should be able to travel with confidence in their travel insurance purchase. Most Canadians travel every day without a problem, but if something does happen, the member companies of the Travel Health Association of Canada (THiA) want you to know your rights. THiA's Bill of Rights and Responsibilities builds on the golden rules of travel insurance:

Know your health | Know your trip | Know your policy | Know your rights

Underwritten by:

Northbridge General
Insurance Corporation /  Northbridge
Insurance