

Travel Guard®

Travel Insurance & Global Assistance



Dear Traveller,

Cover your investment from those unforeseen circumstances that may arise before or during your trip. Travel Guard's Travel Insurance and Global Assistance provides valuable coverage at an affordable price. Options include coverage for trip cancellation, trip interruption and baggage/personal effects, coverage for emergency out of province medical and emergency evacuation.

Travel Guard – Plan for the best, prepare for the unexpected!

Schedule of Benefits

INSURANCE BENEFITS		OPTION 1 MEDICAL COVERAGE	OPTION 2 TRIP CANCELLATION	OPTION 3 DELUXE PACKAGE
Emergency Medical		\$2 Million		\$2 Million
Accidental Death & Dismemberment	In Flight	100,000		100,000
	Non Flight	25,000		25,000
Trip Cancellation and Interruption			YES	YES
Baggage and Personal Effects			YES	YES
24-Hour Emergency Medical Assistance		YES	YES	YES
School Board Ruling				*Optional

*Subject to payment of an additional premium.
All benefits and premiums are quoted in Canadian currency.



Questions?

If you have questions, please call:

1.866.878.0191

808006;808007 P1-P3 10/14; 800213 P1-P3 02/15;
800240 P1-P3 02/15

THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

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

Trip Cancellation, Interruption and Delay Coverage

Trip Cancellation: If you must cancel your trip due to a covered risk prior to your departure date, this policy reimburses pre-paid non-refundable expenses up to the sum insured.

Trip Interruption: If your trip is interrupted due to a covered risk, on or after the departure date of the insured trip, we will pay for the non-refundable, unused trip arrangements for which you have already paid and additional travel transportation expenses to return you to your original departure point.

Next Occupancy Charge: If you have prepaid shared accommodations and your travel companion(s) cancel the trip for a covered risk and you elect to travel as originally planned, you will be reimbursed the next occupancy charge.

Missed Connection: If you miss a connection or must interrupt your trip because of the delay of a private automobile or your connecting passenger plane, ferry, cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the vehicle; a traffic accident; an emergency, police-directed road closure; or weather conditions, we will reimburse you up to \$800 for the extra cost of your one-way airfare via the more cost-effective itinerary to your next destination or to your original point of departure.

School Board Ruling Insurance

If you have purchased Option 3 and paid the additional premium, this coverage is included in your package.

School Board Ruling: If you must cancel your trip due to a school board ruling as a result of a union mandated teachers' labour strike or a school board determination that there is a risk of harm to students travelling to a specific region of a country included in your trip, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on your Application for Insurance.

Emergency Medical Coverage

Hospital and Medical Expenses: Coverage for the actual expenses related to the medical attention you need during your trip if a medical condition begins unexpectedly after your departure date.

Bedside Companion Travel and Subsistence: If you are travelling alone and are admitted to a hospital for 3 days or more, we will pay for someone to be with you. For an insured child under 21, a bedside companion is available immediately upon hospital admission.

Baggage Insurance Coverage

Baggage & Personal Effects Loss Benefit: Can reimburse you if your baggage is lost, stolen, or damaged while on your trip, subject to the maximum benefit limit.

Baggage Delay Benefit: If your baggage is delayed more than 24 consecutive hours, you can be reimbursed for the purchase of necessary personal effects, subject to the maximum benefit limit.

PLEASE NOTE: This Baggage and Personal Effects insurance does not cover and no benefit is payable for any claim arising for loss or theft of: glasses of any type, contact lenses, prescription drugs, money, tickets, mobile phones, computers and accessories, CDs, DVDs and personal entertainment devices.

Accidental Death & Dismemberment

Accidental Death & Dismemberment: Pays for loss of life or limb if an accidental bodily injury is sustained within 365 days of an accident during your Trip.

RESTRICTED BENEFITS

PLEASE NOTE: The policy does have restricted benefits. It is the insured's or insured's guardian's responsibility to contact Travel Guard for clarification of coverage.

This policy contains pre-existing condition exclusions that apply to your coverage. It is your responsibility to review and understand these exclusions. Should you have any questions you must contact Travel Guard as soon as possible at 1.866.878.0191.

You must notify us at 1.866.878.0192 or 416.646.3723 (collect) prior to any emergency medical treatment or hospitalization. Failure to do so will result in your being responsible for 30% of any eligible expenses incurred unless your medical condition prevents you from calling. You must call as soon as medically possible or have someone call on your behalf.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200, Toronto, Ontario, M5J 0A8. All policies are administered on AIG Canada's behalf by Travel Guard Group Canada, Inc. (Travel Guard Canada).