

The Personal Travel Insurance Program*



Multi-Trip Annual Insurance Policy

This insurance covers you for sudden and unforeseen events that could occur while you're travelling or prevent you from going on a trip.

What's this policy for?

This policy provides you with everything you need to know about Multi-Trip Annual Insurance and is part of your insurance contract.



For help while you're away, contact our Assistance Service 24/7:

From Canada and the United States:
1-800-465-6390 (toll-free)

From anywhere in the world:
514-875-9170 (call collect)



To make a claim, modify your insurance or ask questions:

From Canada and the United States:
1-855-727-7872 (toll-free)

From anywhere in the world:
418-647-5093 (call collect)



**Keep this document:
it's important.**



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

The Personal refers to The Personal General Insurance Inc. in Québec and The Personal Insurance Company in all other provinces and territories.

* The Personal Travel Insurance Program is underwritten by Desjardins Financial Security Life Assurance Company.

Your travel assistance cards

The cards below show the number to call to reach the Assistance Service, extend your coverage or ask a question.



Cut out these cards, write your name and contract number on them and bring them with you on your trip.



Desjardins

Insurance

Life • Health • Retirement



Travel Assistance
Card

Contract holder: _____

Contract number: _____

Emergency | Urgence · 24 h

Canada and the United States (toll-free)

Canada et États-Unis (sans frais)

1-800-465-6390

Anywhere in the world (call collect)

Partout dans le monde (à frais virés)

514-875-9170

**To extend your coverage
or ask a question:**

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What you need to know

Some conditions may limit your coverage

To avoid unpleasant surprises, read this policy carefully. For example, here are 3 conditions that may limit your coverage:

1. You aren't covered for a medical condition that is not stable.
2. You're only covered for trips up to the number of days you've selected—see your Confirmation of Insurance for the exact number of days you're covered for. Your insurance must cover you for the whole time you'll be away for each trip you take. If not, we may deny your claim.

All trips start the day you leave your home province or territory and end the day you come back. That means that the day you leave and the day you come home count as 2 full days away, no matter what time of the day you leave or come home.

Examples:

- You leave Friday night and come home Thursday morning = 7-day trip
- You leave Friday morning and come home Thursday night = 7-day trip

3. In case of an emergency while you're travelling, you must call our Assistance Service before going to a hospital or clinic. Otherwise, you may have to pay a portion of the expenses yourself.

Your travel insurance contract

These documents make up your contract:

- This Multi-Trip Annual Insurance Policy
- The personalized Confirmation of Insurance you received with this policy—this document indicates the coverages and insurance amounts that apply to each insured person, and the number of days covered per trip
- Any updates to the Confirmation of Insurance you may have received
- Any medical questionnaire you or any of the other insured persons had to complete
- Any document, like a rider, that modifies your contract



Words in italics

The words *accident*, *living expenses*, *travel service supplier* and *family member* are in italics in this policy because they have specific meanings in the context of insurance. See section 16 for the definitions.

Multi-Trip Annual Insurance at a glance

Multi-Trip Annual Insurance provides financial protection against sudden and unforeseen events that could occur while you're travelling or prevent you from going on a trip. This insurance covers you for all the trips you take in a year.

There are 5 coverages—you can choose one or more depending on the needs of each person you want to insure.



Emergency Health Care

If you require emergency medical care or services should you suddenly and unexpectedly become ill or have an *accident* on a trip.

Maximums:

- Up to the maximums indicated by type of eligible expense (see section 2.3)
- Up to an overall maximum of \$5,000,000 per insured person, per trip
- Up to \$200 per day and \$2,000 in total for *living expenses*, per insured person, per trip



Trip Cancellation or Modification

If you have to cancel or modify a trip for one of the 18 recognized causes.

Maximums:

- Up to your insurance amount that's indicated in your Confirmation of Insurance
- Up to \$200 per day and \$2,000 in total for *living expenses*, per insured person, per trip



Baggage

If your luggage or belongings are stolen during a trip or if the common carrier loses or damages them, or delivers them late.

Maximums:

- Up to the maximum payable amounts for each covered situation (see section 4.3)
- Up to your insurance amount that's indicated in your Confirmation of Insurance



Accident

If you have an *accident* while you're travelling and this *accident* causes your death or the loss of use of a hand, a foot or an eye in the 12 months that follow. You can choose either of the 2 following options, or both:

- Accident while aboard a plane: Covers you only if you have an *accident* while you're a passenger aboard a plane
- Accident while travelling: Covers you if you have an *accident* during your trip

Maximums:

- Up to the maximum payable amounts for each covered situation (see sections 5.2 and 5.3)








Emergency Return Trip


If you have to make an emergency return to your home province or territory for one of the recognized causes and then return back to where you were travelling.

Maximum:

- The cost of one round-trip plane ticket in economy class by the most direct route

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1. About Multi-Trip Annual Insurance

In this section, "you" refers to the person buying the insurance contract. Everywhere else in the document, "you" refers to the insured person.

1.1 Who can buy this insurance

You can buy Travel Insurance if you meet the following 2 criteria:

1. Minimum age → Be at least 18 years old
2. Residency status → Be legally authorized to reside in Canada and live there at least 6 months a year

1.2 Who you can buy travel insurance for

You can buy the insurance for anyone (including yourself) who meets the following 3 criteria:

1. Minimum age → Be at least 15 days old*
2. Maximum age → Be under age 81
3. Residency status → Be legally authorized to reside in Canada and live there at least 6 months a year

* A child born during a trip is automatically insured under Emergency Health Care if the following 2 conditions are met:






- The mother is insured under this coverage, and
- Expenses for delivery aren't excluded (see section 2.4 Exclusions and limitations)

1.3 Conditions for a trip to be insured

For a trip to be insured, you need to buy the insurance before your planned departure date and it must cover you for the whole time you'll be away. All trips start the day you leave your home province or territory and end the day you come back. The number of days you've selected is indicated in your Confirmation of Insurance.

1.4 Coverages

There are 5 coverages—you can choose one or more depending on the needs of each person you want to insure:

-  Emergency Health Care
-  Trip Cancellation or Modification
-  Baggage
-  Accident
-  Emergency Return Trip

If we agree to insure you, you'll receive a Confirmation of Insurance that contains information about each insured person's coverage.

For Trip Cancellation or Modification and Baggage, you also need to select insurance amounts.

1.5 Medical questionnaire

You may have to answer health questions if you choose Emergency Health Care, or Trip Cancellation or Modification, depending on how old you are and the number of days you've selected.

You may also have to complete a medical questionnaire at your annual contract renewal. For more details, see sections 15.1 Contract renewal and 15.2 Quattrra Advantage.

You need to provide accurate information

The information you provide is very important—we use it to decide whether or not we're going to insure you. If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny your claim.

That said, after the first 2 years of coverage, we can no longer cancel your coverage or deny your claim based on the information and statements you provided, except in case of fraud.

2. Emergency Health Care



2.1 Description

This coverage covers you during your trips outside your home province or territory if:

- You suddenly and unexpectedly become ill or have an *accident*
- Your illness or your injuries are certified by a doctor authorized to practise medicine where the medical care is provided, and
- You require emergency medical care or services

What you need to know

1. Your insurance must cover you for the whole time you'll be away for each trip you take. If not, you won't be covered at all for your trip. All trips start the day you leave your home province or territory and end the day you come back. That means that the day you leave and the day you come home count as 2 full days away.
2. You must be covered under the health and hospitalization insurance plans of your home province or territory for the whole time you'll be away for each trip you take (it's up to you to make sure that you're insured under the government plans).
3. You have to call our Assistance Service before going to a hospital or a medical clinic and follow their instructions. Otherwise, you may have to pay a portion of the expenses yourself.
4. We aren't responsible for the availability or quality of the care and services received.

2.2 Maximums

- An overall maximum of \$5,000,000 per insured person, per trip
- The maximums per eligible expense (see section 2.3)
- The reasonable and customary amounts usually billed for this type of care or service in the region where it's received

2.3 Eligible expenses

1. Medical or dental care and services

- a) Hospitalization in a semi-private room or, if your health requires it, a private room.
- b) The services of a nurse practitioner or a doctor authorized to practise medicine where the medical care is provided.
- c) The following care and services, if prescribed by a doctor authorized to practise medicine where the medical care is provided:
 - Lab tests and X-rays
 - Nursing care provided while you're in the hospital
 - Drugs that can only be obtained with a prescription—these drugs are limited to a 30-day supply, unless you have to take them while you're in the hospital
 - Purchase or rental of crutches, canes or splints
 - Rental of a wheelchair, respirator, or other medical or orthopedic devices
 - Any other type of care authorized by the Assistance Service.
- d) The services of a chiropractor (excluding X-rays), a podiatrist or a physiotherapist—must be a member in good standing of their professional association. Maximum of \$60 per treatment and \$300 in total per profession.
- e) Treatment of natural healthy teeth (that still have their roots), in the event of an emergency resulting from a direct and accidental blow to the mouth. Maximum of \$3,000.

2. Living expenses if you have to delay your return

Living expenses you have to pay if:

- You need to delay your return because of an illness or injury experienced by you or a *family member* accompanying you, and
 - A doctor authorized to practise medicine where the medical care is provided confirms that the illness or injury completely prevents you or your *family member* from coming home on the planned return date
- Maximum of \$200 per day and \$2,000 in total.

The extra days you're away must be approved by the Assistance Service.

3. Emergency transportation

- a) Expenses for transportation to the closest facility where appropriate medical care is available.
- b) Local transportation expenses that you incur after having received this care to get back to where you're staying during your trip, up to \$100 per emergency.

4. Repatriation

If you need to be brought back to Canada for medical reasons:

- a) Expenses to bring you back to your home or to a hospital recognized as such under legislation in your home province or territory to receive appropriate care as soon as your health permits it.
- b) Round-trip economy transportation and the usual fees and expenses of an attendant if the licensed doctor treating you says a qualified medical attendant needs to accompany you.
- c) The additional cost of an economy-class plane ticket to bring a single travel companion back to their home. This travel companion must:
 - Share travel arrangements with you, and
 - Have emergency healthcare coverage through Desjardins Insurance for their trip.
- d) Expenses to bring a cat or dog accompanying you on your trip back to your home, if no other person can do this. Maximum of \$500.
- e) The excess baggage charges if someone has to bring your luggage back to your home, or the cost of bringing your luggage back if nobody else can do this. Maximum of \$300.

These repatriation expenses must be approved and arranged by the Assistance Service.

If you're hospitalized for more than 24 hours or you have to be brought back to Canada for medical reasons:

- a) The additional cost of economy-class plane tickets to bring back to their home children in your care during your trip, if no other person can do this.
- b) The cost of an escort if the common carrier requires that the children be accompanied.

5. Visit from a family member

The following expenses are eligible if:

- You have to be hospitalized for at least 3 nights
- You aren't already accompanied by a *family member* age 18 or older, and
- The licensed doctor treating you deems it necessary

All these expenses must be approved and arranged by the Assistance Service.

Eligible expenses

- a) The cost of a round-trip economy ticket for the transportation by the most direct route of a *family member* who has to leave their Canadian home province or territory to visit you.
- b) The cost for this person to buy travel insurance from Desjardins Insurance for emergency healthcare coverage for the trip they have to make to come to your bedside, up to \$1,000.
- c) The *living expenses* incurred by this person during their trip, up to \$200 per day and \$2,000 in total.

6. Expenses if you die during your trip

Expenses to identify your body

If you weren't accompanied by a *family member* age 18 or older:

- The cost of a round-trip economy ticket for the transportation by the most direct route of a *family member* who must leave their Canadian home province or territory to come and identify your body.
- The cost for this person to buy travel insurance from Desjardins Insurance for emergency healthcare coverage for the trip that they have to make to identify your body, up to \$1,000.
- The *living expenses* incurred by this person during their trip, up to \$200 per day and \$2,000 in total.

All these expenses must be approved and arranged by the Assistance Service.

Expenses to bring your body or ashes home

Bringing your body or ashes back to the city where you lived by the most direct route. The cost of the casket or urn isn't covered.

Expenses for cremation or burial in the country you were visiting

Your cremation or burial in the country where you died. Maximum of \$6,000.

7. Vehicle return

The following expenses are eligible if:

- A doctor authorized to practise medicine where the medical care is provided certifies that your health doesn't allow you to drive
- No travel companion is able to do so, and
- The vehicle is in good mechanical condition to make the return

All these expenses must be approved and arranged by the Assistance Service.

Eligible expenses

- The costs of a vehicle transport agency, or
- The necessary expenses incurred by an individual for gas, meals, accommodation and a one-way economy ticket.

Maximum of \$2,500.

2.4 Exclusions and limitations

1. A portion of your expenses may not be reimbursed if you don't contact the Assistance Service before going to a hospital or any other healthcare facility

If you can't prove that you were unable to contact the Assistance Service, you'll have to pay 30% of the eligible expenses, up to a maximum of \$3,000.

2. Exclusion for medical conditions that were not stable

Since this coverage only covers sudden and unforeseen events, you may not be covered for an injury or a medical condition that is not stable in the 90- or 182-day period before you leave on your trip, as follows:

- If you're under 55 → 90 days
- If you're 55 or older → 182 days

To find out if your health is not stable, read section 8 of this policy.

This exclusion starts over again for each new trip you take. It also applies even if you told us about the injury or medical condition in the medical questionnaire, or if a doctor said you could travel.

3. Other exclusions for medical reasons

We won't pay any expenses in the following cases:

- a) If a doctor advised you not to travel
- b) If you're ill and your life expectancy is less than 12 months because of this illness
- c) If you're taking the trip to receive medical care or services, even if the trip is recommended by a doctor
- d) If, on your departure date, you may have been reasonably aware that you'd need to undergo treatment or receive care while on your trip
- e) For optional or non-emergency care that can be obtained in your home province or territory without endangering your life or health, even if you receive it because of an emergency
- f) For care, treatment or surgery received for cosmetic purposes and any related complications
- g) For expenses related to hospital care not covered under the hospitalization insurance plan of your home province or territory
- h) For life-sustaining drugs that you take on an on-going basis, such as insulin, nitroglycerin and vitamins
- i) For expenses resulting from pregnancy, miscarriage, childbirth or their complications, and that are incurred after the first 32 weeks of pregnancy
- j) For expenses incurred after you refuse the treatment prescribed by the doctor treating you or the Assistance Service, or after you refuse to follow any of these instructions from the Assistance Service:
 - Change hospitals or clinics
 - Undergo a diagnostic examination
 - Return to your home province or territory.

4. Exclusions related to your participation in certain sports or activities, or risky behaviour

We won't pay any expenses in the following cases:

- a) For an *accident* that occurs while you're participating in, or a medical condition that occurs as a result of your participation in:
 - A riot or criminal act
 - Any sporting activity for pay (for example, a professional hockey league)
 - Any sporting event for which the winners are awarded cash prizes
 - Any non-standard sport or activity involving a high level of risk, including but not limited to:
 - Hang-gliding and paragliding
 - Parachuting and sky diving
 - Bungee jumping
 - Climbing and mountaineering
 - Freestyle skiing
 - Kitesurfing
 - Amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school
 - Any combat sport
 - Any competition, speed event or other high-risk activity, including training activities, whether on approved tracks or elsewhere, and whether or not it involves the use of a motor vehicle
- b) For expenses that result directly or indirectly from a self-inflicted injury, suicide or attempted suicide, whether or not you're aware of your actions
- c) For an *accident* or a medical condition that occurs when you've used drugs, abused medications,* or while your blood alcohol level is over 80 mg of alcohol per 100 ml of blood
- d) For a medical condition that occurs as a result of you using drugs or abusing medications*

Questions?

Call us at **1-855-727-7872**

or write to us at

desjardinstravelinsurance@dsf.ca



*Abusing medications:

Taking more than the dosage recommended by a health specialist for a given drug.

5. Exclusion that applies when the Canadian government has issued a travel advisory

You aren't covered if your destination or type of trip (for example, a cruise) is subject to a travel advisory issued by the Canadian government to avoid all travel before you left on your trip.

If this advisory is issued after you left on your trip, you aren't covered if you didn't return to your home province or territory within 14 days of when the advisory was issued.

If you can't leave the country or region in question within this 14-day period, please contact the Assistance Service.



6. Exclusion in the case where your trip exceeds your coverage period

Your insurance must cover you for the whole time you'll be away for each trip you take. If not, you won't be covered at all for your trip. Your trip starts on the day you leave your home province or territory and ends on the day you return to your home province or territory. The number of days covered per trip is indicated in your Confirmation of Insurance.

2.5 Documents needed to make a claim

When making a claim, you need to send us the required form and the original invoice for the care received. The invoice must include:

- The date the care was provided
- The name of the insured person who received the care
- The diagnosis
- A description of the care provided
- The signature of the doctor who treated the insured person
- The cost of the care received



3. Trip Cancellation or Modification

3.1 Description

This coverage covers you if you have to cancel or modify a trip inside or outside your home province or territory.

What you need to know

1. There are 18 recognized causes of trip cancellation or modification (see section 3.3). If one of these causes occurs, we'll reimburse the eligible expenses, the amount of which varies depending on your situation (see section 3.4).
2. The cause must be serious enough to prevent you from travelling or require you to return earlier or later than planned.
3. You aren't covered if, when you bought this coverage, made an initial payment (partial or total) for your trip or incurred the expenses, you may have been reasonably aware that one of the 18 recognized causes would occur.

3.2 Maximums

- If you need to cancel or modify your trip: Your insurance amount indicated in your Confirmation of Insurance
- *Living expenses*: \$200 per day, up to a maximum of \$2,000

3.3 The 18 recognized causes

1. Illness, accident or death

Any of the following people become ill, have an *accident* or die:

- You or one of your *family members*
- Your travel companion (the person who shares travel arrangements with you) or one of their *family members*
- A person for whom you're the legal guardian
- The person who's hosting you in their home during part or all of your trip
- A person responsible for the care of your dependent children

We reserve the right to have the ill or injured person examined by a doctor of our choosing.



If you're making a claim because of an illness or an *accident*, you need to provide a medical certificate from the authorized treating doctor. For more details, see section 3.6 Documents needed to make a claim.

2. Cancellation or modification of your travel companion's trip

The person who shares travel arrangements with you has to cancel their trip, or return earlier or later than planned, because of one of the 18 recognized causes outlined in this section.

3. Pregnancy

You find out that you are (or your spouse is) pregnant and your planned return date is after the first 32 weeks of pregnancy.

4. Executor duties

A person for whom you're the estate executor dies.

5. Civic duty

You're summoned for jury duty or to appear as a witness.

6. Custody of a child

You receive notice of custody of a child.

7. Cancellation of a business meeting

A business meeting is cancelled because the person you're supposed to meet suddenly and unexpectedly becomes ill, has an *accident* or dies. The meeting must have been arranged in advance and be the only reason for your trip.

8. Move for work purposes

You're required to move for work purposes in the 30 days prior to your departure or during the time scheduled for your trip. This transfer is required by the employer you were working for at the time you bought your trip.

9. Company shutdown

The company where you've been working for at least one year shuts down due to a lock-out or declares bankruptcy.

10. Involuntarily job loss

You involuntarily lose your permanent employment that you've had with the same employer for more than one year. Permanent employment is non-seasonal employment under a contract of unlimited duration for which you're paid at least 20 hours per week.

11. Damage to your home

A disaster causes significant damage to your main residence in your home province or territory, or to your business.

12. Cancellation of your cruise

Your cruise is cancelled due to mechanical problems, grounding or quarantining of the cruise ship or because the ship has been diverted due to bad weather.

13. Missed departure

You miss the departure of a common carrier vehicle—registered with the competent authorities—used during your trip because:

- The registered common carrier in which you're travelling is delayed due to bad weather, a natural disaster or mechanical problems, or
- A traffic accident or emergency road closure by police (you'll have to provide a police report) prevents you from getting to your departure point on time.

You must have planned to be at the departure point at least 3 hours before the planned departure time.

14. Bankruptcy of a travel service supplier

A *travel service supplier* declares bankruptcy and:

- This bankruptcy must result in you definitively losing at least some of the money you paid for your trip
- You must give us written authorization to sue the *travel service supplier* on your behalf for the amount paid
- The *travel service supplier* must hold all the licences and operating certificates required by the competent Canadian authorities.

15. Travel advisory issued by the Canadian government

After the date you bought your trip or a higher insurance amount, the Canadian government issues one of the following advisories for your destination or type of trip (for example, a cruise):

<p>Travel advisory issued before your planned departure date</p> <p>Avoid all non-essential travel or all travel</p> <p>You need to cancel your trip within 14 days of your planned departure date, as long as the travel advisory is still in effect. That means you have to wait until 14 days before your planned departure date to cancel your trip. If you need to make a deposit before this 14-day period, call the Assistance Service.</p>
<p>Travel advisory issued after you've arrived in your destination country or region</p> <p>Avoid all non-essential travel</p> <p>You can modify your trip to return to your home province or territory. You'll remain covered if you choose to stay where you are but only for the number of days covered per trip.</p> <p>Avoid all travel</p> <p>You must return to your home province or territory within 14 days of when the advisory is issued. After this 14-day period, you'll no longer be covered.</p>

16. Quarantine

One of the following persons has been placed in quarantine by health authorities because they're infected or potentially infected with a contagious disease:

- You
- A travel companion (a person who shares travel arrangements with you)

Quarantining must prevent you from leaving on your planned departure date or returning to Canada as planned. We don't reimburse any expenses for quarantining that's required when you return to Canada.

17. Hijacked plane

The plane you're travelling in is hijacked. The aircraft must be licensed and operated by a scheduled or charter airline with a valid licence. It can't be a military aircraft.

18. Professional duty

Due to a crisis or emergency situation (for example, a war, a pandemic), you're called on to:

- Serve as a police officer, firefighter or member of the military in active duty or as a reservist, or
- Provide essential healthcare services.

A staffing shortage isn't considered to be a crisis or an emergency situation.

3.4 Eligible expenses based on the 5 covered situations

To be entitled to a reimbursement, you must:

- Find yourself in one of the 5 situations described below
- For transportation tickets (plane, boat, train, bus): Have bought them from a carrier with a valid licence

Situation 1. You have to cancel your whole trip or cruise because of one of the 18 recognized causes.

Eligible expenses:

The non-refundable fees you paid in advance to a *travel service supplier* on the date the cause for cancellation occurs.

Cancel your trip as soon as you can!

It's in your best interest to do this because we only reimburse the expenses that are non-refundable on the date the cause of cancellation occurs. If you wait to cancel your trip, your *travel service supplier* may charge a penalty that we won't reimburse.

If the Canadian government has issued a travel advisory to avoid all non-essential travel or all travel for your trip, the following conditions apply:

- Advisory issued 14 days or less before you're supposed to be leaving: You must cancel your trip as soon as the advisory is issued, because we won't reimburse any penalties the *travel service supplier* may charge after the date the advisory is issued.
- Advisory issued more than 14 days before you're supposed to be leaving: You need to wait until 14 days before your departure date to cancel your trip, if the advisory is still in effect at the time. If you cancel your trip less than 14 days before your planned departure date, your *travel service supplier* may charge a penalty that we won't reimburse.

Situation 2. Your travel companion has to cancel or modify their trip because of one of the 18 recognized causes and you still decide to go.

Eligible expenses:

The additional expenses incurred due to the absence of the person who shares travel arrangements with you (for example, additional charge for hotel room).

Situation 3. You miss your departure or it's delayed because of one of the 18 recognized causes.**Eligible expenses:**

- a) The *living expenses* you incur.
- b) The additional cost for changing the date, time or departure point of the ticket that was supposed to get you to the planned destination. The new ticket must be a one-way economy ticket and be used to get you to the same planned destination by the most direct route.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.

Situation 4. You have to return earlier or later than planned because of one of the 18 recognized causes.**Eligible expenses:**

- a) The *living expenses* you incur.
- b) The additional cost for changing the date, time or departure point of the ticket that was supposed to get you to your home province or territory. The new ticket must be a one-way economy ticket and be used to get you to your home province or territory by the most direct route.

If an illness or *accident* delays your return by more than 7 days after the planned return date, we'll only reimburse this additional cost if the 3 following conditions are met:

- Your illness or your injuries must be certified by a doctor authorized to practise medicine where the medical care was provided
 - You or your travel companion (the person who shares travel arrangements with you) must have been hospitalized for at least 18 consecutive hours, and
 - Proof of hospitalization must be provided.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.
 - d) Any unused transportation tickets other than the one you were supposed to use to return to your home province or territory.

Situation 5. You miss part of your trip because:

- **You or your travel companion (the person who shares travel arrangements with you) are hospitalized for at least 3 consecutive nights during the trip, or**
- **Your travel companion dies during the trip.**

Eligible expenses:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date, time or destination of a ticket that was supposed to be used during your trip. The new ticket must be a one-way economy ticket and be used to get you back to the planned destination for your trip by the most direct route.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.
- d) Unused transportation tickets other than the one that was changed and for which we're already reimbursing the additional costs.

3.5 Exclusions and limitations

1. Exclusion for medical conditions that were not stable

Since this coverage only covers sudden and unforeseen events, you may not be covered if you cancel or modify a trip because of an injury or a medical condition that is not stable in the 90 days prior to the date you made an initial payment (partial or total) for your trip.

To find out if your health is not stable, read section 8 of this policy.

This exclusion starts over again for each new trip you take. It also applies even if you told us about the injury or medical condition in the medical questionnaire or if a doctor said you could travel.

2. Other exclusions for medical reasons or concerns you may have

We won't pay any expenses in these cases:

- a) For a trip cancellation or modification that results from pregnancy, miscarriage, childbirth or their complications, and that occurs after the first 32 weeks of pregnancy
- b) For a trip cancellation or modification that results from a situation you're concerned about, but that's not one of the 18 recognized causes (for example, an act of terrorism, the spread of a contagious disease or a fear of flying)
- c) If you're taking the trip to visit a sick person whose death or health causes you to cancel or modify your trip.

3. Exclusion for a reason you were aware of

We won't reimburse any expenses if, on the date you bought this coverage, made an initial payment (partial or total) for your trip or incurred the expenses claimed, you may have been reasonably aware of the reason that forces you to cancel or modify your trip.

4. Exclusions related to your participation in certain sports or activities, or risky behaviour

We won't pay any expenses in the following cases:

- a) For an *accident* that occurs while you're participating in, or a medical condition that occurs as a result of your participation in:
 - A riot or criminal act
 - Any sporting activity for pay (for example, a professional hockey league)
 - Any sporting event for which the winners are awarded cash prizes
 - Any non-standard sport or activity involving a high level of risk, including but not limited to:
 - Hang-gliding and paragliding
 - Parachuting and sky diving
 - Bungee jumping
 - Climbing and mountaineering
 - Freestyle skiing
 - Kitesurfing
 - Amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school
 - Any combat sport
 - Any competition, speed event or other high-risk activity, including training activities, whether on approved tracks or elsewhere, and whether or not it involves the use of a motor vehicle
- b) For a trip cancellation or modification that results directly or indirectly from a self-inflicted injury, a suicide or attempted suicide, whether or not you're aware of your actions
- c) For a cause that occurs when you've used drugs, abused medications,* or while your blood alcohol level is over 80 mg of alcohol per 100 ml of blood
- d) For a cause that occurs as a result of you using drugs or abusing medications*

*Abusing medications:

Taking more than the dosage recommended by a health specialist for a given drug.

Questions?

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or write to us at

desjardintravelinsurance@dsf.ca



5. Limitations in case a travel service supplier declares bankruptcy

If a *travel service supplier* declares bankruptcy, the maximum amount we'll reimburse is limited to \$2,500 per insured person, per trip, and \$500,000 for all individual travel insurance contracts issued by us.

6. Exclusions that apply when the Canadian government has issued a travel advisory

Travel advisory issued before your planned departure date

We don't reimburse any expenses if you cancel or modify your trip because your destination or type of trip (for example, a cruise) is subject to a travel advisory issued by the Canadian government to avoid all non-essential travel or all travel that was:

- Already in effect on the date of the initial payment (partial or total) for your trip
- Already in effect on the date you left on your trip
- Added when a separate, same-level advisory was already in effect for your destination or type of trip, or
- Lifted more than 14 days before your planned departure date

Also, regardless of why you're cancelling or modifying your trip, we don't reimburse any expenses if a travel advisory to avoid all travel for your destination or type of trip was:

- Already in effect on the date of the initial payment (partial or total) for your trip, or
- Already in effect on the date you left on your trip

Travel advisory issued after you've arrived in your destination country or region

We don't reimburse any expenses if a travel advisory to avoid all travel for your destination or type of trip (for example, a cruise) was issued after you left on your trip, if you didn't return to your home province or territory within 14 days of when the advisory was issued.

If you can't leave the country or region in question within this 14-day period, please contact the Assistance Service.



7. Exclusion related to an activity lasting one day or less

We won't reimburse any expenses for an excursion, outing or activity lasting one day or less that you had planned to do during your trip unless:

- Your trip is cancelled, and
- Your trip includes one or more nights away from the city where you live

Examples:

- If you aren't feeling well while on a cruise and you aren't able to go on a planned excursion: We won't reimburse any expenses you incurred for this excursion.
- You get sick while away and aren't able to attend a show you were supposed to go to: We won't reimburse the cost of your ticket for the show.

8. Exclusion related to travel credits and other compensation

You aren't entitled to any amount for any reimbursement or compensation (including travel credits) offered by your *travel service supplier*, even if you've refused to accept it.

3.6 Documents needed to make a claim

Depending on your situation, you'll need to submit the required form and one or more of the following supporting documents:

- The unused transportation tickets
- The official receipts for the additional transportation costs incurred
- The receipts for the land arrangements (for example, hotel reservations, car rental) or the cruise fees—every receipt must include the contracts that were officially issued through a *travel service supplier* and indicate the non-refundable amounts in the event of cancellation
- The receipts for the *living expenses* incurred
- An official document stating the cause of the claim

For medical causes

You must provide a medical certificate from the doctor who is authorized to practise medicine where the medical care was provided. This medical consultation must have taken place:

- Before your departure date, if you cancel or modify your trip before you were supposed to leave
- In the region where the *accident* or illness occurred, if you modify your trip after you've left on it.

The medical certificate must also indicate the complete diagnosis and specify the exact reasons why the trip couldn't be taken as planned.

4. Baggage

4.1 Description

This coverage covers you during your trips outside your home province or territory if:

- Your luggage or belongings are stolen, or
- The registered common carrier loses or damages them, or delivers them late

What you need to know

1. Your insurance covers you for the number of days indicated in your most recent Confirmation of Insurance. If you'll be away for longer than that, you need to ask us to extend your coverage before you leave on your trip. If you don't, we may not pay your claims.
2. All trips start the day you leave your home and end the day you come back. That means that the day you leave and the day you come home count as 2 full days away.
3. The amounts payable vary depending on the situation (see section 4.3).
4. You must notify us as soon as you become aware of the theft, loss, damage or delay.
5. You must take all reasonable steps to protect or recover your belongings.

4.2 Maximums

- Overall maximum: Your insurance amount indicated in your Confirmation of Insurance
- The maximum payable amounts for each covered situation (see section 4.3)

4.3 Amounts payable for each covered situation

Situation 1. Your luggage or belongings are damaged or lost by the registered common carrier, or are stolen.

We reimburse the actual value of your luggage or belongings at the time the covered loss, theft or damage occurred.

Maximum payable amount:

- \$500 for all the following items: jewellery, watches or articles made of silver, gold or platinum
- \$500 for any other item, including related accessories.

Situation 2. Your passport, driver's licence, birth certificate or visa is stolen, damaged or lost.

We reimburse the expenses you incur to replace them.

Maximum payable amount:

\$250 for all these documents.

Situation 3. Return of your luggage or belongings is delayed for more than 6 hours because they weren't routed as planned by the registered common carrier.

We reimburse the expenses incurred for toiletries and clothing you need to buy before you get your luggage back and before you return to your point of departure in your home province or territory.

If your luggage is officially considered to be lost, we'll deduct the amount paid for the delay of your luggage from the maximum amount payable for the loss of your luggage.

Maximum payable amount:

\$500 for all these items.

4.4 Exclusions and limitations

1. Exclusion related to glasses and contact lenses

We won't pay any amount for damage or theft of glasses (prescription or sunglasses), contact lenses or their accessories.

2. Exclusion that applies when the Canadian government has issued a travel advisory

We don't pay any amount if your destination or type of trip (for example, a cruise) is subject to a travel advisory issued by the Canadian government to avoid all travel before you left on your trip. If this advisory is issued after you left on your trip, you won't be covered if you didn't return to your home province or territory within 14 days of when the advisory was issued.

3. Other exclusions

We won't pay any amount:

- a) For theft or damage resulting from your lack of oversight or carelessness (for example, if you leave your belongings unattended)
- b) For damage caused intentionally or through normal wear and tear
- c) For damage caused by manufacturing defects
- d) For damage to fragile or brittle objects
- e) For the purchase of toiletries and clothing once you've returned to your point of departure in your home province or territory
- f) For damage or theft of:
 - Money, tickets (for example, concerts, sporting events), bonds, securities and documents (other than the identification and travel documents that are covered)
 - Professional equipment
 - Food and drinks
 - Illegally acquired items
 - An item for which you can request compensation from the common carrier.

4.5 Documents needed to make a claim

Depending on your situation, you'll need to submit the required form and one or more of the following supporting documents:

- Proof of the value of the belongings (for example, receipts, credit card statements)
- In the event of theft: A report from the local police where the theft occurred
- In the event of loss or damage: A written statement from the representatives of the transportation company
- If your luggage is delayed:
 - Proof that your luggage was checked with a registered common carrier, and
 - Receipts for toiletries and clothing purchased.



5. Accident

5.1 Description

This coverage covers you during your trips outside your home province or territory if you have an *accident*, and this *accident* causes your death or a loss of use of a body part.

What you need to know

1. This Accident coverage includes 2 options:

- Accident while aboard a plane
- Accident while travelling.

You can choose either of these options, or both.

2. The death or loss of use must occur in the 12 months following the *accident*, except in the following 2 situations:

- If the *accident* results in a coma, we'll wait until the coma is over to determine if an amount is payable, even if it ends more than 12 months after the *accident*
- If your body isn't found in the 12 months following an *accident* you had, you'll be presumed to be dead and we'll pay the applicable amount in the event of death.

3. What's a loss of use of a body part?

- For a hand, it means the total and permanent loss of use of one hand and the wrist.
- For a foot, it means the total and permanent loss of use of one foot and the ankle.
- For an eye, it means the total and permanent loss of use of sight in one eye.

5.2 Accident while aboard a plane

We'll pay the applicable amount indicated in the table below if you're involved in an *accident* that causes your death or the loss of use of a body part (hand, foot or eye) while:

- You're travelling as a paying passenger aboard a plane used for your trip
- You're travelling as a paying passenger in another means of transportation provided by the airline or the airport authorities during your trip, or
- You're waiting at the airport for the departure of your flight.

The airplane must be licensed and operated by a scheduled or charter air carrier service holding a valid licence. It can't be a military aircraft.

Amounts payable

If you die	\$500,000
If you lose the use of 2 or more body parts (hand, foot or eye) without dying	\$500,000
If you lose the use of one body part (hand, foot or eye) without dying	\$250,000

5.3 Accident while travelling

We'll pay the applicable amount indicated in the table below if you're involved in an *accident* that causes your death or the loss of use of a body part (hand, foot or eye) while you're travelling.

Amounts payable

If you die	
Due to an <i>accident</i> that occurs while you're travelling as a passenger of a common carrier vehicle registered with the competent authorities	\$200,000
Due to any other <i>accident</i>	\$100,000
If you lose the use of a body part without dying	
Loss of use of 2 or more body parts (hand, foot or eye)	\$100,000
Loss of use of one body part (hand, foot or eye)	\$50,000

5.4 Exclusions and limitations

1. Applicable amount limitation

If you have an *accident* that's covered under both options described above, we'll only pay one amount, and that's the highest applicable amount.

2. Limitation applicable to a same accident while travelling in a plane

The total amount that we'll pay following a same *accident* while travelling in a plane is limited to \$5,000,000 for all the travel insurance contracts issued by Desjardins Insurance.

3. Exclusions related to your participation in certain sports or activities, or risky behaviour

We won't pay any expenses in the following cases:

a) For an *accident* that occurs while you're participating in:

- A riot or criminal act
- Any sporting activity for pay (for example, a professional hockey league)
- Any sporting event for which the winners are awarded cash prizes
- Any non-standard sport or activity involving a high level of risk, including but not limited to:
 - Hang-gliding and paragliding
 - Parachuting and sky diving
 - Bungee jumping
 - Climbing and mountaineering
 - Freestyle skiing
 - Kitesurfing
 - Amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school
 - Any combat sport
 - Any competition, speed event or other high-risk activity, including training activities, whether on approved tracks or elsewhere, and whether or not it involves the use of a motor vehicle

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b) For an *accident* that results directly or indirectly from a self-inflicted injury, a suicide or attempted suicide, whether or not you're aware of your actions

c) For an *accident* that occurs when you've used drugs, abused medications,* or while your blood alcohol level is over 80 mg of alcohol per 100 ml of blood

d) For an *accident* that occurs as a result of you using drugs or abusing medications*

*Abusing medications:

Taking more than the dosage recommended by a health specialist for a given drug.

4. Exclusion that applies when the Canadian government has issued a travel advisory

You aren't covered if your destination or type of trip (for example, a cruise) is subject to a travel advisory issued by the Canadian government to avoid all travel before you left on your trip. If this advisory is issued after you left on your trip, you aren't covered if you didn't return to your home province or territory within 14 days of when the advisory was issued.

5. Exclusion related to an act of terrorism

We won't pay any amount for an *accident* that results from an act of terrorism.

6. Exclusion for a trip in a commercial vehicle

We won't pay any expenses if you're travelling as a driver, pilot, crew member or non-paying passenger in a commercial vehicle.

However, you'll be covered if, during your vacation, you're using a commercial vehicle as a private means of transportation only, and it's:

- a) A car or van, or
- b) A heavy vehicle in which you're only travelling as a passenger

Commercial vehicle

Any type of vehicle (air, sea or land) used for:

- Business purposes
- Revenue-producing activities, or
- Activities for which expenses may be deducted from business income or as a self-employed worker.

5.5 Documents needed to make a claim

In the event of death, you need to provide us with the required form and:

- An official document indicating the cause of death
- A death certificate (original or certified copy), and
- A copy of the police report (or the report of the local authority responsible for ensuring law and order) indicating the circumstances of the *accident*.

In the event of a loss of use, you need to provide us with the required form and:

- A form completed by your treating doctor in your home province or territory confirming the loss of use
- A copy of the police report (or the report of the local authority responsible for ensuring law and order) indicating the circumstances of the *accident*, and
- A copy of the medical report from the region where the loss of use was confirmed by an authorized doctor.



6. Emergency Return Trip

6.1 Description

This coverage covers you if you must make an emergency return to your home province or territory and then return back to where you were travelling.

What you need to know

1. There are 2 recognized causes for emergency return trip (see section 6.2). If one of these causes occurs, we'll reimburse the cost of one round-trip plane ticket in economy class by the most direct route.
2. You must be covered under Emergency Health Care or equivalent coverage offered by us for the whole time you'll be away.
3. You aren't covered if, when you bought this coverage, made an initial payment (partial or total) for your trip or left on your trip, you may have been reasonably aware that either of the 2 recognized causes would occur.

6.2 Recognized causes of a return trip

1. Death or hospitalization

Any of the following people die or are hospitalized for at least 7 days:

- A *family member*
- A *family member* of your spouse (your spouse is the person who is married to you or in a civil union with you, or the person who lives conjugally with you)
- A person for whom you're the legal guardian
- A person for whom you're the estate executor

This person must not, however, be accompanying you on your trip when they die or are hospitalized.

2. Damage to your home

A disaster causes significant damage to your main residence in your home province or territory, or to your business.

6.3 Exclusions and limitation

1. Exclusion for a reason you were aware of

We won't reimburse any expenses if, on the date you bought this coverage, made an initial payment (partial or total) for your trip or left on your trip, you may have been reasonably aware of the reason that you had to make an emergency return to your home province or territory during your trip.

2. Exclusion that applies when the Canadian government has issued a travel advisory

You aren't covered if your destination or type of trip (for example, a cruise) is subject to a travel advisory issued by the Canadian government to avoid all travel before you left on your trip. If this advisory is issued after you left on your trip, you aren't covered if you didn't return to your home province or territory within 14 days of when the advisory was issued.

3. Limitation per trip

This coverage covers one emergency return trip per insured person, per trip.

6.4 Documents needed to make a claim

You'll need to submit the required form and the following documents:

- The official receipts for the round-trip expenses (other than those for the planned return trip), and
- An official document stating the reason for interrupting your trip

For medical causes

You must provide a medical certificate from the doctor who is authorized to practise medicine where the *accident* or medical condition occurred. This medical consultation must have taken place while you were on your trip. The medical certificate must indicate the complete diagnosis and specify the exact reasons why you must return.



7. Assistance Service

Through your travel insurance, you have access to our 24/7 telephone assistance services—from anywhere in the world—for help with medical emergencies and certain other situations. Here's how to reach this service:

- From Canada and the United States (toll-free): **1-800-465-6390**
- From anywhere in the world (call collect): **514-875-9170**

7.1 Before you leave

The Assistance Service can provide you with some useful information and recommend preventive measures (for example, precautions to take, itinerary, or information on passports, visas and vaccinations required in the destination country).

7.2 In case of a medical emergency while you're travelling

The Assistance Service can:

- Refer you to doctors, hospitals or clinics
- Help get you admitted to a hospital or clinic
- Arrange for your transportation if you require emergency care
- Have our doctors and nurses who specialize in emergency medicine monitor your case
- Arrange for you to be brought back to the city where you live, as soon as your health permits
- Arrange for a travel companion, your spouse or dependent children to be brought home
- Handle the formalities in the event of death
- Help you make the necessary arrangements to send for a *family member* if the doctor treating you prescribes it
- Send messages to your loved ones in the event of an emergency

7.3 For all other problems during your trip

The Assistance Service can help you:

- Replace lost, stolen or damaged tickets, identification or official documents so you can continue your trip
- Find lost or stolen baggage
- In case of legal problems
- In case of language barriers in the destination country

8. Exclusion for medical conditions that were not stable

Since this travel insurance only covers sudden and unforeseen events, you aren't covered if you make a claim related to a medical condition that was **not stable**, or any related injury or medical condition.

If you make a claim, we'll check to see if you had any health problems during the following periods:

- For Emergency Health Care:
 - If you're under 55 → 90 days right before your departure
 - If you're 55 or older → 182 days right before your departure
- For Trip Cancellation or Modification:
 - The 90 days right before you made an initial payment (partial or total) for your trip

8.1 What's a medical condition that is not stable?

It's any injury or medical condition for which you've had symptoms, consulted a doctor, had surgery, undergone examinations or tests, been hospitalized, been prescribed new treatment or had adjustments made to your treatment plan.

To determine if an injury or a medical condition is not stable, answer the following questions for each injury or medical condition and for each trip you take.

 For Emergency Health Care In the 182 days right before your departure or 90 days if you're under age 55...	 For Trip Cancellation or Modification In the 90 days right before you made an initial payment (partial or total) for your trip...
--	---



Symptoms	Did you have new symptoms or were the existing symptoms more frequent or more intense?	Yes No
Consultation	Did you see or were you waiting to see a doctor (except for a routine check-up), or did a doctor recommend that you be seen by another doctor?	Yes No
Surgery	Did you have surgery or did a doctor recommend that you have surgery?	Yes No
Examinations or tests	Did you undergo an examination or a test or did a doctor recommend that you undergo an examination or a test, for which you have or have not received the results?	Yes No
Hospitalization	Were you hospitalized?	Yes No
New treatment	Did you start a new treatment or a new drug, or were you prescribed a new treatment or a new drug?	Yes No
Change in treatment	Did you have a change in treatment or medication (quantity, frequency or the medication itself) or were you prescribed this type of change? Answer No in the following situations: <ul style="list-style-type: none"> • The change of medication is a routine adjustment to insulin or Coumadin • You have replaced a brand-name drug with an identical generic drug and the dose is the same 	Yes No

If you answered No to all of these questions:
 This exclusion doesn't apply to you.

If you answered Yes to one or more of these questions:
 Your injury or medical condition is not stable and isn't covered. This also applies to any related injury or medical condition.

Example
 You have elbow surgery 14 days before you leave on your trip:

- You aren't covered if you need to incur expenses for your elbow or any problem related to your elbow while you're away
- You're covered if you break your leg.

Medical condition that is not stable

8.2 If you've made changes to your insurance

You also aren't covered for any injury or medical condition that was not stable during the following periods:

- For Emergency Health Care:
 - If you're under 55 → 90 days right before you bought a coverage extension
 - If you're 55 or older → 182 days right before you bought a coverage extension
- For Trip Cancellation or Modification:
 - The 90 days right before you bought an increase of the insurance amount

8.3 Exception for certain common infections

You're covered if your medical condition is a cold, flu, ear infection, sinus infection, sore throat or tonsillitis provided that:

- It isn't a chronic illness or a complication of a chronic illness, and
- For Emergency Health Care: It has been resolved for at least 30 consecutive days before your departure date from your home province or territory, and
- For Trip Cancellation or Modification: It has been resolved for at least 30 consecutive days before the date you made an initial payment (partial or total) for your trip.

9. Cost of insurance

The premium is the cost of your Multi-Trip Annual Insurance contract. You must pay the entire premium in a single payment for your contract to start or be renewed. The premium will be debited from a chequing or credit card account.

9.1 Details about the renewal premium

When you buy a Multi-Trip Annual Insurance contract, you authorize us to debit the premium that applies each year for the renewal.

We'll collect this premium in the same way we collected the previous premium. Since the premium must be paid for your contract to be renewed, you should notify us of any changes to your postal or email address, or to your chequing account or credit card. If you don't, we won't be able to notify you about the renewal or collect the required premium.

9.2 Premium calculation

We calculate your premium based on:

- The age of each insured person on the coverage start date or the date of the last renewal
- The number of days covered per trip
- The coverages selected
- The insurance amounts selected
- The health of each insured person in certain age groups

Your premium also includes applicable taxes.

We may reduce your premium as part of a promotion.

10. To modify your coverage: 1-855-727-7872

Here are the changes you can ask us to make:

- Extend your coverage for a trip
- Increase your insurance amount for a trip
- Add other coverages for a trip
- Cancel your insurance contract
- Cancel a modification to your insurance

If we agree to modify your coverage, we'll send you a new Confirmation of Insurance.

10.1 To extend your coverage, increase your insurance amount or add other coverages for a trip

Here's what you need to do:

- Ask us to modify your coverage for your trip, and
- Pay the required premium before you leave on your trip or before the coverages end

You may have to complete a medical questionnaire. Don't wait until the last minute, as we may refuse your extension request due to your health.

For Emergency Health Care:

- You must be covered under the health and hospitalization plans of your home province or territory for the whole time you'll be away, including any added days.
- The exclusion for medical conditions that were not stable described in section 8 also applies to any extension period (see section 8.2).

For Trip Cancellation or Modification:

- The exclusion for medical conditions that were not stable described in section 8 also applies to the amount of any increase (see section 8.2).

10.2 To cancel your insurance

If you want to cancel your insurance, you have 2 options:

- Call us at **1-855-727-7872**
- Fill out the Notice of Rescission of an Insurance Contract you received with this policy and send it to us by registered mail.

Are you entitled to a premium refund if you cancel your insurance?

Yes, but only if all the following conditions are met:

- You ask us to cancel your contract within 10 days of buying it or renewing it
- You ask us to cancel your contract before the planned departure date
- You haven't made any claims, and
- For Trip Cancellation or Modification, you bought or renewed this coverage more than 10 days before the planned departure date.

You aren't entitled to a premium refund if you cancel the purchase of your insurance contract after the beginning of the coverage period indicated in your Confirmation of Insurance.

10.3 To cancel a modification to your insurance

If you want to cancel a modification that you've requested for a trip, you have 2 options:

- Call us at **1-855-727-7872**
- Fill out the Notice of Rescission of an Insurance Contract you received with this policy and send it to us by registered mail.

Are you entitled to a premium refund if you cancel a modification to your insurance?

Yes, in some situations and depending on the conditions described below.

Situation 1. You never left on your trip.

For Emergency Health Care, Baggage, Accident and Emergency Return Trip:

You're eligible for a premium refund if:

- You ask us to cancel the modification before the planned departure date, and
- You haven't made any claims.

For Trip Cancellation or Modification:

You're eligible for a premium refund if all the following conditions are met:

- You ask us to cancel the modification within 10 days of buying it
- You ask us to cancel the modification before the planned departure date
- You bought the modification more than 10 days before the planned departure date, and
- You haven't made any claims.

Situation 2. You returned earlier than planned.

For Emergency Health Care, Baggage and Accident:

You're eligible for a premium refund for the days you paid for but were not needed if you haven't made any claims. We start counting the number of days as of the date we receive your request.

If you've paid a family premium, all insured persons must also have returned early.

For Trip Cancellation or Modification and Emergency Return Trip:

We won't refund any amount.

Cancellation fees

If you're entitled to a premium refund, we have the right to apply cancellation fees only if you cancel the modification more than 10 days after buying it.

11. Automatic extension of your coverages at no cost

We automatically extend your coverages at no cost if you find yourself in any of the 3 situations described below:

Situation 1. Your return is delayed because of the vehicle you're travelling in.

Your return is delayed because:

- The registered common carrier vehicle in which you're travelling as a paying passenger is delayed, or
- The vehicle in which you're travelling is involved in a traffic accident or breaks down due to mechanical problems.

Extension period for each coverage you have:

- Emergency Health Care, Baggage, Accident while travelling and Emergency Return Trip: → Up to 72 hours following the date they were scheduled to end
- Trip Cancellation or Modification and Accident while aboard a plane: → Until you return to your home province or territory

Situation 2. Your return is delayed because of an illness or injury.

Your return is delayed because you or a travel companion (a person who shares travel arrangements with you) had an *accident* or became ill and:

- You're entitled to a reimbursement of your *living expenses* for this reason, or
- On the planned return date, you or your travel companion have been hospitalized for at least 18 consecutive hours.

A doctor authorized to practise medicine where the medical care is provided must certify that you aren't well enough to return to your home province or territory.

Extension period for each coverage you have:

- Emergency Health Care, Baggage, Accident while travelling and Emergency Return Trip: → Up to 72 hours after the later of the following dates:
 - The date the *living expenses* period ends (maximum 10 days)
 - The date the hospitalization period ends
- Trip Cancellation or Modification and Accident while aboard a plane: → Until you return to your home province or territory

Situation 3. Your luggage is delayed.

If you've checked your luggage with a registered common carrier, we'll automatically extend Baggage (if you have that coverage) at no cost until the common carrier returns your luggage to you or declares it lost.

12. Claims

12.1 Make a claim in 2 easy steps

1. Get the required claim form by phone or on our website.

For most claims, you need to fill out a form. You can ask us to send it to you or get it on our website.

- Canada and the United States (toll-free): **1-855-727-7872**
- Anywhere in the world (call collect): **418-647-5093**
- www.thepersonal.com/travel

2. Send us the required form and proof.

You must send us your claim within 90 days of the date of the event entitling you to a payment. In some cases, we may ask you to:

- Provide certain information, documents, proof and authorizations we need to assess your claim—you must send us this proof within 90 days of when we ask you for it
- Be examined by a health professional of our choosing (at our expense)

12.2 Our response to your claim

Within 60 days of receiving all the required documents:

- We'll make a payment, if we approve your claim
- We'll send you a letter explaining the reasons for our decision, if we deny your claim or only pay a portion of the amount claimed

12.3 Payment of your claim

Person, or care or service provider to whom we'll make the payment

We'll pay any amount payable to the contract holder (the person who bought the contract), or to the care or service provider if the charges haven't been paid. However, for Accident, we'll pay any amount payable as follows:

- For a death:
 - To the beneficiary, if they're alive, or
 - To the contract holder, if they're alive, or
 - To the contract holder's legal heirs
- For a loss of use:
 - To the contract holder

To name a beneficiary, you (the contract holder) must use the form that we provide. The beneficiary will then be valid for the duration of your contract. You may name more than one person and change a beneficiary at any time by advising us in writing. We don't accept any responsibility regarding your choice of beneficiary.

For us to be able to review your claim:

- We must have received the authorization we need to obtain the personal information required.
- You must not have asked for a premium refund.
- You must provide us with correct and complete information (any omission or false statement you make might void your claim).

Payment method

We'll pay all amounts by direct deposit (you need to provide a void cheque) or by cheque.

Currency

All amounts indicated in this contract are in Canadian dollars. If we have to pay an amount in another currency, we'll calculate the amount payable using the exchange rate in effect on the payment date.

Division of expense reimbursements

In accordance with insurance rules, a person can never be reimbursed for more than the expenses they paid, even if they're covered under more than one insurance contract or plan.

If you make a claim for expenses that are also covered under other insurance (private or public) or by your credit card issuer, Desjardins Insurance is the last payer. That means we'll only reimburse the portion of expenses that aren't reimbursable under the other insurance. However, if the other insurance also states that it's the last payer or if it includes a coordination of benefits clause, the reimbursement will be divided between it and your Multi-Trip Annual Insurance contract, based on the amounts that should have been paid by each.

Assignment of your right of recourse in the event of a claim (right of subrogation)

When you make a claim for damage caused by another person, you assign us your right to sue this person and any other right that you may have against them. We'll exercise this recourse on your behalf and at our expense, up to an amount equal to what we paid you for the damage in question.

13. If you're not satisfied

13.1 If you don't agree with our decision (appeal process)

If we don't approve a claim or only pay a portion of the amount claimed, you can submit additional information and ask us to review your claim.

Please note that if you want to appeal our decision in court, you must do so within the time limit provided for by law. The time limit varies depending on where you live: In Ontario, it's 2 years and in Quebec, it's 3 years. To find out the time limit, please refer to the applicable legislation in your home province or territory.

For more information about your rights, contact the regulatory agency in your home province or territory, or your legal advisor.

13.2 If you're dissatisfied with our service

Do you have any concerns or are you dissatisfied with your contract or the service we've provided? Let us know by contacting our customer service department at **1-855-727-7872**.

If you'd like to make an official complaint, you have 2 options:

- You can contact our complaint handling team at **1-877-838-8185** or complaints@desjardins.com, or
- You can use the complaint form available on our website at www.desjardinslifeinsurance.com/complaint

14. Your personal information

14.1 Protecting your privacy

We're committed to protecting your privacy. We keep your personal information on file so you can benefit from our financial services (insurance, annuities, credit, etc.). However, this information will only be accessed by employees who need to do so in the course of their work.

14.2 Reviewing your file

You can review your file if you'd like. You can also correct anything that you can prove to be inaccurate, incomplete, unclear or unnecessary. You can do so by sending a written request to our Privacy Officer at this address:

Privacy Officer

Desjardins Insurance
200, rue des Commandeurs
Lévis (Québec) G6V 6R2

14.3 We may transfer some of your personal information to service providers outside of Canada

Like all insurers who offer travel insurance, we rely on service providers located outside of Canada to do certain things for us. As a result, we may need to transfer some of your personal information to another country.

For information about our policies and practices regarding the transfer of personal information outside of Canada, visit the Desjardins Insurance website at www.desjardinslifeinsurance.com or write to the Desjardins Insurance Privacy Officer at the above address.

15. Other important information

This travel insurance is individual insurance because it's an agreement between you (the contract holder) and us (Desjardins Insurance).

15.1 Contract renewal

Your Multi-Trip Annual Insurance contract will be renewed each year. We'll advise you in writing at least 30 days before each renewal.

If you don't want to renew your contract, you need to let us know before the new coverage period indicated in your Confirmation of Insurance starts.

Insured persons age 61 or older:

- If an insured person is aged 61 to 80 on the renewal date: They may have to complete a medical questionnaire depending on their age and the number of days selected. We'll renew their insurance if we deem them to be in good health. If so, their answers will be valid for 4 years (exception: see section 15.2 Quattrra Advantage).
- If an insured person is aged 81 or older on the renewal date: They can no longer be covered under the Multi-Trip Annual Insurance contract. They can, however, apply for insurance for one trip at a time.

15.2 Quattrra Advantage

With Quattrra Advantage, insureds aged 61 to 80 who choose Emergency Health Care or Trip Cancellation or Modification and have to complete a medical questionnaire don't have to complete the questionnaire each year. Their answers to this questionnaire are valid for 4 years, except in the case of the exceptions indicated below.

During this 4-year period, the premium for these insured persons won't increase due to changes in their health (but might increase due to other factors).

Exceptions:

- An insured person aged 61 or older who wants to extend or increase their coverage for a trip may have to complete the medical questionnaire again.
- An insured person who is age 81 at time of renewal can no longer be covered under the Multi-Trip Annual Insurance contract, even if they completed the medical questionnaire less than 4 years ago. They can, however, apply for insurance for one trip, but must answer the medical questionnaire again.
- When 2 or more insured persons were required to complete the medical questionnaire at different times, they must all complete this questionnaire 4 years after the first insured person completed it. This way all insured persons can complete subsequent questionnaires at the same renewal, every 4 years.

15.3 We can make changes to your contract

If we do, the changes will apply as of the next renewal and we'll let you know at least 30 days ahead of time.

15.4 We can cancel your contract

We can cancel your contract in any of the following situations:

- If you make a false statement, whether fraudulent or not
- If you fail or refuse to provide us with information on any of the people insured under your contract
- If you don't authorize us to collect the information needed to determine if we can insure someone or to process a claim from you
- In the case of non-payment of your premium; if this happens, we'll send you a notice to inform you that we'll be cancelling your contract if you fail to pay the required premium within 30 days

15.5 We can end someone's coverage

We can end a given coverage for an insured person for a trip that's underway if they refuse the treatment prescribed by the doctor treating them or the Assistance Service, or if they refuse to follow any of the following instructions from the Assistance Service:

- Change hospitals or clinics
- Undergo a diagnostic examination
- Return to their home province or territory

16. Definitions

Here's what the words in italics in this policy mean.

Accident

A sudden and unforeseen event due to an external cause, which occurs independently from any illness or other cause and results in bodily injury or death. The injury or death must be confirmed by a doctor authorized to practise medicine where the medical care is provided and be directly and solely the result of the accident.

Family member

- | | | |
|---------------------|-----------------------------------|---------------------------------|
| • Spouse* | • Grandchildren | • Sons-in-law, daughters-in-law |
| • Sons, daughters | • Stepfather, stepmother | • Stepsons, stepdaughters |
| • Father, mother | • Half-brothers, half-sisters | • Uncles, aunts |
| • Brothers, sisters | • Father-in-law, mother-in-law | • Cousins |
| • Grandparents | • Brothers-in-law, sisters-in-law | • Nephews, nieces |

* The person who is married to you or in a civil union with you, or the person who lives conjugally with you.

Living expenses

Reasonable and necessary expenses incurred for:

- Accommodation and meals
- Childcare expenses for dependent children not accompanying you, and
- Telephone and local transportation charges.

Travel service supplier

Any travel agency, travel wholesaler, charter tour operator, cruise line, common carrier or accommodation facility authorized or accredited to operate such a business or provide these types of services.

17. Insurer

Desjardins Insurance

200, rue des Commandeurs
Lévis (Québec) G6V 6R2

1-855-727-7872

www.desjardins.com/travel_insurance

In some provinces (excluding Quebec), certain coverages are offered by:

The Personal Insurance Company

6300, boulevard Guillaume-Couture
Lévis (Québec) G6V 6P9

1-800-463-6416



Denis Dubois
President and Chief Operating Officer
Desjardins Insurance



Chantal Gagné
Senior Vice-President
Individual Insurance
Desjardins Insurance



Valérie Lavoie
Chief Executive Officer
The Personal Insurance Company

www.thepersonal.com/travel

