

Trip cancellation insurance

BECAUSE THE UNEXPECTED
CAN HAPPEN





Are you covered?

To find out if you're eligible for trip cancellation insurance, check the extended healthcare benefit section of your group insurance booklet.

Trip cancellation insurance covers your travel expenses if your trip is cancelled or delayed due to unforeseen circumstances. The coverage is automatically applied to all trip reservations covered under the plan. You don't have to do anything to activate it.

We'll be there for you if your trip falls through

Examples of eligible reasons for cancellation:

- You, your travelling companion or a family member get sick, have an accident or die
- The Canadian government issues an alert advising against all travel to your destination **after** you've purchased your plane ticket or vacation package
- You or your travelling companion suddenly lose your permanent employment through no fault of your own (provided you had been actively working for the same employer for more than one year)
- You miss your connection or have to leave later or come back earlier due to an unavoidable situation or an event that prevents you from continuing your trip as planned

Exclusions

Lost or damaged baggage is not covered, and you will not be reimbursed for trip cancellations if:

- You knew, at the time of ticket purchase or departure, that an event or situation could prevent you from taking or completing the trip (e.g., the Canadian government issued a travel alert advising against all travel to your destination **before** the departure date)
- You have an accident as a result of a high-risk activity such as: hang-gliding, paragliding, mountaineering, rock climbing, parachuting, skydiving, bungee jumping, freestyle skiing, combat sports, motor vehicle racing or underwater activities

What to do if you have to cancel your trip

If your trip is cancelled before departure, you must notify us and your travel agency within 48 hours of the date of the event causing the cancellation, or on the next business day if it's a holiday.

Fill out the trip cancellation form in the *Forms* section of the plan members' secure website, and send it to us within 90 days of cancelling your trip.

Include the following supporting documents:

- Unused transportation tickets
- Official document stating the cause of the trip cancellation
- Official receipts for the cost of the return trip (other than those for your originally scheduled return trip)
- Receipts for land arrangements (cruise, renting a condominium/apartment/hotel, etc.)

If your trip is cancelled due to medical reasons, you must provide us with a medical certificate from the attending physician. The medical certificate must indicate the complete diagnosis and the exact reasons for the trip cancellation.

Note: This document is only an excerpt from your insurance booklet. Please refer to your insurance booklet for a detailed description of the terms and conditions of your coverage.



For assistance during your trip:

Canada and U.S. (toll-free): **1-800-465-6390**

Elsewhere in the world:

country code + 800 29 48 53 99

International collect calls: **514-875-9170**

**For questions about
your insurance coverage:**

Canada (toll-free): **1-800-263-1810**

About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

desjardinslifeinsurance.com/planmember



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