

Travel Guard®

Travel Insurance & Global Assistance



Schedule of Benefits

INSURANCE	DELUXE PACKAGE	
Trip Cancellation, Interruption and Delay Coverage	YES	
School Board Ruling Insurance	YES*	
Emergency Medical Coverage	YES	
24-Hour Emergency Medical Assistance	YES	
Baggage Insurance Coverage	YES	
Accidental Death & Dismemberment	<u>In Flight</u>	100,000
	Non Flight	25,000

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

The Travel Industry Council of Ontario (TICO) strongly recommends that every passenger purchase travel insurance prior to departure as protection against unforeseen and costly events.

Questions?

If you have questions, please call:

1.866.648.8425

Please Quote Product 800209



Brightspark™
Simplifying Student Travel

3300 Bloor Street West, Ste 1800
Toronto, ON M8X 2X2
416.486.6440 or 1.800.267.6425

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.

Trip Delay: If your trip is delayed due to a covered risk after the scheduled return date of the insured trip we will pay for commercial accommodations and meals.

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 the Deluxe Package 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 or principal of the school 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.

If you must cancel your trip due to a school board ruling for any other reason, or the principal of the school advising of cancellation, 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.

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 passenger's or passenger's guardian's responsibility to contact Travel Guard for clarification of coverage.

A pre-existing condition exclusion applies to medical conditions and/or symptoms that existed prior to travel. There may be no coverage if you have a pre-existing condition.

Parent/guardian/student change of mind regarding participation or conflicting personal schedules resulting in cancellation of trip participation is not a covered benefit.

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).