

Leisure Travel Benefit

Purpose of Coverage

The Insurer will pay the eligible expenses described in this benefit, subject to the conditions outlined below, for a maximum coverage duration period of 4 consecutive weeks. Benefits are paid on a 100% basis without a deductible and up to an overall maximum reimbursement of \$1,000,000 per Insured, per lifetime.

Additional Definitions

The following definitions apply to this benefit, in addition to those found under the *General Conditions* provision of this policy.

Emergency: an illness or injury that requires immediate medical treatment due or related to:

- an injury resulting from an accident;
- a new medical condition which begins during a trip;
- a medical condition that existed prior to a trip provided that it is stable.

Stable means the Insured, in the 90 days before the departure date, has not:

- been treated or evaluated for new symptoms or related conditions;
- had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;
- been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan);
- been admitted to or treated in a hospital for the condition; or
- been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

The above criteria will be considered collectively in relation to the overall medical condition.

Hospital: A facility that:

- is licensed as an accredited hospital outside of the Insured
- offers care and treatment to either inpatients or outpatients;
- has a registered nurse on duty 24 hours a day;
- has a laboratory; and
- has an operating room where surgical operations are performed by a legally qualified surgeon.

Coverage excludes any facility used primarily as a clinic, continued or extended care facility, convalescent home, rest home, health spa or drug addiction or alcohol treatment centre unless specifically authorized by the Insurer.

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If returning on a commercial aircraft, coverage includes:
economy fare to the Insured

in the case of a medical attendant, round-trip economy fare.

Unless the repatriation or transfer of the Insured is not possible for medical reasons acceptable by The Insurer, The Insurer may require repatriation of any Insured or transfer to other medical facilities. If the Insured refuses repatriation or transfer, all rights to benefits in relation to the incident are terminated.

Transportation to Visit the Insured: The cost of round-trip economy fare (by airline, bus or train) for an Immediate family member to the hospital where the Insured has been confined for 7 or more days if the attending physician provides written acknowledgement that this attendance is required. The Insurer may waive the 7-day waiting period if the Insurer is satisfied that this waiver is required.

The cost of round-trip economy fare (by airline, bus or train) for an immediate family member to identify the body of the Insured, if deceased.

Vehicle Return: The fees charged by a commercial agency to return the Insured's vehicle, whether private or rental, to the Insured's residence or to the nearest appropriate vehicle-rental agency, when the Insured is unable to drive as a result of an emergency illness or injury. A medical certificate from the

benefit is subject to a maximum of \$1,000 per Trip.

Return of the Deceased: The cost of preparing and transporting the remains of the deceased Insured to their province of residence or to their country of origin, to a maximum of \$10,000.

Meals and Accommodation:

travel is delayed due to emergency illness or injury of the Insured or travel companion. The medical reason for the delay must be verified by the attending physician. The maximum reimbursement is \$150 per Insured per day for a maximum of 20 days (up to a total maximum of \$3,000 per incident).

All costs must be supported by receipts from commercial organizations.

Worldwide Travel Assistance

The Insurer, through its travel assistance pro-400520056b00455(t) will pay for the cost of a round-trip economy fare to

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- e) expenses are incurred while travelling in _____ country of origin;
- f) expenses are incurred while travelling in a country (or a specific region of a country) for which there is a Government of Canada travel warning to avoid all travel or avoid non-essential travel, when such travel warning was issued before the departure date and the loss or expense is related to the reason for which the travel warning was issued; or
- g) expenses are incurred as a result of:
 - i. participation in a criminal act or attempt to commit a criminal act, regardless of whether charges are laid or a conviction is obtained;
 - ii. an illness or injury that occurred while operating a vehicle under the influence of any intoxicant or with a blood alcohol level that was proven to be in excess of the legal limit in the jurisdiction in which the accident occurred;
 - iii. an injury or illness resulting from non-compliance with medical treatment or therapy that has been prescribed;
 - iv. suicide, attempted suicide or voluntary injury or illness; or
 - v. insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion.

Specific Exclusions and Limitations

Emergency Hospital and Medical Travel Coverage

No payment will be made for:

- a) expenses for any care, treatment, surgery, products or services that:
 - i. are not incurred as a result of an emergency;
 - ii. are not medically necessary;
 - iii. are performed for cosmetic purposes only;
 - iv. are not required for the immediate relief of acute pain and suffering; or
 - v. could be delayed until the Insured
- b) expenses incurred due to pregnancy or pregnancy complications that occur within 8 weeks of the expected date of delivery; or
- c) expenses incurred due to an emergency that occurs while participating in:
 - i. a sport for remuneration;
 - ii. a motor vehicle or speed contest of any kind; or
 - iii. any extreme Sport, defined as an activity with a high level of inherent danger and which often involves speed, height, a high level of physical exertion, highly specialized gear or spectacular stunts.

Pre-existing condition: An illness:

that begins within 12 months of the date the Insured obtained coverage under this benefit; and for which, in the 12 month before the date the Insured obtained coverage under this benefit, the Insured has:

- had a medical consultation;
- been prescribed or taken medication; or
- received treatment, including diagnostic services.

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When Coverage Ends

Coverage ends on the date specified under the *General Conditions* provision of this policy.