



YOUR **ANNUAL** TRAVEL
INSURANCE POLICY



Global Affairs
Canada

SAMPLE

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† Registered trademark of the Blue Cross Blue Shield Association.

This is your insurance policy. Read it carefully.

The insurance certificate attests the product purchased and determines the benefits of the contract.

The policy defines the various types of benefits and, combined with your insurance certificate, constitutes your Travel Insurance contract.

These documents contain clauses which may limit the amounts payable. Please read them carefully.

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In this document, the masculine gender is used solely for convenience, and includes the feminine.

The expression insurance certificate used in this contract refers also to the insurance application.

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NOTICE REGARDING PERSONAL INFORMATION

By applying for our insurance products, you are consenting to our collecting, using and disclosing your personal information for the purposes of appraising your insurance application, confirming your coverage and/or benefits, processing or paying claims.

Your insurance file will be maintained on a confidential basis at our offices. Your personal information will only be accessible by our employees and authorized representatives who need access to your file for the purposes set out above.

Upon written notice, you will be entitled to access your personal information contained in your file and, if applicable, request that your file be updated or corrected.

For additional information regarding the manner in which we collect, use, disclose and otherwise manage your personal information, please visit our web site, or write to us at:

Compliance Director
Canassurance Hospital Service Association and its subsidiaries¹
185 The West Mall
Suite 610
Etobicoke ON M9C 5L5

privacyofficer@ont.bluecross.ca

¹Canassurance Insurance Company and CanAssistance Inc.

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PRODUCT

Annual

This plan covers persons for trips made outside their mission site whose departure and return dates are included in the period of coverage, provided each trip does not exceed 30 days. Proof showing the duration of the trip will be required at the time a claim is submitted.

In case of emergency during a trip, the insurance covers transportation expenses as described in this policy. Assistance to the travellers is also provided through the CanAssistance Travel Assistance benefit.

There is no limit to the number of trips taken within the period of coverage.

Each covered person is insured under the Transportation Expenses benefit for up to \$60,000.

DEFINITIONS

Accident means an unintentional, sudden, fortuitous and unforeseeable event due exclusively to an external cause of a violent nature and inflicting, directly and independently of all other causes, bodily injuries during the period of coverage.

CanAssistance means the company authorized by the Insurer to provide assistance services to covered persons.

Circuitous travel (refer also to **Travelling**) means vacation/leisure travel when on relocation from Canada to post, or from post to post. Any deviation from the Global Affairs Canada pre-approved direct routing, between Canada to post or from post to post, would be deemed circuitous travel. ONLY that portion of the trip would be covered by this policy.

Covered person means the contract holder, and, in the case of family protection, his spouse and/or their dependent children.

Dependent child means a child of the contract holder, his spouse, or both, over 30 days old before departure, who is dependent on the contract holder, who is not married, and who is:

- under 21 years of age, or;
- under 25 years of age and attends an educational institution full-time as a duly registered student, or;
- physically or mentally handicapped.

Effective date means the date indicated on the insurance certificate.

Expiry date means the date indicated on the insurance certificate.

Hospital means a place licensed as an accredited hospital and offering care and treatment to resident in-patients or out-patients, having a registered graduate nurse (R.N.) always on duty, a laboratory, and an operating room where surgical operations are performed by a legally qualified surgeon. In no event shall the term "hospital" mean any hospital or institution or part of such licensed hospital or institution used primarily as a clinic, continued or extended care facility, convalescent home, rest home, health spa, or treatment centre for drug addicts or alcoholics.

Illness means a deterioration in health or a disorder of the organism certified by a physician, the cause of which originated during a trip within the period of coverage. Pregnancy is not considered to be a sickness, except in the case of pathological complications arising within the first 32 weeks.

Insurer means Canassurance Hospital Service Association (non-profit mutual benefit association) for the Transportation Expenses Benefit.

Member of the family of the covered person means spouse, father and mother, grandparent, grandchild, step parent, child (not necessarily dependent) of the covered person and/or his spouse, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, aunt, uncle, niece, nephew.

Member of the immediate family of the covered person means the spouse, father, mother and children (not necessarily dependent) of the covered person, his spouse or both.

Mission site means the country where the contract holder is posted/assigned under the terms and conditions of the Foreign Service Directives, as given on the Posting Confirmation Form. The contract holder's Posting Confirmation Form clearly states the country where the contract holder will reside.

Period of coverage means the time between the effective date of the contract and the expiry date indicated on the insurance certificate.

Physician means a person who is not related in any way to the covered person and who is legally authorized to practice medicine on the premises where medical services are provided.

Spouse means the person united to the contract holder by marriage or a person who has been living permanently with the contract holder for over one year. Following a separation of more than 3 months or dissolution of the marriage by divorce or annulment, this person will lose his status as spouse.

Travelling (refer also to **Circuitous travel**) means occasional absence from the covered person's mission site for the purpose of a vacation or leisure. THE TRIP MUST BE OUTSIDE THE MISSION SITE, I.E. COUNTRY TO WHICH THE CONTRACT HOLDER HAS BEEN POSTED. THIS INSURANCE IS INTENDED TO GIVE ALL GLOBAL AFFAIRS CANADA EMPLOYEES ACCESS TO THAT WHICH CAN BE ACCESSED WHILE RESIDING IN CANADA WITHOUT THE MANDATORY CANADIAN RESIDENCY REQUIREMENTS.

Travelling companion means the person who shares travel arrangements with the covered person, to a maximum of 6 persons. **A member of the immediate family of the covered person who shares travel arrangements with the covered person is not considered as a travelling companion.**



CONDITIONS

AUTOMATIC EXTENSION OF COVERAGE

All coverage will automatically be extended free of charge:

- a) up to 24 hours when the return home is delayed due to the carrier or as the result of a traffic accident or mechanical failure of the private vehicle returning to the departure point (claim must be supported by documentary proof);
- b) during the period of hospitalization and the 24 hours which follow the discharge from hospital of a covered person;
- c) up to 72 hours when the return home is delayed due to a covered person's illness occurring within 24 hours prior to the contracted return date and requiring emergency medical care.

Premium

The insurance will be valid only when purchased and paid for in full before the effective date of the contract.

Refund of premium

The refund of premium does not apply to the Annual Insurance.

Repatriation of the covered person

In the absence of medical contraindication, the Insurer can require repatriation of any covered person or his transfer to other medical facilities. **Refusal by the covered person cancels the coverage and the terminating notice to the contract holder shall be sufficient.**

Settlement of claims

The Insurer shall not assume responsibility under the contract unless the covered person gives written notice of loss to the Insurer within 30 days of acquiring knowledge of it, and transmits to the Insurer within 90 days of the loss, all the information, original and detailed accounts, and submits proof of these expenses acceptable to the Insurer, a proof of the duration of the trip, a medical certificate giving the complete diagnosis and any other document or information of any nature required by the Insurer for the study of the claim.

The Insurer shall be entitled to have the covered person undergo examinations for claims adjustment purposes, and to have an autopsy performed in the event of death as long as it is not prohibited by law. Expenses for those examinations are the Insurer's responsibility.

Method of payment

The Insurer shall make any refund by means of a cheque in the name of the provider of services or the contract holder or his assignee, after receiving and assessing the relevant accounts and the necessary information pertaining thereto, in accordance with the terms and conditions provided. However, in all cases, the Insurer shall have the right to pay the provider of services directly.

Any amount paid by the Insurer or on its behalf relieves the Insurer of all obligations to the extent of such amount.

Coordination of benefits

If a covered person is entitled to similar benefits under any other individual or group contract, the benefits payable under this contract shall be coordinated so that the total payment from all coverages shall not exceed the amount for which the claim is made.

Subrogation

If, in the event of loss or damage, the covered person shall acquire any right of action against any individual or legal entity for loss covered under this contract, the Insurer shall be subrogated for all the covered person's rights of recovery to the amount paid by the Insurer. The covered person shall sign and deliver instruments and papers to this effect and do whatever is necessary to secure such rights.

Concealment, fraud or attempted fraud

This contract is void in the case of fraud or attempted fraud by the covered person, or if the covered person conceals or misrepresents any material fact or circumstance concerning this insurance, either at the time of application to the insurance, at time of claim or any other moment during the life of the contract.

Interest

No sum payable under this contract shall bear interest.

Currency

All amounts of money mentioned in this contract, as well as sums payable under this contract, shall be in the legal currency of Canada.

Modifications to the contract

The terms and conditions of this contract may not be modified unless agreed upon in writing by the contract holder and the Insurer. The Insurer's waiving or omitting to require any provision in the contract to be executed or observed must not be interpreted as the Insurer's waiver of its right to require any provision to be carried out or observed.

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BENEFITS

Transportation Expenses Benefit

ELIGIBILITY

At the time of application and during the whole period of coverage, the contract holder must be employed by Global Affairs Canada, or a member of another Government Department, posted under the auspices of Global Affairs Canada (i.e. the contract holder must be in possession of a valid Posting Confirmation Form issued by Global Affairs Canada).

Conditions particular to this benefit

The following conditions are in addition to those applicable to all benefits:

1. Benefits shall be payable only upon presentation of a certificate by the attending physician attesting that services for which a claim is made have been provided or the covered loss has effectively occurred.
2. When reimbursement of transportation expenses is not claimed by the covered person but settled between the insurer and the provider of services, the contract holder shall provide any original document required for such settlement. Failure to do so shall render the contract holder responsible for the amounts the insurer cannot recover.

Effective date of coverage

Coverage begins on the last of the following dates:

- the effective date of the contract, or;
- the departure date.

Termination date of coverage

Coverage ends on the first of the following dates:

- the expiry date of the contract, or;
- the return date, whether planned or premature.

Should the employment of the contract holder terminate or should the contract holder pass away during a covered trip, the insurance will remain in force for all covered persons until the end of the trip.

What is covered

Benefits will be paid for expenses incurred following an emergency resulting from an accident or a sudden illness which occurs on a trip (including Circuitous travel) during the period of coverage. Eligible treatments during transportation are limited to what is declared necessary for the stabilization of the medical condition. The benefits provided by this coverage are over and above and may not be a duplication or substitution of benefits granted by government programs.

NOTICE

Failure to contact CanAssistance in the event of emergency transportation following an accident or sudden illness could result in refusal of the compensation requested.

The Insurer and CanAssistance are not responsible for the availability or quality of medical and hospital care rendered, or the lack thereof.

Benefits

The following benefits are provided for each covered person for reasonable and customary charges listed below, **and provided that these charges are not incurred before obtaining the approval of CanAssistance.**

Emergency transportation expenses

The following services must be approved and planned by CanAssistance:

1. Repatriation to the Mission Site

The following benefit is subject to a maximum of \$60,000 during the period of the contract.

- The cost of repatriation of the covered person to his mission site by means of appropriate transportation in order to receive immediate medical attention **following the authorization of the attending physician and CanAssistance.**
- The cost of the medical personnel that will accompany the covered person during the repatriation is also covered.
- The cost of simultaneous repatriation of a travelling companion or any member of the immediate family of the covered person who is also covered under this contract, if he is unable to return to the departure point, by means of the transportation initially planned for such return.
- The cost of an escort person is covered in the case of child repatriation, as the case may be.

2. Subsistence Allowance

The Insurer will reimburse \$1,000 per day for a maximum payable of \$10,000 for the cost of accommodation, children care and meals in a commercial establishment, when a covered person's return must be delayed due to sickness or bodily injury to himself or to an accompanying immediate family member or travelling companion. However, the covered period may not exceed 20 days.

What is not covered

Exclusions and reductions of coverage

No benefits are payable if the emergency repatriation is associated with a condition resulting from:

- 1 State or condition for which symptoms were ignored or for which medical advice was not followed or the recommended investigations, treatments, tests or procedures were not carried out.

2. Pregnancy and complications arising therefrom within 8 weeks preceding the expected date of delivery.
3. Accident sustained by the covered person while participating in a sport for remuneration or to a sporting event where money prizes are awarded to the winners, any kind of motor vehicle competition or any kind of speeding event, to a dangerous or violent sport such as but not limited to: off-track snow sports (snowboard), show jumping obstacles, rock climbing or mountain climbing (grade 4 or 5 routes according to the scale of the *Yosemite Decimal System – YDS*), parachuting, gliding or hang-gliding, skydiving, bungee jumping, canyoning, and any sport or activity with a high level of stress and risk involved.
The restriction as for the speeding event does not apply to the amateur athletic activities which are non-contact and engaged in by the covered person solely for leisure or fitness purposes.
4. Abuse of medication or alcohol, or use of drugs, use of experimental drugs or products or any other drug addiction, and any conditions arising therefrom, or driving of a motor vehicle while ability to drive is impaired by drugs or by alcohol with an alcohol level of more than 80 milligrams per 100 millilitres of blood.
5. Trip undertaken for the purpose of receiving medical attention.
6. Suicide, attempted suicide or self-inflicted injury of the covered person, whether sane or insane.
7. War, invasion, enemy acts, hostility between nations (whether or not war is declared), civil war, rebellion, revolution, insurrection, military power or usurped power, confiscation or nationalization or requisition or destruction of or damages to belongings due to any government or local or public authority.
8. Perpetration of or attempt to perpetrate, directly or indirectly, a criminal act under any law.
9. Condition resulting from a mental, nervous, psychological or psychiatric problem.
10. Patients in chronic care hospitals or in chronic care units of public hospitals, or in nursing homes or health spas.
11. Care, treatment, products or services other than those declared by the appropriate authorities to be required for the treatment of the injury or disease or stabilization of the medical condition.
12. Custodial care or services rendered for the convenience of the patient.
13. Care or treatments for cosmetic purposes.
14. Care or treatments received during emergency transportation which are not covered under government programs.
15. **Failure of the covered person to communicate with CanAssistance** in the event of emergency transportation following an accident or sudden illness.

CanAssistance Travel Assistance Benefit

Emergency medical assistance

If, following an accident or sudden illness, the covered person needs emergency transportation, he must contact CanAssistance immediately. CanAssistance will make the necessary arrangements in order to provide the covered person with the following services:

- direct the covered person to an appropriate clinic or hospital;
- confirm the transportation insurance coverage in order to avoid paying a substantial deposit;
- provide the follow-up of the medical file and communicate with the family physician;
- repatriate the covered person to his mission site residence, when necessary;
- coordinate the safe return home of dependent children if the parent is hospitalized;
- coordinate all communications in order that all involved parties (third party insurer, doctors, hospitals, Global Affairs Canada, etc) have the necessary information about the claim.

NOTICE

Failure to contact CanAssistance in the event of transportation following an accident or a sudden illness could result in refusal of the compensation requested.

The Insurer and CanAssistance are not responsible for the availability or quality of medical and hospital care rendered, or the lack thereof.

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General assistance

In the event of any other emergencies, the covered person can contact CanAssistance in order to receive the following services:

- toll-free assistance lines available 24 hours a day, 7 days a week;
- transmission of urgent messages;
- coordination of claims;
- services of an interpreter for emergency calls;
- referral to legal counsel in the event of a serious accident;
- settlement of formalities in the event of death;
- assistance in the event of loss or theft of identification papers;
- provide pre-travel information with regard to visas and vaccines.

NOTICE

Any notice to the Insurer may be validly forwarded to:

Ontario Blue Cross

P.O. Box 2005

Etobicoke ON M9C 5P1

In witness whereof the Insurer has signed this contract which must be validated by an authorized representative.



Sylvain Charbonneau
President and Chief Executive Officer

HOW TO REACH US

Travel Assistance Lines

If the covered person needs assistance, CanAssistance must be called immediately.

Canada, United States

1 800-361-6068

Elsewhere in the world, collect

514 286-8411

Assistance agents offer the covered person 24-hour service, 7 days a week.

If the covered person cannot call collect, the Insurer will reimburse the cost.

For better service, the covered person should give his name, the phone number where he is calling from and his contract number.

Notice

Failure to contact CanAssistance in the event of transportation following an accident or a sudden illness could result in refusal of the compensation requested.

Settlement of Claims

To submit a claim, the covered person may contact our Customer Service Department at one of the following numbers:

514 286-8336 or 1 800-557-3907

or write at:

Ontario Blue Cross

TRAVEL CLAIMS

P.O. Box 4439, Station A

Toronto ON

M5W 3Z4



185 The West Mall
Suite 610
Etobicoke ON
M9C 5L5
www.on.bluecross.ca

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