

# Trip cancellation & interruption

Travel insurance

## What if a natural disaster hits and you had to cancel or return home early from your trip?

Without the right kind of coverage, you could lose all the money you prepaid for flights, hotels, tours and more.

Even if your credit card provides some benefits, they may not be enough. Protect your investment and enjoy peace of mind with Trip Cancellation & Interruption coverage, a must-have for every trip.

<p><b>Health</b></p> 	<p><b>What if...</b></p> <ul style="list-style-type: none"> <li>you or your family member gets sick or injured and you have to cancel your trip?</li> <li>you or your travelling companion gets sick and you have to cancel or miss a part of your trip?</li> <li>you are in your first 31 weeks of pregnancy and due to unexpected complications your doctor advises you not to travel after you've booked your trip?</li> </ul>	<p><b>Trip Cancellation &amp; Interruption covers</b></p> <ul style="list-style-type: none"> <li>Your non-refundable, non-recoverable pre-paid airfare and/or pre-paid travel arrangements</li> <li>The extra cost of transportation to get you to your destination</li> <li>Shore excursion or special event tickets</li> </ul>	<p>Details on page</p> <p><b>2</b></p>
<p><b>Legal</b></p> 	<p><b>What if...</b></p> <ul style="list-style-type: none"> <li>you're called to jury duty, subpoenaed as a witness or required to take part in legal proceedings?</li> <li>you're legally adopting a child and your adoption date is scheduled for during your trip?</li> </ul>	<p><b>Trip Cancellation &amp; Interruption covers</b></p> <ul style="list-style-type: none"> <li>Your non-refundable, non-recoverable pre-paid airfare and/or pre-paid travel arrangements</li> </ul>	<p>Details on page</p> <p><b>2</b></p>
<p><b>External</b></p> 	<p><b>What if...</b></p> <ul style="list-style-type: none"> <li>your flight is delayed due to bad weather, volcanic eruption or natural disaster?</li> <li>the government issues a travel advisory after you purchase coverage?</li> <li>your airline carrier reschedules or cancels your flight, causing you to miss your connection or interrupt your trip?</li> </ul>	<p><b>Trip Cancellation &amp; Interruption covers</b></p> <ul style="list-style-type: none"> <li>The extra cost to get you to your destination</li> <li>Some out-of-pocket expenses such as meals, accommodation, taxis and telephone calls due to certain covered situations</li> <li>Non-refundable pre-paid travel arrangements</li> </ul>	<p>Details on page</p> <p><b>2</b></p>
<p><b>Work</b></p> 	<p><b>What if...</b></p> <ul style="list-style-type: none"> <li>you lose your job or get transferred to another one?</li> </ul>	<p><b>Trip Cancellation &amp; Interruption covers</b></p> <ul style="list-style-type: none"> <li>Your non-refundable, non-recoverable pre-paid airfare and/or pre-paid travel arrangements</li> </ul>	<p>Details on page</p> <p><b>3</b></p>
<p><b>Other</b></p> 	<p><b>What if...</b></p> <ul style="list-style-type: none"> <li>you're a reservist or an active military, police, essential medical or fire personnel who is called to service?</li> </ul>	<p><b>Trip Cancellation &amp; Interruption covers</b></p> <ul style="list-style-type: none"> <li>Your non-refundable, non-recoverable pre-paid airfare and/or pre-paid travel arrangements</li> </ul>	<p>Details on page</p> <p><b>3</b></p>

## How you're protected

On these two pages, you will find the major categories and insured risks Trip Cancellation & Interruption protection covers. These pages are also where you can read the specific details of how coverage applies in each situation.

### Health



1. Your sickness, injury\* or death or that of a travelling companion.
  2. Sickness, injury or death of your or your travelling companion's:
    - a) family member; or
    - b) caregiver; or
    - c) key employee.
  3. The death of your friend.
  4. The death or hospitalization of your host at the destination.
  5. Sickness, injury or death of a person or persons with whom arrangements were made for the care of dependents living in your household.
  6. A medical condition which prevents you from being immunized or taking preventative medication which is unexpectedly and suddenly required after the effective date by the government for entry into that country, region or city that is originally part of your trip.
  7. Sickness, injury or death of your service dog if you are blind, visually impaired, or physically handicapped and travel arrangements have been made for the dog to accompany you on your trip.
- \* *Sickness or injury related to pregnancy considered under this section up to the 31<sup>st</sup> week (routine/ elective treatment is not included) is covered. No coverage related to pregnancy is available beyond the 31<sup>st</sup> week. Please see the CANX7 exclusion in the policy for limitations on pregnancy.*

### Legal



8. Being called to jury duty, subpoenaed as a witness, or required to appear as a party in a judicial proceeding, and the court proceeding is scheduled to be heard during the period of the trip (excluding law enforcement officers). This applies to you, your spouse, your travelling companion, or your travelling companion's spouse.
9. The legal adoption of a child prior to or during the period of the trip, which necessitates cancellation of the trip. This applies to you, your spouse, your travelling companion, or your travelling companion's spouse.

### External



10. Burglary of your principal residence or place of business within 7 days of your scheduled departure date, as a result of which you must remain behind to make the burglarized location secure or meet with the insurance company or police authorities. This applies to you or your travelling companion.
11. The schedule change or cancellation of the airline carrier that is providing transportation for a portion of the insured trip, causing you to miss a connection or resulting in the interruption of the insured travel arrangements.
12. The cancellation of your cruise, tour, or travel package by the cruise company or tour operator, for any reason other than default, before you exit your province or territory of residence or after you exit your province or territory of residence but before the cruise ship or tour has departed.
13. Failure to obtain a valid travel visa (excluding an immigration, student or employment visa) necessary to enter the country of destination of the trip, for reasons beyond your control provided you are a Canadian resident and eligible to apply, and the failure to obtain valid documents is not the result of a late or previously denied application. This applies to you, your spouse, your travelling companion, or your travelling companion's spouse.

## External



14. Default of a Canadian travel supplier ceasing operations as a result of bankruptcy, to a maximum of \$3,500 per insured person. The total aggregate limit for all losses resulting from the default of one travel supplier is \$1 million. The total aggregate limit for all losses resulting from all defaults of all travel suppliers during any one calendar year is \$3 million.
15. A disaster which renders your principal residence, in your province, territory or country of permanent residence, uninhabitable or, if you are self-employed, does not permit the operation of your primary business. This applies to you or your travelling companion.
16. A written warning issued by the Department of Foreign Affairs and International Trade of the Canadian Government to avoid all travel, or to avoid non-essential travel, to your destination city, region, or country, provided the warning is issued after the later of the date you booked your trip or the date you purchased this insurance.
17. Hijacking or quarantine. This applies to you, your spouse, your travelling companion, or your travelling companion's spouse.
18. Adverse weather, volcanic eruption, or a natural disaster which would prevent you or your travelling companion from travelling for a period not less than 30% of the total duration of the insured trip when you choose not to continue with the trip prior to departure from your province or territory of residence.
19. Cancellation prior to departure of a business meeting that you are required to attend by your employment or a conference arranged by your professional association, and the cancellation is beyond your control, or the control of your employer or association. This applies to you, your spouse, your travelling companion, or your travelling companion's spouse.  
  
Business meeting means a meeting scheduled before the effective date between companies with unrelated ownership, pertaining directly to your full-time employment or professional association, and required by your employment.
20. Rescheduling of an examination at an accredited Canadian or American university or college after the trip was booked and due to circumstances beyond your control. A copy of the original official examination schedule and the notice of rescheduling must accompany any claim submission. The rescheduled examination must occur during the trip.

## Work



21. A job transfer within 30 days of your scheduled departure date, by your employer, that requires relocation of your principal residence (not applicable to self-employed persons). This applies to you, your spouse, your travelling companion, or your travelling companion's spouse.
22. Unforeseeable, involuntary termination without just cause of your or your travelling companion's permanent employment, provided you or your travelling companion was actively employed by the same employer for at least one year; excluding self-employment or contract work. This applies to you, your spouse, your travelling companion, or your travelling companion's spouse.

## Other



23. Being called to service in the case of reservists, active military, police, essential medical and fire personnel. This applies to you or your travelling companion.

## Summary of Benefits – Trip Cancellation & Interruption

Benefit	Maximum coverage amount	
	Before departure	After departure
1. Trip Cancellation	Sum insured	N/A
2. Trip Interruption	N/A	Unlimited
3. Missed Connection	<ul style="list-style-type: none"> <li>The extra cost of economy transportation to your destination</li> <li>The unusable pre-paid portion of your insured travel arrangements</li> <li>\$200 per day to a maximum of \$1,000 for out-of-pocket expenses</li> </ul>	
4. Meals and Accommodation	N/A	\$300 per day to a maximum of \$1,000
5. Delayed Baggage	N/A	\$400
6. Independent Travel Arrangements	Up to \$1,000 (does not apply if the Trip Cancellation sum insured indicated on your confirmation of coverage is \$0)	
7. Shore Excursion or Special Event	N/A	\$100 per ticket to a maximum of \$500
8. Pet Care Expenses	N/A	\$100 after the first 24 hours of your delayed return
9. Sports and Special Events	Equipment Rental – \$100 a day to a maximum of \$1,000 Loss, theft or damage of Equipment – \$100 a day to a maximum of \$1,000 Entertainment up to a maximum of \$500	

Trip Cancellation & Interruption benefits are included in the following plans:

- All-inclusive Packages
- Non-medical Packages

Travel insurance is for emergencies – it doesn't cover everything. There are specific risks that apply to Trip Cancellation & Interruption coverage.

### Eligibility, limitations and exclusions

Travel insurance is subject to eligibility, limitations and exclusions. For full details and definitions, please refer to the policy and consult with your travel advisor.

In the meantime, here are some exclusions you should be aware of:

- Heart, lung, respiratory, or other pre-existing conditions
- Events that could reasonably have been expected to prevent you from travelling
- Pregnancy complications after the 31<sup>st</sup> week

### Have questions?

Consult with your travel advisor, who is a terrific resource when choosing the right plan to protect yourself, your family and your investment while you travel.

### About Allianz Global Assistance

Allianz Global Assistance is one of the largest travel insurance and assistance services providers in Canada, with offices in Kitchener, Toronto, Montreal and Vancouver. We're everywhere you go and proud to be part of the world's largest travel insurance and assistance company, operating in 34 countries around the globe.

Allianz Global Assistance administers the policy. Allianz Global Assistance is the registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.

Underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies.

For illustration purposes only. This is not an insurance policy. For complete terms, conditions, limitations and exclusions, see the policy booklet. Please read and understand your policy before you travel.

For more information on the best plan to help you stay protected, speak to me at: