

If the insurance was offered to me in Quebec

Multi-Trip Annual Insurance Summary

This summary provides you with basic information about Multi-Trip Annual Insurance.

Click the icon to access the document:



Autorité des marchés financiers (AMF) fact sheet

The AMF fact sheet contains information about certain rights.

Click the icon to access the document:



Multi-Trip Annual Insurance Policy

This policy provides you with everything you need to know about Multi-Trip Annual Insurance and is part of your insurance contract.

Click the icon to access the document:



Notice of Cancellation of an Insurance Contract

You can complete this form to end your coverage. You'll also find a similar form at the end of the booklet.

Click the icon to access the document:



If the insurance was offered to me in another province or territory (except Quebec)

Multi-Trip Annual Insurance Policy

This policy provides you with everything you need to know about Multi-Trip Annual Insurance and is part of your insurance contract.

Click the icon to access the document:



Multi-Trip Annual Insurance Summary



Individual insurance that provides financial protection against **sudden and unforeseen events** that could occur while you're travelling or prevent you from going on a trip

What's this summary for?

This summary provides you with basic information about Multi-Trip Annual Insurance so you can decide if this product is right for you.

For more details, see the Multi-Trip Annual Insurance Policy that was given to you with this summary. It's also available online at www.thepersonal.com/travel.

Important: Exclusions and limitations

To avoid unpleasant surprises, read the **exclusions and limitations** that apply to the coverages carefully. It's important that you know some things ahead of time. For example, we don't cover any expenses:

- For an **illness, an injury or symptoms** you have before you travel, or before you pay for any of your trip or purchase your coverage
- If you aren't covered for the **entire duration of each trip**, including the day you leave and the day you come back — every day counts!

In case of an emergency while you're travelling

Remember to call the Assistance Service BEFORE going to a hospital or clinic. Otherwise, penalties may apply (see page 5). **You can call 24/7:**



From Canada and the United States:

1-800-465-6390 (toll-free)

From anywhere in the world:

514-875-9170 (call collect)

To make a claim, modify your contract or ask questions



From Canada and the United States:

1-855-727-7872 (toll-free)

From anywhere in the world:

418-647-5093 (call collect)

Insurer

Desjardins Insurance

200 rue des Commandeurs

Levis QC G6V 6R2

1-855-727-7872

In some provinces (excluding Quebec), certain coverages are offered by:

The Personal Insurance Company

6300 boulevard Guillaume-Couture

Levis QC G6V 6P9

1-800-463-6416

thepersonal.com/travel

To look us up in the Autorité des marchés financiers's register of insurers, go to:

www.lautorite.qc.ca (client number: 2000379948).

Multi-Trip Annual Insurance at a glance

Multi-Trip Annual Insurance provides financial protection against **sudden and unforeseen events** that could occur while you're travelling or prevent you from going on a trip. This insurance covers you for all the trips you take in a year.

There are 5 coverages—you can choose one or more depending on your needs.

Coverages



Emergency Health Care

If you require emergency medical care or services should you suddenly and unexpectedly become ill or have an accident on a trip.



Trip Cancellation

If you have to cancel or modify a trip for one of the 18 recognized causes.



Baggage

If your baggage or personal effects are stolen during a trip or if the common carrier loses or damages them, or delivers them late.



Accident

If you have an accident while you're travelling and this accident causes your death or the loss of use of a hand, a foot or an eye in the 12 months that follow. You can choose either of these options, or both:

- Accident while aboard a plane: Covers you only if you have an accident while you're a passenger aboard a plane
- Accident while travelling: Covers you if you have an accident during your trip



Emergency Return Trip

If you have to make an emergency return to your province of residence for one of the recognized causes and then return back to where you were travelling.

Table of contents

Multi-Trip Annual Insurance at a glance	1
1. About Multi-Trip Annual Insurance	4
1.1 What Multi-Trip Annual Insurance is for	4
1.2 Who can purchase Multi-Trip Annual Insurance	4
1.3 Who can be insured	4
1.4 Coverages.	4
1.5 Health questions	4
2. Emergency Health Care 	5
2.1 What's covered	5
2.2 Maximums	5
2.3 Important: Exclusions and limitations	5
3. Trip Cancellation 	7
3.1 What's covered	7
3.2 Maximums	7
3.3 Important: Exclusions and limitations	8
4. Baggage 	9
4.1 What's covered	9
4.2 Maximums	9
4.3 Important: Exclusions and limitations	9
5. Accident 	10
5.1 What's covered	10
5.2 Accident while aboard a plane option	10
5.3 Accident while travelling option	10
5.4 Important: Exclusions and limitations	11
6. Emergency Return Trip 	12
6.1 What's covered	12
6.2 Recognized causes of a return trip	12
6.3 Important: Exclusions and limitations	12

7. Cost of insurance	13
7.1 What you need to know about the premium	13
8. Insurance modifications	14
8.1 Important: Exclusions and limitations	14
8.2 Free-look period	14
9. Contract renewal	14
Insureds age 61 and older:	14
10. Claims	15
10.1 How to submit a claim	15
10.2 Documents we need to process your claim	15
10.3 Time limit	15
10.4 Payment within 60 days	15
10.5 If you disagree with our decision	15
10.6 Another option	15
10.7 Find out more	15
11. If you're dissatisfied	16

1. About Multi-Trip Annual Insurance

1.1 What Multi-Trip Annual Insurance is for

Multi-Trip Annual Insurance provides financial protection against **sudden and unforeseen events** that could occur while you're travelling or prevent you from going on a trip.

For each trip, you're covered for the number of days that you've selected and that's indicated in your Confirmation of Insurance. This insurance covers you for all the trips you take in a year.

1.2 Who can purchase Multi-Trip Annual Insurance

To purchase a contract, you must:

- Be at least 18 years old
- Be a Canadian resident

Canadian resident

A person who is legally authorized to reside in Canada and lives there at least 6 months a year.

1.3 Who can be insured

For a person to be insured:

- They must be a Canadian resident
- They must be at least 15 days old
- Their trip must begin and end in Canada, in their province of residence
- They must request the insurance before the departure date and for the entire scheduled duration of their trip, which includes the day they leave and the day they come back (for example, if they're leaving on March 13 and they're coming back on March 21, they need to get insurance for 9 days)
- For **Emergency Health Care** only: They must be covered under the government health and hospitalization insurance plans of their province of residence for the entire duration of each trip (it's your responsibility to ensure that each person that you want to insure is covered under these plans)
- For **Emergency Return Trip** only: They must be covered under **Emergency Health Care** or equivalent coverage offered by us for the entire duration of the trip

1.4 Coverages

There are 5 coverages—you can choose one or more depending on your needs:

 **Emergency Health Care**

 **Trip Cancellation**

 **Baggage**

 **Accident**

 **Emergency Return Trip**

1.5 Health questions

If you choose **Emergency Health Care** or **Trip Cancellation**, you may have to answer a medical questionnaire.

Special rules apply to people aged 61 to 81 who are insured under the Multi-Trip Annual Insurance when the contract is renewed. See your Multi-Trip Annual Insurance Policy for more details about the rules.

You need to provide accurate information

The information you provide when you request insurance or a coverage extension is very important—we use it to decide whether or not we're going to insure you.

If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny your claim.

That said, after the first 2 years of coverage, we can no longer cancel your coverage or deny your claim based on the information and statements, except in case of fraud.

2. Emergency Health Care



2.1 What's covered

We cover the expenses indicated below when they're incurred outside your province of residence if:

- You **suddenly and unexpectedly** become ill or have an accident on your trip, and
- You require emergency medical care or services

Eligible expenses

- Expenses for medical and dental care and services
- Living expenses if you have to delay your return
- Emergency transportation expenses
- Expenses for repatriation, family member visit and vehicle return
- Expenses in case of death

To find out more about eligible expenses, see your Multi-Trip Annual Insurance Policy.

2.2 Maximums

These expenses are covered:

- Up to the maximums by eligible expense indicated in your Multi-Trip Annual Insurance Policy
- Up to an overall maximum of **\$5,000,000** per insured, per trip
- Up to the reasonable and customary amounts usually billed for such **care or services in the region where they're received**
- Up to **\$200** per day and **\$2,000** in total for living expenses

2.3 Important: Exclusions and limitations

Penalty if you don't contact the Assistance Service BEFORE going to a hospital or clinic

You must call our Assistance Service **BEFORE** going to a hospital or clinic and follow their instructions. Otherwise, you'll be required to **pay 30% of the eligible expenses, up to a maximum of \$3,000.**

Exclusion for injuries or medical conditions that were not stable before leaving on your trip

Multi-Trip Annual Insurance only covers sudden and unforeseen events. If you have an injury or medical condition that is **not stable** in the 182 days (90 days if you're under age 55) prior to your departure date, **you aren't covered if you incur expenses for this injury or medical condition, or any related injury or medical condition.**

An injury or medical condition is **not stable** if:

- You had new symptoms or the existing symptoms were more frequent or more intense
- You consulted a physician or are waiting to consult one (except for a routine check-up)
- A physician recommended that you undergo a test or be seen by another physician, you underwent a test or you're waiting for the results

- You had surgery, were hospitalized for at least 18 consecutive hours or a physician recommended that you have surgery
 - You started a new treatment, including a new drug, or a new treatment was prescribed
 - You had a change in treatment or medication (quantity, frequency or the medication itself) or this change was prescribed
- We don't consider a routine adjustment to insulin or Coumadin, or the replacement of a brand-name drug for an identical generic drug if the dose is the same, to be a change of medication.

To find out more about injuries and medical conditions that are not stable, see your Multi-Trip Annual Insurance Policy.

Other exclusions

Here are some other cases where we won't pay any expenses:

- For life-sustaining drugs that you take on an on-going basis
- For an accident or illness that occurs while you're using narcotics or abusing drugs or alcohol
- For an accident or illness that occurs while you're travelling in a destination that the Canadian government has advised against visiting or against non-essential travel before your trip begins
- For an accident that **occurs while you're participating in:**
 - Any sporting activity for pay (for example, a professional hockey league)
 - Any sporting event for which the winners are awarded cash prizes
 - Any non-standard sport or activity involving a high level of risk including, but not limited to hang-gliding and parachuting
 - Any competition, speed event or other high-risk activity, including training activities, whether on approved tracks or elsewhere, involving or not the use of a motor vehicle
- If you have a terminal illness and your life expectancy is less than 12 months
- If you're taking the trip to receive medical care or services, even if the trip is recommended by a physician

For a list of all the exclusions that apply to this coverage, see your Multi-Trip Annual Insurance Policy.



3. Trip Cancellation

3.1 What's covered

We'll reimburse the expenses outlined in your policy if:

- You have to cancel or modify a trip for one of the 18 recognized causes
- You were reasonably unaware that this cause would occur at the time this coverage was obtained, your trip was purchased or the expenses were incurred, **and**
- This cause is serious enough to justify cancelling or modifying your trip

If your travel service supplier offers a trip cancellation refund, no amount is payable under this coverage for the amount refunded. We consider any amount you receive and any travel vouchers offered to you to be a refund, whether you accept them or not.

Recognized causes of trip cancellation or modification

Your Multi-Trip Annual Insurance covers 18 recognized causes of trip cancellation or modification. Here are 5 of these causes:

1. Any of the following people becomes ill, has an accident or dies:
 - You
 - One of your family members
 - A travelling companion
 - A family member of a travelling companion
 - A person responsible for the care of your dependent children
 - A person for whom you're the legal guardian
 - The person who's hosting you in their home during part or all of your trip
2. Your travelling companion has to cancel or interrupt their trip due to one of the 18 recognized causes described in your Multi-Trip Annual Insurance Policy.
3. Your cruise is cancelled due to mechanical problems, grounding or quarantining of the cruise ship or it has been diverted due to bad weather.
4. The common carrier is delayed due to bad weather, a natural disaster or mechanical problems.
5. After the date your trip was purchased, the Canadian government advised against visiting or against non-essential travel to your destination country or region due to a particular situation in that country or region, and the advisory is still in effect 14 days before your departure date.

To find out more about the **18 recognized causes** and the **expenses reimbursed**, see your Multi-Trip Annual Insurance Policy.

3.2 Maximums

For any trip:

- Reimbursement of your living expenses is limited to **\$200 per day** and **\$2,000 in total**
- Reimbursement of any other expenses is limited to the insurance amount that you've selected and that's indicated in your Confirmation of Insurance

3.3 Important: Exclusions and limitations

Exclusion for injuries or medical conditions that were not stable before purchasing your trip

Multi-Trip Annual Insurance only covers sudden and unforeseen events. If you have an injury or medical condition that is **not stable** in the 90 days prior to the date of the initial payment (total or partial) of the cost of your trip, **you aren't covered if you have to cancel or modify your trip because of this injury or medical condition, or any related injury or medical condition.**

An injury or medical condition is **not stable** if:

- You had new symptoms or the existing symptoms were more frequent or more intense
- You consulted a physician or are waiting to consult one (except for a routine check-up)
- A physician recommended that you undergo a test or be seen by another physician, you underwent a test or you're waiting for the results
- You had surgery, were hospitalized for at least 18 consecutive hours or a physician recommended that you have surgery
- You started a new treatment, including a new drug, or a new treatment was prescribed
- You had a change in treatment or medication (quantity, frequency or the medication itself) or this change was prescribed

We don't consider a routine adjustment to insulin or Coumadin, or the replacement of a brand-name drug for an identical generic drug if the dose is the same, to be a change of medication.

To find out more about injuries and medical conditions that are not stable, see your Multi-Trip Annual Insurance Policy.

Exclusion for a reason you were aware of

We won't reimburse any expenses if, on the date you obtained this coverage, purchased your trip or incurred the expenses claimed, you may have been reasonably aware of the reason that forces you to cancel or modify the trip.

Exclusion related to a trip to a country that the government has advised against visiting

We won't pay any expenses for the cancellation of a trip to a destination that the Canadian government has advised against visiting or against non-essential travel before you purchased your trip or this coverage.

We also won't pay any expenses for the modification or interruption of a trip to a destination for which the Canadian government has advised against visiting or against non-essential travel before you leave on your trip.

However, we'll accept your claim if you can demonstrate that the particular situation existing in the country visited didn't contribute in any way to the trip cancellation or modification.

Other exclusions

Here are some other cases where we won't pay any expenses:

- For a trip cancellation or modification:
 - That results from pregnancy, miscarriage, childbirth or their complications, and that occurs after the first 32 weeks of pregnancy
 - That results from a situation you're concerned about, but that's not one of the 18 recognized causes for cancellation (for example, an act of terrorism, the spread of a contagious disease or a fear of flying)
 - That's directly or indirectly related to a mental, nervous, psychological or psychiatric disorder, except if you have to be hospitalized for this disorder
- For an excursion, outing or activity lasting one day or less that you had planned to do during your trip

For a list of all the exclusions that apply to this coverage, see your Multi-Trip Annual Insurance Policy.

4. Baggage



4.1 What's covered

We'll pay the applicable amount in these cases:

- Your baggage or personal effects are stolen or the common carrier loses or damages them, or delivers them late
- Your passport, driver's licence, birth certificate or visa is stolen, damaged or lost
- Return of your baggage or personal effects is delayed for more than 6 hours because they weren't routed as planned by the common carrier **AND** you have to purchase toiletries and essential clothing before returning to your point of departure in your province of residence

4.2 Maximums

The expenses are covered:

- Up to the maximums by covered situation indicated in your Multi-Trip Annual Insurance Policy
- Up to the insurance amount that you've selected

4.3 Important: Exclusions and limitations

Since there are some exclusions that apply to **Baggage**, we won't pay any amount for certain expenses. Here are some examples:

- For damage or theft of eyeglasses (prescription or sunglasses), contact lenses or their accessories
- For theft or damage resulting from a lack of oversight or carelessness on your part (for example, if you leave your personal effects unattended)
- For damage or theft of money, tickets (for example, shows, sporting events), bonds, securities and documents (other than identification and travel documents which are covered)

For a list of all the exclusions that apply to this coverage, see your Multi-Trip Annual Insurance Policy.



5. Accident

5.1 What's covered

We'll pay the applicable amount if you have an accident while you're travelling and this accident causes your death or the loss of use of a hand, a foot or an eye in the 12 months that follow.

There are 2 options for this coverage: **Accident while aboard a plane** and **Accident while travelling**. You can choose either of these options, or both.

Pssst! For an amount to be payable, the loss of use must meet the definition in your Multi-Trip Annual Insurance Policy.

5.2 Accident while aboard a plane option

We'll reimburse the amounts indicated in the table below if:

- You're involved in an accident while you're travelling as a paying passenger aboard a plane used for your trip, and
- This accident causes your death or the loss of use of a body part (hand, foot or eye)

If you die	
<ul style="list-style-type: none"> • \$500,000 	
If you suffer loss of use without dying	
Loss of use of 2 or more body parts (hand, foot or eye)	Loss of use of one body part (hand, foot or eye)
<ul style="list-style-type: none"> • \$500,000 	<ul style="list-style-type: none"> • \$250,000

5.3 Accident while travelling option

We'll pay the applicable **amount** indicated in the table below, if you die or lose the use of a body part (hand, foot or eye) due to any accident you suffer during your trip.

If you die	
Due to an accident that occurs while you're travelling as a passenger of a common carrier vehicle	Due to any other accident
<ul style="list-style-type: none"> • \$200,000 	<ul style="list-style-type: none"> • \$100,000
If you suffer loss of use without dying	
Loss of use of 2 or more body parts (hand, foot or eye)	Loss of use of one body part (hand, foot or eye)
<ul style="list-style-type: none"> • \$100,000 	<ul style="list-style-type: none"> • \$50,000

5.4 Important: Exclusions and limitations

Limitations

- If you're covered by both options and 2 amounts are payable, we'll only pay the higher of the 2.
- The total amount that we'll pay following a same accident while travelling in a plane is limited to **\$5,000,000** for all the individual travel insurance contracts issued by us.

Exclusion related to a trip to a country that the government has advised against visiting

We won't pay any amount for an accident that occurs while you're travelling in a destination that the Canadian government has advised against visiting or against non-essential travel before your trip begins.

However, we'll accept your claim if you can demonstrate that the particular situation existing in the country visited didn't contribute in any way to the accident.

Other exclusions

We won't pay **any** expenses in the following cases:

- For an accident that occurs while you're participating in any non-standard sport or activity involving a high level of risk including, but not limited to hang-gliding and parachuting
- For an accident that occurs while you're using narcotics or abusing drugs or alcohol

For a list of all the exclusions that apply to this coverage, see your Multi-Trip Annual Insurance Policy.



6. Emergency Return Trip

6.1 What's covered

We'll reimburse the cost of one round-trip *plane* ticket in economy class by the most direct route if:

- You must make an emergency return to your province of residence for one of the recognized causes indicated below and then return back to where you were travelling, **and**
- You couldn't have reasonably been aware that this cause would have occurred when you obtained this coverage, purchased your trip or left on your trip

6.2 Recognized causes of a return trip

1. The **death** or **hospitalization for at least 7 days** of:

- A family member
- A family member of your spouse, or
- A person for whom you're the legal guardian or estate executor

This person must not, however, be accompanying you on your trip when they die or are hospitalized.

2. A **loss** that causes significant damage to your **main residence** located in your province of residence or to your **place of business**.

6.3 Important: Exclusions and limitations

Limitation

This coverage covers one emergency return trip per insured, per trip.

Exclusion for a reason you were aware of

We won't reimburse any expenses if, on the date you obtained this coverage, purchased your trip or left on your trip, you may have been reasonably aware of the reason that you had to make an emergency return to your province of residence during your trip.

7. Cost of insurance

7.1 What you need to know about the premium

The premium is the cost of your Multi-Trip Annual Insurance contract.

You must pay the entire premium in one single payment for your contract to start or be renewed. The premium will be debited from a chequing or credit card account.

Details about the renewal premium

When you purchase a Multi-Trip Annual Insurance contract, you authorize us to debit the premium that applies each year for the renewal (see Contract renewal on page 14).

We'll collect this premium in the same way we collected the previous premium. Since the premium must be paid for your contract to be renewed, you should notify us of any changes to your postal or email address, or to your chequing account or credit card. If you don't, we won't be able to notify you about the renewal or collect the required premium.

Premium calculation

We calculate your premium based on:

- The age of each insured on the coverage start date or the date of the last renewal
- The number of days covered per trip
- The coverages selected
- The insurance amounts selected
- The health of each insured in certain age groups

Your premium also includes applicable taxes.

We may reduce your premium as part of a promotion.

The premium for your annual contract isn't refundable after the beginning of the coverage period.

8. Insurance modifications

Your insurance must cover the entire duration of each trip you take. If you decide to extend a trip beyond the number of days covered per trip, you must also extend your insurance for this trip. If you don't, we may refuse any claim submitted with respect to this trip.

Also, if you want to increase an insurance amount, you have to request the increase and pay the required amount (the premium) before leaving your province of residence.

8.1 Important: Exclusions and limitations

If you have an injury or medical condition that is not stable in the 182 days (90 days for **Trip Cancellation** or if you're under age 55) prior to when you purchase the extension of your insurance or the increase in your insurance amount, **you aren't covered** if you need to incur expenses for this reason.

To check whether an injury or medical condition is not stable, see your Multi-Trip Annual Insurance Policy.

8.2 Free-look period

If you (the contract holder) end your insurance **within 10 days** of purchasing your contract, we'll reimburse all the premiums you'll have paid.

To cancel your insurance, you have 3 options:

- Call us at **1-855-727-7872** and choose option 4
- Fill out the **End Your Coverage** form at the end of your insurance policy and send it to us by registered mail
- Fill out the **Notice of Cancellation of an Insurance Contract** you received with this summary and send it to us by registered mail

We'll then refund your premium, unless you've made a claim.

In some cases, if you've asked for your insurance to be modified for a trip (extension or increase), we may refund the premium you'll have paid. To find out more, see your Multi-Trip Annual Insurance Policy.

Pssst! If you cancel your contract after this 10-day period, we won't refund any amount.

9. Contract renewal

Your Multi-Trip Annual Insurance contract will be renewed each year. We'll advise you in writing at least 30 days before each renewal.

If you don't want to renew your contract, you need to let us know before the beginning of the new coverage period indicated in your Confirmation of Insurance.

Insureds age 61 and older:

- If an insured is aged 61 to 80 on the renewal date: They must answer a medical questionnaire. We'll renew their insurance if we deem them to be in good health. If so, their answers will be valid for 4 years (some exceptions outlined in the Multi-Trip Annual Insurance Policy apply). During this 4-year period, the premium for this insured won't increase due to changes in their health (but might increase due to other factors).
- If an insured is aged 81 or older on the renewal date: They can no longer be covered under the Multi-Trip Annual Insurance contract. They can, however, request insurance for one trip at a time.

10. Claims

For more details on how to make a claim, see the Multi-Trip Annual Insurance Policy — it's available online at www.desjardinstravelinsurance.ca.

10.1 How to submit a claim

To find out how to submit a claim and get the forms you need, you can:

- Go to: www.desjardinstravelinsurance.ca
- Call us:
 - From Canada and the United States: **1-855-727-7872** (toll-free)
 - From anywhere in the world: **418-647-5093** (call collect)

10.2 Documents we need to process your claim

For most claims, you need to fill out a form. We may also ask you to provide certain information, documents, proof and authorizations that we need to assess your claim.

10.3 Time limit

You must send us your claim within **90 days following the date of the event** entitling you to a reimbursement. If we ask you for other information, documents, proof and authorizations, you must send this to us within **90 days following the date we asked you for it**.

10.4 Payment within 60 days

If we approve your claim, we'll make a payment within 60 days of receiving all the required documents.

10.5 If you disagree with our decision

Asking for a review of your claim

If we deny your claim or only pay a portion of the amount claimed, you can send us additional information and ask us to review your claim.

Filing a complaint with our Dispute Resolution Officer

If you still aren't satisfied after we've reviewed your claim, you can file a complaint with our Dispute Resolution Officer.

Here's how to contact our Dispute Resolution Officer:

Dispute Resolution Officer

Desjardins Insurance
200 rue des Commandeurs
Levis QC G6V 6R2

Email: disputeofficer@dfs.ca

Phone: **1-877-838-8185**

10.6 Another option

If you want to challenge our decision in court, you must do so within the time limit provided for by law. The time limit varies depending on where you live: In Ontario it's 2 years and in Quebec, it's 3 years.

10.7 Find out more

For more information about your rights, you can contact the regulatory agency in your province of residence or your legal advisor.

11. If you're dissatisfied

Do you have any concerns or are you dissatisfied with your contract or the service we've provided? Let us know by contacting our customer service department at **1-855-727-7872**.

If you'd like to make an official complaint, you have 2 options:

- You can contact our Dispute Resolution Officer at **1-877-838-8185**, or
- You can use the complaint form available on our website at www.desjardinslifeinsurance.com/complaint

www.thepersonal.com/travel



30%

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: _____

Name of insurer: _____

Name of insurance product: _____



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

The Personal Travel Insurance Program*



Multi-Trip Annual Insurance Policy

KEEP this document:
It's IMPORTANT

Individual insurance that provides financial protection against **sudden and unforeseen events** that could occur while you're travelling or prevent you from going on a trip.

What's this policy for?

This policy provides you with everything you need to know about Multi-Trip Annual Insurance and is part of your insurance contract.

Important: Exclusions and limitations

To avoid unpleasant surprises, read the **exclusions and limitations** that apply to the coverages carefully. It's important that you know some things ahead of time. For example, we don't cover any expenses:

- For an **illness, an injury or symptoms** you have before you pay for any of your trip or purchase your coverage
- If you aren't covered **for the entire duration of each trip**, including the day you leave and the day you come back — every day counts!

In case of an emergency while you're travelling

Remember to call the Assistance Service **BEFORE** going to a **hospital or clinic**. Otherwise, penalties may apply (see page 5). **You can call 24/7:**



From Canada and the United States:
1-800-465-6390 (toll-free)

From anywhere in the world:
514-875-9170 (call collect)

To make a claim, modify your contract or ask questions



From Canada and the United States:
1-855-727-7872 (toll-free)

From anywhere in the world:
418-647-5093 (call collect)

Your travel assistance cards

The cards below show the number to call to reach the Assistance Service, extend your insurance or ask a question.



Cut out these cards, write your name and contract number on them and bring them with you on your trip.



Desjardins

Insurance

Life • Health • Retirement



Travel Assistance
Card

Contract holder: _____

Contract number: _____

Emergency | Urgence · 24h

Canada and the United States (toll free)

Canada et États-Unis (sans frais)

1-800-465-6390

Anywhere in the world (call collect)

Partout dans le monde (à frais virés)

514-875-9170

To extend your insurance or ask a question:

Canada and the United States (toll free)

Canada et États-Unis (sans frais)

1-855-727-7872

Anywhere in the world (call collect)

Partout dans le monde (à frais virés)

418-647-5093

Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.



**To extend your insurance
or ask a question:**

Canada and the United States (toll free)

Canada et États-Unis (sans frais) **1-855-727-7872**

Anywhere in the world (call collect)

Partout dans le monde (à frais virés) **418-647-5093**

Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.



Travel Assistance
Card

Contract holder: _____

Contract number: _____

Emergency | Urgence · 24h

Canada and the United States (toll free)

Canada et États-Unis (sans frais) **1-800-465-6390**

Anywhere in the world (call collect)

Partout dans le monde (à frais virés) **514-875-9170**

Insurer

Desjardins Insurance

200 rue des Commandeurs

Lévis QC G6V 6R2

1-855-727-7872

In some provinces (excluding Quebec), certain coverages are offered by:

The Personal Insurance Company

6300 boulevard Guillaume-Couture

Lévis QC G6V 6P9

1-800-463-6416

thepersonal.com/travel

Multi-Trip Annual Insurance at a glance

Multi-Trip Annual Insurance provides financial protection against **sudden and unforeseen events** that could **occur while you're travelling or prevent you from going on a trip. This insurance covers you for all the trips you take in a year.**

There are 5 coverages—you can choose one or more depending on your needs.

Coverages



Emergency Health Care

If you require emergency medical care or services should you suddenly and unexpectedly *become ill* or have an *accident* on a trip.



Trip Cancellation

If you have to cancel or modify a trip for one of the 18 recognized causes.



Baggage

If your baggage or personal effects are stolen during a trip or if the *common carrier* loses or damages them, or delivers them late.



Accident

If you have an *accident* while you're travelling and this *accident* causes your death or the loss of use of a hand, a foot or an eye in the 12 months that follow. You can choose either of these options, or both:

- **Accident while aboard a plane:** Covers you only if you have an *accident* while you're a passenger aboard a *plane*
- **Accident while travelling:** Covers you if you have an *accident* during your trip



Emergency Return Trip

If you have to make an emergency return to your *province of residence* for one of the recognized causes and then return back to where you were travelling.

Table of contents

Multi-Trip Annual Insurance at a glance	1
1. About Multi-Trip Annual Insurance	4
What Multi-Trip Annual Insurance is for	4
Who can purchase Multi-Trip Annual Insurance	4
Who can be insured	4
Coverages	4
Health questions	4
For a child who is born on the trip to be covered	4
2. Emergency Health Care 	5
Eligible expenses	5
Important: Exclusions and limitations	8
3. Trip Cancellation 	11
18 recognized causes of trip cancellation or modification.	11
Expenses reimbursed	12
Important: Exclusions and limitations.	14
4. Baggage 	17
Covered situations and amounts paid or reimbursed	17
Important: Exclusions and limitations.	18
5. Accident 	19
Accident while aboard a plane option	19
Accident while travelling option	19
Other conditions that apply to both options.	19
Important: Exclusions and limitations.	20
6. Emergency Return Trip 	22
Recognized causes of a return trip	22
Important: Exclusions and limitations.	22
7. Cost of insurance	23
What you need to know about the premium	23

8. Insurance modifications **24**

If you extend a trip. 24
If you want to increase an insurance amount 24
Important: Exclusion for injuries or medical conditions that were not stable prior to the extension or increase. 24
Free automatic extension 25

9. Claims **26**

How to submit a claim. 26
Documents we need to process your claim. 26
Time limit 26
What we may ask you for 26
Our response to your claim 27
Benefit payment. 27

10. Other important information **29**

Documents making up your contract 29
Start and end of coverage 29
Contract renewal 29
Quattrra Advantage for insureds aged 61 to 80 30
Your right to cancel your coverage 30
Contract cancellation 31
Coverage termination 31
Contract modification. 31

11. If you're not satisfied **32**

If you don't agree with our decision (appeal process) 32
If you're dissatisfied with our service 32

12. Your personal information **32**

Protecting your privacy. 32
Reviewing your file 32
Your name is on our client list 32

13. Assistance Service **33**

Before leaving. 33
In case of a medical emergency while you're travelling. 33
For all other problems during your trip 33

14. Definitions **34**

1. About Multi-Trip Annual Insurance

What Multi-Trip Annual Insurance is for

Multi-Trip Annual Insurance provides financial protection against **sudden and unforeseen events** that could occur while you're travelling or prevent you from going on a trip.

For each trip, you're covered for the number of days that you've selected and that's indicated in your Confirmation of Insurance. **This insurance covers you for all the trips you take in a year.**

Who can purchase Multi-Trip Annual Insurance

To purchase a contract, you must:

- Be at least 18 years old
- Be a Canadian resident

Canadian resident

A person who is legally authorized to reside in Canada and lives there at least 6 months a year.

Who can be insured

For a person to be insured:

- They must be a Canadian resident
- They must be at least 15 days old
- Their trip must begin and end in Canada, in their *province of residence*
- They must request the insurance before the departure date and for the entire scheduled duration of their trip, which includes the day they leave and the day they come back (for example, if they're leaving on March 13 and they're coming back on March 21, they need to get insurance for 9 days)
- For **Emergency Health Care** only: They must be covered under the government health and hospitalization insurance plans of their *province of residence* for the entire duration of each trip (it's your responsibility to ensure that each person you want to insure is covered under these plans)
- For **Emergency Return Trip** only: They must be covered under **Emergency Health Care** or equivalent coverage offered by us for the entire duration of the trip

Coverages

There are 5 coverages—you can choose one or more depending on your needs:

 **Emergency Health Care**

 **Trip Cancellation**

 **Baggage**

 **Accident**

 **Emergency Return Trip**

For a child who is born on the trip to be covered

A child born during a trip is automatically insured under **Emergency Health Care** if the mother is insured under this coverage and expenses for delivery aren't excluded (see the exclusions for this coverage on pages 8 to 10).

Health questions

If you choose **Emergency Health Care** or **Trip Cancellation**, you may have to answer a medical questionnaire.

Special rules apply to people aged 61 to 81 who are insured under Multi-Trip Annual Insurance. See Contract renewal and Quattrra Advantage for insureds aged 61 to 80 on page 30.

You need to provide accurate information

The information you provide when you request insurance or a coverage extension is very important—we use it to decide whether or not we're going to insure you.

If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny your claim.

That said, after the first 2 years of coverage, we can no longer cancel your coverage or deny your claim based on the information and statements you provided, except in case of fraud.

2. Emergency Health Care

Covers trips outside your *province of residence*



Who's insured under this coverage?

Check your Confirmation of Insurance to find out.

We cover the **expenses incurred outside your *province of residence* outlined on pages 5 to 7**, if:

- You **suddenly and unexpectedly** *become ill* or have an *accident* on a trip, and
- You require emergency medical care or services

3 things to know before you keep reading

1. **You must call our Assistance Service BEFORE going to a *hospital* or *clinic*** and follow their instructions. Otherwise, you'll be required to pay 30% of the eligible expenses, up to a maximum of \$3,000.
If you don't contact our Assistance Service, you'll need to provide proof of why you weren't able to.
2. The expenses are covered:
 - Up to the maximums indicated, which apply per insured, per trip, unless otherwise indicated
 - Up to an overall maximum of \$5,000,000 per insured, per trip
 - Up to the reasonable and customary amounts usually billed for such care or services in the region where they're received.
3. We aren't responsible for the availability or quality of the care and services received.

Eligible expenses

1. Expenses for medical and dental care and services

- a) Hospital room and board charges for semi-private accommodation or private accommodation, if your health requires it.
- b) The services of a *physician* or a nurse practitioner.
- c) The following care and services, if prescribed by a *physician*:
 - Lab tests and X-rays
 - Nursing care provided during a hospitalization
 - **A 30-day supply of drugs** that can only be obtained with a prescription—no limit on the drugs taken during a hospitalization
 - Purchase or rental of crutches, canes or splints
 - Rental of a wheelchair, respirator, or other medical or orthopaedic devices
 - Any other type of care authorized by the Assistance Service.
- d) The services of a chiropractor (excluding X-rays), a podiatrist or a physiotherapist who are members in good standing of their professional association. **Maximum of \$60** per treatment and **\$300 in total** per profession.
- e) Treatment of natural healthy teeth (that still have their roots), in the event of an emergency resulting from a direct and accidental blow to the mouth. **Maximum of \$3,000.**

2. Living expenses if you have to delay your return

Living expenses (accommodation, meals, transportation, etc.) that you're required to pay if you have to delay your return because you or a *family member* accompanying you suffers from an *illness* or injury. The *illness* or injury must be confirmed by a *physician* and the extra days you're away must be approved by our Assistance Service. **Maximum of \$200 per day and \$2,000 in total.**

3. Emergency transportation expenses

Transportation to the closest facility where appropriate medical care is available.

We also reimburse **up to \$100 per emergency** for local transportation expenses that you incur after having received this care to return to the location where you're staying during your trip.

4. Expenses for repatriation, *family member* visit and vehicle return

Pssst! For the services below to be covered, they must be approved and arranged by the Assistance Service.

a) Expenses to repatriate you for medical reasons

Your repatriation to your place of residence to receive appropriate care as soon as your health permits.

b) Medical attendant expenses

If you have to be repatriated and the attending *physician* indicates the need for a qualified medical attendant to accompany you: Round-trip economy transportation and the usual fees and expenses of an attendant.

c) Expenses to repatriate an insured *travelling companion*

If you have to be repatriated: The additional cost of an economy-class *plane* ticket for the repatriation of a single *travelling companion* to their place of residence. This *travelling companion* must be insured by Desjardins Insurance for their trip and must have Emergency Health Care.

d) Expenses to repatriate children accompanying you

If you have to be repatriated or are confined to a *hospital* for more than 24 hours: The additional cost of an economy-class *plane* ticket for the repatriation of children in your care during your trip to their place of residence, if no other person can take them.

We also pay the expenses of an escort if the *common carrier* requires that the children be escorted.

e) Expenses to repatriate a pet accompanying you

If you have to be repatriated: The repatriation to your place of residence of a cat or dog accompanying you on your trip, if no other person can bring the pet home. **Maximum of \$500.**

f) Expenses to repatriate your baggage

If you have to be repatriated: The excess baggage charges if your baggage has to be brought back by another person, or the cost of repatriating your baggage to your place of residence, if no other person can bring your baggage back. **Maximum of \$300.**

g) Expenses to bring a *family member* to your bedside

If you're confined to a *hospital* or *clinic* for at least 3 days, aren't already accompanied by a *family member* age 18 or older and the attending *physician* deems it necessary:

- The cost of a round-trip economy ticket for the transportation by the most direct route of a *family member* who has to leave their *province of residence* to visit you
- The cost for this person to purchase travel insurance from Desjardins Insurance for emergency health care to insure the trip that they have to make to come to your bedside, **up to \$1,000**
- The *living expenses* incurred by this person during their trip, **up to \$200 per day and \$2,000 in total.**

h) Expenses to return your vehicle

The return of the vehicle that you used to get to your destination, provided that a *physician* certifies that your health doesn't allow you to drive and provided that no *travelling companion* is able to do so.

The vehicle must be in good mechanical condition to make the return.

The following expenses are eligible for the return of your vehicle: The costs of a vehicle transport agency or the reasonable and necessary expenses incurred by an individual for gas, meals, accommodation and a one-way economy ticket. **Maximum of \$2,500.**

5. Expenses in case of death

Pssst! For the services below to be covered, they must be approved and arranged by the Assistance Service.

a) Expenses relating to body identification

If you die during your trip and you weren't accompanied by a *family member* age 18 or older:

- The cost of a round-trip economy ticket for the transportation by the most direct route of a *family member* who must leave their *province of residence* to come and identify your body
- The cost for this person to purchase travel insurance from Desjardins Insurance for emergency health care to insure the trip that they have to make to identify your body, **up to \$1,000**
- The *living expenses* incurred by this person during their trip, **up to \$200 per day and \$2,000 in total**.

b) Expenses to repatriate your remains or ashes

If you die during your trip: The repatriation of your remains or ashes to your usual place of residence by the most direct route. **Maximum of \$12,000** for transportation and preparation of the body, including cremation, where applicable. The cost of the casket or urn isn't covered.

c) Expenses for cremation or burial in the country you were visiting

If you die during your trip: Your cremation or burial in the country where you died. **Maximum of \$6,000**.



Important: Exclusions and limitations

1. Penalty if you don't contact the Assistance Service BEFORE going to a hospital or clinic

If you don't contact the Assistance Service (see page 5 for more details) BEFORE going to a *hospital* or *clinic*, you'll be required to pay 30% of the eligible expenses, up to \$3,000.

2. Exclusion for injuries or medical conditions that were not stable before leaving on your trip

Since Multi-Trip Annual Insurance only covers sudden and unforeseen events, you may not be covered for an injury or medical condition you were suffering from prior to your departure date.

If you have an injury or medical condition that is not stable in the 182 days (90 days if you're under age 55) prior to your departure date, you aren't covered if you incur expenses for this injury or medical condition, or any related injury or medical condition. This exclusion applies even if you had declared the injury or medical condition in the medical questionnaire or if a *physician* told you that you could travel.

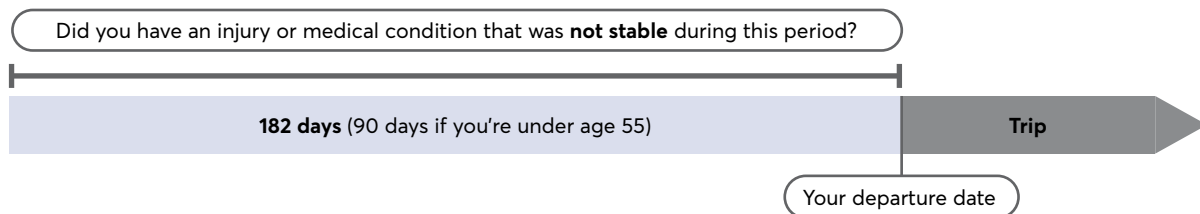
To determine if an injury or medical condition is not stable, answer the following question for EACH injury or medical condition and for EACH trip. Refer to the timeline below as needed. In case of doubt, contact your *physician* or us for assistance.

During the 182 days (90 days if you're under age 55) **right before your departure date**, were you suffering from an injury or medical condition that was not stable? An injury or medical condition is **not stable** if:

- You had new symptoms or the existing symptoms were more frequent or more intense
- You consulted a *physician* or are waiting to consult one (except for a routine check-up)
- A *physician* recommended that you undergo a test or be seen by another *physician*, you underwent a test or you're waiting for the results
- You had surgery, were hospitalized for at least 18 consecutive hours or a *physician* recommended that you have surgery
- You started a new treatment, including a new drug, or a new treatment was prescribed
- You had a change in treatment or medication (quantity, frequency or the medication itself) or this change was prescribed

We don't consider a routine adjustment to insulin or Coumadin, or the replacement of a brand-name drug for an identical generic drug if the dose is the same, to be a change of medication.

Here's a timeline to help you answer:



Answer:

No: This exclusion doesn't apply to you.

Yes: This exclusion applies to you. **You aren't covered** for this injury or medical condition, or any related injury or medical condition.

Exceptions for certain minor medical conditions

If you answered **Yes** to the above question and your medical condition is a cold, flu, ear infection, sinus infection, sore throat or tonsillitis, you're covered for this medical condition:

- If, on your departure date, this injury or medical condition had been resolved for at least 30 consecutive days, and
- If this medical condition isn't a chronic illness or a complication of a chronic illness

3. Other exclusions for medical reasons

We won't pay any expenses in the following cases:

- If a *physician* advised you not to travel
- If you have a terminal illness and **your life expectancy is less than 12 months**
- If you're taking the trip to receive medical care or services, even if the trip is recommended by a *physician*
- For optional or non-emergency care, even if you receive it further to an emergency—"optional and non-emergency care" means that it can be obtained in your *province of residence* without endangering your life or health
- For care, treatment or surgery received for cosmetic purposes and any related complications
- For expenses related to hospital care not covered under the hospitalization insurance plan in your *province of residence*
- For life-sustaining drugs that you take on an on-going basis, such as insulin, nitroglycerin and vitamins
- For expenses resulting from pregnancy, miscarriage, childbirth or their complications that are incurred after **the first 32 weeks of pregnancy**
- For expenses incurred after the date you refuse the treatment prescribed by the attending *physician* or the Assistance Service, or if you refuse to follow any of the following instructions from the Assistance Service:
 - Change *hospitals* or *clinics*
 - Undergo a diagnostic examination
 - Return to your *province of residence*

4. Exclusions related to your participation in certain sports, activities or risky behaviour

We won't pay any expenses in the following cases:

- For an *accident* that occurs while you're participating in:
 - Any sporting activity for pay (for example, a professional hockey league)
 - Any sporting event for which the winners are awarded cash prizes
 - Any non-standard sport or activity involving a high level of risk, including but not limited to:
 - Hang-gliding and paragliding
 - Parachuting and sky diving
 - Bungee jumping
 - Climbing and mountaineering
 - Freestyle skiing
 - Amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school
 - Any combat sport
 - Any competition, speed event or other high-risk activity, including training activities, whether on approved tracks or elsewhere, involving or not the use of a motor vehicle

To find out if you're covered for a sport or activity

Call us at **1-855-727-7872** and choose option 2, or write to us at desjardinstravelinsurance@dsf.ca

- If the expenses result directly or indirectly from an injury you inflict yourself, a suicide or attempted suicide, whether or not you're aware of your actions
- For an *accident* or *illness* that occurs while you're participating in a riot or criminal act
- For an *accident* or *illness* that occurs while you're using narcotics, or abusing drugs or alcohol

Drug abuse means exceeding the dosage recommended by a health specialist.

Alcohol abuse means the consumption of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood.

5. Exclusion related to a trip to a country that the government has advised against visiting

We won't pay any expenses for an *accident* or *illness* that occurs while you're travelling in a destination that the Canadian government has advised against visiting or against non-essential travel before your trip begins.

However, we'll accept your claim if you can demonstrate that the particular situation existing in the country visited didn't contribute in any way to the *accident*, *illness* or expenses.

3. Trip Cancellation

Covers trips inside and outside your *province of residence*



Who's insured under this coverage?
Check your Confirmation of Insurance to find out.

We'll reimburse the expenses **outlined on pages 13 and 14**, depending on your situation, if:

- You have to cancel or modify a trip for one of the 18 causes below (**pages 11 and 12**)
- You were reasonably unaware that this cause would occur at the time this coverage was obtained, your trip was purchased or the expenses were incurred, **and**
- This cause is serious enough to justify cancelling or modifying your trip

18 recognized causes of trip cancellation or modification

1. Any of the following people becomes ill, has an accident or dies:

- You
- One of your *family members*
- A *travelling companion*
- A *family member* of a *travelling companion*
- A person responsible for the care of your dependent children
- A person for whom you're the legal guardian
- The person who's hosting you in their home during part or all of your trip

You must provide a medical certificate from the attending *physician* practising in the region where the *accident* or *illness* occurred. This medical consultation must have taken place before the departure date or before the return date, as the case may be. We reserve the right to have the injured or sick person examined by a *physician* of our choosing.

- 2. Your travelling companion has to cancel or interrupt their trip** due to one of the recognized causes described in this section.
- 3.** You find out that **you** (or your *spouse*) **are pregnant** and your scheduled return date is after the first 32 weeks of pregnancy.
- 4.** A person for whom you're the **estate executor** dies.
- 5.** You're summoned for jury **duty** or to appear as a **witness**.
- 6.** You receive notice of **custody of a child**.
- 7. A business meeting is cancelled** because the person you're supposed to meet *becomes ill*, has an *accident* or dies.

The meeting must have been arranged in advance and be the only reason for your trip.

- 8.** You're required to **move for work purposes** in the 30 days prior to your departure or during the time scheduled for your trip. This transfer is required by the employer for whom you were working at the time you purchased your trip.
- 9.** The **company** where you've been working for at least one year shuts down due to a **lock-out** or declares **bankruptcy**.
- 10.** You **involuntarily lose your permanent employment** that you have had with the same employer for more than one year.

Permanent employment is non-seasonal employment under a contract of unlimited duration for which you're paid at least 20 hours per week.

11. A **disaster** causes significant damage to your **main residence** in your *province of residence* or to your **business**.
12. Your **cruise is cancelled** due to mechanical problems, grounding or quarantining of the cruise ship or it has been diverted due to bad weather.
13. The *common carrier* is **delayed** due to **bad weather**, a **natural disaster** or **mechanical problems**.

OR

The **common carrier or a vehicle is delayed** due to a **traffic accident** or **emergency road closure** by police (police report required).


This delay must result in you missing the departure of a *common carrier vehicle* used during your trip and force you to change your travel arrangements. In all cases, you must have planned to be at the point of departure at least **3 hours** before the scheduled departure time.

14. A **travel service supplier declares bankruptcy**.
 - The bankruptcy must result in you definitively losing at least some of the money you paid for your trip.
 - You must give us the right in writing to sue the *travel service supplier* on your behalf for the amount paid.
 - The *travel service supplier* must have an office in Canada and hold all the licences and operating certificates required by the competent Canadian authorities.
15. After the date your trip was purchased, the **Canadian government advises against visiting or against non-essential travel to your destination country or region** due to a particular situation in that country or region, and the advisory is still in effect 14 days before your departure date.
16. You're **quarantined in your province of residence before your departure**.
17. The *plane* you're travelling in is hijacked.
18. Due to a crisis or emergency situation (for example, a war, a pandemic), you're called on to:
 - Serve as a **police officer, firefighter or member of the military** in active duty or as a reservist, or
 - Provide **essential health care services**

Expenses reimbursed

2 things to know before you keep reading

1. For any trip:
 - Reimbursement of your **living expenses** is limited to **\$200 per day** and **\$2,000 in total**
 - Reimbursement of your **other expenses** is limited to your **insurance amount**

 Your insurance amount is indicated in your Confirmation of Insurance.
2. If your *travel service supplier* offers a trip cancellation refund, no amount is payable under the coverage for the amount refunded. We consider any amount you receive and any travel vouchers offered to you to be a refund, whether you accept them or not.

1. If you have to completely cancel your trip or cruise due to one of the recognized causes

We'll reimburse the non-refundable fees you paid in advance to a *travel service supplier* on the date the cause for cancellation occurs.

Cancel your trip as soon as you can!

You need to cancel your trip as soon as possible, because we only reimburse the expenses that were non-refundable **at the time the cause of the cancellation occurred**. If you wait to cancel your trip, your *travel service supplier* may charge a penalty that we won't reimburse.

But, if you cancel your trip because the **Canadian government** advises against visiting your destination, the travel advisory must still be in effect 14 days before your departure date. That means you need to wait until 14 days before your departure date to cancel your trip.

2. If your travelling companion has to completely cancel their trip due to one of the recognized causes and you decide to still proceed with your trip

We'll reimburse the additional expenses incurred due to the absence of your *travelling companion* (for example, additional charge for hotel room).

3. If you miss your departure or it's delayed due to one of the recognized causes

We'll reimburse:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date or time of the ticket you purchased from a scheduled carrier (*plane, boat, train, bus*).
The new ticket must be a one-way economy ticket and be used to get you to the planned destination by the most direct route.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.

4. If you have to return early or later than planned due to one of the recognized causes

We'll reimburse:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date or time of the ticket you purchased from a scheduled carrier (*plane, boat, train, bus*).
The new ticket must be a one-way economy ticket and be used to get you to the planned destination by the most direct route.

If you have to return later than planned:

If an *illness* or *accident* delays your return by more than 7 days after the scheduled return date, we'll only reimburse the additional cost of the return ticket if you or your *travelling companion* were hospitalized for at least 18 consecutive hours. In this case, we require proof of hospitalization.

- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.

5. If you miss a part of your trip

Because:

- You or a *travelling companion* are hospitalized for at least 3 consecutive nights during the trip, or
- A *travelling companion* dies during the trip

We'll reimburse:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date or time of the ticket you purchased from a scheduled carrier (*plane, boat, train, bus*).
The new ticket must be a one-way economy ticket and be used to get you to the planned destination by the most direct route.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.



Important: Exclusions and limitations

1. Exclusion for injuries or medical conditions that were not stable before purchasing your trip

Since Multi-Trip Annual Insurance only covers sudden and unforeseen events, you may not be covered for an injury or medical condition you were suffering from before the date of the initial payment (partial or total) of the cost of your trip.

If you have an injury or medical condition that is not stable in the 90 days prior to the date of the initial payment (partial or total) of the cost of your trip, **you aren't covered if you have to cancel or modify your trip because of this injury or medical condition, or any related injury or medical condition.** This exclusion applies even if you had declared the injury or medical condition in the medical questionnaire or if a *physician* told you that you could travel.

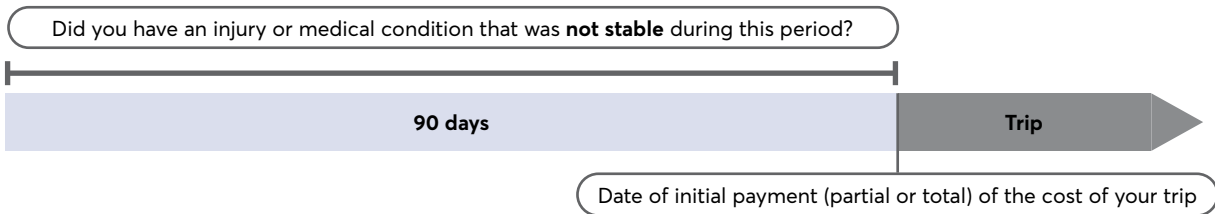
To determine if an injury or medical condition is not stable, answer the following question for EACH injury or medical condition and for EACH trip. Refer to the timeline below as needed. In case of doubt, contact your *physician* or us for assistance.

During the 90 days right before the date of the initial payment (partial or total) of the cost of your trip, were you suffering from an injury or medical condition that was not stable? An injury or medical condition is **not stable** if:

- You had new symptoms or the existing symptoms were more frequent or more intense
- You consulted a *physician* or are waiting to consult one (except for a routine check-up)
- A *physician* recommended that you undergo a test or be seen by another *physician*, you underwent a test or you're waiting for the results
- You had surgery, were hospitalized for at least 18 consecutive hours or a *physician* recommended that you have surgery
- You started a new treatment, including a new drug, or a new treatment was prescribed, or
- You had a change in treatment or medication (quantity, frequency or the medication itself) or this change was prescribed

We don't consider a routine adjustment to insulin or Coumadin, or the replacement of a brand-name drug for an identical generic drug if the dose is the same, to be a change of medication.

Here's a timeline to help you answer:



Answer: No: This exclusion doesn't apply to you.

Yes: This exclusion applies to you. You aren't covered if you have to cancel or modify your trip because of this injury or medical condition, or any related injury or medical condition.

Exceptions for certain minor medical conditions

(Pssst!) If you answered **Yes** to the above question and your medical condition is a cold, flu, ear infection, sinus infection, sore throat or tonsillitis, you're covered for this medical condition:

- If, on the date of the initial payment (partial or total) of the cost of your trip, the injury or medical condition had been resolved for at least 30 consecutive days, and
- If this medical condition isn't a chronic illness or a complication of a chronic illness.

2. Other exclusions for medical reasons or concerns you may have

We won't pay any expenses in the following cases:

- For a trip cancellation or modification:
 - That results from pregnancy, miscarriage, childbirth or their complications, and that occurs after the **first 32 weeks of pregnancy**
 - That results from a situation you're concerned about, but that's not one of the 18 recognized causes for cancellation (for example, an act of terrorism, the spread of a contagious disease or a fear of flying)
 - That's directly or indirectly related to a mental, nervous, psychological or psychiatric disorder, except if you have to be hospitalized for this disorder
- If you're taking the trip to visit a sick person whose death or health causes you to cancel or modify your trip

3. Limitation in case a travel service supplier declares bankruptcy

If a *travel service supplier* declares bankruptcy, the maximum amount we'll reimburse is limited to **\$2,500** per insured, per trip, and **\$500,000** for all individual travel insurance contracts issued by us.

4. Exclusion for a reason you were aware of

We won't reimburse any expenses if, on the date you obtained this coverage, purchased your trip or incurred the expenses claimed, you may have been reasonably aware of the reason that forces you to cancel or modify your trip.

5. Exclusions related to your participation in certain sports, activities or risky behaviour

We won't pay any expenses in the following cases:

- For an *accident* that occurs while you're participating in:
 - Any sporting activity for pay (for example, a professional hockey league)
 - Any sporting event for which the winners are awarded cash prizes
 - Any non-standard sport or activity involving a high level of risk, including but not limited to:
 - Hang-gliding and paragliding
 - Parachuting and sky diving
 - Bungee jumping
 - Climbing and mountaineering
 - Freestyle skiing
 - Amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school
 - Any combat sport
 - Any competition, speed event or other high-risk activity, including training activities, whether on approved tracks or elsewhere, involving or not the use of a motor vehicle

To find out if you're covered for a sport or activity

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- If the trip cancellation or modification results directly or indirectly from an injury you inflict yourself, a suicide or attempted suicide, whether or not you're aware of your actions
- For a cause that occurs while you're participating in a riot or criminal act
- For a cause that occurs while you're using narcotics, or abusing drugs or alcohol

Drug abuse means exceeding the dosage recommended by a health specialist.

Alcohol abuse means the consumption of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood.

6. Exclusion related to a trip to a country that the government has advised against visiting

We won't pay any expenses for the cancellation of a trip to a destination that the Canadian government has advised against visiting or against non-essential travel before you purchased your trip or this coverage.

We also won't pay any expenses for the cancellation or interruption of a trip to a destination that the Canadian government has advised against visiting or against non-essential travel before your trip begins.

However, we'll accept your claim if you can demonstrate that the particular situation existing in the country visited didn't contribute in any way to the trip cancellation or modification.

7. Exclusion related to the cancellation of an activity you had planned

We won't reimburse any expenses for an excursion, outing or activity lasting one day or less that you had planned to do during your trip.

For example, if you aren't feeling well while on a cruise and you aren't able to go on a planned excursion, we won't reimburse any expenses you incurred for this excursion.

4. Baggage

Covers trips outside your province of residence



Who's insured under this coverage?
Check your Confirmation of Insurance to find out.

We'll reimburse **the amounts indicated in the table below** if your baggage or personal effects are stolen during a trip or if the *common carrier* loses or damages them, or delivers them late.

2 things to know before you keep reading

1. For any trip, we'll pay the applicable amounts, depending on the situation, up to your insurance amount.

Pssst! Your insurance amount is indicated in your Confirmation of Insurance.

2. You must:

- Notify us as soon as you become aware of the loss, damage, delay or theft
- Obtain a written statement of the loss, theft or damage, such as a police report, or a statement from the hotel manager, tour guide or representatives of the transportation company
- Take all reasonable steps to protect or recover your property

Pssst! If your baggage or personal effects are stolen, remember to contact the local police while you're still where it happened to obtain a police report.

Covered situations and amounts paid or reimbursed

Covered situations	Amounts paid or reimbursed
Your baggage or personal effects are damaged or lost by the <i>common carrier</i> , or are stolen	The actual value of your baggage or personal effects at the time the covered loss or damage occurred Maximum amount paid: <ul style="list-style-type: none">• \$500 for all the following items: jewellery, watches or articles made of silver, gold or platinum• \$500 for any other item, including related accessories
Your passport, driver's licence, birth certificate or visa is stolen, damaged or lost	The expenses you incur to replace them Maximum amount reimbursed: \$250 for all these documents
Return of your baggage or personal effects is delayed for more than 6 hours because they weren't routed as planned by the <i>common carrier</i> AND You have to purchase toiletries and essential clothing before returning to your point of departure in your <i>province of residence</i>	The expenses incurred up to \$500 for toiletries and clothing you need to buy before recovering your baggage If your baggage is officially considered to be lost, we'll deduct the amount paid for the delay of your baggage from the amount payable for the loss of your baggage



Important: Exclusions and limitations

1. Exclusion related to glasses and contact lenses

We won't pay any amount for damage or theft of eyeglasses (prescription or sunglasses), contact lenses or their accessories.

2. Exclusion related to a trip to a country that the government has advised against visiting

We won't pay any amount for any theft, damage, loss or delay that occurs while you're travelling in a destination that the Canadian government has advised against visiting or against non-essential travel before your trip begins.

3. Other exclusions

We won't pay any amount:

- For theft or damage resulting from your lack of oversight or carelessness (for example, if you leave your personal effects unattended)
- For damage or theft of:
 - Money, tickets (for example, shows, sporting events), bonds, securities and documents (other than identification and travel documents which are covered)
 - Professional equipment
 - Food and drinks
 - Illegally acquired items
 - An item for which you can request compensation from the *common carrier*
- For damage caused intentionally or through normal wear and tear, or manufacturing defect
- For damage to fragile or brittle objects
- For the purchase of toiletries and essential clothing once you've returned to your point of departure in your *province of residence*.

5. Accident

Covers trips outside your *province of residence*



Who's insured under one or both of the options under this coverage?

Check your Confirmation of Insurance to find out.

Accident while aboard a plane option

We'll pay the amounts indicated in the table below if:

- You're involved in an *accident* while you're travelling as a paying passenger aboard a *plane* used for your trip, **and**
- This *accident* causes your death or the loss of use of a body part (hand, foot or eye)

If you die	
• \$500,000	
If you suffer loss of use without dying	
Loss of use of 2 or more body parts (hand, foot or eye)	Loss of use of one body part (hand, foot or eye)
• \$500,000	• \$250,000

You're also covered if you're involved in an *accident* while:

- You're travelling as a passenger in another means of transportation provided by the airline or the airport authorities during your trip
- You're waiting at the airport for the departure of your flight

Accident while travelling option

We'll pay the applicable amount indicated in the table below, if you die or lose the use of a body part (hand, foot or eye) due to any *accident* you suffer during your trip.

If you die	
Due to an <i>accident</i> that occurs while you're travelling as a passenger of a <i>common carrier vehicle</i>	Due to any other <i>accident</i>
• \$200,000	• \$100,000
If you suffer loss of use without dying	
Loss of use of 2 or more body parts (hand, foot or eye)	Loss of use of one body part (hand, foot or eye)
• \$100,000	• \$50,000

Other conditions that apply to both options

Loss of use of a body part

- "Loss of use of a hand" means the total and permanent loss of use of one hand and the wrist.
- "Loss of use of a foot" means the total and permanent loss of use of one foot and the ankle.
- "Loss of use of an eye" means the total and permanent loss of use of sight in one eye.

Time period in which the death or loss of use must occur

The death or loss of use must occur in the **12 months** following the *accident*.

However, if the *accident* results in a coma, we'll wait until the **coma** is over to determine if an amount is payable, even if it ends more than 12 months after the *accident*.

In case of disappearance

If your body isn't found in the 12 months following an *accident* you had, you'll be presumed to be dead and we'll pay the applicable amount in the event of death.



Important: Exclusions and limitations

1. Limitation if you're covered under both options

If you're involved in an *accident* that's covered under both options, we'll pay only one of the 2 applicable amounts. If these amounts are different, we'll only pay the higher of the 2.

2. Limitation applicable to the same accident while travelling in a plane

The total amount that we'll pay following a same *accident* while travelling in a *plane* is limited to **\$5,000,000** for all the individual travel insurance contracts issued by us.

3. Exclusions related to your participation in certain sports, activities or risky behaviour

We won't pay any expenses in the following cases:

- For an *accident* that occurs while you're participating in:
 - Any sporting activity for pay (for example, a professional hockey league)
 - Any sporting event for which the winners are awarded cash prizes
 - Any non-standard sport or activity involving a high level of risk, including but not limited to:
 - Hang-gliding and paragliding
 - Parachuting and sky diving
 - Bungee jumping
 - Climbing and mountaineering
 - Freestyle skiing
 - Amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school
 - Any combat sport
 - Any competition, speed event or other high-risk activity, including training activities, whether on approved tracks or elsewhere, involving or not the use of a motor vehicle

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- For an *accident* that results directly or indirectly from an injury you inflict yourself, a suicide or attempted suicide, whether or not you're aware of your actions
- For an *accident* that occurs while you're participating in a riot or criminal act
- For an *accident* that occurs while you're using narcotics, or abusing drugs or alcohol

Drug abuse means exceeding the dosage recommended by a health specialist.

Alcohol abuse means the consumption of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood.

4. Exclusion related to a trip to a country that the government has advised against visiting

We won't pay any amounts for an *accident* that occurs while you're travelling in a destination that the Canadian government has advised against visiting or against non-essential travel before your trip begins.

However, we'll accept your claim if you can demonstrate that the particular situation existing in the country visited didn't contribute in any way to the *accident*.

5. Exclusion related to an act of terrorism

We won't pay any amount for an *accident* that results from an act of terrorism.

6. Exclusion for a trip in a commercial vehicle

We won't pay any expenses if you're travelling as a driver, pilot, crew member or non-paying passenger in a *commercial vehicle*. However, you'll be covered if you're using the vehicle as a private means of transportation only, while on vacation, and it's one of the following vehicles:

- A car
- A truck (or van), or
- A heavy vehicle in which you aren't travelling as the driver

6. Emergency Return Trip

Covers trips outside your *province of residence*



Who's insured under this coverage?
Check your Confirmation of Insurance to find out.

We'll reimburse the cost of one round-trip *plane* ticket in economy class by the most direct route if:

- You must make an emergency return to your *province of residence* for one of the recognized causes indicated below and then return back to where you were travelling, **and**
- You couldn't have been reasonably aware that this cause would have occurred when you obtained this coverage, purchased your trip or left on your trip

Recognized causes of a return trip

1. The **death** or **hospitalization for at least 7 days** of:

- A *family member*
- A *family member* of your *spouse*, or
- A person for whom you're the legal guardian or estate executor

This person must not, however, be accompanying you on your trip when they die or are hospitalized.

2. A **loss** that causes significant damage to your **main residence** located in your *province of residence* or to your place of business.



Important: Exclusions and limitations

Limitation

This coverage covers one emergency return trip per insured, per trip.

Exclusion for a reason you were aware of

We won't reimburse any expenses if, on the date you obtained this coverage, purchased your trip or left on your trip, you may have been reasonably aware of the reason that you had to make an emergency return to your *province of residence* during your trip.

7. Cost of insurance

What you need to know about the premium

The premium is the cost of your Multi-Trip Annual Insurance contract.

You must pay the entire premium in one single payment for your contract to start or be renewed. The premium will be debited from a chequing or credit card account.

The premium for your annual contract isn't refundable after the beginning of the coverage period.

Details about the renewal premium

When you purchase a Multi-Trip Annual Insurance contract, you authorize us to debit the premium that applies each year for the renewal (see Contract renewal on page 29).

We'll collect this premium in the same way we collected the previous premium. Since the premium must be paid for your contract to be renewed, you should notify us of any changes to your postal or email address, or to your chequing account or credit card. If you don't, we won't be able to notify you about the renewal or collect the required premium.

Premium calculation

We calculate your premium based on:

- The age of each insured on the coverage start date or the date of the last renewal
- The number of days covered per trip
- The coverages selected
- The insurance amounts selected
- The health of each insured in certain age groups

Your premium also includes applicable taxes.

We may reduce your premium as part of a promotion.

8. Insurance modifications


If you extend a trip

Your insurance must cover the entire duration of each trip you take. If you decide to extend a trip beyond the number of days covered per trip indicated in your Confirmation of Insurance, you must also extend your insurance for this trip. If you don't, we may refuse any claim submitted with respect to this trip.

Here's what you need to do:

- Ask us to extend your insurance for **all** the days added to your trip and pay the required premium before the coverages end
- For **Emergency Health Care**: Make sure that you're covered under a government health and hospitalization plan for the entire duration of your trip, including any added days

We'll then send you a new Confirmation of Insurance, which will indicate when your coverages end.

 You may have to answer a medical questionnaire. Also, don't wait until the last minute, as we may refuse your extension request due to your health.

If you want to increase an insurance amount

If you want to increase an insurance amount, you have to request the increase and pay the required amount (the premium) before leaving your *province of residence*.

We'll then send you a new Confirmation of Insurance, which will indicate the change made to your contract.



Important: Exclusion for injuries or medical conditions that were not stable prior to the extension or increase

1. Are you extending your insurance after your departure? Does your contract include Emergency Health Care?

- The exclusion for injuries or medical conditions that were not stable (see page 8) also applies to the extension period. This means that **you aren't covered** during the extension period **for any injury or medical condition that was not stable** in the 182 days (90 days if you're under age 55 or if you purchased the **Stable for 3 months** option) prior to when you purchased the extension.
- To determine if an injury or medical condition was not stable, follow the instructions and answer the questions under this exclusion on page 8 by replacing the words **your departure date** with the words **the date the extension was purchased**.

2. Are you increasing the insurance amount for Trip Cancellation?

- The exclusion for injuries or medical conditions that were not stable (see page 14) also applies to the amount of the increase. This means that **you aren't covered for any injury or medical condition that was not stable** in the 90 days prior to requesting the increase.
- To determine if an injury or medical condition was not stable, follow the instructions and answer the questions under this exclusion on page 14 by replacing the words **date of the initial payment (partial or total) of the cost of your trip** with the words **date you requested the increase**.

Free automatic extension

If you have Emergency Health Care, Baggage, Accident and Emergency Return Trip:

- We'll automatically extend your coverages free of charge for the period indicated in the following table if your return is delayed:
 - Because the *common carrier vehicle* in which you're travelling as a paying passenger is delayed, or
 - Due to a traffic accident or mechanical breakdown of the vehicle in which you're travelling.

Coverages	Extension period
<ul style="list-style-type: none"> Emergency Health Care Baggage Accident while travelling Emergency Return Trip 	Up to 72 hours following the date they were scheduled to end
<ul style="list-style-type: none"> Accident while aboard a plane 	Until the actual date you return to your <i>province of residence</i>

- We'll automatically extend your coverages free of charge for the period indicated in the following table if your return is delayed:
 - Because you or a *travelling companion* had an *accident* or suffer from an *illness*, **and**
 - You or this *travelling companion* are hospitalized for at least 18 consecutive hours or you're entitled to *living expenses* for this reason.

Coverages	Extension period
<ul style="list-style-type: none"> Emergency Health Care Baggage Accident while travelling Emergency Return Trip 	Up to 72 hours after the later of the following dates: <ul style="list-style-type: none"> The date the <i>living expenses</i> period ends (maximum 10 days) The date the hospitalization period ends, where applicable
<ul style="list-style-type: none"> Accident while aboard a plane 	Until the actual date you return to your <i>province of residence</i>

- We'll automatically extend **Baggage** free of charge until the *common carrier* delivers your bags if you had checked them with a *common carrier* and delivery is delayed.

If you have Trip Cancellation

We'll extend this coverage free of charge until you return to your *province of residence* if you have to return from your trip later than scheduled due to one of the recognized causes.

The conditions that apply are explained in the description of this coverage.

9. Claims

How to submit a claim

To find out how to submit a claim and get the forms you need, you can:

- Go to: www.desjardinstravelinsurance.ca
- Call us:
 - From Canada and the United States: **1-855-727-7872** (toll-free)
 - From anywhere in the world: **418-647-5093** (call collect).

Documents we need to process your claim

For most claims, you need to fill out a form. We may also ask you to provide certain information, documents, proof and authorizations that we need to assess your claim.

Time limit

You must send us your claim within **90 days following the date of the event** entitling you to a payment. If we ask you for other information, documents, proof and authorizations, you must send this to us within **90 days following the date we asked you for it**.

What we may ask you for

We may ask you to provide any document or proof needed to assess your claim.

Examples of documents and proof we may ask for

For **Emergency Health Care**, you have to provide us with the original invoice for the care received. The invoice must include:

- The date the care was provided.
- The name of the insured who received the care.
- The diagnosis.
- The description of the care provided.
- The signature of the attending *physician*, and
- The cost of the care received.

For **Trip Cancellation**, you have to provide one or more of the following supporting documents:

- The unused transportation tickets.
- The official receipts for the additional transportation costs incurred.
- The receipts for the land arrangements (for example, hotel reservations, car rental) or the cruise fees.

The receipts must:

- Include the contracts that were officially issued through a *travel service supplier*, and
- Indicate the non-refundable amounts in the event of cancellation.
- An official document stating the cause of the claim. In the case of a medical cause, you must provide a medical certificate from the attending *physician* practising in the region where the *accident* or *illness* occurred. This medical consultation must have taken place before the date of departure or before the date of return, as the case may be. The medical certificate must also indicate the complete diagnosis and specify the exact reasons why the trip couldn't happen as planned.
- The receipts for the *living expenses* incurred.

For **Baggage**, you have to provide:

- A written statement of the theft or damage, such as a police report, or a statement from the hotel manager, tour guide or representatives of the transportation company.
- Proof of the value of the property (receipts, credit card statements, etc.).
- If your baggage is delayed:
 - Proof that the baggage was delayed indicating that it was checked with the *common carrier*, and
 - Receipts for toiletries and clothing purchased.

For **Emergency Return Trip**, you have to provide:

- The official receipts for the round-trip expenses (other than those for the scheduled return trip), and
- An official document stating the reason for interrupting your trip. If the trip was interrupted for medical reasons, you must provide a medical certificate from the attending *physician* practising in the region where the *accident* or *illness* occurred. This medical consultation must have taken place while you were on your trip. The medical certificate must indicate the complete diagnosis and specify the exact reasons why you must return.

Medical examination

When a claim is made, we may have the insured examined by a health care professional. We'll choose the professional and pay the cost of the examination.

Our response to your claim

If we approve your claim

We'll make a payment within **60 days** of receiving all the required documents.

If we don't approve your claim or we only pay a portion of the amount

We'll send you a letter explaining the reasons for our decision within **60 days** of receiving all the required documents.

Benefit payment

Person, or care or service provider to whom we'll make the payment

- For **Emergency Health Care**

We'll pay any amount payable:

- To the care or service provider, if you haven't paid the charges in question, or
- To you (the contract holder), if you've paid the charges in question.

- For **Trip Cancellation, Baggage and Emergency Return Trip**

We'll pay any amount payable to you (the contract holder).

- For **Accident**

- We'll pay any amount payable for a death:
 - To the beneficiary you've named, if they're alive, or
 - To you (the contract holder), if you're alive, or
 - To your legal heirs.
- We'll pay any amount payable for a loss of use to you (the contract holder).

To name a beneficiary, you must use the form that we provide. The beneficiary will then be valid for the duration of your contract. You may name more than one person and change a beneficiary at any time by advising us in writing. We don't accept any responsibility regarding your choice of beneficiary.

Payment method

We'll pay all amounts by direct deposit (you need to provide a void cheque) or by cheque.

Currency

Unless otherwise indicated, all amounts payable specified in the contract are expressed in Canadian dollars. As needed, we'll determine the amount payable using the prevailing exchange rate on the date of payment.

Situations in which we won't pay any amount

We won't pay any amount:

- If the person for whom you're requesting a payment, or their legal representative, doesn't authorize us to collect the personal information needed to examine your claim
- If we've refunded a portion or all of the premium for the contract (the cost) before receiving your claim

Division of expense reimbursements

In accordance with insurance rules, a person can never be reimbursed for more than the expenses they paid, even if they're covered under more than one insurance contract or plan.

If you make a claim for expenses that are also covered by other insurance (private or public) or by your credit card issuer, we're the "last payer." In other words, we'll only reimburse the portion of expenses that aren't reimbursable under this other insurance. However, if this other insurance also states that it's the last payer or if it includes a coordination of benefits clause, the reimbursement will be divided between it and your Multi-Trip Annual Insurance contract, based on the amounts that should have been paid by each.

Assignment of your right of recourse in the event of a claim (right of subrogation)

In the event of a claim due to damage caused by a third party, you assign us your right to sue this third party and any other right that you may have against them. We'll exercise this recourse on your behalf and at our expense, up to an amount equal to what we paid you for the damage in question.

10. Other important information

Documents making up your contract

These documents make up your contract:

- This Multi-Trip Annual Insurance Policy
- The personalized Confirmation of Insurance you received with this policy—this document indicates the coverages and insurance amounts that apply to each insured, and the number of days covered per trip
- Any medical questionnaires, if one or more insureds had to complete them
- Any updates to the Confirmation of Insurance you may have received
- Any document referred to as a “rider” that modifies your contract

Start and end of coverage

Coverage start dates

Trip Cancellation starts on the **later** of the following:

- The date of the initial payment (partial or total) for your trip
- The start date of the coverage period indicated in your Confirmation of Insurance

All the other coverages start on the **later** of the following:

- The date you leave your *province of residence*
- The start date of the coverage period indicated in your Confirmation of Insurance

Coverage end dates

Trip Cancellation ends on the **earliest** of the following:

- The date the cause that forces you to cancel your trip before the scheduled departure date occurs
- The date you return to your *province of residence*
- The date the number of days covered for each trip indicated in your Confirmation of Insurance is up or, if you've extended your insurance for a trip, the end date indicated in the Confirmation of Insurance you received for this extension
- The end date of the coverage period indicated in your Confirmation of Insurance

All the other coverages end on the **earliest** of the following:

- The date you return to your *province of residence*
- The date the number of days covered for each trip indicated in your Confirmation of Insurance is up or, if you've extended your insurance for a trip, the end date indicated in the Confirmation of Insurance you received for this extension
- The end date of the coverage period indicated in your Confirmation of Insurance

Contract renewal

Your Multi-Trip Annual Insurance contract will be renewed each year. We'll advise you in writing at least 30 days before each renewal.

If you don't want to renew your contract, you need to let us know before the beginning of the new coverage period indicated in your Confirmation of Insurance.

Insureds age 61 and older:

- If an insured is aged 61 to 80 on the renewal date: They must answer a medical questionnaire. We'll renew their insurance if we deem them to be in good health. If so, their answers will be valid for 4 years (exception: see Quattrra Advantage for insureds aged 61 to 80 below).
- If an insured is aged 81 or older on the renewal date: They can no longer be covered under the Multi-Trip Annual Insurance contract. They can, however, request insurance for one trip at a time.

Quattrra Advantage for insureds aged 61 to 80

With the Quattrra Advantage, insureds aged 61 to 80 who choose **Emergency Health Care** or **Trip Cancellation** don't have to answer the medical questionnaire each year. Their answers to this questionnaire are valid for 4 years, except in the case of the exceptions indicated below.

During this 4-year period, the premium for these insureds won't increase due to changes in their health (but might increase due to other factors).

Exceptions

- An insured aged 61 or older who wants to extend or increase their insurance for a trip may have to answer the medical questionnaire again.
- An insured who is age 81 at time of renewal can no longer be covered under the Multi-Trip Annual Insurance contract, even if they answered the medical questionnaire less than 4 years ago. They can, however, request insurance for one trip, but must answer the medical questionnaire again.
- When 2 or more insureds were required to answer the medical questionnaire at different times, they must all answer this questionnaire 4 years after the first insured answered it. This way all insureds can answer subsequent questionnaires at the same renewal, every 4 years.

Your right to cancel your coverage

You (the contract holder) have **10 days** from the date you purchase or renew the contract to read it and to ask us to cancel it if you aren't satisfied. On your request, we'll cancel your contract retroactive to the purchase date indicated in your Confirmation of Insurance.

To cancel your insurance, you have 3 options:

- Call us at **1-855-727-7872** and choose option 4
- Fill out the **End Your Coverage** form at the end of this policy and send it to us by registered mail, or
- Fill out the **Notice of Cancellation of an Insurance Contract** you received with this policy and send it to us by registered mail

We'll then refund your premium, unless you've made a claim.

 If you cancel your contract after this 10-day period, we won't refund any amount.

Refund if you cancel a modification to your insurance

If you've requested a modification to your insurance for a trip (extension or increase), you can receive a premium refund in the following situations:

1. If you cancel the modification before leaving on your trip

We'll refund the premium for any modification except for the premium for **Trip Cancellation**.

2. If you return from your trip sooner than scheduled

We'll refund the premium for any coverage except **Trip Cancellation** and **Emergency Return Trip** for the unused coverage period, unless:

- You've made a claim for your trip that we've approved, even if the event for which the claim was made occurred before or during the extension period
- You paid a family premium and not all the insureds returned sooner than scheduled

We may deduct a contract cancellation fee from the amount of your reimbursement.

Contract cancellation

We can cancel your contract in any of the following situations:

- If you make a false statement, whether fraudulent or not
- If you fail or refuse to provide us with information on any of the people insured under your contract
- If you don't authorize us to collect the information needed to determine if we can insure someone or to process a claim from you
- In the case of non-payment of your premium; in this case, we'll send you a notice to inform you that we'll be cancelling your contract if you fail to pay the required premium within 30 days

Coverage termination

We can terminate a given coverage for an insured for their trip that's underway if they refuse the treatment prescribed by the attending *physician* or the Assistance Service, or if they refuse to follow any of the following instructions from the Assistance Service:

- Change *hospitals* or *clinics*
- Undergo a diagnostic examination
- Return to their *province of residence*

Contract modification

We can make changes to the terms and conditions of your Multi-Trip Annual Insurance contract. Changes will apply at the next renewal.

11. If you're not satisfied

If you don't agree with our decision (appeal process)

If we don't approve a claim or only pay a portion of the amount claimed, you can submit additional information and ask us to review your claim.

Please note that if you want to appeal our decision in court, you must do so within the time limit provided for by law. The time limit varies depending on where you live: In Ontario it's 2 years and in Quebec, it's 3 years. To find out the time limit, please refer to the applicable legislation in your *province of residence*.

For more information about your rights, contact the regulatory agency in your *province of residence* or your legal advisor.

If you're dissatisfied with our service

Do you have any concerns or are you dissatisfied with your contract or the service we've provided? Let us know by contacting our customer service department at **1-855-727-7872**.

If you'd like to make an official complaint, you have 2 options:

- You can contact our Dispute Resolution Officer at **1-877-838-8185**, or
- You can use the complaint form available on our website at www.desjardinslifeinsurance.com/complaint

12. Your personal information

Protecting your privacy

We're committed to protecting your privacy. We keep your personal information on file so you can benefit from our financial services (insurance, annuities, credit, etc.). However, this information will only be accessed by employees who need to do so in the course of their work.

Reviewing your file

You can review your file if you'd like. You can also correct anything that you can prove to be inaccurate, incomplete, unclear or unnecessary. You can do so by sending a written request to our Privacy Officer at this address:

Privacy Officer

Desjardins Insurance
200 rue des Commandeurs
Lévis QC G6V 6R2

Your name is on our client list

We may send promotional information or product offers to people on our client list. We may also share this list with other Desjardins entities for the same purpose. If you don't want to receive these kinds of offers, you can have your name removed from the list by sending a written request to the Privacy Officer at the above address.

13. Assistance Service

You can call the Assistance Service 24/7.

From Canada and the United States (**toll-free**): **1-800-465-6390**

From anywhere in the world (**call collect**): **514-875-9170**

Before leaving

The Assistance Service can provide you with some useful information and recommend preventive measures (precautions to take, itinerary, information on passports, visas and vaccinations required in the destination country, etc.).

In case of a medical emergency while you're travelling

The Assistance Service can:

- Refer you to *physicians, hospitals or clinics*
- Assist you with admission to a *hospital or clinic*
- Arrange for your transportation if you require emergency care
- Have our *physicians* and nurses specialized in emergency medicine monitor your case
- Arrange for your repatriation to your city of residence, as soon as your health permits
- Arrange for the repatriation of a *travelling companion, your spouse* or your dependent children
- Settle formalities in the event of death
- Help you make the necessary arrangements to send for a *family member* if your attending *physician* prescribes it
- Send messages to your loved ones in the event of an emergency

For all other problems during your trip

The Assistance Service can help you:

- Replace lost, stolen or damaged tickets, identification or official documents so you can continue your trip
- Find lost or stolen baggage
- In case of legal problems
- In case of language barriers in your destination country

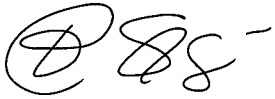
14. Definitions

Accident	<p>A sudden and unforeseen event due to an external cause, which occurs independently from any <i>illness</i> or other cause and results in bodily injury or death.</p> <p>The injury or death must be confirmed by a <i>physician</i> and be directly and solely the result of the <i>accident</i>. The injury must also require immediate emergency care.</p>
Clinic	<p>Clinic or any other health care facility recognized as such under legislation in effect in the country where it's located.</p>
Commercial vehicle	<p>Any type of vehicle (air, sea or land) used for business purposes, including revenue-producing activities or activities for which expenses may be deducted from business income or as a self-employed worker.</p>
Common carrier	<p>Any carrier registered with the competent authorities for the transportation (air, sea or land) of passengers.</p>
Common carrier vehicle	<p>Any means of transportation (air, sea or land) operated by a carrier approved by the competent authorities to transport passengers.</p>
Family member	<p>Any of the following:</p> <ul style="list-style-type: none">● Spouse● Sons● Daughters● Father● Mother● Brothers● Sisters● Grandparents● Grandchildren● Stepfather● Stepmother● Half-brothers● Half-sisters● Father-in-law● Mother-in-law● Brothers-in-law● Sisters-in-law● Sons-in-law● Daughters-in-law● Stepsons● Stepdaughters● Uncles● Aunts● Cousins● Nephews● Nieces
Hospital	<p>Hospital or any other health care facility recognized as such under legislation in effect in the country where it's located.</p>
Illness or becoming ill	<p>A serious disturbance in the normal state of the organs or functions of the human body. To be considered an illness, this disturbance must also occur suddenly and unexpectedly and require immediate emergency care. An illness must also be certified by a <i>physician</i>.</p>

Living expenses	Reasonable and necessary expenses incurred for: <ul style="list-style-type: none">a) Room and mealsb) Childcare expenses for dependent children not accompanying youc) Telephone and local transportation charges.
Physician	A person legally authorized to practise medicine in the region where the medical care is provided.
Plane	<p>An aircraft weighing at least 4,536 kg licensed and operated by a scheduled or charter airline.</p> <p>The airline must hold a valid licence from the Canadian Transportation Agency or foreign equivalent. Special or chartered flights authorized under any of the above licences will be covered only when made with an aircraft of the type regularly used by the carrier on its scheduled or charter air carrier service.</p> <p>All military aircraft are excluded.</p>
Province of residence	The Canadian province or territory where a person lives.
Spouse	The person who: <ul style="list-style-type: none">a) Is married to or in a civil union with youb) Can prove that they've been living conjugally with you for at least 12 months and that they haven't been separated from you for 3 months or more due to a breakdown of the relationship, orc) Can prove that they've been living conjugally with you, that you have a child together and that they haven't been separated from you for 3 months or more due to a breakdown of the relationship.
Travelling companion	Person who shares your travel arrangements. This person can't be hosting you during your trip.
Travel service supplier	Any travel agency, travel wholesaler, charter tour operator, cruise line, <i>common carrier</i> or accommodation facility authorized or accredited to operate such a business or provide these types of services.




Denis Dubois
President and Chief Operating Officer
Desjardins Insurance



Chantal Gagné
Senior Vice-President
Individual Insurance
Desjardins Insurance



Valérie Lavoie
Chief Executive Officer
The Personal Insurance Company

 To end your coverage, fill out this form and send it by registered mail to:

Desjardins Insurance
Contract Administration
Travel Insurance
200 rue des Commandeurs
Lévis QC G6V 6R2

About you

First name	
Last name	
Date of birth	

About your Multi-Trip Annual Insurance

Contract number (You'll find this number on the Confirmation of Insurance we sent you.)	
Date you purchased the insurance	

Signature

 _____

Your signature Date



www.thepersonal.com/travel



Notice of Rescission of an Insurance Contract

Schedule 5

(s.31)

Notice given by a distributor

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

The act respecting the distribution of financial products and services gives you important rights.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

Notice of rescission of an insurance contract

To: _____ (name of insurer)

_____ (address of insurer)

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract number: _____ (number of contract, if indicated)

Entered into on: _____ (date of signature of contract)

In: _____ (place of signature of contract)

Name of client: _____

Signature of client: _____