

# We've got you Covered



January 2009

# Basic Review

## Retail – Advantage Travel Insurance – 2009

Advantage Travel Insurance offers 12 different plans. Each plan is geared to meet your client's individual needs.

- ✓ Air Flight Accident Plan
- ✓ Annual Emergency Medical Plan
- ✓ Annual Package Plan
- ✓ Baggage & Personal Effects Plan
- ✓ Advantage Package Plan
- ✓ Visitors to Canada Medical Plan
- ✓ Canada Package Plan
- ✓ Rental Vehicle Damage Protection
- ✓ Non-Medical Package Plan
- ✓ Emergency Medical Plan
- ✓ Trip Cancellation Plan
- ✓ Youth Emergency Medical Plan
- ✓ Rental Vehicle Damage Protection

*Who is eligible?*

**Advantage Travel Insurance** is available to individuals that have made travel arrangements and purchased insurance through an Advantage Travel Agency or through an Authorized Advantage Travel. Or, through an internet site made available by Advantage Travel.

*Are there any restrictions?*

**All Travel Policies** that offer specific covered risks, also have specific Limitations and Exclusions, including Pre-existing coverage requirements.

*When can insurance be purchased?*

**Insurance** can be purchased up to one day prior to the departure date of the covered trip. With the exception of Visitors to Canada, which can be purchased anytime up to the departure date or within 5 days of arrival to Canada.

## Trip Cancellation/Interruption

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Trip Cancellation provides coverage for a covered risk that happens before the departure date of the insured's trip. Coverage is provided for:

- ✓ Prepaid unused non-refundable travel costs.
- ✓ Hotel upgrade if the insured's traveling companion cancels before departure and the insured elects to travel as planned. (*Single Supplement Upgrade*)

Trip Cancellation provides coverage for the actual loss value of the individual's insured trip. The individual would be required to select a "sum insured before" value. ***Sum insured before means the maximum amount listed on the application that would be reimbursed in the event of a Trip Cancellation claim.***

Trip Interruption provides coverage for a covered risk that happens on/after the departure date of the insured's trip. Coverage is provided for:

- ✓ Prepaid unused non-refundable travel costs.
- ✓ Additional Transportation Costs to continue on or return home. This includes coverage for a round trip ticket in lieu of one-way if the insured is required to interrupt their trip to attend a funeral or go to the bedside of a family member who has been hospitalized.
- ✓ Out-of-Pocket expenses.
- ✓ Repatriation of Remains

Generally, the sum insured after (meaning the maximum amount) is higher than the insured trip cost value. This is structured this way to allow room for the cost of an additional ticket to return home. Depending on the plan purchased the sum insured after varies.

For Trip Cancellation the *Effective Date* is 12:01 a.m. following the purchase date of insurance.

For Trip Interruption the *Effective Date* is the departure date.

## Benefits:

Trip Cancellation provides protection when an individual is prevented from taking their insured trip due to a number of reasons. There are 22 standard covered risks for Trip Cancellation under the Advantage Policy and are as follows:

- ✓ Sickness, Injury or Death – including death of a friend
- ✓ Jury Duty/Subpoenaed as a witness
- ✓ Transfer by the employer
- ✓ Travel Warning
- ✓ Being called to emergency service
- ✓ Involuntary loss of employment
- ✓ Death, hospitalization or quarantine of Host at Destination
- ✓ Residence/Business uninhabitable/unusable
- ✓ Burglary of principal residence
- ✓ Cancellation of a business meeting
- ✓ Non-issuance of a travel visa
- ✓ Complications of pregnancy
- ✓ Pregnancy diagnosed after the effective date
- ✓ Legal adoption
- ✓ College course examination
- ✓ Re-scheduling of a university/college class
- ✓ Injury/sickness prevents participation in a sport
- ✓ Medically unable to receive an injection
- ✓ Complete cessation of operations of a Travel Supplier
- ✓ Quarantine or hijacking
- ✓ Inclement weather
- ✓ Rescheduling of treatment (Canada Package Plan only)



All of the covered risks listed under Trip Cancellation also apply to Trip Interruption.

For any covered risk listed under Trip Cancellation/Interruption, the cause of cancellation must be from an unforeseen event.

## **Covered Risk #1 – Unexpected sickness, injury or death.**

One of the most commonly received claims is for trip cancellation/interruption due to medical. The nature of the medical condition is normally related to a sickness vs. injury or death.

Overall, Trip Cancellation/Interruption claims that are received due to an injury are very straightforward; you generally have a fortuitous event that can be traced back to a specific date and time.

With respect to Trip Cancellation/Interruption claims that are related to a sickness, there are a number of factors that can effect the assessment. Based on policy wording, the condition must be:

- ✓ Unforeseen (as with the injury or death)
- ✓ Must not be pre-existing (as defined by the policy)
- ✓ Must not be terminal
- ✓ Must not have medically imposed restrictions prior to purchasing the insurance
- ✓ Must not be a non-physical illness (unless hospitalized)

↳ Out of the above requirements, the area that needs time and investigation would be the pre-existing exclusions.

## Pre-existing Exclusion – Trip Cancellation/Interruption

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*The Pre-existing Exclusion applies to You, Your Travelling Companion, immediate Family Member, Your business partner, a Key Employee, Caregiver, or friend.*

This Policy does not cover and no benefit will be payable for any claim arising from:

### Pre-existing Exclusions:

- **Ages up to and including 59: a condition that was not *stable and controlled* for 60 days prior to the *effective date*.**
- **Ages 60 and over: a condition that was not *stable and controlled* for 90 days prior to the *effective date*.**

↳ The Pre-existing condition must be *Stable and Controlled*. This means:

- ✓ The Medical Condition is not worsening;
- ✓ There has been no alteration in any medication for the condition;
- ✓ There has been no Treatment prescribed, recommended or received during the time period specified in the Policy.

*What is the purpose of the Pre-existing Exclusion?*

- ✓ Eliminate conditions that are of long standing nature.
- ✓ Eliminate potential high-risk claims.
- ✓ Eliminate clients that buy the insurance with the intent of protecting their condition.

Insurance protects the unexpected.



# Case Study

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Mr. Smith, 57, purchases a trip on June 1, 2007. Mr. Smith also purchases the Travel Policy that same day. The departure date of the trip is August 15, 2007.

On August 1, 2007, Mr. Smith cancels the trip due to a medical condition. The diagnosis/cause of cancellation was Unstable Angina.

Examiner Review:

**Pre-existing Period is: April 1, 2007 – June 1, 2007.**

Based on the Attending Physician's Statement, the examiner has concluded that:

- Symptoms first appeared on May 10, 2007
- Patient first consulted the Physician on May 25, 2007
- Related Treatment:
  - May 25, 2007 – Unstable Angina – Increase Nitro on pain
  - May 31, 2007 – F/U for Angina – Patient complains of SOB – Stress Test Scheduled.
  - August 1, 2007 – See in ER for continued chest pain/SOB/Unstable Angina.
- Doctor indicates condition precluded travel on August 1, 2007

Assessment Conclusion:

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# Case Study

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Mrs. Pitt, 87, purchases a trip on September 4, 2007. Mrs. Pitt also purchases the Travel Policy on October 10, 2007. The departure date of the trip is October 13, 2007.

On October 12, 2007, Mrs. Pitt cancels the trip due to a medical condition. The diagnosis/cause of cancellation was Diabetes.

Examiner Review:

**Pre-existing Period is: July 10, 2007 to October 10, 2007.**

Based on the Attending Physician's Statement, the examiner has concluded that:

- Symptoms first appeared in the year 1990
- Patient first consulted the Physician in 1990
- Related Treatment:
  - July 1, 2007 – Check up – increased blood sugars – dizziness. Adjust insulin
  - August 2, 2007 – Check up – sugars stable
  - September 4, 2007 – Check up – sugars stable
  - October 5, 2007 – Check up – sugars stable
  - October 11, 2007 – Rushed to ER – diabetic shock.

Assessment Conclusion:

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# Trip Delay

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Trip Delay provides protection when an individual (while traveling) is delayed in their travel or misses a connection during their travel due to certain covered risks.

Trip Delay provides coverage for a covered risk that happens on/after the departure date of the insured's trip. Coverage is provided for:

- ✓ Prepaid unused non-refundable travel costs.
- ✓ Additional Transportation Costs to continue on or return home.
- ✓ Out-of-Pocket expenses.

The maximum benefit amount for the Retail Advantage Policy is \$1000.

Although, Trip Delay and Trip Interruption benefits are similar the cause of the delay vs. interruption are different (in most cases).

The intent of delay is to protect the insured when they are suddenly and involuntary delayed in getting to their destination (en route or coming home) due to a specific covered risk. Trip delay does not cover delays due to sickness, injury or death.

The Advantage Policy does not have specific time delay requirement, however, the client has to make sure they left ample time to make their connection. If the delay causes the insured to miss a connection, the following connection time must be met:

- ✓ Domestic Flights – 2 Hours
- ✓ International Flights – 4 Hours
- ✓ Mixed (Air to Land) – 8 Hours



### C.1 Trip Delay

### Benefit

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| <p>a) Weather conditions delay the scheduled carrier on which you or your travelling companion are booked to travel, by more than 30% of the covered trip and you choose not to continue with the trip.</p> <p>b) Weather conditions delay your traveling companions scheduled carrier for more than 30% and your traveling companion cancels the trip but you elect to continue the covered trip.</p> <p>c) Your car (private vehicle) is delayed due to mechanical failure, weather conditions, a traffic accident or emergency road closure by police and such delay causes you to miss your connection or interrupt your trip.</p> <p>d) Delay of Your carrier due to mechanical failure of that carrier, weather conditions, traffic accident or emergency road closure by police, which causes you to miss a connection or interrupt your trip.</p> | <p>Reimbursement of:</p> <ul style="list-style-type: none"><li>i. Prepaid unused non-refundable travel arrangements, excluding the original return ticket.</li><li>ii. Return trip cost (one-way Fare).</li></ul> <p>Reimbursement of:</p> <ul style="list-style-type: none"><li>i. Single supplement fee.</li></ul> <p>Reimbursement of:</p> <ul style="list-style-type: none"><li>i. Prepaid unused non-refundable travel arrangements, excluding the original return ticket.</li><li>ii. Cost of a one-way Fare to your next destination, in and outbound, including the departure point.</li></ul> <p>Reimbursement of:</p> <ul style="list-style-type: none"><li>i. Prepaid unused non-refundable travel arrangements, excluding the original return ticket.</li><li>ii. Cost of a one-way Fare to your next destination, including the departure point.</li></ul> |
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### C.2 Schedule Change

### Benefit

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| <p>Schedule Change by the airline carrier (you are originally booked with) causes:</p> <ul style="list-style-type: none"><li>a) A portion of your trip unusable.</li><li>b) Causes you to misconnect.</li></ul> | <p>Reimbursement of:</p> <ul style="list-style-type: none"><li>a) Change fee or replacement ticket to continue on the trip, if a portion of the trip is rendered unusable.</li><li>b) Change fee or up to \$1,000 to rejoin the trip outbound or inbound if the schedule change causes you to misconnect.</li></ul> |
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### C.3 Domestic Flight Cancellation

### Benefit

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| <p>Alternative to Schedule Change (C.2).</p> <p>a) Cancellation of a flight by an airline carrier that is providing a portion of your insured travel arrangements.</p> <p>b) Your coach operator tour with guaranteed departure on signup of 15 passengers is cancelled prior to your departure.</p> | <p>Reimbursement of:</p> <p>a) Up to \$1000 to replace the non-refundable domestic airfare that is no longer useful for the covered trip.</p> <p>b) Up to \$1000 for the non-refundable prepaid airfare that was booked originally to connect with the cancelled tour.</p> |
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### C.4 Cruise Cancellation

### Benefit

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| <p>If your covered trip includes a cruise that is cancelled due to mechanical failure, grounding, quarantine of the cruise ship, or repositioning of the cruise ship due to weather conditions and cancellation occurs:</p> <p>a) <u>before</u> leaving your <i>departure point</i>.</p> <p>b) <u>after</u> leaving your <i>departure point</i> but prior to the departure of the cruise ship.</p> | <p>Reimbursement of:</p> <p>a) Up to \$1000 for your non-refundable prepaid airfare that is not part of your cruise package.</p> <p>b) The lesser of:</p> <ol style="list-style-type: none"><li>The change fee charged by the airline involved to return you to your departure point.</li><li>The extra cost of your one-way Fare to your departure point.</li></ol> |
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### C.5 Accommodations/Meals

### Benefit

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| <p>If your trip is disrupted for any of the events covered under: C.1(a), C.1(c), C.1(d) and C.2. Coverage is available for the extra expenses incurred for commercial accommodations, meals, essential telephone calls and taxi fares.</p> | <p>Reimbursement of:</p> <ol style="list-style-type: none"><li>Up to \$350 per day, to a maximum of \$700 under Advantage Package Plan, Annual Package Plans and the Canada Package Plan or:</li><li>Up to \$175 per day to a maximum of \$350 under the Trip Cancellation Plan.</li></ol> |
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### C.6 Pet Care Expenses

### Benefit

If you are unable to return home on the original scheduled return date due to:

- a) the unexpected hospitalization of you, your travelling companion or your immediate family member, or;
- b) the cessation of operations of the Common Carrier on which you were scheduled to travel due:
  - i. strike
  - ii. natural disaster

Reimbursement of:

\$100.00 for the additional animal boarding fees after the first 24 hours of your delay.



## Review

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**A.** Brad Payne is currently on a trip in Rome, Italy. He is scheduled to fly from Rome to Venice and spend three nights in Venice. When Mr. Payne arrives at the airport he is notified that his flight has been delayed due to mechanical problems and the next available flight is in approximately 6 hours.

*Based on the information supplied under Trip Delay, would this qualify as a Trip Delay Benefit?* Yes  No

**B.** Shirley Smitt is scheduled to depart on a cruise today. Shirley receives a call from her Travel Agent that the cruise line has canceled the schedule cruise as there has been an outbreak of the Norwalk Virus and the ship is being quarantined.

*Based on the information supplied under Trip Delay, would this qualify as a Trip Delay Benefit?* Yes  No

**C.** Sarah Divers is at the airport in Toronto and is scheduled to fly to Las Vegas for a 4-day fun filled package. Her flight is scheduled to leave at 7:00 a.m. Due to a severe snowstorm; all flights out of Toronto have been cancelled. After waiting 12 hours, she is advised by the airline that, due to the severe weather, the next flight will not be leaving Toronto until tomorrow at 4:00p.m.

*Based on the information supplied under Trip Delay, would this qualify as a Trip Delay Benefit?* Yes  No

**D.** Julia (Travel Agent) receives a call from Charles Gregger. He is currently traveling from Toronto/Alberta/California. Upon arrival in Alberta he is informed that his flight from AB to CA has been changed by the airline, for no apparent reason. In order to catch his cruise out of California, Mr. Gregger needs to purchase a new ticket to catch him up.

*Based on the information supplied under Trip Delay, would this qualify as a Trip Delay Benefit?* Yes  No

# Emergency Medical

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Emergency Medical provides coverage for medical expenses that are incurred during the covered trip.

Emergency Medical begins on the departure date and ends at the point and time of return on or before the scheduled return date.

Emergency Medical generally is a reimbursement policy meaning; the insured would pay for the medical services and then submit a claim to the Company for reimbursement.

The maximum benefit amount is unlimited for Emergency Medical expenses. However, some benefits specifically listed in the policy under Emergency Medical have a lower limit than the overall benefit amount. For example, Paramedical services are limited to \$300.

Coverage is provided if the Insured incurs an eligible expense for emergency medical treatment due to an unexpected sickness or injury.



Emergency can be defined in part, as an unforeseen sickness or injury that requires immediate treatment to prevent or alleviate existing danger to life or health.

The Company will reimburse the insured for the reasonable and customary charges in excess of their government health insurance plan (GHIP).



By law we are unable to consider any medical expenses that would be covered under an insured's GHIP. In order to streamline and expedite a claim, we have agreements with certain GHIPs, that we can consider payment of medical expense first and then submit to (GHIP) for any applicable refund.

## Benefits:

The standard covered risks for Emergency Medical are as follows:

- ✓ Hospital/Medical Expenses
- ✓ Prescription Drugs
- ✓ Accidental Dental
- ✓ Ground Ambulance
- ✓ Accommodation & Meals
- ✓ Return of: Children
- ✓ Repatriation of Remains
- ✓ Vehicle Return
- ✓ Hospital Confinement
- ✓ Child Care Cost
- ✓ Diagnostic Services
- ✓ Medical Equipment
- ✓ Paramedical Services
- ✓ Evacuation/Repatriation
- ✓ Visit to Bedside
- ✓ Return of Trav. Companion
- ✓ Identification of Remains
- ✓ Return to Destination
- ✓ Return of Baggage

Note: the benefits for Medical Evacuation/Repatriation are as follows:

- ✓ Commercial Flight to return home for continued treatment.
- ✓ Transportation by stretcher on a commercial airline to return home (includes cost of a medical escort).
- ✓ Air Ambulance.



Subject to **pre-approval** by the Company.

Due to the high dollar amount associated with an evacuation or repatriation, the Company may offer a guarantee of coverage. This **does not** mean the claim is payable, however, upon assessment by the Assistance Company that the evacuation or repatriation is a requirement we will pay for the transportation. The client will be required to sign a Reimbursement Pledge, which states if the claim is deemed ineligible, they will have to reimburse the Company for any monies paid out.

## Medical Evacuation/Repatriation Example

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### Example #1

Mrs. Dora Bora is traveling throughout Mexico. During a hike, Mrs. Bora fell and fractured her leg. Due to the remote area in which Mrs. Bora was traveling, there is no hospital nearby that could provide surgery. Mrs. Bora is taken to a local clinic where they stabilize the fracture. Mrs. Bora is able to travel commercial flight, upgraded to business class due to the need to stretch out the leg. The clinic has contacted the Assistance Company for approval of the repatriation. As the cost of the new ticket is \$3700.00 and Mrs. Bora can purchase this via her credit card, she will be required to submit a claim to the Company for reimbursement.

### Example #2

Mr.C. Columbus is sailing aboard the Seven Seas. On one of the shore excursions, Mr. Columbus suffers a heart attack. Upon contacting the Assistance Company, we are advised that Mr. Columbus will require a heart catheterization and possible bypass surgery. At this time, the procedure is not required to stabilize or alleviate endangering health. Mr. Columbus could have this surgery performed upon arrival to his country of residence. The Assistance Company can arrange a return air evacuation for the cost of \$35,000.00. The surgery at the destination is estimated to cost \$120,000.00. The doctor at the treating facility has cleared Mr. Columbus for travel by air ambulance only. Mr. Columbus will be required to complete a Reimbursement Pledge in the event is claim is deemed ineligible for payment.



## ***Pre-existing Exclusion – Emergency Medical***

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This Policy does not cover and no benefit will be payable for any claim arising from:

### **Pre-existing Exclusion:**

- **For up to age 74 on the departure date: a condition that was not *stable and controlled* for 90 days prior to the covered trip departure date.**
- **For ages 75 or older on the departure date: a condition that was not *stable and controlled* for the 180 days prior to the covered trip departure date.**

(This is different than the pre-existing period for Trip Cancellation/Interruption under the Advantage Policy which is: Ages 59 and under – 60 days and Ages 60 and over – 90 days).

For Emergency Medical the *Effective Date* is the departure date of the covered trip.



The definition of Pre-existing includes a medically recognized complication or recurrence of a Medical Condition.

## Case Study

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George Forman is away on vacation from December 3, 2007 – December 24, 2007.

On December 15, 2007, Mr. Forman is seen by a Physician for a flare up of tendonitis of his right elbow. Mr. Forman is order to ice the old injury and is prescribed an anti-inflammatory, along with a mild painkiller.

Examiner Review:

The medical expenses total \$250.00U.S.

As this is a flare up of an existing condition, the examiner request medical records for the pre-existing period of **September 3, 2007 – December 3, 2007**, and notes the following:

- September 10, 2007 – Otitis Media – antibiotic prescribed
- November 25, 2007 – left elbow pain
- November 30, 2007 – increased left elbow pain – physiotherapy is prescribed.

Assessment Conclusion:

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# Case Study

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An 81 year old woman is on vacation in South Africa, when she suffers a stroke. This insured is going to need months of rehabilitation and the Company elects to air evacuate this woman home for further treatment. The departure date of the trip is: March 1, 2007.

Examiner Review:

Total Evacuation: \$65,000.00

Total Medical: \$45,000.00

**What is the Pre-existing Period?** \_\_\_\_\_

Based on the medical records, the examiner has concluded that:

- August 15, 2007 – Insured seen in ER for Syncope (dizziness) and blurred vision.
- September 10, 2007 – Follow-up visit to Physician for ER visit. Symptoms resolved, no treatment at this time.
- September 30, 2007 – Rushed to ER with same symptoms of August 15, 2007 visit. Diagnosed with TIA (transient ischemic attack – mini stroke) medication prescribed.
- October 14, 2007 – Follow-up visit, medication monitored and no symptoms of additional TIA.

Assessment Conclusion:

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## Baggage & Personal Effects

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Baggage & Personal Effects reimburses for lost, stolen or damaged personal items being used by the insured during the covered trip. There is also protection in the event that the insured's luggage is delayed by the Common Carrier while on route to the covered trip.

Coverage begins on the departure date and ends at the point and time of return on or before the scheduled return date.

The following are the covered benefits for Baggage and Personal Effects:

- Up to \$2000 Aggregate Maximum per person or family for all Advantage policies with regard to a single trip.
- Up to \$500 per article – loss/stolen/damaged items.
- Up to \$300 for combined articles of:
  - Jewelry
  - Watches
  - Gold
  - Silver
  - Fur-trimmed items
  - Cameras & accessories
  - Telescopes
  - Binoculars
  - Electronic equipment
  - Cellular telephones
  - PDAs
  - Computer hardware
- Up to \$50 for replacement of driver's licence/birth certificate.
- Replacement cost of a passport/travel visa, plus up to \$200 for travel and accommodation expenses while waiting to receive the replacement item.

Mislaid Luggage – there is coverage up to \$400, if the insured's checked luggage is mislaid or delayed for at least a period of 12 hours or more during the insured's covered trip. There is no coverage for delay/mislaid luggage while enroute to their original departure point.



Mislaid luggage also includes the rental of sporting equipment if the purpose of the trip was to participate in a sporting event and the sporting equipment was included in the delayed checked baggage.

# Personal Money

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If the Insured's personal money is lost or stolen during the trip, the Advantage Policy provides coverage up to \$100.00 for such loss.



Personal money is not part of the Baggage & Personal Effects benefit. Only the below listed plans have coverage for Personal Money.

Coverage is only available under the following plans:

- Advantage Package Plan
- Canada Package Plan
- Non-Medical Package Plan
- Annual Package Plans

Losses are covered for:

- Theft or loss of money
- Financial loss of traveler's cheques, letters of credit, travel tickets, prepaid accommodation vouchers & entertainment tickets.



## Case Study

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Maximum Baggage Coverage of \$300.00 per article/\$2000.00 Policy Maximum.

Mr. Liu departed Alaska via Delta Airlines and arrived as scheduled in his city of departure of California. Mr. Liu's luggage did not arrive as scheduled. After a search through the luggage turnstile, Mr. Liu, made a report with the Delta Airline's representative and was given an incident report and file number. After two weeks of searching, the airline declared the luggage lost. The Insured is claiming the following lost:

- ✓ Suit - \$575.00
- ✓ Running Shoes - \$45.00
- ✓ Undergarments \$75.00
- ✓ Dress Shoes - \$75.00
- ✓ 5 Tee-Shirts - \$56.00
- ✓ 2 Pair of Jeans - \$80.00
- ✓ 2 Pair of Shorts \$55.00
- ✓ 1 Sweater \$40.00

Total Lost Items being claimed: \$776.00

Assessment Conclusion:

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# Accidental Death & Dismemberment

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Travel Accident provides coverage for Accidental Death & Dismemberment (AD&D) benefits. This is an indemnity benefit and a lump sum is provided for a specific loss.

Coverage is only available under the following plans:

- Advantage Package Plan
- Canada Package Plan
- Non-Medical Package Plan
- Annual Package Plans
- Air Flight Accident Plan

There are two specific causes covered under the Travel Accident section of the policy, they are as follows:

- Air Flight Accident
- Worldwide Accident



**NOTE:** The Air Flight Accident Plan does not provide coverage Worldwide Accident. It is limited to the Air Flight Accident only.

These plans provide coverage for accidental death, loss of limbs, loss of sight, or the complete and irrecoverable loss of speech or hearing.

## **Air Flight Accident:**

Provides coverage while riding as a passenger, boarding or alighting from an aircraft, for which tickets had been issued prior to departure. There is also coverage while a passenger of an airport limousine, bus or surface vehicle substituted by the airlines.



No coverage is available for any travel on a flight that was purchased after the date of application for insurance.

### **Worldwide Accident:**

Provides coverage for covered losses that result from an accident (24/7) any were in the world, during the insured's covered trip.



Worldwide Accident protect for losses that are not resulting from incidents described under Air Flight Accident.

### **Benefits Payable:**

- 100% of Sum Insured for: Death, loss of two or more limbs, loss of sight in both eyes or the complete and irrecoverable loss of speech or hearing.
- 50% of Sum Insured for: Loss of one limb or loss of sight in one eye.

If the Insured suffers more than one of the above losses as the result of one accident, benefits will be limited to the largest amount payable for any one loss.



**NOTE:** The loss must occur within 12 consecutive months from the date of the covered accident.

### **Disappearance:**

If as the result of a sinking or destruction of a conveyance on which the insured was riding, the insured's body is not found within one year of such accident, it will be presumed that the insured suffered a loss of life.

## Case Study

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Mr. W. Wonka has purchased an Air Flight Accident Plan. While canoeing in Lake Tahoe, Mr. Wonka accidentally flips his canoe. After a long and tedious search, Willie's body is found some 15 kms away.

Mrs. Wonka submits a claim for accidental death benefits.

Assessment Conclusion:

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## Case Study

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Ms. Scarlet and Col. Mustard took a well-needed vacation to Bahamas. They were to share a one-bedroom bungalow, with no conservatory.

Upon arrival at a small private airport in Bahamas, Ms. Scarlet and Col Mustard where to disembark the plane by descending down a set of portable stairs to the tarmac. However, poor Ms. Scarlet got her shoe stuck on the first step. As a result, Ms. Scarlet tripped and tumbled down the stairway, landing on the hot tarmac. Ms. Scarlet died. An autopsy revealed that, although she was found to have a lead pipe on her (suspected future foul-play for Col. Mustard) she died of a broken neck.

Assessment Conclusion:

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# Rental Vehicle Damage Protection

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Rental Vehicle Damage Insurance (RVD) reimburses the insured for damages or loss to a rental vehicle used during a covered trip.

Losses under the Rental Vehicle would apply to the actual insured individual and anyone else permitted to drive the rental vehicle as outlined in the rental agreement.

In order to qualify for coverage, the insured would have to decline the Collision Damage Waiver (CDW) offered through the rental agency. Also, the insured would have to make the arrangements through the Advantage Travel Agency in which they have booked their trip or, an Authorized Advantage Travel Supplier.

The maximum period of coverage is 60 days and the maximum benefit amount is limited to \$50,000.



RVD is only available under the Rental Vehicle Damage Protection Plan and is not automatically offered under any other plans through Advantage.

## **Benefits:**

Coverage is provided for loss/damage to the rental vehicle resulting from:

- ✓ Collision
- ✓ Theft
- ✓ Fire
- ✓ Vandalism

## Case Study

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Sam Sheppard is traveling throughout Florida and rented a vehicle through his Travel Agent, prior to departure. Upon his second day of touring, his wife skidded off the road and slightly damaged the front-end passenger side of the vehicle when coming to a stop beside a wooden fence. The estimated damage is \$575.00. Is Mr. Sheppard eligible to submit a claim for RVD coverage.

Assessment Conclusion:

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## Case Study

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An insured has planned a two-week vacation in Florida for himself and his family. As part of the travel requirements, he has request that the Travel Agent book a rental car through a reputable agency in Florida. Upon arrival in Florida he pays for the rental vehicle including their CDW. During his vacation, the insured's rental vehicle was vandalized and the vandals took off with the stereo system. After returning home, the insured sends in a claim for the charge to repair the car door and the stolen stereo.

Assessment Conclusion:

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## *Extension of Insurance/Temporary Return*

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Any extension of coverage is basically changing the return date for the covered trip. With the exception of the Automatic Extension, if the extension results in a premium increase, then the applicable money will be collected.

The two extensions allowed under the Advantage Policy are:

- ✓ Automatic Extension
- ✓ Extending Coverage After Departure

Extension:

### **Automatic Extension of Insurance:**

The Insured's insurance will be extended automatically beyond their scheduled return date if the following occurs:

- ✓ If the common carrier on which the insured is travelling is delayed for reasons beyond the insured's control; coverage will be extended for up to 72 hours.
- ✓ If the insured, the insured's travelling companion or an immediate family member travelling with the insured is hospitalized on the scheduled return date; coverage will be extended for the duration of the hospital confinement plus up to 5 days after discharge.
- ✓ If the insured, the insured's travelling companion or an immediate family member travelling with the insured is unable to travel on the scheduled return date due to a medical reason that does not require hospitalization and the Physician confirms the condition/delay; coverage will be extended up to 3 days.



No additional premium is required for the Automatic Extension of Insurance.

## Extending Coverage After Departure:

If the insured decides to extend their trip after the departure, they will be required to contact their Advantage Travel Agency **before** the termination date of the policy and request an extension of coverage. The total number of days for the trip (including the extension) cannot exceed the total number of days that the Government Health Insurance Plan allows for a Canadian to be outside of their province/territory of residence. Nor can it exceed the maximum number of days the plan purchased allows.

Below is a chart for each plan available under the Advantage Policy and the maximum allowable days that the insured can purchase.

| Plans   | Maximum Age        | Maximum Trip Length |
|---|--------------------|---------------------|
| Advantage   | 50                 | 183                 |
|   | 60+                | 60                  |
| Canada  | All                | 183                 |
| Non-Medical   | All                | 183                 |
| Annual 15 – day<br>Annual 30 – day<br>(for both Annual Plans) | 64                 | 15                  |
|   | 64                 | 30                  |
| Emergency Medical   | 24                 | 365                 |
|   | 25-59              | 183                 |
|   | 60-69              | 31                  |
|   | 70+                | 16                  |
| Youth Emergency Medical                                       | 29                 | 365                 |
| Visitors to Canada  | 30 days – 84 years | 7 days – 365 Days   |
| Baggage & Personal Effects                                    | All                | 183                 |
| Trip Cancellation & Interruption                              | All                | 365                 |
| Air Flight Accident   | All                | 365                 |
| Rental Vehicle  | All                | 60                  |

The insured's request for an extension will be granted if they have not experienced a medical condition, injury or had a medical consultation during the trip. If the client did experience one of the above, the extension of coverage will be **subject to the Company's approval**.

Failure to make medical information known will render the Policy extension null and void.



Additional premium is required for any extension made after the departure date (if applicable).

## Temporary Return

This provision of the Advantage Policy applies only for the following plans:

- ✓ Advantage Package Plan
- ✓ Canada Package Plan
- ✓ Non-Medical Package Plan
- ✓ Trip Cancellation & Interruption Plan

Provision:

If the insured is protected under one of the above listed plans and the insured is required to temporarily return to their province or territory of residence, prior to the scheduled return date, coverage will be temporarily suspended until the insured's returns back to their destination. This is only applicable if the client is returning to their province/territory of residence to:

- ✓ Attend a funeral
- ✓ Go to the bedside of an immediate family member



**NOTE:** The date the insured returns back to their destination is the new effective date of the insurance. There will be no coverage for any pre-existing conditions that existed during the 90 days prior to this new date.

Comparison between the Retail (Retail) Plan and the Youth Plan.

## Youth Travel Insurance

The Youth Travel Insurance Program is available to any individual under 30 years of age on the departure date and travelling up to 365 days.

There are four plans offered under the Youth Travel Insurance Program:

- ✓ Premier Package Plan
- ✓ Standard Package Plan
- ✓ Trip Cancellation Plan
- ✓ Emergency Medical Plan

| Benefits                            | Premier Package Plan | Standard Package Plan | Trip Cancellation Plan | Emergency Medical Plan |
|-------------------------------------|----------------------|-----------------------|------------------------|------------------------|
| Trip Cancellation/Interruption      | \$5,000*             | Up to \$5,000*        | Amount Purchased       | X                      |
| Trip Delay                          | \$200                | \$150                 | \$150                  | X                      |
| Missed Connection                   | \$1,500              | \$1,500               | \$1,500                | X                      |
| Added Air Related Expenses          | \$200                | \$200                 | \$200                  | X                      |
| Cancellation by Tour Operator       | \$1,000              | \$1,000               | \$1,000                | X                      |
| Emergency Medical                   | \$1,000,000          | \$1,000,000           | X                      | \$1,000,000            |
| Repatriation of Remains             | \$10,000             | \$5,000               | \$5,000                | \$5,000                |
| Burial at Destination               | \$5,000              | \$3,000               | \$3,000                | \$3,000                |
| Baggage & Personal Effects          | \$800                | X                     | X                      | X                      |
| - Limit Per Item                    | \$300                | X                     | X                      | X                      |
| - Mislaid Baggage                   | \$100                | X                     | X                      | X                      |
| - Personal Money                    | \$100                | X                     | X                      | X                      |
| Lost or Stolen Passport/Travel Visa | \$500                | X                     | X                      | X                      |
| Lost or Stolen Travel Tickets       | \$250                | X                     | X                      | X                      |
| Airflight Accident                  | \$25,000             | \$25,000              | X                      | X                      |

\*Coverage is available for trips over \$5,000. Additional charges are applicable and payable at time of purchase of the Policy.

## Travel to the USA

For those plans that offer medical benefits, there is no coverage for emergency medical expenses if the insured is travelling in the US for more than 48 hours unless the required premium has been paid.

| PREMIER PACKAGE PLAN                                       |              |          |
|--|--------------|----------|
| DURATION UP TO   | NON-USA 0-29 | USA 0-29 |
| 3 DAYS   | 24           | 25       |
| 10 DAYS  | 28           | 34       |
| 21 DAYS  | 38           | 44       |
| 31 DAYS  | 50           | 59       |
| 42 DAYS  | 60           | 80       |
| 2 MONTHS   | 80           | 106      |
| 3 MONTHS   | 119          | 141      |
| 4 MONTHS   | 152          | 190      |
| 5 MONTHS   | 170          | 224      |
| 6 MONTHS   | 207          | 262      |
| 7 MONTHS   | 243          | 292      |
| 8 MONTHS   | 261          | 338      |
| 9 MONTHS   | 286          | 387      |
| 10 MONTHS  | 324          | 429      |
| 11 MONTHS  | 352          | 455      |
| 12 MONTHS  | 380          | 512      |
| FOR TRIPS OVER \$5,000<br>ADD TO THE ABOVE RATES PER \$100 |              |          |
|  | 2.70         | 2.70     |
| P.S.T. - ONTARIO (8%); QUEBEC (7%)                         |              |          |

### For Example:

Bill is going to Italy for 10 days.  
Premium = \$28 plus applicable taxes.

Bill is going to Florida for 10 days.  
Premium = \$34 plus applicable taxes.



# Pre-existing Exclusions

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For Trip Cancellation/Interruption and Emergency Medical there is no coverage for a pre-existing condition that was not stable and controlled within the **90 days** prior to the effective date.

Effective dates:

- ✓ 12:01 a.m. following the application date for Trip Cancellation
- ✓ The departure date for Trip Interruption and Emergency Medical



# Trip Cancellation/Interruption

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There is a total of 16 covered risks under the Youth Plan for an insured to cancel or interrupt their trip. So remember to check the policy when applying benefits as some coverage risks do not apply to the Youth Plans as they would to the Retail Plan.

## **Benefit**

For sickness, injury or death – coverage is limited to losses relating to the insured, the insured's travelling companion or a member of the insured's or insured's travelling companion's family member. This includes a death of a friend.

There is no coverage for sickness, injury or death of a Business Partner, Key Employee or Caregiver under the Youth Plans.

## **Accommodation & Meals (Trip Interruption)**

The actual benefit for Accommodation & Meals is the same as the Retail Plan, however, there is a change in the maximum benefit amount. The benefit maximum for the Youth Plan is as follows:

- ✓ \$150 per day to a maximum of \$300 under the Premier Package Plan.
- ✓ \$50 per day to a maximum of \$100 under the Standard Package Plan and the Trip Cancellation Plan.

## **Excluded Benefits**

The following lists the covered risks that are **not** covered under the Youth Plans. These covered risks are found on the Retail Plans only.

- ✓ Transfer by employer
- ✓ Being called to the emergency service
- ✓ Involuntary loss of employment
- ✓ Cancellation of a business meeting
- ✓ Legal adoption
- ✓ Cancellation of a pre-arranged medical appointment

## Trip Delay

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The Trip Delay benefit provides coverage when the insured's common carrier is delayed for a period of **12 hours** or more beyond the scheduled departure time for reasons beyond the insured's control, such as:

- ✓ Strike
- ✓ Lockout
- ✓ Inclement weather
- ✓ Mechanical failure/defect of the common carrier

If the insured is delayed for a period of 12 hours or more, the Company will reimburse the insured for the out-of-pocket expenses incurred as the result of such delay. The maximum amount payable is:

- ✓ Up to \$200 for the Premier Plan
- ✓ Up to \$150 for the Standard Package Plan and the Trip Cancellation Plan

The insured is eligible to claim for the Trip Delay benefit provided:

- ✓ The insured has checked in with the carrier before the scheduled departure time and obtain a written confirmation from the carrier stating the reason and length of the delay; and
- ✓ The insured submits the original receipts for any covered expenses incurred as the result of the delay.



Only one Trip Delay claim will be reimbursed under this Policy per insured person. However a claim submitted under Trip Delay benefits will not invalidate a claim made for Trip Interruption or Missed Connection.

### **Missed Connection**

The Missed Connection Benefit provides coverage if the insured misses a connection due to:

- ✓ A scheduled change by the airline carrier with whom the original booking was made; or
- ✓ Mechanical failure or weather related delay of one of the insured's connecting carriers.

Coverage will be available, up to a maximum of \$1500, for additional travel and accommodation expenses to catch up or return home. This is provided the insured has taken all reasonable steps to reach the departure location in time.

Alternatively, if there is a cancellation of a flight by the airline carrier that is providing a portion of the insured's trip, the Company will reimburse the insured for the non-refundable prepaid airfare that is no longer useful for the covered trip. Benefits will be payable up to a maximum of \$1000.



Only one Missed Connection claim will be reimbursed under this Policy per insured person. However a claim submitted under Missed Connection benefits will not invalidate a claim made for Trip Interruption.

### **Added Air Related Expenses**

This benefit provides coverage if the carrier that is providing a portion of the insured's travel arrangement is delayed by more than 4 hours. The company will reimburse the insured for:

- ✓ Meals
- ✓ Essential telephone calls
- ✓ Taxi fares

Coverage is provided up to a maximum of \$25.

If the insured's delay is more than 6 hours and occurs overnight, then an additional \$150 can be claimed for overnight commercial accommodations.

The Added Air Related Expenses can only be claimed if no other claim can be presented under either Trip Delay or Missed Connection benefits and no compensation has been provided or offered by the delayed common carrier.

The overall all policy maximum for any one insured is \$200. There is an overall aggregate maximum of \$400 for any one family.

### **Cancellation by the Tour Operator**

In the event the insured's tour is cancelled or rescheduled by the tour operator for any reason other than default of a travel supplier, the company will reimburse the insured for the non-refundable prepaid insured travel arrangements that are not part of the cancelled or rescheduled tour.

Coverage is provided up to a maximum of \$1000.

# Emergency Medical

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## **Accommodation & Meals**

The actual benefit for Accommodation & Meals is the same as the Retail Plan, however, there is a change in the maximum benefit amount. The benefit maximum for the Youth Plan is as follows:

- ✓ \$150 per day to a maximum of \$450 under the Premier Package Plan.
- ✓ \$50 per day to a maximum of \$150 under the Standard Package Plan and the Emergency Medical Plan.

## **Visit to Bedside & Identification of Remains**

The actual benefit for Visit to Bedside & Identification of Remains is the same as the Retail Plan, however, there is a difference with respect to automatic insurance coverage for the person that is coming to the insured's bedside or to identify the insured's remains.

In order for that individual to have automatic coverage for emergency medical expenses under the insured's policy, that individual must be under the age of 59.

## **Repatriation of Remains**

The actual benefit for Repatriation of Remains is the same as the Retail Plans, however, there is a difference in the maximum benefit amount. The benefit maximum for the Youth Plans are as follows:

- ✓ Return of Remains:
  - \$10,000 for the Premier Plan
  - \$5000 for the Standard Package Plan, Trip Cancellation Plan and the Emergency Medical Plan
- ✓ Cremation/Burial:
  - \$5000 for the Premier Plan
  - \$3000 for the Standard Package Plan, Trip Cancellation Plan and the Emergency Medical Plan

# Baggage/Personal Money & Lost Documents

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## Premier Plan Only

The following lists the maximum benefits for the Baggage & Personal Effects benefits under the Youth Plans:

- ✓ Overall benefit maximum of \$800
- ✓ Per article maximum of \$300 (including combined articles)
- ✓ Mislaid luggage benefit maximum of \$100

## Personal Money

The Personal Money benefit has been added to the Baggage & Personal Effects plan under the Youth Plan. The maximum benefit of \$100 is unchanged, however, for the Youth Plan there is no deductible applied under this benefit.

## Lost/Stolen Passport & Travel Visa

The actual benefit is the same as the Retail plans however the benefit amount has changed.

There is an overall benefit maximum of \$500 for the cost to replace the lost/stolen passport and/or travel visa, including reasonable additional travel and accommodation expenses.

## Lost/Stolen Travel Tickets

If the insured's non-refundable pre-paid tickets (such as airline, coach, rail for personal travel) are lost or stolen during the covered trip, the company will reimburse the insured the cost to replace such tickets so that they may continue on the covered trip.

Please note:

- ✓ The maximum benefit amount is \$250.
- ✓ There is a \$50 deductible for each claim under this benefit.



**Only the Premier Package Plan provides coverage for Baggage & Personal Effect, including personal money, lost/stolen passport or travel visa and Lost/Stolen Travel Tickets.**