

We've got you Covered



January 2009

Cruise Policy

Who Is Eligible For Coverage?

The Cruise Insurance is available to people who have booked a cruise through an Authorized Advantage Travel Supplier, or through an internet site made available by Advantage.

In order to qualify for coverage the following must be met:

- ✓ The insured's cruise must be at least 50% of their covered trip duration.
- ✓ The insured must not have a medical condition in which the Physician has advised against travel prior to the effective date.
- ✓ The insured must not have been diagnosed with a terminal¹ sickness prior to their effective date.
- ✓ For full medical coverage, the insured must be insured under a valid GHIP. Otherwise coverage for medical benefits are limited to \$25,000.
- ✓ If the covered trip exceeds \$15,000, the insured must complete an application for trips in excess of \$15,000.
- ✓ For applicants up to age 59, the maximum trip duration is 183 days.
- ✓ For applicants ages 60 and over, the maximum trip duration is 90 days.
- ✓ All insureds must purchase the policy for the full duration of the trip and for the full value of the prepaid non-refundable portion of the covered trip.

If the insured does not meet the requirements above, the insurance is void and the Company's liability is limited to a refund of the premium paid.

Effective Dates

Trip Cancellation begins at 12:01 a.m. following the purchase date of this Policy and

Trip Interruption begins on the departure date.

Emergency Medical begins on the departure date at the point and time the insured leaves their province/territory of residence on their covered trip.

Travel Accident begins when the insured leaves their home on their covered trip.

¹ Terminal Sickness means: "a medical condition from which no recovery is expected and which carries a prognosis of death within 12 months of Your Effective Date."

Rental Vehicle Damage Protection begins when the insured legally takes control of the rental vehicle during the coverage period, as per the rental contract.

All Other Benefits begin on the departure date of the insured's covered trip as shown on the application of insurance.

Schedule of Maximum Benefits

<u>Benefit</u>	<u>Maximum</u>
TRIP CANCELLATION & TRIP INTERRUPTION	Sum Insured
Trip Cancellation	Sum Insured
Trip Interruption	Unlimited/Same Class
After Departure Return	Fare
Trip Delay	\$2000
Trip Delay Special Events - Wedding	\$1500
Trip Delay Accommodation & Meals	\$2000
EMERGENCY MEDICAL	
Hospital & Medical	Unlimited
Accidental Dental	Unlimited
Medical Evacuation/Repatriation	Unlimited
Accommodation & Meals	\$4500
Hospital Confinement	\$750
Repatriation of Remains	Unlimited
Cremation/Burial Abroad	\$10,000
BAGGAGE & BAGGAGE DELAY	
Overall Limit	\$2000
Maximum Per Item	\$500
Baggage Delay ((\$500 after 12 hours/\$750 each additional 24 hours))	Up to Overall Limit
PERSONAL MONEY	\$500
TRAVEL ACCIDENT	
Airflight Accident	\$100,000
Worldwide Accident	\$50,000
RENTAL VEHICLE DAMAGE	\$50,000

Refund

The Cruise Policy does allow a free 10-day review period. The insured can request a premium refund within 10 days of purchasing the policy. Otherwise premium refunds are not available.

Pre-existing Conditions

Benefit	Age Requirement	Pre-existing Period
Trip Cancellation	Ages 59 and under	60 days prior to and including the effective date of the policy.
	Ages 60 and over	90 days prior to and including the effective date of the policy.
Trip Interruption & Emergency Medical	Ages 59 and under	60 days prior to the departure date.
	Ages 60 to 74	90 days prior to the departure date.
	Ages 75 and over	180 days prior to the departure date.

There is no coverage available for any claims arising from:

- a) a heart condition involving the taking of nitroglycerine more than once per week for the relief of angina;
- b) a lung condition treated with home oxygen or the taking of oral steroids (prednisone or prednisolone).

IMPORTANT: For covered trips where the insured's trip cost is in excess of \$15000, the pre-existing exclusions listed above apply to anyone's health irregularity that gives rise to a claim under Trip Cancellation or Trip Interruption. Otherwise the exclusion applies to the insured and Travelling Companion only.

Pre-Existing Condition means a Medical Condition other than a Minor Infection, for which Treatment has been received or taken or which exhibited symptoms, prior to Your Effective Date and within the period specified for the plan You have chosen, and includes a medically recognized complication or Recurrence of a Medical Condition.

Minor Infection means an infection that ends 30 days prior to the Effective Date of coverage and does not require: use of medication for a period greater than 15 days; more than one follow-up visit to a Physician; Hospitalization; surgical intervention; or, consultation with a medical specialist. A chronic infection or the complication of a chronic infection is not a minor infection.

Change in Conditions

If prior to the departure date, the insured is prescribed any treatment or change in medication, which results in their medical condition no longer being stable and controlled during the preexisting period, they must contact the Company immediately and request consideration of the change in the condition.

The insured must provide the Company with the following documentation:

- a) Certified medical information from the Physician for the required pre-existing period;
- b) Signed authorization allowing the Company access to information from hospitals and /or medical professionals;
- c) Copies of all travel invoices; travel supplier's cancellation penalties and any other information we deem necessary.

Once all of the required information is received, the Company will respond within one business day as to whether or not the Company will:

- a) Accept the claim under Trip Cancellation; or
- b) Waive the change in the medical condition for any future claim under this policy.



Trip Cancellation/Interruption

Trip Cancellation

If the insured must cancel their trip prior to the departure date, they are covered for the maximum amount shown on the Schedule of Maximum Benefits or the amount stated in the policy benefits for any of the applicable expenses below.

- ✓ Trip cost payments and deposits that were made prior to the cancellation of the trip, less any refund or credit they may receive;
- ✓ Single Supplement Upgrade Fee;
- ✓ Change Fee charged by the originally booked travel supplier of the covered trip, when such an option is made available by an Advantage agency or Authorized Travel Supplier.
- ✓ The value of a replacement voucher for another cruise furnished by the cruise line, if the insured is unable to travel by the expiration date of the voucher, provided the insured relinquishes the voucher to the Company;
- ✓ The cost to catch up to the trip if the insured qualifies to cancel the trip but chooses to continue on the trip. This is provided the cost to catch up is less than the cost to cancel the covered trip;
- ✓ Up to \$500 (combined) for non-refundable prepaid visa fees, inoculation fees, and onboard cruise services;
- ✓ Up to \$500 for non-refundable prepaid shore excursions not included in the trip cost that are missed because of an itinerary change by the cruise ship.
- ✓ Published penalties imposed by hotels for unused accommodations.

Trip Interruption

If the insured must interrupt their trip they are covered up to the lesser of the maximum amount shown on the Schedule of Maximum Benefits or the amount specified in the benefits for any of the applicable expenses below.

- ✓ Unused part of their pre-paid covered land arrangements, less any refunds they may receive;
- ✓ The lesser of a one way Fare or change fee on an existing ticket, less any refunds, to return to the departure point or continue on the covered trip;
- ✓ Out-of-pocket expenses for commercial accommodation and meals, essential telephone calls and taxi fares up to \$350 per day to a maximum of \$1000;
- ✓ Published cancellation fees for the early return of a rental vehicle;
- ✓ Up to \$400 to cover unused non-refundable prepaid costs for excursions booked onboard the cruise ship that are not included as part of the original covered trip cost if the insured must cancel the balance of the covered trip;
- ✓ The extra charge for travel documents (i.e. visa requirements) associated with leaving the cruise in a country where departure is unplanned;
- ✓ Published cancellation fees imposed by a hotel for unused accommodations.

Covered Risks Comparison

Benefit Maximum		Retail/Multi Risk Package Plan	Cruise Plan
	Trip Cancellation	Sum Insured	Sum Insured
	Trip Interruption	Sum Insured	Sum Insured
	After Departure Return	Unlimited/Economy	Unlimited/Same Class Fare
	Trip Interruption – Accommodations & Meals	\$350 per day to a maximum of \$700	\$350 per day to a maximum of \$1000

Covered Risks		Retail/Multi Risk Package Plan	Cruise Plan
1	Sickness or Injury of Your or Your Travelling Companion's Family Member, Business Partner, Key Employee, or Caregiver not travelling with you on Your Covered Trip.	Does not provide coverage for Travelling Companion's Business Partner, Key Employee or Caregiver.	Provides Coverage
2	Your or Your Travelling Companion's death, the death of Your or Your Travelling Companion's Family Member, friend, Business Partner, Key Employee or Caregiver which occurs during the coverage period.	Does not provide coverage for death of the Travelling Companion's Business Partner, friend, Key Employee or Caregiver.	Provides Coverage
3	Injury/sickness when purpose of the trip is to participate in a sporting event.	Provides Coverage	Not Covered
4	The babysitter You or Your Travelling Companion have arranged to care for Your or Your Travelling Companion's Children while You are on Your cruise becomes sick or injured, causing them to cancel their agreement with You or Your Travelling Companion.	Not Covered	Provides Coverage
5	Pregnancy in which the attending Physician advises against travel in the first trimester.	Not Covered	Provides Coverage
6	The legal adoption of a child by	Adoption must occur	Adoption can occur

	You or Your Travelling Companion when notice of the adoption was received after the Effective Date of this insurance.	during the period of the covered trip.	any time after the Effective Date.
7	Cessation of Operations by a contracted Travel Supplier.	Provides Coverage	Falls under Bankruptcy/Default. No coverage for cessation due to any other reason.
8	Bankruptcy/Default	Provides Coverage	Provides Coverage – Policy must be purchased within 7 days of the trip booking date.
9	Relocation of a principal residence due to a job transfer by You, Your Travelling Companion or the Spouse of either. The person who must relocate must be a full time active employee with that same employer for this benefit to apply.	Does not provide coverage for the Travelling Companion's Spouse.	Provides Coverage
10	Burglary of principal residence or place of business within 7 days prior to departure or while on the trip.	Must stay behind to secure premises or meet with insurance company.	No Limitations
11	You or Your Travelling Companion or the Spouse of either is called for jury duty, or are subpoenaed as a witness or required to appear as a defendant in a civil suit in a case being heard during the period of coverage.	Does not provide coverage for the insured's Spouse or the insured's Travelling Companion's Spouse.	Provides Coverage
12	You or Your Travelling Companion or the Spouse of either is called to emergency service as a member of a police force, armed forces, reserves or fire fighting unit as a result of a Natural Disaster.	Does not provide coverage for the insured's Spouse or the Travelling Companion's Spouse. Also does not use the term "Natural Disaster."	Provides Coverage
13	Cancellation of a Business Meeting.	Provides Coverage	Not Covered

14	Rescheduling of a university/college class.	Provides coverage for insured only.	Includes coverage for the insured's Travelling Companion.
15	The non-issuance of Your or Your Travelling Companion's Canadian passport if required for Your Covered Trip provided: 1) You and Your Travelling Companion are eligible for a Canadian passport; and 2) Proper application and all required documents have been received by Passport Canada at least 60 days prior to Your Departure Date.	Not Covered	Provides Coverage
16	Trip Delay ² for reasons 1-5 under Trip Delay resulting in a loss of 30% of the covered trip.	Limited to a 30% loss due to weather only.	Provides Coverage

Cancellation Penalties

All cancellations must be reported to the authorized Advantage Travel Agency within **72 hours** following the unforeseen event that causes the cancellation. Claim settlement is based on the penalties in place during the 72 hours of the event causing the need to cancel.

² The Trip Delay/Cancellation benefit for missing 30% of the trip is only payable if the insured and the insured's travelling companion were scheduled to arrive at the departure city of the cruise no later than the day prior to sailing.

Trip Delay

Applies if the insured is delayed on or after the schedule departure date.

NOTE: Trip Delay coverage is intended to help the insured with extra expenses they incur to catch up to the covered trip. If the insured experiences a delay they need to make reasonable efforts to continue on the covered trip.

The insured is covered up to the lesser of the maximum amount shown on the Schedule of Maximum Benefits for Trip Delay, or the cost of the covered trip, or the amount as specified in the benefit for any of the following applicable expenses below.

- Additional Fare to continue on the covered trip or to return to the departure point;
- Up to \$350 per day, to a maximum of \$2000 for the cost of meals, commercial accommodations, essential telephone calls and taxi fares;
- Unused non-refundable pre-paid expenses, less the value of the unused travel ticket;
- Up to \$100 for additional pet care expenses. Insured must be delayed in returning home for more than 24 hours.

	Benefit Maximum	Retail/Multi Risk Package Plan	Cruise Plan
	Trip Delay	\$1000	\$2000
	Airfare associated with Cruise Cancellation	\$1000	\$2000
	Involuntary Flight Bump	\$1000 only if V.I.P Upgrade Rider is purchased.	\$2000
	Trip Delay Special Events	\$600 or \$800 if V.I.P. Upgrade Rider is purchased.	\$1500
	Accommodation & Meals	\$350 per day to a maximum of \$700 or \$1500 if V.I.P. Upgrade Rider is purchased.	\$350 per day to a maximum of \$2000.

	Covered Risks	Retail/Multi Risk Package Plan	Cruise Plan
1	³ Delay of Common Carrier	No minimum delay time.	Delay must be 6 hours or more.
2	Delay of Common Carrier covered risks.	Only for those listed under the Policy.	Anything unforeseen other than the listed exclusions.
3	Required connection times	No requirement when arranged through an Advantage travel agency. Otherwise 2, 4 and <u>8-hour</u> rule.	No requirement when arranged through an Advantage travel agency. Otherwise 2, 3 and <u>6-hour</u> rule.
4	A delay in clearing customs and security controls due to Your or Your Travelling Companion's mistaken identity.	Not Covered	Provides Coverage
5	You or Your Travelling Companion are involuntarily bumped ⁴ from an outgoing oversold flight.	Covered only if V.I.P. Upgrade Rider is purchased.	Provides Coverage
6	The arrival of the insured's cruise ship at its final destination is delayed by a least 3 hours causing the insured to miss the scheduled flight to their next destination.	Not Covered	Provides Coverage
7	Trip Delay Special Events ⁵ – the insured is delayed for reasons beyond their control if the purpose of the trip was to attend a wedding.	Up to \$600 or \$800 if V.I.P Upgrade Rider is purchased.	Up to \$1500
8	Pet care expenses	Covers for hospitalization or cessation of operations.	Any delay of 24 hours or more.

³ Delays, schedule changes and cancellations caused by strike, labour disruption, bankruptcy, default, grounding of aircraft for failure to satisfy government safety regulations or security alerts are not covered.

⁴ Involuntary Flight Bumped under the Retail Package Plan – V.I.P. Upgrade Rider - provides coverage for unused land arrangements only. For the Cruise Plan coverage is for the listed benefits under Trip Delay.

⁵ Trip Delay Special Event under the Retail Package Plan provides coverage for weddings, conferences and sporting events. The Cruise Plan is for weddings only.

Emergency Medical

Applies if the insured experiences a medical emergency while on the covered trip.

Coverage is available for emergency medical expenses (as listed in the Policy) when ordered or prescribed by a Physician as medically necessary for diagnosis or treatment of the insured's emergency sickness or injury.

	Maximum Benefit	Retail/Multi Risk Package Plan	Cruise Plan
	Hospital & Medical	Unlimited	Unlimited
	Accidental Dental	Unlimited	Unlimited
	Evacuation/Repatriation	Unlimited	Unlimited
	Accommodation & Meals	\$350 per day to a maximum of \$3500	\$350 per day to a maximum of \$4500
	Hospital Confinement	\$500	\$750
	Repatriation of Remains	Unlimited	Unlimited
	Cremation/Burial at Destination	\$10,000	\$10,000

	Covered Risk	Retail/Multi Risk Package Plan	Cruise Plan
1	Hospital accommodations (this will include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Covered Trip, if recommended as a substitute for a Hospital room for recovery of an Injury or Sickness).	No Specific Wording – consideration on case by case.	Provides Coverage
2	Up to \$50 if a local taxi service is required to get You to the nearest medical service provider for a minor Emergency.	No maximum benefit amount. Found under the Ground Ambulance Benefit.	Limited to \$50
4	Hospital Confinement Benefit.	\$50 for each 24 hours period up to a maximum of \$500.	\$50 for each 24 hours period up to a maximum of \$750.

Baggage & Personal Money

Applies if the insured's baggage or personal effects are lost, stolen, damaged, or delayed during the covered trip.

	Covered Risk/Benefit Maximums	Retail/Multi Risk Package Plan	Cruise Plan
1	Overall Benefit Maximum	\$1000 or \$1500 if V.I.P. Upgrade Rider is purchased.	\$2000
2	Lost/Stolen/Damaged items - Maximum per article or combined articles.	\$500 per article/\$300 combined articles.	\$500 per article/\$500 combined articles.
3	Baggage Delay ⁶ - Maximum	\$400	\$500 for the first 12 hours and \$750 for each 24-hour period thereafter to an overall maximum of \$2000.
4	Rental of Wheelchair	No Specific Wording	Provides Coverage
5	Exclusions for Baggage – there is no coverage for sunglasses (prescription or non-prescription).	Exclusion is for eyeglasses (including sunglasses) that are non-prescription only.	Exclusion for sunglasses only (prescription or non-prescription).
6	Personal Money – Maximum	\$100 or \$300 if V.I.P. Upgrade Rider is purchased.	\$500

⁶ Baggage Delay – Any amount paid under delay is deducted from any amount payable under Baggage Loss.

Rental Vehicle Protection Damage

Applies if the insured sustains damaged to their rental vehicle while on the covered trip anywhere in the world.

	Covered Risk	Retail/Multi Risk Package Plan	Cruise Plan
1	Maximum Capacity of Vehicle	7 Passengers	8 Passengers
2	Maximum number of days that the insured can rent the vehicle.	60 Days	No Limitations
3	Premium	RVD is a separate Plan and additional premium must be paid.	Included in the Cruise Plan.



Case Study

Mr. Farrell booked a trip on July 7, 2008 for a cruise schedule to go on November 12, 2008. The cost of the trip is \$5000. The insurance was bought on July 18, 2008. Two week prior to travelling, Mr. Farrell is advised that his flights have been cancelled due to the default of Air Canada.

The Travel Agent for Mr. Farrell is able to rebook flights on American Airlines and the cost of these tickets is \$2500.

Can Mr. Farrell claim the extra cost for the airfare? Yes No

Explain:

Case Study

While aboard the Seven Seas Cruise Line, Mr. Burton was treated for a recurrent right inner ear infection. The date of service is March 3, 2008.

Upon review of the medical records there is one note, which states that Mr. Burton was seen on January 15, 2008 for a right inner ear infection. Mr. Burton was prescribed antibiotics for ten days.

The pre-existing period is January 1, 2008 – March 1, 2008. This tells you Mr. Burton was under what age? _____

Is the claim for medical expenses incurred on the covered trip payable?

Yes No

Explain:
