

COVERLY Medical Coverage

This Comprehensive Coverage provides a package of *our* most popular product features and benefits to meet the needs of *your* allinclusive vacation plans. Whether *you* are taking a weeklong safari to Africa, a summer vacation with the kids or an exciting Caribbean cruise, this plan will provide *you* with coverage for *your* travel plans, *your* healthcare, and *your* personal belongings.

Benefits per Insured	Benefit Maximums
Trip Cancellation	\$20,000 CAD
Trip Interruption	\$20,000 CAD
Trip Delay	\$300 CAD/day – Max 2 days
Baggage Coverage	\$1,000 CAD
Baggage Delay	\$200 CAD

Your Comprehensive Coverage provides insurance for travellers who are age 64 or younger at the time the coverage is purchased.

This plan will provide *you* with coverage for the length of *your trip* to a maximum period of up to 30 days. *Your departure date* and *your return date* are both counted and included as separate days when determining the duration of coverage.

For complete information, please read the *Policy* of Insurance below.

Policy of Insurance

This product is underwritten by CUMIS General Insurance Company (herein called “we”, “us”, “our”), a member of the Co-operators group of companies, and administered by COVERLY Global Assistance. COVERLY Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. AZGA Service Canada Inc. is a member of the COVERLY Group. For purposes of the Insurance Companies Act (Canada), this document was issued during CUMIS General Insurance Company's insurance business in Canada.

IMPORTANT NOTICE- PLEASE READ CAREFULLY

We have issued this *Policy* of Insurance to the person(s) named on the Declaration Page (herein called “*you*” or “*your*”). If *you* believe that the Declaration Page we sent *you* is incorrect, please contact COVERLY Global Assistance immediately at the phone number(s) listed on *your Declaration Page*.

This *Policy* and *your Declaration Page* describe *your* insurance and its terms and conditions, which may limit benefits and amounts payable to *you*. Please read the *Policy* carefully to understand the conditions of all coverage for which *you* have paid a premium.

Be sure to take this document, *your Declaration Page* and *your receipt* with *you* on *your trip*.

This *Policy* contains several exclusions and limitations including a Pre-Existing Condition Exclusion, which may apply to a *medical condition* and/or symptoms that existed prior to *your trip*, please take time to read it before leaving on *your trip*.

PLEASE READ YOUR POLICY OF INSURANCE CAREFULLY BEFORE YOU TRAVEL

IF YOU ARE IN NEED OF EMERGENCY MEDICAL OR DENTAL CARE WHILE TRAVELLING, YOU MUST CALL COVERLY GLOBAL ASSISTANCE AT ONE OF THE NUMBERS LISTED ON YOUR DECLARATION PAGE BEFORE SEEKING TREATMENT.

COVERLY Global Assistance is here to help *you* 24 hours a day, 365 days a year.

Please have the following information ready for the *COVERLY Global Assistance* representative when you call:

- *your* name and *Policy* Number (per *your* Declaration Page), and
- *your* location and local phone number.

Please note that Emergency Medical insurance provides for a reduction of benefits if *you* do not call before seeking *treatment*. If *your medical condition* prevents *you* from calling before seeking *emergency treatment*, *you* must call *COVERLY Global Assistance* as soon as medically possible. As an alternative, someone else may call on *your* behalf.

Right to Examine this Insurance

If *you* notify *us* that *you* are not completely satisfied with *your* purchased plan within 10 days of the date of issue of this *Policy* of Insurance as indicated on *your* Declaration Page, *we* will provide a full refund if *you* have not already departed on *your trip* or filed a claim. Refunds are only available when *COVERLY Global Assistance* receives *your* request for a refund before *your departure date*.

Insured benefits under this *Policy* of Insurance include:

- Trip Cancellation/ Trip Interruption and Trip Delay
- Emergency Medical and Dental Expenses
- Emergency Medical Transportation
- Baggage Coverage
- Baggage Delay

Please refer to *your* Declaration Page to determine which coverage *you* purchased and the corresponding maximum amounts of coverage.

What risks are insured?

This insurance covers the *reasonable and customary, medically necessary* expenses for medical care or surgery that is required as part of the *emergency treatment* arising from a *medical condition* that occurs while *you* are travelling outside of *your* province of residence and protects *you* against situations or losses that result from sudden and unexpected conditions or events. *We* reserve the right, in *our* sole discretion, to reject applications for coverage.

These insurance benefits do not cover conditions or events that, on the date of purchase, are either known to *you* or are likely to occur.

The Emergency Medical and Dental insurance covers only the *medically necessary* expenses *you* incur once *you* have left *your* province of residence. In addition, the Emergency Medical and Dental insurance covers only the expenses in excess of those covered under *your government health insurance plan* and by any other insurance or benefit plan under which *you* are covered.

What must *you* do in a medical emergency?

You must contact *COVERLY Global Assistance* before seeking *emergency treatment*. Failure to call *COVERLY Global Assistance* may result in a reduction to the amount reimbursed, or no reimbursement, for the expenses *you* have incurred. In addition, the medical advisors of *COVERLY Global Assistance* must approve all medical procedures (including cardiac procedures and cardiac catheterisation) in advance.

When *you* contact *COVERLY Global Assistance*, they will refer *you* or may transfer *your call*, when medically appropriate, to an accredited medical service provider within a network.

Agreed By :

(NAME:)

(DATE:)

