



## **BRIEF SUMMARY OF BENEFITS NON-MEDICAL TRAVEL INSURANCE**

### **TRAVEL CANCELLATION / INTERRUPTION INSURANCE –**

- Prior to Departure - Sum Insured
- Trip Interruption - Sum Insured
- Trip Interruption Early Return - Unlimited

#### **Sample of Covered Events and Benefits:**

- Injury, Sickness or Death of you, your travelling companion or a family member, key employee, business partner or caregiver
- Death of a friend
- Pregnancy & Adoption
- Bankruptcy or Default of a Travel Supplier
- Natural Disaster
- Burglary of principal residence or place of business
- Quarantine of you, your travelling companion, spouse or children
- Death, hospitalization or quarantine of your Host at destination
- Destination accommodation made uninhabitable due to fire, vandalism, burglary or natural disaster
- Schedule change
- Weather
- Loss of employment
- Relocation of principal residence
- Cancellation of business meeting
- Educational obligations
- Non-issuance of travel visa or Canadian Passport
- Called for jury duty or subpoenaed as a witness
- Terrorism, Hijacking & Travel Warnings
- Trip Delay up to \$1,000
- Accommodation and Meals up to \$700
- Upgrade expenses for next occupancy level if travelling companion cancels due to covered risk and you elect to travel as originally planned

Repatriation of Remains - Unlimited

Cremation/Burial at Destination - Up to \$10,000.

### **QUOTE :**

**\* Subject to change if Insurance rates increase**

### **TRAVEL ACCIDENT INSURANCE**

- Air Flight \$100,000
- Worldwide Accident \$ 50,000

### **TRAVEL BAGGAGE AND PERSONAL EFFECTS INSURANCE**

- Baggage and Personal Effects a maximum of **\$1,000** (\$500 per item or set of items)
- Baggage Delay **\$400** (if delayed for more than 12 hours)
- Passport/Travel Visa Replacement up to **\$200**
- Loss of driver's license or birth certificate up to **\$50**
- Theft of Loss of Personal Money **\$100**

### **EMERGENCY ASSISTANCE SERVICES**

24 Hours a Day, 7 Days a Week

### **PRE-EXISTING EXCLUSION**

Any Pre-existing Conditions of you or your travelling companion which were not stable and controlled as follows:

#### **Trip Cancellation**

Ages 59 and under – for the 60 days prior to and including the effective date of the policy

Ages 60 and over – for 90 days prior to and including the effective date of the policy

#### **Trip Interruption**

Ages 59 and under – for the 60 days prior to your departure date

Ages 60 to 74 – for the 90 days prior to your departure date.

Ages 75 and over – for the 180 days prior to your departure date.

Any medical condition for which a Physician had advised against travel, a heart condition involving the taking of nitroglycerine more than once per week for the relief of angina; a lung condition treated with home oxygen or the taking of oral steroids (prednisone or prednisolone) or a terminal prognosis had been given.

**This is a brief summary of benefits. Please refer to the insurance policy for complete details.**

**Underwritten and administered by Reliable Life Insurance Company and Old Republic Insurance Company of Canada.**