



PLAN B - Trip Cancellation

(Available to everyone)

Coverage for pre-paid transportation and land expenses in the event of an unexpected cancellation.

Our trip cancellation plans protect against financial loss from the unexpected cancellation or rescheduling of your travel arrangements

This plan is right for you if:

- You are forced to cancel your trip arrangements prior to departure
- You must return prior to or later than originally scheduled

Included benefits:

- Non-refundable portion of prepaid airfare
- Extra cost of one-way economy airfare home (if the transportation cost is included in the holiday package)
- Single supplement if your travelling companion must cancel
- Extra cost of economy transportation to destination (in event of missed connection)
- Unused portion of prepaid travel costs due to excessive delay
- Extra cost of economy transportation to join or rejoin a tour or group
- Loss of life - up to \$5,000 for transport of deceased

It is important to select the benefits that will cover the TOTAL cost of your trip and that EVERY member of your family travelling together is covered

Eligibility

Coverage may only be purchased at time of deposit (**within 72 hours**) or prior to any cancellation or penalty period.

Maximum coverage period is 183 days.

Benefits are payable when forced to cancel your trip arrangements prior to departure, you return prior to or later than originally scheduled, or you miss a connection at a holiday departure point due to [risks covered](#). (See Below - under Risk Covered)

Please Note: [pre-existing condition](#) clause applies to this plan. (See Below- under Pre-existing condition Clause)

No extension is available for this plan. No refunds are available for this plan.

The information on this page is for reference only. For complete coverage details, please refer to the [Coverage Provisions](#). In the event of any difference between the terms here and those of the Coverage Provisions, the terms of the Coverage Provisions shall prevail.

Risks Covered

This coverage excludes loss caused or contributed to by a cause of cancellation, which existed at the time of application.

If the cause of cancellation is a [pre-existing condition](#), benefits are payable only if the attending Physician verifies that the condition was completely Stable and Controlled.

1. If a Subscriber is compelled to cancel their scheduled departure due to:
 1. the death, sickness, or bodily injury of,
 1. the Subscriber, or
 2. a member of the Subscriber's Immediate Family, or
 3. a Travel Companion, or
 4. a member of the Travel Companion's Immediate Family
 2. the death or hospitalization of the Subscriber's host at destination, or
 3. a fire which renders the Subscriber's principal residence uninhabitable, or
 4. being summoned for jury duty, quarantined, hijacked, or
 5. being subpoenaed as a witness in a case being heard during the Term of this Policy (excluding law enforcement officers), or
 6. a transfer by the Subscriber's employer requiring moving the Subscriber's permanent residence 160 km (100 miles) or more within 30 days of the scheduled departure or scheduled return date, or
 7. the involuntary loss of permanent employment provided that employment had been with the same employer for more than one (1) year from date of purchase. (A claim must be substantiated by a letter from the employer.)
 8. cancellation of a Business Meeting, as defined, because of sickness, injury or death of the person with whom the meeting had been arranged in advance.
 9. a travel advisory and/or travel warning issued by the Canadian Government after the date the trip is booked, recommending not to travel to the contracted destination on the contracted dates.
2. If a Subscriber is compelled to return prior to or later than the original scheduled return date and/or to incur certain expenses due to a delayed return because of the occurrence of one of the events in 1 (a) to 1 (h) of this section, then the Subscriber shall be entitled to the [benefits](#) that are in accordance with the coverage selected on the application.

Pre-Existing Condition Clause:

Under Plan A: Deluxe Travel Health Plan

This applies to persons age 55 and older who have bypassed or answered yes to any of the medical questions. This also applies to anyone over the age of 74.

Expenses resulting directly or indirectly from any of the following will not be eligible:

- an illness or medical condition for which the Subscriber during the 12 months prior to the effective date of coverage for the trip in question, consulted a Physician, or was hospitalized, or received Treatment, or was prescribed Treatment or new medication or was given a change of dosage.

Under Plan B: Trip Cancellation Benefits

Expenses resulting directly or indirectly from any of the following will not be eligible:

- an illness or medical condition for which the patient during the six (6) months prior to the purchase date of the Policy, consulted a Physician, or was hospitalized, or received Treatment, or was prescribed Treatment or new medication or was given a change of dosage.

If you are in doubt or need further assistance, please call our Information Service Centre at 775-0151 or toll free 1-800-873-2583.

Under Plan C: Tour Package Plan

This applies to persons age 55 and older.

Expenses resulting directly or indirectly from any of the following will not be eligible:

- an illness or medical condition for which the Subscriber during the 12 months prior to the effective date of coverage for the trip in question, consulted a Physician, or was hospitalized, or received Treatment, or was prescribed Treatment or new medication or was given a change of dosage.