CIBC Comprehensive Travel Insurance Plan

PLEASE READ THIS CERTIFICATE CAREFULLY

Some insurance benefits under this certificate are underwritten by Co-operators Life Insurance Company and some are underwritten by The Sovereign General Insurance Company. Refer to the definition of insurer in the Terms You Should Understand section on page 16 for further details.

CIBC Travel Insurance is administered by Allianz Global Assistance, which is the registered business name of AZGA Service Canada Inc. Allianz Global Assistance provides travel assistance and claims services for CIBC Travel Insurance Plans on behalf of each insurer.

This certificate evidences (i) group accident and sickness insurance issued under Group Master Policy FC310041 to Canadian Imperial Bank of Commerce ("CIBC") by Co-operators Life Insurance Company, and (ii) your individual property and casualty insurance policy issued by The Sovereign General Insurance Company. You and any claimant under the Group Master Policy may request a copy thereof, the application and any other written statements (if any) that have been provided to the insurer as evidence of insurability, subject to certain access limitations. CIBC earns compensation from the insurer for the promotion of CIBC Travel Insurance plans.

This certificate contains the terms and conditions of your coverage and must be accompanied by a confirmation of coverage. You must read your confirmation of coverage with this certificate to determine the details of your coverage and the benefits you have selected.

This certificate contains a clause that limits the amount payable.

IMPORTANT NOTICE: This certificate contains a provision removing or restricting the right of the person insured to designate persons to whom or for whose benefit insurance money is to be payable.

Right to Examine

Please review this certificate when you receive it to ensure it meets your needs. You have 10 days after purchase to return this certificate for a full refund, provided you have not departed on your trip and a claim has not been incurred.

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Important Notice

You must meet the eligibility criteria prior to departing on your trip (see the section entitled Eligibility on page 3). If prior to your departure you are no longer able to satisfy the eligibility criteria, you will not have any coverage and the insurer’s only liability will be to refund any premiums paid. After purchasing coverage, you must call the Operations Centre at 1-800-281-9109 if you no longer meet any of the eligibility criteria.
Please read this certificate carefully before you travel.

- Travel insurance doesn’t cover everything; it is designed to cover losses arising from sudden and unforeseeable circumstances.
- It is important that you read and understand this certificate before you travel as your coverage may be subject to certain limitations or exclusions.
- Your insurance contains pre-existing condition exclusions for travellers of any age. These exclusions apply to medical conditions and/or signs or symptoms that existed on or before your departure date or effective date. Check to see how this applies to your coverage and how it relates to your departure date, purchase date and effective date.

Important note about changes in your health

- If you experience a change in your health before the effective date contact the Operations Centre to see how this may affect your coverage.
- If you are ineligible for coverage, the insurer’s only liability will be to refund any premium paid. Please check your confirmation of coverage to ensure you have the coverage options you require. You will be responsible for any expenses that are not payable by the insurer.
- In the event of an injury or sickness, your prior medical history may be reviewed when a claim is reported.
- In the event of an emergency, you must notify the Operations Centre (toll free 1-800-281-9109 or worldwide collect 416-340-7124) within 24 hours of admission to a hospital and before any surgery is performed. Also notify the Operations Centre if you must cancel, interrupt or delay your trip, or you experience any non-medical emergency.
- Failure to notify the Operations Centre as required will delay the processing and payment of your claim and may limit the amount of your claim payment.
- If you completed a medical questionnaire and you have a change in health after the completion of the medical questionnaire and before the effective date, please refer to the exclusions regarding pre-existing conditions on page 7 and the definition of stable on page 20.

IMPORTANT INFORMATION

To help you better understand this certificate

Key terms used in this certificate are printed in bold italics and are defined in the Terms You Should Understand section on page 16.

What am I covered for?
To find out what your coverage is, please refer to your confirmation of coverage and read the section titled Covered Benefits.

What is not covered?
Travel insurance does not cover everything. This certificate has exclusions, conditions and limitations. You should read this certificate and your confirmation of coverage carefully when you receive it, so that you are aware of, and understand the limits of your coverage.

Are the costs of my trip arrangements covered?
The costs of your travel arrangements are covered and the benefits payable under this certificate are limited to pre-paid travel costs that are non-refundable and/or non-transferable, to a maximum of the sum insured as indicated on your confirmation of coverage. You may ask your travel supplier or agent for details about your non-refundable travel costs.
The non-refundable amount will be assessed on the date the Covered Reason (reason for cancellation) occurred, regardless of the date you actually cancelled your trip with your travel insurance representative.

How do I make a claim?
Notify the Operations Centre as soon as possible in the event of an emergency.
Whenever possible, the Operations Centre will arrange to pay the provider directly for approved eligible travel medical insurance expenses.
To submit a claim you will need to send a completed claim form (with all original bills and receipts from commercial organizations attached) to the Operations Centre. Please take care completing the form, as any missing information may cause delay in processing your claim. See Claims Procedures on page 24 for details.

What if my travel plans change?
If your travel plans change, your travel insurance coverage may no longer be valid. Please call the Operations Centre at 1-800-281-9109 to inform us of your change in travel plans and to make any required adjustments to your insurance.
I want to stay longer. Can I extend my coverage?
Yes, you can, subject to certificate terms and conditions. Please call the Operations Centre at 1-800-281-9109 before coverage under your current certificate expires.
See Extending Your Trip on page 22 for details.

Travel Assistance
The Operations Centre will use its best effort to provide assistance for an emergency arising anywhere in the world. However, the insurer, Operations Centre, and their agents will not be responsible for the availability, quantity, quality, or results of any medical treatment received, or for the failure of any person to provide or obtain medical services.

Extended Absence from Canada
The provincial and territorial government health insurance plans limit the time a person can be out of Canada and remain eligible for coverage. Check your province’s or territory’s health insurance plan for details.

Insuring Agreement
The insurer will pay the reasonable and customary costs for eligible expenses incurred during the coverage period. Coverage is limited to the amounts specified in this certificate. Payment is in excess of any amount allowed and/or paid for by any other insurance plan(s). You must have applied for and paid the appropriate premium for coverage under this certificate in order for payment of eligible expenses to be considered. Coverage is subject to the terms, conditions, limitations, exclusions and other provisions of this certificate. If you have questions or require additional information about your coverage, please call the Operations Centre at 1-800-281-9109.

Benefit Limits
Benefits listed below are subject to the maximum amount payable per person, per trip. Additional limits may apply. For details regarding your coverage, refer to the applicable section of the certificate and your confirmation of coverage.

Includes:
Travel Medical Insurance Coverage ......................... $10 million
Refer to page 4 for details of coverage.
Trip Cancellation & Trip Interruption Coverage
Prior to Departure ........................................... up to $50,000
After Departure - Transportation .............................. unlimited
After Departure - Other eligible expenses .............. sum insured
Refer to page 10 for details of coverage.
Baggage & Personal Effects Coverage ......................... $2,000
Refer to page 15 for details of coverage.
Accidental Death & Dismemberment Coverage .......... $10,000
Refer to page 9 for details of coverage.

Eligibility
To be eligible for the CIBC Comprehensive Travel Insurance Plan, you must be:
a) a CIBC client; and
b) a Canadian resident; and
c) at least 15 days old and no more than 89 years old; and
d) insured for benefits under a Canadian government health insurance plan during the entire coverage period.

In addition to the above requirements, if you are 60 or over you must have completed the medical questionnaire and been approved for coverage.

You are not eligible for coverage if you:
a) have received treatment for any cancer in the last 3 months (with the exception of treatment for basal cell or squamous cell skin cancer, or breast cancer treated only with hormone therapy); or
b) have a diagnosed unrepaiwed aneurysm of 4 centimeters or greater, measured in either length or diameter; or
c) require assistance with any of the following as a result of a medical condition or state of health:
   • eating, or
   • bathing, or
   • using the toilet, or
   • changing positions (including getting in and out of a bed or chair), or
   • dressing.

TRAVEL MEDICAL INSURANCE COVERAGE (TMI)

Travel Medical Insurance Coverage is underwritten by Co-operators Life Insurance Company.

DESCRIPTION OF COVERAGE
1. Subject to the certificate terms and conditions, the insurer agrees to pay up to $10 million per insured person for reasonable and customary costs for eligible expenses incurred during the coverage period. Costs are paid for acute emergency hospital, emergency medical, or other covered costs incurred during a trip up to the maximum amounts provided in the Covered Benefits section, due to sickness or injury occurring during the coverage period.
2. Coverage is worldwide other than in your province or territory of residence.

SPECIFIC CONDITIONS/LIMITS ON COVERAGE
1. In the event of an emergency, you or someone acting on your behalf must notify the Operations Centre within 24 hours of admission to a hospital and before any surgery is performed.
   If you fail to do so without reasonable cause, then the insurer will pay 80% of the claim payable. You will be responsible for the remaining 20% of the claim payable.
   You will be responsible for any expenses that are not payable by the insurer.
2. Amounts payable under this certificate are in excess of any amounts available or collectible under the government health insurance plan of the province or territory in which you are covered, or would be covered, or those amounts payable or collectible under any other certificate or plan. Refer to General Provisions on page 21.
3. The Operations Centre reserves the right, as reasonably required and at its expense, to transfer you to any hospital or to transport you to Canada following an emergency.
   If you refuse to be transferred or transported when declared medically fit to travel, any continuing costs incurred after your refusal will not be covered and the payment of such costs becomes your sole responsibility. Coverage ceases upon your refusal and no coverage will be provided to you for the remainder of the trip.

When Your Coverage Begins
Coverage starts on the effective date.

Waiting Period for Coverage Purchased After Departure
Coverage purchased after your departure from your province or territory of residence is subject to a 48-hour waiting period. This means that, any sickness that manifests itself during the first 48 hours after purchasing such coverage, is not covered even if related expenses are incurred after the 48-hour waiting period. However, if you have coverage under this certificate or coverage on your CIBC credit card, and you decide to purchase additional days of coverage in respect of your existing coverage, no waiting period will be applied to your additional coverage if you purchase such coverage before the expiry date of your existing coverage.

When Your Coverage Ends
Coverage ends on the expiry date.

Automatic Extension of Coverage
a) Delay of Conveyance. Coverage will be automatically extended for up to 72 hours in the event of a delay, due to circumstances beyond your control, of the conveyance in which you are riding or are scheduled to ride as a passenger. The delay must occur prior to or on the coverage expiry date and the conveyance must be scheduled to arrive prior to or on the coverage expiry date.
b) **Medically unfit to travel.** Coverage will be automatically extended for up to 5 days if medical evidence supports that *you* or your travelling companion are medically unfit to travel due to a covered sickness or injury on or before the coverage expiry date. Any fees (such as airline change fee or additional hotel fees) associated with changes to *your* travel plans are *your* responsibility.

c) **Hospitalization.** Coverage will be automatically extended during the period of hospital confinement, plus 5 days after release to travel home, if *you* are or your travelling companion is hospitalized at the end of *your trip* as a result of a covered injury or sickness. This coverage will be extended to your travelling companion(s) remaining with *you* when reasonable and necessary, under their respective policy or certificate.

Additional premium will not be required for any automatic extension of coverage.

**COVERED BENEFITS**

1. **Emergency Hospital**
   
   If *you* are confined as a resident in-patient, the insurer agrees to pay for hospital accommodation, including private or semi-private room, and for reasonable and customary services and supplies necessary for *your emergency* care.

2. **Emergency Medical**
   
   If, during *your trip*, *you* require the following services, supplies or treatment, by a health practitioner who is not related to *you* by blood or marriage, the insurer agrees to pay for:
   
   a) the services of a *physician* or a legally licensed surgeon, anesthetist or registered graduate nurse.
   
   b) the services of the following legally licensed practitioners, not to exceed $500 per profession, for treatment of a covered injury:
      
      i. chiropractor;
      ii. osteopath;
      iii. chiropodist;
      iv. podiatrist;
      v. acupuncturist;
      vi. physiotherapist.
   
   c) lab tests and/or X-ray examinations, when performed at the time of the initial *emergency*, as ordered by a *physician* for the purpose of diagnosis.
   
   d) the use of a licensed local air, land, or sea ambulance (including mountain or sea evacuation), to the nearest hospital when reasonable and necessary. If an ambulance is medically required but not available, the insurer will reimburse for local taxi fare.
   
   e) rental of crutches or hospital-type bed, not exceeding the purchase price, and the cost of splints, trusses, braces or other prosthetic appliances approved in advance by the Operations Centre.
   
   f) *emergency* out-patient services provided by a hospital.
   
   g) drugs or medications that require a *physician*'s written prescription, not to exceed a 30-day supply, to a maximum of $1,000 after being discharged from the hospital.

3. **Out-of-Pocket Expenses**
   
   If *you* are hospitalized as an in-patient during *your trip*, or *you* are delayed beyond the end of *your trip* because *you* or your travelling companion require *emergency treatment* because of a covered sickness or injury, the insurer agrees to reimburse up to a maximum of $3,500 for the following expenses incurred by *you* or any person insured under this certificate remaining with *you*:
   
   a) commercial accommodation and meals; and
   
   b) child care costs for travelling companion(s) under age 18 or physically or mentally handicapped and reliant on *you* for assistance; and
   
   c) essential telephone calls; and
   
   d) in-hospital television rental and internet usage fees; and
   
   e) taxi fares.

   Expenses must be supported by original receipts from commercial organizations.

4. **Transportation of Family or Friend**
   
   If:
   
   a) *you* are hospitalized due to a covered sickness or injury, and the attending physician advises that *your family member* or close friend’s attendance is necessary; or
   
   b) the local authorities legally require the attendance of *your family member* or close friend to identify *your* remains in the event of *your* death due to a covered sickness or injury,
the **insurer** agrees to reimburse up to a maximum of $5,000 for the cost to transport up to two bedside companions (**your family member** or close friend) by round-trip economy class (using the most direct route).

Benefits are payable only when approved in advance by the **Operations Centre**.

In addition, the **insurer** agrees to reimburse up to a maximum of $1,000 for the following expenses incurred by **your family member(s)** or close friend(s) after arrival:

- **a)** commercial accommodation and meals; and
- **b)** essential telephone calls; and
- **c)** internet usage fees; and
- **d)** taxi fares.

Expenses must be supported by original receipts from commercial organizations.

**Your** bedside companion(s) age 59 and under will be insured under the terms of this **certificate** during the period their attendance is required.

5. **Return of Vehicle or Watercraft**

   If, as a result of a covered sickness or injury, **you** are unable to return to Canada with the **vehicle** or **watercraft** used for **your trip**, the **insurer** agrees to reimburse up to a maximum of $4,000 for the cost of a **commercial rental agency** to return the **vehicle** or **watercraft** to its point of origin.

   This benefit is payable only when approved in advance and arranged by the **Operations Centre**, and applies to one **vehicle** or **watercraft** per claim.

6. **Return of Deceased (Repatriation)**

   If during **your trip**, a covered sickness or injury results in **your** death, the **insurer** agrees to reimburse:

   - **a)** up to $15,000 for costs incurred to prepare and return **your remains** in a standard transportation container to **your permanent residence** in Canada; or
   - **b)** up to $4,000 for cremation or burial of **your remains** at the place of death.

   The cost of a funeral service, coffin or urn is not covered.

7. **Dental Accident**

   If **your** whole or sound natural teeth (including capped or crowned teeth) are damaged as a result of an accidental blow to the face, the **insurer** agrees to reimburse up to $4,000 for emergency treatment or services performed by a legally qualified dentist or oral surgeon. In addition, the **insurer** agrees to reimburse up to a maximum of $1,000 for continued treatment following **your** return to Canada. Continued treatment must be completed within 90 days after the incident date of the emergency.

8. **Dental Emergencies**

   If **you** require immediate relief of acute dental pain caused by other than a direct blow to the face, and for which **you** have not previously received treatment or advice, the **insurer** agrees to reimburse up to $500 for emergency treatment or services performed by a legally qualified dentist or oral surgeon. Treatment must begin within 48 hours after the onset of the emergency and must be completed within the coverage period and prior to **your** return to **your** province or territory of residence.

   Reimbursement will not exceed the minimum fee specified in the Canadian Dental Association schedule of fees of the province or territory where **you** reside.

9. **Emergency Transportation**

   If required because of a covered emergency sickness or injury, the **insurer** agrees to transport **you** to the nearest appropriate medical facility or to a Canadian hospital. Any emergency transportation such as air ambulance, one-way airfare, stretcher, and/or a medical attendant must be approved in advance and arranged by the **Operations Centre**.

10. **Attendant/Return of Travelling Companion**

    If **you** are returned to Canada under the Emergency Transportation benefit, the **insurer** agrees to reimburse:

    - **a)** the extra cost of a one-way economy class airfare to return **your dependent children** or **your travelling companions** to their province or territory of residence; and
    - **b)** the cost of an attendant (not related to **you** by blood or marriage) plus the attendant’s return economy class airfare, to travel with **your dependent children** or **your travelling companions** who are physically or mentally handicapped and reliant on **you** for assistance to their province or territory of residence; and
c) the extra cost of a one-way economy class airfare or change fee to return one of your accompanying family member(s) to their province or territory of residence.

Benefits are payable only when approved in advance and arranged by the Operations Centre.

11. Pet Return
If you are returned to Canada under the Emergency Transportation benefit, or if you are hospitalized because of a covered sickness or injury, the insurer agrees to reimburse up to $500 for the cost of returning your accompanying dog or cat to your province or territory of residence.

12. Return to Original Trip Destination
If you are returned to Canada under the Emergency Transportation benefit, and the attending physician determines that the treatment received in Canada resolved the emergency, the insurer agrees to reimburse up to a maximum of $5,000 for a one-way economy flight to return you and one insured travelling companion to the original trip destination. The return must occur during the original trip period. Any costs resulting from a subsequent recurrence or complication of the condition that resulted in your being returned home is excluded under this certificate.

Benefits are payable only when approved in advance and arranged by the Operations Centre.

13. Trip-Break
During your trip, you may return once to your province or territory of residence for up to 15 consecutive days without terminating this certificate. There is no coverage under this plan in your province or territory of residence. Refunds are not payable for any days you spend in your province or territory of residence during the Trip-Break. You must meet the eligibility requirements of this certificate when you exit your province or territory of residence in order to continue your coverage.

SPECIFIC EXCLUSIONS

TMI1 Pre-existing Conditions Exclusion: The Pre-existing Conditions Exclusion that applies to you is indicated on your confirmation of coverage, which will also show your applicable rate classification. Your rate classification is determined by your age, and the duration of your trip. If you completed a medical questionnaire, your answers to the questions place you in a rate classification table, which determines the Pre-existing Conditions Exclusion that applies to you.

If you are age 59 or under then:

Benefits are not payable for costs incurred due to, contributed to by, or resulting from:

a) your medical condition or related condition, other than a minor ailment, that was not stable at any time during the 90 days immediately before the effective date; or

b) any heart condition if you have used nitroglycerine in any form for a heart condition during the 90 days immediately before the effective date; or

c) any lung/respiratory condition if you have an active prescription for or used home oxygen or prednisone for a lung/respiratory condition during the 90 days immediately before the effective date; or

d) an unrepaired aneurysm (4 cm or greater, measured in either length or diameter), that was diagnosed before the effective date; or

e) any cancer (other than basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) for which you received treatment in the 90 days before the effective date.

If you are age 60 or over then:

Benefits are not payable for costs incurred due to, contributed to by, or resulting from your medical condition or related condition, other than a minor ailment:

a) that was not stable at any time during the number of days indicated on your confirmation of coverage (either 90 or 180 days) immediately before the effective date; or

b) for which you received treatment at any time before the effective date.

TMI2 Benefits are not payable for any costs incurred from any medical condition if any answer you provided in your medical questionnaire is incorrect. If you have completed your medical questionnaire incorrectly, the insurer may, at its option, void the certificate and refund any premium paid.
TMI3 Benefits are not payable for any costs incurred due to, contributed to by, or resulting from any sickness for which signs or symptoms occurred within 48 hours after the effective date, except when you purchase your insurance coverage before:

a) the date you leave your province or territory of residence; or
b) the expiry date of your existing Allianz Global Assistance administered plan.

TMI4 Benefits are not payable for costs incurred due to, contributed to by, or resulting from continued treatment or a recurrence or complication of the sickness, injury or medical condition for which you refused to be transferred or transported after you are declared medically fit to travel.

TMI5 Benefits are not payable for costs incurred as a result of your travelling against the advice of a physician or for any loss resulting from your sickness or medical condition that was diagnosed by a physician as terminal prior to the effective date of this certificate.

TMI6 Benefits are not payable for costs or losses incurred due to, contributed to by, or resulting from:

a) your mental or emotional disorders resulting from any cause, including but not limited to anxiety or depression; or
b) your suicide or attempted suicide; or

c) your intentional self-inflicted injury.

TMI7 Benefits are not payable for costs incurred as a result of loss, death or injury, if at the time of the loss, death or injury, evidence supports that you were affected by, or the medical condition causing the loss was in any way contributed to by:

a) your chronic use of alcohol or drugs before or after the effective date; or
b) your intoxication from alcohol consumption (alcohol intoxication is determined either when records indicate that you have reached or exceeded a blood alcohol level of 80 milligrams of alcohol per 100 millilitres of blood or when records indicate that you were intoxicated and no blood alcohol level is specified); or

c) your use of prohibited drugs or any other intoxicant; or
d) your non-compliance with prescribed treatment or medical therapy before or after the effective date; or

e) your misuse of medication before or after the effective date.

TMI8 Benefits are not payable for costs incurred due to, contributed to by, or resulting from any medical consultation that is non-emergency or elective.

TMI9 Benefits are not payable for costs incurred due to, contributed to by, or resulting from any sickness, injury or medical condition if you undertake your trip with the prior knowledge that you will require or seek treatment, palliative care or alternative therapy of any kind.

TMI10 Benefits are not payable for costs incurred due to, contributed to by, or resulting from any sickness, injury or medical condition for which future investigation or treatment (other than routine monitoring) is planned prior to your effective date.

TMI11 Benefits are not payable for costs incurred due to, contributed to by, or resulting from:

a) routine pre-natal or post-natal care; or
b) complications after the 31st week of pregnancy; or

c) high-risk pregnancy; or
d) a child born during a trip.

TMI12 Benefits are not payable for costs incurred due to, contributed to by, or resulting from your travelling against the advice of a physician.

TMI13 Benefits are not payable for costs incurred due to, contributed to by, or resulting from a recurrence or complication of the sickness, injury or medical condition that resulted in you being returned home if you elect to resume your trip after being returned to Canada.

TMI14 Benefits are not payable for costs incurred if the Operations Centre recommended that you return to Canada following your emergency treatment and you chose not to return.

TMI15 Benefits are not payable for costs incurred due to, contributed to by, or resulting from an injury as a result of training for, competing or participating in:

a) motorized speed contests; or
b) high-risk activities; or

c) stunt activities; or
d) professional sport activities; or
e) mountain climbing; or
f) rock climbing with or without the use of equipment.
TMI16 Benefits are not payable for costs incurred due to, contributed to by, or resulting from any sickness or injury when such sickness or injury occurs in a city, region, or country for which Global Affairs Canada issued a written warning prior to the effective date to avoid all travel, or to avoid non-essential travel, to that city, region, or country, and such sickness or injury is due to, contributed to by, or results from the reason(s) for the warning being issued.

TMI17 Benefits are not payable for costs incurred due to, contributed to by, or resulting from any:
   a) act of war; or
   b) kidnapping; or
   c) nuclear occurrence, however caused; or
   d) act of terrorism caused directly or indirectly by nuclear, chemical or biological means; or
   e) unlawful visit in any country; or
   f) participation in the commission or attempted commission of any criminal offence.

TMI18 Benefits are not payable for costs incurred due to, contributed to by, or resulting from any illegal act by you, or any person acting with you, whether acting alone or in collusion with others.

TMI19 Benefits are not payable for costs incurred due to, contributed to by, or resulting from operating, learning to pilot or acting as a crew member of an aircraft.

TRAVEL ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE COVERAGE (AD&D)

Travel Accidental Death & Dismemberment Coverage is underwritten by Co-operators Life Insurance Company.

DESCRIPTION OF COVERAGE
Subject to the certificate terms and conditions, the insurer agrees to pay up to a maximum of $10,000, for loss of life, limb or sight resulting directly from accidental injury, occurring during a trip, except while boarding, riding in, or disembarking from an aircraft.

When Your Coverage Begins
Coverage starts on the effective date.

When Your Coverage Ends
Coverage ends on the expiry date.

COVERED BENEFITS
Benefits are payable according to the following schedule:
   a) 100% of sum insured resulting from the same accidental injury for loss of:
      i. life; or
      ii. entire sight of both eyes; or
      iii. both hands; or
      iv. both feet; or
      v. one hand and entire sight of one eye; or
      vi. one foot and entire sight of one eye.
   b) 50% of sum insured resulting from the same accidental injury for loss of:
      i. entire sight of one eye; or
      ii. one hand; or
      iii. one foot.

Loss of hand or hands, or foot or feet means severance through or above the wrist joint or ankle joint, respectively.
Loss of eye or eyes means total and irrecoverable loss of the entire sight.
Only one amount is payable (the largest) if you suffer more than one of these losses.

Exposure and Disappearance
If you are exposed to the elements or disappear as a result of an accident, a loss will be covered if:
   a) as a result of such exposure, you suffer one of the losses specified in the schedule of losses above; or
   b) your body has not been found within 52 weeks from the date of the accident. It will be presumed, subject to evidence to the contrary, that you suffered loss of life.
SPECIFIC EXCLUSIONS

ADD1 Benefits are not payable for costs or losses incurred due to, contributed to by, or resulting from:
   a) your mental or emotional disorders resulting from any cause, including but not limited to anxiety or depression; or
   b) your suicide or attempted suicide; or
   c) your intentional self-inflicted injury.

ADD2 Benefits are not payable for losses incurred due to, contributed to by, or resulting from any:
   a) act of war; or
   b) kidnapping; or
   c) act of terrorism caused directly or indirectly by nuclear, chemical or biological means; or
   d) nuclear occurrence, however caused; or
   e) unlawful visit in any country.

ADD3 Benefits are not payable for costs incurred due to, contributed to by, or resulting directly or indirectly from any illegal act by you, or any person acting with you, whether acting alone or in collusion with others.

ADD4 Benefits are not payable for loss, death or injury, if at the time of the loss, death or injury, evidence supports that you were affected by, or the medical condition causing the loss was in any way contributed to by:
   a) your chronic use of alcohol or drugs before or after the effective date; or
   b) your intoxication from alcohol consumption (alcohol intoxication is determined either when records indicate that you have reached or exceeded a blood alcohol level of 80 milligrams of alcohol per 100 millilitres of blood or when records indicate that you were intoxicated and no blood alcohol level is specified); or
   c) your use of prohibited drugs or any other intoxicant; or
   d) your non-compliance with prescribed treatment or medical therapy before or after the effective date; or
   e) your misuse of medication before or after the effective date.

ADD5 Benefits are not payable for costs incurred due to, contributed to by, or resulting from injury as a result of training for, competing or participating in:
   a) motorized speed contests; or
   b) high-risk activities; or
   c) stunt activities; or
   d) professional sport activities; or
   e) mountain climbing; or
   f) rock climbing with or without the use of equipment.

ADD6 Benefits are not payable for losses incurred while being the occupant of an aircraft, either as passenger or crew, or while boarding or disembarking from an aircraft.

ADD7 Benefits are not payable for costs incurred due to, contributed to by, or resulting from any sickness or injury when such sickness or injury occurs in a city, region, or country for which Global Affairs Canada issued a written warning prior to the effective date to avoid all travel, or to avoid non-essential travel, to that city, region, or country, and such sickness or injury is contributed to by, or results from any of the reason(s) for the warning being issued.

TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE COVERAGE (CANX)

The accident and sickness components of Trip Cancellation & Trip Interruption Insurance Coverage are underwritten by Co-operators Life Insurance Company. All other components of Trip Cancellation & Trip Interruption Insurance Coverage are underwritten by The Sovereign General Insurance Company. Refer to the definition of insurer in the Terms You Should Understand section on page 16 for further details.

DESCRIPTION OF COVERAGE

Trip Cancellation
Trip Cancellation coverage reimburses up to the sum insured indicated on your confirmation of coverage for covered losses incurred if your trip is cancelled before the scheduled departure date as a result of a Covered Reason (see the section entitled Covered Reasons on page 12).
Trip Interruption

Trip Interruption coverage reimburses up to the sum insured indicated on your confirmation of coverage if your trip is interrupted or delayed after the departure date as a result of a Covered Reason (see the section entitled Covered Reasons on page 12).

When Your Coverage Begins

Coverage starts on the effective date.

When Your Coverage Ends

Coverage ends on the expiry date.

COVERED BENEFITS

A. Covered Benefits (Before Departure)

If the Trip Cancellation sum insured indicated on your confirmation of coverage is $0, you are not eligible for Before Departure Covered Benefits.

1. Trip Cancellation

If your trip is cancelled prior to departure as a result of a Covered Reason, benefits are payable for:
   a) the non-refundable, non-recoverable portion of pre-paid airfare and/or pre-paid travel arrangements; and/or
   b) the applicable change-fee when such an option is available if you choose to reschedule rather than cancel your trip; and/or
   c) the single supplement charged as the result of a travelling companion or accompanying family member being unable to travel as the result of a Covered Reason.

B. Covered Benefits (After Departure)

1. Trip Interruption - Transportation

If your trip is interrupted after departure as a result of a Covered Reason, benefits are payable for:
   a) the extra cost of same-class transportation by the most cost-effective route to:
      • continue with the insured trip, or
      • return to your province or territory of residence; and/or
   b) the applicable change-fee when such an option is available; and/or
   c) out-of-pocket expenses of up to $350 per day to a maximum of $800 for commercial accommodation and meals, telephone calls, internet usage fees and taxi fares.

Reimbursement of any eligible additional costs is limited to the lesser of:
   a) the change-fee; or
   b) a one-way same-class airfare by the most effective route; or
   c) a return same-class airfare by the most effective route.

2. Trip Interruption – Other Expenses

   a) Pre-paid expenses

   If, as a result of a Covered Reason, your trip is interrupted after departure, benefits are payable for the non-refundable portion of unused, pre-paid, insured travel arrangements for the trip (excluding partially used airline tickets) purchased prior to the effective date.

   b) Return of Deceased (Repatriation)

   If, during your trip, a covered sickness or injury results in your death, the insurer agrees to reimburse:
      i) up to $15,000 to prepare and return your remains in a standard transportation container to your permanent residence in Canada; or
      ii) up to $4,000 for cremation or burial of your remains at the place of death.

   The cost of a coffin, urn or funeral service is not covered.

   c) Meals and Accommodation

   If, as a result of a Covered Reason, your trip is delayed beyond the expiry date shown on your confirmation of coverage, the insurer will reimburse up to $300 per day to a maximum of $1,000 for additional commercial accommodation and meals, essential telephone calls, internet usage fees and taxi fares.
SPECIFIC CONDITIONS

1. Upon the occurrence of a Covered Reason that results in cancellation, interruption or delay of your trip, the travel supplier or agent must be notified on the same day or next business day when the cause of cancellation, injury or diagnosis occurs.

2. Benefits are limited to the non-refundable amounts assessed by the travel supplier as of the date of occurrence of the Covered Reason that was the cause of the cancellation, regardless of the date the trip is cancelled.

3. When family members or travelling companions are travelling together, the total aggregate limit is $2 million for all eligible policies issued by the insurer and administered by Allianz Global Assistance, including this certificate. The amount payable will be prorated among all eligible claimants, so that the total amount paid for all such claims does not exceed $2 million.

4. All claims resulting from sickness or injury must be supported by documentation from the attending physician at the location where sickness or injury leading to cancellation, interruption or delay occurred.

COVERED REASONS

The benefits listed above are payable if your trip is cancelled, interrupted or delayed as a result of one of the following Covered Reasons.

Covered Reasons 1 and 2 are applicable only to you:

Health (Underwritten by Co-operators Life Insurance Company)

1. The death of your friend.
2. The death or hospitalization of your host at the destination.

Covered Reasons 3 and 4 are applicable to you, your spouse, your travelling companion, and your travelling companion’s spouse:

Pregnancy (Underwritten by Co-operators Life Insurance Company)

3. Pregnancy occurring after you booked your insured trip and the departure date falls within 8 weeks before the expected delivery date.
4. A physician recommends that you not travel because of complications of your pregnancy.

Covered Reasons 5 through 7 are applicable to you, your spouse, your travelling companion or your travelling companion’s spouse:

Work (Underwritten by The Sovereign General Insurance Company)

5. Cancellation prior to departure of a business meeting that you are required to attend by your employment or a conference arranged by your professional association, and the cancellation is beyond your control, or the control of your employer or association. A copy of the original event schedule and the notice of cancellation must accompany any claim submission.
6. A job transfer within 30 days of your scheduled departure date, by your employer, that requires relocation of your principal residence (not applicable to self-employed persons).
7. Unforeseeable, involuntary termination without just cause of your or your travelling companion’s permanent employment, provided you or your travelling companion was actively employed by the same employer for at least one year (not applicable to self-employment or contract work).

Covered Reasons 8 through 21 are applicable to you and your travelling companion:

Health (Underwritten by Co-operators Life Insurance Company)

8. Your sickness, injury or death or that of a travelling companion.
9. Sickness, injury or death of your or your travelling companion’s:
   a) family member; or
   b) caregiver; or
   c) person or persons with whom arrangements were made for the care of dependents living in your household; or
   d) key employee; or
   e) service animal if you have special needs and rely on a service animal for assistance, and travel arrangements have been made for the animal to accompany you on a covered trip.

Adoption (Underwritten by The Sovereign General Insurance Company)

10. The legal adoption of a child by you or your travelling companion, when the actual date the child is to be placed in your or your travelling companion’s care is scheduled to occur during the trip, and this date was not known until after the trip was booked.
Travel Documents (Underwritten by The Sovereign General Insurance Company)

11. Failure to obtain a valid passport or travel visa (excluding an immigration, student or employment visa) necessary to enter the country of destination of the trip, for reasons beyond your or your travelling companion’s control.

Legal (Underwritten by The Sovereign General Insurance Company)

12. Being called to jury duty, subpoenaed as a witness, or required to appear as a party in a judicial proceeding, and the court proceeding is scheduled to be heard during the period of the trip (not applicable to law enforcement officers).

Transportation (Underwritten by The Sovereign General Insurance Company)

13. A covered situation causing the delay of a common carrier or automobile that in turn causes you to miss a departure, provided your travel plans included sufficient time to meet the travel supplier’s check-in procedure.

14. A schedule change or cancellation of the common carrier that is providing transportation for a portion of the trip, that will result in your missing a connection or result in the cancellation or interruption of the insured travel arrangements.

15. Default of a Canadian travel supplier ceasing operations as a result of bankruptcy, to a maximum of $3,500. The total aggregate limit for all losses resulting from the default of one travel supplier is $1 million. The total aggregate limit for all losses resulting from all defaults of all travel suppliers during any one calendar year is $3 million.

Environmental (Underwritten by The Sovereign General Insurance Company)

16. A disaster which:
   a) renders your principal residence uninhabitable; or
   b) if you are self-employed, does not permit the operation of your primary business.

17. Adverse weather, volcanic eruption, or a natural disaster that will cause you to miss 25% or more of your trip.

Other (Underwritten by The Sovereign General Insurance Company)

18. Being quarantined or hijacked.

19. Being called to service in the case of reservists, active military, police, essential medical and fire personnel.

20. An event, which results in Global Affairs Canada issuing a written warning to avoid all travel, or to avoid non-essential travel, to your destination city, region, or country, provided the warning is issued after the later of the date you booked your trip or the date you purchased this insurance.

21. When an act of terrorism directly or indirectly causes a loss that would otherwise be payable under this plan (subject to all other certificate limits), then the aggregate limit payable will be limited to $20 million for all eligible policies issued by the insurer and administered by Allianz Global Assistance, including this certificate. Benefits payable will be directly reduced by the value of any alternate or replacement benefits or travel options given or offered to you by a travel supplier as replacement, even if you decline and do not use the alternative or replacement arrangements.

   If the total amount claimed under this and all certificates and policies issued by the insurer and administered by Allianz Global Assistance as a result of the same terrorist incident or series of terrorist incidents occurring within a 72-hour period exceeds $20 million, the amount payable will be prorated among all eligible claimants, so that the total amount paid for all such claims does not exceed $20 million.

22. Rescheduling of an examination at an accredited university or college after the trip was booked and resulting from circumstances beyond your control. A copy of the original official examination schedule and the notice of rescheduling must accompany any claim submission. The rescheduled examination must occur during the trip.

SPECIFIC EXCLUSIONS

CANX1 Pre-existing Conditions Exclusion

Benefits are not payable for costs incurred due to, contributed to by, or resulting from:
   a) any pre-existing medical condition that was not stable within the 90 days immediately before the effective date; or
   b) any heart condition if you have used nitroglycerine in any form for a heart condition within the 90 days immediately before the effective date; or
   c) any lung/respiratory condition if you have an active prescription for or used home oxygen or prednisone for a lung/respiratory condition within the 90 days immediately before the effective date; or
   d) an unrepaird aneurysm 4 cm or greater, measured in either length or diameter, which was diagnosed before the effective date; or
   e) any cancer (other than basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) for which you received treatment in the 90 days before the effective date.

The stability period is the 90 days immediately before the effective date for you, your spouse, your dependent children and your travelling companion(s).
Benefits are not payable for costs incurred due to, contributed to by, or resulting from:

a) any event prior to departure, which might reasonably have been expected to necessitate your immediate return or delay your return; or

b) any event which, on the effective date, could reasonably have been expected to prevent you from travelling as booked.

Benefits are not payable for costs incurred as a result of the change in date of a medical test or surgery that was scheduled before your trip.

Benefits are not payable for costs incurred due to, contributed to by, or resulting from any sickness, injury or medical condition for which a diagnosis need not have been made, where the trip is undertaken for the purpose of securing medical treatment or advice.

Benefits are not payable for costs incurred due to, contributed to by, or resulting from a trip undertaken for the purpose of visiting, or attending to an ailing person whose medical condition or ensuing death is the cause of cancellation or curtailment of the insured trip or delays your return home.

Benefits are not payable for costs incurred due to, contributed to by, or resulting from:

a) mental or emotional disorders resulting from any cause, including but not limited to anxiety or depression; or

b) suicide or attempted suicide; or

c) intentional self-inflicted injury.

This exclusion applies to you, your spouse and your dependent children.

Benefits are not payable for costs incurred due to, contributed to by, or resulting from:

a) chronic use of alcohol or drugs before or after the effective date; or

b) your intoxication from alcohol consumption (alcohol intoxication is determined either when records indicate that you have reached or exceeded a blood alcohol level of 80 milligrams of alcohol per 100 millilitres of blood or when records indicate that you were intoxicated and no blood alcohol level is specified); or

This exclusion applies to you, your spouse and your dependent children.

Benefits are not payable for costs incurred due to, contributed to by, or resulting from:

a) act of war; or

b) kidnapping; or

c) nuclear occurrence, however caused; or

d) act of terrorism caused directly or indirectly by nuclear, chemical or biological means; or

e) unlawful visit in any country; or

f) participation in the commission or attempted commission of any criminal offence.

Benefits are not payable for costs incurred as a result of losses arising as a result of a default of the travel supplier if, at the time of booking and/or application, the travel supplier is bankrupt, insolvent, in receivership, or is seeking protection from creditors under any bankruptcy or related legislation.

Benefits are not payable for costs incurred as a result of losses recovered or which are recoverable from any other source, including trustees or any government or industry compensation fund.
Benefits are not payable for costs incurred due to, contributed to by, or resulting from any sickness or injury when such sickness or injury occurs in a city, region, or country for which Global Affairs Canada issued a written warning prior to the effective date to avoid all travel, or to avoid non-essential travel, to that city, region, or country, and such sickness or injury results from the reason for the warning.

**BAGGAGE INSURANCE COVERAGE (BAG)**

Baggage Insurance Coverage is underwritten by The Sovereign General Insurance Company.

**DESCRIPTION OF COVERAGE**

The insurer agrees to reimburse up to $2,000 for loss or damage to owned or borrowed baggage and personal effects normally carried by you.

**Limits of Coverage**

1. The amount of loss or damage sustained in each event shall be determined separately, and any benefits payable are in excess of any amounts available under any other insurance or source.
2. The insurer will reimburse the lesser of the following:
   a) the actual cash value of the property, with deduction for depreciation, at the time of loss or damage; or
   b) the amount for which the property could be repaired to its condition prior to the damage; or
   c) the amount for which the property could be replaced with property of similar kind and quality.

**When Your Coverage Begins**

Coverage starts on the effective date.

**When Your Coverage Ends**

Coverage ends on the expiry date.

**COVERED BENEFITS**

1. **Personal Effects**
   
   The insurer agrees to reimburse for loss or damage to items that are for your and your family member(s)’ (who are travelling with you) personal use, and items that are for the adornment or amusement of you or any of your family member(s) who are travelling with you.

2. **Personal Currency**
   
   The insurer agrees to reimburse up to $100 for loss of personal currency caused directly by theft or robbery and supported by a police report.

3. **Delayed Baggage**
   
   If your luggage or personal possessions are delayed or lost for 12 hours or more, while travelling and before returning to the original point of departure, the insurer agrees to reimburse up to a maximum of $200 for reasonable and necessary toiletries and clothing. Purchases must be made within 36 hours of arrival at your destination and prior to receipt of your baggage.

4. **Wheelchair**
   
   The insurer agrees to reimburse up to $100 for repairs or rental replacement of your wheelchair (or standard special features) if the wheelchair is rendered inoperable as a result of damage resulting from normal usage.

5. **Injury of Accompanying Cat or Dog**
   
   The insurer agrees to reimburse up to $200 for emergency care as a result of an unexpected injury of an accompanying cat or dog.

6. **Travel Documents**
   
   The insurer agrees to reimburse up to an overall maximum of $100 for the replacement cost of any of the following documents when the loss is caused directly by theft or robbery and supported by a police report: passport, driver’s license, birth certificate or travel visa.
7. **Golf Clubs and Ski Equipment**

The *insurer* agrees to reimburse up to $400 for the replacement of *your* or *your* travelling companion’s golf equipment (excluding golf balls) or ski equipment if it is delayed or lost for 12 hours or more while travelling and before returning to the original point of departure.

**SPECIFIC EXCLUSIONS**

**BAG1** Benefits are not payable for losses incurred due to, contributed by or resulting from any:

- a) *act of war*; or
- b) *act of terrorism* caused directly or indirectly by *nuclear, chemical or biological* means; or
- c) nuclear occurrence, however caused; or
- d) unlawful visit in any country.

**BAG2** Benefits are not payable for costs incurred as a result of any illegal act by *you*, or any person acting with *you*, whether acting alone or in collusion with others.

**BAG3** Benefits are not payable for costs incurred as a result of normal wear and tear, deterioration, moths or vermin.

**BAG4** Benefits are not payable for loss of or damage to:

- a) contact lenses; or
- b) prescription eye glasses; or
- c) artificial teeth and limbs; or
- d) hearing aids; or
- e) forms of money and currency (except as provided under Currency for Personal Use); or
- f) securities; or
- g) tickets; or
- h) credit cards; or
- i) statues; or
- j) paintings; or
- k) fragile or brittle objects; or
- l) objects of art or antiques; or
- m) animals (except as specifically provided for a cat or dog in Item 5 above).

**BAG5** Benefits are not payable for costs incurred as a result of theft from an unattended *vehicle* unless it was securely locked and there was visible evidence of forced entry.

**Terms You Should Understand**

The following terms when printed in *bold italics* have the following meanings:

**Accident(al)** means a sudden, unexpected, unforeseeable, unavoidable external event but excludes disease or infections.

**Act of terrorism** means an act, including but not limited to hijacking, the use of force or violence and/or the threat thereof or commission or threat of a dangerous act, of any person or group(s) or government(s), committed for political, religious, ideological, social, economic or similar purposes including the intention to intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against any government and/or to put the civilian population, or any section of the civilian population, in fear.

**Act of war** means any loss or damage arising directly or indirectly from, occasioned by, happening through or in the consequence of: war; invasion; acts of foreign enemies; hostilities or warlike operations (whether war is declared or not) by any government or sovereign, using military personnel or other agents; civil war; rebellion; revolution; insurrection; civil commotion assuming the proportions of or amounting to an uprising; military or usurped power.

**Aggregate limit** means the total number or the maximum value of insured losses resulting from any one *accident* or event causing loss.
Application means:
a) the online form you completed in order to apply for coverage; or
b) the information you provided to a licensed insurance agent if you applied for coverage over the phone to the Operations Centre.

Business meeting means a meeting scheduled before the effective date, between companies with unrelated ownership, pertaining directly to your full-time employment or professional association, and required by your employment.

Canadian resident means a person legally authorized to reside in Canada and who maintains a permanent residence in Canada to which that person will return after the trip.

Caregiver means the person entrusted to care for dependents on a permanent full-time basis and whose absence cannot reasonably be replaced.

Certificate means this document, entitled Certificate of Insurance, which summarizes the benefits of the group accident and sickness insurance policy issued to Canadian Imperial Bank of Commerce by Co-operators Life Insurance Company and outlines the property and casualty benefits of the individual policy issued to you by The Sovereign General Insurance Company.

Change in health means:
a) any change in prescription (stop, start, or change in type or dosage); or
b) any signs or symptoms; or
c) any medical investigations; or
d) any medical consultations; or
e) any treatments;
that occur after the date of application or date of purchase and before the effective date.

Commercial accommodation means an establishment providing short-term accommodation for paying guests, licensed under the law of its jurisdiction, which provides proof of commercial transaction, including accommodation booked through an online marketplace or homestay network.

Common carrier means an airline, bus, taxi, car service, train, cruise ship or government-operated ferry system offering its transportation services to paying passengers at published rates and scheduled times.

Commercial rental agency means a car rental agency or company licensed under the law of the jurisdiction(s) where it conducts business.

Confirmation of coverage means the document which outlines the plan and coverage you purchased and the premium paid.

Conveyance means a vehicle, airline, bus, train, or government-operated ferry system.

Coverage period means the period from the effective date to the expiry date as indicated on your confirmation of coverage.

Covered situation means weather conditions, volcanic eruption, natural disaster, mechanical failure of the connecting carrier, traffic accident, or emergency road closure (police report required).

Default means a complete cessation of operations as a result of a bankruptcy of a contracted travel supplier.

Dependent children means financially dependent, unmarried, natural and/or adopted and/or step-children who are:
a) at least 15 days old; and
b) no more than 21 years old; or
c) mentally or physically handicapped and more than 21 years old.

Effective date
For Trip Cancellation & Trip Interruption Prior to Departure benefits, effective date means the date and time the completed application is accepted by the Operations Centre or its representative and premium is paid.
For all other benefits, including Trip Cancellation & Trip Interruption After Departure benefits, effective date means the later of:
a) the date indicated as the effective date on your confirmation of coverage; or
b) the date you exit your province or territory of residence for a trip.
Emergency means a sudden, unforeseen sickness or injury occurring during a trip, which requires immediate intervention by a physician or legally licensed dentist and cannot reasonably be delayed. An emergency is deemed no longer to exist when medical evidence indicates that you are able to continue your trip or return to your place of ordinary residence in Canada.

Expiry date means the earlier of:
   a) the date indicated as the expiry date on your confirmation of coverage; or
   b) the date and time you return to your province or territory of residence (other than as described under the Trip-Break benefit).

Family member(s) means your spouse, parent, brother, sister, legal guardian, step-parent, step-child, step-brother, step-sister, aunt, uncle, niece, nephew, grandparent, grandchild, in-law, ward, natural or adopted child.

Good health means the state of full physical and psychological well-being in which one knows of no reason to seek medical attention and is unaware of any disease, disturbance to bodily or mental functions, or any ailment that impacts one’s ability to function physically or mentally.

Heart condition includes angina or chest pain, arrhythmia, arteriosclerosis, atrial fibrillation, congenital heart defect, cardiomyopathy, carotid artery occlusion, heart attack (myocardial infarction), heart murmur, irregular heart rate or beat or any other condition relating to the heart or cardiovascular system.

High-risk activity(ies) includes:
   • heli-skiing;
   • any skiing or snowboarding outside marked trails;
   • ski jumping;
   • skydiving or sky-surfing;
   • scuba diving (except if certified by internationally recognized and accepted program such as NAUI or PADI, or if diving depth does not exceed 30 meters);
   • white water rafting (Levels/Grades 5 and 6);
   • street luge, skeleton activity.

High-risk pregnancy means a pregnancy involving a medical condition that puts the mother, the developing fetus or both at a higher than normal risk of developing medical complications during or after the pregnancy and birth. These medical conditions include pre-eclampsia, eclampsia, hypertension, Rh incompatibility, gestational diabetes or placenta previa.

Hospital means a facility incorporated or licensed as a hospital by the jurisdiction where such services are provided and which has accommodation for resident in-patients, a laboratory, a registered graduate nurse and physician always on duty and an operating room where surgical operations are performed by a physician. In no event shall hospital include a convalescent or nursing home, home for the aged, health spa, or an institution for the care of drug addicts, alcoholics or persons suffering from mental or emotional disorders.

Incident date means the first date you exhibit signs or symptoms and/or sought treatment for a medical condition, sickness or injury.

Injury means bodily harm, which is directly caused by or resulting from an accident, excluding bodily harm that results from deliberate or voluntary action, and independent of sickness and all other causes.

Insured person means a Canadian resident who meets the eligibility criteria and has been accepted by the insurer for a specific plan of insurance for which premium has been paid.

Insurer means, as applicable:
   a) Co-operators Life Insurance Company in respect of the following benefits provided under Group Master Policy FC310041 issued to Canadian Imperial Bank of Commerce:
      i. CIBC Travel Medical Insurance Coverage (TMI); and
      ii. Travel Accidental Death & Dismemberment Insurance Coverage (AD&D); and
      iii. CIBC Trip Cancellation & Trip Interruption Insurance Coverage (CANX) for specified accident and sickness Covered Reasons as indicated; and
b) The Sovereign General Insurance Company in respect of the coverage provided under a contract of insurance, the terms and conditions of which are set out in this certificate, in respect of the following benefits:
   i. CIBC Trip Cancellation & Trip Interruption Insurance Coverage (CANX) for specified property and casualty Covered Reasons as indicated; and
   ii. Baggage Insurance Coverage (BAG).

Key employee means your business partner or employee whose continued presence is critical to the ongoing affairs of the business during your absence.

Lung/respiratory condition includes asbestosis, bronchiectasis, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, pulmonary embolism, pulmonary fibrosis, edema and tuberculosis.

Medical consultation means any medical services obtained from a licensed medical practitioner for a sickness, injury or medical condition, including but not limited to any or all of: history taking, medical examination, investigative testing, advice or treatment, and during which a diagnosis of the condition needs not to have been definitively made. Medical consultation does not include regular medical check-ups where no medical signs or symptoms existed between check-ups or were found during the check-up.

Minor ailment means a sickness or injury which ended more than 30 days prior to the effective date and which did not require:
   a) treatment for a period longer than 15 consecutive days; or
   b) more than one follow-up visit to a physician; or
   c) hospitalization, surgery, or referral to a specialist.

Mountain climbing means the ascent or descent of a mountain requiring the use of specified equipment including crampons, pick axes, anchors, bolts, carabineers and lead-rope or top rope anchoring equipment.

Nuclear, chemical or biological means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent, including the resultant contamination where:
   • Nuclear means any occurrence causing bodily injury, sickness, disease, or death, or loss of or damage to property, or for loss of use of property, arising out of or resulting from the radioactive, toxic, explosive, or other hazardous properties of source, special nuclear or by-product material.
   • Chemical agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
   • Biological agent means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

Operations Centre means the operations centre operated by Allianz Global Assistance. Allianz Global Assistance is the registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.

Physician means a person other than you, who is legally qualified and licensed to practice medicine or perform surgery in the location where the services are performed, and who is not related to you by blood or marriage.

Pre-existing medical condition means a sickness, injury or medical condition which existed prior to the effective date of your coverage, whether or not diagnosed by a physician:
   a) for which you exhibited signs or symptoms; or
   b) for which you required or received medical consultation.

Professional means you are considered professional by the governing body of the sport and are paid for your participation whether you win or lose.

Reasonable and customary means the services customarily provided or the costs customarily incurred for covered losses, which are not in excess of the standard practice or paid fee in the geographical area where the services are provided or costs are incurred for comparable treatment, services or supplies for a similar sickness or injury.

Sickness means any illness or disease.

Signs or symptoms means any evidence of disease experienced by you or recognized through observation.
Spouse means a person who is legally married to you, or a person who has been living with you in a common-law relationship for a period of at least 12 consecutive months.

Stable describes any medical condition or related condition, including any heart condition or lung/respiratory condition, for which:
   a) there has been no new treatment; and  
   b) there has been no change in treatment or change in treatment frequency or type; and  
   c) there have been no signs or symptoms or new diagnosis; and  
   d) there have been no test results showing deterioration; and  
   e) there has been no hospitalization; and  
   f) there has been no referral to a specialist (made or recommended) and you are not awaiting surgery or the results of further investigations performed by any medical professional.

The following are also considered stable:
   a) Routine (not prescribed by a physician) adjustment of insulin to control diabetes provided the insulin was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on your confirmation of coverage.  
   b) Change from a brand name medication to a generic medication provided the medication was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on your confirmation of coverage and there is no increase or decrease in dosage.  
   c) Routine adjustment of Coumadin or Warfarin provided the Coumadin or Warfarin was not first prescribed during the time period specified in the Pre-existing Conditions Exclusion shown on your confirmation of coverage.  
   d) A minor ailment.

Stunt applies to an action which is outside the normal range for the activity.

Terminal applies to a medical condition for which a physician gave a prognosis of eventual death or for which palliative care was received prior to the effective date.

Travel supplier means a tour operator, travel wholesaler, airline, cruise line, provider of ground transportation or provider of commercial accommodation to you that is contracted to provide travel services to you and that is licensed, registered or otherwise legally authorized to operate and provide travel services.

Travelling companion(s) means a person with whom you have coordinated travel arrangements and with whom you intend to travel during your trip.

Treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a physician including, but not limited to, prescribed medication, investigative testing or surgery.  
Trip means a period during which you are travelling outside of your province or territory of residence and for which coverage is in effect. For Trip Cancellation & Trip Interruption benefits, a trip begins when you are scheduled to leave or when you leave your place of ordinary residence to commence travelling.

Vehicle means a private passenger automobile or motorcycle that is used exclusively for the transportation of passengers and is either owned or rented by you.

For the Return of Vehicle benefit under Travel Medical Insurance Coverage, vehicle also means a motorhome or a camper unit that is either owned or rented by you whereby:
   a) motorhome means a self-propelled vehicle containing living quarters that are an integral part of the vehicle and are not removable; and  
   b) camper unit means a specifically constructed unit for living purposes mounted on and removable from a vehicle.

Watercraft means a private passenger boat either owned or rented by you.

You or your means an insured person named on the application.
General Provisions

Assignment
Any benefits payable or which may become payable under this certificate cannot be assigned by you, and the insurer is not responsible for and will not be bound by any assignment entered into by you.

Benefits Payments
Unless otherwise stated, all provisions in this certificate apply to each insured person during your trip.
If more than one certificate underwritten by the insurer is in effect at the same time, benefits will only be paid under one insurance certificate, the one with the greatest sum insured. Benefits are only payable for the plans and the specific sum insured selected, paid for and accepted by the insurer at the time of application, and indicated on your confirmation of coverage.

The insurer will not pay you any interest on any premiums you pay, whether or not any benefits become payable to you under this certificate.

Any benefits payable do not include interest charges.

Benefits payable as a result of your death will be payable to your estate.

Claim Submission
You or the claimant, if other than you, shall be responsible for providing at the request of the Operations Center the following:
1. receipts from commercial organizations for all medical costs incurred and itemized accounts of all medical services which have been provided; and
2. any payment made by any other insurance plan or contract, including a government hospital/medical plan; and
3. substantiating medical documentation.
Failure to provide substantiating documents shall invalidate all claims under this insurance.

Conformity With Law
Any provision in conflict with any law to which this certificate is subject, is hereby deemed to be amended to conform to the law(s) of the province or territory of residence.

Contract
The application, completed medical questionnaire, confirmation of coverage, this certificate, any additional document attached to this certificate when issued (if applicable), Group Master Policy FC310041, and any amendment to such Group Master Policy or to this certificate agreed upon in writing, constitute the entire contract of insurance. Each certificate or term of coverage issued is considered to be a separate contract of insurance.

The Operations Centre reserves the right to decline any application or any request for extensions of coverage.

No condition of this certificate shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly expressed in writing and signed by the insurer.

Coordination of Benefits
Amounts payable under this plan are in excess of any amounts available or collectible under any existing coverage concurrently in force held by or available to you.

Other coverage includes but is not limited to:
   a) homeowners insurance;
   b) tenants insurance;
   c) multi-risk insurance;
   d) any credit card, third-party liability, group or individual basic or extended health insurance;
   e) any private or legislative plan of motor vehicle insurance providing hospital, medical or therapeutic coverage.

The Operations Centre’s Claims Department on the insurer’s behalf will coordinate all benefits in accordance with the Canadian Life and Health Insurance Association guidelines.

You may not claim or receive in total more than 100% of the loss caused by the insured event.
If you are retired with an extended health plan provided by a former employer, with a lifetime limit of up to $100,000, the insurer will not coordinate benefits with that provider, except in the event of your death.

Currency
All amounts stated in the certificate, including premium, are in Canadian dollars. At the option of the insurer, benefits may be paid in the currency of the country where the loss occurred. If currency conversion is necessary, the exchange rate on the date the service was rendered to you will be used.

Extending Your Trip
You can extend your coverage before you leave your province or territory of residence.

If you decide to apply for additional coverage before you have left your province or territory of residence, contact the Operations Centre at 1-800-281-9109.

If you decide to apply for additional coverage after you have left your province or territory of residence, you may apply for a new term of coverage if you:
   a)  purchase additional coverage prior to the expiry date of this certificate; and
   b)  are in good health; and
   c)  have no reason to seek treatment during the new term of coverage. If you have incurred a claim, the insurer will review your file before deciding on granting an extension.

The Operations Centre on the insurer’s behalf reserves the right to decline any request for new terms of coverage.

General Terms
Insurance terms and conditions are subject to change with each new certificate purchased, and without prior notice to reflect actual experience in the marketplace.

Governing Law
This certificate will be governed by the laws of the Canadian province or territory in which you normally reside.

Language
The parties request that the certificate and all related documentation be drawn in English. Les parties demandent que la présente attestation ainsi que toute documentation pertinente soient rédigées en anglais.

Limit on Liability
It is a condition precedent to liability under this certificate that at the time of application and on the effective date, you are in good health and know of no reason to seek medical attention.

Limitation of Action
Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), The Limitations Act (for actions or proceedings governed by the laws of Saskatchewan), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

Misrepresentation or Nondisclosure
You have an obligation to disclose every material fact to the insurer. Your failure to disclose any material fact, or your misrepresentation of any material fact including any fraud, either at the time of application or at the time of claim, shall render the entire contract null and void at the option of the insurer, and any claim submitted shall not be payable.

Where there is an error as to your age, provided that your age is within the insurable limits of this certificate, the premiums will be adjusted according to your correct age.

Premiums
The total premium amount is due and payable at the time of application. The premium is calculated using the most current rates for your age on the effective date of this certificate as indicated on your confirmation of coverage.
Rights of Examination
The claimant shall provide the insurer with the opportunity to examine you when and so often as reasonably required while a claim is pending. In the case of your death, the insurer may require an autopsy, subject to any laws of the applicable jurisdiction relating to autopsies.

Right to be Reimbursed (Subrogation)
As a condition to receiving benefits under the certificate, you agree to:
  a) reimburse the insurer for all emergency medical and hospital costs paid under the certificate from any amounts you receive from a third party responsible (in whole or in part) for your injury or sickness whether such amounts are paid under a judgement or settlement agreement;
  b) whenever reasonable, initiate a legal action against the third party to recover your damages, which include emergency medical and hospital costs paid under the certificate;
  c) include all emergency medical and hospital costs paid under the certificate in any settlement agreement you reach with the third party;
  d) act reasonably to preserve the insurer's right to be reimbursed for any emergency medical or hospital costs paid under the certificate;
  e) keep the insurer informed of the status of any legal action against the third party; and
  f) advise your counsel of the insurer's right to reimbursement under the certificate.

Your obligations under this section of the certificate in no way restricts the insurer's right to bring a subrogated claim in your name against the third party and you agree to cooperate fully should the insurer choose to exercise its right of subrogation.

Sanctions
Benefits are not payable under this certificate for any losses or expenses incurred as a result of your travel to a sanctioned country for any business or activity that would violate any Canadian or any other applicable national economic or trade sanction law or regulation.

Time
This certificate will be governed by the local time of the Canadian province or territory in which you normally reside.

Premium Refunds

A full refund of your premium will be provided for certificates which are returned within 10 days of purchase, provided you have not departed on your trip and a claim has not been incurred, as described in the section titled Right To Examine.

Refunds of premiums will only be issued prior to the date of departure when:
  a) you are unable to travel as a result of cancellation of the insured trip by the travel supplier, provided all penalties are waived; or
  b) you are unable to travel as a result of rescheduling of an insured trip by the travel supplier, provided all penalties are waived; or
  c) you cancel the trip before any penalties come into effect.

Important Note There is no refund of any premium if a claim has been made.
  a) Refund amounts under $20 will not be issued.
  b) Refunds for partial cancellations will be calculated by multiplying the daily premium by the actual number of days the insured person was out of the province or territory of residence. This amount is then subtracted from the total premium paid. If the refund amount is equal to or lower than the minimum premium required for the plan purchased, then the minimum premium will not be refunded.

All requests for refunds can be made by calling the Operations Centre at 1-800-281-9109.

Refunds requests must be received to the Operations Centre no later than 90 days from your return date.

You may be asked for:
  1. A copy of your confirmation of coverage; and
  2. Any other documentation to support your refund request.
Claims Procedures

Claims forms are available by calling the Operations Centre’s Claims Department at 1-800-281-9109.

SEND YOUR CLAIM FORMS AND SUPPORTING DOCUMENTS TO:

Operations Centre
c/o Allianz Global Assistance, Claims Department
P O Box 277
Waterloo, Ontario, Canada N2J 4A4
Collect worldwide: 416-340-7124
Toll free Canada/U.S.A.: 1-800-281-9109

Claim Submission
1. Notice of Claim. Claims must be reported within 30 days of occurrence.
2. Proof of Claim. Written proof of claim must be submitted within 90 days of occurrence.
3. Any costs incurred for documentation or required reports are your or the claimant’s responsibility.
4. To submit your claim, fill out the claim form completely and include all original bills. Incomplete information will cause delay.
5. All eligible claims must be supported by original receipts from commercial organizations.

You, or the claimant, if other than you shall be responsible for providing the Operations Centre with the information listed below under Claims Procedures for Specific Types of Coverage. If you do not provide the required supporting documentation, your claim cannot be processed and will not be paid.

Claims Procedures For Specific Types Of Coverage

When submitting your Travel Medical Insurance Coverage claim, please include:
1. A fully completed and signed claim form with all original bills and receipts from commercial organizations. You may want to retain a copy of all documents before sending the originals to the insurer.
2. Medical records including an emergency room report and diagnosis from the medical facility or a Medical Certificate completed by the treating physician. Any fee for completion of the Medical Certificate is not a covered benefit under this insurance and will not be reimbursed.
3. Completed appropriate provincial/territorial government health insurance plan forms; see claim form for details.
4. Any other documentation that may be required and/or requested by the Operations Centre.

Important Note
In the event of an emergency, the Operations Centre must be notified within 24 hours of admission to a hospital and before any surgery is performed.

When submitting your Travel Accidental Death & Dismemberment Insurance Coverage claim, please include:
1. A fully completed and signed claim form by either you, or in the case of your death, by the appointed executor/executrix.
2. The police report including any witness statements.
3. The coroner’s report.
4. The death certificate (in the event of death).
5. The Medical Certificate completed by the attending physician or hospital medical records.
6. Any other documents requested by the Operations Centre after initial review of the claim.

When submitting your Trip Cancellation & Trip Interruption Insurance Coverage claim, please include:

a) Trip Cancellation, Trip Interruption and Trip Delay
i. A fully completed and signed claim form. Incomplete forms will be returned and will delay processing your claim.
   Both you and the claimant (if other than you) must sign the Authorization and Certification.
ii. A Medical Certificate completed by the treating physician. A copy of the patient’s/deceased’s medical records may be required.
iii. If cancellation is due to death, a copy of the death certificate.
iv. If cancellation is due to any reason other than sickness, injury or death, please contact the Operations Centre’s Claims Department for detailed claims requirements.
v. Any other documents requested by the Operations Centre after initial review of the claim.
b) Prior to Departure  
(in addition to the requirements under item a) above)

i. Itemized copy of the invoice confirming the amount paid for your trip, including the cost of airfare, hotel, taxes, service fees and any other expenses.
ii. Proof of payment such as: a credit card statement, a copy of a cancelled cheque, or a copy of the official receipt issued by the travel agency.
iii. Statement of refund from the travel supplier or agent if applicable.
iv. Original unused airline tickets and any other original travel documentation (if you did not get a refund from any other source).
v. Tour operator terms and conditions.
vi. Any other documents requested by the Operations Centre after initial review of the claim.

c) After Departure (in addition to the requirements under item a) above)

i. Original unused airline ticket and passenger coupon of the new replacement ticket purchased to return to your province or territory of permanent residence.
ii. If only a change-fee was charged, receipt showing the amount charged.
iii. For an unused tour, a copy of the original invoice, breakdown of unused tour cost, and a copy of the travel itinerary.
iv. Any original receipts for out-of-pocket expenses incurred as a result of an interrupted or delayed return.
v. Any other documents requested by the Operations Centre after initial review of the claim.

Important Note
If an insured trip must be cancelled, the travel supplier or agent must be notified on the day (or the next business day) that the cause of cancellation occurs. Benefits are limited to the amounts that are non-refundable at the occurrence date of the Covered Reason that was the cause for cancellation, regardless of the date the trip is cancelled.

When submitting your Baggage Insurance Coverage claim, please include:

1. A completed and signed claim form with a brief explanation of the incident leading to the loss.
2. An itemized list detailing the value of all lost or stolen items, together with proof of ownership such as receipts, photos, credit card statements, owner’s manuals, etc.
3. Copy of correspondence from any other source which may cover this loss, confirms payment or denies liability.
4. Copy of airline tickets and itinerary confirming departure and return dates.
5. Any other documents to support your claim.

Important Note
Immediately notify the airline, bus, railroad, hotel or other authorities where the theft occurred and obtain an official report. A police report is required in the event of stolen baggage or personal effects.

Privacy Information Notice

YOUR PRIVACY IS PROTECTED

Co-operators Life Insurance Company and The Sovereign General Insurance Company (the “insurers”), Allianz Global Assistance (the “administrator”) and CIBC (for the purpose of this Privacy Information Notice collectively “we” “us” and “our”) are committed to protecting the privacy, confidentiality and security of the personal information that we collect, use and disclose and agree to comply with our respective company’s privacy policies.

The word personal information means any personal, health related, financial and other details about you that you provide to us and we obtain from other sources, including through the products and services you use.

Collection and Use of your personal information: We collect personal information provided by you. We may collect information including:

- details about you and your background, including your name, address, contact information, date of birth, occupation, financial details, medical records and other identification
- records that reflect your dealings with and through us;
- details about your browsing activities, your browser or mobile device;
- your preferences and activities.
This information may be collected from you and from other sources including:

- persons authorized to act on your behalf
- health care providers, private investigators, other insurance companies, government agencies including motor vehicle registries, any agent, broker or market intermediary, and other such parties that have records or knowledge of you or your health.

We will limit the collection and use of information to what we require in order to serve you and to administer our business for the following purposes:

- verifying your identity
- providing the insurance products and services you request,
- assessing your insurability
- adjudicating claims,
- administering your insurance coverage
- complying with applicable laws and requirements of regulators

Access to and correction of your information: We will establish a file containing your personal information, which may be kept at our offices. Only our authorized employees, mandataries and agents who require the information in the course of their duties will have access to this file.

You have the right, in accordance with applicable legislation, to have access to your file under this certificate and to require the correction of inaccurate information by contacting Allianz Global Assistance at 1-800-281-9109 or the Privacy Officer at privacy@allianz-assistance.ca.

Disclosing your information: Your personal information may be disclosed to third parties, including medical practitioners and institutions, investigative agencies and other insurers or reinsurers to underwrite and administer this insurance or to pay insurance benefits. Disclosing your information will be with your consent however, information may be disclosed in the following circumstances:

- as described in applicable privacy legislation;
- in response to a court order
- to meet requests for information from regulators, or to satisfy legal and regulatory requirements applicable to us

Marketing Purposes: CIBC may review and analyze your use of products and services to help us serve our clients better. If you agreed to receiving information about our other products and services, CIBC may tell you about them through direct mail, email, telephone or other means. If you wish to withdraw your consent to receiving marketing from CIBC, you may contact CIBC at 1-800-465-CIBC(2422) at any time. You will not be refused products or services because you withdraw your consent to the use of your information for marketing purposes. This will not limit the information provided to you through discussions with your CIBC service representative.

Privacy Policy: This privacy section must be read together with our below privacy policies. For further information or to obtain a copy of our privacy policies please contact us below:

If you would like a copy of the CIBC’s privacy policy, it is available online at www.cibc.com or by calling 1-800-465-CIBC.

If you would like a copy of Co-operators Life Insurance Company’s privacy policy, it is available online at www.cooperators.ca or by calling 1-888-887-7773.

If you would like a copy of The Sovereign General Insurance Company’s privacy policy, it is available online at www.sovereigngeneral.com or by calling 1-888-887-7773

If you would like a copy of Allianz Global Assistance’s privacy policy, it is available online at www.allianz-assistance.ca or by calling the Operations Centre at 1-800-281-9109.

We may amend this privacy section and our privacy policies from time to time. We will post the most up to date version of our privacy policy on our websites. Please read our privacy policies for further details on your opt-out choices.
Questions

If you have any questions or concerns about this certificate or claim, please feel free to contact the Operations Centre anytime:

Toll Free: 1-800-281-9109
Collect: 416-340-7124

Mandatory Provisions

For Québec residents, notwithstanding any other provisions herein contained, this certificate is subject to the mandatory provisions of the Civil Code of Québec.

Administered by:
AZGA Service Canada Inc. o/a Allianz Global Assistance
P.O. Box 277
Waterloo, Ontario N2J 4A4
Travel insurance is underwritten by:

Co-operators Life Insurance Company (accident and sickness benefits)
1920 College Avenue
Regina, Saskatchewan S4P 1C4
1-800-454-8061

The Sovereign General Insurance Company (property and casualty benefits)
500 - 6700 Macleod Trail S.E
Calgary, Alberta T2H 0L3
1-800-658-4247

Change of Insurer
CIBC may from time to time elect to change an insurer providing coverage under this certificate. A change of insurer may occur by amending the Group Master Policy, by assumption reinsurance, transfer or by replacing coverage under the current Group Master Policy with coverage under a new group policy that is issued by a new insurer on substantially similar terms as the existing Group Master Policy. If any such change takes place, your application for this insurance will continue to apply to your new insurance coverage and new insurer. You will be provided with not less than 30 days’ notice of the change. The notice will tell you the date the change is to be effective, and any changes to (i) the cost of insurance, (ii) the insurance benefits, or (iii) the other terms and conditions of insurance. If the notice directs you to make claims or certain categories of claims only against a particular insurer, you agree not to make any such claims against any other insurer. The notice would become a term of the group policy and of this certificate issued in respect of CIBC Travel Insurance.

Travel Assistance

NOTE: The following assistance services are for your convenience only. Any expenses incurred related to utilizing these helpful services may not be covered under this certificate. Please refer to the benefit wording for details of what is covered.

You can count on the Operations Centre’s assistance 24 hours a day, 7 days a week. During an emergency, wherever possible, the Operations Centre’s services include, but are not limited to:

• Monitoring the status of your medical case and communicating between patient, family physician, employer, travel company, consulate, etc.

• Coordinating travel arrangements as follows:
  i. emergency medical transportation and treatment while you are travelling, at the request of you or your physician;
  ii. escort and transportation home for stranded dependent children and/or other extended family members or friends while you are in hospital;
  iii. your return home if you become ill or injured;
  iv. services for the repatriation of your remains if you die away from home.

The Operations Centre can also help you when non-medical emergencies arise on your trip:

• With emergency cash services – in the event of an emergency, the Operations Centre will coordinate between you and your friend, family member, business or credit card company for a cash transfer.
• With emergency message services – the Operations Centre will take emergency messages from or for you.
• With emergency ticket replacement – the Operations Centre will help you replace lost or stolen airline tickets.
• With legal services – the Operations Centre will help you contact a local attorney or the appropriate consular officer if you are arrested or detained, are in a traffic accident or otherwise require legal help.
• With bail bond services – the Operations Centre will help you in coordinating these services in all available locations.

Even if you never use the medical benefits or travel assistance services during your trip, you can still benefit from the trip information offered by calling the Operations Centre.

The Operations Centre is here to help you with:
• Passport and Visa information
• Health hazards advisory
• Inoculation requirements
• Weather information
• Currency exchange information
• Consulate and embassy locations

**Emergency Procedures**

In the event of an emergency, you or someone acting on your behalf must notify the Operations Centre within 24 hours of admission to a hospital and before any surgery is performed.

The Operations Centre is here to help and is available 24 hours a day, 7 days a week. The Operations Centre also provides support and recommendations for non-medical emergencies, providing you with access to resources to help resolve any unexpected difficulties you encounter during your trip.

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OPERATIONS CENTRE
Toll free Canada/USA: 1-800-281-9109
Worldwide collect 416-340-7124

Travel insurance is underwritten by Co-operators Life Insurance Company and The Sovereign General Insurance Company.