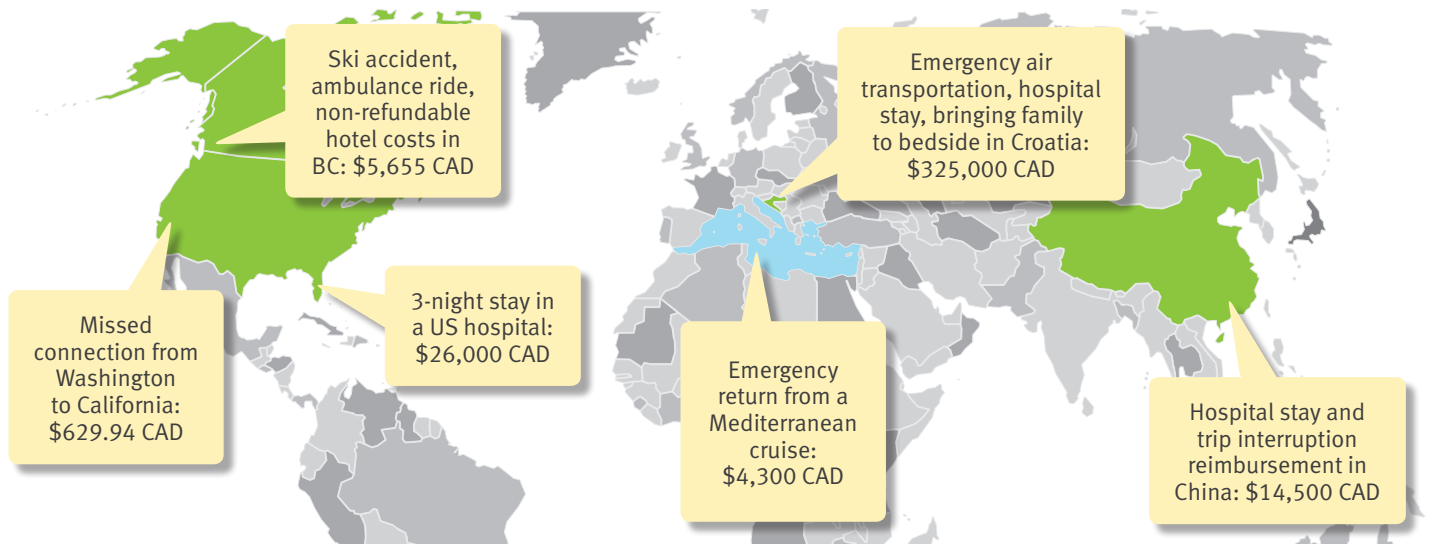


Travel insurance: take it with you when you travel

Can you afford a travel medical emergency or to lose your hard earned travel dollars, putting yourself and your family out thousands of dollars?

Your government healthcare is very limited when stepping outside of your home province or territory, and out-of-pocket expenses during an unexpected emergency can add up.



While it might be more exciting to plan the fun aspects of your trip, we know it's also important to prepare for the unexpected. Travel insurance is the most important item you can take with you when you travel. If you get sick or injured outside your home province or territory, it's good to know travel insurance will be there to help.

Buy travel insurance because you might need:

- To go to the doctor or hospital in an emergency
- Assistance with foreign languages during a medical emergency
- To cancel your trip after situations such as new travel advisories or the unexpected sickness of a family member force you to lose all your non-refundable pre-paid travel costs
- To continue your trip or be reimbursed for out-of-pocket expenses if your flight is delayed due to weather conditions, volcanic eruption, or emergency road closures
- An air ambulance to bring you home if needed
- Help when a hospital demands up-front payment
- A few things to tide you over if your luggage doesn't arrive with you

Here, you'll find useful information about travel insurance, our All-inclusive Package and points to keep in mind to help you find coverage that meets your needs.

Features and Benefits:

- Up to \$10 million in emergency hospital and medical protection
- Cancellation and interruption protection that provides coverage if you're unable to travel or need to cut your trip short due to an unexpected emergency
- Convenience and savings on comprehensive protection before and during your trip
- 24/7 access to multi-lingual emergency assistance
- Assistance with lost or stolen travel documents
- Convenient 4-, 9-, 17- and 30-day multi-trip plans let you buy once for coverage on an unlimited number of trips per year
- Coverage for sports, shore excursion, concert or special event tickets you were unable to use
- A package plan rider offering increased benefits is available on single trips
- Family rates for you and your children to help keep travel costs down

Summary of Benefits

| All-inclusive Package – convenience, savings and value all in one plan <i>Benefits are per person per trip</i> | Maximum coverage amount |
|--|---------------------------|
| Emergency Hospital & Medical | \$10 million |
| Included in the overall \$10 million maximum: <ul style="list-style-type: none"> Hospital Confinement and Medical Services Prescription Medication Ambulance Services Emergency Transportation Attendant/Return of Travelling Companion Accidental Dental Dental Emergency Return of Vehicle Return of Deceased | |
| Cremation at Place of Death | \$10,000 |
| Return of Watercraft | \$4,000 |
| Chiropractor, osteopath, chiropodist, podiatrist, acupuncturist or physiotherapist | \$500 per profession |
| Out-of-Pocket Expenses | \$4,000 |
| Transportation of Family or Friend | \$3,000 |
| Pet Return | \$500 |
| Return to Original Trip Destination | \$5,000 |
| Excess Baggage Return | \$500 |
| Trip-Break for Single-trip Plans | up to 15 consecutive days |
| Trip Cancellation & Interruption | |
| Prior to Departure | Sum insured |
| After Departure | Unlimited |
| Accidental Death & Dismemberment | \$50,000 |
| Flight Accident | \$100,000 |
| Baggage | \$1,000 |

Eligibility, limitations and exclusions

Travel insurance coverage is subject to eligibility, limitations and exclusions. For full details, please refer to the policy and consult with your travel professional.



Things to be aware of:

- Travel insurance is for emergencies only – it doesn't cover everything.
- It's important to be up front about your pre-existing health conditions to make sure you get coverage that fits your needs.
- If you're over age 60, you may be asked to complete a medical questionnaire when applying for travel insurance. If you need help, check with your doctor about any answers you are unsure of.
- Read your policy to understand what it does and doesn't cover.

About Allianz Global Assistance

Allianz Global Assistance is one of the largest travel insurance and assistance services providers in Canada, with offices in Kitchener, Toronto, Montreal and Vancouver. We're everywhere you go and proud to be part of the world's largest travel insurance and assistance company, operating in 34 countries around the globe.

Have questions?

Consult with your travel professional, who is a terrific resource when choosing the right plan to protect yourself, your family and your investment while you travel.

Your Privacy

We are committed to protecting the privacy, confidentiality and security of the personal information we collect, use and disclose. For a copy of Allianz Global Assistance's privacy policy, please visit our website:

www.allianz-assistance.ca

Allianz Global Assistance administers the policy. Allianz Global Assistance is the registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.

Underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies.

For illustration purposes only. This is not an insurance policy. For complete terms, conditions, limitations and exclusions, see the policy booklet. Please read and understand your policy before you travel.