



Your **Multi-Trip** **Annual Insurance** Guide

Multi-Trip Annual Insurance is an individual insurance product.

Very important:

When you receive your contract:

- **Make sure you read the exclusions and limitations** that apply to your insurance.
- **Make sure that the “Your insurance choices” document** contains the correct information.

Before leaving on your trip:

Read exclusion 2) on pages 10 and 11 to make sure you are covered for an injury, medical condition or symptoms that you have had in the 3 or 6 months prior to your departure, even if you have completed a medical questionnaire.

In case of emergency while travelling:

Don't forget to call the Assistance Service **BEFORE** going to a hospital or clinic. Otherwise, penalties may apply. See page 5.

From Canada and the U.S.:

1-800-465-6390 (toll free)

From anywhere in the world:

514-875-9170 (collect call)

To make a claim, modify your contract or ask any questions, call us.

From Canada and the U.S., toll free:

1-855-368-6924

From anywhere in the world, call collect:

418-647-5140

Cut out your assistance cards on the back



 **Desjardins**
Insurance

Life • Health • Retirement

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Your travel assistance cards

The cards below show the numbers to call to reach the Assistance Service, extend your coverage or ask a question.



Cut out these cards, write your name and contract number on them and bring them with you on your trip.



Desjardins
Insurance

Life • Health • Retirement



**Travel Assistance
Card**

Contract holder: _____

Contract number: _____

Emergency | Urgence | Emergencia · 24 h

Canada and United States (toll free)

Canada et États-Unis (sans frais)

1-800-465-6390

Anywhere in the world (call collect)

Partout dans le monde (à frais virés)

514-875-9170

**To extend your insurance
or ask a question:**

Canada and United States (toll free)

Canada et États-Unis (sans frais)

1-855-368-6924

Anywhere in the world (call collect)

Partout dans le monde (à frais virés)

418-647-5140

Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.

Notice from the Autorité des marchés financiers

The Autorité des marchés financiers does not express an opinion on the quality of the product offered in this guide.

The insurance is offered by:

Desjardins Financial Security
Life Assurance Company
200 rue des Commandeurs
Lévis, QC G6V 6R2

Phone: 1-855-368-6924

Fax: 1-866-301-7131

Business hours:

Monday to Friday: from 8 a.m. to 8 p.m.

Saturday: from 8:30 a.m. to 4:30 p.m.

desjardinstravelinsurance.ca

In some provinces, some coverages are offered by:

The Personal Insurance Company
6300 boul. Guillaume-Couture
Lévis, QC G6V 6P9

Phone: 1-800-463-6416

Fax: 418-838-2216

desjardins.com


What's the purpose of this guide?

This guide describes the Multi-Trip Annual Insurance contract so you can decide for yourself whether it meets your needs, since you are not in the presence of an insurance representative.



The words in *italics* in this guide are defined on pages 51 and 52

Table of contents

Description of the product offered	4
What's the purpose of travel insurance (nature of coverage)? . . .	4
What is Multi-Trip Annual Insurance?	4
Who can be insured (eligibility)?	4
Description of the coverages.	5
 Emergency Health Care coverage	5
Eligible expenses	6
 Caution – Exclusions and limitations	10
 Trip Cancellation coverage	14
Recognized causes of trip cancellation or modification.	15
Expenses reimbursed.	17
 Caution – Exclusions and limitations	20
 Baggage coverage.	24
Covered situations and amounts paid or reimbursed.	24
 Caution – Exclusions and limitations	25
 Accident coverage	26
Accident while aboard a plane option	26
Accident while travelling option	27
Other conditions that apply to both options	27
 Caution – Exclusions and limitations	28
 Emergency Return Trip coverage	30
Recognized causes of a return trip and expenses reimbursed	30
 Caution – Exclusion	30
To modify your insurance for a trip	31
If you extend a trip.	31
If you want to increase an insurance amount	31
 Caution – Exclusion for injuries or medical conditions that were not stable prior to the extension or increase	32
Free automatic extension.	32

Assistance Service	34
Before leaving.	34
In case of a medical emergency during your trip.	34
For all other problems during your trip	34
Other important information	35
What documents make up your contract?	35
What are the start and end dates of your coverages?	35
Who can purchase Travel Insurance?	36
Do you have to answer any health questions?	36
What do you need to know about your premium?	37
How is your contract renewed?	37
How does the Quattrra Advantage work for insureds aged 61 to 80?	38
Is there a time period to cancel your contract?	38
Can you receive a refund if you cancel a modification made to your insurance?	39
Can we cancel your contract?	39
Can we terminate a coverage?	40
Can we modify your contract?	40
Submitting a claim	40
Three steps to submit a claim	40
What we may request	41
Our response to your claim	42
If you do not agree with our decision (appeal process).	43
Payment of your claim	43
Similar products	45
Referral to the Autorité des marchés financiers (AMF)	45
How we manage your personal information	46
Are you dissatisfied with our service?	47
Notice of cancellation of an insurance contract	48
Definitions	51

Description of the product offered

What's the purpose of travel insurance (nature of coverage)?

Travel insurance provides financial protection against sudden and unforeseen events that could occur while you are travelling.

Your contract therefore includes some exclusions relating to certain activities or illnesses, among other things. For example, you may not be covered while practising dangerous sports or for health problems or symptoms that you had before leaving on your trip.

We recommend that you read the exclusions and limitations sections of this guide so you understand your coverage.

These sections are marked with a  symbol.

What is Multi-Trip Annual Insurance?

This insurance covers you for all the trips you take in a year. For each trip, you are covered for the number of days you selected and indicated in the "Your insurance choices" document. The departure and return dates count as full days when calculating the duration of the trip.

Who can be insured (eligibility)?

For a person to be insured under this contract:

- they must be a *Canadian resident*;
- they must be at least 15 days old;
- their trip must begin and end in Canada, in their *province of residence*;
- they must apply for the insurance before the departure date and for the entire scheduled duration of their trip;
- for the **Emergency Health Care** coverage only: they must be covered under the government health and hospitalization insurance plans of their *province of residence* for the entire duration of each trip (it's your responsibility to ensure that each person that you want to insure is covered under these plans);
- for the **Emergency Return Trip** coverage: they must be covered under the **Emergency Health Care** coverage or equivalent coverage offered by us for the entire duration of the trip.

For a child who is born on the trip to be covered:

A child born during a trip is automatically insured under the **Emergency Health Care** coverage if the mother is insured under this coverage and expenses for delivery are not excluded (see the exclusions for this coverage on pages 10 to 14).

Description of the coverages

Emergency Health Care coverage



(covers trips outside your province of residence)

Who's insured under this coverage?

Check the "Your insurance choices" document.

We cover the **expenses incurred outside your province of residence outlined on pages 6 to 9** if:

- you suddenly and unexpectedly become ill or have an *accident* on a trip; **and**
- you require emergency medical care or services.

3 things to know before reading any further

1 You must call our Assistance Service **BEFORE** going to a *hospital* or *clinic* and follow their instructions. Otherwise, you will be required to pay 30% of the eligible expenses, up to a maximum of \$3,000.

If you are unable to call yourself (for example: you are unconscious), another person must call on your behalf within 24 hours following the *accident* or *illness*. If you are travelling alone, you should carry your travel assistance card on you.

2 The expenses are covered:

- up to the maximums indicated, which, unless otherwise indicated, apply per insured, per trip;
- up to an overall maximum of \$5,000,000 per insured, per trip;
- up to the reasonable and customary amounts usually billed for such care or services in the region where they are received.

3 We are not responsible for the availability or quality of the care and services received.

Eligible expenses

1. Expenses for medical and dental care and services

- a) Hospital room and board charges for semi-private accommodation or private accommodation, if your state of health requires it;
- b) The services of a *physician* or a nurse practitioner;
- c) The following care and services, if prescribed by a *physician*:
 - lab tests and X-rays;
 - nursing care provided during a hospitalization;
 - drugs that can only be obtained with a prescription. **These drugs are limited to a 30-day supply.** However, there is no limit on the drugs taken during a hospitalization;
 - purchase or rental of crutches, canes or splints;
 - rental of a wheelchair, respirator or other medical or orthopaedic devices;
 - any other type of care authorized by the Assistance Service.
- d) The services of a chiropractor (excluding X-rays), a podiatrist or a physiotherapist who are members in good standing of their professional association. **Maximum of \$60 per treatment and \$300 in total per profession.**
- e) Treatment of natural healthy teeth (that still have their roots), in the event of an **emergency** resulting from a direct and accidental blow to the mouth. **Maximum of \$3,000.**

2. Living expenses if you have to delay your return

Living expenses (accommodation, meals, transportation, etc.) that you are required to pay if you have to delay your return because you or a *family member* accompanying you suffers from an *illness* or injury. The *illness* or injury must be confirmed by a *physician*. **Maximum of \$200 per day and \$2,000 in total.**

3. Emergency transportation expenses

Transportation to the closest facility where appropriate medical care is available.

We also reimburse up to **\$100 per emergency** for local transportation expenses that you incur after having received this care to return to the location where you are staying during your trip.

4. Expenses for the repatriation, visit of a family member and return of vehicle

Pssst! To be covered, the Assistance Service must approve and arrange the services below.

a) Expenses to repatriate you for medical reasons

Your repatriation to your place of residence to receive appropriate care as soon as your health permits.

b) Medical attendant expenses

If you have to be repatriated and the attending *physician* indicates the need for a qualified medical attendant to accompany you: round-trip economy transportation and the usual fees and expenses of an attendant.

c) Expenses to repatriate an insured travelling companion

If you have to be repatriated: the additional cost of an economy-class *plane* ticket for the repatriation of a single *travelling companion* to their place of residence. This *travelling companion* must be insured by Desjardins Financial Security for their trip and must have emergency healthcare coverage.

d) Expenses to repatriate children accompanying you

If you have to be repatriated or are confined to a *hospital* for more than 24 hours: the additional cost of an economy-class *plane* ticket for the repatriation of children in your care during your trip to their place of residence, if no other person can take them.

We also pay the expenses of an escort if the *common carrier* requires that the children be escorted.

e) Expenses to repatriate a pet accompanying you

If you have to be repatriated: the repatriation to your place of residence of a cat or dog accompanying you on your trip if no other person can bring the pet home. **Maximum of \$500.**

f) Expenses to repatriate your baggage

If you have to be repatriated: the excess baggage charges if your baggage has to be brought back by another person, or the cost of repatriating your baggage to your place of residence if no other person can bring your baggage back. **Maximum of \$300.**

g) Expenses to bring a family member to your bedside

If you are confined to a *hospital* or *clinic* for at least 3 days, are not already accompanied by a *family member* age 18 or older and the attending *physician* deems it necessary:

- the cost of a round-trip economy ticket for the transportation by the most direct route of a *family member* who has to leave their *province of residence* to visit you;
- the cost for this person to purchase travel insurance from Desjardins Financial Security for emergency health care to insure the trip that they have to make to come to your bedside, **up to \$1,000;**
- The *living expenses* incurred by this person during their trip, **up to \$200 per day and \$2,000 in total.**

h) Expenses to return your vehicle

The return of the vehicle that you used to get to your destination, provided that a *physician* certifies that your health does not allow you to drive and provided that no *travelling companion* is able to do so.

The vehicle must be in good mechanical condition to make the return.

The following expenses are eligible for the return of your vehicle: the costs of a vehicle transport agency or the reasonable and necessary expenses incurred by an individual for gas, meals, accommodation and a one-way economy ticket. **Maximum of \$2,500.**

5. Expenses in case of death

Pssst! To be covered, the Assistance Service must approve and arrange the services below.

a) Expenses relating to body identification

If you die during your trip and you were not accompanied by a *family member* age 18 or older:

- the cost of a round-trip economy ticket by the most direct route for a *family member* who must leave their *province of residence* to come and identify your body;
- the cost for this person to purchase travel insurance from Desjardins Financial Security for emergency health care to insure the trip to identify your body, **up to \$1,000**;
- the *living expenses* incurred by this person during their trip, **up to \$200 per day and \$2,000 in total**.

b) Expenses to repatriate your remains or ashes

If you die during your trip: the repatriation of your remains or ashes to your usual place of residence by the most direct route. **Maximum of \$12,000** for transportation and preparation of the body, including cremation, where applicable. The cost of the casket or urn is not covered.

c) Expenses for cremation or burial in the country you were visiting

If you die during your trip: your cremation or burial in the country where you died. **Maximum of \$6,000**.



Caution – Exclusions and limitations

1) Penalty if you don't contact the Assistance Service BEFORE going to a hospital or a clinic

If the obligation to contact the Assistance Service indicated on page 5 is not satisfied, you'll be required to pay 30% of the eligible expenses, up to \$3,000.

2) Exclusion for injuries or medical conditions that were not stable before leaving on your trip

Were you suffering from any injury or medical condition prior to leaving on your trip? Was this injury or medical condition **not stable** in the 3 or 6 months prior to your **departure date**?

You are not covered if you incur expenses for this reason, even if you had declared it in the medical questionnaire or if a *physician* told you you could travel. Travel insurance only covers unforeseeable events.

How to determine if an injury or medical condition was not stable:

Answer each question in the "6 questions to answer" box on the next page for EACH injury or medical condition and for EACH trip. In case of doubt, contact your *physician* or us for assistance.

- Were you under age 55 on your **departure date**? Answer for the **3-month** reference period.
- Were you age 55 or older on your **departure date**? Answer for the **6-month** reference period.
- Do you have the Stable for 3 months option for your trip (see the "Your insurance choices" document)? Answer for the **3-month** reference period.

6 questions to answer

During the **3 months/6 months** prior to your **departure date**, did you have an injury or medical condition for which:

1. you had new symptoms or the existing symptoms were more frequent or more intense?
2. you consulted a *physician* (except for a routine check-up)?
3. a *physician* recommended that you undergo a test, you underwent a test or you are waiting for the results?
4. you had surgery, were hospitalized or a *physician* recommended that you have surgery?
5. you started a new treatment, including a new drug, or a new treatment was prescribed?
6. you had a change in treatment or medication (quantity, frequency or the medication itself) or this change was prescribed?

We do not consider a routine adjustment to insulin or Coumadin, or the replacement of a brand-name drug for an identical generic drug if the dose is the same, to be a change of medication.

Did you answer YES to one of the 6 questions above?

Your injury or medical condition has therefore **not been stable** in the months prior to your departure date. **You are not covered for this injury or medical condition**, or related injury or medical condition, except in the event of the exceptions below.

Exceptions for certain minor medical conditions

Is your medical condition a cold, flu, ear infection, sinus infection, sore throat or tonsillitis? You are covered for this medical condition:

- if you have recovered for at least 30 consecutive days on your **departure date**; and
- if this medical condition is not a chronic illness or a complication of a chronic illness.

3) Other exclusions for medical reasons

We will not pay any expenses in the following cases:

- if a *physician* advised you not to travel;
- if you are taking the trip to receive medical care or services, even if the trip is recommended by a *physician*;
- for optional or non-emergency care, even if you receive it further to an emergency. "Optional and non-emergency care" means that it can be obtained in your *province of residence* without endangering your life or health;
- for care, treatment or surgery received for cosmetic purposes and any related complications;
- for expenses related to hospital care not covered under the hospitalization insurance plan in your *province of residence*;
- for life-sustaining drugs that you take on an on-going basis, such as insulin, nitroglycerin and vitamins;
- for expenses resulting from pregnancy, miscarriage, childbirth or their complications that are incurred after the first 32 weeks of pregnancy;
- for expenses incurred after the date you refuse the treatment prescribed by the attending *physician* or the Assistance Service, or if you refuse to follow any of the following instructions from the Assistance Service:
 - change *hospitals* or *clinics*.
 - undergo a diagnostic examination.
 - return to your *province of residence*.

4) Exclusions related to your participation in certain sports, activities or risky behaviour

We will not pay any expenses in the following cases:

- For an *accident* that occurs while you are participating in:
 - any sporting activity for pay;
 - any sporting event for which the winners are awarded cash prizes;
 - any non-standard sport or activity involving a high level of risk, such as those indicated below, for instance:
 - hang-gliding and paragliding;
 - parachuting and sky diving;
 - bungee jumping;
 - climbing and mountaineering;
 - freestyle skiing;
 - amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school;
 - any combat sport;
 - any competition, speed event or other high-risk activity involving the use of a motor vehicle, including training activities, whether on approved tracks or elsewhere;

To find out if you are covered for a sport or activity

Call us at 1-855-368-6924 and choose option 2
or write to us at desjardintravelinsurance@dsf.ca.

- if the expenses result directly or indirectly from an injury you inflict yourself, a suicide or attempted suicide, whether or not you are aware of your actions;
- for an *accident* or *illness* that occurs while you are participating in a riot or criminal act;
- for an *accident* or *illness* that occurs while you are using narcotics or abusing drugs or alcohol.

Drug abuse means exceeding the dosage recommended by a health specialist.

Alcohol abuse means the consumption of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood.

5) Exclusion related to a trip to a country that the government advised against visiting

We will not pay any expenses for an *accident* or *illness* that occurs while you are travelling in a region or a country that the Canadian government had advised Canadians against visiting before your trip begins.

However, we will accept your claim if you can demonstrate that the particular situation existing in the country visited did not contribute in any way to the *accident*, *illness* or expenses.

6) Exclusion for a trip in a commercial vehicle

We will not pay any expenses if you are travelling as a driver, pilot, crew member or non-paying passenger in a *commercial vehicle*. However, you will be covered if you are using the vehicle as a private means of transportation only, while on vacation, and it is one of the following vehicles:

- a car;
- a truck (or van);
- a heavy vehicle in which you are not travelling as the driver.



Trip Cancellation coverage

(covers trips inside and outside your *province of residence*)

Who's insured under this coverage?

Check the "Your insurance choices" document.

We will reimburse the **expenses outlined on pages 17 to 19**, depending on your situation, if:

- you have to cancel or modify a trip for one of the 18 causes below (pages 15 to 17);
- you were reasonably unaware that this cause would occur at the time this coverage was obtained, your trip was purchased or the expenses were incurred; **and**
- this cause is serious enough to justify cancelling or modifying your trip.

Recognized causes of trip cancellation or modification

Cause 1

One of the following people becomes ill, has an *accident* or dies:

- you
- one of your *family members*
- a *travelling companion*
- a *family member of a travelling companion*
- the person responsible for the care of your dependent children
- your business partner or key employee
- the person for whom you are the legal guardian
- the person who is hosting you in their home during part or all your trip

We reserve the right to have the injured or sick person examined by a *physician* of our choosing.

Cause 2

Your *travelling companion* has to cancel or interrupt their trip due to one of the recognized causes described in this section.

Cause 3

You find out that **you** (or your *spouse*) are **pregnant** and your scheduled return date is **after the first 32 weeks of pregnancy**.

Cause 4

A person for whom you are the **estate executor** dies.

Cause 5

You are summoned for **jury** duty or to appear as a **witness**.

Cause 6

You receive **notice of custody of a child**.

Cause 7

A business meeting is cancelled because the person you are supposed to meet becomes ill, has an *accident* or dies.

The meeting must have been arranged in advance and be the only reason for your trip.

Cause 8

You are required **to move for work purposes** in the 30 days prior to your departure or during the time scheduled for your trip. This transfer is required by the employer for whom you were working at the time you purchased your trip.

Cause 9

The **company** where you have been working for at least one year shuts down due to a **lock-out** or declares **bankruptcy**.

Cause 10

You involuntarily lose your permanent employment that you have had with the same employer for more than one year.

Permanent employment is a non-seasonal employment under a contract of unlimited duration for which you are paid at least 20 hours per week.

Cause 11

A **disaster** causes significant damage to your **main residence** in your *province of residence* or to your **business**.

Cause 12

Your **cruise is cancelled** due to mechanical problems, grounding or quarantining of the cruise ship or it has been repositioned due to bad weather.

Cause 13

The **common carrier** is **delayed** due to **bad weather**, a **natural disaster** or **mechanical problems**.

OR

The **common carrier** or a **vehicle is delayed** due to a **traffic accident** or **emergency road closure** by police (we will require a police report).

This delay must result in you missing the departure of a **common carrier vehicle** used during your trip and force you to change your travel arrangements. In all cases, you must have planned to be at the point of departure at least **3 hours** before the scheduled departure time.

Cause 14

A travel service supplier defaults.

- The default must result in you definitively losing at least some of the money you paid for your trip.
- You must give us the right in writing to sue the *travel service supplier* on your behalf for the amount paid.

- The *travel service supplier* must have an office in Canada and hold all the licences and operating certificates required by the competent Canadian authorities.

Cause 15

After the date your trip was purchased, the **Canadian government advises Canadians against visiting the destination country or region** due to a particular situation in that country.

Cause 16

You are **quarantined**.

Cause 17

The **plane** you are travelling on is **hijacked**.

Cause 18

Due to a crisis or emergency situation, you are called on to serve as a **police officer, firefighter or member of the military** in active duty or as a reservist, or to provide **essential health care services**.

Expenses reimbursed

2 things to know before reading any further

1 For any trip:

- reimbursement of your **living expenses** is limited to **\$200 per day** and **\$2,000 in total**;
- reimbursement of your **other expenses** is limited to your **insurance amount**;

(Pssst!) Your insurance amount is shown in the “Your insurance choices” document.

2 We consider any travel vouchers issued by the *travel service supplier* to be a reimbursement.

1. If **you have to completely cancel your trip or cruise** due to one of the recognized causes.

We will reimburse the non-refundable fees you paid in advance to a *travel service supplier* on the date the cause for cancellation occurs.

Tip: Cancel your trip as soon as you can!

As soon as the cause of the trip cancellation occurs or you suspect that you may not be able to travel, be sure to cancel your trip, as only the expenses that were non-refundable **at the time the cause of cancellation occurred** are eligible for reimbursement. The longer you wait, the less will be covered, as fewer expenses will be reimbursed by the *travel service provider*.

2. If your **travelling companion has to completely cancel their trip** due to one of the recognized causes and you decide to still proceed with your trip.

We will reimburse the additional expenses incurred due to the absence of your *travelling companion* (for example: additional charge for hotel room).

3. If you **miss your departure or it is delayed** due to one of the recognized causes.

We will reimburse:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date or time of the ticket you purchased from a scheduled carrier (*plane, boat, train, bus*).

The new ticket must be a one-way economy ticket and be used to get you to the planned destination by the most direct route.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.

4. If you have to **return early or later than planned** due to one of the recognized causes.

We will reimburse:

- a) The *living expenses* you incur.
- b) The additional cost for changing the date or time of the ticket you purchased from a scheduled carrier (*plane, boat, train, bus*).
The new ticket must be a one-way economy ticket and be used to return to your point of departure by the most direct route.



Pssst! If you have to return later than planned:
If an *illness* or *accident* delays your return by more than 7 days after the scheduled return date, we will only reimburse the additional cost of the return ticket if you or your *travelling companion* were hospitalized. In this case, we require proof of hospitalization.

- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.

5. If you **miss a part of your trip** because:

- you or a *travelling companion* are hospitalized for at least 3 full continuous days during the trip; or
- a *travelling companion* dies during the trip.

We will reimburse:

- a) The *living expenses* you incur.
- b) If you missed a transportation you were supposed to take: the additional cost for changing the date or time of the ticket you purchased from a scheduled carrier (*plane, boat, train, bus*).
The new ticket must be a one-way economy ticket and be used to get you to the planned destination by the most direct route.
- c) The unused and non-refundable portion of the costs you paid in advance to a *travel service supplier* for land arrangements.



Caution – Exclusions and limitations

1) Exclusion for injuries or medical conditions that were not stable before purchasing your trip

Were you suffering from any injury or medical condition before the date of the initial payment (partial or total) of the cost of your trip? Was this injury or medical condition **not stable** in the 3 months prior to this date?

You are not covered if you have to cancel or modify your trip for this reason, even if you had declared it in the medical questionnaire or if a *physician* told you you could travel. Travel Insurance only covers unforeseeable events.

How to determine if an injury or medical condition was not stable:

Answer each question in the “6 questions to answer” box below for EACH injury or medical condition and for EACH trip. In case of doubt, contact your *physician* or us for assistance.

6 questions to answer

During the **3 months** prior to the date of the initial payment (partial or total) of the cost of your trip, did you have an injury or medical condition for which:

1. you had new symptoms or the existing symptoms were more frequent or more intense?
2. you consulted a *physician* (except for a routine check-up)?
3. a *physician* recommended that you undergo a test, you underwent a test or you are waiting for the results?
4. you had surgery, were hospitalized or a *physician* recommended that you have surgery?
5. you started a new treatment, including a new drug, or a new treatment was prescribed?
6. you had a change in treatment or medication (quantity, frequency or the medication itself) or this change was prescribed?

We do not consider a routine adjustment to insulin or Coumadin, or the replacement of a brand-name drug for an identical generic drug if the dose is the same, to be a change of medication.

Did you answer **YES** to one of the 6 questions above?

Your injury or medical condition has therefore **not been stable** in the 3 months prior to the date of the initial payment (partial or total) of the cost of your trip. **You are not covered for this injury or medical condition**, or related injury or medical condition, except in the event of the exceptions below.

Exceptions for certain minor medical conditions

Is your medical condition a cold, flu, ear infection, sinus infection, sore throat or tonsillitis? You are covered for this medical condition:

- if you have recovered for at least 30 consecutive days on the **date of the initial payment (partial or total) of the cost of your trip**; and
- if this medical condition is not a chronic illness or a complication of a chronic illness.

2) Exclusion for injuries or medical conditions that were not stable before purchasing this coverage

Did you purchase this coverage after having made the initial payment (partial or total) for your trip?

- Exclusion 1) for injuries or medical conditions that were not stable before purchasing your trip also applies to injuries or medical conditions that were not stable before purchasing this coverage. This means **you are not covered for any injury or medical condition that was not stable** in the 3 months prior to the date the coverage was purchased.
- To determine if an injury or medical condition was not stable, follow the instructions and answer the questions in this exclusion 1) by replacing the words **date of the initial payment (partial or total) of the cost of your trip** with the words **date this coverage was purchased**.

3) Other exclusions for medical reasons

We will not pay any expenses in the following cases:

- for a trip cancellation or modification:
 - that results from pregnancy, miscarriage, childbirth or their complications, and that occurs after the first 32 weeks of pregnancy;
 - that is directly or indirectly related to a mental, nervous, psychological or psychiatric disorder, except if you have to be hospitalized for this disorder;
- If you are taking the trip to visit a sick person whose death or state of health causes you to cancel or change your trip.

4) Limitations in case a travel service supplier defaults

In case of default of a *travel service supplier*, the maximum amount we will reimburse is limited to \$2,500 per insured, per trip, and \$500,000 for all individual Travel Insurance contracts issued by us.

5) Exclusion related to a reason of which you are aware

We will not reimburse any expenses if, on the date you obtained this coverage, purchased your trip or incurred the expenses claimed, you are aware of the reason that forces you to cancel or modify your trip.

6) Exclusions related to your participation in certain sports, activities or risky behaviour

We will not pay any expenses in the following cases:

- For an *accident* that occurs while you are participating in:
 - any sporting activity for pay;
 - any sporting event for which the winners are awarded cash prizes;
 - any non-standard sport or activity involving a high level of risk, such as those indicated below, for instance:
 - hang-gliding and paragliding;
 - parachuting and sky diving;
 - bungee jumping;
 - climbing and mountaineering;
 - freestyle skiing;
 - amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school;
 - any combat sport;
 - any competition, speed event or other high-risk activity involving the use of a motor vehicle, including training activities, whether on approved tracks or elsewhere;

To find out if you are covered for a sport or activity

Call us at 1-855-368-6924 and choose option 2

or write to us at desjardinstravelinsurance@dsf.ca

- If the trip cancellation or modification results directly or indirectly from an injury you inflict yourself, a suicide or attempted suicide, whether or not you are aware of your actions;
- For a cause that occurs while you are participating in a riot or criminal act;
- For a cause that occurs while you are using narcotics or abusing drugs or alcohol.

Drug abuse means exceeding the dosage recommended by a health specialist.

Alcohol abuse means the consumption of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood.

7) Exclusion related to a trip to a country that the government advised against visiting

We will not pay any expenses for a trip cancellation or modification that occurs while you are travelling in a region or a country that the Canadian government had advised Canadians against visiting before the trip begins.

However, we will accept your claim if you can demonstrate that the particular situation existing in the country visited did not contribute in any way to the trip cancellation or modification.

8) Exclusion related to the cancellation of an activity you had planned

We will not reimburse any expenses if an excursion, outing or activity lasting one day or less that you had planned during your trip is cancelled but does not end the trip before the scheduled return date.



Baggage coverage

(covers trips outside your province of residence)

Who's insured under this coverage?

Check the "Your insurance choices" document.

We will reimburse the **amounts indicated in the table below** if your baggage or identification are stolen, lost or damaged during a trip.

2 things to know before reading any further

1 For any trip, we will pay the applicable amounts, depending on the situation, up to your insurance amount.

Pssst! Your insurance amount is shown in the "Your insurance choices" document.

2 You must:

- notify us as soon as you become aware of the loss, damage or theft;
- in case of theft, also notify the police;
- obtain a written statement of the loss, theft or damage, such as a police report, or a statement from the hotel manager, tour guide or representatives of the transportation company;
- take all reasonable steps to protect or recover your property.

Covered situations and amounts paid or reimbursed

Covered situations	Amounts paid or reimbursed
Your baggage or personal effects are damaged or lost by the <i>common carrier</i> or are stolen.	The actual value of your baggage or personal effects at the time the covered loss or damage occurred. Maximum amount paid: <ul style="list-style-type: none"> ● \$500 for all the following items: jewellery, watches or articles made of silver, gold or platinum; ● \$500 for any other item, including related accessories.

Covered situations	Amounts paid or reimbursed
Your passport, driver's licence, birth certificate or visa is stolen, damaged or lost.	The expenses you incur to replace them. Maximum amount reimbursed: \$250 for all these documents.
Return of your baggage or personal effects is delayed for more than 6 hours because they were not routed as planned by the <i>common carrier</i> AND you have to purchase toiletries and essential clothing before returning to your point of departure in your <i>province of residence</i> .	The expenses incurred up to \$500 for toiletries and clothing you need to buy before recovering your baggage. If your baggage is officially considered to be lost, we will deduct the amount paid for the delay of your baggage from the amount payable for the loss of your baggage.



Caution – Exclusions and limitations

1) Exclusion related to glasses and contact lenses

We will not pay any amount for damage or theft of eyeglasses (prescription or sunglasses), contact lenses or their accessories.

2) Other exclusions

We will not pay any amount:

- for theft resulting from your lack of oversight or carelessness;
- for damage or theft of:
 - money, tickets (for example: shows, sporting events), bonds, securities and documents (other than identification and travel documents which are covered);
 - professional equipment;
 - food and drinks;
 - illegally acquired items;
 - an item for which you can request compensation from the *common carrier*;
- for damage caused intentionally or through normal wear and tear or manufacturing defect;
- for damage to fragile or brittle objects.



Accident coverage

(covers trips outside your province of residence)

Who's insured under one or both of the options under this coverage?

Check the "Your insurance choices" document.

Accident while aboard a plane option

We will pay the applicable amount indicated in the table below, if:

- you are involved in an *accident* while you are travelling as a paying passenger aboard a *plane* used for your trip; **and**
- this *accident* causes your death or the loss of use of a body part (hand, foot or eye).

If you die:

- **100% of the insurance amount** under the Accident while aboard a plane option

If you suffer loss of use without dying:

Loss of use of two or more body parts (hand, foot or eye):

- **100% of the insurance amount** under the Accident while aboard a plane option

Loss of use of one body part (hand, foot or eye):

- **50% of the insurance amount** under the Accident while aboard a plane option

Pssst! Your insurance amount is shown in the "Your insurance choices" document.

You are also covered if you are involved in an *accident* while:

- you are travelling as a passenger in another means of transportation provided by the airline or the airport authorities during your trip;
- you are waiting at the airport for the departure of a flight for your trip.

Accident while travelling option

We will pay the applicable amount indicated in the table below, if you die or lose the use of a body part (hand, foot or eye) due to any *accident* you suffer during your trip.

If you die:

Due to an *accident* that occurs while you are travelling as a passenger of a *common carrier vehicle*:

- **200% of the insurance amount** under the Accident while travelling option

Due to any other *accident*:

- **100% of the insurance amount** under the Accident while travelling option

If you suffer loss of use without dying:

Loss of use of two or more body parts (hand, foot or eye):

- **100% of the insurance amount** under the Accident while travelling option

Loss of use of one body part (hand, foot or eye):

- **50% of the insurance amount** under the Accident while travelling option

Pssst! Your insurance amount is shown in the “Your insurance choices” document.

Other conditions that apply to both options

Loss of use of a body part

- “Loss of use of a hand” means the total and permanent loss of use of one hand **and** the wrist.
- “Loss of use of a foot” means the total and permanent loss of use of one foot **and** the ankle.
- “Loss of use of an eye” means the total and permanent loss of use of sight in one eye.

Time period in which the death or loss of use must occur

The death or loss of use must occur in the **12 months** following the *accident*.

However, if the *accident* results in a **coma**, we will wait until the coma is over to determine if an amount is payable, even if it ends more than 12 months after the *accident*.

In case of disappearance

If your body is not found in the 12 months following an *accident* you had, you will be presumed to be dead and we will pay the applicable amount in the event of death.



Caution – Exclusions and limitations

1) Limitation if you are covered under both options

If you are involved in an *accident* that is covered under both options, we will pay only one of the two applicable amounts. If these amounts are different, we will pay the higher of the two.

2) Limitation applicable to the same accident while travelling in a plane

The total amount that we will pay following a same *accident* while travelling in a *plane* is limited to \$5,000,000 for all the individual insurance contracts issued by us.

3) Exclusions related to your participation in certain sports, activities or risky behaviour

We will not pay any expenses in the following cases:

- For an *accident* that occurs while you are participating in:
 - any sporting activity for pay;
 - any sporting event for which the winners are awarded cash prizes;
 - any non-standard sport or activity involving a high level of risk, such as those indicated below, for instance:
 - hang-gliding and paragliding;
 - parachuting and sky diving;
 - bungee jumping;
 - climbing and mountaineering;
 - freestyle skiing;
 - amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school;
 - any combat sport;
 - any competition, speed event or other high-risk activity involving the use of a motor vehicle, including training activities, whether on approved tracks or elsewhere;

To find out if you are covered for a sport or activity

Call us at 1-855-368-6924 and choose option 2
or write to us at desjardintravelinsurance@dsf.ca

- For an *accident* that results directly or indirectly from an injury you inflict yourself, a suicide or attempted suicide, whether or not you are aware of your actions;
- For an *accident* that occurs while you are participating in a riot or criminal act;
- For an *accident* that occurs while you are using narcotics or abusing drugs or alcohol.

Drug abuse means exceeding the dosage recommended by a health specialist.

Alcohol abuse means the consumption of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood.

4) Exclusion related to a trip to a country that the government advised against visiting

We will not pay any amount for an *accident* that occurs while you are travelling in a region or a country that the Canadian government had advised Canadians against visiting before your trip begins.

However, we will accept your claim if you can demonstrate that the particular situation existing in the country visited did not contribute in any way to the *accident*.

5) Exclusion related to an act of terrorism

We will not pay any amount for an *accident* that results from an act of terrorism.

6) Exclusion for a trip in a commercial vehicle

We will not pay any expenses if you are travelling as a driver, pilot, crew member or non-paying passenger in a *commercial vehicle*. However, you will be covered if you are using the vehicle as a private means of transportation only, while on vacation, and it is one of the following vehicles:

- a car;
- a truck (or van);
- a heavy vehicle in which you are not travelling as the driver.



Emergency Return Trip coverage

(covers trips outside your *province of residence*)

Who's insured under this coverage?

Check the "Your insurance choices" document.

We will reimburse the *plane* transportation expenses shown in the table below if:

- you must make an emergency return to your *province of residence* for one of the causes shown in the table below and then return back to where you were travelling; **and**
- you could not have reasonably been aware that this cause would have occurred when you obtained this coverage, purchased your trip or left on your trip.

Recognized causes of a return trip and expenses reimbursed

Recognized causes

1. The **death or hospitalization for at least 7 days** of:

- a *family member*;
- a *family member of your spouse*; or
- a person for whom you are the legal guardian or estate executor.

This person must not, however, be accompanying you on your trip when they die or are hospitalized.

2. A **loss** causes significant damage to your **main residence** located in your *province of residence* or to your **place of business**.

Expenses reimbursed

The cost of **one round-trip *plane* ticket** in economy class by the most direct route. This coverage covers one emergency return trip per insured, per trip.



Caution – Exclusion

Exclusion for a reason of which you were aware

We will not reimburse any expenses if, on the date you obtained this coverage, purchased your trip or left on your trip, you were aware of the reason requiring you to make an emergency return to your *province of residence* during your trip.

To modify your insurance for a trip

If you extend a trip

Your insurance must cover the duration of each trip you take. If you decide to extend a trip beyond the number of days covered per trip indicated in the “Your insurance choices” document, you must extend your insurance for this trip. If not, we may refuse any claim submitted with respect to this trip.

Here’s the procedure:

- you must extend your insurance with us for **all** the days added to your trip and pay the required premium before the coverages expire.
- for the **Emergency Health Care** coverage: make sure that you are covered under a government health and hospitalization plan for the entire duration of your trip, including any added days.

We will then send you a new “Your insurance choices” document, which will indicate the end date of your coverages.

Pssst! You may have to answer a health questionnaire. Also, do not wait until the last minute, as we may refuse your extension request due to your health.

If you want to increase an insurance amount

If you want to increase an insurance amount, you must request that we increase it and pay the required premium before leaving your *province of residence*.

We will then send you a new “Your insurance choices” document, which will indicate the change made to your contract.



Caution – Exclusion for injuries or medical conditions that were not stable prior to the extension or increase

1. Are you extending your insurance for a trip after your departure? Does your contract include the **Emergency Health Care** coverage?
 - The exclusion for injuries or medical conditions that were not stable described on pages 10 and 11 also applies to the extension period. This means that **you are not covered for any injury or medical condition that was not stable** in the 3 or 6 months prior to when you purchased the extension.
 - To determine if an injury or medical condition was not stable, follow the instructions and answer the questions under this exclusion on pages 10 and 11 by replacing the words “**departure date**” with the words “**date the extension was purchased**”.
2. Are you increasing the insurance amount under the Trip Cancellation coverage?
 - The exclusion for injuries or medical conditions that were not stable described on pages 20 and 21 also applies to the amount of the increase. This means that **you are not covered for any injury or medical condition that was not stable** in the 3 months prior to requesting the increase in the insurance amount.
 - To determine if an injury or medical condition was not stable, follow the instructions and answer the questions under this exclusion on pages 20 and 21 by replacing the words “**date of the initial payment (partial or total) of the cost of your trip**” with the words “**date you requested the increase**”.

Free automatic extension

If you have the Emergency Health Care, Baggage, Accident and Emergency Return Trip coverages

1. We will automatically extend your coverages free of charge for the duration indicated in the following table if your return is delayed:
 - because the *common carrier vehicle* in which you are travelling as a paying passenger is delayed; or
 - due to a traffic accident or mechanical breakdown of the vehicle in which you are travelling.

Coverages	Duration of the extension
Emergency Health Care, Baggage, Accident while travelling and Emergency Return Trip	Up to 72 hours following the date they were scheduled to end
Accident while aboard a plane	Until the actual date you return to your <i>province of residence</i>

2. We will automatically extend your coverages free of charge for the duration indicated in the following table if your return is delayed:
- because you or a *travelling companion* had an *accident* or suffer from an *illness*; **and**
 - you or this *travelling companion* are hospitalized or you are entitled to *living expenses* for this reason.

Coverages	Duration of the extension
Emergency Health Care, Baggage, Accident while travelling and Emergency Return Trip	Up to 72 hours after the later of the following dates: <ul style="list-style-type: none"> • the date the <i>living expense</i> period ends (maximum 10 days); • the date the hospitalization period ends, where applicable.
Accident while aboard a plane	Until the actual date you return to your <i>province of residence</i>

3. We will automatically extend your **Baggage** coverage free of charge until the *common carrier* delivers your bags if you had checked them with a *common carrier* and the delivery is delayed.

If you have the Trip Cancellation coverage

We will extend this coverage free of charge until you return to your *province of residence* if you must return from your trip later than scheduled due to one of the recognized causes.

The conditions that apply are explained in the description of this coverage.

Assistance Service

You can call the Assistance Service 24/7.

From Canada and the U.S. (toll free): **1-800-465-6390**

From anywhere in the world (collect): **514-875-9170**

Before leaving

The Assistance Service can provide you with some useful information and recommend preventive measures (e.g., precautions to take, itinerary, information on passports, visas and vaccinations required in the destination country, etc.).

In case of a medical emergency during your trip

The Assistance Service can:

- refer you to *physicians* or *hospitals* or *clinics*;
- assist you with admission to a *hospital* or *clinic*;
- arrange for your transportation if you require emergency care;
- provide monitoring of your case by our *physicians* and nurses specialized in emergency medicine;
- arrange for your repatriation to your city of residence, as soon as your health permits;
- arrange for the repatriation of a *travelling companion*, your *spouse* or your dependent children;
- settle formalities in the event of death;
- help you make the necessary arrangements to send for a *family member* if your attending *physician* prescribes it;
- send messages to your loved ones in the event of an emergency.

For all other problems during your trip

The Assistance Service can help you:

- replace lost, stolen or damaged tickets, identification or official documents so you can continue your trip;
- find lost or stolen baggage;
- in case of legal problems;
- in case of language barriers in the destination country.

Other important information

What documents make up your contract?

These documents include:

- this Multi-Trip Annual Insurance guide;
- the personalized “Your insurance choices” document that you received with this guide and that indicates the coverages and insurance amounts that apply to each insured and the number of days covered per trip;
- any medical questionnaires, if one or more insureds had to complete them;
- any updates to the “Your insurance choices” document you may have received;
- any document referred to as a “rider” that modifies your contract.

What are the start and end dates of your coverages?

Coverage start dates

The Trip Cancellation coverage starts on the **later** of the following dates:

- the date of the initial payment (partial or total) for your trip;
- the start date of the period of insurance indicated in the “Your insurance choices” document.

All the other coverages start on the **later** of the following dates:

- the date you leave your *province of residence*;
- the start date of the period of insurance indicated in the “Your insurance choices” document.

Coverage end dates

The Trip Cancellation coverage ends on the **earliest** of the following dates:

- the date the cause that forces you to cancel your trip before the scheduled departure date occurs;
- the date you return to your *province of residence*;
- the date the number of days covered per trip indicated in the “Your insurance choices” document expires or, if you have extended your insurance for a trip, the end date indicated in the “Your insurance choices” document you received for this extension;
- the end date of the period of insurance indicated in the “Your insurance choices” document.

All the other coverages end on the **earliest** of the following dates:

- the date you return to your *province of residence*;
- the date the number of days covered per trip indicated in the “Your insurance choices” document expires or, if you have extended your insurance for a trip, the end date indicated in the “Your insurance choices” document you received for this extension;
- the end date of the period of insurance indicated in the “Your insurance choices” document.

Who can purchase Travel Insurance?

To purchase a contract, you must:

- be at least 18 years old;
- be a *Canadian resident*.

Do you have to answer any health questions?

People who choose the [Emergency Health Care](#) coverage or the [Trip Cancellation](#) coverage may have to answer a medical questionnaire. Depending on the risk that their health represents, we may accept or refuse to insure them.

Special rules apply to people aged 61 to 81 who are insured under the Multi-Trip Annual Insurance when the contract is renewed. See “How is your contract renewed?” and “How does the Quattra Advantage work for insureds aged 61 to 80?” on pages 37 and 38.

What do you need to know about your premium?

The premium is the cost of your Multi-Trip Annual Insurance contract. You must pay the entire premium in one single payment for your contract to start or be renewed. The premium will be debited from a chequing or credit card account.

Details about the renewal premium

When you purchase a Multi-Trip Annual Insurance contract, you authorize us to debit the premium that applies each year for the renewal (see “How is your contract renewed?” below).

We will collect this premium in the same way we collected the previous premium. Since the premium must be paid for your contract to be renewed, you should notify us of any changes to your postal or email address or to your chequing account or credit card. If not, we will not be able to notify you about the renewal or collect the required premium.

Premium calculation

We calculate your premium based on:

- the age of the each insured on the insurance start date or the date of the last renewal;
- the number of days covered per trip;
- the coverages selected;
- the insurance amounts selected;
- the state of health of each insured in certain age groups.

Your premium also includes applicable taxes.

We may give a premium reduction in the context of a promotion.

How is your contract renewed?

Your Multi-Trip Annual Insurance contract will be renewed each year. We will advise you in writing at least 30 days before each renewal. If you do not want to renew your contract, you must let us know in advance.

Insureds age 61 and older:

- If an insured is aged 61 to 80 on the renewal date: they must answer a medical questionnaire. We will renew their insurance if we deem them to be in good health. If so, their answers will be valid for 4 years (exception: see “How does the Quattra Advantage work for insureds aged 61 to 80?” on the next page).
- If an insured is aged 81 or older on the renewal date: they can no longer be covered under the Multi-Trip Annual Insurance contract. They can, however, request insurance for one trip at a time.

How does the Quattrra Advantage work for insureds aged 61 to 80?

With the Quattrra Advantage, insureds aged 61 to 80 who choose the [Emergency Health Care](#) or [Trip Cancellation](#) coverages don't have to answer the medical questionnaire each year. Their answers to this questionnaire are valid for 4 years, except in the case of the exceptions indicated below.

During this 4-year period, the premium for these insureds will not increase due to changes in their health (but might increase due to other factors).

Exceptions

- An insured aged 61 or older who wants to extend or increase their insurance for a trip may have to answer the medical questionnaire again.
- An insured who is age 81 at time of renewal can no longer be covered under the Multi-Trip Annual Insurance contract, even if they answered the medical questionnaire less than 4 years ago. They can, however, apply for insurance for one trip, but must answer the medical questionnaire again.
- When two or more insureds were required to answer the medical questionnaire at different times, they must all answer this questionnaire 4 years after the first insured answered it. This synchronization enables all insureds to subsequently answer the questionnaire at the same renewals, every 4 years.

Is there a time period to cancel your contract?

Yes, you (the contract holder) have **10 days** from the date you purchase the contract to read it and to ask us to cancel it if you are not satisfied. On your request, we will cancel your contract retroactive to the purchase date shown in the "Your insurance choices" document.

To cancel your insurance, you will need to:

- call us at 1-855-368-6924 and choose option 4; or
- fill out the Notice of cancellation of an insurance contract (see pages 48 and 49) and send it to us by registered mail.

We will then refund your premium unless you have submitted a claim.

Can you receive a refund if you cancel a modification made to your insurance?

If you have requested a modification to your insurance for a trip (extension or increase), you can receive a refund of your premium in the following situations:

1. If you cancel the modification before leaving on your trip:

We will refund the premium for any modification except for the premium relating to the Trip Cancellation coverage.

2. If you return from your trip sooner than scheduled.

We will refund the premium for any coverage except for the Trip Cancellation and the **Emergency Return Trip** coverages for the unused coverage period, unless:

- you have submitted a claim for your trip that we have approved;
- you paid a family premium and not all the insureds returned sooner than scheduled.

We may deduct a contract cancellation fee from the amount of your reimbursement.

The unused coverage period starts on the date we receive your request.

Can we cancel your contract?

We can cancel your contract in any of the following situations:

- if you make a false statement, whether fraudulent or not;
- if you fail or refuse to provide us with information on any of the people insured under your contract;
- if you don't authorize us to collect the information needed to determine if we can insure someone or to process a claim from you;
- in the case of non-payment of your premium; in this case, we will send you a notice to inform you that we will be cancelling your contract if you fail to pay the required premium within 30 days.

Can we terminate a coverage?

We can terminate a given coverage for an insured for their trip that is underway if they refuse the treatment prescribed by the attending *physician* or the Assistance Service, or if they refuse to follow any of the following instructions from the Assistance Service:

- change *hospitals* or *clinics*;
- undergo a diagnostic examination;
- return to their *province of residence*.

Can we modify your contract?

We can make changes to your Multi-Trip Annual Insurance contract. Changes will apply at the next renewal.

Submitting a claim

Three steps to submit a claim

1. Contact us

By phone

From Canada and the U.S., toll free:

1-855-368-6924

From anywhere in the world, call collect:

418-647-5140

Online

desjardintravelinsurance.ca

2. Send us the required form

There is a form to be completed for most claims. You can ask us to send it to you or get it on our website.

Time limit:

You must send us your claim within **90 days following the date of the event** entitling you to a reimbursement.

3. Send us the proof requested

We can request that you provide certain information, documents, proof and the authorizations needed to assess your claim.

Time limit:

You must send us this proof within **90 days following the date you sent us your claim**.

What we may request

We may request that you provide any document or proof needed to assess your claim.

Examples of documents and proof that we may request

For the [Emergency Health Care](#) coverage, you must provide us with the original invoice for the care received. The invoice must include:

- the date the care was provided;
- the name of the insured who received the care;
- the diagnosis;
- the description of the care provided;
- the signature of the attending *physician*; and
- the cost of the care received.

For the [Trip Cancellation](#) coverage, you must provide one or more of the following supporting documents:

- the unused transportation tickets;
- the official receipts for the additional transportation costs incurred;
- the receipts for the land arrangements (hotel reservations, car rental, etc.) or the cruise fees. The receipts must:
 - include the contracts that were officially issued through a *travel service supplier*; and
 - indicate the non-refundable amounts in the event of cancellation;
- an official document stating the cause of the claim. In the case of a medical cause, you must provide a medical certificate from the attending *physician* practising in the region where the *accident* or *illness* occurred. This medical consultation must have taken place before the date of departure or before the date of return, as the case may be. The medical certificate must also indicate the complete diagnosis and specify the exact reasons why the trip could not be carried out as planned;
- the receipts for the *living expenses* incurred.

For the **Baggage** coverage, you must provide:

- a written statement of the theft or damage, such as a police report, or a statement from the hotel manager, tour guide or representatives of the transportation company;
- proof of the value of the property (receipts, credit card statements, etc.);
- if your baggage is delayed: proof that the baggage was delayed indicating that it was checked with the *common carrier*, as well as receipts of purchases for toiletries and clothing.

For the **Emergency Return Trip** coverage, you must provide:

- the official receipts for the round-trip expenses (other than those for the scheduled return trip); and
- an official document stating the reason for interrupting your trip. If the trip was interrupted for medical reasons, you must provide a medical certificate from the attending *physician* practising in the region where the *accident* or *illness* occurred. This medical consultation must have taken place while you were on your trip. The medical certificate must indicate the complete diagnosis and specify the exact reasons why you must return.

Medical examination

When a claim is made, we may have the insured examined by a health care professional. We will choose the professional and pay the cost of the examination.

Our response to your claim

If we approve your claim

The payment will be made within **60 days** once we have received all the required documents.

If we do not approve your claim or we only pay a portion of the amount

We will send you a letter explaining the reasons for our decision within **60 days** once we have received all the required documents.

If you do not agree with our decision (appeal process)

If we do not approve a claim or only pay a portion of the amount claimed, you can submit additional information and request that we review your file.

Please note that if you want to appeal our decision in court, you must do so within the time limit provided for by law. This time limit is 3 years in Quebec, and may be shorter in other provinces. To find out the time limit, please refer to the applicable legislation in your *province of residence*.

For more information about your rights, contact the regulatory agency in your *province of residence* or your legal advisor.

Payment of your claim

Person, or care or service provider to whom we will make the payment

- For the **Emergency Health Care** coverage

We will pay any amount payable:

- to the care or service provider, if you have not paid the charges in question; or
- to you (the contract holder), if you have paid the charges in question.

- For the **Trip Cancellation**, **Baggage** and **Emergency Return Trip** coverages

We will pay any amount payable to you (the contract holder).

- For the **Accident** coverage

- We will pay any amount payable for a death:
 - to the beneficiary you designated, if they are alive; otherwise
 - to you (the contract holder), if you are alive; otherwise
 - to your legal heirs.
- We will pay any amount payable for a loss of use to you (the contract holder).

To designate a beneficiary, you must use the form that we provide. The beneficiary will then be valid for the duration of your contract. You may designate more than one person and change a beneficiary at any time by advising us in writing. We do not accept any responsibility regarding your choice of beneficiary.

Payment method

We will pay all amounts by direct deposit (you must provide a void cheque) or by cheque.

Currency

Unless otherwise indicated, all amounts payable specified in this contract are expressed in Canadian dollars. As needed, we will determine the amount payable using the prevailing exchange rate on the date of payment.

Situations in which we will not pay any amount

We will not pay any amount:

- if the person for whom you are requesting a payment, or their legal representative, does not authorize us to collect the personal information needed to examine your claim;
- if we have refunded a portion or all of the premium for this contract (the cost) before receiving your claim.

Division of expense reimbursements

In accordance with insurance rules, a person can never be reimbursed for more than the expenses they paid, even if they are covered under more than one insurance contract or plan.

If you make a claim for expenses that are also covered under another insurance (private or public), we are the “last payer.” In other words, we will only reimburse the portion of expenses that are not reimbursable under this other insurance. However, if this other insurance also states that it is the last payer or if it includes a coordination of benefits clause, the reimbursement will be divided between it and this travel insurance contract, based on the amounts that should have been paid by each.

Assignment of your right of recourse in the event of a claim (right of subrogation)

In the event of a claim due to damage caused by a third party, you assign us your right to sue this third party and any other right that you may have against them. We will exercise this recourse on your behalf and at our expense, up to an amount equal to what we paid you for the damage in question.

Similar products

Other similar multi-trip annual insurance products are available on the market that may meet your needs.

Referral to the Autorité des marchés financiers (AMF)

More information on the obligations of insurers can be obtained from the Autorité des marchés financiers.

Here's how to contact them:

Place de la Cité, Tour Cominar
400-2640 boul. Laurier
Quebec City, QC G1V 5C1

Website: lautorite.qc.ca

Phone: Quebec: 418-525-0337
 Montreal: 514-395-0337
 Toll free: 1-877-525-0337

Fax: 418-525-9512

How we manage your personal information

We handle the personal information we have on you in a confidential manner. We keep this information on file so that you can benefit from the financial services (insurance, annuities, credit, etc.) we offer. This information is consulted solely by our employees who need to do so in the course of their work.

You have the right to consult your file. You may also have information corrected if you demonstrate that it is inaccurate, incomplete, ambiguous or unnecessary. To do so, you must send a written request to the following address:

Privacy Officer
Desjardins Financial Security Life Assurance Company
200 rue des Commandeurs
Lévis, QC G6V 6R2

We may send promotional information or offer new products to individuals whose names appear on our client list. We may also give our client list to another component of the Desjardins Group for the same purposes. If you do not want to receive such offers, you may have your name removed from the list by sending a written request to the Privacy Officer at the address indicated above.

We use service providers located outside of Canada to perform certain specific activities in our normal course of business. As such, some of your personal information may be transferred to another country and be subject to the laws of that country. For information about our policies and practices regarding the transfer of personal information outside of Canada, visit our website at dsf-dfs.com or write to our Privacy Officer at the address indicated above. Our Privacy Officer can also answer any questions about the transfer of personal information to service providers located outside of Canada.

Are you dissatisfied with our service?

Do you have any concerns or are you dissatisfied with your contract or the service we have provided? Let us know by contacting our customer service department at **1-855-368-6924**.

To file an official complaint, you have two options:

- you can contact our Dispute Resolution Officer at 1-877-838-8185; or
- you can use the complaint form available on website at dfs.ca/complaint.

Notice of cancellation of an insurance contract

Notice given by the distributor

Section 440 of Quebec's
Act Respecting the Distribution of Financial Products and Services

Quebec's *Act Respecting the Distribution of Financial Products and Services* gives you important rights.

- The Act allows you to cancel an insurance contract you have just purchased, **without penalty, within 10 days of its purchase**. To cancel your contract, you must provide the Insurer notice by registered mail within that period. You may use the attached template for this purpose.
- However, if you were granted any special conditions for signing the insurance contract, you may lose them. Find out by contacting your Insurer or reading your contract.
- After the 10-day period, you can terminate your insurance at any time; however, penalties may apply.

For more information, please contact the regulator in your province.

Note: The following notice can be used in every province.

Notice of cancellation of an insurance contract

There are just **2 steps** to follow to cancel your insurance:

1. Fill out this notice;
2. Send it by registered mail to the following address:
Desjardins Financial Security, 200 rue des Commandeurs,
Lévis QC G6V 6R2.

As permitted under section 441 of the *Act Respecting the Distribution of Financial Products and Services*, I hereby cancel the Travel Insurance I hold.

Your name (please print)

Your insurance contract number

Date on which you purchased your travel insurance contract

Date you are sending this notice

Your signature

Excerpt from Quebec's Act Respecting the Distribution of Financial Products and Services

439. A distributor may not subordinate the making of a contract to the making of an insurance contract with the insurer specified by the distributor.

The distributor may not exercise undue pressure on the client or use fraudulent tactics to induce the client to purchase a financial product or service.

440. A distributor that, at the time a contract is made, causes the client to make an insurance contract must give the client a notice, drafted in the manner prescribed by regulation of the Authority, stating that the client may rescind the insurance contract within 10 days of signing it.

441. A client may rescind an insurance contract made at the same time as another contract, within 10 days of signing it, by sending notice by registered or certified mail.

Where such an insurance contract is rescinded, the first contract retains all its effects.

442. No contract may contain provisions allowing its amendment in the event of rescission or cancellation by the client of an insurance contract made at the same time.

However, a contract may provide that the rescission or cancellation of the insurance contract will entail, for the remainder of the term, the loss of the favourable conditions extended because more than one contract was made at the same time.

443. A distributor that offers financing for the purchase of goods or services and that requires the debtor to subscribe for insurance to guarantee the reimbursement of the loan must give the debtor a notice, drawn up in the manner prescribed by regulation of the Authority, stating that the debtor may subscribe for insurance with the insurer and representative of the debtor's choice provided that the insurance is considered satisfactory by the creditor, who may not refuse it without reasonable grounds. The distributor may not subordinate the making of the contract of credit to the making of an insurance contract with the insurer specified by the distributor.

No contract of credit may stipulate that it is made subject to the condition that the insurance contract subscribed with such an insurer remains in force until the expiry of the term, or subject to the condition that the expiry of such an insurance contract will entail forfeiture of term or the reduction of the debtor's rights.

The rights of the debtor under the contract of credit shall not be forfeited when the debtor rescinds, cancels or withdraws from the insurance contract, provided that the debtor has subscribed for insurance with another insurer that is considered satisfactory by the creditor, who may not refuse it without reasonable grounds.

Definitions

Accident: A sudden and unforeseen event due to an external cause, which occurs independently from any illness or other cause and results in bodily injury or death. The injury or death must be confirmed by a *physician* and be directly and solely the result of the accident. The injury must also require immediate emergency care.

Canadian resident: A person legally authorized to reside in Canada and who lives there at least 6 months a year.

Clinic: Clinic or any other health care facility recognized as such under legislation in effect in the country where it is located.

Commercial vehicle: Any type of vehicle (air, sea or land) used for business purposes, including revenue-producing activities or activities for which expenses may be deducted from business or as a self-employed worker.

Common carrier: Any carrier registered with the competent authorities for the transportation (air, sea, land) of passengers.

Common carrier vehicle: Any means of transportation (air, sea or land) operated by a carrier approved by the competent authorities to transport passengers.

Family member: One of the following people: *spouse*, sons, daughters, father, mother, brothers, sisters, father-in-law, mother-in-law, stepfather, stepmother, grandparents, grandchildren, half-brothers, half-sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, stepsons, stepdaughters, uncles, aunts, cousins, nephews and nieces.

Hospital: Hospital or any other health care facility recognized as such under legislation in effect in the country where it is located.

Illness: A serious disturbance in the normal state of the organs or functions of the human body. To be considered an illness, this disturbance must also occur suddenly and unexpectedly and require immediate emergency care. An illness must also be certified by a *physician*.

Living expenses: Reasonable and necessary expenses incurred for:

- a) room and board;
- b) child care expenses for dependent children not accompanying the insured;
- c) telephone and local transportation charges.

Physician: A person legally authorized to practise medicine in the region where the medical services are provided.

Plane: An aircraft weighing at least 4,536 kg licensed and operated by a scheduled or charter airline. The airline must hold a valid licence from the Canadian Transportation Agency or foreign equivalent. Special or chartered flights authorized under any of the above licences will be covered only when made with an aircraft of the type regularly used by the carrier on its scheduled or charter air carrier service. All military aircraft are excluded.

Province of residence: The Canadian province or territory where a person lives.

Spouse: The person who:

- a) is married to or in a civil union with the insured;
- b) can prove that they have been living conjugally with the insured for at least 12 months and that they have not been separated for 3 months or more due to a breakdown of their relationship; or
- c) can prove that they have been living conjugally with the insured, that they have a child together and that they have not been separated from the insured for 3 months or more due to a breakdown of their relationship.

Travelling companion: Person who shares the insured's travel arrangements.

Travel service supplier: Any travel agency, travel wholesaler, charter tour operator, cruise line, *common carrier* or accommodation facility authorized or accredited to operate such a business or provide these types of services.



Gregory Chrispin

President and Chief Executive Officer
Desjardins Financial Security
Life Assurance Company



Christian Dufour

Senior Vice-President
Individual Insurance
Desjardins Financial Security
Life Assurance Company



Denis Dubois

Chief Executive Officer
The Personal Insurance Company



desjardinstravelinsurance.ca



thePersonal



Mobile App



Desjardins Travel Solution app

Support at your fingertips, wherever you go!

- Access the various travel assistance service phone numbers based on the country you're visiting;
- List your allergies, medications and illnesses in a health record that can be shared with healthcare professionals and translated into a number of languages (French, Arabic, German, Spanish, Italian, Mandarin and Russian);
- Use the geolocation feature to find healthcare facilities recommended by the Assistance Service;
- Get helpful travel tips and information.

This free app is available for iPhone®, iPad® and iPod touch® and for Android™ phones and tablets.

We recommend you **download it before leaving** to avoid paying roaming charges (where applicable).



iPhone, iPad and iPod touch are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.