

# Travel Guard®

## Cruise Connections Travel Protection Plan

### Travel Insurance & Global Assistance



#### Dear Traveller,

Cover your trip investment from those unforeseen circumstances that may arise before or during your trip. Travel Guard's Cruise Connections Travel Protection Plan provides valuable coverage at an affordable price and includes a waiver of Pre-existing Medical Condition Exclusion.

SCHEDULE OF BENEFITS	
MAXIMUM LIMIT	COVERAGE
Trip Cost	Trip Cancellation & Interruption
\$300	Trip Delay (Maximum \$100 per day)
\$500	Missed Connection
\$500	Baggage & Personal Effects Loss
\$100	Baggage Delay
\$10,000	Accidental Death & Dismemberment
Included	Travel Medical Assistance*
Included	Worldwide Travel Assistance*
Included	LiveTravel™ Emergency Assistance*

\*Non-insurance services are provided by Travel Guard Group Inc. LiveTravel™ is a registered trademark of Travel Guard Group Inc.

#### Additional Optional Coverage

##### Umbrella Package:

**Emergency Medical Expense:**  
Coverage limit up to \$2,000,000

**Emergency Evacuation & Repatriation of Remains:**  
Coverage limit up to \$250,000

#### Umbrella Package Plan Costs:

AGE	PLAN COST	
	Trips 1–30 Days	Trips 31–180 Days
0–54	\$ 59	Additional \$6/day
55–64	\$149	N/A
65–69	\$199	N/A
70+	\$299	N/A



## THIS IS A BRIEF OUTLINE OF COVERAGE – RESTRICTIONS APPLY

Please refer to the policy document for the Pre-Existing Medical Condition and Trip Cancellation and Trip Interruption Exclusions.

### Trip Cancellation & Interruption

Reimburses prepaid, non-refundable expenses if you must cancel or interrupt your Trip due to Unforeseen:

- Sickness, Injury or death of an Insured, Family Member, Travelling Companion or Business Partner.
- Inclement Weather causing delay or cancellation of travel;
- The Insured's Primary Residence or Destination being made Uninhabitable by Natural Disaster, vandalism, or burglary;
- The Insured, or a Travelling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- The Insured and/or Travelling Companion is directly involved in or delayed due to an automobile Accident, while en route to the Insured's Destination;
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
- Strike resulting in complete cessation of travel services at the point of departure or Destination;
- The Insured or Travelling Companion is involuntarily terminated or laid off through no fault of his/her own provided that he/she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
- Insured or Travelling Companion is called to active military service or military leave is revoked;
- Financial Default of an airline, cruise line, or tour operator provided the Financial Default occurs more than 14 days following an Insured's effective date for the Trip Cancellation or Trip Interruption Benefits. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom the Insured purchased travel arrangements supplied by others. This coverage applies only if insurance was purchased within 14 calendar days of Initial Trip Payment;
- Insured or a Travelling Companion being the victim of a Felonious Assault within 10 days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Travelling Companion or Travelling Companion's Family Member.

### Trip Delay

Reimburses up to \$100 a day for Reasonable Additional Expenses if delayed for 5 hours or more due to:

- Reasons listed under Trip Cancellation and Interruption
- Common Carrier delay
- The insured's or travelling companion's lost or stolen passports, travel documents, or money
- Natural Disaster

This benefit is payable for only one delay per person per trip.

### Missed Connection

Reimburses up to the Maximum Benefit if delayed for three or more hours to your point of departure due to:

- Inclement weather
- Common carrier causes cancellation or delay of all regularly scheduled airline flights

### Baggage, Personal Effects & Sporting Equipment

Reimburses for loss, theft, or damage to:

- Baggage and personal effects;
- Loss of passports or visas during the Insured's Trip;
- Unauthorized use of credit cards if guests have complied with credit card conditions.

### Baggage Delay

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 12 hours.

### Emergency Medical Expense

- Medical Expenses incurred during trip
- **NOTE:** Applies if optional Umbrella Package was purchased.

### Emergency Evacuation & Repatriation of Remains

- Evacuation to the nearest adequate medical facility
- Transportation of remains upon death
- **NOTE:** Applies if optional Umbrella Package was purchased.

### Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

#### PRE-EXISTING MEDICAL CONDITION EXCLUSION

The Insurer will waive the pre-existing medical condition exclusion up to a maximum of the first \$50,000 of Trip Cost per person if the following conditions are met:

- The amount of coverage purchased equals all prepaid, non-refundable payments or deposits applicable to the Trip at the time of purchase, and the cost of any subsequent arrangement(s) added to the same Trip are insured within one (1) day (24 hours) of the date of payment or deposit for any subsequent Trip arrangement(s);
- All Insured's are medically able to travel when plan cost is paid.

The policy covers trips up to 181 days in length. Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. Termination Date: All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200, Toronto, ON, M5J 0A8. This Policy is administered on Our behalf by Travel Guard Canada Group, Inc. (Travel Guard Canada). 05/31/17