

BENEFITS, IN A NUTSHELL

LIST OF BENEFITS	MAXIMUM SUM PAYABLE
Trip Cancellation and Interruption	
Before departure	Up to the Sum Insured
After departure	Up to the Sum Insured
Accommodation and transportation	\$250/day (3 days maximum)
Baggage	
Baggage and personal effects	\$1,000
Maximum for single item or set	\$500
Travel document replacement	\$200
Delay of baggage & personal effects	\$400
Accidental Death and Dismemberment	
Accident on a Common Carrier while in flight	\$100,000
Accident on a Common Carrier while not in flight	\$50,000
Other Accident	\$10,000

— Trip C&I
- - Non-Medical Package including: Trip C&I, Baggage and Accidental Death and Dismemberment

IMPORTANT NOTICE - Coverage will only be in-force upon receipt of the full payment of the premium by the *Insurer* and if *You* meet the eligibility conditions of the policy; otherwise the *Insurer* could render your policy null and void. The non-medical travel insurance protection covers *You* for specific risks, as described in the policy. The policy has exclusions and limitations, such as for *Medical Conditions* that have not been *Stable and Controlled*, as defined in the policy.

The insured travel arrangements must be justified by a contract with a commercial service supplier, outlining the complete booking and cancellation clauses (clauses must have been outlined in a written and verifiable document) and must have been fully paid before *Your Departure Date*. Mutual agreements between two (2) individuals cannot be insured without prior consent from the *Insurer*. Trip Cancellation benefits are applicable when *You* must cancel *Your Trip* due to one of the covered risks, but the *Trip* still takes place. In other words, Trip Cancellation benefits are not applicable if the service supplier cancels the travel arrangements, in which case the *Insurer* considers that the supplier is responsible for the reimbursement.

TOUR+MED TRAVEL INSURANCE PRODUCTS ARE UNDERWRITTEN BY:

LS-Travel, insurance company

247 Thibeau Boulevard
Trois-Rivières, QC, G8T 6X9
Tel.: 1-877-344-8398
FAX: 1-819-377-6069
info@lsvoyage.ca
www.lsvoyage.ca



Licence delivered by the Autorité des marchés financiers du Québec. Number 2000526584
Any questions about the Autorité des marchés financiers du Québec? www.lautorite.qc.ca

ELIGIBILITY CONDITIONS

To be eligible for Trip Cancellation and Interruption Insurance or for the Non-Medical Package, *You* must:

- Be less than 86 years old on *Departure Date*;
- Purchase this policy while in *Your* province of residence and within 15 days of the first non-refundable deposit of *Your Trip*;
- Purchase insurance for the full duration of *Your Trip* and for an amount sufficient to cover the full value of the non-refundable, non-transferable portion of *Your* travel arrangements, to a maximum of CAN \$12,000 (therefore *You* cannot insure any *Trip* over \$12,000).

PREMIUM CALCULATION

Tour+Med premiums are calculated upon:

- *Your* age on the *Effective Date*;
- The exact number of days of *Your Trip*;
- The covered amount;
- The selected insurance product;
- Available discounts at the time of purchase, if applicable.

Premiums are subject to change without notice. Travel non-medical insurance is subject to a sales tax of 9%.

TYPES OF PROTECTIONS

Trip Cancellation and Interruption Insurance:

This insurance can be bought as a stand-alone protection or as part of the "Non-Medical Package". Coverage starts when *You* are named on a duly completed application and when *Your* full premium has been paid. Trip Cancellation coverage reimburses *You* for covered benefits *You* incur for *Trips* cancelled before *Your Departure Date*, provided that no credits were offered by the service supplier (whether *You* accepted them or not). Trip interruption coverage reimburses *You* for covered losses *You* incur for *Trips* that are interrupted or delayed after *Your Departure Date*, provided that no credits were offered by the service supplier (whether *You* accepted them or not).

The "Non-Medical Package" includes Trip Cancellation and Interruption Insurance, Baggage Insurance, and Accidental Death and Dismemberment Insurance:

Baggage Insurance:

This insurance is sold as part of the "Non-Medical Package" only. This insurance covers loss, damage or theft of baggage and personal effects occurring on *Your Trip*. This insurance also provides benefits in the case of the loss or theft of travel documents such as *Your* passport, driver's license, birth certificate or travel visa. Certain items, such as animals, eyeglasses or contact lenses, hearing aids, artificial teeth, rugs or carpets, medicines, perfumes, and perishables, are not covered. See the complete list of items not covered in the policy.

Accidental Death and Dismemberment Insurance:

This insurance is sold as part of the "Non-Medical Package" only and provides coverage for death or *Dismemberment* resulting directly from an *Accidental* bodily injury that occurs during *Your Trip*. The *Dismemberment* or death must occur within 90 days from the date of the *Accident*.

THE TRAVEL INSURANCE CONFIRMATION

The *Travel Insurance Confirmation* is an integral part of the policy. *Your Travel Insurance Confirmation* and a copy of the policy will be sent to *You* by email or mail following payment of *Your* premium. A specimen of the policy can be consulted under section "Documentation" on the website www.lsvoyage.ca.

IMPORTANT DEFINITIONS

The meanings of words printed in *italics* throughout our documents are explained in the "Definitions" section of the policy. Here are a few examples. Read the policy for details on all of our defined words.

"Common Carrier" - Means an entity licensed to carry paying passengers by land, water or air.

"Departure Date" - Means the date on which *You* are scheduled to start *Your Trip* as shown in *Your Travel Insurance Confirmation* (using the local time at *Your* Canadian address).

"Dismemberment" - Means irrevocable severance of an arm or a leg above the wrist or ankle joint.

"Effective Date" - For Trip Cancellation and Interruption is the date the application and the full premium payment are received by the *Insurer*. *Effective Date* for Baggage and *Accidental Death and Dismemberment* coverage is *Departure Date*.

"Medical Condition" - Means any disease, sickness or *Injury* (including *Symptoms* of undiagnosed conditions).

"Stable and Controlled" - Means any *Medical Condition* for which all of the following statements are true:

1. There has not been a new diagnosis, any new treatment prescribed or recommended, or *Change(s)* to existing treatment (including a stoppage in treatment), and
2. There has not been any *Change* to any existing prescribed medication (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription medication (Exceptions the routine adjustment of Coumadin, Warfarin or insulin and the change from a brand name medication to a generic brand medication of the same dosage); and
3. There has not been any new, more frequent or more severe *Symptoms*, and
4. There has not been any hospitalization or referral to a specialist, and
5. There has not been any medical exam, investigative testing or test results showing deterioration; and
6. There has not been any *Treatment* recommended, planned or not yet completed, nor any outstanding test results.

All of the above conditions must be met for a *Medical Condition* to be considered *Stable and Controlled*.

"Travelling / Travel Companion" - Means the person with whom *You* are sharing travel arrangements and prepaid accommodation and that is named so in the *Travel Insurance Confirmation* (maximum 3 persons, other than *Your Immediate Family* member).

INSURED RISKS

Tour+Med non-medical insurance contracts contain limitations and exclusions, and cover specific risks outlined in the policy. Here are a few. Read the policy for more details.

Trip Cancellation and Interruption Insurance:

A maximum benefit of the amount indicated on *Your Travel Insurance Confirmation* is provided to cover the specific losses, listed in section called "Covered Benefits" in the policy, which result from the cancellation or interruption of *Your Trip* due to one of the following insured risks:

1. *Medical Conditions* and Death
2. Pregnancy and Adoption
3. Government Advisories and Visas
4. Employment and Occupation
5. Delays
6. Other Covered Risks

Baggage Insurance:

1. This insurance covers loss, damage or theft of baggage and personal effects occurring on *Your Trip*. The maximum amount The *Insurer* will reimburse is CAN \$500 for a single item or set of items and CAN \$1,000 overall under this policy.
2. The *Insurer* will reimburse *You* up to CAN \$200 in total for the cost of replacing *Your* passport, driver's license, birth certificate or travel visa if lost or stolen during *Your Trip*.
3. The *Insurer* will reimburse *You* up to CAN \$400 for the purchase of necessary and essential missing clothing and toiletries if, during *Your Trip*, *Your* personal baggage is delayed or misdirected for at least 12 hours by a *Common Carrier* before returning to *Your Departure Point*.

Accidental Death and Dismemberment Insurance:

This benefit provides coverage for death or *Dismemberment* resulting directly from an *Accidental* bodily injury that occurs during *Your Trip*. The *Dismemberment* or death must occur within 90 days from the date of the *Accident*.

The *Insurer* will pay 100% of the sum insured for *Accidental* death, multiple *Dismemberment*, the *Loss of Sight* of both eyes, the *Loss of Speech*, or the *Loss of Hearing*, according to the following applicable *Accident* description:

The sum insured is one and only one of the following:

1. CAN \$100,000 if *You* have an *Accident* on a *Common Carrier* while in flight on *Your Trip*; or
2. CAN \$50,000 if *You* have an *Accident* on a *Common Carrier* while not in flight on *Your Trip*; or
3. CAN \$10,000 if *You* have another type of *Accident* while on *Your Trip*.

The *Insurer* will pay 50% of the above applicable sum insured for single *Dismemberment* or the *Loss of Sight* in one eye, according to the applicable *Accident* description.

EXCLUSIONS AND LIMITATIONS

The policy contains exclusions and limitations. Here are a few. Take note that the exclusions and their numbers vary according to the travel insurance product (Trip Cancellation and Interruption OR the Non-Medical Package). Read the policy for more information and to be aware of all the exclusions and limitations that could affect your coverage.

Benefits are not payable under this policy if losses sustained or expenses incurred are the direct or indirect result of, for example:

Your Medical Conditions:

1. Any *Medical Conditions* or *Changes* in the *Insured Person's* health that have not been *Stable and Controlled* for a period of three (3) months before the *Effective Date*.

The reason for the claim:

2. Any *Medical Conditions* or events that *You* are aware of when *You* book *Your Trip*, which might reasonably be expected to prevent *You* from travelling as booked or if *You* have decided to travel against the advice of a *Physician*.

5. Any mental, psychiatric, psychological, psychotic or nervous *Medical Condition*, including but not limited to depression, anxiety and insomnia.

11. Bankruptcy or insolvency of a retail travel agent, agency, tour operator, airline, cruise line or broker.

12. Losses recovered or which are recoverable from any other source, including but not limited to, any government program, compensation fund, any private insurance, or any insurance from any other third party, in which cases this insurance acts as second payer.

The intent of Your Trip:

4. A *Trip* undertaken for the purpose of obtaining a diagnosis, on the recommendation of a *Physician* or not, *Treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly related complication.

Other risks:

8. Any *Accident* or *Medical Condition* sustained while participating in (a sport or activity deemed risky by the Insurer, such as hang-gliding, rock climbing, parachuting, any race or speed contest, underwater activities, (...)) and activities requiring that *You* sign an accident waiver and release of liability form. See exact inclusion in the policy for details.)

9. Any loss resulting from an *Accident* or *Medical Condition* sustained while onboard a commercial vehicle, other than as a passenger, or sustained while onboard an aircraft other than as a fare paying passenger on a flight operated by a *Common Carrier*.

NOTICE OF RIGHT TO EXAMINE THE POLICY

Upon receipt of *Your* policy, *You* must inspect it and verify the accuracy of *Your* declaration and *Travel Insurance Confirmation*. The policy contains some limitations and exclusions. Please read it carefully and contact *Your Representative* if needed before leaving. If *You* are not completely satisfied, return it by registered mail to the *Insurer*. Failure to return the policy will be considered as an acceptance of all of its terms, conditions and limitations.

IMPORTANT: For benefits to be payable under this policy, required premium payment must be received prior to *Your Departure Date*.

Your premium can only be refunded:

- if the travel supplier cancels or changes *Your Trip* before *Your Departure Date* and all cancellation penalties are waived; or
- if *You* cancel *Your Trip* before any cancellation penalties are in effect.

HOW TO FILE A CLAIM

Required documentation must be received no later than 90 days after *You* return to *Your* province of residence from *Your Trip*. See *Your* policy for details on the documents to provide when making *Your* claim, depending on the protection that *You* purchased. Any fees for the completion of medical certificates or claims forms are not covered by the *Insurer*.

IMPORTANT: *You* must cancel *Your* scheduled *Trip* with the travel agent or travel supplier on the day the cause of cancellation occurs or on the next business day at the latest. Claim payment will be limited to the cancellation penalties specified in the *Trip* contracts at that time.

All claim forms are available online at www.lsvoyage.ca or by calling 1-877-344-8398.

In the event of a dispute over the reimbursement of a claim, *You* must request in writing that the revision committee reassess the claim before taking any legal action. The request must be sent in writing 30 days of the receipt of the written position from the *Insurer*. The committee will take into consideration all pertinent information *You* have provided and a decision, based on the insurance policy provisions and conditions, will be rendered in writing within thirty (30) days of the receipt of the revision request.

Send requests for claim revision to:

CLAIMS REVIEW COMMITTEE
LS-Travel, Insurance Company
247 Thibeau Blvd
Trois-Rivières (Quebec) G8T 6X9

If *You* wish to file a complaint to the *Insurer*, please read the procedure and our Complaint Review policy under "Make a complaint" at the bottom of the www.lsvoyage.ca website.

APPENDIX

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, without penalty, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To : LS-Travel, insurance company
247 Thibeau Boulevard, Trois-Rivières, QC, G8T 6X9

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.: _____ (number of contract, if indicated)

Entered into on: _____ (date of signature of contract)

In: _____ (place of signature of contract)

_____ (name of client)

_____ (signature of client)

YOUR DISTRIBUTOR:

LS-Travel, insurance company

247 Thibeau Boulevard
Trois-Rivières, QC, G8T 6X9
Tel.: 1-877-344-8398
FAX: 1-819-377-6069
info@lsvoyage.ca
www.lsvoyage.ca

