

TRIP CANCELLATION INSURANCE SUMMARY

What's Covered with Trip Cancellation and Interruption, Misconnection and Delayed Return Insurance?

What's covered under the policy?

- Prepaid portions of your trip that are non-refundable by the travel supplier. *(Be sure to notify your travel agent and 21st Century as soon as the cause for cancellation occurs).*
- Unplanned hotel and meal expenses, phone calls and taxi fares up to \$300 per day for two days *(in the event of a covered interruption or delay)*
- Economy flights home or to catch up with your tour.
- Repatriation expenses and reimbursement of expenses for a family member to travel to your destination in the event of your death during the tour.
- Default Protection Coverage – limited protection against the bankruptcy or insolvency of a tour operator, travel wholesaler, airline, cruise line, provider of ground transport, accommodation or other travel services.

When can benefits be claimed?

- If you or a member of your family suffer an unforeseen sickness, injury or death.
- If Foreign Affairs and International Trade Canada (FAITC) issues a travel advising or recommending that you should not travel to a destination included in the tour.
- If you miss a connection due to mechanical failure or scheduling changes of a plane/bus/train, etc that are outside of the control of your tour operator.
- If weather, earthquakes, volcanic eruptions or grounding of air transport cause delays to at least 30% of the tour.

What's not covered?

- A medical condition that was unstable in the 3 months prior to paying your first deposit for the tour (12 months, for tours over \$12,000 per person).
- Something that you knew at the time of booking might cause you to cancel your tour.
- Suicide, attempted suicide or self-inflicted injury or committing or attempting to commit a criminal act
- Not following a prescribed treatment. Misuse, abuse, overdose or chemical dependence on medication, drugs or alcohol or other intoxicant.
- An emotional or mental disorder (except an acute psychosis) that does not require admission to a hospital.
- Medical conditions if you knew (or an ordinarily prudent person should have known) that the condition would need treatment or investigation; or if, prior to paying your deposit, a physician has advised you not to travel.
- Terrorism Coverage is subject to aggregate limitations as detailed in the policy.

This summary is provided for illustration purposes and does not contain a complete list of all coverages, terms, limitations and exclusions. Please refer to the policy for complete details.

Administration provided by 21st Century Travel Insurance limited and benefits underwritten by Manulife Financial.

