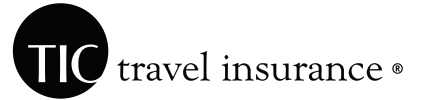


**YOUR TOUR OPERATOR IS**

**Wells Gray Tours Ltd.**



**CERTIFICATE OF INSURANCE #0810602-3**

**THIS INSURANCE PROGRAM IS MANAGED BY**

TIC Travel Insurance Coordinators Ltd.  
1200 – 438 University Avenue  
Toronto, Ontario, Canada M5G 2K8

**NOTICE TO TRAVEL AGENTS**  
**THIS CERTIFICATE MUST BE FORWARDED TO THE PASSENGER IMMEDIATELY**  
This Certificate is valid only if the required premium has been received by the Insurers. The limits of insurance in this Certificate are stated in Canadian currency.

**SCHEDULE OF BENEFITS**

This Certificate describes 3 insurance Plans; the applicable Plan was selected by the Insured at the time of purchase.

**Maximum Aggregate Coverage Per Policy Period - \$1 million**

**PLAN 1**

Trip Cancellation .....	Limit Selected
Upgrade .....	Up to Maximum Aggregate
Trip Interruption .....	Limit Selected

**PLAN 2**

Missed Connection .....	Up to Maximum Aggregate
Subsistence (Max. \$150 per day) .....	\$1,500
Repatriation .....	\$5,000
Accidental Death & Dismemberment:	
In-Flight .....	\$100,000
Other Circumstances .....	\$20,000
Medical Coverage:	
Hospital & Medical Expenses .....	\$1 million
Emergency Air Transport .....	Up to Maximum Aggregate
Return of Dependent Children .....	Up to Maximum Aggregate
Family Transportation .....	Up to Maximum Aggregate
Emergency Dental Treatment .....	Up to Maximum Aggregate
Return of Vehicle .....	Up to Maximum Aggregate
Additional In-Hospital Benefit (Max. \$100 per day) .....	\$2,000
Baggage & Personal Effects (Max. \$250 per article) .....	\$2,000
Baggage Delay (\$50 per day) .....	\$500

**PLAN 3 - COMPREHENSIVE**

Combines all the coverages described under Plan 1 and Plan 2

**PLAN 1**

**TRIP CANCELLATION**

If the Insured is forced to cancel the Tour due to a Covered Risk the Insured will be reimbursed up to the limit selected for cancellation charges imposed by the Tour Operator and/or by the airline(s) which provided direct flight connections to join or depart the Tour. When a cause of cancellation occurs prior to departure, the Insured must cancel the travel arrangements with the travel agent on the day the cause of cancellation occurs or on the next business day. Claim settlement is limited to the amount that is non-refundable when the cause of cancellation occurs.

**UPGRADE**

The Insured will be reimbursed, up to the Maximum Aggregate, for the extra cost charged by the Tour Operator for reduced occupancy if a Travelling Companion cancels due to a Covered Risk.

**TRIP INTERRUPTION**

If the Insured is forced to interrupt the Tour due to a Covered Risk the Insured will be reimbursed up to the limit selected for:

- a) the extra fare paid to return home, or to rejoin the original Tour (limited to the cost of economy one-way airfare by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets);
- b) the cost of unused, non-refundable sea or land arrangements which formed a part of the Tour.

**PLAN 2**

**MISSED CONNECTION**

The Insured will be reimbursed, up to the Maximum Aggregate, for the extra economy fare to join the Tour if the Insured misses the contracted departure due to: a) inclement weather; or b) mechanical failure that delays a common carrier; or c) the delay of a private passenger automobile in which the Insured is a passenger, because of an emergency, police-directed road closure. Coverage applies only if the Insured was scheduled to arrive at the contracted point of departure at least 2 hours prior to the contracted departure time.

**SUBSISTENCE**

The Insured will be reimbursed up to \$150 per day to a maximum of \$1,500 for reasonable commercial accommodation and meals, and essential telephone and taxi expenses effective when the Insured's return is delayed beyond the contracted date due to a covered Sickness or Injury of the Insured, a Travelling Companion or a member of the Immediate Family.

**REPATRIATION**

In the event of the Insured's death due to a covered Sickness or Injury, provides reimbursement up to: a) \$5,000 for preparation and return of remains to the contracted point of departure in a standard transportation container; or b) \$2,000 for cremation or burial of remains at the place of death.

**ACCIDENTAL DEATH & DISMEMBERMENT**

If a covered Injury to the Insured results in any of the following losses within 100 days of the date of the accident, the Insurer, subject to maximum amounts of \$100,000 while in flight and \$20,000 in other circumstances, will pay the largest applicable amount:

Life .....	100%
Both Hands or Both Feet .....	100%
Entire Sight of Both Eyes .....	100%
One Hand and One Foot .....	100%
One Hand and the Entire Sight of One eye .....	100%
One Foot and the Entire Sight of One Eye .....	100%
Speech and Hearing .....	100%
One Hand or One Foot .....	50%
Speech or Hearing .....	50%
Entire Sight of One Eye .....	50%

The term "loss" as used in this section, means actual severance of the hands or feet through or above the wrist or ankle joints; or entire and irrecoverable loss of sight; or entire and irrecoverable loss of speech; or entire and irrecoverable loss of hearing.

With respect to "in flight" benefits, this insurance applies only to Injury sustained by the Insured:

1. While riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from any aircraft having a current and valid airworthiness certificate or any transport type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation;
2. By being struck or run down by any aircraft;
3. While riding as a passenger (but not as an operator) in or on, boarding or alighting from, any land conveyance licensed for the transportation of passengers for hire, but only while travelling directly to or from an airport immediately preceding departure or immediately following arrival of an aircraft described herein used by or to be used by the Insured.

**Exposure:** If the Insured shall be exposed to the elements following the disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which the Insured was an occupant, such exposure shall, subject to all other terms and provisions of this insurance, be deemed an accidental bodily Injury.

**Disappearance:** If the body of the Insured has not been found within one year of the disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which the Insured was an occupant, then it shall be deemed, subject to all other terms and provisions of this insurance, that the Insured shall have suffered loss of life within the meaning of this insurance.

#### MEDICAL COVERAGE

The Insurer will pay direct to the provider of medical service or reimburse the Insured for the following expenses incurred as the result of a covered Sickness or Injury suffered by the Insured:

**Hospital & Medical Expenses** – Up to \$1 million for reasonable and customary emergency Hospital and medical expenses (other than dental expenses) incurred outside the Insured's province/territory of residence for treatment ordered or prescribed by a physician. If the Insured is not covered for both Hospital and physician charges under a Government health insurance plan of a province/territory in Canada, the above limit is reduced to \$3,000.

**Emergency Air Transport** – The cost, up to the Maximum Aggregate, when verified as being medically necessary by the attending physician and pre-approved by TIC, to transport the Insured to the nearest Hospital or to a Hospital in Canada by: a) stretcher on a regular scheduled flight; or b) air ambulance. *The Insurer will reimburse the Insured for the following expenses incurred as the result of a covered Sickness or Injury suffered by the Insured:*

**Return of Dependent Children** – When deemed necessary and Pre-approved by TIC, the cost, up to the Maximum Aggregate will be paid for a qualified escort to return insured children under 16 years of age to the contracted departure point.

**Family Transportation** – The cost, up to the Maximum Aggregate, for economy return airfare to transport one family member to the Insured's Hospital bedside when recommended by the attending physician and pre-approved by TIC, or to identify the deceased Insured. Up to \$150 per day to a maximum of \$450 for reasonable, out-of-pocket expenses incurred by the transported family member.

#### Emergency Dental Treatment

- a) The cost, up to the Maximum Aggregate, for emergency dental treatment at the destination for the repair or replacement of natural teeth necessitated by an accidental blow to the face; and
- b) up to \$1,500 for the necessary continuing emergency treatment upon return to Canada (treatment must be completed within 180 days of the date of the accident); or
- c) up to \$300 for other emergency dental treatment at the destination (excluding root canal).

**Return of Vehicle** – The reasonable cost, up to the Maximum Aggregate, to return a rented or owned vehicle used on the Tour, not to exceed commercial agency rates.

#### ADDITIONAL IN-HOSPITAL BENEFIT

If the Insured is hospitalized as an in-patient outside the Insured's province/territory of residence as a result of a covered Sickness or Injury, the Insured will receive \$100 for each full 24 hour period of hospitalization. (Maximum claim: \$2,000.)

#### BAGGAGE & PERSONAL EFFECTS

Provides reimbursement up to \$2,000 for direct physical loss of or damage to the Insured's baggage or personal effects. The limit per single article including its attachments, accessories and equipment, or matched pair or set, or group of related articles is \$250.

#### BAGGAGE DELAY

If the arrival of most or all of the Insured's baggage at the intended destination is delayed due to delay or misdirection by an airline or ground carrier (but is subsequently recovered intact) the Insured will receive \$50 for each full 24 hour period of delay. (Maximum claim: \$500.)

### PLAN 3 – COMPREHENSIVE

Combines all the coverages described under Plan 1 and Plan 2

The following sections apply to PLANS 1, 2 & 3

#### TERM OF COVERAGE

1. Trip Cancellation, Upgrade and Missed Connection insurance takes effect on the date the premium is paid (which must be at the time of initial Tour deposit or prior to any cancellation penalties being chargeable to the Insured); all other insurance takes effect at 12:01 a.m. on the contracted Tour departure date.
2. All insurance shall terminate on the earlier of the following events:
  - a) cancellation of the Tour; or
  - b) return of the Insured to the origination point as specified in the original travel tickets; or
  - c) 11:59 p.m. local time at the location of the Insured on the day the Tour is completed.
3. The duration of coverage shall be extended under the following conditions:
  - a) when the Insured commences travelling from the origination point within 3 days before the commencement of the Tour arranged by the Tour Operator, coverage shall apply from the time of departure from the origination point;
  - b) if the Insured returns to the origination point within 3 days after the completion of the Tour arranged by the Tour Operator, coverage shall apply until the time of return to the origination point.

#### EXCLUSIONS

**No amount will be paid for any loss or expense paid by or that results directly or indirectly from any of the following exclusions which apply equally and without restriction to the Insured, Travelling Companion, Immediate Family, Caregiver, Business Partner and Host at the Tour destination:**

1. Suicide or intentionally self-inflicted Injury, while sane or insane;
2. Act of War or Act of Terrorism including those caused directly or indirectly by Nuclear, Chemical or Biological Means;
3. The commission of or attempt to commit a criminal offense by or on behalf of the Insured or any beneficiary;
4. Participation in any sport either as a member of a team, as a participant in an organized sporting competition or any sport which involves bodily contact;
5. Mountaineering, hang gliding, parasailing, bungee jumping or scuba diving;
6. Motor competition or any kind of race;
7. Normal pregnancy, resulting childbirth or abortion;
8. Acquired Immune Deficiency Syndrome (AIDS);
9. Treatment received on an elective (non-emergency) basis, or during a trip undertaken for the purpose or intent of securing medical treatment;
10. A Tour that is undertaken for the purpose of visiting or attending to an ailing person if the medical condition or ensuing death is the cause of cancellation or curtailment of the Tour, or delay beyond the contracted return date;
11. A return trip delayed more than 10 days beyond the contracted return date unless the Insured or an Immediate Family member or Travelling Companion was confined to a Hospital for at least 48 consecutive hours within such 10 day period;

12. Sickness, Injury, death or quarantine that resulted wholly or partially from a known condition that at the time of purchase of this insurance made going on the Tour medically inadvisable;
13. Drugs, narcotics or alcohol unless recommended by and taken in accordance with the advice of a physician;
14. Mental, nervous or emotional disorders or reactions;
15. Failure of, or fear of the failure of, or the inability of any equipment or any computer program to correctly recognize, interpret or process any date as its true calendar date or continue to function correctly beyond that date;
16. Pre-existing Sickness or Condition (see Definition);
17. Any Nuclear occurrence however caused.

**Additional Exclusions applicable to Baggage & Personal Effects coverage only:**

Any loss or expense caused by or resulting from:

18. Loss of or damage to money, travel tickets, valuable papers, artificial teeth, contact lenses, eyeglasses, hearing aids, mobile phones, computers, household furniture, sporting equipment if loss or damage results from the use thereof;
19. Breakage of brittle or fragile articles, cameras, musical instruments, radios and similar property;
20. Confiscation or expropriation by order of any government;
21. Wear and tear;
22. Radioactive contamination.

TIC reserves the right as reasonably required, to transfer an Insured to any hospital or to transport an Insured to Canada following an emergency. If the Insured refuses to be transferred or transported when declared medically fit to travel, any continuing costs incurred after the Insured's refusal will not be covered and the payment of such costs becomes the sole responsibility of the Insured. Coverage ceases upon the Insured's refusal and no coverage will be provided to the Insured for the remainder of the period of coverage.

**GENERAL CONDITIONS**

**Beneficiary** – The Insured's estate, unless notice of a designated beneficiary is provided to TIC.

**Excess Insurance Provision (Other than Medical Coverage)** – Accidental Death & Dismemberment, Additional In-Hospital Benefit and Baggage Delay benefits are payable in addition to any other insurance carried by the Insured. All other benefits are payable only after the Insured has exhausted all benefits available from any other source.

**Excess Insurance Provision (Medical Coverage)** – Benefits are in excess of any Government Health Insurance Plan of a province/territory in Canada and any other insurance or benefit plan under which the Insured is covered.

**Co-ordination of Medical Coverage Benefits** – If the Insured has received or is entitled to receive funds from any Government health insurance plan or from any other source, towards expenses incurred that have been paid or will be paid under this Certificate, the Insured agrees to pay or assign such funds to TIC.

**Subrogation** – If any other person, corporation or organization may be responsible for a claim paid under this Certificate, the Insurer may take legal action under its direction and at its expense in the name of the Insured, who agrees to co-operate fully and do nothing after loss to prejudice such rights.

**Statutory Conditions** – Notwithstanding any other provisions herein contained, this contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident insurance.

**PRIVACY AND CONFIDENTIALITY**

We are committed to protecting the privacy, confidentiality and security of the personal information we collect, use and disclose. The Insured's personal information, including the Insured's medical history will be collected, used or disclosed only for the purpose of providing the Insured with the requested insurance services. For a copy of TIC's privacy policy, please contact us or visit our website [www.travelinsurance.ca](http://www.travelinsurance.ca).

**DEFINITIONS**

**Act of Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof or commission or threat of a dangerous act, of any person or group(s) or government(s), committed for political, religious, ideological, social, economic or similar purposes including the intention to intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against any government and/or to put the civilian population, or any section of the civilian population, in fear.

**Act of War** means any loss or damage arising directly or indirectly from, occasioned by, happening through or in the consequence of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not) by any government or sovereign, using military personnel or other agents, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

**Business Meeting** means a prearranged meeting (not including a convention, conference, assembly, trade show, exhibition, seminar or board meeting) which pertains to the Insured's full-time occupation or profession and which was the sole purpose of the Tour.

**Caregiver** means the permanent full-time person contracted by the Insured in order to take care of a dependent and whose absence cannot reasonably be replaced.

**Covered Risk** means: (1) Sickness, Injury, death or quarantine of the Insured, a Travelling Companion, a member of the Immediate Family or a Caregiver; (2) Death or hospitalization of the Insured's business partner or host at the Tour destination. Death or admission to Hospital must occur within the 10 day period before the contracted departure date or any time during the Tour; (3) The cancellation of a private Business Meeting at the Tour destination pertaining to the Insured's full-time profession or occupation, due to Sickness, Injury or death of the person with whom the Insured is to meet; (4) A transfer initiated by the Insured's employer with whom the Insured is employed at the beginning of the Term of Coverage which results in the relocation of the Insured's principal residence (not applicable to self-employed persons); (5) A natural disaster which renders the Insured's principal residence uninhabitable or the Insured's place of business inoperative; (6) An accident on the way to the contracted point of departure involving a private passenger automobile or common carrier in which the Insured is a passenger; (7) An Insured being subpoenaed for jury duty or as a witness in a case that is being heard during the Tour; (8) A hijacking in which the Insured is a victim; (9) An Insured being summoned to military (active or reserve), police or fire service; (10) Refusal of the Insured's visa application for entry to a contracted destination provided the Insured is eligible to apply and the refusal is not due to late application or a subsequent application for a visa that had been previously refused.

**Hospital** means a facility licensed for 24 hour medical, diagnostic and surgical in-patient care and is not a spa, health resort or principally for the care of convalescents, the aged or those with drug, alcohol, mental or nervous disorders.

**Immediate Family** means the following relatives of the Insured or of a Travelling Companion: children, step or adopted children, persons for whom the Insured is the legal guardian, parents, parents-in-law, step-parents, sisters, brothers, sisters and brothers-in-law, grandparents, grandchildren, aunts, uncles, nieces, nephews, legal or common-law spouse.

**Injury** means bodily injury caused by accident occurring while the Insured is insured hereunder and resulting, directly and independently of all other causes, in death or bodily injury covered hereunder.

**Insured** means a person who has purchased a Tour offered by the Tour Operator and who has paid the required premium for the insurance provided hereunder.

**Insurer** means Co-operators Life Insurance Company and The Sovereign General Insurance Company.

**Nuclear, Chemical or Biological** means the use of any Nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent, including the resultant contamination where:

- **Nuclear** means any occurrence causing bodily injury, sickness, disease, or death or loss of or damage to property, or for loss of use of property, arising out of or resulting from the radioactive, toxic, explosive, or other hazardous properties of source, special nuclear, or by-product material.
- **Chemical agent** shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
- **Biological agent** shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

**Pre-existing Sickness or Condition** (applicable to the Insured, Travelling Companion, Immediate Family, Caregiver, business partner and host at the Tour destination) means a sickness or condition, which manifested itself or required medical treatment by a legally qualified physician during the period immediately prior to the purchase of this insurance as specified below. (Medical treatment does not include:

- a) the consistent use of medication provided no change in the medication, dosage or usage has been advised or effected; or
  - b) a check-up where the physician observes no change in a previously noted condition, symptom or problem.)
1. For such persons who are under 70 years of age on the date of purchase of this insurance, the specified period is 3 months.
  2. For such persons who are 70 years of age or older on the date of purchase of this insurance, the specified period is 6 months.

**Sickness** means sickness or disease causing loss commencing after the effective date of coverage of the Insured whose loss is the basis of claim.

**Tour** means prepaid travel arrangements booked with the Tour Operator (see extension under Term of Coverage section), and shall include direct flight connections to join and depart such Tour provided such flights are scheduled to commence during the Term of Coverage.

**Tour Operator** means a Tour Operator authorized by TIC to offer the insurance provided hereunder.

**Travelling Companion** means a person who has prepaid for accommodation or transportation with the Insured for the same Tour. (An Insured may have a maximum of 3 Travelling Companions.)

*This Certificate summarizes the provisions of the Group Master Policy that alone constitutes the agreements under which payments are made. Copies of the Group Master Policy are available for inspection at the principal office at which this insurance is offered.*

TIC, Co-operators Life Insurance Company and The Sovereign General Insurance Company are not responsible for the availability, quantity, quality or results of any medical or dental treatment received by any person, or for the failure of any person to obtain such treatment.

## TIC EMERGENCY ASSISTANCE

**TOLL FREE CANADA/U.S.A.: 1-800-995-1662**

**TOLL FREE WORLDWIDE: 800-842-08420 OR 00-800-842-08420**

If unable to contact us through the toll free numbers  
call collect: 416-340-0049

**TIC must be notified prior to any surgery being performed or within 24 hours of admission to a Hospital. Failure to do so, without reasonable cause, will result in the reduction of eligible amounts payable by 20%.**

## Be prepared to provide the following information:

- the Insured's Certificate No. (see front panel);
- the name of the Insured's Tour Operator; and
- which insurance plan the Insured purchased.

## Assistance services include:

- locating appropriate medical care
- arranging emergency transport including repatriation of deceased Insured
- contacting family members and personal physician
- helping with arrangements when travel plans are disrupted due to emergency situations
- referrals to embassies and consulates

## CLAIMS

All coverage inquiries and claims, either before or after the Insured's tour, must be directed to:

### TIC Claims Department

1200 – 438 University Avenue  
Toronto, Ontario, Canada M5G 2K8

Collect worldwide: 416-340-8809

Toll free Canada/U.S.A.: 1-800-869-6747

The Insured must comply with the following instructions at the time a loss occurs and prior to reporting the Insured's claim to TIC. Claims must be reported within 30 days of the occurrence.

**All Claims** – Retain all invoices and receipts from the travel agent, tour operator and airline.

**Trip Cancellation** – Cancel the Insured's travel arrangements immediately with the appropriate travel agent, tour operator and/or airline.

**Trip Interruption** – Bring home a written report from the attending physician confirming why the Insured interrupted and the diagnosis of the person who caused it. Retain unused transportation tickets, additional tickets purchased to return home or to rejoin the original tour.

**Subsistence** – Retain receipts for expenses incurred after the Insured's original contracted return date for commercial accommodation and meals, and essential telephone and taxi expenses.

**Missed Connection** – Obtain official report to substantiate the cause and retain additional transportation tickets purchased.

**Hospital & Medical Expenses** – Obtain original bills and receipts showing diagnosis, date and type of treatment and amount charged. Retain evidence of exchange rate used for any bills paid. Obtain medical reports from hospitals and treating physicians. Attach translation if possible. Do not release details of the Insured's Canadian government health insurance plan or any other insurance plan to the medical provider. Ensure all bills are submitted to TIC only who will submit them to the above plans on the Insured's behalf.

**Baggage** – Notify the appropriate transportation officials or police immediately of any loss, theft or damage to baggage and personal effects. Obtain a Property Irregularity Report and/or official report. Airlines require notification before the Insured leaves the airport.

**WHEN TIC RECEIVES THE INSURED'S REPORT, FULL CLAIM FORMS WITH INSTRUCTIONS WILL BE FORWARDED.**

Underwritten by:

**Co-operators Life Insurance Company**

1920 College Avenue, Regina, Saskatchewan S4P 1C4

**The Sovereign General Insurance Company**

500 – 6700 Macleod Trail S.E., Calgary, Alberta T2H 0L3

