

# TIPS ALL INCLUSIVE PRODUCT SUMMARY



<b>Type of Insurance Product:</b>	Single-trip or Multi-trip Travel Insurance for Individuals
<b>Insurer:</b>	Old Republic Insurance Company of Canada Registered with the Autorité des marchés financiers under NEQ 1144743953 Address: 100 King St W Suite 1100 Hamilton ON L8P 1A2 Telephone: 1-800-530-5446 Website: <a href="http://www.orican.com">www.orican.com</a> Email: <a href="mailto:traveladmin@orican.com">traveladmin@orican.com</a>
<b>Distributor:</b>	Your travel agency is required to provide you with their name and contact information

**Autorité des marchés financiers can provide information about your insurer's or distributor's obligations. Website – [www.lautorite.qc.ca](http://www.lautorite.qc.ca)**

## ABOUT THIS DOCUMENT

### What is this document?

This is a summary of the TIPS All Inclusive Travel Insurance product. It is not the policy and it is not a legal document.

The policy and the policy confirmation form the legal document which states the full terms and conditions of your coverage.

### Where can you find the policy?

Ask your travel agent or download a copy from our TIPS website: [gowithtips.com/products-2/all-products/#1--all-inclusive-plan-](http://gowithtips.com/products-2/all-products/#1--all-inclusive-plan-)



# PRODUCT DESCRIPTION

There are a lot of unexpected things that could happen before or during your trip that could cause you to lose your trip investment or require you to pay unexpected costs. This product provides coverage for a wide variety of unexpected expenses including emergency medical, trip cancellation, trip interruption, trip delay, baggage, as well as other travel accident expenses.

This product is for people who plan on taking one trip (Single Trip Plan) or multiple trips (Annual Plan) within a year.

If you plan on taking one trip in a year, you can purchase a **Single Trip Plan**.

Whether you buy a Single or Annual Plan, the coverage under the policy remains the same.

If you plan on taking more than one trip in a year, you can purchase an **Annual Plan**. An Annual Plan provides coverage for any number of trips you take in a year.

17-day or 31-day plan options are available.

## 17-Day Annual Plan

- Provides up to 17 days of coverage
- Coverage begins on the day you leave for each of your trips

For example:

You take two trips in a year. Your first trip is from Apr 1<sup>st</sup> to Apr 18<sup>th</sup>.

SUN	MON	TUES	WED	THU	FRI	SAT
			1	2	3	4
			★	★	★	★
5	6	7	8	9	10	11
★	★	★	★	★	★	★
12	13	14	15	16	17	18
★	★	★	★	★	★	★
19	20	21	22	23	24	25
26	27	28	29	30		

Coverage is provided from Apr 1<sup>st</sup>-17<sup>th</sup>, but not provided on Apr 18<sup>th</sup>.

## 31-Day Annual Plan

- Provides up to 31 days of coverage
- Coverage begins on the day you leave for each of your trips

For example:

You take three trips in a year. Your third trip is from Jun 5<sup>th</sup> to Jun 24<sup>th</sup>.

SUN	MON	TUES	WED	THU	FRI	SAT
	1				5	6
					★	★
7	8	9	10	11	12	13
★	★	★	★	★	★	★
14	15	16	17	18	19	20
★	★	★	★	★	★	★
21	22	23	24	25	26	27
★	★	★	★			
28	29	30				

Coverage is provided for the entire trip since it is less than 31 days.

Here is a summary of the product's main coverages:

<p><b>Trip Cancellation</b> (See policy - pages 11-21)</p>	<p>Need to cancel your trip, before your trip departure date, because of an unexpected reason listed in the policy, such as an injury to yourself, a family member's sudden death, or a schedule change that causes you to miss your flight entirely? This benefit reimburses you for the unused, non-refundable <b>TRIP COST</b> payments you've made.</p>
<p><b>Trip Interruption</b> (See policy - pages 11-21)</p>	<p>This benefit covers you in case you have to end a trip that's already begun (on or after your trip departure date) for an unexpected reason such as your own sudden illness, the illness of your travelling companion, or a delayed flight that causes you to miss a large part of your trip.</p>
<p><b>Trip Delay</b> (See policy - pages 21-23)</p>	<p>Even if your trip is delayed due to unexpected reasons, you may still want to catch up and enjoy the rest of it. For example, you could find out, after arriving at the airport, that your flight is delayed until the next morning because of a snowstorm. This benefit helps cover your hotel fees and meal expenses while you wait.</p>
<p><b>Emergency Medical Expenses</b> (See policy - pages 24-31)</p>	<p>Imagine you unexpectedly injure yourself or become ill while outside your province of residence. This benefit provides coverage against the resulting hospital charges and emergency medical expenses that arise.</p>
<p><b>Baggage</b> (See policy - pages 31-33)</p>	<p>Coverage is provided if your luggage is lost, stolen, or damaged during your trip. Reimbursement is also available if your passport, travel visa, birth certificate, and/or driver's license is lost, stolen, or damaged.</p>
<p><b>Travel Accident</b> (See policy - pages 33-35)</p>	<p>Coverage is provided if you suffer a loss of life or loss of a limb while travelling on your trip.</p>

### What is my TRIP COST?

Your trip cost is any money you paid related to your trip. This can include the cost of your airline ticket, hotel, tour, cruise, etc.

## Who can buy this insurance?

(See policy - pages 2-4)

In order to buy this policy, **you must:**

- Be a resident of Canada;
- Be less than 90 years old;
- Purchase before you leave on your trip; and
- Pay the required insurance cost.

And **you must not:**

- Have a terminal sickness with less than 12 months to live;
- Be age 70 or older and require daily assistance with your mobility or medications;
- Be age 60 or older purchasing a single trip plan and have a previous policy that expired in the last 13 days; and
- Have a doctor advise you against travel due to a medical condition.

You may need to complete an “eligibility questionnaire”. If you do not meet all eligibility requirements, you are not able to purchase this policy. If you have questions about your medical conditions, consult your doctor.

## Who needs to complete a questionnaire?

Any traveller who is:

- 0-69 years old with a trip cost more than \$25,000;
- 70-89 years old with a trip cost more than \$15,000; or
- 70-89 years old and travelling for 17 days or longer.

## NOTES



- *If you do not meet all of the requirements above, your policy is null and void and we will return your insurance cost.*
- *Emergency medical coverage is limited to \$25,000 if you are not insured under a Canadian government or university health plan (such as RAMQ).*
- *A child born during your trip is not covered.*
- *If you lie or make false statements on an eligibility questionnaire, your policy is null and void.*

## When does coverage start?

(See policy - page 7)

Coverage	Starts...
Trip Cancellation	When you pay for your policy
Trip Interruption	On the day you leave for your trip
Emergency Medical	When you leave your home province
Travel Accident	On the day you leave for your trip
All Other Coverage	On the day you leave for your trip

## When does coverage end?

(See policy - pages 7- 8)

All coverage ends ...	
<b>Single Trip Plans</b>	The earliest of: <ol style="list-style-type: none"> <li>1. your policy cancellation;</li> <li>2. your trip cancellation;</li> <li>3. the day your policy expires; or</li> <li>4. the day you return from your trip to your home province</li> </ol>
<b>17-day Annual Plans</b>	The earliest of: <ol style="list-style-type: none"> <li>1. your policy cancellation;</li> <li>2. the day your policy expires;</li> <li>3. the day you return to your home province; or</li> <li>4. 17 days after each individual trip begins (this applies to each trip you take)</li> </ol> For example: You take a trip from Jan 1 <sup>st</sup> to Jan 20 <sup>th</sup> . <i>The final day of coverage is Jan 17<sup>th</sup></i>
<b>31-day Annual Plans</b>	The earliest of: <ol style="list-style-type: none"> <li>1. your policy cancellation;</li> <li>2. the day your policy expires;</li> <li>3. the day you return to your home province; or</li> <li>4. 31 days after each individual trip begins (this applies to each trip you take)</li> </ol> For example: You take a trip from Jan 1 <sup>st</sup> to Feb 1 <sup>st</sup> . <i>The final day of coverage is Jan 31<sup>st</sup></i>

## How many days can I buy coverage for?

(See policy - pages 3-4)

Product Type	Traveller's Age	Maximum Trip Length
Single Trip Plan	59 or under 60 - 69 70 - 89	365 days 60 days 60 days (trips longer than 16 days require an eligibility questionnaire to be completed)
17-Day Annual Plan	0-79	This coverage can be purchased for one year at a time for multiple trips but only covers the first 17 days of any one trip
31-Day Annual Plan	0-69	This coverage can be purchased for one year at a time for multiple trips but only covers the first 31 days of any one trip

## WHAT IS COVERED?

To know what your maximum reimbursement would be for each benefit, see the 'Schedule of Maximum Benefits' on page 6 of the policy.

### Trip Cancellation

(See policy - pages 11-21)

We reimburse your non-refundable trip cost payments if you are unable to go on your trip for one of the unforeseen, listed reasons in the policy.

There are several reasons why you might cancel a trip. Two of the main reasons are because either you, your family member, or your travelling companion get sick or injured before the trip begins.

If you need to cancel your trip, the policy pays up to the trip cost amount you purchase. Some expenses are reimbursed up to a fixed amount.

***For Example:***

*You purchase a \$3,000 trip and purchase insurance to protect your \$3,000 trip cost. One week before leaving for your trip, you unexpectedly fall ill. Your doctor tells you not to travel, so you cancel your trip. With a TIPS All Inclusive Plan, you would be eligible for reimbursement for any unused, non-refundable costs up to \$3,000 (your total trip cost).*

## NOTES



- *If you need to cancel your trip because of an unexpected event, tell your travel agent within 72 hours of the event. If you do not, any reimbursement you receive will be limited to cancellation penalties that were in effect within 72 hours of that event.*
- *We will not reimburse any refunds or credits (including future travel vouchers) you are entitled to receive from your travel supplier, even if you decline the credit or voucher.*
- *If a travel supplier or carrier goes bankrupt or shuts down, there may be a provincial compensation fund you can receive reimbursement from. We reimburse you, in excess of all other sources including a provincial compensation fund, up to your sum insured trip cost to a maximum of \$3,500.*

## **Trip Interruption**

**(See policy - pages 11-21)**

We reimburse your unused, non-refundable trip cost payments and make sure you get home if you are unable to continue on your trip for one of the listed reasons in the policy.

For example, if a family member at home gets sick and you need to return home, we pay for your return flight home. In addition, we reimburse your non-refundable costs for any missed travel days up to the trip cost amount you purchased. Some expenses are reimbursed up to a fixed amount.

### ***For Example:***

*You are already on your trip, when you hear that your father has become seriously ill. You decide to stop your trip and return home to care for him. The only available flight home is tomorrow morning which means you need to wait and book a hotel close to the airport so you can catch the early morning flight home.*

*With a TIPS All Inclusive Plan, you would be eligible for reimbursement for:*

- *your cost to return home (full cost);*
- *any non-refundable days you haven't used (up to your trip cost); and*
- *up to \$350 per day to a maximum of \$1,000 for unexpected accommodation and any meals (fixed amounts).*

## Trip Delay

(See policy - pages 21-23)

We reimburse certain unexpected costs you have to pay when your travel is delayed due to the reasons listed in the policy.

**For Example:**

*You are travelling and have a connecting flight which is scheduled as the last flight of the day. Due to a delay in your first flight leaving for a reason beyond your control, you miss your connecting flight. Since there are no other flights that day, you need to spend a night in a hotel and leave on the first available flight the next morning. The airline also charges you a change fee. Since the total delay is more than 6 hours, with a TIPS All Inclusive Plan you would be eligible for reimbursement for:*

- *the change fees or additional fares to continue on your trip (up to \$1,500); and*
- *up to \$350 per day to a maximum of \$1,000 for accommodations and meals.*



### NOTE

- *Trip Delay coverage is meant to help you with the extra expenses to catch up to your trip. If you experience a delay, you need to make reasonable efforts to continue on your covered trip.*

## Emergency Medical Expenses

(See policy - pages 24-31)

We reimburse your medical expenses and certain other direct expenses you have to pay if you have an unexpected medical emergency during your trip.

The policy pays for the reimbursement of reasonable expenses. Some expenses are reimbursed up to a fixed amount.

**For Example:**

*It's the last day of your trip when you fall and break your ankle. You go to a hospital for emergency medical care. The doctor tells you cannot fly home tomorrow as originally planned and have to extend your trip by 3 days to let your ankle heal. You book a hotel for the extra days and purchase extra meals. With a TIPS All Inclusive Plan, you would be fully reimbursed for any medical care provided. And you would be eligible for reimbursement up to \$350 per day to a maximum of \$3,500 for your accommodation and meals.*

## Baggage

(See policy - page 31-33)

We reimburse any direct expenses you may have if your baggage is lost, stolen, damaged or delayed during your trip.

***For Example:***

*You reach your travel destination when you realize your luggage is not there with you! The airline staff later confirm that it is lost. With a TIPS All Inclusive Plan, you would be eligible for reimbursement up to \$1,500 for the replacement of your baggage and its contents.*

Reimbursement for some baggage items is limited, including your birth certificate, passport and cash. See pages 31-33 of the policy for details.

## Travel Accident

(See policy - pages 32-34)

We pay the maximum benefit if you suffer a loss of life or loss of a limb while on your trip.

## Travel Assistance

See page 13 of this summary for details.



### NOTES


- *This policy is secondary to all other sources of coverage and all other sources of recovery.*
- *For emergency medical expenses, we pay over and above what your government (RAMQ), university (UHIP) or private health plan allows.*

# WHAT IS NOT COVERED?

## What are the reasons we will not pay a claim?

There are several situations and reasons why your claim may not be paid. These are **listed in the policy** in the Policy Exclusions section (see pages 36-42).

The most common reason for denial is due to a **pre-existing condition** that is not stable.



Not sure if you have a  
pre-existing condition?

Consult with your doctor.

A **pre-existing condition** is a medical condition that exists before your **effective date** (the date when coverage under your policy starts). See page 5 of this summary to review when coverage starts.

A **pre-existing condition** must be **stable** for a certain number of days before your **effective date**.

**Stable** means:

1. You didn't have any new treatment, changes to treatment, or stoppage of treatment;
2. There were no changes to any prescribed drugs you take (including increases, decreases, or stoppages);
3. Your condition didn't get worse;
4. None of your symptoms changed;
5. You weren't admitted to a hospital or referred to a specialist;
6. No recommended tests or investigations were pending; and
7. You didn't have treatment planned or pending.

**All** points above must be true for a condition to be stable.



## NOTE

- *The number of days that your pre-existing condition needs to be stable is different for different coverages and ages. See the charts below for details.*

### Trip Cancellation Coverage (under a single trip plan):

Your Age	Pre-Existing Condition Stability Period
0-59	60 days before (and including) the day you buy the policy
60-89	90 days before (and including) the day you buy the policy

### Trip Cancellation Coverage (under an annual plan):

Your Age	Pre-Existing Condition Stability Period
0-59	60 days before (and including) the later of the day you buy a) the policy; or b) a trip
60-89	90 days before (and including) the later of the day you buy a) the policy; or b) a trip

### Trip Interruption and Emergency Medical Coverage (under a single trip plan or an annual plan):

Your Age	Pre-Existing Condition Stability Period
0-59	60 days before (and including) the day you leave for your trip
60-74	90 days before (and including) the day you leave for your trip
75-89	180 days before (and including) the day you leave for your trip

There is **no** coverage for these conditions, even if they are stable:

1. A heart condition that needs nitroglycerine more than once a week; or
2. A lung condition that needs home oxygen or oral steroids.

# PRE-EXISTING CONDITION EXAMPLE

Mary is 50 years old and has a pre-existing condition of migraines...

<b>June 10<sup>th</sup></b>	Mary books a trip to France to travel from July 1 <sup>st</sup> to July 10 <sup>th</sup> and purchases a single-trip TIPS All Inclusive policy.
<b>June 30<sup>th</sup></b>	<p>One day before she is set to leave for her trip, Mary decides to cancel her plans because she is experiencing migraines.</p> <p>Mary files a claim with her insurance company for the following pre-paid, non-refundable costs:</p> <ul style="list-style-type: none"> <li>• \$1,500 for her flight</li> <li>• \$1,000 for her hotel fees</li> </ul>
<b>July 2<sup>nd</sup></b>	The insurance company, in processing the claim, finds medical documentation which indicates that Mary was seen on June 1 <sup>st</sup> for migraine pain and that her doctor later scheduled her to have an MRI done.



In this example, Mary is filing a claim for her non-refundable costs of \$2,500 (trip cancellation coverage). Because Mary is 50 years old and claiming for cancellation coverage, her pre-existing condition needs to be stable for 60 days before her policy purchase date (June 10<sup>th</sup>).

Mary's condition was not stable because her condition got worse/her symptoms changed on June 1<sup>st</sup>, during the 60-day period leading up to June 10<sup>th</sup>. As a result, her trip cost of \$2,500 would not be covered under the policy.

## JUNE

SUN	MON	TUES	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Visits doctor for migraines – her condition now becomes unstable

Books trip

1

10

30

Cancels trip

## JULY

SUN	MON	TUES	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

# WHAT TO DO IF YOU NEED MEDICAL ASSISTANCE?



If you get sick or injured during your trip, **contact the assistance company:**

- Before admission to a hospital; or
- Within 24 hours of a life threatening emergency.

**If you fail to do so, you will need to pay 30% of any eligible expenses.**

*If you cannot contact the assistance company yourself, someone else can do it on your behalf.*



*For assistance company contact information, see page 10 of the policy.*

## CLAIM INFORMATION

### HOW TO FILE YOUR CLAIM?

(See policy - page 53-54)

Visit our website at [www.oldrepubliccanada.com/Claims/TIPS](http://www.oldrepubliccanada.com/Claims/TIPS) for instructions or call our Claims Department at 1-888-831-2222.

Please note: We always require you to file a claim – even if your eligible expenses were paid directly.

***Don't forget!*** To support your claim, you need to provide us with proof, including detailed medical documents/bills and original receipts for expenses you are claiming.

**We recommend you file your claim as soon as possible!**

However, you have up to 12 months from the date of your loss to file your claim. See page 53 of the policy for our mailing address if needed.

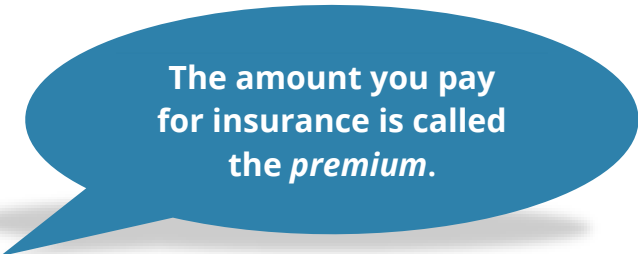
We pay all eligible expenses within 30 days of receiving all the information we need.

## LOOKING TO MAKE A COMPLAINT?

If you feel we did not respect our obligations under the policy, you can:

- Speak with the representative who served you or with their supervisor;
- Make a written complaint with our Complaints Officer – to view our complaint processing procedure please visit [www.orican.com/complaint-procedures](http://www.orican.com/complaint-procedures);
- Ask an independent third party to review your case, such as the OmbudService for Life & Health Insurance (OLHI) and the Autorité des marchés financiers (AMF); and
- Take legal action within 3 years.

## COST OF INSURANCE



The amount you pay for insurance is called the *premium*.

The premium for this product is determined based on:

- Your age;
- Your insured trip cost; and
- The number of days you are travelling.

Generally, the older you are, the longer you are travelling, and the higher your trip cost, the higher your premium will be.

Note: Residents of Quebec have to pay a sales tax on top of their premium. There are no other fees or expenses.

## **IF I CANCEL MY INSURANCE, CAN I GET MY MONEY BACK?**

Yes, you can cancel and receive a full refund within 10 days of purchase, as long as you have not started on your trip or filed a claim.

To cancel your policy, contact your travel agent.

## **QUESTIONS?**

**If you have any questions or concerns, speak with your travel agent.**

The purpose of this fact sheet is to inform you of your rights.  
It does not relieve the insurer or the distributor of their obligations to you.

## LET'S TALK INSURANCE!

Name of distributor: \_\_\_\_\_

Name of insurer: \_\_\_\_\_

Name of insurance product: \_\_\_\_\_



### IT'S YOUR CHOICE

**You are never required to purchase insurance:**

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



### HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



### DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



### RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

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The *Autorité des marchés financiers* can provide you with unbiased, objective information.  
Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca) or call the AMF at 1-877-525-0337.

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Reserved for use by the insurer: