

**TIPS
BASIC
PRODUCT SUMMARY**



TRAVEL INSURANCE 

Type of Insurance Product:	Single-trip Travel Insurance for Individuals
Insurer:	Old Republic Insurance Company of Canada Registered with the Autorité des marchés financiers under NEQ 114743953 Address: P.O. Box 557 Hamilton ON L8N 3K9 Telephone: 1-800-530-5446 Website: www.orican.com Email: traveladmin@orican.com
Distributor:	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

ABOUT THIS DOCUMENT

What is this document?

This is a summary of the TIPS Basic 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:

<https://gowithtips.com/products-2/all-products/#4--basic-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 and trip delay expenses.

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

Trip Cancellation (See policy – pages 8-11)	Need to cancel your trip, before your trip departure date, because of an unexpected reason listed in the policy, such as a newly diagnosed sickness or injury to yourself? This benefit reimburses you for the unused, non-refundable TRIP COST payments you've made.
Trip Interruption (See policy – pages 8-11)	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 or the illness of your travelling companion.
Trip Delay (See policy – pages 11-13)	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.
Emergency Medical Expenses (See policy – pages 13-19)	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.

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 2-3)

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

- Be a resident of Canada;
- Be less than 70 years old;
- Have a trip cost less than \$15,000;
- 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 60 or older and have a previous policy that expired in the last 13 days; or
- Have a doctor advise you against travel due to a medical condition.

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.*

When does coverage start?

(See policy - page 4)

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
All Other Coverage	On the day you leave for your trip

When does coverage end?

(See policy - page 5)

All coverage ends ...

The earliest of:

1. your policy cancellation;
2. your trip cancellation;
3. the day your policy expires; or
4. the day you return from your trip to your home province

How many days can I buy coverage for?

(See policy – page 3)

If you are **59 years old or younger**, you can buy up to **365 days** of coverage.
If you are **60-69 years old**, you can buy up to **60 days** of coverage.

WHAT IS COVERED?

To know what your maximum reimbursement would be for each benefit, see the 'Schedule of Maximum Benefits' on page 3 of the policy.

Trip Cancellation

(See policy - pages 8-11)

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 or your travelling companion get sick or injured before the trip begins.

A travelling companion is someone who travels with you and has purchased a TIPS policy.

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. \$150 of each claim that is due to a listed reason will not be reimbursed to you. This amount of money is called your policy **DEDUCTIBLE**.

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 Basic Plan, you would be eligible for reimbursement for any unused, non-refundable costs up to \$2,850 (\$3,000 total trip cost less \$150 deductible).

Your **DEDUCTIBLE** is the money that you are responsible for paying before any covered expenses are paid by the insurance company.

This money is not reimbursed to you.

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.*
- *Trip Cancellation only applies if the policy is purchased prior to or within 7 days of the date cancellation penalties commence.*
- *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.*

Trip Interruption

(See policy - pages 8-11)

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 you get sick and need to return home, we will pay for your return flight home. In addition, we will 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.

\$150 of each claim that is due to a listed reason will not be reimbursed to you. This amount of money is called your policy deductible.

For Example:

You are already on your trip, when you become seriously ill. You decide to stop your trip and return home to continue medical treatment. 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 Basic Plan, you would be eligible for reimbursement, minus your deductible, for:

- *your cost to return home (\$3,000 or up to your trip cost amount if it is over \$3,000 and you have paid a higher insurance cost);*
- *any non-refundable days you haven't used (up to your trip cost); and*
- *up to \$175 per day to a maximum of \$350 for unexpected accommodation and any meals (fixed amounts).*

Trip Delay

(See policy - pages 11-13)

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

\$150 of each claim that is due to a listed reason will not be reimbursed to you. This amount of money is called your policy deductible.

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 and 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 Basic Plan you would be eligible for reimbursement, minus your deductible, for:

- *the change fees or additional fares to continue on your trip (up to \$800); and*
- *up to \$175 per day to a maximum of \$350 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 13-19)

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.

\$150 of each expense that is due to a listed reason will not be reimbursed to you.

This amount of money is called your policy deductible.

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 Basic Plan, you would be fully reimbursed for any medical care provided (up to \$500,000, minus your deductible). You would also be eligible for reimbursement up to \$350 per day to a maximum of \$1,750 for your accommodation and meals.

Travel Assistance

See page 10 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 19-24).

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

A **pre-existing condition** is a medical condition that exists anytime during the 180 days before your **effective date** (the date when coverage under your policy starts). See page 3 of this summary to review when coverage starts.

Not sure if you have a pre-existing condition?

Consult with your doctor.

PRE-EXISTING CONDITION EXAMPLE

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

June 10th	Mary books a trip to France to travel from July 1 st to July 10 th and purchases a TIPS Basic policy.
June 30th	<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"> • \$1,500 for her flight • \$1,000 for her hotel fees
July 2nd	<p>The insurance company, in processing her claim, later finds medical documentation which indicates Mary was seen on June 1st for migraine pain. This means her migraines on June 30th were not unexpected, but rather a pre-existing medical condition.</p>



In this example, Mary is filing a claim for her non-refundable costs of \$2,500 (trip cancellation coverage). However her loss is due to her pre-existing condition of migraines, so 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
		9	10	11	12	13
		16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Visits doctor for migraines – her condition becomes pre-existing

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 7 of the policy.

CLAIM INFORMATION

HOW TO FILE YOUR CLAIM?

(See policy - pages 19-24)

Visit our website at 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 emergency to file your claim. See page 32 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?

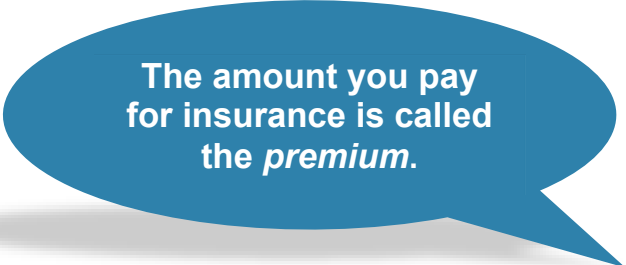
If you feel we did not respect our obligations under the policy, you can:

- 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;
- 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 premium for this product is determined based on:

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



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

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**.

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

Reserved for use by the insurer: