



# YOUR CIBC TRAVEL INSURANCE CERTIFICATE

No. HC110105



Global As i

## FOR CIBC CUSTOMERS

*Emergency* Travel Medical Insurance, Trip Cancellation/Trip Interruption Insurance and Accidental Death and Dismemberment Insurance are underwritten by Co-operators Life Insurance Company (Co-operators). Baggage and Personal Effects Insurance is underwritten by The Sovereign General Insurance Company (Sovereign). CIBC Travel Insurance is administered by **Allianz Global Assistance (AGA)** who provides assistance and claims services in respect of all insurance coverage under CIBC Travel Insurance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. Please refer to "Terms you should understand" on page 6 for definitions of words italicized throughout this certificate.

**This certificate contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.**

## IMPORTANT NOTICE

**(Please read your certificate carefully before you travel)**

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances due to an *emergency*. It is important that you read and understand your certificate before you travel as your coverage is subject to certain limitations and exclusions.
- CIBC *Emergency* Travel Medical Insurance contains *pre-existing condition* exclusions for travellers of any age. These exclusions apply to medical conditions and/or symptoms that existed on or before your *departure date* or *effective date*. Check to see how this applies in your coverage and how it relates to your *departure date*, date of purchase and *effective date*.
- If you have been medically underwritten for coverage, you must notify AGA if your health status or medication changes between the date you complete the application and any *departure date* or the *effective date* of any top-up/extension. Otherwise, any material change in your health status or medication that might lead to a change in the *Guarantee of Coverage* decision may result in an amendment of your coverage or may render the coverage null and void.
- In the event of an accident, *injury* or *sickness*, your prior medical history may be reviewed when a claim is reported.
- You must notify AGA prior to receiving any *treatment*, if you must cancel, interrupt or delay your trip, or you experience any *emergency*. Failure to notify AGA as required will delay the processing and payment of your claim and may limit the amount of your claim payment.
- If you are ineligible for coverage, our only liability will be to refund any premium paid. Please check your *Confirmation of Coverage* to ensure you have the coverage options you require. Payment will be limited to the coverage options you selected and paid for at the time of application. You will be responsible for any expenses that are not payable by us.

## 10-DAY FULL MONEY-BACK GUARANTEE

You have 10 days from the receipt of this insurance certificate to examine the coverage details provided in this certificate.

- If you do not return this certificate, this means you accept all the terms and conditions of this insurance.
- If you are not completely satisfied, simply sign and return this certificate to AGA by mail and your premium will be refunded, provided you have not started any trips during the 10-day review period. Exception: Trip Cancellation/Trip Interruption Insurance premium is non-refundable.

## INSURING AGREEMENT

In consideration of the application for insurance for which you have met the eligibility requirements and paid the appropriate premium, we certify that you are insured under Group Master Policy No. H006137 – (the "Group Policy") issued to CIBC

(the "Policyholder"). A summary of the terms, conditions, limitations, exclusions and other provisions of the Group Policy are contained in this certificate. Subject to the terms, conditions, limitations, exclusions and other provisions of this certificate, we will pay the *reasonable and customary charges* for eligible expenses, incurred during an *insured trip*, up to the amounts specified under each coverage option, for any of the coverage options specified in your *Confirmation of Coverage*. Some benefits are subject to advance approval by AGA. Unless otherwise stated all amounts referred to in this certificate are in Canadian currency.

## Who is eligible?

You are eligible for CIBC Travel Insurance coverages if:

- you are a resident of Canada who is covered by a Canadian Government or Provincial Health Insurance Plan for the entire *insured trip*, and;
- you have paid the required premium in full and are travelling outside your *province*. Under Trip Cancellation/Trip Interruption Insurance – coverage will also include travel within your *province*;
- for the *Emergency* Travel Medical *Annual Plan*, you are not employed outside Canada on a full or part-time basis, unless you will be receiving Canadian wages from a Canadian employer and the employment outside of Canada is less than 30 days during a one year period. You may pay a premium surcharge to have this eligibility requirement removed. When a surcharge is paid, no written confirmation is necessary and eligible claims will be paid according to the terms and conditions of the coverage.

**If you are applying for *Emergency* Travel Medical Insurance and you are between the ages of 55 and 74 inclusive and are travelling for 23 days or more, you are 75 years of age or more, you need to have your health history reviewed and receive a written *Guarantee of Coverage*. Please call 1-800-281-9109.**

## CIBC TRAVEL INSURANCE – SUMMARY OF COVERAGE OPTIONS

**To be covered for any of the coverage options below, you must pay the required premium in full prior to your *effective date*. Please check your *Confirmation of Coverage* to ensure you have the coverage options you requested and paid for.**

- Emergency* Travel Medical Insurance – up to \$2 million
- Trip Cancellation/Trip Interruption Insurance – up to the amount purchased
- Baggage and Personal Effects Insurance – up to the amount purchased
- Accidental Death and Dismemberment Insurance – up to \$10,000

## Coverage purchase options:

- The Comprehensive Package includes the following coverage options: *Emergency* Travel Medical Insurance; Trip Cancellation/Trip Interruption Insurance; Baggage and Personal Effects Insurance; and Accidental Death and Dismemberment Insurance.
- Accidental Death and Dismemberment Insurance and Baggage and Personal Effects Insurance are only available as part of the Comprehensive Package. All other insurance coverage options can be purchased on an individual basis.
- All insurance coverage options are sold on a per-trip basis only, except *Emergency* Travel Medical Insurance which can also be purchased on an *Annual Plan* basis.

## I. EMERGENCY TRAVEL MEDICAL INSURANCE

**Up to \$2 million of out-of-province *emergency* travel medical insurance.**

This coverage option can be purchased separately on either a per-trip or *Annual Plan* basis. This coverage option provides up to the amounts specified and a maximum aggregate of \$2 million per *insured* per unrelated *sickness* or *injury*, for expenses incurred as the result of a medical *emergency* while on an *insured trip* which are in excess of any deductible amount specified on your *Confirmation of Coverage*.

## WHAT IS COVERED

### 1. **Hospital & physician's bills – Reasonable and customary charges**

We will cover *reasonable and customary charges* related to *emergency treatment* and related expenses resulting from an accidental *injury*, or new *sickness* or disease that first manifests itself during the *insured trip*. *Emergencies* related to *pre-existing conditions* will only be covered if you have written confirmation that *your pre-existing conditions* are covered.

### 2. **Ground ambulance, emergency return home by regular flight or air ambulance – Reasonable and customary charges up to \$250,000**

We will cover *reasonable and customary charges* to transport you to the nearest appropriate medical facility or to a Canadian *hospital*. If pre-approved by **AGA**, we will pay up to \$250,000 for air ambulance, \$25,000 for a regular flight, or \$3,000 for ground ambulance.

### 3. **Return to original trip destination – One-way economy airfare**

We will cover the costs to return you by a one-way economy airfare to your original trip destination if:

- you return home by regular flight under #2 above; and
- your attending *physician* determines that the *treatment* received at home resolved your *emergency*; and
- you have prior approval from **AGA**.

The return must be within the period of coverage on the *insured trip* under which this benefit was utilized, and your return airfare will be arranged by **AGA**. However, a *recurrence* or complication of the condition that caused you to be returned home will not be covered under this certificate.

### 4. **Paramedical services – Reasonable and customary charges up to \$300**

We will cover *reasonable and customary charges* for the services of a chiropractor, chiropractist, or physiotherapist if required as a result of your *emergency*.

### 5. **Dental treatment – Up to \$2,000**

If your sound natural teeth are damaged as the result of a direct accidental blow to the mouth while on an *insured trip*, related expenses will be covered. To be eligible for reimbursement, the expenses must be incurred within 90 days after the *injury* and prior to your return to Canada.

### 6. **Relief of dental pain – Up to \$200**

We will cover the cost of *emergency treatment* of dental pain, when incurred outside Canada, provided the *treatment* is unrelated to a dental accident and excluding root canals.

### 7. **Return of dependent children/travelling companion – Up to \$2,000**

We will cover one-way economy airfare to return your *travelling companion* and/or *dependent children* who are travelling with you at the time of your *emergency* and are *insured* under a *CIBC Emergency Travel Medical Insurance Plan*, if you return home under #2 above. We will pay up to \$250 for incidental expenses that result from sending them home if you submit all original receipts with your claim. We will also pay up to \$100 per day for temporary care of your *dependent children*, if they are left unattended because of your hospitalization due to a medical *emergency*, or for the cost associated with their return to Canada.

### 8. **Return of accompanying dog or cat – Up to \$300**

If you are transported home under the terms of #2 or #10, we will cover up to \$300 towards the cost of returning your accompanying dog or cat to your *province*.

### 9. **Transportation to your bedside – Round trip economy airfare by most direct route**

We will cover the cost of transporting a relative to your bedside if you are hospitalized on an *insured trip* for a critical *emergency*, or if required, to identify your remains in the event of your death, when pre-approved by **AGA**. (**Please note:** your relative is not covered under your insurance and should consider purchasing his/her own travel insurance.)

### 10. **Return of deceased – Up to \$5,000**

We will cover the cost to return your body to your *province* in the event of your death, or up to \$2,500 for the cost of your burial or cremation at the place of death. The cost of a coffin or urn is not included.

### 11. **Meals and accommodation – Up to \$150 per day to a total of \$1,500**

We will cover your reasonable additional expenses when the return portion of your *insured trip* is delayed beyond the scheduled return date due to an *emergency* or death of your *extended family member* or *travelling companion*.

### 12. **Vehicle services – Up to \$1,000**

We will cover expenses to return your *vehicle* to your residence or a rental *vehicle* to the nearest rental agency, if you or those travelling with you are unable to do so, as the result of an *emergency*.

### 13. **Incidental expenses – Up to \$300**

We will cover reasonable incidental expenses (i.e. telephone, television) when you are hospitalized for an *emergency*.

### 14. **Automatic extension of coverage – Up to 72 hours**

We will automatically extend coverage under this insurance for up to 72 hours without an extra premium charge if, due to circumstances beyond your control, your *insured trip* is delayed beyond your *termination date* due to:

- an *emergency* involving you that does not require hospitalization; or,
- a delay to your *common carrier*.

Other situations may be submitted for consideration. You must provide documented proof, which is acceptable to us, supporting the cause for the delay.

#### **While you are hospitalized**

If you are hospitalized on your *termination date* for a covered *emergency*, we will extend benefits to you and those traveling with you, who are *insured* under this coverage, for the period of your hospitalization and for a further period of 72 hours following your discharge.

### 15. **Trip break – Up to 15 days**

If you have requested and received prior approval from **AGA**, you may return to your *province* for up to 15 days for special events or emergencies without terminating your coverage. There will be no refund of premium for any of the days that you have returned to your *province*.

### 16. **Act of Terrorism**

When an *act of terrorism* directly or indirectly causes a loss that would otherwise be payable under this plan, subject to all other policy limits, coverage will be provided as follows:

- As a result of any one or a series of *acts of terrorism* occurring within a 72 hour period, the aggregate limit payable shall be limited to \$2.5 million for all eligible insurance policies issued by us and administered by **AGA** including this plan.
- As a result of one or a series of *acts of terrorism* occurring in any calendar year, the aggregate limit payable shall be limited to \$5 million for all eligible insurance policies issued by us and administered by **AGA** including this plan.

The amount payable for each eligible claim under (a) and (b) above are in excess of all other sources of recovery and shall be reduced on a pro rata basis, so that the total amount paid for all such claims shall not exceed the respective aggregate limit which will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the *act(s) of terrorism*.

## WHAT IS NOT COVERED

**In addition to General Limitations and Exclusions, shown on page 4, we will not pay for losses or expenses incurred for, or as the result of:**

- any *pre-existing condition* unless you have applied and qualified for *pre-existing condition* coverage and received a *Guarantee of Coverage*;
- any dental *treatment* or *treatment* for relief of dental pain provided in Canada;
- treatment* if you specifically purchased this insurance to obtain such *treatment*, whether or not it was recommended or authorized by a *physician*;
- medical examination, *treatment*, care or services which can be reasonably delayed until you can return to Canada by the next available means of transportation;
- medicines or drugs that the appropriate government authority has not approved for use including, but not limited to, experimental drugs, preventative, patent or proprietary medicines, vaccines, vitamin preparations and drugs or medicines that can be purchased over the counter;
- major medical or surgical procedures, including but not limited to cardiac surgery, which are not approved in advance by **AGA**;
- sickness* or *injury* related to a change in a *pre-existing condition* for which you have received a *Guarantee of Coverage* if you failed to notify **AGA** of that change prior to your *departure date* or the *effective date* of any top-up or extension;
- any *treatment*, investigation, or hospitalization which is a continuation of, or subsequent to, an *emergency* unless you are declared medically unfit to return to Canada by **AGA**;

9. eye examinations, the replacement of lost or damaged eyeglasses, contact lenses or hearing aids;
10. non-emergency, investigative or *elective treatment*, cosmetic surgery, chronic care, rehabilitation, or any directly or indirectly related complications;
11. an *act of terrorism* caused directly or indirectly by *nuclear, chemical or biological means* or an *act of war*;
12. any loss resulting from an *act of terrorism* on an *insured trip* while at a destination where, prior to *your departure date* for that destination, an official warning is included in the 'Country Travel Reports' issued by Foreign Affairs Canada (FAC) advising or recommending that Canadians should not travel to that destination during the coverage period.

AGA reserves the right to transfer *you* to any *hospital* provided *you* are medically fit to be transferred, or to arrange transportation to return *you* to Canada following a medical *emergency*. If *you* decline to return to Canada when declared medically fit to travel by AGA, any continuing expenses for such *sickness* or *injury* will not be covered.

### EMERGENCY TRAVEL MEDICAL INSURANCE ANNUAL PLAN

- Provides coverage for any number of trips taken within one year.
- Each trip taken can be up to 15 or 31 days in length, depending on which option *you* chose when *you* applied.
- The *Annual Plan* is issued for a maximum coverage period of 365 days subject to the terms and conditions of this insurance.
- Top-ups to *your* coverage can be purchased, however, the maximum duration of an *insured trip* cannot exceed 212 days unless *you* obtain written approval from *your* Canadian Government or Provincial Health Insurance Plan.
- For a trip to be *insured*, it must start and end within the coverage period.  
**Exception:** If a trip begins during the coverage period but extends beyond the *expiry date*, coverage can be obtained for that trip by purchasing top-up coverage for any travel days that fall after the *expiry date*, or by purchasing a new Multi-Trip *Annual Plan* for the next 365-day period as long as the total duration of the trip does not exceed the maximum trip length of either 15 or 31 days, depending on which option *you* chose when *you* applied.

## II. TRIP CANCELLATION/TRIP INTERRUPTION INSURANCE

**This coverage option can be purchased separately and must be purchased within 7 days of booking your trip and/or prior to any cancellation penalties being chargeable for that trip. Otherwise any claims may be denied.**

- For an *insured trip*, provides up to the amounts specified under each benefit per *insured* as the result of the reasons listed for each benefit.

### WHAT IS COVERED

#### 1. Trip cancellation, interruption or delay

- We will pay up to the amount of coverage *you* purchased as indicated on *your Confirmation of Coverage*, before *your departure date*. We will pay up to the actual cost of covered expenses after *your departure date*.

**Trip cancellation, interruption or delay benefits are payable in the event of:**

- an *emergency* or *your* death, and/or that of a member of *your extended family*; an *emergency* or death of *your travelling companion* or their *extended family*; or of *your* business partner or their *extended family*; or of *your* host at the trip destination; or of *your* dependent's *caregiver*;
- an official warning in the 'Country Travel Reports' issued by Foreign Affairs Canada (FAC) advising or recommending that Canadians should not travel to *your* final ticketed destination after this coverage has been purchased;
- a natural disaster (including fire) which does not permit *you* to occupy *your* principal residence; or if *you* or *your spouse* are self-employed, does not permit the operation of *your* or *your spouse's* primary business;
- quarantine of *you* or *your travelling companion*;
- *you* or *your travelling companion* being subpoenaed to appear, during *your insured trip*, as a witness or as a defendant in a civil suit, or as a member of a jury;
- cancellation by the organizer of a prepaid business conference or convention beyond *your* or *your travelling companion's* or *your* or *your travelling companion's* employer's control, in which *you* or *your travelling companion* is a registered delegate;

- unforeseeable, involuntary termination without just cause, of *your* or *your travelling companion's* permanent employment, provided *you* or *your travelling companion* were actively employed by the same employer, for at least 1 year; excluding self employment or contract work;
- an unforeseen transfer initiated after the *effective date* by the employer with whom *you* or *your spouse* is employed on the *effective date*, which requires the relocation of *your* principal residence by a distance of at least 300kms within 20 days before *your* scheduled *departure date*. This risk does not apply to self employment or contract work;
- theft at the airport of all *your* travel documents and personal identification required for travel and reported to the proper airport authorities, that occurs within 12 hours prior to departure.

**Trip cancellation benefits are also payable in the event of:**

- *you* or *your travelling companion* being called as a reservist to active military or police duty;
- a legal adoption of a child by *you* or *your travelling companion* when notice of custody is received after the *effective date* and the actual date of custody is scheduled during an *insured trip*;
- *your, your spouse's, your travel companion's, or your travel companion's spouse's* pregnancy occurring after *you* booked *your insured trip* and the *departure date* falls within 8 weeks before the expected delivery date.

If for one of the reasons listed above *you* must cancel an *insured trip*, expenses will be reimbursed for:

- i. the non-refundable portion of any prepaid transportation; and
- ii. the non-refundable portion of unused prepaid travel arrangements.

If for one of the reasons listed above *your travelling companion's* trip is cancelled, then the cost incurred to adjust *your* prepaid accommodation will be reimbursed.

*You* must notify **AGA** of any cancellation in travel arrangements no later than the first business day following the cause for cancellation, and surrender *your* travel tickets along with written notification of the reasons for cancellation to **AGA** within 48 hours thereafter. Failure to notify **AGA** as required will limit *our* liability under this benefit to the amount that would have been payable if *you* had notified **AGA** on the first business day following the cause for cancellation.

If for one of the reasons listed above *you* must interrupt an *insured trip* already commenced expenses will be reimbursed for:

- i. the extra cost to change *your* return ticket to a one-way economy fare by regular scheduled transportation back to *your departure point*, or the purchase of a new ticket if *your* existing ticket cannot be changed; and
- ii. the non-refundable portion of unused prepaid travel arrangements.

If for one of the reasons listed above *you* must delay *your* return beyond the *termination date*, expenses will be reimbursed for the extra cost to change *your* return ticket to a one-way economy fare by regular scheduled transportation back to *your departure point*, or the purchase of a new ticket if *your* existing ticket cannot be changed.

*You* must notify **AGA** immediately if *you* must interrupt or delay *your insured trip* to assist *you* in making alternate travel arrangements.

#### 2. Missed Departure – Economy class fare up to the coverage amount purchased

If *you* miss *your* scheduled departure because of severe weather conditions, mechanical breakdown or an accident involving *your* transportation enroute to *your departure point*, *you* will be reimbursed, up to the amount of Trip Cancellation coverage *you* purchased as indicated on *your Confirmation of Coverage*, for the least expensive economy class fare to connect *you* with *your* group or tour, or to transport *you* to *your* final destination. Claims must be supported by written documentation supplied by an independent authority, which is acceptable to *us*.

#### 3. Stranded Traveller – Up to \$500

If *you* become stranded while on an *insured trip* because *your* personal vehicle, not a rental, is stolen or becomes inoperable due to damage by fire, vandalism or collision, which cannot reasonably be repaired, then *you* will be reimbursed up to a maximum of \$500 for the cost of a one-way economy class fare to return *you* to *your departure point*. Claims must be supported by an official police report.

#### 4. Meals and Accommodation – Up to \$150 per day to a total of \$450

The necessary and reasonable costs of commercial accommodation and meals, which are not compensated by any *common carrier* on *your* itinerary, will be reimbursed up to \$150 for each 24-hour period up to a maximum of \$450, if a departure of the connecting *common carrier* on which *you* were scheduled to travel is delayed for at least 12 hours from the time specified on *your* transportation ticket.

Written proof of delay from the *common carrier* must be submitted with any claim together with original receipts for expenditures.

#### 5. Returning Home – Up to \$150 per day to a total of \$1,500

The necessary and reasonable costs of commercial accommodation and meals will be reimbursed up to \$150 a day, to a maximum of \$1,500, when the return portion of an *insured trip* is delayed beyond the date scheduled, as the result of an *emergency* or the death of a member of *your extended family* or of a *travelling companion* or business associate with whom *you* are travelling during an *insured trip*.

#### 6. Repatriation – Up to \$5,000

In the event of *your* death, up to \$5,000 will be paid for the cost of returning *your* remains to *your province*, or, for burial or cremation at the place of death, up to \$2,500 will be paid. The cost of a coffin or urn is excluded.

#### WHAT IS NOT COVERED

In addition to General Limitations and Exclusions, shown on page 4, we will not pay for losses or expenses incurred for, or as the result of:

1. a *pre-existing condition* that existed in the 90 day period immediately prior to:
  - i. the date *you* purchased Trip Cancellation/Trip Interruption Insurance coverage, if *you* must cancel an *insured trip*; or,
  - ii. the *departure date*, if *you* must **interrupt** or **delay** an *insured trip*.

A *sickness* controlled by the consistent use of prescribed medication is covered unless it had deteriorated, or required investigation or had a change in medication type or dosage during that 90 day period. This exclusion also applies to *your extended family*, *your* business partner, whether or not they are travelling with *you*, and to *your* host at the final destination.

**Exception:** this exclusion does not apply to *you* if *you* have applied and qualified for *pre-existing condition* coverage and received a *Guarantee of Coverage*.

2. an *act of terrorism* including those caused directly or indirectly by *nuclear*, *chemical* or *biological* means or an *act of war*.

### III. BAGGAGE AND PERSONAL EFFECTS INSURANCE

This coverage option is only included under the Comprehensive Package.

- Provides up to coverage amount purchased

#### WHAT IS COVERED

If while on an *insured trip* *your* baggage and/or personal effects are stolen, or lost or damaged by: transportation hazard; burglary; or fire while in any hotel or other building, *you* will be reimbursed up to the coverage amount *you* purchased for that trip as indicated on *your Confirmation of Coverage*. Coverage is subject to a limit of \$200 per item. The loss must be supported in writing by an authorized official and/or police report.

When *your* checked-in baggage is delayed and arrives at *your* destination (other than *your* starting point) more than 12 hours after *your* arrival, *you* will be reimbursed up to \$200, for the purchase of essential missing clothing and items of personal hygiene. Purchases must be made within 36 hours of arrival at *your* destination, and prior to receipt of *your* baggage.

#### WHAT IS NOT COVERED

In addition to General Limitations and Exclusions, shown on page 4, no benefit is payable due to:

1. breakage of, or damage to fragile or brittle articles unless caused by fire or accident to the means of conveyance;
2. loss or damage not reported to the police and/or other authorized official within 24 hours of discovery;
3. loss due to normal depreciation of the value of *your* articles;
4. loss of, or damage to money, eyeglasses, sunglasses, contact lenses, medication, hearing aids, artificial teeth, tickets, documents, jewelry or camera equipment;

5. loss or damage by theft from an unattended *vehicle* unless it was completely locked and there was visible evidence of forced entry;
6. loss or damage due to negligence on *your* part;
7. loss of, or damage to fragile or perishable articles in checked baggage; and
8. an *act of terrorism* including those caused directly or indirectly by *nuclear*, *chemical* or *biological* means or an *act of war*.

### IV. ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

This coverage option is only included under the Comprehensive Package.

- Provides up to \$10,000

#### WHAT IS COVERED

When accidental *injury* that occurs while on an *insured trip* results in loss within 100 days of the *injury*, we will pay for:

- Loss of life – \$10,000
- Loss of two or more Members – \$10,000
- Loss of Sight of both eyes – \$10,000
- Loss of one Member – \$5,000
- Loss of Sight of one eye – \$5,000
- Loss of Thumb and Index Finger (same hand) – \$2,500

“Loss of Member” means severance of hand or foot at or above the wrist or ankle joint respectively or complete irreversible paralysis.

“Loss of Sight” must be complete and irrecoverable.

“Thumb and Index Finger” means the thumb and index finger of the same hand at or above the metacarpalphalangeal joint.

If *you* sustain more than one of the covered losses as the result of any one accident or multiple accidents per *insured trip*, we will pay the amount stated for each loss up to but not exceeding \$10,000.

In addition to General Limitations and Exclusions, shown on page 4, no benefit is payable due to:

1. an *act of terrorism* including those caused directly or indirectly by *nuclear*, *chemical* or *biological* means or an *act of war*.

#### GENERAL LIMITATIONS AND EXCLUSIONS

The following limitations and exclusions are applicable to all coverages, in addition to the What is Not Covered Section under each insurance coverage option.

We will not pay for losses or expenses incurred for, or as the result of:

1. *sickness* or *injury* or loss occurring while this insurance is not in effect;
2. any investigation or *treatment* recommended or scheduled prior to any *departure date*;
3. *sickness* or *injury* when travel is booked or commenced contrary to medical advice, with prior knowledge of an *unstable condition*, or after determination of a condition which is *terminal*;
4. childbirth, miscarriage, deliberate termination of pregnancy or any complications related to pregnancy occurring within 8 weeks of the expected delivery date;
5. *treatment* or death or *injury* related to: misuse of medication; abuse of drugs or intoxicants;
6. suicide or attempted suicide, or self-inflicted injury whether *you* are sane or insane or willful exposure to peril except in an attempt to save human life;
7. any *nuclear* occurrence however caused;
8. committing or attempting to commit any criminal or illegal act as defined by local laws;
9. practicing for or participation in sanctioned competitive sports or in any contest of motorized speed. For *Emergency Travel Medical Insurance*, *you* may pay a premium surcharge to have this exclusion removed. No written confirmation is necessary if a surcharge is paid;
10. *injury* or loss while practicing for or participating in any *high risk activity*;
11. asymptomatic or symptomatic HIV infection, Acquired Immune Deficiency Syndrome (AIDS) or Acquired Immune Deficiency Syndrome Complex;
12. air travel unless *you* are a passenger in a commercial aircraft with a seating capacity of six people or more, licensed to carry passengers for hire.

## TRAVEL ASSISTANCE

### You can always count on assistance 24 hours a day, 7 days a week

Travel Assistance is available to all customers regardless of the coverage option purchased. During an *emergency*, wherever possible, *our* services include, but are not limited to:

- **Monitoring the status of your medical case** and communicating between patient, family *physician*, employer, travel company, consulate, etc.
- **Making travel arrangements as follows:**
  - *emergency* medical transportation and *treatment* en route, at the request of *your physician* and authorized by **AGA**;
  - escort and transportation home for stranded *dependent children* and/or other *extended family* members or friends while *you* are in *hospital*;
  - *your* return home if ill or injured;
  - should *you* die away from home, services for the repatriation of *your* remains.
- **Emergency medical payment**, so *you* can avoid out-of-pocket expenses. To do this, *you* must notify **AGA** who will verify that the *treatment* is for a medical *emergency* covered by this certificate. *We* will ensure *your* covered expenses are paid directly to the *hospital* or medical facility, where possible. *We* will co-ordinate with *your* Canadian Government or Provincial Health Insurance Plan, when appropriate.

**AGA can also help you when emergencies arise on your trip (the following are for your convenience only, we do not cover any expenses related to these helpful services):**

- **With baggage** – if *your* baggage is lost, stolen or delayed while *you* are using a *common carrier*, **AGA** will advise *you* of the proper reporting procedures and help *you* maintain contact with the appropriate companies or authorities to help resolve the problem.
- **With emergency cash services** – in the event of an *emergency*, **AGA** can help to arrange for cash to be available to *you* through a friend, family member, business or *your* credit card company.
- **With emergency message services** – **AGA** will take *emergency* messages from or for *you*.
- **With emergency ticket replacement** – **AGA** will help *you* replace lost or stolen airline tickets.
- **With replacing prescription drugs** – when permitted by law and with the approval of the patient's *physician(s)*, **AGA** will assist *you* in obtaining prescription drugs and other necessary personal medical items which have been forgotten, lost or depleted while travelling.
- **With legal services** – **AGA** will help *you* contact a local attorney or the appropriate consular officer if *you* are arrested or detained, are in a traffic accident or otherwise require legal help.
- **With bail bond services** – these can be co-ordinated for *you* in all locations where they are available by **AGA**.

### You can take advantage of valuable pre-trip information

Even if *you* never use the medical benefits or travel assistance services during *your* trip, *you* can still benefit from the pre-trip information *we* offer by calling **AGA** at 1-800-848-8454.

#### Help with:

- Passport and Visa information
- Health hazards advisory
- Inoculation requirements
- Weather information
- Currency exchange information
- Consulate and embassy locations
- Translation and interpreter services

## ABOUT CLAIMS

### HOW TO FILE A CLAIM

- Call **AGA** Claim Inquiries option to obtain a claim form.
- Please make sure that if *you* pay any expenses yourself *you* obtain original itemized receipts.
- Claims under all coverage options except Trip Cancellation/Trip Interruption Insurance must be reported within 30 days of occurrence and be submitted in writing within 60 days of the date the service was provided or the *emergency* situation occurred. Claims under Trip Cancellation/Trip Interruption Insurance must be reported immediately.
- For the *Emergency* Travel Medical *Annual Plan*, *you* will be required to show proof of *your departure date* with either a valid transportation ticket, or an official stamp from a customs office or proof that is deemed acceptable to *us* of *your* absence or presence in *your province* as of a certain date.
- If *we* purchase a new ticket to return *you* home, *your* unused transportation ticket must be surrendered to **AGA**, acting on *our* behalf. .
- When submitting a claim, please include:

**For an Accidental Death Insurance claim**, the death claim form completed by the beneficiary or other person entitled to claim, along with proof of death which is acceptable to *us*;

#### For a Baggage and Personal Effects Insurance claim,

- i. an itemized list including the value of all lost, stolen, or damaged baggage and personal items along with proof of ownership,
- ii. the official airline claim/police report, and
- iii. correspondence and confirmation of any payment from another source (i.e. airline, to *our company*, homeowner/tenants insurance, etc.);

#### For a Trip Cancellation/Trip Interruption Insurance claim,

- i. an original medical certificate from the attending *physician* indicating the diagnosis, history of illness, cause of *injury*, or the death certificate, and/or other evidence for any other eligible reason as indicated on page 3,
- ii. cancelled transportation tickets,
- iii. original receipts for all prepaid travel arrangements, and
- iv. any correspondence and amount of reimbursement from *your* travel agent.

### MORE ABOUT CLAIMS...

- In the case of medical claims, *we* will pay only the amount in excess of what is covered by *your* Canadian Government or Provincial Health Insurance Plan when *you* travel outside *your province*.
- No amounts payable by *us* shall carry interest.
- All benefits and premium payments made under this coverage shall be in Canadian currency at the exchange rate that **AGA** determines was in effect on the date the claim or expense was incurred. At **AGA**'s option, benefits may be payable in the currency of the country where the expenses were incurred or in U.S. currency. All benefit payments are made by cheque, payable to *you*, *your* beneficiary, *your* estate or directly to the provider of the service.
- If *you* are insured by another insurer as well, **AGA**, on *our* behalf, will co-ordinate with them to make sure the payments don't exceed the expenses *you* have incurred.
- **AGA** on *our* behalf may give to, or get from, any other person or organization, any information which is considered necessary to co-ordinate benefits.
- *We* will pay to any other person or organization any amount *we* see fit to co-ordinate benefits. Any such payments will be considered benefits under this coverage and *we* will not be liable to *you* or anyone else for them. *We* may recover any excess payments from any person or organization to whom these payments are made.

## DETAILS & SPECIFICATIONS

- **AGA**, in consultation with the *physician* who is treating *you*, reserves the right to transfer *you* to another *hospital* or medical facility or to return *you* to Canada. If *you* refuse the transfer we are no longer liable for further expenses relating to *your treatment*.
- In the event of a claim, **AGA** has the authority to obtain *your* pertinent medical records or information from any *physician*, dentist, *hospital* or clinic.
- *Hospital* or medical benefits must be provided at the nearest facility capable of providing adequate service at the time of the *emergency*, as determined by **AGA**.
- Co-operators Life Insurance Company, The Sovereign General Insurance Company or **AGA** are not responsible for the quality, availability or results of any *treatment* or transportation.
- All benefit levels outlined are indicated in Canadian dollars and are applied on a *per-insured* basis, unless otherwise stated.
- This certificate will be voidable if at the time of application *you* have failed to disclose or misrepresented any material fact or circumstance affecting coverage under this certificate.
- No statements or representations made by any employee of *CIBC*, *us*, **AGA** or its agents, can vary the terms of this certificate.
- *You* cannot start a lawsuit against *us* more than one year after the benefits became payable or would have become payable if the claim was valid. All legal actions or proceedings must be brought in the *province* in which *you* permanently reside.
- If *you* incur expenses due to the fault of a third party, *we* may take action against that party, in *your* name. This will require *your* full cooperation with *us*, and *we* will pay for all the related expenses.
- The terms of *your* coverage shall be governed by and interpreted in accordance with the laws of Ontario. If *your province* is Quebec, the terms of *your* coverage shall be then governed by and interpreted in accordance with the laws of Quebec.
- This certificate contains only the principal provisions of the Group Policy. In the event of any conflict, the Group Policy will govern, and a copy of which can be requested by calling 1-800-281-9109.
- If *we* pay benefits to *you* that exceed *your* entitlement under this certificate, *we* will advise *you* of the amount of the overpayment and *you* will repay that amount to *us*. If *you* do not, *we* may offset the overpayment amount against any further benefit payments due.
- *We* may change coverage benefits when changes are required by law.

## TERMS YOU SHOULD UNDERSTAND

The following terms when italicized have the meanings described here:

**"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), that are; committed for political, religious, ideological, social, economic or similar purposes including the intention to intimidate, coerce or overthrow a government (whether defacto 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.

**"Annual Plan"** means *Emergency* Travel Medical Insurance coverage for an unlimited number of *insured* trips of a maximum duration of up to 15 days or 31 days within a continuous 365-day period commencing from the *effective date*.

**"Caregiver"** means a person whom *you* have given the responsibility of looking after *your dependent children* on a permanent full-time basis and *you* rely on the *caregiver's* daily supervision and whose absence cannot reasonably be replaced.

**"CIBC"** means the Canadian Imperial Bank of Commerce.

**"Common Carrier"** means any land, air or water conveyance which is licensed to transport passengers for hire, provided it maintains published timetables and fares. Taxis, limousines and rental *vehicles*, however, are not considered *common carriers*.

**"Confirmation of Coverage"** means the document that *you* receive as a confirmation of the coverage *you* have purchased, which may be a confirmation of coverage letter, an application form that is stamped by a *CIBC* bank branch or an internet purchase confirmation page.

**"Departure Date"** means the earlier of the date *you*:

- i. board *your* ticketed transportation; or
- ii. leave *your province* on an *insured trip*.

**"Departure Point"** means the location where *you* are to board *your* ticketed transportation or exit *your province*.

**"Dependent Child"** means any child who is:

- i. financially dependent on *you*; and
- ii. at least 15 days of age on the *departure date*; and
- iii. under age 21; or
- iv. under age 25 and enrolled in and attending, full-time, an accredited high school, college or university, or
- v. mentally or physically disabled and less than 65 years old.

**Exception:** In the case of grandparents, a Dependent Child means any children or step-children of *your* son, daughter, son-in-law, daughter-in-law, step-son or step-daughter who is:

- i. at least 15 days of age on the *departure date*; and
- ii. under age 21; or
- iii. under age 25 and enrolled in and attending, full-time, an accredited high school, college or university; or
- iv. mentally or physically disabled and less than 65 years old.

**"Effective Date"** for the trip cancellation benefit under Trip Cancellation/Trip Interruption Insurance means the date the application and premium are received by **AGA**. **Effective date** for all other benefits means the date coverage begins, provided the appropriate premium has been received by **AGA**, being the latest of:

- i. the date indicated on *your Confirmation of Coverage*; or
- ii. the date *you* first exit *your province*.

If coverage is purchased after *your departure date*, *emergency* sickness-related benefits will become effective 48 hours after the date and time the required premium is received by **AGA**.

**"Elective Treatment"** means medical *treatment*, surgery or other procedures scheduled by *your physician* to occur at a future date.

**"Emergency"** means an unforeseen *sickness* or *injury* which requires immediate *treatment* to prevent or alleviate existing danger to life or health. An emergency no longer exists when the medical evidence indicates that *you* are able to continue *your* trip or return to *your province* or Canada.

**"Expiry Date"** means the date *your* policy ends, on an *Emergency* Travel Medical *Annual Plan*, which is 364 days after the *effective date*.

**"Extended Family"** means: *spouse*; children or step-children, their respective *spouse(s)*; parent(s), guardian(s) or step-parent(s); in-law(s), brother(s), step-brother(s), sister(s), step-sister(s), grandparent(s) and grandchildren.

**"Guarantee of Coverage"** means the document that *you* receive if *you* have been medically underwritten, which specifies what *pre-existing conditions* are covered under this certificate.

**"High Risk Activity"** means bungee jumping, gliding, hang-gliding, freestyle skiing/snowboarding, heli-skiing/snowboarding, ski jumping, parachuting, skydiving, sky-surfing, street luge, skeleton activity, mountain or rock climbing with or without ropes, participation in any rodeo activity.

**"Hospital"** means a facility equipped to perform surgery on an *emergency* in-patient and outpatient basis and shall not include a nursing home, rest home, convalescent home, rehabilitation centre, or home for the aged.

**"Injury"** means sudden bodily harm directly caused by an accident, which is independent of *sickness* and all other causes.

**"Insured"** means a person(s) who is eligible for coverage, and who is named on the *Confirmation of Coverage*, and for whom the required premium has been paid.

**“Insured Trip”** means a trip on which *you* are travelling outside *your province* and for which coverage is in effect.

Coverage under Trip Cancellation/Trip Interruption Insurance will also include trips within *your province*.

Coverage on a trip for all coverages except the trip cancellation benefit under Trip Cancellation/Trip Interruption Insurance begins on *your departure date* and ends on the earlier of the date:

- i. *you* return to *your province*; or
- ii. the number of days of coverage *you* purchased expires.

The trip cancellation benefit under Trip Cancellation/Trip Interruption Insurance begins on the date *you* purchase coverage and terminates on *your departure date*.

**“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.

**“Physician”** means **AGA’s** medical director or a person, other than a relative, who is legally qualified and licensed to practice medicine or perform surgery.

**“Pre-existing Condition”** means a *sickness, injury* or medical condition, whether or not diagnosed by a *physician*:

- i. for which *you* exhibited symptoms; or
- ii. for which *you* required or *you* received medical attention, consultation or *treatment*; and
- iii. which existed, prior to any *departure date* or the *effective date* of *your coverage*.

For Trip Cancellation/Trip Interruption Insurance, **“pre-existing condition”** means a *sickness, injury, or medical condition*, whether or not diagnosed by a *physician*:

- i. for which *you* exhibited symptoms; or
- ii. for which *you* required or *you* received medical attention, consultation or *treatment*; and
- iii. which existed in the 90 day period immediately prior to:
  - a) the date *you* purchased Trip Cancellation/Trip Interruption Insurance coverage, if *you* must cancel an *insured trip*; or
  - b) the *departure date*, if *you* must interrupt or delay an *insured trip*.

**“Province”** means *your province* or territory of usual residence in Canada at the time of application.

**“Reasonable and Customary Charges”** are amounts that *we* believe are not in excess of the standard charges for the level of care, services or supplies usually given for similar cases in the place where the *emergency* or *emergency* situation took place.

**“Recurrence”** means the appearance of symptoms caused by or related to a medical condition which was previously diagnosed by a *physician* or for which *treatment* was previously received.

**“Sickness”** means illness or disease.

**“Spouse”** means the person who is legally married to *you* or in a civil union with *you* or a partner who has been living with *you* and who has publicly represented himself or herself as *your spouse* for at least 12 months.

**“Terminal”** means a medical condition for which, before the *insured trip*, a *physician* gave a prognosis of eventual death or palliative care was received.

**“Termination Date”** for the trip cancellation benefit under Trip Cancellation/Trip Interruption Insurance means the *departure date*. Termination Date for all other benefits means the date any coverage ends, being the earlier of:

- i. the date *you* return to *your province*; or
- ii. the number of days of coverage *you* purchased expires.

**“Travelling Companion”** under *Emergency Travel Medical Insurance* is someone with whom *you* have common departure and return dates, and trip destination. Under Trip Cancellation/Trip Interruption Insurance, a *travelling companion* is someone with whom *you* are sharing prepaid accommodation or transportation arrangements, subject to a maximum of 4 persons including *you*.

**“Treatment”** means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a *physician* including, but not limited to, prescribed medication, investigative testing and surgery.

**“Unstable Condition”** means a *sickness or injury*, which would cause an ordinarily prudent person to expect the need for *treatment* or investigation following departure.

**“Vehicle”** means private passenger car, sport utility *vehicle*, pick-up truck, or mini van which is used for personal pleasure purposes and not for commercial use. The *vehicle* must be owned or rented by *you*, or borrowed from a member of *your extended family*, or supplied to *you* by *your employer* for personal use.

**“We”, “Our”, and “Us”** refer to Co-operators Life Insurance Company, or The Sovereign General Insurance Company as applicable.

**“You” or “Your”** means each *insured*.

## WHAT TO DO IN THE EVENT OF AN EMERGENCY

In the event of an **emergency**, call **AGA – 24 hours a day, 7 days a week**. Failure to notify **AGA** will delay the processing and payment of *your claim* and may limit the amount of *your claim* payment.

From Canada or the Continental USA including Hawaii, call toll-free 1-800-848-8454. From all other locations including Mexico, ask the operator to place a collect call to Canada at: (416) 340-7124.

### For Trip Cancellation/Trip Interruption Insurance

*You* must notify **AGA** of any cancellation in travel arrangements no later than the first business day following the cause for cancellation. *You* must notify **AGA** immediately if *you* must interrupt or delay *your insured trip*.

### For Emergency Travel Medical Insurance

If *you* require medical services, *you* must call **AGA** immediately. **AGA** will direct *you* to a facility or *physician* in *your* area of travel. If *you* do not contact **AGA**, *you* may receive *treatment* which may not be included in this coverage.

## HOW TO CHANGE YOUR COVERAGE

Changes such as the addition or deletion of a traveller or travellers or changes to dates can be made prior to departure by calling 1-800-281-9109. Premium payable will be recalculated and charged or refunded as may be required. Changes, other than early returns, cannot be made once *you* have left on *your insured trip*.

## HOW TO OBTAIN EXTENDED OR TOP-UP COVERAGE

### Extending *your stay*

If *you* decide to stay away longer than planned, call *CIBC Travel Insurance* before the coverage *termination date* to purchase extended coverage\* for the extra number of days *you* need for that trip, as long as no event has occurred that may result in a claim and there has been no change in *your* health.

From Canada and the United States, including Hawaii, call (toll free) 1-800-281-9109. From anywhere else in the world, including Mexico, call collect to Canada at (416) 340-6524.

### TOPPING-UP YOUR ANNUAL PLAN COVERAGE

If *you* have an *Emergency Travel Medical Insurance Annual Plan* and want to take a trip that is longer than the number of days *you* selected, just call 1-800-281-9109 to purchase top-up\* coverage for *your trip*.

\* Extended and top-up coverage are subject to minimum premium requirements. The maximum duration of an *insured trip* including any extensions/top-ups cannot exceed 212 days unless *you* obtain written approval from *your* Canadian Government or Provincial Health Insurance Plan.



## REFUNDS

- *You* may cancel this insurance at any time before *your* departure.
- *You* can also cancel *your* insurance after departure but that is considered an early return and means that *we* refund only the unused premium amount, as long as there has been no claim and *you* have notified **AGA** within 7 days of *your* return.
- All travellers insured under the same certificate must return together for a refund to be possible.
- Refunds provided will be subject to an administrative fee of \$10 plus tax, where applicable.

**Please Note:** There are no cancellations or refunds permitted on the *Emergency Travel Medical Annual Plan* or on Trip Cancellation/Trip Interruption Insurance.

## CUSTOMER SATISFACTION COMMITMENT

*CIBC* is committed to providing the best possible products and services to *CIBC* customers. *CIBC* has arranged for Co-operators and Sovereign to underwrite, and **AGA** to administer *CIBC* Travel Insurance. Co-operators, Sovereign and **AGA** do everything possible to ensure that our customers are provided with the high standard of service that they expect. In the event of a claims dispute, *you* may appeal to the Appeal Panel where *you* will have the opportunity to speak out and present any additional information. *You* will have a fair and impartial hearing of *your* case. If *you* are still dissatisfied with the decision reached, *you* have access to The Co-operators' Ombudsman Program. *We* urge *you* to ask for the Ombudsman Protection Guideline which outlines how this innovative program works for *you*.

## YOUR PRIVACY IS PROTECTED

*CIBC*, Co-operators, Sovereign, and **AGA** are committed to protecting the privacy, confidentiality and security of the personal information that we collect, use and disclose and agree to comply with their respective company's privacy policies.

*CIBC*, Co-operators, Sovereign and **AGA** collect, use and disclose the personal information which *you* give when *you* request insurance services for the purpose of providing *you* with insurance services.

We will establish a file containing *your* personal information, which may be kept at the offices of *CIBC*, Co-operators, Sovereign and **AGA**. Only authorized employees, mandataries and agents of these companies who require the information in the course of their duties will have access to this file. *You* have the right, in accordance with applicable legislation, to have access to *your* file and to require the correction of inaccurate information by contacting **AGA** at 1-800-281-9109.

*Your* personal information may be disclosed to any person or organization, including medical practitioners and institutions, investigative agencies and other insurers or reinsurers in order to underwrite and administer this insurance or to pay insurance benefits. *CIBC* may review and analyze *your* use of products and services to help us serve *you* better and to tell *you* about other products and services. *CIBC* may tell *you* about products and services through direct mail, telephone or other means. If *you* do not wish us to do so, follow the instructions below. This will not limit information which *CIBC* may send to *you* with *your* account statement, or discussions with *your* *CIBC* service representative.

**Let us know, by calling 1-800-465-CIBC (2422), if:**

- *you* do not want us to share *your* information within the *CIBC* Group of Companies;
- *you* do not want to receive direct marketing;
- *you* have questions;
- *you* would like a copy of *CIBC's* privacy policy

If *you* would like a copy of Co-operators, Sovereign or **AGA's** privacy policy, please call 1-800-281-9109.

## LIMITATION OF ACTION

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.

## STATUTORY CONDITIONS

**Despite any other provision contained in the contract, this contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance. For Québec residents, notwithstanding any other provisions herein contained, this contract is subject to the mandatory provisions of the Civil Code of Québec respecting contracts of accident and sickness insurance.**

### **Emergency Travel Medical Insurance, Trip Cancellation/Trip Interruption Insurance and Accidental Death & Dismemberment coverage**

#### **Underwritten by:**

Co-operators Life Insurance Company  
1920 College Avenue,  
Regina, Saskatchewan S4P 1C4

### **Baggage and Personal Effects coverage**

#### **Underwritten by:**

The Sovereign General Insurance Company  
500 – 6700 Macleod Trail S.E.,  
Calgary, Alberta T2H 0L3

### **CIBC Travel Insurance**

#### **Administered by:**



AZGA Service Canada Inc. o/a Allianz Global Assistance  
250 Yonge Street, Suite 2100  
Toronto, Ontario, M5B 2L7

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