GROUP EXPLORER™

ELITE

BENEFITS

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Travel Medical Emergency Insurance

For the University of Windsor Student Alliance

Policy Number: 2859L001	Coverage Period: 90 days per Trip	Termination Age: 55

Group Explorer Travel Medical Emergency Insurance is effected with certain Lloyd's Underwriters (hereinafter called the "Insurer") through Expert Travel Financial Security (E.T.F.S.) Inc. (hereinafter called "ETFS"), a member of the ETFS Financial Group, Lennoxville, Quebec. ™ Trademark of Expert Travel Financial Security (E.T.F.S.) Inc., a member of the ETFS Financial Group.

IMPORTANT NOTICE
PLEASE READ CAREFULLY.

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances oocurring while You are temporarily travelling outside Your province or territory of residence. It is important that You read and understand Your plan before You travel. In the event of any discrepancy between the provisions of a booklet or other document You hold and the provisions of the Policy, the provisions of the Policy shall govern.

The Insurer has contracted Global Excel Management Inc. (hereinafter called "Global Excel") to provide medical assistance services and pay claims under the Policy.

IN THE EVENT OF AN EMERGENCY,
YOU MUST CALL GLOBAL EXCEL IMMEDIATELY:

The following emergency telephone numbers are also shown on the back of the Medical Assistance Card provided along with this booklet.

From Canada and the U.S., call toll-free **1-866-870-1898**

From anywhere else, call collect . . . . . **(819) 566-1898**

Global Excel must be contacted before You seek medical treatment. If Your condition renders You unable to do so, then someone else must contact Global Excel immediately for You. Do not assume that someone will contact Global Excel on Your behalf. It remains Your responsibility to ensure that Global Excel has been contacted prior to receiving medical treatment or as soon as reasonably possible.

If You incur any expenses without prior approval by Global Excel, such expenses will be covered, except where the Policy expressly requires the prior approval or authorization of Global Excel, on the basis of the Reasonable and Customary Costs that would have been payable for such expenses by the Insurer in accordance with the terms and conditions of the Policy. Such expenses may be higher than this amount, therefore You will be responsible for paying any difference between the amount You incur and the Reasonable and Customary Costs reimbursed by the Insurer.

SECTION I — Individual Coverage - Eligibility and Termination

To be covered under the policy as a Participant, You must:

1. be covered under the Government Health Insurance Plan of Your province or territory of residence;
2. be covered under the basic group extended health care plan of the Policyholder; and
3. be younger than the Termination Age stipulated in the Policy.

Participant coverage will terminate immediately upon the first to occur of:

1. the date You cease to be covered by the Government Health Insurance Plan in Your province or territory of residence;
2. the date You cease to be covered under the basic group extended health care plan of the Policyholder;
3. the date the premium is due if the Policyholder does not remit Your premium to the Insurer, except where this is the result of an error;
4. the date You reach the Termination Age stipulated in the Policy; or
5. the date the Policy is cancelled.

To be covered under the Policy as a Dependent, You must:

1. be covered under the Government Health Insurance Plan of Your province or territory of residence;
2. be covered as a Dependent under the basic group extended health care plan of the Policyholder; and
3. meet the definition of Dependent.

Dependent coverage will terminate immediately upon the first to occur of:

1. the date You cease to be covered under the Government Health Insurance Plan of Your province or territory of residence;
2. the date You cease to be covered as a Dependent under the basic group extended health care plan of the Policyholder;
3. the date You cease to be a Dependent as defined in the Policy;
4. the date the Participant's coverage terminates, except if termination is due to the death of the Participant, in which case Your coverage will continue until the earlier of the expiry of five (5) years or the date You cease to meet the definition of Dependent or reach the Termination Age of the Policy or remarry or die, provided the Policyholder continues to make the required premium payments; or
5. the date the Policy is cancelled.

SECTION II — Benefits

The Policy covers legally insurable Reasonable and Customary Costs that are Medically Necessary and are incurred as a result of an Emergency due to sudden and unforeseen Illness or Injury occurring during the Coverage Period, insofar as such costs are in excess of those covered by Your Government Health Insurance plan or Other Insurance, to a maximum of $5 million per Insured Person. The Coverage Period is specified on Your Medical Assistance Card.

The Policy provides those benefits enumerated in this section. Please note that certain benefits listed below shall be payable only if You obtain the prior approval of Global Excel before incurring such expenses.

1. **Hospital Accommodation:** Room and board costs up to the private room rate charged by the Hospital. If Medically Necessary, expenses for treatment in an intensive or coronary care unit are also covered. If coverage terminates for any reason during Your Hospital stay, benefits continue until discharge, to a maximum of one year. In no case will expenses for In-patient stays be covered for a period greater than 365 days per Insured Person.
2. **Physician Charges:** Charges for treatment by a Physician.
3. **Diagnostic Services:** Laboratory tests and x-rays prescribed by the attending Physician and that are part of the Emergency treatment. The Policy does not cover magnetic resonance imaging (MRI), cardiac catheterization, computerized axial tomography (CAT) scans, sonograms or ultrasounds and biopsies unless such services are authorized in advance by Global Excel.
4. **Paramedical Services:** The services (including x-rays) of a licensed chiropractor, physiotherapist, podiatrist or osteopath, to a maximum of $250 per Insured Person, per profession listed above, when approved in advance by Global Excel.
5. **Prescriptions:** Drugs, including injectable drugs, and sera that can only be obtained upon medical prescription, that are prescribed by a Physician and that are supplied by a licensed pharmacist when Medically Necessary for Emergency treatment, except when needed to stabilize a chronic condition or a medical condition which You had before Your Trip. Limited to a 30-day supply per prescription, unless You are confined to Hospital.
6. **Ambulance Services:** When reasonable and Medically Necessary, licensed ground ambulance service to the nearest Qualifying Medical Facility.
7. **Medical Appliances:** When approved in advance by Global Excel, minor appliances such as crutches, casts, splints, canes, slings, trusses, braces, walkers and/or the temporary rental of a wheelchair when prescribed by the attending Physician, obtained outside Your province or territory of residence and Medically Necessary.
8. **Private Duty Nurse:** The professional services of a registered private nurse, when Medically Necessary and while hospitalized, to a maximum of $5,000 per Insured Person, when approved in advance by Global Excel.
9. **Emergency Air Transportation:** When approved and arranged in advance by Global Excel:
   a) air ambulance to the nearest appropriate medical facility or to a Canadian Hospital for immediate Emergency treatment;
   b) transport on a licensed airline with an attendant (where required) for return to Your province or territory of residence for immediate Emergency treatment.

10. **Transportation to Bedside:** When approved in advance by Global Excel, a single round-trip economy airfare from Canada plus up to $150 per day to a maximum of $3,000 for the cost of meals and commercial accommodation for one of the following: Spouse, parent, child, brother, sister or business partner, to:

    a) be with You if You are travelling alone and have been confined to Hospital as the result of an Emergency. To be payable, this benefit requires that You eventually be hospitalized as an In-patient for at least three (3) consecutive days outside Your province or territory of residence and that the attending Physician provide written certification that the situation was serious enough to warrant the visit; or

    b) identify the deceased Insured Person prior to the release of the body, where necessary.

    (The Insurer will only reimburse covered expenses evidenced by original receipts.)

11. **Return of Travelling Companion:** If You are returned to Your province or territory of residence under the Emergency Air Transportation benefit or the Return of Deceased benefit, the Insurer will reimburse the cost of a single one-way economy airfare for a travelling companion to return to Canada, when approved in advance by Global Excel.

12. **Return to Trip Destination:** If You are returned to Your province or territory of residence under the Emergency Air Transportation benefit, the Insurer will reimburse the cost of a single one-way economy airfare for You to return to Your Trip destination, when approved in advance by the Medical Director of Global Excel and as soon as Your attending Physician determines that You require no further treatment for Your Emergency. A recurrence of the initial Emergency or any problems or complications related to the initial Emergency which caused You to return to Your province or territory of residence will not be covered under the Policy.

13. **Treatment of Dental Accidents:** Up to $2,000 per Insured Person for Emergency dental treatment to repair natural, vital and sound teeth or permanently attached artificial teeth provided the Injury was caused by an external, accidental blow to the mouth or face. You must consult a Physician or dentist immediately following the Injury. Treatment must begin during the Coverage Period and be completed prior to returning to Your province or territory of residence. An accident report is required from a Physician or dentist for claims purposes.

14. **Meals and Accommodation:** Up to $150 per day, to an overall maximum of $3,000 per Trip per Participant, for the cost of Your commercial accommodation and meals when Your Trip is extended beyond the last day of the Coverage Period due to Your Illness or Injury. This benefit must be authorized in advance by Global Excel. The fact that You are unable to travel must be certified by the attending Physician and supported with original receipts from commercial organizations.

15. **Vehicle Return:** Up to $5,000 if neither You, nor someone travelling with You, are able to operate Your Vehicle, whether owned or rented, during Your Trip due to Illness or Injury. Arrangements and payment will be made for the return of the Vehicle to Your home in Your province or territory of residence or the nearest appropriate rental agency. Benefits will only be payable for a single person to return the Vehicle when approved and/or arranged in advance by Global Excel. This benefit does not cover wages lost by the person driving Your Vehicle. (The Insurer will only reimburse covered expenses evidenced by original receipts.)

16. **Return of Deceased:** Up to $5,000 towards the cost of preparation and transportation of the deceased Insured Person to his province or territory of residence in the event of death due to an Illness or Injury.

    In the case of cremation and/or burial at the place of death of the Insured Person, this benefit is limited to $2,500 and is not available if the deceased Insured Person was a resident of the province of Quebec.

    The cost of the casket or urn is not covered.

17. **Incidental Expenses:** Up to $250 per Trip for Your out-of-pocket expenses such as telephone charges, television rental and parking while You are hospitalized for an Emergency and the expenses are incurred as a direct result of such hospitalization. (The Insurer will only reimburse covered expenses evidenced by original receipts.)

18. **Lost Prescription Medication:** The replacement of an existing prescription for medication in the event of theft or loss during the Coverage Period, to a maximum of $100 per Insured Person.

19. **Trip Interruption:** When approved in advance by Global Excel, the cost of a one-way economy airfare to return to Your province or territory of residence or the fees charged to change Your ticket (whichever is less) and reimbursement of the non-refundable portion of unused land arrangements, to a maximum of $500 per Insured Person, in the event of:

    a) an unexpected Illness, Injury or death of an Immediate Family Member, business partner, Key Employee or travelling companion, or

    b) a disaster which renders Your principal residence uninhabitable, or

    c) hospitalization of the person caring for Your Dependents,

    provided no evidence of said events was made apparent in the 90 days preceding Your Trip.

20. **Incidental Business Expenses:** Up to $250 for the Participant's out-of-pocket expenses for the temporary use or rental of a computer or portable phone in the event of theft of the Participant's computer or portable phone during the Coverage Period, provided such use or rental is required in connection with the business, trade or professional occupation of the Participant. Original receipts and a police report or statement are required for reimbursement.

21. **Flight Accident Insurance**

    Insured Risks:

    Death or dismemberment as a result of Injury sustained during the Coverage Period while You are:

    a) travelling as a passenger, not as pilot or crew member, aboard a fixed wing multi-engine transport aircraft with an authorized take-off weight greater than 35,000 lbs. (15,900 kg) operated between licensed airports by a scheduled or charter airline of Canadian or foreign registry holding a valid National Transportation Agency Scheduled, Regular Specific Point or Charter Air Carrier License or its foreign equivalent, insofar as the aircraft is being used at the time as a conveyance in the capacity authorized by the airline's Scheduled, Regular Specific Point or Charter Air Carrier License; or

    b) travelling as a passenger, not as pilot or crew member, aboard a fixed wing multi-engine aircraft operated by the Canadian Armed Forces or its British or American counterparts.

    Benefit:

    Subject to all terms and conditions of the Policy, the following benefits are payable under this section upon the occurrence of an Insured Risk and as a direct result thereof:

    a) $100,000 for loss of life, loss of two limbs or loss of sight in both eyes;

    b) $50,000 for loss of one limb or loss of sight in one eye.

    "Loss" in reference to a limb means the actual, complete severance at or above the wrist or ankle joint. Loss of sight means the complete and irrecoverable loss of eyesight, which loss cannot be substantially corrected or remedied through simple medical treatment or corrective lenses.

    Conditions:

    a) Death or dismemberment must occur within 100 days from the date of the accident giving rise to the Injury in order for benefits to be payable.

    b) Should You sustain more than one loss from an Insured Risk as the direct result of a single accident, only the largest of the benefits is payable.

    c) The benefit for loss of two limbs is payable only if such loss results directly from a single accident.

    d) The total benefit payable with respect to an Insured Person for one or more accidents occurring during the same Coverage Period shall not exceed $100,000.

    e) In the event that a Participant and/or one or more of his Dependents suffer death or loss of limb during the same Coverage Period, the total benefit payable for all losses shall not exceed $100,000.

SECTION III — Exclusions

The Policy does not cover the following:

1. Any expenses normally covered or reimbursable under a Government Health Insurance Plan or under Other Insurance.
2. Any Trip booked or commenced contrary to medical advice or after You are diagnosed with a Terminal Illness.
3. Any medical condition for which, prior to departure, medical evidence suggests a reasonable expectation that treatment or hospitalization could be required while travelling.
4. Treatment, surgery or medication that is not Medically Necessary in connection with an Emergency or that You elect to have provided outside Canada when medical evidence indicates that You could return to Canada to receive such treatment. The delay to receive treatment in Canada has no bearing on the application of this exclusion.
5. Treatment or surgery during a Trip when the Trip is undertaken for the purpose of securing or with the intent of receiving medical or Hospital services, whether or not such Trip is taken on the advice of a Physician.
6. Cardiac catheterization, angioplasty, and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved by Global Excel prior to being performed, except in extreme circumstances where such surgery is performed on an Emergency basis immediately upon admission to Hospital.
7. Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms or ultrasounds and biopsies unless such services are authorized in advance by Global Excel.
8. Hospitalization or services rendered in connection with general health examinations for "check-up" purposes, treatment of an Ongoing Condition, regular care of a chronic condition, home health care, investigative testing, rehabilitation or ongoing care or treatment in connection with drugs, alcohol or any other substance abuse or non-compliance with any prescribed medical therapy or treatment.
9. Mental, psychological or emotional disorders unless such disorder requires immediate hospitalization.
10. Emergency air transportation and/or car rental that is not approved in advance by Global Excel.
11. Treatment not performed by or under the supervision of a Physician or licensed dentist.
12. Treatment or Hospital confinement of mother or child as a result of pregnancy, miscarriage, childbirth or complications of any of these conditions occurring in the nine (9) weeks before and/or after the expected delivery date.

13. Service in the armed forces, voluntary exposure to war, whether declared or undeclared, an act of war, riot or civil disorder, rebellion, revolution, hijacking or terrorism.
14. Committing or attempting to commit an illegal act or a criminal offence.
15. Suicide, attempted suicide or self-inflicted injury, whether You are sane or insane.
16. Expenses incurred as a result of the abuse of medication, drugs, alcohol or other toxic substances.
17. Participation in professional sports, or motorized or mechanically assisted racing or speed contests (an organized activity of a competitive nature in which speed is a determining factor in the outcome of the event).
18. Loss or damage to eyeglasses, contact lenses, prosthetic devices or hearing aids.
19. The replacement of an existing prescription whether by reason of renewal or inadequate supply, except to the extent set forth in Benefit 18, or the purchase of drugs and medications (including vitamins) which are commonly available without a prescription or which are not legally registered and approved in Canada or which are not Medically Necessary as a result of an Emergency.
20. Upgrading charges and cancellation penalties for airline tickets, unless approved in advance by Global Excel.
21. The cost of any airline ticket covered under the Policy where Your ticket may be exchanged or used for the same purpose.
22. Crowns and root canals.
23. Expenses incurred in Your province of residence, or in a province where You attend school on a full-time basis, or in Your home country if You are a foreign student studying in Canada or a non-resident working in Canada.

SECTION IV — General Provisions and Limitations

1. **Notice to Global Excel:** In the event of an Illness or Injury likely to give rise to an Emergency, You must give immediate notice to Global Excel. Failure to do so may limit the benefits payable under the Policy. If You incur any expenses without prior approval by Global Excel, such expenses will be covered, except where the Policy expressly requires the prior approval or authorization of Global Excel, on the basis of the Reasonable and Customary Costs that would have been payable for such expenses by the Insurer in accordance with the terms and conditions of the Policy. Such expenses may be higher than this amount, therefore You will be responsible for paying any difference between the amount You incur and the Reasonable and Customary Costs reimbursed by the Insurer.
2. **Transfer or Medical Repatriation:** During an Emergency (whether prior to admission or during a covered hospitalization), the Insurer reserves the right to:

   a) transfer You to one of Global Excel's preferred health care providers, and/or

   b) return You to Your province or territory of residence

   for the medical treatment of Your Illness or Injury where this poses no danger to Your life or health. If You choose to decline the transfer or return when declared medically stable by the Medical Director of Global Excel, the Insurer will be released from any liability for expenses incurred for such Illness or Injury after the proposed date of transfer or return. Global Excel will make every provision for Your medical condition when choosing and arranging the mode of Your transfer or return and, in the case of a transfer, when choosing the Hospital.
3. **Limitation of Benefits:** Once You are deemed medically stable to return to Canada (with or without medical escort) either in the opinion of the Medical Director of Global Excel or by virtue of discharge from a medical facility, Your Emergency will be deemed to have ended, whereupon any further consultation, treatment, recurrence or complication related to the Emergency will no longer be eligible for coverage under the Policy.
4. **Misrepresentation and Non-Disclosure:** Your entire coverage under the Policy shall be voidable if the Insurer determines, whether before or after loss, that You or the Policyholder have concealed, misrepresented or failed to disclose any material fact or circumstance concerning the Policy or Your interest therein, or if You or the Policyholder refuse to disclose information or to permit the use of such information, pertaining to any of the Insured Persons under the Policy. Consequently and following a loss, no claim shall be payable by the Insurer and You shall be solely responsible for all expenses relating to Your claim, including medical repatriation costs.
5. **Subrogation:** If You suffer a loss covered under the Policy, the Insurer is granted the right from You to take action to enforce all Your rights, powers, privileges, and remedies, to the extent of benefits paid under the Policy, against any person or organization which caused such loss. Additionally, if "no fault" benefits or other collateral sources of payment of medical expenses are available to You, regardless of fault, the Insurer is granted the right to make demand for, and recover, those benefits. If the Insurer institutes an action it may do so at its own expense, in Your name, and You will attend at the place of loss to assist in the action, in addition to providing the Insurer all information, cooperation and assistance the Insurer may reasonably require. If You institute a demand or action for a covered loss, You shall immediately notify the Insurer so that the Insurer may safeguard its rights.

   Notwithstanding any provisions in the Policy to the contrary, the Insurer's rights under this paragraph shall be governed by the laws of the state, province, or district where the loss occurs, or where benefits under the Policy are paid.

   You shall take no action after a loss that will impair the rights of the Insurer set forth in this paragraph and shall do all such things as are necessary to secure such rights.
6. **Arbitration:** Notwithstanding any clause in the Policy, the parties hereto undertake to submit to an arbitration procedure, to the exclusion of the courts, any present or future dispute relating to a claim. The arbitration proceedings shall be governed by the arbitration law in force in the Canadian province or territory of residence of the Insured Person. The parties agree that any action will be referred to arbitration.
7. **Applicable Law:** The Policy is governed by the Law of the Canadian province or territory of residence of the Insured Person. Any legal proceeding by the Insured Person, his heirs or assigns shall be brought in the courts of the Canadian province or territory of residence of the Insured Person.
8. **Other Insurance:** The insurance provided under the Policy is supplementary. If, at the time of loss, You have Other Insurance, the Insurer will pay covered expenses only in excess of those covered under any valid and collectable Other Insurance. If, however, that Other Insurance is also "excess only", the Insurer will coordinate payment of all eligible claims with that other insurer. All coordination follows the Canadian Life and Health Insurance Association guidelines.
9. **Rights of Examination:** In the event of death, the Insurer will require that a death certificate be filed with the claim. Furthermore, the Insurer has the right to request an autopsy and review any autopsy report, if not prohibited by law.
10. **Limitation on Actions:** Legal action to recover a claim must be commenced within twelve (12 months) (three (3) years in Quebec) of the occurrence which gives rise to the claim.
11. **Availability of Care:** Neither the Insurer nor Global Excel shall be responsible for the availability or quality of any medical treatment (including the results thereof) or transportation at the vacation destination, or Your failure to obtain medical treatment during the Coverage Period.
12. **Examination of the Policy:** The Policy, including any endorsements, will be kept at the office of the Policyholder. You may consult the Policy during the regular business hours of the Policyholder.

SECTION V — Automatic Extension of the Coverage Period

The Coverage Period per Trip will automatically be extended up to 72 hours, provided the Participant has not reached the Termination Age, if:

a) You are hospitalized due to a medical Emergency on the last day of coverage. Your coverage will remain in force for as long as You are hospitalized and the 72-hour extension commences upon release from Hospital;

b) a late train, boat, bus, plane, or other Vehicle in which You are a passenger causes You to miss Your scheduled return to Your province or territory of residence (including by reason of weather);

c) the private automobile in which You are travelling is involved in a traffic accident or mechanical breakdown that prevents You from returning to Your province or territory of residence on or before Your return date;

d) You must delay Your scheduled return to Your province or territory of residence due to a medical Emergency.

All claims incurred after Your original scheduled return date must be supported by documented proof of the event resulting in Your delayed return.

SECTION VI — International Assistance Service

Global Excel is available to take Your calls 24 hours a day, 7 days a week.

Emergency Call Centre — No matter where You travel, professional assistance personnel is ready to take Your call. Global Excel can also provide You with Canada Direct instructions and codes so that You only deal with Canadian telephone operators.

Referrals — Global Excel can refer You to the preferred medical providers (Hospitals, clinics and Physicians) that are closest to where You are staying. With a referral, it is less likely that You will have to pay for services out of pocket.

Benefit Information — Interpretation of Your coverage is available to You and to the medical providers who are treating You.

Medical Consultants — Global Excel's team of medical professionals, available 24 hours a day, will monitor the services given in the event of a serious Emergency. If necessary, Global Excel will help You return to Canada for the care You need.

Urgent Message Relay — In the event of a medical Emergency, Global Excel will contact Your travelling companion to keep him advised of Your medical situation and will help You exchange important messages with Your family.

Interpretation Service — Global Excel can connect You to a foreign language interpreter when required for Emergency services in foreign countries.

Direct Billing — Whenever possible, Global Excel will instruct the Hospital or clinic to bill the Insurer directly.

Claims Information — Global Excel will answer any questions You have about the eligibility of Your claim, standard verification procedures and the way that the benefits under the Policy are administered.

SECTION VII — Definitions

"Coverage Period" means the number of consecutive days during which You are covered under the Policy when You take a Trip and which is calculated as of the commencement date of Your Trip.

"Dependent" means the Spouse and the unmarried natural, adopted or foster child of the Participant or Spouse, who is under age 21, dependent on the Participant for support and not employed on a full-time basis, or is under age 26 and a full-time student at a recognized Canadian educational institution, or is 21 years of age or over but physically or mentally disabled and totally dependent on the Participant for support and was covered as a Dependent under the Policy before turning 21.

"Emergency" means the occurrence of an Illness or Injury during the Coverage Period that requires immediate Medically Necessary treatment for the relief of acute pain or suffering, other than experimental or alternative treatment, and such treatment cannot be delayed until Your return to Canada.

"Global Excel" and "Global Excel Management Inc." mean the company appointed by the Insurer to provide medical assistance and claims services under the Policy.

"Government Health Insurance Plan" means the health care coverage provided by Canadian provincial and territorial governments to their residents.

"Hospital" means an institution which is designated as a hospital by law; which is continuously staffed by one or more Physicians available at all times; which continuously provides nursing services by graduate registered nurses; which is primarily engaged in providing diagnostic services and medical and surgical treatment of an illness and injury in the acute phase, or active treatment or chronic sickness; which has facilities for diagnosis, major surgery and in-patient care. The term Hospital does not include convalescent, nursing, rest or skilled nursing facilities, whether separate from or part of a regular general hospital, nor a facility operated exclusively for the treatment of persons who are mentally ill, aged, drug or alcohol abusers.

"Illness" means any unexpected and unforeseen sickness or disease which You suffer during the Coverage Period, which requires Emergency treatment and which is not an Ongoing Condition.

"Immediate Family Member" means Your spouse, son, daughter, father, mother, brother, sister, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, grandson, granddaughter, grandfather or grandmother.

"Injury" means any unexpected and unforeseen bodily harm which is caused by an accident, exclusive of any other cause, You sustain during the Coverage Period and which requires Emergency treatment that is covered by the Policy.

"Insurer" means certain Lloyd's Underwriters who provide this insurance.

"In-patient" means a patient confined to Hospital for more than twenty-four (24) hours on the recommendation of the attending Physician.

"Key Employee" means an employee whose continued presence is critical to the on-going affairs of the Policyholder's business.

"Medical Assistance Card" means the card provided to You and on which the following information is shown: name of the Policyholder, policy number, Coverage Period per Trip, Termination Age and emergency telephone numbers.

"Medically Necessary" means, in relation to a service or treatment, in accordance with accepted medical practice in Canada and consistent with the Emergency. Global Excel's Medical Director shall make any determinations as to what constitutes Medically Necessary.

"Ongoing Condition" means an acute Illness and/or Injury that requires the continuing care and/or treatment after the initial Emergency has ended as determined by the Medical Director of Global Excel.

"Other Insurance" means any public or private health insurance (including that provided by credit cards), private or provincial auto plans, or other indemnity available to You, other than the Policy, which provides You with some or all of the benefits and coverage provided under the Policy.

"Participant" means an employee or a member whom the Policyholder identifies as being entitled to coverage under the Policy and for whom the Policyholder has paid the required premium.

"Physician" means a physician or surgeon whose legal and professional standing within his or her jurisdiction is equivalent to that of a doctor of medicine (M.D.) licensed in Canada, who is duly licensed in the jurisdiction in which he or she practises, who prescribes drugs and/or performs surgery and who gives medical care within the scope of his or her licensed authority. A Physician must be a person other than an Immediate Family Member of the Insured Person.

"Policy" means the group insurance contract issued to, and on file with, the Policyholder, bearing the policy number indicated on the Medical Assistance Card.

"Policyholder" means the company or organization indicated on Your Medical Assistance Card.

"Qualifying Medical Facility" means a building that complies with specific requirements relating to the practice of medicine.

"Reasonable and Customary Costs" means costs incurred for approved, covered medical services or supplies that do not exceed the standard costs of other providers of similar standing in the same geographical area, for the same treatment of a similar Illness or Injury.

"Spouse" means either the person who is lawfully married to the Participant or the person who has been living with the Participant for one (1) year without interruption in a relationship of a conjugal nature and who has been publicly represented as such.

"Terminal Illness" means a condition which, in the opinion of a Physician, indicates a restricted life expectancy of less than six (6) months.

"Termination Age" means the age at which the Participant's coverage terminates. Dependents beyond the Termination Age may be covered provided that the Participant has not yet reached the Termination Age.

"Trip" means a journey that You undertake which commences on the date of Your departure from Your province or territory of residence and ends when You return to Your province or territory of residence.

"Vehicle" means a passenger automobile, motorcycle, motor home, truck, recreational vehicle and all Class B and A & C vehicles under 11 meters (36 feet in length), providing that such Vehicle is not licensed to carry passengers for hire.

"You", "Your" and "Insured Person" mean any one of the Participant or the Participant's Dependents covered under the Policy.

SECTION VIII — Claims Procedures

You are responsible for providing all the documents outlined below and for any charges levied for these documents. To file a claim, You must:

a) Include the Policy number, the patient's name (married and maiden, if applicable), date of birth, and Canadian provincial or territorial Government Health Insurance Plan number with its expiry date or version code (if applicable).

b) Submit all original itemized bills from the medical provider(s) stating the patient's name, diagnosis, all dates and type of treatment, and the name of the medical facility and/or Physician.

c) Provide the original prescription drug receipts (not cash receipts) from the pharmacist, Physician or Hospital showing the name of the prescribing Physician, prescription number, name of preparation, date, quantity and total cost.

d) Provide proof of the departure date(s) and return date(s).

e) Provide written proof of claim within 90 days of the date of receipt of services covered under the Policy.

f) Provide additional information pertinent to Your claim, as may be required by Global Excel after receipt of Your claim.

g) Sign and return the Mandate/Authorization Form, provided by Global Excel, allowing the Insurer to recover payment from the Canadian provincial or territorial Government Health Insurance Plan. The Insurer will coordinate and pay Your claim to the participating medical providers and where permitted, coordinate claims directly with the Canadian provincial or territorial Government Health Insurance Plan on Your behalf.

h) Return the unused portion of Your air ticket to Global Excel if the Emergency Air Transportation benefit is used.

All sums in the plan are in Canadian currency unless otherwise indicated. If You have paid a covered expense in a currency other than Canadian currency, You will be reimbursed in Canadian currency at the prevailing rate of exchange on the date that the claim payment is made. This insurance will not pay interest.

Any information not provided may result in a delay in processing Your claim.

All pertinent documents should be sent to:

Global Excel Management Inc.
73 Queen St.
Lennoxville, Quebec, J1M 1J3

Global Excel™

™ Trademark of Global Excel Management Inc., a member of the ETFS Financial Group.

Tel.: **1-866-870-1898** (toll-free) or **(819) 566-1898** (collect) during business hours (EST)

IDENTIFICATION OF INSURER/ACTION AGAINST INSURER

This insurance has been effected in accordance with the authorization granted to the undersigned by certain Lloyd's Underwriters, whose names and the proportions underwritten by them can be ascertained by reference to Contract No. HD528/01 which bears the seal of Lloyd's Policy Signing Office and has been certified by the Attorney In Fact in Canada for Lloyd's Underwriters and may be seen at the office of the undersigned. The Underwriters identified in the said Contract shall be liable hereunder each for his own part and not one for another in proportion to the several sums by each of them subscribed to the said contract.

In any action to enforce the obligations of the Underwriters liable hereunder they can be designated or named as "Lloyd's Underwriters" and such designation shall be binding on the Underwriters liable hereunder as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters, whose address for such service is 1155, rue Metcalfe, Suite 1540, Montreal, Quebec H3B 2V6.

NOTICE

Any notice to the Insurer may be validly given to the undersigned. In witness whereof the Policy has been signed, as authorized by the Insurer, by Expert Travel Financial Security (E.T.F.S.) Inc.

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