



INSURANCE COVERAGE DESCRIPTION

BENEFIT	PRODUCT						
	Regular package	Package Plus	Package Plus without emergency medical care	Package plus without cancellation / with interruption	Canada Package	Cancellation	Emergency medical care
Cancellation before departure	Up to the sum insured	Up to the sum insured	Up to the sum insured	N/A	Up to the sum insured	Up to the sum insured	N/A
Interruption after departure	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A
Emergency medical care	Up to \$5 000 000	Up to \$5 000 000	N/A	Up to \$5 000 000	Up to \$5 000 000	N/A	Up to \$5 000 000
Dental care following an accident	Up to \$2 000	Up to \$2 000	N/A	Up to \$2 000	Up to \$2 000	N/A	Up to \$2 000
Baggage	Up to \$500	Up to \$1 500	Up to \$1 500	Up to \$1 500	Up to \$1 500	N/A	N/A
Baggage delay	Up to \$250	Up to \$500	Up to \$500	Up to \$500	Up to \$500	N/A	N/A
Subsistence allowance	Up to \$3 000	Up to \$3 000	Up to \$3 000	Up to \$3 000	Up to \$3 000	Up to \$3 000	Up to \$3 000
Repatriation of the deceased	Up to \$10 000	Up to \$10 000	Up to \$10 000	Up to \$10 000	Up to \$10 000	Up to \$10 000	Up to \$10 000
Transportation costs to visit the covered person	After 7 days, up to \$1 200	After 7 days, up to \$1 200	N/A	After 7 days, up to \$1 200	After 7 days, up to \$1 200	N/A	After 7 days, up to \$1 200
Air transportation accident	Up to \$75 000	Up to \$300 000	Up to \$300 000	Up to \$300 000	Up to \$300 000	N/A	N/A
Public transportation accident	Up to \$50 000	Up to \$200 000	Up to \$200 000	Up to \$200 000	Up to \$200 000	N/A	N/A
Round-the-clock accident protection	Up to \$25 000	Up to \$100 000	Up to \$100 000	Up to \$100 000	Up to \$100 000	N/A	N/A
Travel assistance	Included	Included	Included	Included	Included	Included	Included
Medical follow-up in Canada	Included	Included	N/A	Included	Included	N/A	Included



EMERGENCY MEDICAL CARE INSURANCE

For trips taking place outside of your province, we strongly recommend to subscribe to this insurance because your provincial health insurance plan does not cover all fees.

Blue Cross offers you a world known coverage. In order to be eligible to this insurance, you ought to be a Canadian resident and to have a provincial health insurance card valid from your province of departure.

To subscribe to this insurance, you need to complete the "Exclusion form related to pre-existing conditions".

Summary of the risks covered* by the emergency medical care insurance:

- Hospitalization and medical expenses for up to \$5 000 000
- Drugs prescribed as part of an emergency treatment
- Dental care following an accident
- Ambulance services
- Repatriation of deceased
- Transportation costs to visit a covered person hospitalized for more than 7 days
- Subsistence allowance for up to \$3 000
- Travel assistance with CanAssistance 24/7

CANCELLATION OR INTERRUPTION INSURANCE

This insurance allows you to get a refund, if an event, out of your control, sufficiently serious, directly affect the covered person and require that the trip is cancelled, interrupted, extended or modified. See the Insurance Guide (ref. pages 66 to 72) for more details.

To subscribe to this insurance, you need to complete the "Exclusion form related to pre-existing conditions".

Summary of the risks covered* by the cancellation insurance:

Your trip will be refunded if your child is obligated to cancel his participation OR interrupt or extend his trip, once it has started, due to:

- Sickness (not a pre-existing condition)
- Hospitalization, death, corporal lesions
- Being quarantined
- A disaster which renders the principal residence uninhabitable
- Event in the country of destination, including terrorism act, which incite the Canadian government to issue a warning saying that Canadian citizens should not travel to this country. The subscription to this insurance shall be done before the warning is issued.
- Refusal of the visa application of the covered person (under certain conditions)
- Etc.

Summary of the risks not covered:

- Your child is expelled from the group because of misconduct.
- Any sickness diagnosed before purchase of the insurance.
- Treatment or surgery recommended to your child in the 3-month period preceding the subscription to the insurance.
- Your child or you decide that he/she should not be taking part of the trip.
- Etc.

**FOR MORE DETAILS ON THE RISKS COVERED, PLEASE ASK YOUR GROUP LEADER FOR THE INSURANCE CONTRACT.*

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