

# Schedule of Benefits<sup>1</sup>

COVERAGES	DELUXE PACKAGE	STANDARD PACKAGE	CANCELLATION & INTERRUPTION PLAN
BENEFITS	MAXIMUM SUMS PAYABLE		
Assistance services	INCLUDED	INCLUDED	INCLUDED
Pre-existing medical condition exclusion (see "Our Products" for exclusion wording)	INCLUDED	INCLUDED	INCLUDED
Pre-existing medical condition exclusion waiver	AVAILABLE	NOT INCLUDED	NOT INCLUDED
<b>Cancellation &amp; Interruption Expenses</b>			
Trip Cancellation - Before Departure - Prepaid Travel Arrangements - Next Occupancy Charge	Up to the SUM INSURED	Up to the SUM INSURED	Up to the SUM INSURED
Trip Interruption - After Departure - Unused Prepaid Travel Arrangements - Transportation	Up to 150% of the SUM INSURED (minimum \$500)	Up to the SUM INSURED (minimum \$500)	Up to the SUM INSURED (minimum \$500)
Trip Delay - Transportation	Up to the SUM INSURED	Up to the SUM INSURED	Up to the SUM INSURED
Trip Delay - Subsistence Allowance	\$200/day maximum \$400	\$100/day maximum \$200	\$100/day maximum \$200
Repatriation of Remains	Transportation + \$3,000 preparation; or \$2,000 cremation at location; or \$3,000 preparation + \$2,000 burial at location	Transportation + \$3,000 preparation; or \$2,000 cremation at location; or \$3,000 preparation + \$2,000 burial at location	Transportation + \$3,000 preparation; or \$2,000 cremation at location; or \$3,000 preparation + \$2,000 burial at location
Cruise Cancellation Benefit	\$800	\$800	NOT INCLUDED
Terrorism Coverage	INCLUDED	NOT INCLUDED	NOT INCLUDED
Financial Default Coverage	INCLUDED	NOT INCLUDED	NOT INCLUDED
<b>Emergency Medical Expenses</b>	<b>As set out below up to a combined maximum of \$50,000</b>	<b>As set out below up to a combined maximum of \$50,000</b>	<b>NOT INCLUDED</b>
Emergency Medical Expenses - Emergency Treatment - Private Duty Nurse - Medical Appliances - X-rays - Prescription Drugs - Related Emergency Treatment within One Year	\$50,000	\$50,000	-
Other Emergency Services Physiotherapist - Chiropractor - Chiropractor - Podiatrist - Osteopath	\$250 per profession	\$250 per profession	-
Local Ground Ambulance	\$50,000	\$50,000	-
Subsistence Allowance	\$200/day maximum \$1,000	\$100/day maximum \$500	-
Emergency Dental Treatment	Expenses during trip - maximum \$500	Expenses during trip - maximum \$500	-
Return of Vehicle	maximum \$1,000	maximum \$1,000	-
<b>Medical Transportation</b>	<b>Up to a combined maximum of \$300,000</b>	<b>Up to a combined maximum of \$300,000</b>	<b>NOT INCLUDED</b>
Emergency Medical Transportation	Up to the SUM INSURED	Up to the SUM INSURED	-
Bedside Companion's Travel to Bedside Air Fare	Return economy air fare	Return economy air fare	-
Bedside Companion's Travel to Bedside Subsistence Allowance	\$300	\$300	-
Return of Children and Escort for Children to Their Departure Point	\$300,000	\$300,000	-
Repatriation of Remains	Transportation + \$3,000 preparation; or \$2,000 cremation at location; or \$3,000 preparation + \$2,000 burial at location	Transportation + \$3,000 preparation; or \$2,000 cremation at location; or \$3,000 preparation + \$2,000 burial at location	-
<b>Baggage &amp; Personal Effects</b>	<b>As set out below</b>	<b>As set out below</b>	<b>NOT INCLUDED</b>
Loss of or Damage to Baggage & Personal Effects	\$1,000*	\$500*	-
Delay of Baggage & Personal Effects	\$150/day maximum \$450	\$75/day maximum \$225	-
Reimbursement for Unauthorized use of Credit Card	\$100	\$100	-
Airline Administrative Fees for Reissuing Lost Tickets	\$100	\$100	-
<b>Flight Accident and Travel Accident</b>	<b>As set out below up to a combined maximum of \$50,000</b>	<b>As set out below up to a combined maximum of \$25,000</b>	<b>NOT INCLUDED</b>
Death, double dismemberment, loss of sight of both eyes or complete and irrecoverable loss of speech or hearing	\$50,000	\$25,000	-
Single dismemberment AND loss of sight of one eye**	\$50,000	\$25,000	-
Single dismemberment OR loss of sight of one eye**	\$25,000	\$12,500	-
<b>Rental Car Physical Damage</b>	<b>Up to a combined maximum of \$25,000</b>	<b>NOT INCLUDED</b>	<b>NOT INCLUDED</b>
Physical loss or damage to Rental Car	\$25,000	-	-

\*The maximum for any one item or set of items is \$500. \*\*You are entitled to a maximum of the largest amount specified for one of these benefits.

<sup>1</sup> This chart is provided to confirm the maximum sums payable for the coverage purchased. Other benefits may be available. For complete information on risks insured, benefits, conditions, limitations and exclusions, please refer to the policy.