

PROGRAM CANCELLATION PROTECTION



This coverage protects you from the costs that arise when a covered sickness or injury causes you to cancel your travel program or disrupt your travel plans.

What coverage limitations apply?

When a cause of cancellation occurs before the date of departure, you must cancel your program with us immediately, but no later than the business day following the cause of cancellation. Our maximum liability is the amounts or portions indicated in your trip contract that are non-refundable at the time of the cause of cancellation or on the next business day. Written notice and proof of claim must be submitted within 14 days of the date the claim arises.

What are the benefits?

Reimbursement to you of the fees you actually paid as a result of one of the insured risks up to the sum insured for the non-refundable portion of your prepaid arrangements.

What are you covered for?

1. Your emergency medical condition.
2. The admission to a hospital following an emergency of your parent or sibling.
3. The emergency medical condition or death of your parent or sibling.

What is not covered?

1. This protection does not pay for any expenses incurred directly or indirectly if your condition existed prior to your effective date (the date your cancellation protection began).
2. This protection does not cover any loss, claim or expense of any kind caused directly or indirectly from:
 - a) cancellation or interruption when you are aware, on the effective date, of any reason that might

- a) reasonably prevent you from travelling as booked.
- b) pre-paid travel arrangements for which a Cancellation Protection premium was not paid at the time of initial travel deposit
- c) your intentional self-inflicted injury, your suicide or your attempt to commit suicide (whether sane or insane).
- d) your commission of a criminal act or your direct or indirect attempt to commit a criminal act.
- e) your mental or emotional disorders.
- f) your chronic use or abuse (prior to or during your period of insurance) of medication, drug or alcohol, or deliberate non-compliance with prescribed medical therapy or treatment
- g) pregnancy, childbirth, miscarriage, or abortion and all their related conditions
- h) a medical condition that arises during your period of insurance undertaken with the prior knowledge that treatment or surgery will be sought or required for that medical condition or a related condition.
- i) war (declared or not), act of foreign enemies or rebellion.
- j) the non-issuance of a travel visa due to late visa application.
- k) the schedule change of a medical test or surgery that was originally scheduled before your period of this Cancellation Protection.
- l) your medical condition if any answer provided in the medical questionnaire, if applicable, is incorrect, in which case the policy is voidable and the premium paid is refundable at our option.
- m) ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuels; or, the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.