



HEALTH
CARE

ILAC Concierge Health Care Membership

Concierge Membership Coverage

- Coverage up to \$5M
- Access to a nurse 24/7
- Dedicated email and phone line connecting to healthcare services
- On-campus and virtual personal healthcare services, including counselling
- Air Evacuation- 100% to transport you to nearest hospital or hospital in home country
- Family transportation- When you are hospitalized for more than 7 days, up to \$5,000 for air tickets, for 2 family members to join you; up to \$1,500 for expenses
- Prescription drugs- 100% of eligible charges up to a maximum of 30 day supply
- Trip cancellation- up to \$5000 if you must cancel your flight/s to Canada due to a covered reason
- Loss baggage= up to \$800 for replacement or repair of lost or damaged baggage/personal effects

Upgraded Benefit Rider

Upon payment of the appropriate additional premium for this "Upgraded Benefit Rider" for the entire period of coverage the overall policy limit for **your** guard.me Canada policy is increased from \$2 million to \$5 million.

In addition, the following benefits are added to **your policy**:

1. Trip Cancellation:

- **You** are covered for the reimbursement of **your** airfare costs to travel to Canada less any refunds or credits, up to a maximum of \$5,000 if **you** must cancel **your** flights to Canada for one of the listed Unforeseen Covered Events.
 - **NOTE:** All cancellations must be reported to **your** travel agent or **travel supplier** within 72 hours following the Unforeseen Covered Event that caused the cancellation. If **you** do not report the cancellation within the specified time period, claim payment will be limited to the cancellation penalties that were in effect within 72 hours of the event that caused cancellation.

2. Trip Interruption:

- **You** are covered for the lessor of a one-way fare or change fees on existing tickets, less any refunds or credits, up to a maximum of \$5,000 to return to **your departure point** if you must leave Canada early due to one of the listed Unforeseen Covered Events.

3. Out of pocket expenses while hospitalized:

- If **you** are required to stay in a **hospital** for **treatment** of an **emergency sickness** or injury as an in-patient while studying in Canada, we will reimburse you up to \$250 for your out of pocket expenses such as television rental, wi-fi and parking charges. Original receipts (no copies) must be submitted.

4. Lost, stolen or damaged baggage or personal belongings:

- If **your baggage and/or personal effects** are lost, stolen, damaged or delayed during your initial travel to Canada, or while in Canada, we will reimburse **you** for the lessor of:

1. The replacement or repair cost, after an allowance is made for wear and tear or depreciation; or
2. The original purchase price.



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- This benefit is limited to the following maximum limits:
 - A maximum of \$300 is payable for any single item;
 - A combined maximum of \$300 is payable for: jewellery; watches; cameras, including related equipment; binoculars; articles consisting in whole or in part of silver, gold or platinum; furs and fur-trimmed items; cell phones; computers and other digital or electronic items provided that original receipts accompany the claim.
- The liability of the insurer with respect to any one claim under this benefit shall not exceed \$800 in the aggregate under all guard.me insurance policies purchased for any one trip with respect to a single insured person.
- For this benefit to apply **you** must:
 - Provide a police report if applicable;
 - Take all reasonable steps to protect, save or recover **your baggage and/or personal effects**;
 - Promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any **common carrier** or third party who had custody of **your baggage and personal effects** at the time of loss and supply us with a copy of the written report.
- **NOTE:** There is no coverage and no benefits will be payable for claims when reimbursed:
 - By the **common carrier**, hotel or **travel supplier**, including any services rendered by such **common carrier**, hotel or **travel supplier**; or
 - As specified under any other insurance coverage you may have for the loss of or damage to property.

5. Passport and travel visa replacement cost:

- If **your** passport and/or travel visa are lost or stolen while travelling to Canada or while in Canada, **we** will pay the **reasonable and customary** cost to reimburse **you** for the replacement of **your** passport and/or travel visa and/or required entry documents up to a maximum of \$300.

Unforeseen Covered Events

- For Trip Cancellation or Trip Interruption coverage to apply, the cancellation or interruption of **your covered trip** must result from any one of the following unforeseen events occurring during **your** coverage period that prevents **you** from travelling:

Health

- 1. Any **injury** or **sickness** occurring to:
 - a) **You**, or a **family member** travelling with **you** on **your covered trip**;
 - b) **You** or a **family member** not travelling with **you** on **your covered trip**;
- You must provide detailed medical documentation from a physician including a statement advising not to travel if the trip cancellation or trip interruption was caused by or resulted from an injury, or sickness. Failure to do so will result in non-payment of the claim. We reserve the right to examine medical records or documentation relating to your claim(s) from any licensed physician, dentist, medical practitioner, hospital, clinic, insurer, individual,

Death

- 2. **Your** death or **your family member's** death or **your** friend's death which occurs during the coverage period.



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Legal & Government

- 3. The loss or theft of **your** valid passport or travel documents causing **you** to misconnect with a portion of **your covered trip**.
 - Benefits are limited to the lesser of \$800 or the cost of **your covered trip** for the change fee or additional one way fare incurred by **you** to continue on **your covered trip** or to return to **your departure point**.
 - Excluded is any loss or theft as a result of:
 - a) Property left unattended; or
 - b) Destruction or damage from confiscation or detention by customs officials or other officials or authorities.

- The following exclusions apply to this rider:

Exclusions only applicable to the Baggage

There is no coverage and no benefits will be payable for claims resulting from loss or damage to:

1. Any animals;
2. Automobile and automobile equipment; aircraft; bicycles, except when checked as baggage with a **common carrier**; boats or other vehicles or conveyances; trailers; motors;
3. The following personal items:
 - a) sunglasses (prescription or non prescription), contact lenses;
 - b) artificial teeth, dental bridges, dental retainers, hearing aids, prosthetic limbs, prescribed medications;
 - c) keys, money, credit cards, tickets and documents (except as coverage is otherwise specifically provided herein), stamps, securities;
 - d) sporting equipment if the loss results from the use thereof;
 - e) travel tickets for **your covered trip**, except for administrative fees required to reissue such tickets;
4. Household effects and furnishings, antiques and collector's items;
5. Perishable or consumable items, including any tobacco products;
6. Property used in trade, business or for the production of income;
7. Computer software, including any expenses incurred for the restoration of any lost or corrupted data;
8. Property shipped as freight or property shipped prior to **your departure date**;
9. Property stolen from an unattended vehicle that was not locked in the trunk or property left in view where a secure trunk is not available;
10. Property caused by defective materials or craftsmanship, normal wear and tear, gradual deterioration, inherent vice or mechanical breakdown;
11. Property caused by electrical current, including electric arcing, that damages or destroys electrical devices or appliances;
12. Property caused by the confiscation, detention, requisition or destruction of **your baggage and personal effects** by customs or other authorities;
13. Articles purchased during **your covered trip** without original receipts attached to the claim;
14. Jewellery, precious stones, watches; cameras, including related equipment; articles consisting in whole or in part of silver, gold or platinum; furs and fur-trimmed items; cell phones, computers and other digital or electronic items that are placed in the possession of a **common carrier**;
15. Property caused by breaking or scratching of fragile articles other than cameras or binoculars, unless caused by fire or **accident** to the vehicle in which they are being carried;
16. Property insured under any homeowner's or tenant's package policy;
17. Any baggage or property left unattended;
18. Shortages due to error, omission or depreciation in value;
19. Mysterious disappearance.



HEALTH CARE

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Exclusions applicable to all benefits of this Rider

There is no coverage and no benefit will be payable for any claim arising from or attributable to:

1. **Your or your family member's pre-existing condition** that was not **stable** during the time periods indicated in the Stability Table:

Stability Table		
Age	Stability Period	Counting Back From
For Trip Cancellation Benefits		
0 - 59	60 days	The date the required premium was paid
60 and over	90 days	
For Trip Interruption Benefits		
0 - 59	60 days	Departure Date
60 and over	90 days	

2. Any **sickness** or **injury** resulting from:

- a) a heart condition involving the taking of nitroglycerine more than once per week for the relief of angina within the time periods listed in the Stability Table
- b) a lung condition treated with home oxygen or the taking of oral steroids (prednisone or prednisolone) within the time periods listed in the Stability Table

3. Any event that might cause **your covered trip** to be cancelled or abandoned, which you **had** knowledge of at the time of purchasing this insurance;

4. Consequential loss of any kind including loss of enjoyment of **your covered trip** from any cause;

5. A return delayed more than 10 days beyond **your** scheduled date of return, unless **you**, or a **family member** travelling with **you** were hospitalized for at least 24 consecutive hours within this 10 day period.

6. **Your** mental or emotional disorders including, but not limited to stress, anxiety and depression; major psychiatric illness such as psychosis, schizophrenia and major affective mood disorders;

7. Any elective medical **treatment**;

8. **Your** use of drugs, alcohol, or any medication that results directly or indirectly in the condition causing a claim;

9. Any **sickness** or **injury** resulting from long term excessive consumption of alcohol or drugs;

10. **Your** attempted suicide or any intentionally self-inflicted **injury**;

11. **Your** participation in **adventurous activities**;

12. **Your** participation in organized professional sporting activities;

13. Driving a motorcycle, moped, or scooter, whether or not **you** are driving on publicly maintained roads, driving off-road or on private property (unless **you** hold an applicable valid driver's license);

14. **Your** riding, driving or participating in motorized races of speed or endurance;

15. Piloting an aircraft or air travel on any air supported device other than as a fare-paying passenger on a flight operated by a **common carrier**;

16. Fraud, concealment or deliberate misstatement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder;

17. **Your** participation in a crime or malicious act;

18. Participation in a riot or insurrection;

19. War or act of war (whether declared or undeclared), invasion, act of foreign enemy, hostilities, civil war rebellion, revolution, insurrection or military uprising or usurped power;

20. Participation in the armed forces;

21. A condition that is directly or indirectly related to any **medical condition** for which **you** have declined or delayed recommended **treatment**, diagnostic testing or prescription medication in the 2 years prior to the date it gives rise to a claim under the **policy**; or



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The following definitions apply to this rider:

Adventurous activities means participating in any of the following: all-terrain vehicles (ATV) bungee jumping, dirt biking (off-road), hang-gliding, heli-skiing, hot air ballooning, **mountain climbing**, parachuting, paragliding, rock climbing (not mountaineering) scuba diving (unless qualified and not diving deeper than 130 feet) and skydiving.

Baggage and/or personal effects means items or articles of necessity, adornment or for personal convenience including clothing and other personal effects worn on the person that are usually carried by travellers for their individual use while travelling.

Common carrier means commercial airline carrier, cruise ship, ferry, bus, train, taxi, limousine or other similar vehicle that is licensed, intended and used primarily to transport passengers for hire not including rented, leased or privately owned vehicles.

Covered trip means travel arrangements insured by this **policy** commencing on the **effective date** and ending on the **return date**, both as shown on the insurance confirmation.

Departure date means the later of the date shown as such on the **application** or the date **you** actually depart on **your covered trip**.

Departure point means the city/province/territory or country you depart from on your covered trip.

Family member means **spouse**, parent, legal guardian, step-parent, grandparent, grandchild, in-laws, natural or adopted child, stepchild, brother, sister, stepbrother, stepsister, foster child, aunt, uncle, niece, or nephew.

Medical condition means any disease, **sickness** or **injury** including symptoms of undiagnosed conditions.

Minor illness means an infection that ends 30 days prior to the **effective date** of coverage and does not require: use of medication for a period greater than 15 days; more than one follow-up visit to a **physician**; hospitalization; surgical intervention; or, consultation with a medical specialist. A chronic illness or the complication of a chronic illness is not a **minor illness**.

Mountain climbing means the ascent or descent of a mountain requiring the use of specialized equipment including crampons, pick-axes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Pre-existing condition means any **medical condition** other than a **minor illness** that exists prior to **your effective date**.

Return date means the date on which **you** are scheduled to return to **your departure point/home country**, as shown on **your application**.

Spouse means the person who is legally married to **you**, or if not married to **you**, has been living in a conjugal relationship with **you** for a continuous period of at least one year.

Stable means a **medical condition** where:

1. there has not been any new **treatment** prescribed or recommended, or change(s) to existing **treatment** (including a stoppage in **treatment**); and
2. there has not been any change to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug. If **you** require a routine adjustment to the dosage of **your** prescription for Coumadin, Warfarin or Insulin (unless it is newly prescribed) to ensure correct blood levels are maintained, such a change is not considered an alteration in medication provided the condition remains unchanged; and
3. the **medical condition** has not become worse; and
4. there has not been any new, more frequent or more severe symptoms; and
5. there has been no hospitalization or referral to a specialist; and
6. there have not been any tests, investigation or **treatment** recommended, but not yet complete, nor any outstanding test results; and
7. there is no planned or pending **treatment**.

All of the above conditions must be met for a medical condition to be considered **stable**.

Travel supplier means any entity or organization that coordinates or supplies travel services for **you**.

Treat, treated or treatment means a procedure prescribed, performed or recommended by a **physician** for a **medical condition**. This includes but is not limited to prescribed medication, investigative testing and surgery.

All other definitions, conditions, limitations and exclusions of Your guard.me Policy are applicable.