

**“PEACE OF MIND”
WHEN YOU TRAVEL**



Schedule of Benefits

Benefit	Maximum Benefit Amount
Accidental Death and Dismemberment	
24-Hour Other Than Air Flight	\$25,000
Air Flight	\$100,000
Medical Expense/Emergency Assistance	
Accident and Sickness Medical Expense...	\$1,000,000*
Emergency Dental Expense.....	\$1,000
Emergency Evacuation and Repatriation.....	\$500,000
One Call 24-Hour Assistance Services	Included
Trip Cancellation	Trip Cost
Occupancy Upgrade.....	Included
Trip Interruption	Trip Cost
Occupancy Upgrade.....	Included
Missed Connection	\$1,000
Travel Delay (Up to \$150 Per Day)	\$1,000
Baggage and Personal Effects	\$2,500
Baggage Delay	\$250

*Medical Expense/Emergency Assistance Benefits of this plan are subject to a Maximum Benefit Limit of \$50,000 for those persons who at the time of a covered Injury or Sickness do not have valid hospital and medical insurance under a Government Health Insurance Plan of a province or Territory of Canada.

Travel Insurance Rates

Trips up to \$2,000.....	\$299
Trips between \$2,001 - \$4,000	\$399
Trips over \$4,000.....	\$459
Provincial Sales Tax extra where applicable.	

New! Cancel For Any Reason Waiver

When you purchase the Avalon Waterways Travel Insurance Plan with your initial deposit/payment for your Trip, you also receive the Cancel for Any Reason Waiver. This additional benefit allows you to cancel your vacation up to 24 hours (or the prior business day, whichever is farther out) before your scheduled departure for any reason. Under this Cancel for Any Reason Waiver, Avalon Waterways will reimburse the cancellation penalty amount in travel certificates, minus this plan cost. Independently arranged air is not covered.

Any benefit payable under this Cancel for any Reason Waiver will be reduced by the amount of any cancellation benefits paid or payable by the Avalon Waterways Travel Insurance Plan or any other insurance plan providing trip cancellation benefits.

The Cancel for Any Reason Waiver is provided by Avalon Waterways and is not an insurance benefit underwritten by Co-operators Life Insurance Company.

Exclusions and Limitations

Certain exclusions and limitations apply and are detailed in the Travel Insurance Plan which will be included with your documents and is also available to you online at www.avalonwaterways.ca or by request from our Travel Consultants. For example, coverage does not apply to: any sickness or condition of you, a Traveling Companion, Family Member or Business Partner traveling with you that existed during the 60 days prior to the effective date of the coverages (**this exclusion is waived if your premium is received with your initial deposit/payment for your Trip**), suicide, normal pregnancy, war or any act of war, mental or nervous disorders. A Traveling Companion is defined as a person with whom you have coordinated travel arrangements and intend to travel with during the Trip.

Other Covered Reasons, as defined, includes the following events or their consequences: Cancellation or Interruption of your Trip due to: Inclement Weather, unannounced Strike, mechanical breakdown that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours; a documented traffic accident while enroute to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a permanent transfer of employment of 250 miles or more; Involuntary Job Termination (must be employed with same employer for 1 year) or Revocation of military leave due to war.

Payment for the plan(s) is required at time of purchase and is non-refundable once purchased. Prices and coverage are subject to change.

This travel insurance (except Property risks) is underwritten by: Co-operators Life Insurance Company, 1920 College Avenue, Regina, Saskatchewan S4P 1C4. Property risks are underwritten by: The Sovereign General Insurance Company, 500 - 6700 Macleod Trail S.E., Calgary, Alberta T2H 0L3. Benefits are administered by: TIC Travel Insurance Coordinators Ltd., P.O. Box 481126, Kansas City, Missouri, 64148-1126, 1-888-421-5378.

For specific questions regarding Travel Insurance or to report a claim, call the Claims Administrator:
TIC Travel Insurance Coordinators Ltd. at 888.421.5378. Representatives are available 24 hours a day, 7 days a week.