



Cover your vacation.

You're planning your annual vacation, or the vacation of a lifetime. Either way you don't want to think about cancelling or interrupting your trip. Or getting sick. Or losing your luggage.

We know these things happen so we make available a Travel Insurance Plan.

2011 Premium Rates Per Person
Provincial Sales Tax extra where applicable.

\$249 for trips up to \$2,000, \$339 for trips \$2,001-\$4,000, and \$379 for trips over \$4,000

Travel Insurance Plan Benefits

Trip Cancellation & Interruption Benefits - up to Trip Cost

Should you cancel or interrupt your Avalon vacation due to a covered Injury, Sickness, or death—your own, or that of a Traveling Companion, or a Family Member—or for Other Covered Reasons as defined, you (in the case of your death, your estate) will be reimbursed up to the trip cost: 1) for cancellation charges imposed by Avalon and/or by any airline (if booked to provide direct flight connections to join your Avalon vacation), if you cancel prior to departure; or, 2) the unused non-refundable land or water travel arrangements of your Avalon trip costs and the additional transportation cost paid to return home or to rejoin your original Avalon trip (limited to the cost of economy one-way air fare by scheduled carrier) if you must interrupt your trip after departure.

Delayed Arrival & Missed Connection Benefits - up to \$1,000

If you miss your cruise or tour departure because your arrival at your trip destination is delayed for 3 hours or more due to a certified delay of a Common Carrier, inclement weather, unannounced strike, natural disaster or terrorism, you will be reimbursed up to \$1,000 for the cost of your unused land or cruise arrangements, plus the extra air fare paid to join your Avalon vacation.

Occupancy Upgrade - up to Trip Cost

Should your Traveling Companion or a Family Member traveling with you cancel or interrupt a Avalon vacation due to a covered Injury, Sickness, death or for Other Covered Reasons, you will be reimbursed up to your trip cost for Avalon charges to change your hotel or cabin accommodation from twin to single occupancy (or from triple to twin).

Travel Delay Benefit - up to \$1,000

Covers up to \$100 per day to a maximum of \$1,000 for reasonable additional expenses, for hotel accommodation, meal, and local transportation expenses until travel becomes possible if you are delayed 12 hours or more due to a covered reason such as: any delay of a Common Carrier; quarantine; lost or stolen passports or travel documents; or natural disaster.

Baggage & Personal Effects benefit - up to \$2,500

Coverage for loss or damage to your baggage and personal effects while on your Avalon trip. Certain items such as: jewelry, watches; cameras and camera equipment; and furs are subject to a maximum limit of \$600.

Baggage Delay benefit - up to \$250

If while on your Avalon trip, your checked baggage is delayed for more than 24 hours, you will be reimbursed up to \$250 for the cost of reasonable additional clothing and personal articles purchased during the delay.

Accident & Sickness Medical Expense benefits - up to \$1,000,000*

Covers medical expenses incurred within 52 weeks of a covered Injury or Sickness that occurs while on your Avalon trip.

*Medical Expense/Emergency Assistance Benefits of this plan are subject to a Maximum Benefit Limit of \$25,000 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.

Dental Expense benefit - up to \$1,000

Covers the cost of emergency dental treatment received during your Avalon trip resulting from a covered Injury.

Emergency Medical Evacuation & Repatriation benefits - up to \$50,000

Covers emergency transport to the nearest adequate medical facility and/or home, when deemed necessary by an attending Physician or, in the event of death, the transportation expenses for homeward carriage.

Accidental Death & Dismemberment - up to \$25,000 or \$100,000

These benefits are paid should a loss occur within 180 days of a covered injury that takes place while on your Avalon trip. The maximum benefit while in flight is \$100,000. The maximum benefit in other circumstances is \$25,000.

One Call Worldwide Travel Services Network

Emergency travel assistance for your peace of mind anywhere in the world!

- Advancement of funds to cover emergency medical-expenses on your trip
- Telephone interpretation in major languages
- Assistance with replacement of travel documents
- Help in locating local doctors, dentists, or medical facilities

24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage, and more!

Relay of e-mail or phone message to family, friends, or business associates.

Pre-Trip Travel Advice—around-the-clock access to passport, visa, inoculation and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weather and currency information—all for your planned destination.

Emergency Cash Transfer—assistance in coordinating an emergency cash advance.

Waiver of Pre-Existing Medical Conditions Exclusion

The Pre-Existing Condition Exclusion is waived if payment for this Travel Insurance Plan is received by Avalon with your initial/deposit payment for your Trip.

Certain exclusions and limitations apply and are detailed in the Travel Insurance Certificate which will be included with your documents and is also available to you online at www.globusfamily.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 within 14 days of 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 or a 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.

The travel insurance (except Property risks) is underwritten by Co-operators Life Insurance Company, 920 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.

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.

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

