

PRODUCT SUMMARY

Explorer International Student Package Insurance

What is the purpose of this summary?

- The Product Summary presents the key aspects of the Explorer International Student Package and will help you determine if this product meets your needs.
- You can access the full policy at <https://ia.ca/specialmarkets-forms>.

Contact Information

WHO ARE THE INSURERS?	WHO IS THE ADMINISTRATOR?	WHO IS THE DISTRIBUTOR?
Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific General Insurance Corporation	North American Air Travel Insurance Agents Ltd., doing business as TuGo®	LES TOURS JUMPSTREET TOURS INC.
AMF registration number: 2000447410 (Industrial Alliance Insurance and Financial Services Inc.) 2001346401 (Industrial Alliance Pacific General Insurance Corporation) AMF website: www.lautorite.qc.ca	AMF registration number: 200172539 AMF website: www.lautorite.qc.ca	n/a
Address: 400-988 West Broadway, PO Box 5900, Vancouver BC V6B 5H6 Telephone: 1-800-266-5667 Email: SpecialMarkets@ia.ca Website: https://ia.ca/business/special-markets	Address: 1200-6081 No. 3 Road, Richmond, BC, V6Y 2B2 Telephone: 1-855-929-8846 Email: info@tugo.com Website: www.tugo.com	Address: 780 Brewster, suite 02-300, Montreal, Quebec, Canada H4C 2K1 Telephone: 1-800-663-4956 Email: yourteam@jumpstreet.com Website: https://www.jumpstreet.com/

PRODUCT SUMMARY

What are my options?

You can purchase this insurance for a **single trip only**. It will cover one trip.

What do you need to know?

This insurance is for non-Canadian residents travelling to Canada.

All dollar amounts are in **Canadian dollars** unless otherwise stated.

All the limits of insurance under each benefit are aggregate limits per insured, per trip, unless otherwise stated.

The package insurance product described in this summary offers Emergency Medical Insurance, Trip Cancellation & Trip Interruption Insurance, Accidental Death and Dismemberment Insurance and Baggage Insurance.

Eligibility Criteria

At the time of application, you need to meet the following **eligibility criteria** to be covered by this insurance:

- **Age:** no minimum or maximum
- **International student** not eligible or covered by a valid provincial government health insurance plan (such as the RAMQ)
- **Visitor to Canada** (with valid legal status) and not covered by provincial government health insurance plan (such as the RAMQ)
- **A returning Canadian** not yet covered by a provincial government health insurance plan (such as the RAMQ)
- You must have booked and paid for the trip.
- You must not have been diagnosed with a terminal condition.
- You must not be receiving or have been recommended to receive palliative care.
- You must not be travelling against the advice of a physician or other registered medical practitioner.

If you do not meet these requirements, you will not be covered by this insurance.

What is the cost?

The cost of the insurance, or premium, varies by person and is determined based on several factors including:

- The **age** of the person(s) at time of purchase
- The **number of days** you need coverage for
- The **sum insured** you have selected
- Any applicable **taxes**

Is there a deductible?

No

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How long am I covered for?

COVERAGE STARTS ON:	COVERAGE ENDS ON:
<p>Emergency Medical</p> <p>The later of:</p> <ul style="list-style-type: none">• The date you leave your country of permanent residence if transportation is arranged by the tour operator• The date your tour begins when transportation isn't arranged by the tour operator, and if you're traveling from your country of permanent residence to join the tour, it also covers your travel to Canada and any time spent in Canada within the 48 hours before the tour starts. <p>Trip Cancellation</p> <p>The application date of the policy</p> <p>Trip Interruption, Accidental Death and Dismemberment and Baggage</p> <p>The departure date</p>	<p>Emergency Medical</p> <p>The earliest of:</p> <ul style="list-style-type: none">• The date you return to your country of permanent residence when the transportation is arranged by the tour operator• The date your tour finishes when transportation isn't arranged by the tour operator, and if you're returning to your country of permanent residence, it also covers your travel home and any time spent in Canada for up to 48 hours after the tour ends. <p>Trip Cancellation</p> <p>The earliest of:</p> <ul style="list-style-type: none">• The date of the cause of cancellation before your departure date• At 11:59 pm on the day before your departure date <p>Trip interruption</p> <p>The earliest of:</p> <ul style="list-style-type: none">• The date you return to your departure point.• At 11:59 pm on the expiry date <p>Note: if your return is delayed due to a covered risk, coverage ends on the date you return to your departure point or within 30 days after the original scheduled return date, whichever is earlier</p> <p>Accidental Death and Dismemberment and Baggage</p> <p>The earliest of:</p> <ul style="list-style-type: none">• The expiry date• The date you return to your departure point when the transportation is arranged by the tour operator• The date the tour ends when the transportation is not arranged by the tour operator

Can I extend my trip?

Emergency Medical Insurance coverage will be **automatically extended**, at **no extra charge** if your return home is delayed under certain circumstances beyond your original return date.

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WHAT IS COVERED?

Package	
Emergency Medical Insurance	Up to \$5,000,000
Trip Cancellation & Trip Interruption Insurance	Trip cost up to \$15,000 for trip cancellation Trip cost up to \$15,000 for trip interruption
Accidental Death and Dismemberment Insurance	Up to \$25,000
Baggage Insurance	Up to \$3,000 for baggage and personal effects Up to \$500 for baggage delay

Some benefits may have maximum amounts based on the types of expenses incurred.

Emergency medical insurance

This insurance plan provides coverage for **emergency medical expenses** to an overall limit of **\$5 million**. If you fall ill or are injured due to an emergency while on your trip, the insurance can provide coverage for:

- Emergency medical care in and out of hospital including physician services, lab services, X-rays and prescription drugs
- Paramedical services such as a chiropractor or physiotherapist
- Transportations expenses such as ambulances or taxis in lieu of an ambulance
- Transportation and accommodation for a visiting family member when you are hospitalized
- Emergency dental expenses
- Repatriation expenses when required
- Return of baggage, vehicle, childcare and return of pets, dependent children and travelling companion
- Out of pocket expenses
- Unexpected birth of a child
- Vision care and hearing aids
- Additional air travel delay expenses

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Trip Cancellation & Trip Interruption Insurance

This insurance plan reimburses **travel costs** if the **travel plans are cancelled before departure** or if they are **interrupted after the trip has begun**.

Covered risks include unexpected medical conditions (including medical conditions caused by or related to COVID-19) and/or death, natural disaster, travel advisory, teachers' labour strike, trip cancellations by the school board/organization organizing the trip, the loss or theft of a passport or travel visa, and more.

Benefits include reimbursement of the travel expenses that are not refundable such as airline tickets, accommodation costs or any additional travel expenses you may have to pay such as additional transportation and accommodation.

WARNING: You will not be covered if:

- You have booked a trip after a physician or other medical practitioner advised you not to travel
- You have booked a trip after the diagnosis of a terminal condition
- You have booked a trip while receiving palliative care or palliative care was recommend to you
- There is a circumstance known to you before trip is booked which eventually prevents or interrupts travel as booked.

Accidental Death and Dismemberment Insurance

This insurance plan provides coverage in case of **death** or **dismemberment** when you are in an accident.

WARNING: You will not be covered if:

- You travelled after a physician or other medical practitioner advised you not to travel
- You travelled after the diagnosis of a terminal condition
- You travelled while receiving palliative care or palliative care was recommend to you

Baggage Insurance

This insurance provides coverage **if your baggage and personal belongings**, including musical instruments, are **lost, delayed or damaged** while on your trip.

For further information, refer to the policy booklet available at <https://ia.ca/specialmarkets-forms> for a full list of benefits including their benefit limits and conditions.

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WHAT IS NOT COVERED?

Here are some of the expenses that we would not cover under this insurance.

This is not the full list of all exclusions, you can find all the exclusions in the Policy.

General Exclusions

- Your participation in and/or voluntary exposure to **acts of war or acts of terrorism**.
- Death, disablement or injury in any way caused by or contributed by **radioactive contamination** or by the utilization of **nuclear, chemical or biological weapons** (whether or not caused by acts of war or acts of terrorism).
- **Consumption or use of illegal or controlled drugs** (based on the law where the cause of the claim occurred).
- Any medical condition or recognized complication of a medical condition, where the **purpose of your trip is to seek treatment**, advice or services, and where the medical evidence indicates the treatment, advice or services received are related to that medical condition.
- A routine pre-natal or post-natal care; or,
- **Pregnancy, delivery**, or complications of either, arising **within the 9 weeks** before the expected date of delivery or within the 9 weeks after.

Are pre-existing medical conditions covered?

Pre-existing medical conditions may be covered if they meet the stability period:

PLAN	STABILITY PERIOD
Emergency Medical Insurance	<ul style="list-style-type: none">• On or within the 60 days before the effective date of the policy.• The stability period requirement will be WAIVED when:<ul style="list-style-type: none">○ the policy is purchased in the 7 days of your initial payment for the trip; AND○ The pre-existing medical conditions were stable in the 7 days before this insurance was purchased.
Trip Cancellation & Trip Interruption Insurance	On or within the 60 days before the date this Insurance is purchased.

Pre-existing medical conditions that do not meet the stability requirements are not covered by this insurance.

Other exclusions could also impact coverage for your pre-existing medical conditions. We recommend you review all exclusions.

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For Emergency Medical Insurance

- The **continued treatment**, recurrence or complication of a medical condition or related condition, following emergency treatment during your trip, if we determine that your emergency has ended, unless otherwise specified in a benefit.
- Medical conditions or any related medical conditions for which, on or **before the effective date of the policy, diagnostic tests took place**, were scheduled to take place or were recommended and for which results had not yet been received on or before the effective date of the policy. This includes diagnostic tests that were scheduled or recommended on or before the effective date, but had not yet taken place on or before the effective date.
This exclusion does not apply to:
 - a) Tests to monitor an existing medical condition if there have been no new or more frequent symptoms, whether or not results have been received; or,
 - b) Screening tests intended to prevent illness or to detect medical conditions before symptoms are noticed, whether or not results have been received.
- Any **cancer** (other than basal cell or squamous cell skin cancer and/or cancer that is in remission) for which you received or were recommended to receive active cancer treatment on or **within the 90 days before the effective date of the policy**. This includes active cancer treatment that you were recommended to receive but chose to decline.

For Trip Cancellation & Trip Interruption Insurance

- Cancellation or interruption caused by or related to a **circumstance known to you** or any person purchasing insurance on your behalf before the date and time the trip is booked or before the date and time this Insurance is purchased, whichever occurs later, and which eventually prevents or interrupts travel as booked.
- A disease, illness or death (other than death caused by an accident) occurring **within 72 hours** after the date this Insurance is purchased if the Policy was purchased more than 72 hours after the transportation and/or commercial accommodations are booked.

For Accidental Death and Dismemberment Insurance

- Your participating, training, or practicing for any of the **following activities** (except when coaching and/or officiating as a referee or sports official):
 - > Backcountry skiing/snowboarding
 - > Base jumping
 - > Boxing
 - > Downhill freestyle skiing/snowboarding in organized competitions
 - > Downhill mountain biking
 - > Hang gliding/paragliding
 - > High risk snowmobiling
 - > Ice climbing
 - > Mixed martial arts
 - > Motorized speed contests
 - > Mountaineering
 - > Parachuting/skydiving/tandem skydiving
 - > Rock climbing
 - > Scuba diving or free diving over 40 metres
 - > White water sports – Class VI
 - > Wingsuit flying

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- Your participating, training or practicing as part of a **registered team, league, association or club**; or while competing in a **registered tournament, competition or sporting event** for the **following sports** (except when coaching and/or officiating as a referee or sports official) if you are 21 years of age or over at the time of application:
 - > Football (American and Canadian)
 - > Ice hockey
 - > Rugby

For Baggage Insurance

- **Loss, damage or theft of:**
 - > Animals; or,
 - > Motorized vehicles of any kind and their accessories and/or related equipment; or,
 - > Trailers, boats, motors, aircrafts or other vehicles and their accessories and/or related equipment; or,
 - > Bicycles except while checked as baggage with a common carrier; or,
 - > Household goods and furnishings; or,
 - > Artificial teeth and limbs; or,
 - > Hearing aids; or,
 - > Prescription and non-prescription glasses (including sunglasses) and contact lenses; or,
 - > Money, currency, securities, tickets and documents (except as specified under the Passport and Travel Visas Benefits); or,
 - > Electronic and/or mobile devices and their accessories and/or related equipment; or,
 - > Professional or occupational equipment or property, except for musical instruments; or,
 - > Works of art, antiques and collectors' items; or,
 - > Property illegally acquired, kept, stored or transported; or,
 - > Jewellery or furs; or,
 - > Cameras, camera accessories and/or related equipment.
- Property insured for a specific value under **another insurance policy**

This is not the full list of exclusions, limitations and conditions.

We recommend you read the Policy available at <https://ia.ca/specialmarkets-forms> for full details on what is and what is not covered by this insurance.

Exclusions are listed on pages 12-15, 25-27, 28-29, 31 and 32-33

Conditions are listed on pages 24-25, 29 and 34-36

Limitations are listed on page 29

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What else should I know about this insurance?

Certain words are shown throughout the Policy in italics. This means they are defined, and a definition is provided in the Policy for each word. You can view the definitions on pages 37-42 of the Policy wording booklet available at <https://ia.ca/specialmarkets-forms>.

How do I file a claim?

You must report your claim to the administrator as soon as possible. You must provide several documents supporting your claim, such as the itemized bills and receipts. All required documentation must be received within **one year** from the date of loss. Failure to do so will result in the denial of the claim.

To submit a claim or learn how to make it, visit tugo.com/en/claims/how-to-make-claim.

Once we have reviewed the claim and all necessary supporting documentation, we will notify you of the decision and any payment you may receive from us within 30 days.

If your claim is denied, you can submit in writing a dispute of this denial, within 1 year.

For complete details, please see the "How to Claim" section in the Policy available at <https://ia.ca/specialmarkets-forms>.

What if I have a complaint?

We are here to help. Please visit the administrator's website at <https://tugo.com/en/legal/> for more details on how to file a complaint.

If you wish to review the insurer's complaint policy or file a complaint directly with the insurer, you may do so by visiting: <https://ia.ca/corporate/complaint/file-complaint#0>

Can I cancel this insurance?

This insurance can be cancelled by contacting your travel agent or by contacting TuGo. You may want to review in full the Policy wording to determine if this insurance fits your needs. You have the right to cancel this insurance within 10 days of its purchase as long as you haven't left on your trip and have no claim.

You may be entitled to a refund in other circumstances:

- If you cancel before any penalties from the tour operator apply
- If you purchase insurance for amounts over what you have paid for

An administration fee may be charged. Review the policy wording in full for complete details.

False statement

We will not pay a claim if you, any person insured under this Policy or anyone acting on your behalf fails to disclose any material fact or makes a fraudulent, false or exaggerated statement or claim.

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NOTICE OF RESCISSION OF AN INSURANCE CONTRACT NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: Industrial Alliance Insurance and Financial Services inc.

400-988 West Broadway, P.O. Box 5900, Vancouver BC V6B 5H6,

Toll-free at 1-800-266-5667.

Email: SpecialMarkets@ia.ca

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.: _____

(number of contract, if indicated)

Entered into on:

(date of signature of contract)

In: _____

(place of signature of contract)

(name of client)

(signature of client)

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Industrial Alliance Insurance and Financial Services Inc. & Industrial Alliance

Name of insurer: Pacific General Insurance Corporation

Name of insurance product: _____



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer: