

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: _____

Name of insurer: _____

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:

Product Summary

Travel Insurance Protection Plan

Single Trip Travel Insurance Policy providing coverage for:
Trip Cancellation/Interruption/Delay, Baggage Loss/Delay and Accidental Death and Dismemberment

Insurer's Contact Information

Name: **AIG Insurance Company of Canada**
AMF Registration Number: 2000533077
Website: aig.ca
Address: 120 Bremner Boulevard, Suite 220, Toronto, ON, M5J 0A8
Phone Number: 1-416-596-3000
Fax Number: 1-855-453-1063
Toll Free: 1-800-387-4481

Administrator's Contact Information

Name: **Travel Guard Group Canada, Inc.**
Address: 120 Bremner Boulevard, Suite 220, Toronto, ON, M5J 0A8
Phone Number: 1-416-646-3723
Fax Number: 1-416-646-3759

Claims Administrator's Contact Information

Name: **Global Excel Management**
Address: 73 Queen Street, Sherbrooke, QC J1M 0C9
Phone Number: 1-819-566-8833
Fax Number: 1-819-566-8447
Toll Free: 1-888-566-8028

Distributor's Contact Information

Name: **CheapOair.ca**
Address: 7100 Woodbine Avenue, Suite 211, Markham ON L3R 5J2
Phone Number: 1-905-946-2228
Fax Number: 1-905-474-1118

INTRODUCTION

This Product Summary has been designed to help you understand the coverages and benefits along with the exclusions, pre-existing conditions and terms and conditions of the Travel Insurance Protection Plan ("Plan"). The premium you will pay for this Plan is based on your trip cost and calculated when you purchase your trip through the distributor's website.

This document has been created to assist you, without the advice of a licensed insurance advisor, in determining if the product is right for you and corresponds to your needs

You may view this document and the insurance policy at <https://www.aig.ca/qc-distribution-lists>

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YOUR RIGHT TO EXAMINE YOUR POLICY

You have 10 days from the date you purchased your insurance to review your policy and ask questions when you are not sure. If, in those 10 days, you believe the Plan does not provide the coverage you are looking for, you are entitled to a full refund of the premium you paid.

If, within the 10 days, you have departed on your trip or you have reason to file a claim, you are not eligible to receive a refund. You are also not entitled to a refund after the 10 days right to examine your policy period described above.

We require your request for a refund to be made in writing. Please email the distributor at www.cheapoair.ca and allow for 15 business days for the refund to appear on your credit card. You will need to provide both your full name and policy number.

SIMILAR PRODUCTS

There are other types of products on the market that provide similar coverage. You should check to ensure that you are not covered by another insurance offering the same coverage as the one described below.

WHO CAN I CALL WITH QUESTIONS?

If you want to discuss the coverage or have any questions with respect to the coverage offered to you, prior to purchasing the policy or after you have purchased the policy, feel free to call Global Excel Management (GEM) at the following phone numbers:

Toll Free: 1-888-566-8028

Collect: 1-819-566-8028

ELIGIBILITY CRITERIA:

Who May Purchase This Insurance?

1. You may purchase this insurance only if you are a Canadian Resident;
2. Travelling no more than 183 days; **and**
3. Coverage must be purchased :
 - a) for the entire duration of your trip; **and**
 - b) for the full amount of the cost of your trip; **and**
 - c) for the full value of the non-refundable portion of your prepaid Trip to a maximum of \$100,000; **and**
 - d) through the Travel Supplier no later than six (6) hours prior to departure.

Who May Not Purchase This Insurance?

You cannot purchase this insurance if you:

- a) have been diagnosed with a terminal condition which means the doctor has advised you there is no recovery expected and your life span is less than 12 months; **and/or**
- b) have undergone a bone marrow transplant or an organ transplant that requires the use of anti-rejection (immune suppression) drugs; **and/or**
- c) require dialysis of any type for a kidney disease; **and/or**
- d) in the last 12 months your doctor has prescribed, and you are using, home oxygen.

Coverage will be declared null and void in the case of fraud or attempted fraud by you, or if you conceal or misrepresent any material fact or circumstance concerning this insurance.
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The Plan provides coverage if you have to cancel your trip, or are unable to continue on your trip, because of a covered reason. Here are some coverage reasons:

1. sickness, injury or death of an insured, family member, travelling companion, or business partner;
2. you and/or your travelling companion is directly involved in or delayed due to an automobile accident, while on the way to the Insured's Destination;
3. a terrorist incident in a city listed on your itinerary within 30 days of your scheduled arrival;
4. strike resulting in complete cessation of travel services at the point of departure or destination.

Trip Delay - coverage begins on the day you were scheduled to return home from your trip. Should your trip be delayed twelve (12) or more consecutive hours beyond the time you were scheduled to leave coverage on our policy will automatically extend until you reach your return destination or seven (7) days after the date the trip was scheduled to be completed..

The Plan provides coverage if you have a delay because of a covered reason. Here are some coverage reasons:

1. common carrier cancellation or delay of a regularly scheduled airline flight;
2. you or your travelling companion's lost or stolen passports, travel documents, or money;
3. you or your travelling companion is quarantined;
4. injury or sickness of you or your Travelling Companion.

Flight Delayed/Cancelled	Automatic Extension of Coverage for Seven (7) Days You must re-book your flights during this time to get home on the next available flight.
Scheduled Return Date and Time March 5 th @ 6:00 a.m. < Twelve (12) Hour Delay >	Last Day of Coverage March 12 th @ 6:00 p.m.

Single Occupancy – if a person, with whom You booked to share accommodations and cost, interrupts the trip due to one of the benefits listed in the trip interruption section of the policy and you choose not to cancel your trip, you will be reimbursed for the additional cost incurred during the trip as a result of this change.

Baggage Delay – coverage applies when luggage is delayed or misdirected (sent somewhere other than the intended destination) for more than 12 hours from the time you land at your final destination. You must pay for the personal items needed and submit the original receipts at time of claim.

This benefit does not apply if baggage is delayed on the return flight home and the insured has reached the return destination.

Accidental Death and Dismemberment – coverage begins on the day you are scheduled to leave on your trip and ends the day you are scheduled to return home. These dates are shown on the confirmation of insurance, emailed to you, as the Departure Date and Return Date.

The accident must occur while you are on the trip and is covered under the plan. If more than one (1) loss is sustained by you as a result of the same Accident, only one (1) amount, being the largest applicable to the losses incurred, will be paid. The insurer will not pay more than \$100,000 of the Maximum Limit for all Losses due to the same Accident.

Table of Losses	Maximum Limit
Life	\$100,000
Both Hands or Both Feet	\$100,000
Sight of Both Eyes	\$100,000
One Hand and One Foot	\$100,000
Either Hand or Foot and Sight of One Eye	\$100,000
Either Hand or Foot	\$50,000
Sight of One Eye	\$50,000

This benefit does not provide coverage for medical costs due to the injury sustained such as: hospital bills, emergency room visit, medical supplies, doctors visit, ambulance services and/or ambulance (air or ground). The coverage is a onetime pay based on the chart above.

OPTIONAL UPGRADE

This optional upgrade is available only when you purchase the Travel Insurance Protection Plan. These coverages cannot be purchased on their own. The additional flat fee premium offered must be paid at the time you purchase the Travel Insurance Protection Plan through the distributor's website.

What coverage does the optional upgrade offer?

The Optional upgrade offered on this Plan provides additional coverage for the coverages below for the trip that you have booked through CheapOair.ca. You must pay the additional premium when you purchase this Plan and coverage for these additional benefits begins on the day you leave on your trip.

Baggage and Personal Effects

Baggage and Personal Effects coverage begins on the day you are scheduled to leave on your trip and ends the day you are scheduled to return home. These dates are shown on the confirmation of insurance as the Departure Date and Return Date. This benefit provides coverage for loss, theft or damage to items such as baggage, passports and visas, travel documents and credit cards.

There are Special Limitations to this coverage. Please refer to the policy wording for more details.

For example purposes only: If the insured claims \$100 for the first item, the remaining \$150 can be used toward any other baggage that is lost. When submitting the claim the maximum that can be claimed for is \$250, no matter how many various items are listed on the claim form.

There is a \$50.00 deductible per person on this coverage.

Emergency Medical and Dental Expense

Emergency Medical coverage begins the day you leave for your trip and ends on the date you return to your home province. The purpose of this benefit is to provide you coverage while you are on your trip if you suffer an injury or sickness that is so debilitating that the treatment cannot wait until you get home.

Emergency Dental coverage begins the day you leave for your trip and ends on the date you return to your home province. The purpose of this benefit is to provide you coverage while you are on your trip if you suffer an injury or sickness that requires you being treated by a Physician or dentist.

Physician means a licensed practitioner of the healing arts including accredited Christian Science Practitioners, medical, surgical or dental services, acting within the scope of his/her license. The treating Physician may not be You, a Travelling Companion, a Family Member or a Business Partner

There is a \$50.00 deductible per person on this coverage.

Emergency Evacuation and Repatriation of Remains

Emergency Evacuation coverage begins the day you leave for your trip and ends on the date you return to your home province. The purpose of this benefit is to provide the necessary transportation, related medical services and medical supplies incurred in connection with your Emergency Evacuation. All Transportation arrangements made for evacuating you must be by the most direct and economical route possible. Here are the benefits:

1. Your medical condition warrants immediate transportation from the place where you are injured or sick to the nearest adequate licensed medical facility within your home province;
2. after being treated at a local licensed medical facility, your medical condition warrants transportation to your home province, to obtain further medical treatment or to recover; **or**
3. both one (1) and two (2) above.

Repatriation Of Remains coverage begins the day you leave for your trip and ends on the date you return to your home province. The purpose of this benefit is to return your body to the city of burial if you die during your trip.

Repatriation Covered Expenses include, but are limited to, the reasonable and customary expenses for transportation, according to airline tariffs, of the remains by the most direct and economical conveyance and route possible. The claims administrator must make all arrangements and authorize all expenses in advance for this benefit to be payable.

In the event you were unable to contact the claims administrator for repatriation covered expenses, benefits may be limited to the amount the policy would have covered.

Flight Guard

Flight Guard coverage begins on the day you are scheduled to leave on your trip and ends the day you are scheduled to return home. These dates are shown on the confirmation of insurance, emailed to you, as the departure date and return date.

The plan will provide coverage if you are injured while:

1. riding as a passenger or boarding/descending from a scheduled airline or charter plane operated by a properly certified pilot; or
2. struck or run down by a certified passenger aircraft provided by a regularly scheduled airline or charter and operated by a properly certified pilot.

The accident must occur while you are on the trip and is covered under the plan. If more than one (1) loss is sustained by an you as a result of the same accident, only one (1) amount, being the largest applicable to the losses incurred, will be paid.

The insurer will not pay more than \$100,000 which is the maximum limit for all losses due to the same accident.

Table of Losses	Maximum Limit
Life	\$100,000
Both Hands or Both Feet	\$100,000
Sight of Both Eyes	\$100,000
One Hand and One Foot	\$100,000
Either Hand or Foot and Sight of One Eye	\$100,000
Either Hand or Foot	\$50,000
Sight of One Eye	\$50,000

This benefit does not provide coverage for medical costs due to the injury sustained such as: hospital bills, emergency room visit, medical supplies, doctor's visit, ambulance services and/or ambulance (air or ground). The coverage is a onetime pay based on the chart above.

WHAT BENEFIT(S) DO MOST PEOPLE CLAIM FOR?

1. You, your travel companion, business partner or a family member (not travelling on the insured trip) is so sick, or there has been an injury that is so serious, it causes the trip to be cancelled or interrupted.
2. Injury or sickness of the your business partner must be so serious that they cannot run the business and you must cancel or interrupt the trip as the you are required to take responsibility of the daily management of the business.

If claiming for medical reasons you will need to provide a letter or statement from a Physician certifying that the illness or injury was so serious that it prevented you from going, or continuing, on your trip.

3. The airline either delays or cancels the flight or flights, for which the insurance was purchased, because of weather conditions which prevents you from reaching your destination.
4. You and/or you travelling companion is directly involved in, or delayed by, an automobile accident on the way to the airport or final destination.
5. Your baggage is lost, stolen or damaged. When filing a claim because the baggage was stolen, the insured will need to provide a police report.

At the time of claim, the original receipt(s) must be included with the claim for any individual items that are worth \$150 and more.

6. Occasionally, baggage does not arrive at the same airport as the passenger; it may even take a few days for the baggage to be rerouted to the traveller's destination. When you purchase this Plan coverage would commence at the time when you have to purchase clothing and toiletry items, which were included in your baggage and are required for your trip.

Original receipts must be submitted at time of claim in order to be reimbursed.

CLAIMS PROCEDURES AND PAYMENT OF CLAIMS

A claim for loss under this travel insurance coverage must first be submitted in accordance with the terms of the Summary of Coverage, at which point the claim will be reviewed and approved or denied based on its individual merit.

Who can make a claim?

- the primary insured being the person who purchased the policy; **and/or**
- other insured(s) as listed on the policy by the primary insured; **or**
- the authorized representative, as approved in writing by the primary or other insured(s) to the Claims Administrator.

When do you need to file your claim?

If you are making a claim for reimbursement under this coverage, you must:

Emergency Medical

- Contact the Claims Administrator prior to receiving treatment: **or**
- No later than five (5) days after returning home from your trip.

All Other Coverage

- Contact the Claims Administrator as soon as reasonably possible: **or**
- No later than 30 days after returning home from your trip.

To report a claim or request a claim form call:

24-Hour Emergency Assistance Telephone Numbers

Global Excel Assistance

- toll free **1-888-566-8028**, if in Canada or Continental U.S.
- collect **1-819-566-8028**, if calling from elsewhere in the world

Be sure to use the appropriate country and city codes when calling.

Within 15 days from the date of your call, the Claims Administrator will send you a claim form to you or your authorized representative. This form will need to be completed and returned to the Claims Administrator in order for your claim to be paid.

Please note that failure to give notice of claim or furnish proof of loss within the time required will not invalidate the claim if it is shown that:

- It was not reasonably possible to give notice or furnish proof within the time limit; **and**
- If the notice or proof is given or furnished as soon as reasonably possible; **and**
- It is no later than one (1) year from the date of the event for which benefits are being claimed.

What information to do you need to submit?

As a condition to the payment of benefits under this insurance, certain information will be needed from the insured or their authorized representative to file a claim.

Within 90 days of the date that the insured person experienced the circumstances that are resulting in the claim for reimbursement, the insured or their authorized representative must submit the following information to the Claims Administrator:

- the completed claims form; **and**
- written proof of the loss; **and**
- original Receipts and itemized bills for all expenses; **and**
- proof that the full cost of the trip was paid in full; **and**
- original documentation of any refunds or expense reimbursement received from Common Carrier or other entity;

In addition, the following documents must also be submitted, as applicable:

Flight Delay:

- An original Police, Common Carrier or other report that verifies the cause and duration of the delay.

Baggage Delay:

- Proof of delay of Checked Baggage from the Common Carrier.
- Original, itemized receipts for the essential items that the Insured Person purchased.

Lost/Stolen Baggage:

- A police report or other report to local authorities.
- The written report regarding the loss or damage.
- An itemization and description of the stolen or damaged items and their estimated value.
- A copy of the receipts, credit card statements, or cancelled cheques for the personal effects or business items stolen or damaged.
- Estimate of repairs, if applicable.
- Photo of the damaged item, if applicable.
- A declaration page from any other applicable insurance or a notarized statement that an Insured Person has no other insurance.
- A letter of coverage or denial from the transportation carrier, if applicable.
- Original receipts or sales slips for all items claimed under Loss/Stolen Baggage as proof that the Insured Person owned the articles.

Flight Guard and Accidental Death and Dismemberment

- Medical records pertaining to the Accident.
- A Certified death certificate, if applicable.
- Police report or any other Accident reports filed.

Unexpected Return Home:

- A copy of the insured persons immediate family member's death certificate.

All claims must be submitted to the claims administrator no later than one (1) year after the date of loss or insured occurrence. Any claims submitted after one (1) year from the date of occurrence may not be processed and you will be responsible for all claims expenses.

Administration of Claims: Your claim cannot be reviewed until we receive your completed claim form and all supporting documentation as requested.

Upon review of your claim:

1. if it is determined to be a payable claim you will receive payment within six (6) weeks.
2. if it is determined your claim is a deniable claim you will receive a call from Global Excel Management advising why your claim is not payable. You will be provided the opportunity to submit additional documentation to support your claim at which time we will review the additional information and provide you with a final decision.

If any documents are missing or your claim form is not completed correctly you will be notified. In addition it will extend the time in which your claim is paid.

GENERAL PROVISIONS

In the event that you are not satisfied with your purchase of the Plan through CheapOair.ca please visit the Complaint Resolution Policy at <https://www.aig.ca/complaint-resolution-policy0>

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: _____
(name of insurer)

(address of insurer)

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)