

Exclusions – Details of what you are not covered for

This policy will not provide coverage, nor services, or pay claims for expenses incurred directly or indirectly as a result of:

1. *Pre-existing medical conditions*

Coverage for stable pre-existing medical conditions.

a) If at the time of application, **you are 59 years of age or under:**

Any *pre-existing medical condition* (other than a *minor condition*) unless it was *stable* in the **90** days immediately before the *effective date* or *departure date*.

If this policy is a *top-up* to your Destination: Leisure Annual Multi-Trip Plan, the *departure date* will be considered for the **90** days *stable* period of your *pre-existing medical conditions*.

b) If at the time of application, **you are between 60 and 79 years of age:**

Any *pre-existing medical condition* (other than a *minor condition*) unless it was *stable* in the **180** days immediately before the *effective date* or *departure date*.

If this policy is a *top-up* to your Destination: Leisure Annual Multi-Trip Plan, the *departure date* will be considered for the **180** days *stable* period of your *pre-existing medical conditions*.

2. Costs incurred due to:

- a) Alzheimer's disease or dementia; and/or
- b) any loss resulting from your *minor mental or emotional disorder*; and/or
- c) your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.

3. Costs incurred due to:
- a) *act(s) of war* or *act(s) of terrorism*,
 - b) kidnapping,
 - c) riot, strike or civil commotion,
 - d) unlawful visit in any country,
 - e) participation in protests,
 - f) participation in armed forces activities,
 - g) participation in a commercial sexual transaction,
 - h) the commission or attempted commission of any criminal offence or illegal act,
 - i) contravention of any statutory law or regulation in the area where the loss occurred.
4. Any *sickness* or *injury* when a *trip* is made for the purpose of obtaining advice, a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly related complication.
5. Any loss, death, or *injury*, if evidence supports that *you* were affected by, or the *medical condition* was in any way contributed to by, arising from, or in any way related to:
- a) the abuse or chronic use of alcohol either before or during the *period of coverage*; or
 - b) the use of prohibited drugs, or any other intoxicant either before or during the *period of coverage*; or
 - c) the non-compliance with prescribed *treatment* or medical therapy either before or during the *period of coverage*; or
 - d) the misuse of medication either before or during the *period of coverage*.
6. Any *medical consultation* or any *treatment* that is non-emergency, experimental, or elective such as cosmetic surgery, including any expenses for directly or indirectly related complications.
7. Any *treatment*, investigation or hospitalization which is a continuation of, or subsequent to, *emergency treatment* of a *medical condition*, unless approved in advance by Zurich Assistance.

IMPORTANT NOTE

Any ongoing or follow-up treatment, rehabilitative care, investigation, hospitalization, or the *recurrence* of a medical condition or related condition is not covered once the *emergency* is declared over by the attending *physician* or Zurich Assistance.

8. Any *treatment* that can be reasonably delayed until *you* return to *your* province/territory of residence (whether or not *you* intend to return) by the next available means of transportation, unless approved in advance by Zurich Assistance.
9. Hospitalization or services rendered in connection with general health examinations for “check-up” purposes, *treatment* of an ongoing condition, regular care of a chronic condition, home health care, investigative testing, rehabilitation or ongoing care or *treatment* in connection with drugs, alcohol, or any other substance abuse.
10. Any rehabilitation or convalescent care.
11. Any *injury* resulting from training for or participating in:
 - a) speed contests usually and customarily in excess of 60 kilometers per hour;
 - b) motorsport contests;
 - c) stunt activities, exhibitions, or demonstrations of any kind;
 - d) sport activities, if *you* are considered *professional* by the governing body of that sport and *you* are paid for *your* participation;
 - e) heliskiing, ski jumping;
 - f) hang-gliding, parachuting, bungee jumping, skydiving, or sky-surfing;
 - g) Scuba diving (except if certified by an internationally recognized and accepted program such as NAUI or PADI, or if diving depth does not exceed 30 meters);
 - h) white water sports (except grades 1 to 4);
 - i) street luge, skeleton activity;

- j) rock or mountain climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pickaxes, anchors, bolts, carabiners and lead or top-rope anchoring equipment; or
- k) participation in any rodeo activity.

12. Costs incurred due to, contributed by, or resulting from:

- a) Routine prenatal care, childbirth, or post-natal care at any time during *your trip*.
- b) Any *medical consultation or treatment*, complications, or expenses related to pregnancy within nine (9) weeks before or after the expected delivery date.
- c) Any medical expenses for a child born during *your trip*.
- d) *High-risk pregnancies* or complications arising from pre-existing pregnancy-related conditions.

13. Any *sickness or injury* resulting from a motor vehicle *accident* where *you* are entitled to receive benefits pursuant to any policy or legislative plan of motor vehicle insurance.

14. *Treatment* or services that contravene or are prohibited by legislation under a provincial or territorial *hospital/medical* plan.

15. Naturopathic, holistic, or acupuncture *treatment*.

16. Costs that exceed the *reasonable and customary* rate for the area where the *treatment* or services are being performed.

17. Any *act of terrorism* or *medical condition* *you* suffer or contract when an official travel advisory was issued by the Canadian government stating “Avoid all non-essential travel” or “Avoid all travel” regarding the country, region, or city of *your* destination, before *your* policy *effective date*.

To read the travel advisories, visit the Government of Canada Official Global Travel Advisory site.

IMPORTANT NOTE

This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

18. Any loss incurred inside *your* province or territory of residence.
19. Any *sickness*, symptom, or *injury* that presented, recurred, or for which *treatment* was received during any temporary return to *your* province or territory of residence during the *period of coverage*.
20. Air travel other than as a passenger in a commercial aircraft licensed to carry passengers for hire, except while being transported under the terms of the *Emergency* Transportation or *Emergency* Return Home benefits.
21. Any loss resulting when *you* are a driver, the operator, a co-driver, a crew member, or any other passenger on a commercial vehicle used for the purpose of delivering goods or carrying a load. This exclusion is not applicable when the commercial vehicle is used during *your trip* solely for pleasure purposes and not used for delivering goods or carrying a load.