

OPTIONAL COVERAGES

The optional coverages listed in this section may only be purchased as an endorsement to an insurance plan or package described in this Policy. The Optional Coverages are also subject to the 10-day Full Refund Provision, Insuring Agreement, General Exclusions, General Conditions, Authorized Extensions, Automatic Annual Renewal Option, Definitions, Statutory Conditions and How to Claim sections of the Policy.

Baggage Insurance

This optional coverage can be purchased as an endorsement to the following plans and will be subject to the terms and conditions of the plan it is purchased with:

- A Single Trip Emergency Medical Insurance
- A Single Trip Trip Cancellation & Trip Interruption Insurance
- A Single Trip Trip Interruption Insurance Only
- A Single Trip Accidental Death & Dismemberment Insurance
- An All Inclusive Holiday Package
- A Non-Medical Package

Maximum limit—\$1,500 per insured to a maximum of \$3,000 for the family & friends plan

Period of Coverage

Coverage commences on the date and time *you* leave for *your* trip. Coverage terminates on the earliest of the following:

- 1 At 11:59 PM on the expiry date of the Policy;
- 2 On the date and time *you* return to *your* ordinary place of residence, except as outlined below:
 - a If *you* are also covered under the Trip Cancellation & Trip Interruption Insurance or Trip Interruption Insurance Only and *your* trip is interrupted before the scheduled return date as a result of an event as mentioned under the Trip Cancellation & Trip Interruption benefit numbers 8 and 9; *your* Policy will not terminate, however *you* will not be covered while in *your* province/territory of residence. There will be no refund for the number of days *you* spend in *your* province/territory of residence.
 - b If *you* are also covered under the Emergency Medical Insurance and *you* are returned to *your* province/territory of residence under the Emergency Air Transportation Benefit or the Airfare to Return Home for Treatment Benefit during the period of coverage, coverage will be suspended during *your* temporary return and will resume once *you* return to *your* trip destination under the Return to Your Destination benefit. In this case, *your* Policy will not terminate, however *you* will not be covered while in *your* province/territory of residence. There will be no refund for the number of days *you* spend in *your* province/territory of residence.

Benefits

Baggage and Personal Effects

We agree to pay for the loss, damage, destruction or theft of personal effects owned by and travelling with the *insured* while in transit, or while in any hotel or other building, en route anywhere in the world, on land or water or in the air.

Currency

We agree to pay for loss of currency through theft or robbery of personal currency (excluding unexplained disappearance; police report required), up to a limit of \$100.

Baggage Delay

If *your* baggage is delayed beyond 12 hours while *you* are en route and before *you* return to *your* ordinary place of residence, *we* will pay for personal necessities up to a maximum of \$200, until *your* baggage has been returned to *you*.

Limitation

Coverage for risk of loss of or damage to *your* property for any single item is limited to not more than 25% of the sum insured per *insured* per claim.

Conditions

In addition to the General Conditions shown on page 48, the following conditions apply:

- 1 This insurance offers coverage on a first payor basis unless the property that is lost, stolen or damaged is:
 - a insured for a specific value under another insurance policy; or
 - b in the care of any *common carrier* at the time of loss, theft or damage.
- 2 **Notice of Loss** — If the insured property is lost, stolen or damaged, *you* must promptly notify the police, any hotel, hostel, campground, timeshare, vacation rental, airline or any other commercial common carrier in whose custody the property was at the time of loss, damage or theft. *You* must also notify *us* within 30 days from the date of return and take all reasonable measures to protect, save and/or recover the property.
- 3 **Payment of Loss** — Any claim hereunder for damage and/or destruction shall be paid immediately after *we* have been presented evidence substantiating such damage and/or destruction.
- 4 **Valuation** — *We* shall reimburse the repair or replacement with a like kind and quality or the actual cash value of the property at the time any loss or damage occurs, whichever is less.
- 5 **Duplication of Coverage** — If *you* are insured under more than one Policy, Plan or Optional Coverage administered by *us* and they are in effect at the time of loss, the total amount paid to *you* cannot exceed *your* total expenses. Expenses are paid to an overall maximum limit of \$5,000 per *insured* for the Baggage plan. The maximum limit for the Family & Friends plan is \$7,500 for the Baggage plan.
- 6 This optional coverage cannot be purchased as an endorsement to an Emergency Medical Insurance plan when this Policy is purchased to top-up another emergency

medical insurance plan. If **you** would like to purchase this optional coverage with the Emergency Medical Insurance plan, **you** must purchase the Emergency Medical Insurance for the full duration of **your** trip.

- 7 Coverage is not subject to the **deductible** as specified in the section entitled Emergency Medical Insurance.

Exclusions

In addition to the exclusions of the plan this optional coverage is purchased with and to the General Exclusions shown on page 46, **we** will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 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 (except as specified under the Currency Benefit), securities, tickets and documents; or,
 - Electronic and/or mobile devices and their accessories and/or related equipment; or,
 - Professional or occupational equipment or property; 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.
- 2 Loss or damage caused by wear and tear, deterioration, moths or vermin.
- 3 Property insured for a specific value under another insurance policy.
- 4 Loss caused by theft from an unattended vehicle unless the vehicle was securely locked and displayed visible signs of forced entry.
- 5 Any loss caused by or related to a circumstance known to **you** or to any person purchasing this Policy on **your** behalf before the date and time this Insurance is purchased.