

Trip Interruption After Departure

Benefits outlined below are payable if interruption of *your trip* results in unexpected expenses.

- 4 Reimbursement of either:
 - a *Your* non-refundable, unused prepaid airfare costs; or,
 - b The change fees; or,
 - c The cost of a one-way economy airfare to the original *departure point* to return earlier or later than the *return date*; or,
 - d An airline seat upgrade when *medically necessary* to the original *departure point* to return earlier or later than the *return date*. This benefit is only payable if the attending *physician* indicates in writing that the upgrade is medically required and when pre-approved and arranged by *us*; or,
 - e Transportation costs or a one-way economy airfare to catch-up to *your* next travel destination.

Under c), d) and e), if *you* received any refunds or travel credits from the travel supplier for *your* original, unused prepaid airfare, reimbursement towards a new one-way airfare will be limited to the amount over and above the refunded/credited amount.

- 5 Reimbursement of *your* other non-refundable unused prepaid *travel costs*, excluding the cost of unused prepaid transportation back to the original *departure point* from a destination where *you* have already been reimbursed for a one-way economy airfare under Benefit no.4c) to return *you* to *your* original *departure point*.
- 6 Reimbursement of the additional single supplement commercial accommodation expense in the event a *travelling companion* cancels or interrupts their *trip*.
- 7 Up to the limit of \$350 per day to a maximum of \$1,500 for *your* reasonable out-of-pocket expenses for commercial accommodation, meals, internet, telephone and taxi expenses.
- 8 Reimbursement of the cost of a round-trip economy airfare to return *you* to the original *departure point* and back to *your* original travel destination point provided the return to *your* original travel destination takes place within the same *trip*.

If *you* return to *your* province/territory of residence under this benefit, *your* Policy will not terminate, however, *you* will not be covered for any expenses incurred in *your* province/territory of residence. There is also no refund for the number of days *you* spend in *your* province/territory of residence.

- 9 Reimbursement of the cost of a round-trip economy airfare to return *you* to the original *departure point* or the place of *hospitalization* or death of *your family member* and back to *your* original travel destination point, provided the return to *your* original travel destination takes place within the same *trip*.

For airfare to a location other than the *departure point*, the cost of the ticket is limited to the cost for a round-trip economy airfare to the *departure point*.

If *you* return to *your* province/territory of residence under this benefit, *your* Policy will not terminate, however, *you* will not be covered for any expenses incurred in *your* province/territory of residence. There is also no refund for the number of days *you* spend in *your* province/territory of residence.

- 10 **Repatriation** — In the event of *your* death during a *trip*, *we* will pay:
- a Preparation and return of *your* body, including the cost of a standard shipping container (excluding the cost of funeral and related expenses or a burial coffin) to *your* province/territory of residence; or,
 - b Up to a maximum of \$5,000 for burial at the place of death (excluding the cost of funeral and related expenses or a burial coffin), including one death certificate, in the event *your* body is not returned to *your* province/territory of residence; or,
 - c Up to a maximum of \$5,000 for cremation at the place of death (excluding the cost of funeral and related expenses or an urn), including one death certificate and the standard shipping cost to return *your* ashes to *your* province/territory of residence.
- 11 Reimbursement of:
- a *Your* non-refundable, unused prepaid tour; and,
 - b Up to a maximum of \$1,000, for the lesser of the change fees charged by the *common carrier* involved to return *you* to the original *departure point* (if such option is available to *you*) or for the extra cost of a one-way economy airfare on a commercial flight via the most direct route to return *you* to *your* original *departure point*, if cancellation occurs prior to the departure of the tour but after *your* departure.