

TRAVEL INSURANCE PLAN

for Canadian Citizens or Residents Only,
excluding the residents of Quebec

GLOBUS
family of brands

GLOBUS
COSMOS

Pre-Existing Conditions Waiver

Valuable Travel Benefits

Protecting your travel investment, your belongings, and most importantly You!

SCHEDULE OF BENEFITS: Plan # CN380G

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Benefit	Maximum Benefit Amount
Accidental Death and Dismemberment	
24-Hour Other Than Air Flight	\$25,000
Air Flight	\$100,000
Medical Expense/Emergency Evacuation	
Accident and Sickness Medical Expense	\$1,000,000*
Emergency Dental Expense	\$1,000
Emergency Evacuation and Repatriation	\$500,000
Trip Cancellation	Trip Cost
Occupancy Upgrade	Included
Trip Interruption	Trip Cost
Occupancy Upgrade	Included
Missed Connection	\$1,000
Travel Delay (Up to \$150 Per Day)	\$1,000
Baggage and Personal Effects	\$2,500
Baggage Delay	\$250

NON-INSURANCE SERVICES

One Call 24-Hour Assistance Services Global Xpi Services

* Medical Expense/Emergency Assistance Benefits of this plan are subject to a Maximum Benefit Limit of \$50,000 for those persons who at the time of a covered Injury or Sickness do not have valid hospital and medical insurance under a Government Health Insurance Plan of a province or Territory of Canada.

TRAVEL INSURANCE RATES

Europe (excluding Oberammergau vacations), Israel & Jordan Vacations

Trips up to \$1,000	\$229	Trips between \$1,001 – \$2,500	\$269
Trips between \$2,501 – \$4,000	\$309	Trips between \$4,001 – \$6,000	\$349
Trips over \$6,000	\$399		

Mexico Vacations

Trips up to \$2,500	\$259	Trips over \$2,500	\$289
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Oberammergau Vacations 2020	\$399
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Provincial Sales Tax extra where applicable.

CANCEL FOR ANY REASON WAIVER

When you purchase the Globus family of brands Travel Insurance Plan with your initial deposit/payment for your Trip, you also receive the Cancel for Any Reason Waiver. This additional benefit allows you to cancel your vacation up to 24 hours (or the prior business day, whichever is farther out) before your scheduled departure for any reason. Under this Cancel for Any Reason Waiver, Globus family of brands will reimburse the cancellation penalty amount in travel certificates, minus this plan cost. Independently arranged air is not covered.

Any benefit payable under this Cancel for any Reason Waiver will be reduced by the amount of any cancellation benefits paid or payable by the Globus family of brands Travel Insurance Plan or any other insurance plan providing trip cancellation benefits.

The Cancel for Any Reason Waiver is provided by Globus family of brands and is not an insurance benefit underwritten by Northbridge General Insurance Corporation.

INFORMATION YOU NEED TO KNOW

Benefits on this page are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This advertisement does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits and provisions may vary by jurisdiction. To review full plan details online, go to: www.tripmate.com/wpCN380G.

Pre-Existing Medical Condition Exclusion Waiver—When this travel insurance plan is purchased with your initial deposit/payment for your Trip, the plan exclusion for pre-existing medical conditions will be waived, provided you are not disabled at the time the plan is purchased.

Other Covered Reasons, as defined, includes the following events or their consequences: Cancellation or Interruption of your Trip due to: Inclement Weather, unannounced Strike, mechanical breakdown that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours; a documented traffic accident while enroute to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a permanent transfer of employment of 250 miles or more; Involuntary Job Termination (must be employed with same employer for 1 year) or Revocation of military leave due to war. The Plan also provides coverage for cancellation charges imposed by any airline, if flights provide direct connections to join your Trip within 10 total days of the start and end date of the trip dates.

Payment for the plan(s) is required at time of purchase and is non-refundable once purchased (after the required free look period). Prices and coverage are subject to change. For full plan details online, please visit: www.tripmate.com/wpCN380G. PLEASE NOTE: THE TRAVEL INSURANCE PLAN IS NOT AVAILABLE TO RESIDENTS OF QUEBEC.

This insurance is underwritten by: Northbridge General Insurance Corporation, Administrative Office: 105 Adelaide Street West, Toronto, Ontario M5H 1P9. Non-Insurance Services are not insurance benefits underwritten by United States Fire Insurance Company. One Call 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network, Inc. and Global Xpi Medical Records Services are provided by Trip Mate.

For inquiries regarding Travel Insurance or to report a claim, call the Claims Administrator: Northbridge Claims Administration, c/o Active Care Management, P.O. Box 481126, Kansas City, Missouri 64148-1126, **Tel: 1.888.421.5378**. Representatives are available 24 hours a day, 7 days a week.