

## ENDORSEMENT

### 40-DAY SUPPLEMENTAL MULTI-TRIP ANNUAL PLAN for Public Service Health Care Plan (PSHCP) members

This endorsement is attached to and forms part of the Medi-Select Advantage Emergency Medical Travel Insurance policy underwritten by Royal & Sun Alliance Insurance Company of Canada, when you have selected and paid for the **40-Day Supplemental Multi-Trip Annual Plan**, as indicated on your confirmation of insurance.

**It is hereby understood and agreed that the terms of the Medi-Select Advantage Emergency Medical Travel Insurance policy are amended as follows:**

**The following wording replaces #3 in Section II – Eligibility:**

3. If *your* health changes or does not remain *stable* between the date *you* apply for insurance and *your* effective date, *you* must review Section C – Are you eligible? on the Application with *your* broker or sales agent. **If *you* are no longer eligible for the insurance plan *you* purchased and *you* fail to contact *your* broker or sales agent, *your* claim will be denied, the Insurer will void *your* policy, and the premium paid will be refunded. This means no benefits will be covered and *you* will be responsible for all expenses relating to *your* sickness or injury, including repatriation costs.**

If *your* health changes or does not remain *stable* after the effective date, *your* medical condition may not be covered (see Section VI - Exclusions, paragraph A - Pre-Existing Medical Condition Exclusions).

**The following wording is added to Section II – Eligibility:**

4. *You* must be insured under the Public Service Health Care Plan (PSHCP).

**The following wording is added to Section III – Insurance Agreement, B – Plans Offered:**

<b>3. 40-DAY SUPPLEMENTAL MULTI-TRIP ANNUAL PLAN</b>
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- a) Provides coverage between the effective date and expiry date as indicated on *your* confirmation of insurance, for any number of trips of up to 40 consecutive days for travel outside of *your* province or territory of residence.
- b) Provides coverage as described under Section IV – Benefits, for eligible expenses in excess of the overall benefit maximum provided by *your* PSHCP coverage (either \$100,000 or \$500,000).
- c) Provides coverage for eligible expenses as described under Section IV – Benefits, which are not available under *your* PSHCP coverage, such as *Vehicle* Return or *Pet* Return.
- d) Trips must be separated by a return to *your* province or territory of residence.
- e) *You* are not required to provide advance notice of the departure and return date of each trip; however, *you* will be required to provide evidence of *your* departure date and return date when filing a claim (e.g., airline ticket or customs/immigration stamps).
- f) Top Ups or Extensions are available (see B – Plans Offered, Single Trip Daily Plan, Top Ups or Extensions).

**Note:** If a planned trip extends beyond 40 consecutive days outside of *your* province or territory of residence or if *your* 40-Day Supplemental Multi-Trip Annual Plan policy expires during *your* trip, *you* may purchase a Top Up for the additional number of days required for *your* trip. A Top Up or Extension must be purchased prior to the expiry of coverage for the trip. A 40-Day Supplemental Multi-Trip Annual Plan cannot be used to top up another 40-Day Supplemental Multi-Trip Annual Plan.

**Period of Coverage**

Plan	Age	Maximum Trip Duration	Unlimited Travel in Canada Allowed
40-Day Supplemental Multi-Trip Annual Plan	All Ages	40 consecutive days	No

## Effective Date of Coverage

- a) Coverage under the policy for the 40-Day Supplemental Multi-Trip Annual Plan **begins** on *your* effective date as indicated on *your* confirmation of insurance.
- b) Coverage for each trip **begins** on *your* departure date from *your* province or territory of residence, as long as coverage is in effect under the policy for the 40-Day Supplemental Multi-Trip Annual Plan.

**Note:** No coverage is in effect for a trip outside of *your* province or territory of residence that commenced prior to the effective date of the policy for the 40-Day Supplemental Multi-Trip Annual Plan.

## Termination of Insurance

- a) Coverage under the policy for the 40-Day Supplemental Multi-Trip Annual Plan **terminates** on the day prior to the one-year anniversary of *your* effective date.
- b) Coverage for each trip **terminates** on the earliest of:
  - i. The expiry date of *your* policy for the 40-Day Supplemental Multi-Trip Annual Plan as indicated on *your* confirmation of insurance; or
  - ii. The date *you* return to *your* province or territory of residence; or
  - iii. The date *you* reach the 41st day outside of *your* province or territory of residence; or
  - iv. The date *you* cease to be a PSHCP member.

If *you* require **medical assistance** during the first 40 days of *your* trip, call the PSHCP's assistance company directly. Please consult *your* PSHCP policy of insurance for emergency numbers. If *you* require assistance for benefits not covered by *your* PSHCP policy during the first 40 days of *your* trip (i.e. *Vehicle* Return or *Pet* Return benefit), call *Global Excel* at one of the emergency numbers found on *your* confirmation of insurance or wallet card.

## The following wording replaces A - Pre-Existing Medical Condition Exclusions in Section VI – Exclusions:

### A - Pre-Existing Medical Condition Exclusions

The following exclusions are applicable to any medical condition *you* have, including any medical condition *you* have disclosed on the Application (if applicable).

This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by:

1. Any *sickness*, *injury* or medical condition (other than a *minor ailment*) that was not *stable* at any time during the 90 days prior to each departure date.
2. *Your* heart condition, if **any** heart condition was not *stable* at any time during the 90 days prior to each departure date.
3. *Your* lung condition, if:
  - a) **Any** lung condition was not *stable*; or
  - b) *You* have been *treated* with home oxygen or taken oral steroids (e.g., prednisone) for **any** lung condition; at any time during the 90 days prior to each departure date.

Nothing herein contained shall vary, alter, waive or extend any provision or condition of the policy, other than as stated above.