

Reliable Life Insurance Company

MANITOBA ASSOCIATION OF SCHOOL TRUSTEES TRAVEL INSURANCE CERTIFICATE

CANCELLATION INSURANCE: The Company shall pay the insured the prepaid monies forfeited up to a maximum of \$1,000 for the entire cancellation of the insured's reservation prior to departure provided the Company is notified immediately, in accordance with the Limitations, as soon as a cause for cancellation arises and provided further that the loss is due to the illness, injury or death of the insured.

EMERGENCY HOSPITAL/MEDICAL SERVICES: When as a result of an Injury or Sickness, which occurred outside the insured's province of residence while this certificate is in force, the insured requires the emergency services of a physician; emergency hospital services; emergency x-ray clinic services; emergency local ambulance service; the necessary services of a registered graduate nurse (other than a relative of the insured by blood or marriage) if recommended in writing by the attending physician; rental of a wheelchair, crutches, braces, hospital type bed or the cost of splints, trusses or other prosthetic appliances, medicine, drugs, blood, plasma or x-rays (if recommended by the attending physician); the Company will pay reasonable and customary excess expenses incurred, up to \$1,000,000, for emergency hospital/medical services listed above provided such services are prescribed in writing by the attending physician. Emergency Hospital services shall include all necessary services provided normally by a duly registered and licensed hospital excluding services of a nursing home, rest home or by other non-hospital institutions.

When as a result of a covered Injury or Sickness, the attending physician prescribes and recommends transportation to the insured's original point of departure for further medical treatment and to be accompanied by a trained medical attendant, the Company shall pay the cost of economy transportation by the most direct route for such trained medical attendant. As well, the Company shall pay the extra one-way economy transportation costs should the insured be required by the physician to travel bound to a stretcher.

Excess hospital/medical coverage is provided only for expenses incurred by Canadian residents which are in excess of the benefits available under the insured's applicable Government Health Insurance Plan, if the insured is enrolled in such a plan. Persons not covered by a Government Health Insurance Plan are limited to \$3,000 coverage.

If, as the result of an accidental blow to the face, emergency dental treatment to natural teeth is required, the Company shall pay for immediate expenses incurred not to exceed \$1,000.

**24 HOUR EMERGENCY ASSISTANCE PROVIDED THROUGH
MEDEX ASSISTANCE CORPORATION
1-800-334-7787 (in Canada or U.S.) or call collect 1-410-453-6330**

You must call the appropriate telephone number listed above immediately following a physician's consultation or if hospitalization is necessary. Failure to contact the assistance provider will result in the compensation being declined or substantially reduced.

Neither the Company nor Medex Assistance Corporation is responsible for the availability, quality, quantity or result of any medical treatment you may receive or your failure to obtain medical treatment. Professionals suggested or designated by Medex Assistance Corporation are not employees of Medex and, therefore, Medex is not responsible for their negligence, errors, or other acts or omissions.

Submitting a claim: To facilitate prompt claims settlement, report any claim as soon as possible by contacting:
Reliable Life Insurance Company, Student Insurance Claims Department 1-800-465-0661

DEFINITIONS

"Accident" wherever used herein means a happening due to external, violent, sudden, fortuitous causes beyond the insured's control. This happening must occur while this individual certificate is in force.

"Economy transportation" means the lowest one-way single seat fare of any licensed carrier departing from the return point of departure to the return destination.

"Eligible person" means a student in full time attendance at a school under the direction of the Manitoba Association of School Trustees, any official of the association, board, school, or volunteer travelling on school related matters who is a Canadian citizen and eligible for coverage under a Government Health Insurance Plan.

"Hospital" means a duly licensed hospital with facilities to accommodate inpatient care, with a registered nurse on a full time duty basis, a laboratory, and an operating room where surgical operations are performed by a qualified surgeon. Not included are convalescent homes, rest homes, nursing homes, drug & alcohol treatment centres, health spas or clinics.

"Injury" means bodily injury caused by an accident.

"Loss" (Cancellation Insurance) means the amount of money paid to or due for travel arrangements (air fares, land arrangements, hotel deposits, etc.) which amount has not been refunded to the insured or for which the insured has not been, nor will not be, reimbursed other than as provided herein.

"Medical Services" means services of a legally qualified doctor of medicine, use of x-ray & laboratory facilities, licensed local ambulance service, prescription medications on the written advice of a physician.

"Physician" means any person, other than the insured or any member of his or her immediate family, who is a practitioner of the healing arts whose legal and professional standing within his jurisdiction is equivalent to a doctor of medicine (M.D.) duly licensed to practice in any province of Canada.

"Pre-existing Medical Condition" means an injury or sickness existing prior to the effective date of the applicable insurance coverage.

"Sickness" wherever used herein means sickness or disease contracted and commencing while the individual certificate is in force.

LIMITATIONS: Cancellation insurance settlements are limited to the amount of penalty involved at the time cancellation is first recommended by the physician. In the presence of any Injury or Sickness, the attending physician must be informed promptly of the insured's travel plans and any cancellation of a trip must take place immediately after being advised by that physician due to such Sickness or Injury. No benefit will be payable if the insured does not cancel the insured travel arrangements 48 hours after the cause for cancellation arises. Expenses incurred for necessary emergency services outside the insured's province of residence, as provided in Emergency Hospital/Medical Services, are covered only if the insured returns to their permanent place of residence as soon as medically possible. In addition, no benefit will be payable if the insured receives substitute transportation to the scheduled return destination. Maximum period of coverage is 180 days.

Pre-existing medical or related conditions are covered provided that the said condition was under control at the time of departure and in the opinion of the attending physician would not interfere with normal activities, including travel, for the foreseeable future.

EXCLUSIONS: This insurance does not cover any loss caused by or resulting from: suicide or any attempt thereof, or intentionally self-inflicted injuries, while sane or insane; declared or undeclared war, hostility, civil war, riot, insurrection, invasion or any act thereof; emotional or mental disorders unless hospitalized. Not covered are expenses incurred directly or indirectly as a result of: Injury or Sickness for which hospital/medical benefits are provided under any other insurance policy or plan except for the excess not covered under such other insurance; maintenance therapy for existing medical conditions, or hospital/medical expenses incurred on an elective non-emergency basis; an illegal act by the insured or beneficiary; participation in armed forces training exercises or maneuvers; participation in motor or racing competition, parachuting, skydiving, or piloting an aircraft; a payment which contravenes any plan of any government or political subdivision or law in Canada; pregnancy, miscarriage, childbirth or complications, within two months of the expected date of birth; a journey undertaken for the purpose of securing or with the intent of receiving medical attention, hospital or dental services; expenses incurred as the result of abuse of drugs, medication, alcohol or other intoxicants; mental health disorders; expenses incurred in the insured's province of residence.

GENERAL INSURING AGREEMENT: Under a Travel Insurance Master Policy # G92300 issued to the Manitoba Association of School Trustees (referred to in this Certificate as the Policyholder) by the Reliable Life Insurance Company (Referred to in this Certificate as the Company). The Company, through its agent, Hayhurst Elias Dudek Inc., hereby insures all eligible persons named on the travel roster who have made application and have paid for insurance hereunder, subject to the exclusions, limitations, reductions as set forth herein and in the Master Policy. All benefits and amounts referred to herein, are stated in Canadian currency.

COVERAGE PERIODS: Cancellation insurance must be purchased at the time of booking and is effective upon payment of the premium and terminates on the departure date. Emergency Hospital/Medical coverage must be purchased prior to departure and is effective on the departure date and coverage and benefits terminate upon return to your province of residence or on the originally scheduled return date, whichever occurs first.