

Reliable Life Insurance Company

MANITOBA ASSOCIATION OF SCHOOL TRUSTEES ACCIDENT AMBULANCE CERTIFICATE

EMERGENCY AMBULANCE SERVICES: When as the result of an Accident occurring during a (MAST) Manitoba Association of School Trustees authorized school field trip, which occurs within the province of Manitoba while this policy is in force, the Insured requires emergency local licensed ground ambulance service to the nearest medical facility for emergency treatment, the Company shall pay incurred expenses up to \$1,000 per Accident.

LIMITATIONS & EXCLUSIONS: Any benefits payable under any other benefit plan or policy are excluded under this policy. Any benefits that are available under any Government Health Insurance Plan are excluded under this policy, whether enrolled in such a plan or not. No benefit shall be payable for any loss resulting directly or indirectly, wholly or partially from: suicide or any attempt thereat, or any intentionally self inflicted injuries, while sane or insane; an illegal act by the Insured; participation in armed forces training exercises or maneuvers; participation in motor or racing competitions, parachuting, skydiving or piloting an aircraft; expenses incurred as a result of the abuse of drugs, medication, alcohol or other intoxicants.

GENERAL INSURING AGREEMENT: Under the Accident Ambulance Master Policy # G04300A 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 PERIOD: Coverage must be purchased prior to departure and is effective on the departure date of the MAST authorized school field trip within the province of Manitoba. Coverage and benefits terminate the earlier of the original scheduled return date or the date the Insured returns to the original departure point.

NOTICE OF CLAIM: Notice of claim must be given to the Company within 30 days after the occurrence of any loss covered under this policy or as soon afterward as is reasonably possible. Written notice given by or on behalf of the Insured or his beneficiary, to the Company at its home office, with information sufficient to identify the Insured, will satisfy the requirement for notice of claim.

PROOF OF LOSS: Written proof of loss must be given to the Company at P.O. Box 557, Hamilton, Ontario, L8N 3K9 within 90 days after the date of loss with respect to a claim or any loss covered under this section of the policy. Failure to furnish proof of loss within the time required shall not invalidate or reduce any claim if it was not reasonably possible to give proof within the required time, provided proof of loss is furnished as soon afterwards as is reasonably possible, but in no event no more than 1 year from the date of the Accident causing the loss. All necessary forms for filing proof of loss will be furnished by the Company after it receives notice of claim. However, if the Company fails to furnish the forms within 15 days after the notice is given, the time requirement for proof of loss will be satisfied if written proof describing the occurrence, the character and extent of the loss is furnished to the Company at its head office within the required time.

PAYMENT OF CLAIM: All benefits payable under this policy will be paid upon receipt of proof of loss satisfactory to the Company. In the event of the Insured's death all ambulance benefits payable are payable to the Insured's estate.

SUBROGATION RIGHTS: Reliable Life Insurance Company, upon making any payment or assuming liability under this policy, shall be subrogated to all rights of recovery of the Insured against any person or corporation and may bring action in the name of the Insured to enforce such rights.

LIMITATIONS OF TIME FOR BRINGING SUIT: No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of this policy, nor shall action be brought at all unless brought within two years from the expiration of the time within which proof of loss is required by the policy.

LIMITATIONS CONTROLLED BY STATUTE: If any time limitation of this policy with respect to giving notice of claim or furnishing proof of loss is less than permitted by the laws of the province in which the Insured resides at the time this policy is issued, such limitation is extended to agree with the minimum period permitted by such law.

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

"Eligible person" means a student who resides in Canada, is enrolled with and in regular attendance on a full time basis (minimum 3 concurrent courses) at a school under the direction of the Manitoba Association of School Trustees, travelling on authorized school field trips within the province of Manitoba.

"Accident" means a happening due to external, violent, sudden, fortuitous causes beyond the Insured's control. This happening must occur while the insurance is in force.

"Injury" means bodily injury suffered by the Insured while this insurance is in force, caused directly by an Accident, as defined herein, independent of any sickness or other causes.

"Insured" wherever used herein means an Eligible Person for whom an application and the appropriate premium has been received by the Company.