

CANCELLATION + INTERRUPTION & MEDICAL INSURANCE

For your peace of mind, and to avoid any financial hardship an unexpected cancellation, interruption or medical emergency could cause, we have arranged for this travel insurance coverage especially for your holiday package with Mica Heli Guides Skiing.

TRIP CANCELLATION

If you have to cancel your Mica Heli Guides Skiing trip, return home prematurely, or if you're delayed in returning home, you could incur some serious cancellation and interruption expenses. Cancellation & Interruption Insurance protects you from specified risks that could stop you from travelling as planned. If your trip is cancelled due to a covered risk, you will be reimbursed up to the sum insured for the non-refundable portions of your trip. Airline tickets or other transportation costs, which are not part of your Mica Heli Guides Skiing, are not covered however, a quote can be provided.

TRIP INTERRUPTION

If you must curtail your trip early because of a covered risk, this insurance will reimburse you for the unused non-refundable prepaid travel arrangements and the cost of an economy airfare to return you to the starting point in your scheduled itinerary with Mica Heli Guides Skiing.

INSURABLE RISKS

A couple of the covered risks for cancellation, interruption, delay, are:

- The emergency medical condition, or death of you, your immediate family, your travelling companion, or travelling companion's immediate family.
- Delay of a private automobile resulting from the mechanical failure, weather conditions, traffic accident, or emergency police directed road closure including Avalanche Closures, causing you to miss or resulting in the interruption of your travel arrangements, provided the auto was scheduled to arrive at the point of departure at least 2 hours before the schedule time of departure.

Important:

- This insurance does not cover any loss for cancellation or interruption when you are aware, at the time the required premium is paid, of any reason that might reasonably prevent you from travelling as booked.

- This insurance does not pay for any expenses incurred for cancellation or interruption as a result of you or your spouse's medical condition, if at any time in the 90 days before your effective date, that medical condition has not been stable.

- If a cause for cancellation, interruption, or medical emergency occurs, you must notify the insurance claims department immediately as your claim may be negatively affected if you do not call as per the instructions of the policy. Our maximum liability is the amounts or portions indicated in the trip contract that are non-refundable at the time of purchase.

EMERGENCY HOSPITAL & MEDICAL EXPENSES FOR ALL INCLUSIVE PACKAGE

For your visit to Canada, you will have up to \$5,000,000cad coverage if you have a valid Canadian government medical plan. If you do not have a valid government plan, benefits are up to \$50,000cad for emergency medical care. Both have \$300,000 for ambulance transportation costs. This insurance covers the reasonable and customary medical expenses you actually incur outside your country of residence for necessary medical care or surgery. These expenses only cover in excess of those covered under any other insurance or benefit plan.

Important

- This insurance contains exclusions for pre-existing conditions. Please refer to the policy for coverage details or discuss with insurance agent.

TRAVEL ASSISTANCE:

Teams of specialty trained, multilingual coordinators, doctors and nurses will help you get the care you need, contact your family, arrange emergency transportation home, if necessary, and even transmit messages for you. They will also communicate with your medical provider, discuss the billing arrangements and usually coordinate the payment of the emergency services you receive.

EFFECTIVE DATE OF COVERAGE

Your Cancellation/Interruption Insurance will become effective on the date of your purchase. Insurance should be purchased at time of initial deposit. Premiums MUST be paid no later than date of final payment. Your medical insurance is effective the date you enter Canada and return to your home destination.

RATES

Trip Cancellation/Interruption and Medical is available at the following sample rates. Premiums shown below are for a **person aged 45 travelling for 4 days and are rounded off**. Exact premium will vary and is dependent on age and length of trip (additional taxes apply for those who are residents of Ontario, Quebec & Manitoba, Newfoundland).

Trip Cost per Person	Premium
\$3000 CAD	\$205 CAD
\$4000 CAD	\$245 CAD
\$5000 CAD	\$285 CAD
\$6000 CAD	\$325 CAD
\$7000 CAD	\$365 CAD
\$8000 CAD	\$405 CAD
\$9000 CAD	\$445 CAD
\$10000 CAD	\$485 CAD
\$11000 CAD	\$525 CAD
\$12000 CAD	\$565 CAD

For an exact quote please contact **Uniglobe Specialty Travel** at 1-866-667-0811

THIS IS NOT AN INSURANCE POLICY

This document is provided to you as a brief summary of coverage and is not the full contract nor shall this be deemed to be a replacement of the contract. The policy is the complete contract and contains important information including benefits AND exclusions applicable to you. Please read your policy carefully. If you would like to review it prior to purchase please contact **Uniglobe Specialty Travel**.

We are pleased to offer reliable insurance products from:



2014-2015 TRAVEL INSURANCE SUMMARY BROCHURE

for



We urge you to ensure you are protected from unforeseen expenses by having the right worldwide assistance available when you need it

FOR MORE INFORMATION OR TO BOOK INSURANCE PLEASE CONTACT:

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