



Emergency Travel Assistance for The Hincks-Dellcrest Centre, Policy No. 14031

Through GESA Assistance, this benefit provides you with medical assistance in case of emergency, while on a business or personal trip of less than six months' duration, for an accident or illness occurring outside the province of residence, subject to the conditions hereafter specified.

Eligibility Condition

To be eligible for this coverage, you must be covered under the Health Insurance benefit of the group insurance contract issued by The Standard Life Assurance Company of Canada.

Services Provided by GESA Assistance In Case of Accident Or Illness

Arranging consultations with general practitioners or specialists in order to obtain the best medical care available in the area, at the insured person's request.

Arranging admission to the hospital nearest to the site of the illness or accident

Arranging for your return to your home or to a hospital near your home after initial treatment, as your condition permits, by any appropriate means of transportation, if you can no longer use the means of transportation originally planned for your return to your province of residence.

Making the necessary arrangements for the payment of medical and hospitalization expenses eligible under the Health Insurance Benefit of the group insurance contract issued by The Standard Life Assurance Company of Canada, for hospitalization and medical and surgical treatment outside Canada in case of emergency.

If necessary, and subject to prior agreement with The Standard Life Assurance Company of Canada, GESA Assistance will advance the funds, in the lawful currency of Canada, for you and/or your insured dependents, for the medical

and hospitalization expenses specified in the preceding paragraph.

Making the necessary arrangements for the payment of expenses required in exceptional situations other than expenses above. If necessary, and subject to prior agreement with Standard Life, GESA Assistance will advance up to a total of five thousand dollars in the lawful currency of Canada, for you or you and your insured dependents.

All such advances are payable by you in one lump sum within thirty days of receipt of a notice to this effect, to The Standard Life Assurance Company of Canada. In the event of non-payment by you, Standard Life will send a notice to the policyholder, and the latter shall immediately pay the specified amount.

Upon request, confirming insurance coverage to physicians and hospitals.

Expenses Assumed By GESA Assistance In Case of Accident Or Illness

The transportation or transfer, if necessary, by appropriate means (land or air) recommended by the attending physician in agreement with GESA Assistance to a hospital, near the site of the accident or illness best equipped to provide treatment, given the nature and/or severity of the accident or illness.

Your return home or to a hospital near your home, if recommended by the attending physician and in agreement with GESA Assistance, after initial treatment and provided your state of health permits and necessitates it.

GESA Assistance will assume up to the cost of a first class ticket on a regular airline for your return if your original return ticket cannot be used for this purpose.

Furthermore, GESA Assistance will assume expenses for local ambulance service to the airport and upon return, to your home or the nearest hospital.

Services Provided And Expenses Assumed By GESA Assistance In Case of Accident, Illness, Death Or Other Emergency

Arranging and paying for the return, to the province of residence, of family members who can no longer use the means of transportation originally planned for their return because of the accident, illness or your death.

Arranging and paying a person to escort any dependent child under sixteen years of age, traveling with you if, following the accident, illness or your death, no accompanying adult is able to do so.

Arranging and paying for the return trip of a family member to enable such a member to visit you when your state of health is such that your return is not possible and requires hospitalization for a period exceeding seven days.

Arranging and paying for your meals and accommodation if your trip is interrupted due to the death or hospitalization of another family member traveling with you, up to one hundred and fifty dollars in the lawful currency of Canada per day for seven days.

Arranging and paying for all expenses related to the hiring of a driver to return the vehicle to your residence or to the nearest rental office if, following the accident, illness or your death, no other passenger traveling with you can drive the said vehicle.

Arranging and paying for all expenses for the communication of emergency messages to the family or to the employer whenever you are unable to do so.

Providing information in case of a problem (such as loss of passport, luggage, money, credit cards, travel tickets, etc.), which could interrupt your trip.

Providing legal assistance following legal action taken against you.

Advancing funds for the payment of legal fees, up to a total combined maximum of five thousand dollars in the lawful currency of Canada for you or your insured dependents, subject to prior agreement with The Standard Life Assurance Company of Canada.

Advancing funds for the payment of bail, up to a total combined maximum of five thousand dollars in the lawful currency of Canada for you or you and your insured dependents, subject to prior agreement with The Standard Life Assurance Company of Canada, to cover instances such as ensuring your release and personal appearance having been the driver of a vehicle involved in an accident.

All such advances are payable by you in one lump sum within thirty days of receipt of a notice to this effect, to The Standard Life Assurance Company of Canada. In the event of non-payment, Standard Life will send a notice to the policyholder and the latter shall immediately pay the specified amount.

Services Provided And Expenses Assumed By GESA Assistance Following Your Death Due To An Illness Or Accident

GESA Assistance will handle all necessary local formalities and will assume the payment of expenses for postmortem, coffin and transfer to the burial site in your province of residence.

Funeral expenses are not assumed by GESA Assistance or The Standard Life Assurance Company of Canada. However, should you family decide that the local burial or cremation be a preferable option, the reasonable expenses for the burial or cremation will be assumed by GESA Assistance, however, such expenses may not exceed the other expenses that would have been assumed by GESA Assistance.

Special Definitions

Accident

Any sudden, violent and unforeseeable event resulting directly from an external cause beyond your control and causing bodily injury which prevents the normal continuation of the trip, while this benefit is in force.

Claims

Any event, accident or illness, which may give rise to GESA Assistance’s intervention

General Practitioner or Specialist

Any person with a medical or surgical specialty who is legally licensed and authorized to practice medicine in the country where you are located.

Hospital

Hospital shall mean an institution providing short-term health care:

1. Legally recognized as such in the country in which the institution is located.
2. Designated for the care of bed patients
3. Equipped with laboratory and operating room facilities
4. Providing at all times the services of licensed physicians and registered nurses on a twenty-four hour basis.

However, rehabilitation institutions, chronic care institutions, convalescent or rest homes, as well as hospital units serving these purposes are excluded.

Illness

Any sudden and unforeseeable change in health that has been diagnosed by a competent medical authority and prevents the normal continuation of the trip, while this benefit is in force.

Exclusions

The services provided do not cover:

1. Any expenses payable or reimbursable under a private or government insurance plan or which would normally have been reimbursable or payable.
2. Attempted suicide or self-inflicted, while sane or insane.
3. Injury or illness resulting from civil unrest, insurrection or war, whether war be declared or not, or participation in a riot.
4. Surgery or treatment which is not medically required, and which is given for cosmetic purposes or for any reason other than curative, or which exceeds ordinary surgery or

treatment given in accordance with current therapeutic practice, and surgery or treatment which is given in relation to an operation or treatment of experimental nature.

5. Any portion of expenses for services in excess of the reasonable and customary charge for an illness of the same nature and severity in the locality where the service is provided.
6. Care or services rendered free of charge or which would be free of charge were it not for insurance coverage or which are not chargeable to the insured person.
7. Rest cure or travel for reasons of health.

Liability of GESA Assistance

GESA Assistance shall not be held responsible for delays or impediments in providing assistance in the following events.

- Strike, War, Invasion,
- Act of foreign enemies
- Hostilities, whether war be declared or not
- Civil war, Rebellion
- Insurrection
- Terrorism or military or usurped power
- Riot or civil disturbance
- Radioactivity
- Any other Act of God

It is understood that the physicians, hospitals, clinics, lawyers or any professionals or professional institutions to whom the insured person is referred by GESA Assistance are for the most part independent contractors responsible for their own acts and employees, agents or in the service of GESA Assistance. Furthermore, GESA Assistance and The Standard Life Assurance Company of Canada shall not be responsible for any act or failure to act on the part of the professions or professional institutions such as, but not limited to, physicians, hospitals, clinics and lawyers.

<p>EMERGENCY TRAVEL ASSISTANCE 7 DAYS A WEEK, 24 HOURS A DAY In Canada & U.S. call toll-free. 1-866-360-6061 Elsewhere call collect.....1-514-499-2500</p>
