PROTECTION FOR CANCELLATION & TRIP INTERRUPTION
(Applies only to tours within Canada)

RISKS COVERED

If a covered person is compelled to cancel his/her tour prior to the departure date or interrupt or extend his or her tour because of:

1. Emergency sickness, hospitalization, bodily injury, or death of the covered person, a member of his/her "immediate family" or his/her travelling companion with whom the covered person is sharing prepaid double occupancy accommodation during the trip.
2. A disaster which renders your principal residence uninhabitable.
3. Being subpoenaed to appear as a witness or being selected for jury duty.

BENEFITS

In the event of the occurrence of one of the risks mentioned in “Risks Covered” above, Senior Discovery Tours shall refund the following expenses:

1. The non-refundable unused portion of prepaid travel expense.
2. The extra cost of economy class transportation on a regular airline by the most direct route to rejoin a tour or group in the event that, after departure, the covered person must miss a portion of his/her holiday due to the occurrence of one of the risks mentioned in “Risks Covered” above.
3. The extra cost to change your return ticket to a one-way economy airfare by the most direct route back to the Canadian Gateway where your trip commenced on a regular airline, subject to limitations stated hereunder, in the event of the occurrence of one of the risks mentioned in “Risks Covered” above.
4. When a covered person’s return is delayed or their trip interrupted or curtailed in the event of the occurrence of one of the risks mentioned in “Risks Covered” above – up to $1000.00 CDN ($125.00 per day for 8 days) for the cost of accommodation, meals in a commercial establishment and taxi’s (excluding gratuities), as well as up to $2000.00 for the prepaid portion of your trip that is non-refundable for unused land arrangements.

EXCLUSIONS

No covered person is entitled to benefits for cancellation or trip interruption in the following cases:

1. A ***pre-existing medical condition**** that was not ***stable***** in the 3 months before your trip final payment due date.

   A **pre-existing condition is any medical condition that was present before your departure date.*

   ***A medical condition is considered **stable** when there have been no changes in treatment, symptoms, or medication, and no new recommendations for tests or specialist care. The condition has not worsened, and there are no pending treatments or outstanding test results.*

2. A mental disorder, mental illness or nervous disorder, including Alzheimer’s disease or dementia, that does not require hospitalization.
3. Financial difficulties or aversion to the trip.
4. If the tour was booked contrary to medical advice.
5. Failure to obtain or carry a valid government-issued identification, passport, visa, or other travel authorization required for the itinerary.
6. A suicide or an attempt to commit suicide, or a criminal act or an attempt to commit a criminal act, whether directly or indirectly.
7. Any reason of which you were aware at the time of booking your trip that could reasonably prevent you from travelling as booked.

CONDITIONS

1. When a cause for cancellation arises before the departure date, the covered person must notify Senior Discovery Tours within 48 hours. Additionally, the medical certificate provided by Senior Discovery Tours must be completed by a legally qualified physician in active personal attendance and returned to Senior Discovery Tours. Failure to meet both requirements will render the cancellation protection null and void.
2. To substantiate a Trip Interruption claim, the covered person must provide a medical certificate from a legally qualified physician in active personal attendance in the locality where the sickness or accident occurred, stating the diagnosis and verifying fully the necessity for the cancellation or interruption of the covered person's trip. The certificate must set forth the exact reasons making departure or continuation impossible and must mention the exact orders given by the physician. Failure to produce a medical certificate shall invalidate any claim under this plan. Emergency return home is subject to prior approval by Senior Discovery Tours.
3. Any liability under this plan is subject to the condition that a covered person is not aware, at the time of booking the trip, of any event that could reasonably prevent him/her from making the trip as planned.
4. "Immediate family" includes your spouse, children, their spouse, parents, brothers, sisters, grandparents, grandchildren, parents’ in-law and brothers & sisters in-law.
5. If an airline sufficiently compensates a covered person for a Trip Interruption, they will not receive further compensation by means of a claim.
6. This protection is intended to supplement your provincial health plan for Canadian residents, or out-of-country travel insurance for non-residents of Canada, and covers only the benefits outlined above that are not included under those plans.
7. Trip Interruption coverage ends on the date when you return to your local airport/coach pickup point.

We strongly advise that you purchase additional out-of-province medical insurance, as no medical expenses are covered under this protection, including ambulance services.

PLEASE NOTE: This policy will only provide coverage for flights and travel arrangements booked by Senior Discovery Tours.

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