

**Notice to all employees/members of the
Ryerson Students' Union
covered under Viator Group Out-of-Province/Canada
Travel Medical Emergency Insurance Policy**

Please note that *your* coverage is amended as follows:

The Schedule of Benefits is amended to include Class A and Class B as follows:

- **Class A:** All eligible full-time Canadian domestic students
- **Class B:** All eligible full-time International students

The following wording is added and replaces any previous wording contained in the Important Notice section of the benefit booklet advising of a restriction on the right to designate a beneficiary:

This *policy* contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

Section I - Individual Coverage – Eligibility, Effective Date and Termination of the benefit booklet is replaced as follows:

CLASS A

Participant Coverage

To be covered under the *policy* as a *participant* of Class A, you must meet the following eligibility requirements:

1. be covered under the *government health insurance plan* of your province or territory of residence; and
2. have *your* permanent residence in Canada; and
3. be enrolled as a *participant* of the *policyholder* and attending a *program* at Ryerson University on a full-time basis.

Participant coverage will become effective on the policy effective date.

Participant coverage will terminate immediately on the earliest of:

1. the date the *participant* ceases to meet any of the eligibility requirements for the *participant coverage*; or
2. the date the *participant* is no longer a *participant* of Ryerson Students' Union and attending a *program* at Ryerson University on a full-time basis; or
3. the date following the 31st day after the premium is due, if the *policyholder* does not remit the *participant's* premium to the *insurer*, except where this is a result of a clerical error; or
4. the date the *policy* is terminated.

Dependent Coverage

To be covered under the *policy* as a *dependent* of Class A, you must meet the following eligibility requirements:

1. be covered under the *government health insurance plan* of your province or territory of residence; and
2. meet the definition of *dependent* in the *policy*.

Dependent coverage will become effective on the *policy* effective date.

Dependent coverage will terminate immediately on the earliest of:

1. the date the *dependent* ceases to meet any of the above eligibility requirements for *dependent* coverage; or
2. the date the *participant's* coverage terminates; or
3. the date the *policy* is terminated.

CLASS B**Participant Coverage**

To be covered under the *policy* as a *participant* of Class B, you must meet the following eligibility requirements:

1. be covered under the *Health Insurance Plan* provided by the *policyholder*; and
2. be enrolled as a *participant* of the *policyholder* and attending a *program* at Ryerson University on a full-time basis; and
3. reside in Canada.

Participant coverage will become effective on the later of:

1. the date the *policy* becomes effective; or
2. the date the *participant* arrives in Canada; or
3. the effective date of coverage under the *policyholder's Health Insurance Plan*. In no event will this coverage become effective prior to the effective date of coverage under the *participant's Health Insurance Plan*.

Participant coverage will terminate immediately on the earliest of:

1. the date the *participant* ceases to meet any of the eligibility requirements for the *participant* coverage; or
2. the date the *participant* is no longer a *participant* of Ryerson Students' Union and attending a *program* at Ryerson University on a full-time basis; or
3. the date the *participant* permanently returns to his *country of origin*; or
4. the date following the 31st day after the premium is due, if the *policyholder* does not remit the *participant's* premium to the *insurer*, except where this is a result of a clerical error; or
5. the date the *policy* is terminated.

Dependent Coverage

To be covered under the *policy* as a *dependent* of Class B, you must meet the following eligibility requirements:

1. be covered under the *government health insurance plan* of your province or territory of residence; or
2. be covered under the *Health Insurance Plan* provided by the *policyholder*; and
3. meet the definition of *dependent* in the *policy*.

Dependent coverage will become effective on the later of:

1. the date the *policy* becomes effective; or
2. the date the *dependent's* coverage becomes effective under the *Health Insurance Plan* provided by the *policyholder*, if the *dependent* is not covered under a Canadian *government health insurance plan*. In no event will this *dependent* coverage become effective prior to the date the *participant's* insurance under this policy becomes effective.

Dependent coverage will terminate immediately on the earliest of:

1. the date the *dependent* ceases to meet any of the above eligibility requirements for *dependent* coverage; or
2. the date the *participant's* coverage terminates; or
3. the date the *dependent* returns to his *country of origin* permanently; or
4. the date the *policy* is terminated.

Section II – Benefits of the benefit booklet is amended as follows:

9. **Emergency Air Transportation:** When approved and arranged in advance by *Global Excel*:
 - a) air ambulance to return *you* to the nearest appropriate medical facility or to a Canadian *hospital* for immediate *emergency* treatment; or
 - b) transport on a licensed airline with an attendant (when required) to return *you* to *your* province or territory of residence for immediate *emergency* treatment; or
 - c) **For Class B participants only:** *reasonable and customary* costs to return the *participant* to his *country of origin* in the event that the *participant* is unable to resume his studies in Canada due to a medical condition that requires complex, continuous and prolonged care. This benefit also includes *reasonable and customary costs* for transportation to return the *participant's dependents* to accompany him back to their *country of origin*.

If the *insured person* refuses the decision of the *insurer* to repatriate him back to his *country of origin*, the *insurer* will be released from any liability for expenses incurred for such *injury* or *sickness* after the proposed date of repatriation.

10. **Transportation to Bedside:** When approved in advance by *Global Excel*, a single round-trip economy airfare from Canada or from *your country of origin*, plus up to \$150 per day to a maximum of \$3,000 for the cost of meals and commercial accommodation for one of the following: *spouse*, parent, child, brother or sister, to:
 - a) be with *you* if *you* are travelling alone and have been hospitalized as the result of an *emergency*. To be payable, this benefit requires that *you* eventually be hospitalized as an *in-patient* for at least three consecutive days outside *your* province or territory of residence and that the attending *physician* provide written certification that the situation was serious enough to warrant the visit; or
 - b) identify the deceased *insured person* prior to the release of the body, where necessary.

The *insurer* will only reimburse covered expenses evidenced by original receipts.

11. **Return of Travel Companion:** If the *participant* is returned to his province or territory of residence or his *country of origin* under the *Emergency Air Transportation* benefit or the *Return of Deceased* benefit, the *Insurer* will reimburse the cost of a single one-way economy airfare for a *travel companion* to return to Canada or the *country of origin*, when approved in advance by *Global Excel*.

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15. **Return of Deceased:** Up to a maximum of \$5,000 towards the cost of preparation and transportation of the deceased *insured person* to his province or territory of residence or his *country of origin*, in the event of death due to *sickness and/or injury*.

In the case of cremation and/or burial at the place of death of the insured person, this benefit is limited to \$2,500.

The cost of the casket or urn is not covered.

Trip Cancellation and Trip Interruption Benefits

At the time *you* purchase *your* travel arrangements, *you* must not know of nor be aware of any reason, circumstance, event, activity or medical condition affecting *you*, an *immediate family member*, a *travel companion*, a *travel companion's immediate family member*, a *caregiver*, or a host at *trip* destination, which may eventually prevent *you* from starting and/or completing *your* covered *trip* as booked.

You must report the cancellation or interruption of *your* covered *trip* immediately. See Section VIII – Claims, for instructions.

17. **Trip Cancellation:** Coverage includes the cost of *trip* cancellation up to a maximum of \$5,000 per *insured person* per *trip* for any of the following occurrences that prevents an *insured person* from departing on a scheduled *trip*. To be payable, the prepaid travel arrangements must be cancelled prior to the scheduled departure date. Only the expenses that are non-refundable on the date of the event forcing cancellation shall be considered for the purpose of the claim. The *insured person* must contact *Global Excel* and the *supplier of travel services* on the day the event occurs or the next business day to advise of the cancellation, failure to notify *Global Excel* may limit the benefits payable.

a) Quarantine, death, *injury* or *sickness* of an *insured person*, a *travel companion*, an *immediate family member*, a *travel companion's immediate family member*, a *caregiver* or the host at *trip* destination. To file a claim, the *insured person* must supply a claim form and supporting medical records, or a death certificate and proof of cancellation of travel arrangements.

b) A formal travel warning issued by Foreign Affairs, Trade and Development Canada of the Canadian government after the purchase of *your trip* and prior to *your* departure, advising Canadians not to travel to a country, region or city that is part of *your trip*.

c) The *insured person* is summoned to jury duty or subpoenaed as a witness in a case. This applies only when the trial is scheduled to be heard during the scheduled *trip* dates and the summons or subpoena is received after the travel arrangements were purchased.

This must be substantiated by court documents.

The following exclusion in Section III - Exclusions of the benefit booklet is removed as follows:

2. For *actively at work* employees and their *dependents*: Any *sickness*, *injury* or medical condition (other than a *minor ailment*) that was not *stable* at any time during the 90 days prior to each departure date.

The following exclusions in Section III - Exclusions of the benefit booklet are amended as follows:

The *policy* does not cover losses or expenses related in whole or in part, directly or indirectly, to any of the following:

1. Treatment or services normally covered or reimbursable under a *government health insurance plan* (for an *insured person* under Class A) or under the *Health Insurance Plan* provided by the *policyholder* (for an *insured person* under Class B), or under any other group, individual, private insurance plan *you* may have.
17. Suicide (including any attempt thereat) or self-inflicted *injury*.

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25. Treatment or services *you* received in the province where *you* attend school on a full-time basis or in *your country of origin*.
27. A *trip* cancelled due to quarantine, death or any *sickness, injury* or medical condition that was not *stable* at any time in the 90 days prior to the date of purchase of the travel arrangements. This exclusion applies to each *insured person* and the following persons who are age 60 or over: an *immediate family member, a travel companion, a travel companion's immediate family member, a caregiver* at the destination and a host at the *trip* destination.

The following wording is amended in Section IV - General Provisions and Limitations of the benefit booklet:

2. **Transfer or Medical Repatriation:** During an *emergency* (whether prior to admission or during a covered hospitalization), the *insurer* reserves the right to:
 - a) transfer *you* to one of *Global Excel's* preferred health care providers; and/or
 - b) return *you* to Canada; or
 - c) return the *participant* and *dependents* to their *country of origin*, when the *participant* is unable to resume his studies in Canada
 for the medical treatment of *your sickness* and/or *injury* where this poses no danger to *your* life or health. If *you* choose to decline the transfer or return when declared medically stable by the Medical Director of *Global Excel*, the *insurer* will be released from any liability for expenses incurred for such *sickness* and/or *injury* after the proposed date of transfer or return. *Global Excel* will make every provision for *your* medical condition when choosing and arranging the mode of the transfer or return and, in the case of a transfer, when choosing the *hospital*.
3. **Limitation Of Benefits:** Once *you* are deemed medically stable to return to Canada or *your country of origin* (with or without medical escort) either in the opinion of the Medical Director of *Global Excel* or by virtue of discharge from a medical facility, the *emergency* will be deemed to have ended, whereupon any further consultation, treatment, recurrence or complication related to the *emergency* will no longer be eligible for coverage under the *policy*.
11. **Limitation Periods:** Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), Article 2925 of the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.

The following wording is removed from Section IV - General Provisions and Limitations of the benefit booklet:

16. **Continuance of Participant Coverage during Absence from School or Work:**
 - a) If *you* are a covered student who is absent from attendance at a participating school due to disability, authorized leave of absence, strike or any other program stoppage at the *participant's* school; or
 - b) If *you* are a covered employee who is absent from work due to disability, temporary lay-off, authorized leave of absence, strike, or any other work stoppage; the insurance will be continued as long as the *participant* remains covered under the *policyholder's* basic group extended health care plan.

The following definitions are added to Section VII - Definitions of the benefit booklet:

“Country of Origin” means Canada for an *insured person* under Class A of the *policy* or the country of permanent residence for an *insured person* under Class B of the *policy*.

“Program” means a course load which consists of five to six courses per semester (and is equivalent to 15-20 hours per week), for a time period of one to four academic years in duration (depending on the program chosen), which leads to a certificate, diploma or degree.

The following definitions are removed from Section VII – Definitions of your benefit booklet:

“**Active Student**” means a student enrolled and attending a program at a participating school of the *policyholder*.

“**Actively at Work**” means the employee is physically and mentally capable of doing each and every function of his/her occupation, on the basis of a minimum of 20 hours worked per week. If an employee is not actively at work due to vacation, holidays, a non-scheduled working day, maternity or parental leave, then actively at work means the capability to perform the employee’s normal duties at the employee’s normal place of employment on the same basis as the employee who is actively at work.

“**Key Employee**” means an employee whose continued presence is critical to the ongoing affairs of the business during the *insured person’s* absence.

The following definitions are amended in Section VII – Definitions of your benefit booklet:

“**Coverage Period**” means up to the number of consecutive days specified in the Schedule of Benefits during which *you* are covered under this *policy* when travelling on a *trip*.

“**Dependent**” means the *spouse* and the unmarried child(ren) of the *participant* or his *spouse*, who are dependent on the *participant* for support and are not employed on a full-time basis. Maximum age limit for dependent child(ren) is under age 25, as specified in the Schedule of Benefits. Coverage will not continue beyond attainment of age 25, except for a covered dependent child who is physically or mentally disabled and totally dependent on the *participant* for support on the date he reached the age when insurance would normally terminate.

“**Health Insurance Plan**” means the health care coverage provided by the *policyholder* in Canada to their *participants* of Class B who are not eligible for coverage under a Canadian *government health insurance plan*.

“**Participant**” means a full-time student enrolled and attending a *program* at Ryerson University under Class A or B of this *policy* whom the *policyholder* identifies as being entitled for coverage under this *policy* and for whom the *policyholder* has paid the required premium. Full-time status is considered as taking 60 percent or more of a *program* course load. Class A means all eligible full-time students who are covered under a Canadian government health insurance plan and Class B means all eligible full-time international students who are covered under the *Health Insurance Plan* provided by the *policyholder*.

“**Policyholder**” means the Ryerson Students’ Union to whom this *policy* is issued.

“**Spouse**” means the person to whom the *participant* is legally married or with whom the *participant* has been residing for at least the last 12 months.

“**Trip**” means a journey that *you* undertake which commences on the date of departure from *your* Canadian province or territory of residence and ends when *you* return to *your* Canadian province or territory of residence.

This notice is intended to provide information on the changes brought to *your* plan but it does not list all the conditions and exclusions that apply. The actual wording of the *policy* and any endorsements govern all situations.