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## Regular Board Meeting

Tuesday, May 23, 2023

Open Meeting – 6:30 P.M.-9:30 P.M.

Catholic Education Centre, 1355 Lansdowne Street W., Peterborough

and by Google Meet: <https://meet.google.com/qzb-qeki-imd>

If you would like to join by telephone, please contact Michelle Kennedy  
by email - [mkennedy@pvnccdsb.on.ca](mailto:mkennedy@pvnccdsb.on.ca) or at 1-800-461-8009 ext. 1247  
Arrangements to join by phone must be made prior to 5:30 p.m. on the day of the meeting

**Chairperson:** Kevin MacKenzie

**Vice-chairperson:** Jenny Leahy

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**Trustees who are unable to attend the meeting are asked to  
please notify Michelle Kennedy ([mkennedy@pvnccdsb.on.ca](mailto:mkennedy@pvnccdsb.on.ca)).**

### A. Call to Order of the Open Meeting – 6:30 p.m.:

1. Examen and Opening Prayer.
2. Land Acknowledgement.
3. National Anthem.
4. Approval of the Agenda.
5. Declarations of Conflicts of Interest.
6. Approval of the Minutes of the April 25, 2023, Regular Board Meeting. Page 5
7. Business Arising Out of the Minutes.

### B. Reports from the Office of the Director and Student Trustees:

1. Report from the Director of Education, Joan Carragher.
2. Report from the Student Trustees

Siobhan Marie, Senior Student Trustee and  
Madelyn Gaskell, Junior Student Trustee.

3. Report from the Manager of Communications, Galen Eagle.  
Highlights of System Achievements

#### **C. Presentations:**

1. R.A. Holy Cross Catholic Secondary School Student International Excursion to Guatemala, March 5-13, 2024. [R.A.: Page 17](#) [Details: Page 18](#)  
Jonathan Di Ianni, Superintendent of Learning, Sherry Davis, Principal, Holy Cross Catholic Secondary School, and Julia Taylor, Teacher, Holy Cross Catholic Secondary School.
2. R.A. St. Mary Catholic Secondary School Student International Excursion to Ireland, March 7-17, 2024. [R.A.: Page 63](#) [Details: Page 64](#)  
Sheila Piggott, Superintendent of Learning, Jason Roberts, Principal, St. Mary Catholic Secondary School, and Greg Conway, Teacher, St. Mary Catholic Secondary School.
3. Delegation: Pride and Gender Identity in Schools.  
Cristina Romano, Parent at Good Shepherd Catholic Elementary School and Holy Trinity Catholic Secondary School.
4. Providing Excellence in Teaching and Learning: Student Success Programs.  
Jonathan Di Ianni, Superintendent of Learning, Lisa Cole, Principal of Continuing, Adult, and Experiential Learning, and Alex Duketow, Learning Consultant.
5. Providing Excellence in Teaching and Learning: Destreaming.  
Sheila Piggott, Superintendent of Learning and Sandra Connolly, Learning Consultant.

#### **D. Programs and Services:**

#### **E. Business, Finance and Governance:**

1. Ontario Catholic School Trustees' Association (OCSTA) Open Session Report.  
Kevin MacKenzie, Board Chairperson.

2. Ontario Catholic School Trustees Association (OCSTA) Report from the Annual General Meeting and Conference, April 27-29, 2023.

3. R.A.: Borrowing Resolutions. R.A.: Page 100 Report: Page 101  
Sean Heuchert, Superintendent of Business, Finance and Facilities Services.

**F. Human Resources:**

1. 2023-2024 Staffing Report. Page 105  
Stephen O'Sullivan, Superintendent of Human Resource Services.

**G. Policy Development:**

**H. Old Business:**

**I. New Business:**

**J. Bring Forward:**

**K. Information Items:**

1. Chairperson's Report.  
Kevin MacKenzie, Board Chairperson.
2. Committee Chairpersons' Report:
  - a. French as a Second Language Advisory Committee, April 26, 2023.
  - b. Special Education Advisory Committee, April 27, 2023, and May 18, 2023.
  - c. Accessibility for All Committee, May 4, 2023.
  - d. Faith and Equity Advisory Committee, May 11, 2023.

**L. Future Meetings and Events:**

1. Board Meetings:
  - a. Regular Board Meeting Open Session, June 27, 2023, 6:30 p.m.  
(In-camera Session, 6:00 p.m.)

2. Board Standing Committee Meetings: (Listed in chronological order.)
  - a. Policy Development Committee Meeting, May 30, 2023, 6:30 p.m.
  - b. Chairperson's Committee Meeting, June 12, 2023, 5:30 p.m.
  - c. Committee-of-the-Whole Meeting, June 12, 2023, 6:30 p.m.
3. Other Committee Meetings: (Listed in chronological order.)
  - a. Catholic Parent Engagement Committee, June 5, 2023, 6:30 p.m.
  - b. First Nation Métis Inuit Advisory Committee, June 6, 2023, 6:30 p.m.
  - c. Supervised Alternative Learning Committee, June 8, 2023, 1:00 p.m.
  - d. STSCO Governance Committee, June 8, 2023, 3:00 p.m.
  - e. Special Education Advisory Committee, June 15, 2023, 6:30 p.m.
  - f. Audit Committee, June 22, 2023, 6:30 p.m.
  - g. Student Council Liaison Committee, June 27, 2023, 4:15 p.m.
  - h. French as a Second Language Advisory Committee, September 19, 2023, 6:30 p.m.
  - i. Accessibility for All Committee, October 12, 2023, 1:00 p.m.
  - j. Faith and Equity Advisory Committee, October 12, 2023, 6:30 p.m.
4. Board Events: (Listed in chronological order.)
  - a. Canadian Catholic School Trustees' Association Annual General Meeting, June 1-3, 2023, Saskatoon, SK.
  - b. Catholic Parent Engagement Committee, Special Event Guest speaker – Kevin Cameron, St. Catherine Catholic Elementary School, June 13, 2023.
  - c. PVNC Catholic Secondary School Graduations, Wednesday, June 28, 2023.

#### **M. Conclusion:**

1. Report from the Special Board Meeting Double In-camera Meeting, May 8, 2023.
2. Report from the In-camera Meeting, May 23, 2023.
3. Closing Prayer.
4. Adjournment.



# Minutes

The Minutes of the Open Session of the Regular Board Meeting, held on Tuesday, April 25, 2023, at 6:30 p.m. at the Catholic Education Centre, 1355 Lansdowne Street West, Peterborough, and virtually, by Google Meet.

## Present:

Trustees – Mike Ayotte, Loretta Durst, Madelyn Gaskell (Junior Student Trustee), Joshua Glover, Jenny Leahy, Kevin MacKenzie (Chairperson), Siobhan Marie (Senior Student Trustee), Mary Ann Martin, and Kathleen Tanguay.

Administration – Jeannie Armstrong, Joan Carragher, Jonathan Di Ianni, Galen Eagle, Sean Heuchert, Father Paul Massel, Stephen O'Sullivan, Sheila Piggott, and Julie Selby.

Recorder – Michelle Kennedy

## A. Call to Order of the Open Meeting:

The Board Chairperson Kevin MacKenzie called the meeting to order at 6:33 p.m.

### 1. Examen and Opening Prayer

Father Paul Massel, Board Chaplain and Faith Animator, was invited by the board chairperson to lead a daily examen and open the meeting with prayer.

Kevin MacKenzie, Board Chairperson, welcomed principal representatives Laura Carson from St. Dominic Catholic Elementary School who was present online and Jen Wright, from St. John Catholic Elementary School who was present in the boardroom. Other attendees, including in-person guests and those online were also welcomed.

### 2. Land Acknowledgement

Kevin MacKenzie, Board Chairperson, respectfully acknowledged that the board meeting was taking place on the treaty and traditional territory of the Mississauga Anishinaabeg.

### 3. Singing of the National Anthem

The National Anthem was sung.

### 4. Approval of the Agenda

**MOTION:** Moved by Loretta Durst, seconded by Mike Ayotte  
that the agenda be approved.

Carried.

5. Declarations of Conflicts of Interest

There were no conflicts of interest declared.

6. Approval of the minutes of the March 28, 2023, Regular Board Meeting.

**MOTION:** Moved by Kathleen Tanguay, seconded by Jenny Leahy  
that the minutes of the March 28, 2023, Regular Board  
Meeting be approved.

Carried.

7. Business Arising Out of the Minutes.

Trustee Joshua Glover brought forward a motion in relation to item C.2, Delegation, St. Elizabeth Catholic Elementary School Boundary.

**MOTION:** Moved by Joshua Glover, seconded by Loretta Durst  
that beginning with the May 8, 2023 Committee-of-the-Whole  
meeting open session and every Committee-of-the-Whole meeting  
going forward, there be a standing item on the agenda to address  
updates pertaining to the Clarington new school project.

Carried.

**B. Reports from the Office of the Director and Student Trustees:**

1. Report from the Director of Education.

Joan Carragher, Director of Education, presented the Report from the Director of Education, which included the following points:

- The Celebration of the Season of Easter continues with our renewed faith and new life in the resurrection.

- Students used their coding skills at the Board Robotics Competition that took place on March 30<sup>th</sup> at the Catholic Education Centre.
- Math Olympics were held for Junior and Intermediate students on April 4, 13, and 20.
- Attended the PVNCCDSB and KPRDSB student Environmental Symposium which was held on April 20<sup>th</sup> and virtually hosted 3,500 students in a day of learning about our natural world.
- The Board has received the Grants for Student Needs funding information from the Ministry of Education that details the board's revenue from the province and guides budget preparation for the 2023-2024 school year.
- Joel Sloggett, Chief Administrative Officer for the Student Transportation Consortium of Central Ontario (STSCO) celebrates his retirement and his last day of work on May 5<sup>th</sup>. Roy Werenga, has been hired as the new CAO of STSCO and will begin his role on May 8<sup>th</sup>
- The Ontario Catholic Supervisory Officers' Association recently held their Annual General Meeting and Conference in Collingwood where the senior team and fellow members honoured the retirement of Isabel Grace and the commissioning of Sean Heuchert as a new Supervisory Officer.
- Each year April 28<sup>th</sup> is noted as the National Day of Mourning to remember those who have lost their lives or suffered injury or illness in a work-related accident. All schools and the Catholic Education Centre will mark the day with flags at half-mast and with solemn reflection.
- April 28<sup>th</sup> will also be the system-wide faith day that will build community and accompaniment in all our schools with liturgies and virtual guest speaker Archbishop Donald Bolen.
- The community of St. Paul Catholic Elementary School looks forward to celebrating its 50<sup>th</sup> Anniversary on Saturday, April 29 with a gathering at the school and Mass at St. Paul Church with Bishop Daniel Miehm.
- Catholic Education Week festivities will take place during the first week of May with the theme, "We are Many, We are One" and focuses on the synodal process: listening to the Holy spirit and listening to each other.
- During Catholic Education Week we look forward to the Catholic Student Leadership awards ceremony on Wednesday, May 3<sup>rd</sup>.

Joan Carragher invited and answered questions from the trustees at the conclusion of the report.

## 2. Report from the Student Trustees.

Senior Student Trustee, Siobhan Marie gave the Student Trustee report which included

the following highlights:

- The Student Council Liaison Committee held elections at the meeting held today. Claire Heitzner, Grade 10 student at St. Stephen Catholic Secondary School has been elected the new Junior Student Trustee for next year.
- Students and staff will be celebrating Catholic Education Week during the first week of May with the theme “We are many, we are one”. A highlight is the Catholic Student Leadership Award ceremony on May 3<sup>rd</sup> which is attended by trustees and student trustees to celebrate students exemplifying qualities of the Catholic graduate expectations.
- In addition to attending Siobhan Marie, Senior Student Trustee and Madelyn Gaskell will be attending as award recipients.
- Spring weather has many students anticipating warmer weather events such as spring prom.
- The student trustees will be attending the Ontario Catholic School Trustee Association’s Annual General Meeting and Conference with trustees and fellow student trustees from across the province in Toronto this weekend.

Student trustees Siobhan Marie and Madelyn Gaskell responded to questions from the trustees at the conclusion of their report.

### 3. Report from the Communications Department.

Galen Eagle, Manager of Communications shared the system achievements from all areas of the board which included the following highlights and initiatives from the PVNC Inspires newsletter:

- Preparations are well underway to celebrate Catholic Education Week at the beginning of May and it is a highlight of the school year.
- Bishop Daniel Miehm’s video message was viewed. Bishop Miehm spoke about Catholic Education Week and its significance to inspire a recommitment to ensuring our Catholic Schools remain places of strong Catholic values that are welcoming to everyone.
- Through the eyes of the cross is an initiative that is being undertaken at all PVNC Catholic schools. Each school has a wooden cross and have been tasked to look through the cut out to reflect on how they view themselves through the image of Jesus and journal their experiences in pictures, art and writing. Each school’s cross will be on display at the Catholic Student Leadership awards ceremony on May 3<sup>rd</sup>.
- PVNCCDSB Math Olympics events have returned in person after a four-year hiatus. Events for intermediate and junior students took place on three separate



days and involved problem solving and teamwork and had an emphasis on the communication of their results.

- Outstanding achievements in Terry Fox Fundraising were reported. Four PVNC Catholic secondary schools were in the overall top 20 fundraising schools in Ontario for the 2022-2023 school year.

At the conclusion of the report, Galen Eagle invited questions and comments from the trustees.

### C. Presentations:

1. R.A. Holy Cross Catholic Secondary School Student International Excursion to Switzerland and France, March 7-15, 2024.

Jonathan Di Ianni, Superintendent of Learning introduced Sherry Davis, Principal at Holy Cross Catholic Secondary School and stated his support of this excursion. Sherry gave an overview of the components of the trip, and its cultural and curriculum relevance. Teachers Natalie McDermott, Michelle Clay, and Stacy Higgins were introduced and provided more details with regards to the trip itinerary, safety plans and cost.

**MOTION:** Moved by Mary Ann Martin, seconded by Jenny Leahy  
that the proposed Holy Cross Catholic Secondary School Student Excursion to Switzerland and France, from March 7-15, 2024, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

Carried.

2. R.A. St. Peter Catholic Secondary School Student International Excursion to New York City, USA, March 7-15, 2024.

Jonathan Di Ianni, Superintendent of Learning introduced Shannon Brady, Principal at St. Peter Catholic Secondary School and stated his support of the proposed excursion. Ms. Brady introduced Adam Janssen who gave a detailed summary of the excursion.

**MOTION:** Moved by Joshua Glover, seconded by Mike Ayotte  
that the proposed St. Peter Catholic Secondary School Student Excursion to New York City, USA, from March 7-15, 2024, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school

board or principal rulings for cancellation of the trip.

Carried.

3. Delegation: Changes to Bell Times.

Board Chairperson, Kevin MacKenzie introduced Erika Hamm, parent from the Notre Dame Catholic Elementary School community to come forward for her presentation regarding changes to Bell Times at Notre Dame Catholic Elementary School. The Chairperson explained that there would be a 15-minute time allotment for the presentation followed by a 5-minute allotment to give trustees the opportunity to ask clarifying questions. A package of prepared handouts was shared with each of the trustees, student trustees and the director of education.

Erika Hamm shared background information about driver shortages and the related disruptions causing difficulties for parents and their ability to balance work and child safety when routes have been cancelled. Route cancellation has been an on-going issue right up to and including a cancellation on April 25, 2023. The difficulties experienced as a result of changed bell times were also noted which have disruption to family time in the evening and extra-curricular activities scheduled in the evenings. Ms. Hamm referred to the feedback that was gathered from the parents at Notre Dame and provided in the handout package.

At the conclusion of the 15-minute presentation, the trustees ask about specifics relating to past, present and future proposed bell times, which were noted. It was requested that a link to an online article of relevance be sent to the trustees.

The Board Chairperson thanked Ms. Hamm for her delegation and the thorough presentation of information that was given to the trustees.

4. Providing Excellence in Teaching and Learning: English as a Second Language, English Language Learners, and Multilingual Learners.

Julie Selby, Superintendent of Learning, introduced Adam White to bring updates and information about English as a Second Language, English Language Learners, and Multilingual Learners, which together form an area of growth in PVNC Catholic.

Adam White described the different aspects of the programs, partnerships with community groups, and the Steps to English proficiency assessment which serves as the starting point of intake of a student whose first language is not English. The ministry policies relating to supporting the students were highlighted and explained. It was noted that currently there are 269 students who are centrally supported as multilingual learners. Students in 30 PVNCCDSB schools are receiving supports as multilingual learners. There are 22 languages being represented at this time.

At the end of the presentation, the superintendent and learning consultant answered questions from the trustees.

5. Protecting the Environment: Updates on PVNCCDSB Initiatives.

Superintendent of Learning, Sheila Piggott, gave background about the history of the environment initiatives at PVNC Catholic. An outcome of a student-led delegation in 2020 resulted in the board strengthening its commitment to and reporting of environmental initiatives. Learning Consultant Annie Corkery was introduced and gave a detailed presentation about the current projects and initiatives being incorporated into the classroom and other system events.

The goals for both system and school-based environmental initiatives for next year were introduced. Such initiatives include the new added Environmental Specialist High Skills Major at St. Peter Catholic Secondary School, the reduction of single use plastics and improved recycling and composting programs. The strategies that will be incorporated to accomplish the goals were also reviewed.

The presenters invited and answered questions from the trustees at conclusion of their presentation.

**D. Programs and Services:**

**E. Business, Finance and Governance:**

1. Ontario Catholic School Trustees Association (OCSTA) Open Session Report.

The Board Chairperson, Kevin MacKenzie, reported that OCSTA has provided a summary about the recently announced Ministry of Education Funding for 2023-2024 and Bill 98, The Better Schools and Student Outcomes Act, 2023.

Trustees who are attending the OCSTA Annual General Meeting will have the opportunity to report on their experiences on the next board meeting agenda.

2. STSCO Governance Committee, Open Session Report, March 29, 2023.

Vice-chairperson Jenny Leahy gave a report on the STSCO Governance Committee meeting held on March 29, 2023. It was reported that with respect to budget, expenditures this year have resulted in a 1.1 percent overage at this point in the year. More will be reported at the next STSCO Governance Committee Meeting to be held on June 8<sup>th</sup>.

STSCO continues to work on strategies to mitigate the driver shortages throughout the board but especially in Northumberland and Clarington. A bus driver recruitment campaign will commence to encourage and entice potential drivers. Bell time changes

are also being considered.

3. Recommended Action from the Committee-of-the-Whole, April 11, 2023: St. Elizabeth Boundary and Program Review.

**MOTION:** Moved by Mary Ann Martin, seconded by Joshua Glover

that the Board approve proceeding with transferring the St. Elizabeth Catholic Elementary School Grade 8 program to St. Stephen Catholic Secondary School beginning in the 2023-2024 school year.

Carried.

4. Student Trustee Professional Development, OSTA-AECO Annual General Meeting and Conference, May 18-21, 2023.

**MOTION:** Moved by Jenny Leahy, seconded by Mary Ann Martin

that student trustees wishing to do so, be authorized to attend the Ontario Student Trustees' Association (OSTA-AECO) Annual General Meeting and Conference, May 18-21, 2023, in Toronto, Ontario.

Carried.

#### **F. Human Resources:**

#### **G. Policy Development:**

1. Recommended Actions from the Policy Development Committee Meetings, February 7, 2023, and April 18, 2023.

Director of Education, Joan Carragher noted that all of the edits and suggestions that were agreed upon at the April 18, 2023, Policy Development Committee have been incorporated. An additional change to Administrative Procedure #305 was also noted.

**MOTION:** Moved by Joshua Glover, seconded by Mike Ayotte

That a recorded vote be taken for the recommended action for agenda item G.1, Recommended Actions from the Policy Development Committee Meetings, February 7, 2023, and April 18, 2023.

Defeated.

**MOTION:** Moved by Loretta Durst, seconded by Joshua Glover  
that the Board receive the reports and recommendations from the  
Policy Development Committee meetings dated February 7, 2023,  
and April 18, 2023, for publication and implementation.

Carried.

**H. Old Business:**

**I. New Business:**

**J. Bring Forward:**

**K. Information Items:**

1. Chairperson's Report

Board Chairperson, Kevin MacKenzie reported that the Grants for Student Needs documents were distributed by the Ministry of Education last week, noting increased funding from 2022-2023 allocations. In addition, funding for Program and Priorities Funding (PPF) will amount to approximately \$372 million for areas such as special education, math, reading and Indigenous education.

Kevin MacKenzie reported that he will be attending the Catholic Student Leadership Awards ceremony on May 3<sup>rd</sup> at Holy Cross Catholic Secondary School and looks forward to celebrating Catholic Education Week.

2. Committee Chairperson's Report:

a. Catholic Parent Engagement Committee, April 17, 2023.

Trustee Joshua Glover reported on the Catholic Parent Engagement Committee meeting held on April 17, 2023. At the meeting the committee heard a presentation by Joel Slogget, CAO of STSCO regarding transportation and ongoing efforts to mitigate driver shortages. Superintendent Sean Heuchert gave a presentation about capital projects and how they are funded as well as stakeholder attendance at board meetings and committee meetings. Parents were able to ask questions and were informed about the process of new school buildings. Father Paul Massel also gave a presentation about the board's pastoral plan and its implementation and ongoing initiatives. Trustee Glover noted that guest speaker Kevin Cameron is scheduled to

speaking on June 13, 2023 at St. Catherine Elementary School.

#### **L. Future Meetings and Events:**

##### **1. Board Meetings:**

- a. Regular Board Meeting Open Session, May 23, 2023, 6:30 p.m.  
(In-camera Session, 6:00 p.m.)

##### **2. Board Standing Committee Meetings: (Listed in chronological order.)**

- a. Chairperson's Committee, May 8, 2023, 5:30 p.m.
- b. Committee-of-the-Whole, May 8, 2023, 6:30 p.m.
- c. Policy Development Committee, May 30, 2023, 6:30 p.m.

##### **3. Other Committee Meetings: (Listed in chronological order.):**

- a. French as a Second Language Advisory Committee, April 26, 2023, 4:30 p.m.
- b. Special Education Advisory Committee, April 27, 2023, 6:30 p.m.
- c. Accessibility for All Committee, May 4, 2023, 1:00 p.m.
- d. Faith and Equity Advisory Committee, May 11, 2023, 6:30 p.m.
- e. Student Council Liaison Committee, May 23, 2023, 4:15 p.m.
- f. Catholic Parent Engagement Committee, June 5, 2023, 6:30 p.m.
- g. First Nation Métis Inuit Advisory Committee, June 6, 2023, 6:30 p.m.
- h. STSCO Governance, June 8, 2023, 3:00 p.m.
- i. Supervised Alternative Learning Committee (SAL), TBA.
- j. Audit Committee, TBA.

##### **4. Board Events:**

- a. Catholic Leadership Development Series, Session #3, April 27, 2023, 4:00 p.m.
- b. 2023 OCSTA Annual General Meeting & Conference, April 27-29, 2023, Sheraton Centre Toronto Hotel.
- c. St. Paul Catholic Elementary School, Norwood, 50<sup>th</sup> Anniversary, April 29, 2023, 2:00 p.m. – Doors Open, 3:00 p.m. – Greetings, 5:00 p.m. – Mass.
- d. Catholic Education Week, April 30 – May 6, 2023.
- e. Catholic Education Week Provincial Mass, St. Michael's Cathedral Basilica, Toronto and live-streamed, May 3, 2023, 1:30 p.m.

- f. Catholic Student Leadership Awards Ceremony, May 3, 2023, Holy Cross Catholic Secondary School, 6:30 p.m.
- g. OCSTA – Human Rights Program for Catholic School Board Leaders – “Ableism”, May 13, 2023, 9:00 a.m. to 12:00 p.m.
- h. OCSTA – Human Rights Program for Catholic School Board Leaders – “Anti Hate”, May 23, 2023, 5:30 p.m. to 9:00 p.m.
- i. Canadian Catholic School Trustees’ Association Annual General Meeting, June 1-3, 2023, Saskatoon, SK.
- j. Catholic Parent Engagement Committee, Guest Speaker Event – Kevin Cameron, June 13, 2023, St. Catherine Catholic Elementary School.

**M. Conclusion:**

1. Report from the Regular Board Meeting, In-camera Session, April 25, 2023.

**MOTION:** Moved by Kathleen Tanguay, seconded by Mary Ann Martin  
that the Board approve the actions and the discussions arising  
from the Regular Board Meeting in-camera session, held on April  
25, 2023, as follows:

- A. Call to Order:
  - 1. Opening Prayer.
  - 2. Motion for the Approval of agenda.
  - 3. There were no conflicts of interest declared.
  - 4. Approval of the March 28, 2023 Regular Board Meeting In-camera minutes.
- D. Business, Finance and Governance:
  - 1. OCSTA In-Camera Report.
  - 2. STSCO Governance Committee, In-Camera Report.
- F. Other Urgent Matters
  - 1. Approval of a recommended action from the Expulsion Committee Meeting, April 11, 2023.
- I. Convening in Open Session:
  - 1. Closing Prayer.
  - 2. Motion to convene in Open Session.

Carried.

2. Closing Prayer

Board Chairperson, Kevin MacKenzie invited Mike Ayotte to lead the closing prayer to end the meeting.

3. Adjournment

MOTION: Moved by Mary Ann Martin, seconded by Loretta Durst  
that the open session meeting be adjourned at 9:00 p.m.

Carried.

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Kevin MacKenzie  
Board Chairperson

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Joan Carragher  
Director of Education, Secretary-Treasurer  
per M.K.



**Proposed Holy Cross Catholic Secondary School, Student International Excursion to Guatemala, March 5-13, 2024.**

**R.A.:** that the proposed Holy Cross Catholic Secondary School Student Excursion to Guatemala, from March 5-13, 2024, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

May 8, 2023

Administration



Peterborough Victoria  
Northumberland and Clarington  
Catholic District School Board

### CATEGORY 5 APPROVAL FORM

To be used for travel outside of Canada or travel requiring flights

Teacher/Organizer: <u>Julia Taylor</u>	School: <u>Holy Cross SS</u>
Adult Supervisors Attending: <u>Julia Taylor, Jen Howson, Aaron McFadden</u>	
Destination: <u>Guatemala</u>	Mode of Transportation: <u>Air</u>
Grade/Course: <u>11/12</u>	Date of Submission: <u>March 1/2023</u>
Departure Date: <u>March 5/2024</u>	Return Date: <u>March 13, 2024</u>
Number of Students: boys: <u>6</u> girls: <u>6</u>	Number of Adult Supervisors: female: <u>2</u> male: <u>1</u>
Name of Travel Agent: <u>Lent Travel</u>	Type of Excursion: <input checked="" type="checkbox"/> Curricular <input type="checkbox"/> Co-instructional
Total cost to be paid by each Student: \$ <u>36.50</u>	

Summary of Proposed Activity:  
This will be Holy Cross' 6<sup>th</sup> year to Guatemala, through Wells of Hope. This excursion will help students gain a broader perspective on Global Issues. They will build a home and experience local culture.  
Curricular Relevance: (provide the overall expectations addressed)  
Catholic graduate expectations of becoming global citizens. It addresses issues of poverty, advocacy for the poor and sustainability in a developing country.

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$ <u>21 024</u>	School Accounts	\$ <u>—</u>
Travel	\$ <u>18 269</u>	School Fund-raising	\$ <u>—</u>
Cost of Supply Teachers	\$ <u>2520</u>	Student/Parent share	\$ <u>43 654</u>
Meals	\$ <u>—</u>	Other:	\$ <u>—</u>
Programs/Materials	\$ <u>—</u>	Other: Teacher contributions, if applicable	\$ <u>—</u>
Other <u>insurance</u>	\$ <u>1841</u>		
Total	\$ <u>43 654</u>	Total	\$ <u>43 654</u>

It is understood that this excursion will not proceed without the approval of the Board and signed parental forms completed.

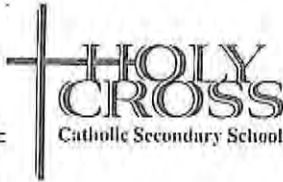
Checklist of Criteria: Include all of the applicable information below in the package submitted to the Superintendent

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> Itinerary (including Mass if on the weekend)     | <input checked="" type="checkbox"/> Information and consent letter to parents                |
| <input checked="" type="checkbox"/> Contract Information                             | <input checked="" type="checkbox"/> Liability waivers signed                                 |
| <input checked="" type="checkbox"/> Additional Medical Coverage needs considered     | <input checked="" type="checkbox"/> Supervision ratio in alignment with A.P. 305             |
| <input checked="" type="checkbox"/> History of Excursion – number of years: <u>6</u> | <input checked="" type="checkbox"/> List of destination/emergency phone numbers provided     |
| <input checked="" type="checkbox"/> Certification required by staff attending:       | <input checked="" type="checkbox"/> Passports (if required)                                  |
| <input checked="" type="checkbox"/> Educational objectives stated                    | <input checked="" type="checkbox"/> Followed the directives of AP305 and Purchasing Handbook |

- ☐ This excursion complies with the OPHEA Guidelines for the High Care Activities listed below:

J. Taylor  
Teacher Signature  
Sherry Davis  
Principal Signature  
[Signature]  
Superintendent Signature

March 1/2023  
Date  
March 1, 2023  
Date  
April 19, 2023  
Date



HOLY CROSS  
CATHOLIC SECONDARY SCHOOL

1355 LANSDOWNE STREET WEST • PETERBOROUGH • ONTARIO • K9J 7M3  
TEL: (705) 748-6664 • FAX: (705) 742-1498

*Take up your  
Cross ... and  
humbly follow  
after me.*

Jonathan Dilanni  
Superintendent of Learning/Student Success

March 3, 2023

Dear Jonathan,

Please accept this letter in support of the proposed Holy Cross student trip to Guatemala March 5 to March 13, 2024.

Holy Cross has a history of very powerful life-changing mission trips to both Honduras and Guatemala-14 in total. These sweat equity trips in solidarity with Guatemalans allow the students to experience firsthand what day to day life is like in a third world country. Working with the community, the students help to build a house for a single mother and her children. They also help with small projects in the mountains.

Wells of Hope, a Canadian organization, has been working in Guatemala since 2004. Once again, students will be working with Wells of Hope to make a difference in small communities. They will also experience cultural events, a Sunday Spanish mass, and visit an orphanage that Wells of Hope has helped to support.

On behalf of Julia Talor, I am requesting your support for this proposal.

Sincerely,

Sherry Davis  
Principal  
Holy Cross CSS





## RELEASE AND INDEMNIFICATION FORM FOR EDUCATION TRIPS

Category 4 or 5 - Students over 18 Years

The Peterborough Victoria Northumberland and Clarington Catholic District School Board will make available the opportunity of participating in a mission trip to Guatemala (describe activity) to its students on or about mar 5-13 / 2024 to build a home and other supportive activities for the local community.

THIS FORM MUST BE READ AND SIGNED BY ALL STUDENTS WHO WISH TO GO.

### ELEMENT OF RISK

Educational activity programs, such as, travelling, shoveling, lifting, carrying, walking, hiking to (describe activity), present various elements of risk. Accidents resulting from such activities may occur and cause injury. The risk associated with the activity MUST be assumed by the participants. NO swimming @ hotel

### ACKNOWLEDGEMENT

I, \_\_\_\_\_ understand and accept the above and provide the Peterborough Victoria Northumberland and Clarington Catholic District School Board with the following waiver of liability and indemnification agreement:

### RELEASE AND INDEMNIFICATION AGREEMENT

I, \_\_\_\_\_ hereby release the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all liability for any injury sustained by me, regardless of how caused, resulting from my participation in the Trip to Guatemala (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about mar 5-13 / 2024.

I further agree to indemnify and save harmless the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all suits, demands, torts, and actions of any kind which may be brought against its staff or agents for which it/they may become liable by reason of any injury, loss, damage or death resulting from, or occasioned to, or suffered by any person or any property, by reason of any act, neglect or default of mine.

Signature of Student: \_\_\_\_\_ Date: \_\_\_\_\_

Dear Parent and Guardians:

Due to current travel conditions as we emerge from the pandemic, parents and guardians must acknowledge that the extent to what is covered by travel insurance has changed. The TIPS Ultimate Youth Premier Travel Insurance Policy can cover:

- a) If you cancel or interrupt for an unforeseen reason listed in the policy you can get your trip cost reimbursed up to 100% (see pages 10-14 of the policy for details)
- b) If you cancel or interrupt for any unforeseen reason not listed in the policy, you can get your trip cost reimbursed up to 80% (see pages 17-32 of the policy for details).
- c) Exclusions can be found on page 33-39 of the policy.

I \_\_\_\_\_ (parent) have read, acknowledged, and agree to points a, b and c listed above.

Thank you for your continued support.

Sincerely,

Julia Taylor

**EMERGENCY ACTION PLAN**  
Category 3, 4 or 5 (and Category 2 if engaging in High Care Activities)

Trip: Guatemala  
Date: Mar 5-13<sup>th</sup> 2024 (8 nights in Guatemala)  
Supervisor in Charge: Julia Taylor

Emergency Item	Action Plan
<b>Emergency Contacts</b> Include full names and phone numbers for the following individuals: Supervisor in Charge (Julia Taylor) Additional Supervisors School Principal (Sherry Davis - 705 464-2678)	Julia Taylor 705 772 0957 Jen Howson 705 977 3548 Aaron McFadden 705 930 6126
<b>Location of Activity</b> Address of Facility	Esperanza, Barrio El Arenal, Jalapa, Jalapa. <del>Regency</del> → <del>XXXXXX</del>
<b>Student List</b> Include full student names and birthdates	T.B.D.
<b>Parent Contact List</b> Include full parent names and phone numbers	T.B.D.
<b>Nearest Hospital</b> Address of nearest Hospital	Hospital Nacional Nicolasa Cruz Jalapa (502) - 79220343





<b>Border Crossing Plan</b> Include an emergency plan if a student and/or staff member are turned away at the border by a border services officer. Who is picking them up? Does the whole group stay with them or one designated person? Is the whole trip canceled? How do you communicate to that student's parents if they are denied entry?	One staff will stay back to solve problem or return home and then rejoin the rest of the group who will move forward with the other 2 teachers.
<b>First Aid Kit</b> A first-aid kit must be accessible at all times	✓ Julia will have a first aid kit at all times & emergency notes of students
<b>Plan of Care</b> A copy for each applicable student must be printed from Edsebli	✓ Each plan of care (applicable) will be provided to teacher
<b>Concussion Protocol</b> A copy of the required policy and forms must be available for completion in the event of a suspected concussion	✓ protocol & policy will be provided ✓ 1st aid provided if concussion suspected
<b>Heat Warning</b> Monitor Environment Canada/Local Public Health recommendations Encourage staff and students to drink lots of cold fluids Avoid strenuous physical activities Wear light, loose fitted and breathable clothing Avoid direct exposure to sun Wear hat, sunglasses and apply sunscreen Alter schedule for the day to put strenuous tasks before heat rises (if possible) Provide a cooling room, if available	✓ follow protocols ✓ adjust day activities
<b>Cold Warning</b> Establish "warm areas" for lunch and work/rest breaks Encourage the use of warm clothing for outdoor play Encourage the use of layers for outdoor play Encourage staff to wear appropriate footwear Follow AP816 "Extreme Weather"	✓ Follow protocols ✓ adjust day activities

<p><b>Tornado Warning</b> Seek shelter immediately Make an effort to move portable classes indoors Move students to lowest level of building Move students away from windows, doors, outside Put as many walls as possible between staff/students &amp; outside (ideal locations include washroom, change rooms, interior rooms) Coordinate which stairwell should be used by which class Guide staff and students to crouch low, head down and protect the back of your head with your arms.</p>	<p>✓ Follow protocols Alter activities</p>
<p><b>Thunderstorm Warning</b> When lightning is seen or thunder is heard, staff will immediately suspend outdoor activities and have staff and students take shelter in a protected area Establish the protected area and ensure all staff know where it is.</p>	<p>✓ Follow protocols Alter activities</p>
<p><b>High Wind Warning</b> Precautions will be taken when wind speeds are greater than 40 km/h. Activity is to stop or be moved indoors when wind poses a risk to participants. Schools MUST suspend outdoor activities when an Environment Canada wind warning has been issued (wind speeds of 70 km/h or gusts of 90 km/h)</p>	<p>✓ Follow protocols Alter activities</p>
<p><b>Flood Advisory</b> When issued by the local conservation authority, schools will take advised precautions to maintain the safety of staff and students.</p>	<p>✓ Follow protocols Alter activities</p>



### Itinerary for Wells of Hope

**Holy Cross March 5-13th, 2024**

**Monday, March 4th:**

6pm- Travel by Coach to Toronto where we will stay at the Comfort Inn at the airport before flying out to Guatemala City on March 5th.

**Tuesday, March 5th:**

Arrival at the Guatemala City airport where we meet our team leader, Norm Hauer. Travel to Esperanza where we will stay.

**Wed-Friday (March 6th-8th):**

Each day we start with a short prayer service reflecting on bible passages related to the activity we are participating in that day. Participate in work projects and visit sites that Wells of Hope has helped to create/build with the local community.

**Saturday (March 9th)**

Water Walk. Students carry water for a family in the mountains. The water helps to sustain the family for one week. Upon completion of this morning activity, the family prays over our students with traditional Catholic prayers.

**Sunday (March 10th)**

Attend 11 am Mass at Parroquia Sagrado Corazon de Jesus in Jalapa. We have been going to this Church every year we have visited Guatemala. Visit with community in various local locations.

**Monday-Tuesday(March 11/12th)**

Each day we start with a short prayer service reflecting on bible passages related to the activity we are participating in that day. Participate in work projects and visit sites that Wells of Hope has helped to create/build with the local community.

**Wednesday (March 13th)**

Travel back to Canada (via Guatemala City). Coach bus back to Peterborough.



## INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS

Category 4 or 5 - Students Under 18 Years

The Holy Cross SS (name of school) is arranging  
a Mission Trip to Guatemala where students will build a home and  
other supporting activities to help the poor in Guatemala (description of activity and dates)

THIS FORM MUST BE READ AND SIGNED BY EVERY STUDENT WHO WISHES TO PARTICIPATE  
AND BY A PARENT OR GUARDIAN OF A PARTICIPATING STUDENT.

### ELEMENTS OF RISK:

- travelling, shovelling, lifting, carrying, walking,  
hiking to a waterfall.

Educational activity programs, such as \_\_\_\_\_ involve certain elements of risk. Injuries may occur while participating in these activities. The following list includes, but is not limited to, examples of the types of injury which may result from participating in building a home and other supporting activities (describe activity)

1. sprains
2. cuts \*no swimming @ hotel
3. bruises

The risk of sustaining these types of injuries result from the nature of the activity and can occur without any fault of either the student, or the school board, its' employees/agents or the facility where the activity is taking place. By choosing to take part in this activity, you are accepting the risk that you/your child may be injured.

The chance of an injury occurring can be reduced by carefully following instructions at all times while engaged in the activity.

If you choose to participate in Guatemala on Mar 5 - Mar 13 / 2024, you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

The Peterborough Victoria Northumberland and Clarington Catholic District School Board does not provide accidental death, disability, dismemberment or medical expense insurance on behalf of the students participating in this activity.

### ACKNOWLEDGEMENT

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ACTIVITY DESCRIBED ABOVE, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

Signature of Student: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Parent/Guardian: \_\_\_\_\_ Date: \_\_\_\_\_

### PERMISSION

I give \_\_\_\_\_ permission to participate in the \_\_\_\_\_  
(name of student) (description of activity)  
to be held on or about \_\_\_\_\_  
(date)

Signature of Parent/ Guardian: \_\_\_\_\_ Date: \_\_\_\_\_



## Guatemala March 5th- March 13th, 2024

### Objectives:

The objective of this excursion is for our students to implement their learned values and skills around Catholic Social Justice Teachings in a developing country. This is also an awareness trip for our students. They will learn the culture and values of the people of Guatemala and also work side by side with them, helping them to improve their living conditions in their community.

We believe this is a wonderful opportunity for our students to have this experience, and we feel it will strengthen our relationship with the greater Peterborough community. Our students are expected to be involved in raising funds locally to support the project down in Guatemala. This will help them to get a better perspective on the local issues around poverty and homelessness, then expand into the global issues, through Guatemala.

### History:

This will be Holy Cross SS 6<sup>th</sup> year in Guatemala, through Wells of Hope. Previously Holy Cross did 10 years of mission trips to Honduras. Wells of Hope is a non-profit, charitable, independent, inter-denominational organization founded by Ted and Miriam Van der Zalm. Their main purpose is to bring clean water to the poor in Guatemala and assist them with educational and medical help when possible. Their operating principles are rooted in solidarity with their Guatemalan friends and our Christian beliefs. Wells of Hope is managed by a board of directors in the Niagara Region and has been working in Guatemala since 2004.

Staff Attending:

**Julia Taylor:** Will be the lead for this trip. Teacher for the past 29 years. Julia has organized many trips to Honduras through Friends of Honduran Children. She also organized a Holy Cross school trip to South Africa. She has a base working knowledge of the Spanish language. Julia is trained in FIRST AID.

**Aaron McFadden:** Currently a teacher at Holy Cross. Teacher for the past 25 years. He Co-chaperoned the varsity girls' volleyball to Milan, Tunisia, and Madrid when working at CAISL (American School of Lisbon) 2005-06-07, Co-chaperoned Choir trip to Rome 2007. Numerous multi-day trips with students while living and teaching in Portugal.

**Jennifer Howson:** Currently a Staff Advisor for Student Council at Holy Cross 2022-23 school year. She was a Staff Advisor for Student Council at St Thomas Aquinas from 2016-2018. She has been teaching since 2002 with the PVNC school board and for three years with Durham Catholic School board before that. Jen went on a school international trip to Hawaii, New Zealand and Australia with Father Leo J. Austin (Whitby) in 2000.

Cost of the trip:

The cost is \$3650. This includes everyone's flights, accommodation, insurance, meals, supply coverage and transportation.

This trip only requires a travel agent to book flights, arrange insurance, book one hotel night and arrange transportation to and from the airport. Considering that we are one year from making this trip it is not possible to secure accurate flight information. The estimated cost of the flights is estimated on the previous 6 years of travel experience to Guatemala and current flight prices. The following three travel agents (listed below) have been contacted to look for best pricing for a flight. Given the outcome of these travel agents, a decision will be made on the best deal given the parameters of the trip, such as arrival and departure times as well as connection flights through a safe country (such as the US).

1) Lent Travel – Contact: John Beauchamp [john@lenttravel.ca](mailto:john@lenttravel.ca)

67 Walton Street, Port Hope, Ontario,

L1A 1N2 (905) 885-2453

2) Stewart Travel

232 Brock Street, Peterborough, Ontario,

K9H 2P4 (705) 743-3472

3) Expedia Cruise and Travel

1135 Lansdowne Street West, Peterborough, Ontario

K9J 7M2, (705) 750-1800



Accommodations: Wells of Hope is a non-profit organization that operates and owns Camp Esperanza in Jalapa, Guatemala and will provide all accommodations, food, travel and experience during our mission trip. Wells of Hope charges \$150 per day, per student/teacher to cover all costs while in Guatemala. The camp has a security guard and is in a safe location.

#### Sharing Arrangements:

The “camp” Esperanza (Hope) is located about 4 km from the town of Jalapa in the state of Jalapa. This is where the group sleeps and eats their meals. The camp has the luxury of flush toilets and showering facilities. Sleeping accommodations are typically shared by up to 3 people. The camp has a security guard and is in a safe location.

#### Swim Test:

During this trip there may be a possibility where students will hike to a waterfall. A swim test will be held February 23, 2024 to ensure all participants meet the requirement for this activity.

#### Supervision Ratio:

This trip is open to approx. 12 students (no more than 15) with 3 supervisors. The ratio is 1 teacher to 4 or 5 students

#### Insurance Coverage:

The cost includes insurance coverage, which includes coverage if the Board decides that the trip cannot go or continue.

Medical coverage

We also include, in the flight package, a deluxe insurance package which includes medical coverage.

Consent Letter

I..... support my son/daughter..... to participate in the Holy Cross trip to Guatemala March 5 to March 13th, 2024. I have attended the parent information meeting and am aware of where my child will be staying and what she/he will be doing while in Guatemala. I have signed the PVNC Board waiver form and the Wells of Hope Waiver form. I am also aware there will be at least 3 adult supervisors on this trip.

I am enclosing a \$ 400 non-refundable deposit to ensure my son/daughter place on this trip and will adhere to the payment schedule set out for me.

Signed.....

Date.....

### Itinerary for Wells of Hope

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Arrival at the Guatemala City airport where we meet our team leader, Norm Hauer. Travel to Esperanza where we will stay.

#### **Wed-Friday (March 6th-8th):**

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#### **Saturday (March 9th)**

Water Walk. Students carry water for a family in the mountains. The water helps to sustain the family for one week. Upon completion of this morning activity, the family prays over our students with traditional Catholic prayers.

#### **Sunday (March 10th)**

Attend 11 am Mass at Parroquia Sagrado Corazon de Jesus in Jalapa. We have been going to this Church every year we have visited Guatemala. Visit with community in various local locations.

#### **Monday-Tuesday(March 11/12th)**

Each day we start with a short prayer service reflecting on bible passages related to the activity we are participating in that day. Participate in work projects and visit sites that Wells of Hope has helped to create/build with the local community.

#### **Wednesday (March 13th)**

Travel back to Canada (via Guatemala City). Coach bus back to Peterborough. Usually we arrive back late in the morning on March 14th.



## Parent Meetings

### June 2023 – Parent Meeting

- Students selected for Guatemala
- Down Payment of \$400
- Parents provided with: Parent Information Package/Payment Plan/Collect copies of Passports/Discuss shots and medicine (Travel Clinic) /Consent for Children travelling abroad/ Student profile form/School Board Consent (LSS10 and LSS11)

### October 2023 Parent Meeting

- Collect any forms due from June meeting
- Review shots and medicine
- Arrange swim test
- Collect T-Shirt sizes
- Information provided for Christmas Plant Fund Raiser
- Discuss Packs of Hope Collection

### November 2023

- Christmas plants fundraiser (money collected and plants delivered)

### February 2024

- Collect any forms that are past due
- Review shots and medicine
- Packing List/Luggage Allowance/Money
- Spanish Lessons
- Review Travel times and Itinerary

## Emergency Response Plan

### 2024 Wells of Hope Guatemala Mission Trip

Supervisor	Role in ERP	Certifications	Contact
Julia Taylor – Teacher: Holy Cross Catholic Secondary School	Charge	Naloxone/First Aid	<a href="mailto:JTaylor@pvnccdsb.on.ca">JTaylor@pvnccdsb.on.ca</a> Cell: 705-772-0957
Jennifer Howson- Teacher: Holy Cross Catholic Secondary	Care		<a href="mailto:JHowson@pvnccdsb.on.ca">JHowson@pvnccdsb.on.ca</a> Cell: 705 -977-3548
Aaron McFadden	Control		<a href="mailto:AMcfadden@pvnccdsb.on.ca">AMcfadden@pvnccdsb.on.ca</a> Cell: 705 930 6126
Sherry Davis - Principal  Jonathan Di Ianni  Family of Schools Superintendent:  12 Students from Holy Cross Catholic Secondary School  4:1 Ratio of Supervision.	Admin  Contact		Cell number: 705-464-2678  Contact: 705-748-4861  Ext. 1230

In the event of an emergency Julia Taylor will contact Sherry Davis - Principal with details, Sherry Davis (or designate VP) will connect with Parents/Senior Administration.

## Wells

Wells of Hope personnel are well versed in any safety concerns or dangers that exist and the group leader's (Norman Hauer – Norm.Hauer@wellssofhope.com; 011 5721 4875) instructions and advice must be adhered to while participating in this program. In the event of an emergency, the Wells of Hope leader will take charge of the situation and act accordingly to ensure the safety of the participants.

## Additional: Contact Numbers

### Wells of Hope Contacts in Canada

Norman Hauer – Norm.Hauer@wellssofhope.com; 905-933-9198

Scott Maxwell – smaxwell4@cogeco.ca; maxwell.woh@gmail.com; 905-328-7500 (cell);  
905-988-6085 (home)

Anneliese Huizinga - anneliese@wellssofhope.com

Ted VanDerZalm - teamvdz@hotmail.com

### Wells of Hope Contacts in Guatemala

-Norman Hauer – Norm.Hauer@wellssofhope.com; 011 5721 4875

-Ted VanDerZalm - teamvdz@hotmail.com

-Canadian Embassy in Guatemala 502 2333-6102 fax 502 2363-4208 Guatemalan Embassy in  
Canada 613-224-4322

-The Wells of Hope address in Guatemala is: Esperanza, Barrio El Arenal, Jalapa, Jalapa,  
Guatemala. The country phone code is 502.

-Canadian Embassy in Guatemala City

Street Address: Mailing Address:

13 Calle 8-44 Zone 10, Canadian Embassy

Edificio Edyma Plaza Apartado Postal 400,

Guatemala, C.A.

Hospital Nacional Nicolasa Cruz Jalapa Phone Number -79220343



# TIPS ULTIMATE YOUTH PREMIER TRAVEL INSURANCE POLICY

## BEFORE YOU DEPART

Take the time to read **your policy** and know what **you** are covered for. Pay special attention to bold words. They have a specific meaning which is explained in the Definitions section of this **policy** on page 44. If **you** have any questions, contact **your agent**.

This **policy** covers only the specific situations, events and losses mentioned in this document and only under the conditions we describe.

Make sure **you** check **your policy confirmation** to confirm **your** benefits, coverage and limits.

This **policy** is secondary to all other sources of coverage. Any benefits payable under this **policy** are in excess of any other coverage **you** may have with any other insurance company or any other source of recovery.

## 10 DAY RIGHT TO EXAMINE

You may cancel this **policy** within 10 days of purchase for a full refund if **you** have not departed on **your covered trip** and there is no claim in process.

## IMPORTANT NOTICE

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that **you** read and understand **your policy** before **you** travel as **your** coverage is subject to certain limitations, conditions or exclusions.
- Pre-existing condition exclusions may apply to **medical conditions** and/or symptoms that existed prior to **your covered trip**. Check page 3 to see how these apply to **your policy** and how they relate to **your departure date**, date of purchase or **effective date**.

- In the event of an injury or sickness, prior medical history may be reviewed when a claim is reported.
- This **policy** provides travel assistance and **you** are required to notify the emergency assistance provider prior to treatment. This **policy** limits benefits should **you** not contact the assistance provider within the specified time period.

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## ELIGIBILITY REQUIREMENTS

If **you** do not meet the requirements and conditions listed below **your** insurance is void and the **company's** liability is limited to a refund of the premium paid:

- **You** are under 30 years of age at the time of purchase.
- **You** must not have a **medical condition** for which a **physician** has advised **you** against travel prior to **your effective date**.
- **You** must not have been diagnosed with a **terminal sickness** prior to **your effective date**.
- For full emergency medical coverage **you** must be insured under a valid Canadian federal, provincial or territorial government health insurance plan (GHIP) or Canadian university

health insurance plan (UHIP). Otherwise the limit of coverage is \$25,000.

- You must be a resident of Canada.
- The policy must be purchased prior to or within 72 hours of the date penalties commence.
- The covered trip must not exceed 365 days.
- There is no coverage for Emergency Medical if you are travelling to the USA for more than 48 hours unless the required premium is paid for USA destinations.
- Any child born during the covered trip is not entitled to coverage under this policy.
- The maximum value of the covered trip is \$25,000.

### IMPORTANT INFORMATION ABOUT PRE-EXISTING CONDITIONS

A pre-existing condition is any medical condition, other than a minor illness, that exists prior to your effective date. Coverage is provided for a pre-existing condition if it was stable within the time periods listed in the Stability Table below:

STABILITY TABLE	
Stability Period	Counting Back From
<b>For Trip Cancellation Benefits</b>	
60 days	Effective Date
<b>For Trip Interruption Benefits</b>	
60 days	Departure Date
<b>For Emergency Medical Benefits</b>	
60 days	Departure Date

**NOTE:** For covered trips where your trip cost is in excess of \$15,000, this pre-existing condition section pertains to anyone's health irregularity that gives rise to a claim under Trip Cancellation or Trip Interruption.

### Trip Cancellation Coverage and Health Changes

If prior to your departure date you are prescribed any treatment or change in the dosage, frequency or type of medication resulting in your medical condition no longer being stable, you must contact us immediately and request consideration for the change by providing us with:

- a) certified medical information from your physician for the required period(s) and the change as stated above;
- b) signed authorization allowing us access to information from hospitals and/or medical professionals;
- c) copies of: all travel invoices; travel supplier's cancellation clause with regard to non-refundable costs, charges and expenses; and any other information we deem necessary.

Once all of the required information is received, we will respond within one business day if we will:

- a) accept or decline your claim under your Trip Cancellation benefits; or
- b) waive the change in the medical condition for that condition or related condition for any future claim under the applicable section of your policy.



## SCHEDULE OF MAXIMUM BENEFITS

BENEFIT SECTIONS		BENEFIT MAXIMUM
1	TRAVEL ASSISTANCE	INCLUDED
2	TRIP CANCELLATION & TRIP INTERRUPTION	
	TRIP CANCELLATION	SUM INSURED
	TRIP INTERRUPTION- UNUSED LAND	SUM INSURED*
	TRIP INTERRUPTION- RETURN FLIGHT	SUM INSURED*
	SUPPLIER BANKRUPTCY	SEE PAGE 11
	ACT OF TERRORISM	SEE PAGE 15
	ACCOMMODATION & MEALS	\$800
3	ULTIMATE COVERAGE	SEE PAGE 17
4	TRIP DELAY	\$2,000
	ACCOMMODATION & MEALS	\$800
5	EMERGENCY MEDICAL	
	HOSPITAL & MEDICAL	\$5,000,000
	EMERGENCY MEDICAL EVACUATION/ RETURN HOME	\$5,000,000
	ACCOMMODATION & MEALS	\$750
	INCIDENTAL EXPENSES	\$250
	REPATRIATION OF REMAINS	\$10,000
	CREMATION/BURIAL AT DESTINATION	\$5,000
6	BAGGAGE & PERSONAL EFFECTS	\$1,000
	BAGGAGE DELAY	\$300
	MAXIMUM PER ITEM	\$300
	PERSONAL MONEY	\$100
7	AIRFLIGHT ACCIDENT	\$25,000

Sum insured means the amount of insurance coverage you have purchased for the benefit indicated.

\* Coverage for Trip Interruption-Unused Land and Trip Interruption-Return Flight is a base amount of

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\$5,000. Coverage is available for trips over \$5,000. Additional charges are applicable and payable at the time of purchase of this policy.

## PERIOD OF COVERAGE

### Effective Date – When Coverage Begins

Coverage	Effective Date
Trip Cancellation	The date and time the required premium is paid.
Trip Interruption	Begins on the departure date of your covered trip.
Emergency Medical	Begins on the departure date at the point when you leave your province or territory of residence on your covered trip. If coverage is purchased as top up coverage, this insurance begins when the other coverage expires.
Airflight Accident	Begins when you leave your home on your covered trip.
All Other Benefits	Begin on the departure date of your covered trip.

NOTE: If you increase the sum insured after the purchase date of this policy, the effective date for the increased amount with respect to trip cancellation benefits is the date coverage is increased.

### When Coverage Ends

Your coverage ends on the earliest of the following events:

1. The date and time you cancel your insurance prior to departure;
2. When you cancel your covered trip;
3. On your policy expiry date as shown on your policy confirmation;
4. On the date you return to your departure point.

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Your coverage will not end if you temporarily return to your province/territory of residence to attend a funeral or go to the bedside of a hospitalized family member. In such a case, your policy will remain in effect up to your expiry date except we will apply the pre-existing condition exclusion based on your new departure date upon continuing your covered trip.

### Automatic Extension of Coverage

Your insurance will automatically be extended beyond your scheduled expiry date as shown on your policy confirmation if:

1. Your scheduled common carrier is delayed or you are delayed due to circumstances beyond your control, coverage will be extended for up to 72 hours; or
2. You, your travelling companion or a family member travelling with you are admitted to hospital on or prior to your expiry date. Coverage will be extended for the duration of the hospital stay and for up to 5 days after discharge from the hospital while outside your province or territory of residence; or
3. You, your travelling companion or a family member travelling with you are unable to travel due to a medical reason that does not require hospitalization. Coverage will be extended for up to 3 days and must be documented by a physician at your destination.

### Extending Coverage After Departure

If you decide to extend your covered trip after departure, call your agent.

We will extend your coverage under this policy beyond your expiry date, as long as:

1. You have not incurred a claim under this policy;
2. You have not experienced an injury or sickness including symptoms of undiagnosed medical conditions, or have not had medical treatment during your covered trip;
3. Coverage under this policy is in force at the time you request an extension;
4. You pay any additional required premium for such

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extension; and

5. The total Period of Coverage for any single covered trip including the extension requested, will not exceed the period for which your government health insurance plan covers you nor the maximum number of days of the plan purchased.

In all other circumstances, coverage may be extended beyond the above time frames, but only at the company's discretion. In no event shall coverage be extended for a period exceeding 12 months from your original departure date.

Failure to make medical information known will render this coverage extension null and void.

### How Do You Become Insured

You become insured and this document becomes an insurance policy:

- When you are named on a completed insurance application; and
- When you pay the required premium on or before your coverage effective date; and
- If applicable, upon completion and acceptance by the company of the TIPS Insurance Eligibility Questionnaire.

If you have an infant under the age of 2 years who is a family member, travelling with you and listed on the policy confirmation, the infant will be covered at no charge under your policy for Emergency Medical benefits. Any child born during the covered trip is not entitled to coverage under this policy.

## TRAVEL ASSISTANCE

### When It Applies

If you require emergency medical or other help while travelling on your covered trip.

### What We Provide – 24/7

- a) Medical Assistance
- b) Medical Evacuation and Repatriation Assistance
- c) Emergency Return Home Travel Assistance

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- d) Travel Arrangement Assistance
- e) Lost or Delayed Baggage or Document Assistance
- f) Legal or Translation Assistance

You will be responsible for any related charges not covered by the policy.

### What To Do When You Need Assistance

Have your policy number or policy confirmation with you at all times. You can contact our assistance provider at the telephone numbers listed below. Access is available 24 hours per day, 365 days per year. If you cannot successfully place a collect call to the emergency assistance provider as instructed please dial direct and submit the charges incurred to make the call along with your claim documents.

USA & Canada 1-800-334-7787  
 Direct Dial Collect 1-905-667-0587  
 Email: assistance@oldrepubliccanada.com

When contacting our assistance provider, please provide your name, your policy number, your location and the nature of the emergency. You will be referred to the most appropriate service provider for your situation. Where a claim is payable, we will arrange, to the extent possible, to have any medical expenses billed directly to the company.

### Limitation on Emergency Assistance Provider Services

The company and/or the emergency assistance provider will use its best efforts to provide services during any event, but reserves the right to suspend, curtail or limit services in any area or country if the need arises.

The emergency assistance provider's obligation to provide services described in this policy is subject to the terms, conditions, limitations and exclusions set out in this policy. The medical professional(s) suggested or designated by the company or the emergency assistance provider to provide services according to the benefits and terms of this policy are not employees of the company or the emergency assistance provider. Therefore, neither the

company nor the emergency assistance provider shall be held responsible or liable for any negligence or other acts or omissions on their part, nor for the availability, quality, quantity or results of any medical treatment or service you may receive or your failure to obtain or receive any medical treatment or service.

## TRIP CANCELLATION AND TRIP INTERRUPTION

### When It Applies

If you must cancel your covered trip on or before the departure date or interrupt your covered trip while you are travelling.

### Covered Events

For insurance coverage to apply, the cancellation or interruption of your covered trip must result from any one of the following unforeseen events occurring during your coverage period that prevents you from travelling:

#### Health

1. Any injury or sickness occurring to:
  - a) You or your travelling companion;
  - b) Your or your travelling companion's family member.
2. You or your travelling companion are medically unable to receive a vaccination that is required for entry into a country, region or city originally determined to be your destination, provided that such vaccination was not mandatory on your effective date.
3. Quarantine of you, your travelling companion. Note, government imposed quarantines upon arrival at or return from your destination are not covered.

You must provide detailed medical documentation from a physician including a statement advising not to travel if the trip cancellation or trip interruption was caused by or resulted from an injury, sickness or quarantine. Failure to do so will result in non-payment of the claim. We reserve the right to

examine medical records or documentation relating to **your claim(s)** from any licensed **physician**, dentist, medical practitioner, **hospital**, clinic, insurer, individual, institution or other provider of service relating to the pre-existing time period pertaining to the claim presented. (See the **pre-existing condition** exclusion page 37.)

#### **Death**

4. **Your or your travelling companion's death**, the death of **your or your travelling companion's family member or your friend** which occurs during the coverage period.
  - This does not include travel for the purpose of visiting a person suffering from a **medical condition** who dies due to that **medical condition** and whose death is the cause of cancellation or interruption of **your covered trip**.

#### **Pregnancy & Adoption**

5. **You, your travelling companion or the spouse** of either:
  - a) experience complications in the first 26 weeks of pregnancy resulting in the attending **physician** advising against travel; or
  - b) has a pregnancy that is diagnosed after the **effective date** of this insurance if **your covered trip** is scheduled to take place within the 14 weeks prior to or after the expected delivery date.
6. The legal adoption of a child by **you or your travelling companion** when the notice of adoption was received after the **effective date** of this insurance.

#### **Transportation & Accommodation**

7. For **covered trips** booked through a licensed Canadian travel agency, **bankruptcy of a travel supplier**, other than the travel agency or organization from whom **you** purchased the travel arrangements. Benefits are provided only for the expenses charged by the travel supplier whose **bankruptcy** results in loss covered by

this **policy** and which stops service after **your effective date**.

- Payment is limited to the conditions described in "Limitation of payment for trip cancellation and trip interruption – bankruptcy" on page 42.
  - No coverage is provided for the total cessation or complete suspension of operations by a travel supplier caused by fraud or negligent misrepresentation by such travel supplier.
  - No coverage is provided if the travel supplier is a United States of America airline, except when the airline tickets are issued by a tour operator and are one component of an inclusive package booked through a licensed Canadian travel agency.
8. **Your or your travelling companion's place of business** is made unsuitable for the transaction of business by fire, vandalism or **natural disaster**.
  9. **Your or your travelling companion's principal residence** is made uninhabitable by fire, vandalism, or **natural disaster**.
  10. Burglary of **your or your travelling companion's principal residence or place of business** within 7 days of **your departure date** or during **your covered trip**.
  11. Death, hospitalization or quarantine of **your host at destination**.
  12. As the result of a cancellation of a cruise or tour included in **your covered trip** for reasons beyond your control except for **bankruptcy**, we will reimburse **you** up to \$1,000:
    - a) prior to departure from **your departure point** for **your non-refundable prepaid airfare** that is not part of **your cruise or tour package**; or
    - b) after departure from **your departure point** but prior to departing on **your cruise or tour**, we will reimburse **you** for the added expense resulting from a change fee or one way fare to return to **your departure point**.



13. Your or your travelling companion's destination accommodations made uninhabitable for the period of your covered trip due to fire, vandalism, burglary or natural disaster.

#### Weather

14. Weather conditions causing the scheduled carrier, on which you are booked to travel, to be delayed resulting in you losing at least 30% of your covered trip duration. If you experience a delay which results in you losing less than 30% of your covered trip, there may be coverage under Trip Delay. See page 19.

#### Employment or Educational Obligations

15. Relocation of a principal residence due to a job transfer by you, your travelling companion or the spouse of either. The person who must relocate must be a full time active employee with that same employer for this benefit to apply.
16. You or your spouse is called to emergency service as a member of a police force, armed forces, reserves or fire fighting unit as a result of a natural disaster.
17. Your parent's involuntary termination or layoff of permanent employment, not including contract or self-employment, when actively employed with the same employer for at least 6 months prior to the effective date for this insurance.
18. Involuntary termination or layoff of permanent employment, not including contract or self-employment, affecting you or your spouse when actively employed with the same employer for at least 6 months prior to the effective date for this insurance.
19. The requirement that you or your travelling companion attend a high school, university or college course examination on a date that occurs during your covered trip, provided that the examination date which was published prior to your effective date was subsequently changed after the effective date.

20. The rescheduling of high school, university or college classes of you or your travelling companion to a date that occurs during your covered trip due to unusual circumstances beyond your or your travelling companion's control and the control of the high school, university or college provided that both the unusual circumstances and the resulting rescheduling occurred after your effective date.

21. The cancellation of your covered trip by the school board due to a teachers' labour disruption or strike provided the labour disruption or strike was not reported in any media prior to the date of purchase of this policy.

#### Legal & Government

22. The non-issuance of a travel visa, excluding an immigration or employment visa required for your covered trip, provided you or your travelling companion were eligible to make such an application, for reasons beyond your or your travelling companion's control other than due to late application or a subsequent attempt for a visa that had already been refused in the past.
23. The non-issuance of your or your travelling companion's Canadian passport if required for your covered trip provided:
- i) You and your travelling companion are eligible for a Canadian passport; and
  - ii) Proper application and all required documents have been received by Passport Canada within the timeframes specified by the Government of Canada.
24. The loss or theft of your or your travelling companion's valid passport or travel documents causing you to misconnect with a portion of your covered trip.
- Benefits are limited to the lesser of \$800 or your sum insured for the change fee or the additional one way fare incurred by you to continue on your covered trip or to return to

your departure point.

- Excluded is any loss or theft as a result of:
  - a) property left unattended; or
  - b) destruction or damage from confiscation or detention by customs or other officials or authorities.

25. You or your travelling companion is called for jury duty, or are subpoenaed as a witness or required to appear as a defendant in a civil suit in a case being heard during your Period of Coverage.

#### **Terrorism, Hijacking, & Travel Advisories**

26. Hijacking of you, your travelling companion or the spouse or children of either.

27. An event, including act of terrorism, war, impending war or health issue, which causes the Government of Canada to issue an "Avoid Non-Essential Travel" or an "Avoid All Travel" advisory recommending Canadians not to travel to a country, region or city originally ticketed for a period that includes your covered trip. The travel advisory must be issued after the effective date of this insurance.

- Payment is limited to the conditions described in "Limitation of payment for trip cancellation and trip interruption – act of terrorism" on page 41.
- This benefit is not payable if the travel advisory is related to coronavirus, SARS or any mutation or variation of coronavirus or SARS.
- This benefit is not payable if the act of terrorism is caused by the use of nuclear, chemical, or bio-chemical material.
- This benefit is not payable if the cruise company changes its itinerary due to a travel advisory or warning.

#### **What We Exclude**

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

#### **What We Pay – Trip Cancellation**

You are covered up to the lesser of the maximum amount shown on the Schedule of Maximum Benefits or the amount as otherwise specified in the benefit, when a covered event listed on pages 10 to 15 causes you to cancel your covered trip, for any of the following applicable expenses incurred by you:

1. For trip cost payments and deposits you made before your covered trip was cancelled, less any refunds or credits you are entitled to receive from any source;
2. The expenses incurred by you for the next occupancy level, if your travelling companion with whom you had booked prepaid shared accommodation cancels their travel arrangements for a Covered Event outlined on pages 10 to 15 and you elect to travel as originally planned. If this occurs you are advised to upgrade the amount of insurance on your covered trip;
3. The change fee charged by your originally booked travel supplier of your prepaid covered trip when such an option is made available by a licensed Canadian travel agency;
4. The cost to catch up to your trip if you qualify to cancel but choose instead to continue on your covered trip, providing the cost to catch up is less than the cost to cancel your covered trip;
5. Published cancellation penalties imposed by hotels for unused accommodation.

**NOTE:** All cancellations must be reported to your travel agent within 72 hours following the unforeseen event that caused the cancellation. If you do not report the cancellation within the specified time period, claim payment will be limited to the cancellation penalties that were in effect within 72 hours of the event that caused cancellation.



## What We Pay – Trip Interruption

You are covered up to the lesser of the maximum amount shown on the Schedule of Maximum Benefits or the amount as otherwise specified in the benefit, when a covered event listed on pages 10 to 15 causes you to interrupt your covered trip, for any of the following applicable expenses incurred by you:

1. The unused part of your prepaid cruise and/or covered land arrangements, less any refunds or credits you are entitled to receive from any source;
2. The lesser of a one way fare or change fees on existing tickets, less any refunds or credits you are entitled to receive from any source, to return to your departure point or to continue on your covered trip;
3. The extra expenses incurred, supported by original receipts and proof of payment, for commercial accommodation and meals, essential telephone calls and taxi fares up to \$200 per day to a maximum of \$800;
4. Published cancellation fees imposed for the early return of a rental vehicle prior to the contracted date of return;
5. Published cancellation fees imposed by hotels for unused accommodations.

## ULTIMATE COVERAGE

### When It Applies

This coverage is applicable if you must cancel or interrupt your covered trip and you do not qualify for coverage under the Trip Cancellation or Trip Interruption section of the policy.

### What We Cover

Whenever you or your travelling companion are prevented from taking or continuing your covered trip due to any unforeseen event that occurs after the effective date that is not otherwise covered by this policy. In this section, an unforeseen event is an occurrence or situation that is not reasonably expected or anticipated.

## What We Exclude

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

## What We Pay – Ultimate Trip Cancellation

You are covered to a maximum of 80% of the sum insured for any of the following applicable expenses incurred by you:

1. 80% of the trip cost payments and deposits you made before your covered trip was cancelled, less any refunds or credits you are entitled to receive;
2. 80% of the expenses incurred by you for the next occupancy level, if your travelling companion with whom you had booked prepaid shared accommodation cancels their travel arrangements and you elect to travel as originally planned. If this occurs you are advised to upgrade the amount of insurance on your covered trip;
3. 80% of the change fee charged by your originally booked travel supplier of your prepaid covered trip when such an option is made available by a licensed Canadian travel agency;
4. 80% of the cost to catch up to your trip if you qualify to cancel but choose instead to continue on your covered trip, providing the cost to catch up is less than the cost to cancel your covered trip;
5. 80% of the published cancellation penalties imposed by hotels for unused accommodation.

## What We Pay – Ultimate Trip Interruption

You are covered to a maximum of 80% of the sum insured for any of the following applicable expenses incurred by you:

1. 80% of the unused part of your prepaid cruise and/or covered land arrangements, less any refunds or credits you are entitled to receive from any source;
2. 80% of the lesser of a one way fare or change fees on existing tickets, less any refunds or credits you are entitled to receive from any source, to return



to your departure point or to continue on your covered trip;

3. 80% of the extra expenses incurred, supported by original receipts and proof of payment, for commercial accommodation and meals, essential telephone calls and taxi fares up to \$200 per day to a maximum of \$800;
4. 80% of the published cancellation fees imposed for the early return of a rental vehicle prior to the contracted date of return;
5. 80% of the published cancellation fees imposed by hotels for unused accommodations.

## TRIP DELAY

### When It Applies

If your travel is delayed on or after your scheduled departure date.

**Special Note:** Trip Delay coverage is intended to help you with the extra expenses you incur to catch up to your covered trip. If you experience a delay you need to make reasonable efforts to continue on your covered trip.

### What We Cover

The delay of your covered trip must directly result from any one of the following unforeseen events occurring on or after your departure date:

1. You or your travelling companion are delayed for at least 6 hours in arriving at your covered trip destination or returning to your departure point due to the delay, schedule change or cancellation of your or your travelling companion's common carrier.
  - Delays, schedule changes and cancellations caused by strike, labour disruptions, bankruptcy, grounding of aircraft for failure to satisfy government safety regulations, coronavirus, SARS, or any mutation or variation of coronavirus or SARS or security alerts are not covered.
2. A delay of the private automobile in which you are travelling as a result of:

- a) a traffic accident documented by a police report;
- b) mechanical failure;
- c) weather conditions; or
- d) emergency road closure by police documented by a police report

providing that you left enough travel time to comply with the travel supplier's required check-in procedure.

3. A delay in clearing customs and security controls due to your mistaken identity.
  4. Cancellation of a domestic Canadian common air carrier that is providing a portion of your covered trip. We will reimburse you up to \$1,000 for the non-refundable prepaid airfare of a domestic carrier that is no longer useful for your covered trip.
- For items 1 to 4 above, if your travel arrangements were not made through a licensed Canadian travel agency, travel delay benefits will apply provided your travel arrangements meet the following connection times:
    - a) 2 hours between domestic airline connectors;
    - b) 3 hours between international or Canada/USA connections;
    - c) 6 hours between mixed connections such as an airline connecting to a land tour or cruise.

### What We Exclude

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

### What We Pay

1. You are covered up to the maximum amount shown on the Schedule of Maximum Benefits for Trip Delay for the following applicable expenses incurred by you:

- a) The change fee or the additional fare incurred by you while you are travelling to:
    - i) continue on your covered trip; or
    - ii) return to your departure point;
  - b) The unused, non-refundable insured portion of the prepaid expenses as long as such expenses are supported by proof of purchase and are not reimbursable by any other source, less the value of the unused travel ticket;
  - c) Up to \$100 for additional pet care expenses you incur as long as the delay in your return is 24 hours or more;
2. In addition, you are covered for the cost of meals, commercial accommodation, essential telephone calls, taxi fares and parking charges resulting from a delay up to \$200 per day to a maximum of \$800, supported by original receipts and proof of payment.

The maximum benefit amount for Trip Delay will be reduced by any amounts paid or payable by any common carrier responsible for your covered trip.

## EMERGENCY MEDICAL

### When It Applies

If you experience a medical emergency while on your covered trip.

### What We Cover

- 1. **Emergency medical expenses:** as listed below and ordered or prescribed by a physician as medically necessary for diagnosis or treatment of your emergency sickness or injury:
  - a) the services of a physician, surgeon or in-hospital duty nurse;
  - b) hospital room and board charges up to the semi-private room rate. This will include expenses for a cruise ship cabin or hotel room, not already included in the cost of your covered trip, if recommended as a substitute for a hospital room for recovery of an injury or sickness;

- c) transportation furnished by a professional ambulance company to and from a hospital;
- d) up to \$50 each way if a local taxi service is required to get you to and from the nearest medical service provider for a minor emergency;
- e) your emergency evacuation from a remote location to the nearest appropriate hospital that can provide the necessary emergency medical treatment as determined and arranged by our emergency assistance provider;
- f) diagnostic procedures, laboratory procedures and treatment, subject to prior approval by us;
- g) medical equipment purchased or rented for therapeutic purposes subject to prior approval by us;
- h) prescription medications required to treat any emergency medical condition or injury, which are prescribed by a physician and dispensed by a licensed pharmacist (maximum 30 day supply).
- i) One follow-up visit following emergency treatment or one follow-up visit following hospital discharge for an emergency that is covered by this policy. The follow-up visit must be recommended by a physician at the time of discharge and take place within the required time frame recommended for an initial follow-up visit. The cost of this follow-up visit is limited to \$500.
- With respect to all emergency medical expenses, you or someone acting on your behalf are required to immediately contact our 24 hour assistance line at the telephone numbers provided on page 9 of this policy before admission to hospital or within 24 hours after a life or organ-threatening emergency. Failure to do so will result in you being responsible for 30% of any eligible expenses incurred.



- The company reserves the right to return you to Canada or to your departure point before any treatment or following emergency treatment for sickness or injury, if the medical evidence obtained from our medical advisor and your local attending physician confirms you are able to return to Canada without endangering your life or health.
  - If you elect not to return to Canada following the company's recommendation to do so, any further expenses related to the emergency will not be covered by this policy and all benefits will end.
2. **Prescription drugs:** up to \$50 for prescription drugs lost, stolen or damaged during your covered trip. Up to \$75 will be allowed if the services of a local physician are required to secure the replacement prescription. You must contact our emergency assistance provider.
  3. **Emergency dental:** treatment ordered by a licensed dentist or dental surgeon as follows:
    - a) Up to \$4,000 will be paid for treatment or repair of natural or permanently attached artificial teeth which are damaged by an injury to the head or mouth. Continuing dental treatment completed within 90 days after you return to Canada is available provided the treatment is related to the injury. Services performed by a family member are not covered;
    - b) up to \$300 to relieve acute pain and suffering not related to an injury. Services performed by a family member are not covered.
  4. **Emergency paramedical services:** performed by a chiropractor, chiropodist, physiotherapist, osteopath or podiatrist for emergency treatment up to \$300 per category of practitioner. Services performed by a family member are not covered.
  5. **Accommodation and meals:** commercial accommodation, meals, essential telephone calls, taxi fares or rental vehicle charges

incurred by you, your travelling companion, or a family member travelling with you if one of you is relocated to receive emergency medical treatment or one of you is hospitalized beyond your expiry date due to sickness or injury.

- This benefit is limited to \$200 per day to a maximum of \$750. Original receipts and the local attending physician's written diagnosis of the sickness or injury must be submitted for this benefit to qualify for payment.
6. **Medical evacuation or return home:** in response to an emergency sickness or injury as follows:
    - a) the extra cost of a one way fare on a commercial airline via the most direct route to return you to your place of residence; or
    - b) the cost to accommodate a stretcher on a commercial airline via the most direct route to return you to your place of residence or to the most appropriate medical facility closest to your home, plus the reasonable cost of meals, accommodations and airfare expenses for a qualified medical attendant to accompany you if it is deemed medically necessary; or
    - c) air ambulance transportation when it is medically necessary.
  - Benefits must be pre-approved and arranged by us in consultation with our medical advisors, the local treating physician and our emergency assistance provider for coverage to apply. If your unused return travel ticket is refundable, we will deduct the value of the refund from the return transportation cost we arranged or you may choose to turn your unused return ticket over to us.
  7. **Bedside visit:** If you are admitted to hospital for an emergency sickness or injury and the local attending physician recommends that a relative or close friend should visit at your bedside, remain with you, or accompany you home, we will reimburse the cost of a round-trip fare by the most direct route and up to \$750 for

commercial accommodation and meals. We will automatically insure the accompanying family member or friend for Emergency Medical coverage under this policy until you are medically stable to return to Canada, subject to the eligibility, limitations, conditions, & exclusions of this policy.

- These benefits are subject to prior approval by us.

8. **Return and escort of children:** This benefit is payable if you are confined to a hospital for more than 24 hours or you must return to your home because you have a medical emergency which is covered by this policy or in case of your death. We will pay for the transportation expenses incurred, up to the cost of a one way fare for the return home of any children who are accompanying you. If your child is under 18 years of age, we will also pay the extra cost of a round trip airfare via the most direct route, overnight commercial accommodation, and reasonable meal expenses for an escort to accompany your child home. If the unused return travel ticket is refundable, we will deduct the value of the refund from the return transportation cost we arranged or you may choose to turn your unused return ticket over to us.
9. **Child care cost:** If you are admitted to hospital for an emergency sickness or injury during your covered trip and need to be relocated to receive emergency medical treatment or are delayed beyond your expiry date, we will reimburse you up to \$50 per day to a maximum of \$500 for the professional child care cost incurred during your covered trip to care for children travelling with you.
  - Original receipts from the professional child care provider are required.
10. **Return of travelling companion:** If you must return to your departure point because of a medical emergency covered by this policy, we will reimburse you for the extra cost of a one

way fare on a commercial flight via the most direct route to return your travelling companion back to your departure point. If the unused return travel ticket is refundable, we will deduct the value of the refund from the return transportation cost we arranged.

11. **Repatriation of remains:** If you die during your covered trip, we will reimburse the reasonable expenses incurred up to the maximum amount specified in the Schedule of Maximum Benefits for:

- a) preparing and transporting your remains or ashes back to your departure point ; or
- b) the cremation or burial of your remains at the location where death occurs.

No benefit is payable for the cost of a headstone, casket and/or funeral service expenses.

Benefits under this section shall not duplicate any benefits available under any other section of this policy.

12. **Identification of remains:** If someone is legally required to identify your remains before your body is released, we will reimburse the cost of one person to travel to the place where your remains are located via a round-trip fare by the most direct route and up to \$500 for commercial accommodation and meals. We will automatically insure this person for Emergency Medical coverage under this policy for not more than 3 days until they return to Canada, subject to the eligibility, limitations, conditions, and exclusions of this policy.

- This benefit must be pre-arranged and approved by us.

13. **Vehicle return:** We will pay the expenses associated with returning your vehicle to your home or your rental vehicle to the appropriate rental agency if you are unable to do so because of a medical emergency, up to \$2,000. Return of commercial vehicles is not covered.



14. **Return of baggage and personal effects:** In the event of your medical evacuation or repatriation of remains arranged by the company, if there is insufficient space to accommodate your baggage and personal effects aboard the transport provided, we will reimburse you up to \$200 to cover the cost of shipping these items to your departure point.
15. **Incidental expenses:** If you are required to stay in a hospital for treatment of an emergency sickness or injury as an in-patient while on your covered trip, we will reimburse you up to \$250 for your out of pocket expenses such as television, wi-fi and parking charges. Original receipts (no copies) and proof of payment must be submitted.
16. **Eyeglasses replacement:** In the event your eyeglasses are damaged as a result of a covered injury, we will reimburse you up to \$200 to replace them during your covered trip.
17. **Return to destination:** If, following your emergency medical evacuation arranged by the company to your place of residence, you wish to return to your destination, we will reimburse you for the cost of a one way fare to the city from where the medical evacuation occurred.
  - This benefit is available only if:
    - a) Your attending physician at your place of residence determines that you require no further treatment,
    - b) You receive prior approval by us,
    - c) You choose this benefit instead of benefit #13, vehicle return, and
    - d) Your return must be prior to your expiry date.
  - Once you return to your destination, a recurrence of the medical condition which necessitated your emergency medical evacuation or related medical condition will not be covered under this policy.
  - This benefit can only be used once during your covered trip. Upon return to your destination, the effective date of coverage is

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the day you leave your departure point to return to your destination.

## What We Exclude

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

## What We Pay

You will be reimbursed for the reasonable and customary charges in excess of any government health insurance plan (GHIP) allowance, your Canadian university health insurance plan (UHIP) allowance or any private medical plan for the eligible emergency medical expenses listed above up to the maximum benefit amount described on the Schedule of Maximum Benefits.

If you have other insurance that may provide the same benefits you must notify us of that insurance, cooperate with our efforts to co-ordinate benefits payable by another insurer, and reimburse us for any payment that we have made that you receive from another insurer.

## BAGGAGE & PERSONAL EFFECTS

### When It Applies

If your baggage and/or personal effects are lost, stolen, damaged or delayed during your covered trip.

### What We Cover & What We Pay – Baggage & Personal Effects – Lost, Stolen or Damaged

When baggage and/or personal effects are lost, stolen, or damaged during your covered trip, we will reimburse you up to the maximum benefit amount as shown on the Schedule of Maximum Benefits for the plan you purchased.

We will pay the lesser of:

1. The replacement or repair cost, after an allowance is made for wear and tear or depreciation; or

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2. The original purchase price.

A maximum of \$300 is payable for any single item.

A combined maximum limit of \$300 will be paid for: jewellery; watches; cameras, including related equipment; binoculars; articles consisting in whole or in part of silver, gold or platinum; furs and fur-trimmed items; cell phones; computers and other digital or electronic items provided that original receipts accompany the claim.

The liability of the company with respect to any one claim under this benefit shall not exceed the lesser of the sum insured at the time of application or \$1,500 in the aggregate under all TIPS insurance policies purchased for any one covered trip with respect to a single insured person.

For this benefit to apply you must:

- provide a police report if applicable;
- take all reasonable steps to protect, save or recover your baggage and/or personal effects;
- promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any common carrier or third party who had custody of your baggage and/or personal effects at the time of loss and supply us with a copy of the written report.

### What We Cover & What We Pay – Baggage Delay

If your checked baggage is misdirected or delayed more than 12 hours by the common carrier while on your covered trip, we will pay up to an aggregate total of \$300 for:

1. The purchase or rental of essential items of personal clothing and necessary toiletries while on your covered trip; and
2. The rental of sporting equipment if the purpose of your covered trip was to participate in a sporting event and your sporting equipment was included in the delayed checked baggage; and

3. The rental of a wheelchair for use during your covered trip.

This benefit does not apply to baggage delayed after you have returned to your departure point.

### What We Cover & What We Pay – Personal Money

If your personal money is lost or stolen while on your covered trip, we will reimburse you up to \$100.

### What We Cover & What We Pay – Passport / Travel Visa Replacement

If your passport and/or travel visa is lost or stolen while travelling outside your country of permanent residence on your covered trip we will pay the reasonable and customary cost to reimburse you for the replacement of your passport and/or travel visa and/or required entry documents up to a maximum of \$300.

### What We Exclude

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

## AIRFLIGHT ACCIDENT

### When It Applies

If you sustain an injury while you are travelling on your covered trip.

### What We Cover

You are covered for bodily injury sustained during your covered trip while riding as a passenger (not as a pilot, operator or crew member) on, boarding or alighting from any:

- a) aircraft maintained by a scheduled airline;
- b) transport type aircraft operated by the: i) Air Mobility Command (AMC) of the United States; ii) Royal Canadian Air Force Transport Command; or iii) Royal Air Force Air Transport Command of Great Britain;
- c) land conveyance licensed for the transportation of passengers for hire which takes you directly to



## POLICY EXCLUSIONS

### Exclusions only applicable to the Trip Cancellation section of this Policy:

There is no coverage and no benefits will be payable for claims resulting from or attributable to:

1. Coronavirus, SARS or any mutation or variation of coronavirus or SARS. This exclusion does not apply to Trip Cancellation benefit 1a.
2. Failure of any tour operator, common carrier, or other travel supplier, person or agency to provide the confirmed travel arrangements for reasons other than bankruptcy.

### Exclusions only applicable to the Trip Interruption section of this Policy:

There is no coverage and no benefits will be payable for claims resulting from or attributable to:

1. Coronavirus, SARS or any mutation or variation of coronavirus or SARS. This exclusion does not apply to Trip Interruption benefit 1a.
2. A return delayed more than 10 days beyond your scheduled date of return, unless you, a family member travelling with you, or a travelling companion were admitted to hospital for at least 24 consecutive hours within this 10 day period.

### Exclusions only applicable to the Ultimate Coverage section of this Policy:

There is no coverage and no benefits will be payable for any claim resulting from or attributable to:

1. Coronavirus, SARS or any mutation or variation of coronavirus or SARS;
2. An unfavourable weather forecast.

### Exclusions only applicable to the Emergency Medical section of this Policy:

There is no coverage and no benefits will be payable for claims resulting from or attributable to:

1. Expenses incurred for medical care or services where your covered trip was undertaken contrary

to medical advice or after receiving a prognosis of a terminal sickness;

2. Any treatment:
  - a) not required for the immediate relief of acute pain and suffering;
  - b) which can reasonably be delayed until you return to your province or territory of residence;
  - c) for follow-up treatment, recurrence of a medical condition or subsequent emergency treatment or hospital stay for a medical condition or related medical conditions for which you had received emergency treatment during your covered trip;
  - d) routine or general physical examinations, drugs or medication available without a prescription, eyeglasses or contact lenses or services which are not medically necessary;
3. Transplants of any kind;
4. Unless prior approval is obtained from us, any emergency air transportation, MRI, CAT Scan, surgery, cardiac procedures, including but not limited to cardiac catheterization, angioplasty or surgery;
5. Expenses incurred for all medical care or services including those related to an accident when this policy was purchased specifically to obtain hospital or medical treatment outside your province or territory of residence, whether or not recommended by a physician;
6. Any expenses related to an injury or sickness that occurred when another insurance was in force during the period of your covered trip for which top up coverage was purchased;
7. Expenses incurred for ongoing or recurring medical conditions. Once emergency treatment and care is completed, no further benefits for the same or related medical conditions will be covered;

8. Arthritis, cataracts, gout, varicose veins, corns, calluses and bunions or any **medical conditions** resulting from the medical care thereof;
9. Artificial joints within one year of any surgery;
10. All medical and emergency evacuation costs associated with child birth that occurs after 26 weeks gestation or voluntarily induced abortion;
11. All neo natal, medical care and evacuation costs related to a baby born during the covered trip; or
12. Any expenses related to coronavirus, SARS, or any mutation or variation of coronavirus or SARS. This exclusion is waived if you are under 18 years old or if you are vaccinated or if you are not medically eligible to be vaccinated.

### **Exclusions only applicable to the Baggage & Personal Effects section of this Policy:**

There is no coverage and no benefits will be payable for claims when reimbursed:

- By the **common carrier**, hotel or **travel supplier**, including any services rendered by such **common carrier**, hotel or **travel supplier**; or
- As specified under any other insurance coverage you may have for the loss of or damage to property.

No coverage is provided for any loss or damage to:

1. Any animals;
2. Automobile and automobile equipment; aircraft; bicycles, except when checked as baggage with a **common carrier**; boats or other vehicles or conveyances; trailers; motors;
3. The following personal items:
  - a) sunglasses (prescription or non-prescription), contact lenses;
  - b) artificial teeth, dental bridges, dental retainers, hearing aids, prosthetic limbs, prescribed medications;
  - c) keys, money, credit cards, tickets and documents (except as coverage is otherwise specifically provided herein), stamps,

securities;  
d) sporting equipment if the loss/damage results from the use thereof;

- e) travel tickets for **your covered trip**, except for administrative fees required to reissue such tickets;
4. Household effects and furnishings, antiques and collector's items;
5. Perishable or consumable items, including any tobacco products;
6. Property used in trade, business or for the production of income;
7. Computer software, including any expenses incurred for the restoration of any lost or corrupted data;
8. Property shipped as freight or property shipped prior to **your departure date**;
9. Property stolen from an unattended vehicle that was not locked in the trunk or property left in view where a secure trunk is not available;
10. Property caused by defective materials or craftsmanship, normal wear and tear, gradual deterioration, inherent vice or mechanical breakdown;
11. Property caused by electrical current, including electric arcing, that damages or destroys electrical devices or appliances;
12. Property caused by the confiscation, detention, requisition or destruction of **your baggage and personal effects** by customs or other authorities;
13. Articles purchased during **your covered trip** without original receipts attached to the claim;
14. Jewellery, precious stones, watches; cameras, including related equipment; articles consisting in whole or in part of silver, gold or platinum; furs and fur-trimmed items; cell phones, computers and other digital or electronic items that are placed in the possession of a **common carrier**;
15. Property caused by breaking or scratching of fragile articles other than cameras or



binoculars, unless caused by fire or accident to the vehicle in which they are being carried;

16. Property insured under any homeowner's or tenant's package policy;
17. Any baggage or property left unattended; or
18. Shortages due to error, omission or depreciation in value.

### Exclusions only applicable to the Airflight Accident section of this Policy:

There is no coverage and no benefits will be payable for claims resulting from or attributable to:

1. Disease or any physical defect, infirmity or sickness which existed prior to the commencement of your covered trip;
2. Your suicide; or
3. Any act of terrorism.

### Exclusions applicable to all sections of this Policy:

NOTE: The Exclusions in this section are not applicable to the Ultimate Coverage.

There is no coverage and no benefit will be payable for any claims resulting from or attributable to:

1. Your or your travelling companion's pre-existing condition that was not stable during the time periods indicated in the Stability Table:

STABILITY TABLE	
Stability Period	Counting Back From
For Trip Cancellation Benefits	
60 days	Effective Date
For Trip Interruption Benefits	
60 days	Departure Date
For Emergency Medical Benefits	
60 days	Departure Date

NOTE: For covered trips where your trip cost is in excess of \$15,000, this pre-existing condition exclusion pertains to anyone's health irregularity

that gives rise to a claim under Trip Cancellation or Trip Interruption.

2. Any sickness or injury resulting from:
  - a. a heart condition involving the taking of nitroglycerine more than once per week for the relief of angina within the time periods listed in the Stability Table
  - b. a lung condition treated with home oxygen or the taking of oral steroids (prednisone or prednisolone) within the time periods listed in the Stability Table;
3. Any event that might cause your covered trip to be cancelled or abandoned, which you or your travelling companion had knowledge of at the time of purchasing this insurance;
4. Consequential loss of any kind including loss of enjoyment of your covered trip from any cause;
5. Your mental or emotional disorders including, but not limited to stress, anxiety and depression unless admitted to hospital. This exclusion is not applicable to major psychiatric illness such as psychosis, schizophrenia and major affective mood disorders;
6. Any elective medical treatment;
7. Your use of drugs, alcohol, or any medication that results directly or indirectly in the condition causing a claim;
8. Any sickness or injury resulting from long term excessive consumption of alcohol or drugs;
9. Your attempted suicide or any intentionally self-inflicted injury unless admitted to hospital;
10. Your participation in adventurous activities;
11. Your participation in organized professional sporting activities;
12. Driving a motorcycle, moped, or scooter, whether or not you are driving on publicly maintained roads, driving off-road or on private property (unless you hold an applicable valid Canadian driver's license);
13. Your riding, driving or participating in motorized races of speed or endurance;

or immediately from airports used by a **scheduled airline**; or

d)land or water conveyance provided at the expense of the air carrier as a substitute for an aircraft covered by this policy.

#### 1. EXPOSURE AND DISAPPEARANCE

Loss from exposure to the elements by reason of a covered accident will be covered if such loss is otherwise payable under this policy.

If you are not found within one year after:

a)the disappearance, sinking or wrecking of a conveyance in which you are riding during your covered trip; or

b)the destruction of a building which you are in during your covered trip;

you will be presumed to have suffered loss of life resulting from injury caused by an accident.

#### What We Exclude

The exclusions that apply to this coverage are listed in the Policy Exclusions section beginning on page 33.

#### What We Pay

You are covered up to the maximum amount shown on the Schedule of Maximum Benefits or as otherwise specified in the benefit when a covered loss occurs. A percentage of the maximum benefit will be payable as listed for the following injuries:

Loss of	Percentage of Maximum Benefit Payable
Life .....	100%
Both Hands or Both Feet .....	100%
Entire Sight of Both Eyes .....	100%
One Hand & One Foot .....	100%
One Hand & Entire Sight of One Eye .....	100%
One Foot & Entire Sight of One Eye .....	100%
Complete & Irrecoverable Loss of	
Speech or Hearing .....	100%
One Hand or One Foot .....	50%
Entire Sight of One Eye .....	50%

For a benefit to be payable under this coverage, the accident must happen on your covered trip and the resulting injury or death must occur within 365 days of the accident.

Loss as used above with reference to:

1. Hand or foot: means that the hand or foot is completely and permanently severed at or above the wrist or ankle joint;

2. Sight: means the total and irrecoverable loss of entire sight.

If more than one loss results from any one accident, we will only pay the one largest benefit as listed above. No benefit is payable for a loss which is not shown above.

Regardless of how many valid policies you have purchased with the company, the maximum amount for which you can be covered under all policies issued for Travel Accident/Airflight Accident by the company as a result of any one incident is limited to an aggregate amount of \$100,000. Any amount purchased in excess of \$100,000 shall be refunded upon request.

The company's maximum liability under this policy and all other Travel Accident/Airflight Accident Insurance policies issued by the company with respect to any one incident is limited to \$12,000,000 in the aggregate, which will be shared proportionately among all claimants entitled to claim. In addition, the company's maximum liability under this policy and all other Travel Accident/Airflight Accident insurance policies issued by the company under this benefit with respect to more than one incident occurring during a calendar year is limited to \$24,000,000 in the aggregate.



14. Piloting an aircraft or air travel on any air supported device other than as a fare-paying passenger on a flight operated by a common carrier;
15. Fraud, concealment or deliberate misstatement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder;
16. Your participation in a crime or malicious act;
17. Participation in a riot or insurrection;
18. Except as provided under Trip Cancellation (#27 act of terrorism page 15), war or act of war (whether declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military uprising or usurped power;
19. Act of terrorism by nuclear means and terrorism by dissemination of biological, chemical and or bio-chemical agents and substances;
20. Participation in the armed forces except as provided under Trip Cancellation and Trip Interruption Covered Events page 13 item #16;
21. Events related to "Avoid Non-Essential Travel" and "Avoid All Travel" advisories issued by the Government of Canada prior to your effective date that were or continue to be in effect for any country, region or city of destination on your covered trip, as reflected in your travel itinerary;
22. Orbital and suborbital flights;
23. A condition that is directly or indirectly related to any medical condition for which you have declined or delayed recommended treatment, diagnostic testing or prescription medication in the 2 years prior to the date it gives rise to a claim under this policy;
24. Contamination resulting from radioactive material or nuclear fuel or waste; or
25. Any trip outside your province or territory of residence as a driver, operator, co-driver, crewmember, or passenger on any commercial

vehicle used to carry goods for sale, resale or income.

## GENERAL POLICY PROVISIONS

**Assignment of benefits:** Where the company has paid expenses or benefits to you or on your behalf under this policy, the company has the right to recover, at its own expense, those payments from any applicable source or any insurance policy or plan that provides the same benefits or recoveries. This policy also allows the company to receive, endorse and negotiate eligible payments from those parties on your behalf. When the company receives payment from any Canadian provincial or territorial government health insurance plan, any other insurer, or any other source of recovery to the company, the respective payor is released from any further liability with respect to the claim.

**Autopsy:** In the event of your death, the company may request an examination or autopsy subject to any applicable laws relating to autopsies.

**Concealment and misrepresentation:** The entire coverage will be void, if before, during or after a loss, any material fact or circumstance relating to this policy has been concealed or misrepresented.

**Conformity with existing laws:** Any provision of this policy which is in conflict with any federal, provincial or territorial law where this policy is issued is hereby amended to conform to the minimum requirements of that law. In all other respects, the terms and provisions of this policy shall apply.

Despite any other provision contained in the contract, the contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance.

**Contract changes:** This policy is a legal contract between you and us. It, including any endorsements and attached papers are the entire contract. No change in this policy is valid unless approved in writing by one of our officers. No agent has the right to change this policy or to waive any of its provisions.



**Coordination of benefits:** The company will coordinate benefits payable under this policy with benefits available to you under any other policy or plan, so that payments made under this policy and from all other sources will not exceed 100% of the eligible expenses incurred. Coordination of Benefits of emergency medical expenses will be in accordance with the Coordination of Benefits Guidelines issued by the Canadian Life and Health Insurance Association with respect to Out of Country/Province Medical Expenses. However, if you are covered as an active or retired employee under your current or former employer's group health insurance plan for Extended Health Care benefits and the lifetime maximum amount is:

1. \$50,000 or less, Coordination of Benefits will not apply to such amount; or
2. More than \$50,000, Coordination of Benefits will apply only to the amount of insurance in excess of \$50,000.

**Currency:** All premiums and benefits under this policy are payable in Canadian currency based on a) the rate of exchange set by any chartered bank in Canada on the last date of service, or b) on the date the payment is issued to the provider of service.

**Limitation of liability:** The company's liability under this policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased for any loss or expense. The company upon making payment under this policy does not assume any responsibility for the availability, quality, results or outcome of any treatment or service, or your failure to obtain any treatment or service covered under the terms of this policy.

**Limitation of payment for trip cancellation and trip interruption - act of terrorism:** In the event of an act of terrorism, Trip Cancellation and Trip Interruption benefits will be paid out of a fund limited to \$1,000,000 per act of terrorism or a series of acts of terrorism occurring within a 72 hour period and applying to all policies issued by the company.

Regardless of the number of acts of terrorism the

maximum liability of the fund under this policy and all other policies issued by the company is limited to \$2,000,000 per calendar year.

If in our opinion the total number of Trip Cancellation and Trip Interruption claims payable due to one or more acts of terrorism may exceed the available fund limit, your pro-rated claim will be paid after the end of the calendar year.

**Limitation of payment for trip cancellation and trip interruption - bankruptcy of a travel supplier:** The company's maximum liability under this policy and all other policies issued by the company as a result of the bankruptcy of any one contracted travel supplier is \$1,000,000 regardless of the number of claims. Where the aggregate limit of \$1,000,000 is exceeded, claims will be paid on a pro-rata basis.

The company's maximum liability under this policy and all other policies issued by the company for bankruptcy of a travel supplier is limited to \$3,000,000 per calendar year regardless of the number of bankruptcies of contracted travel suppliers. Where the aggregate eligible claims in a calendar year exceed \$3,000,000 claims will be paid on a pro-rata basis and will be paid after the end of the calendar year.

In the event of a bankruptcy, the amount payable under this policy for actual financial loss to you is limited to the amount in excess of:

- 1) the amount recoverable from a provincial compensation fund; and
- 2) any available credit card chargebacks; and
- 3) any funds available to you as an unsecured creditor of the travel supplier,

up to the sum insured to a maximum of \$3,500. This policy will not pay any other amounts with respect to such loss, and will in no circumstances provide or be deemed to provide primary coverage in respect of such loss.

**Medical examination:** The company reserves the right to have you medically examined in the event of a claim.



**Medical records:** In the event of a claim, you agree to provide access to and we reserve the right to review any and all medical records or documentation relating to your claim(s) from any licensed physician, dentist, medical practitioner, hospital, clinic, insurer, individual, institution or other provider of service relating to the validity of your claim.

**Refund of premium:** Other than the "10 Day Right to Examine" on page 1, premium refunds are not available.

**Right of recovery:** In the event that you are found to be ineligible for coverage, any benefit is paid in error, payment is made in excess of the amount allowed under the provisions of this policy, a claim is found to be invalid, or benefits are reduced in accordance with any policy provision, the company has the right to collect from you any amount which it has paid on your behalf to medical providers or other parties or seek reimbursement from you, your estate, any institution, insurer or person to whom the payment was made.

**Secondary coverage:** The benefits in this policy are secondary to those available under any other coverage you may have including but not limited to, government health insurance, group or personal accident and sickness insurance, extended health or medical care coverage, any automobile insurance or benefits plan, homeowner, tenant or other multi-peril insurance, credit card benefit insurance, other travel insurance and replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers.

**Subrogation:** If you suffer a loss caused by a third party, the company has the right to subrogate your rights of recovery against the third party for any benefits payable to or on your behalf, and will, at its own expense and in your name, execute the necessary documents and take action against the third party to recover such payments. You must not take any action or execute any documents after the loss that will prejudice the company's rights to such recovery.

**Sworn statements:** We have the right to request that claims documents be sworn under oath and have you examined under oath in respect to any claim documents submitted.

## DEFINITIONS

**Accident** means a happening due to external, violent, sudden or fortuitous causes beyond your control which occurs during your Period of Coverage.

**Act of terrorism or terrorism** means the unsanctioned and illegal use of violence (excluding general civil disturbance, rioting and act of war (declared or undeclared) or the intentional release of a biological material), which caused destruction of property, injury or death for the express or implied purpose of achieving a political, ethnic or religious goal or result.

**Adventurous activities** means participating in any of the following: all-terrain vehicles (ATV), bungee jumping, dirt biking (off-road), hang-gliding, heli-skiing, hot air ballooning, mountain climbing, parachuting, paragliding, rock climbing (not mountaineering), scuba diving (unless qualified and not diving deeper than 130 feet), skydiving.

**Baggage and/or personal effects** means items or articles of necessity, adornment or for personal convenience including clothing and other personal effects worn on the person that are usually carried by travellers for their individual use while travelling.

**Bankruptcy** means the inability to provide contracted services due to total cessation or complete suspension of operations due to financial insolvency, with or without the filing of a Bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline or other travel supplier.

**Children** means your child or grandchild who is unmarried and is travelling with you or who joins you during your covered trip and is either: i) under 21 years of age; ii) under 26 years of age if a full-time student; or iii) of any age who is mentally or physically handicapped.



**Common carrier** means commercial airline carrier, cruise ship, ferry, bus, train, taxi, limousine or other similar vehicle that is licensed, intended and used primarily to transport passengers for hire not including rented, leased or privately owned vehicles.

**Company, we, our, us** means Old Republic Insurance Company of Canada.

**Contamination** means poisoning of people by nuclear, chemical and/or biological substances that cause sickness or death.

**Covered trip** means travel arrangements insured by this policy commencing on the departure date and ending on the expiry date, both as shown on the policy confirmation.

**Departure date** means the later of the date shown as such on the policy confirmation or the date you actually depart on your covered trip.

**Departure point** means the city, province, territory or country you depart from on your covered trip.

**Effective date** means the date your insurance coverage under this policy or a specific benefit of this policy begins. (See page 6)

**Emergency** means a sudden and unforeseen medical condition that requires immediate treatment. An emergency no longer exists when medical evidence indicates that no further treatment is required at your destination or you are able to return to your province/territory of residence for further treatment.

**Emergency assistance provider** provides the emergency service 24 hours a day, 7 days a week, during your Period of Coverage. (See page 8)

**Expiry date** means the date coverage under this policy ends as shown on your policy confirmation.

**Family member** means spouse, parent, legal guardian, step-parent, grandparent, grandchild, in-laws, natural or adopted child, stepchild, brother, sister, stepbrother, stepsister, foster child, aunt, uncle, niece or nephew.

**Fare** means the same ticket class that you originally purchased for your covered trip. This is subject to

availability. If you have not insured the full non-refundable cost of your covered trip, fare means the lowest single seat fare from any International Air Transportation Association carrier.

**Hospital** means an institution that is licensed, staffed and operated for the care and treatment of in-patients and out-patients. Treatment must be supervised by physicians and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

A hospital is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.

**Host at destination** means the person with whom you have arranged overnight accommodation for the majority of your covered trip at their usual place of residence, not including commercial facilities.

**Injury** means sudden bodily damage caused by an accident during your Period of Coverage causing you to seek medical treatment.

**Material fact** means any fact that would cause us to decline your application for insurance or charge more premium than you have paid for the insurance policy.

**Medical condition** means any disease, illness or injury including symptoms of undiagnosed conditions.

**Medically necessary** means treatment or services that are appropriate for the relief of sickness or injury in an emergency, based on generally accepted professional medical standards.

**Minor illness** means an infection that ends 30 days prior to the effective date of coverage and does not require: use of medication for a period greater than 15 days; more than one follow-up visit to a physician; hospitalization; surgical intervention; or, consultation with a medical specialist. A chronic

illness or the complication of a chronic illness is not a minor illness.

**Mountain climbing** means the ascent or descent of a mountain requiring the use of specialized equipment including crampons, pick-axes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment.

**Natural disaster** means a disaster resulting from natural causes including flood, hurricane, tornado, earthquake, volcanic eruption or blizzard.

**Physician** means a person who is not you or your family member or your travelling companion who is legally licensed in the jurisdiction where the services are provided, to prescribe and administer medical treatment.

**Policy** means this document and your policy confirmation issued at the time the required premium has been paid.

**Policy confirmation** confirms the insurance coverage you have purchased indicating your policy number, your purchase date, your departure date and your expiry date along with a brief summary of benefits. This document sets out your Period of Coverage and forms an integral part of the policy contract.

**Pre-existing condition** means any medical condition other than a minor illness that exists prior to your effective date.

**Reasonable and customary** means charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

**Recurrence** means the appearance of symptoms caused by or related to a medical condition which was previously diagnosed by a physician or for which treatment was previously received.

**Scheduled airline** means any airline licensed for the transportation of passengers for hire, and which maintains regular published schedules (including any chartered flights by such airlines or licensed tour companies).

**Sickness** means an acute illness, acute pain and suffering or disease that requires emergency medical treatment or hospitalization due to the sudden onset of symptoms during your Period of Coverage.

**Spouse** means the person who is legally married to you, or if not married to you, has been living in a conjugal relationship with you for a continuous period of at least one year.

**Stable** means a medical condition where:

1. there has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including a stoppage in treatment); and
2. there has not been any change to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug. If you require a routine adjustment to the dosage of your prescription for Coumadin, Warfarin or Insulin (unless it is newly prescribed or stopped) to ensure correct blood levels are maintained, such a change is not considered an alteration in medication provided the condition remains unchanged; and
3. the medical condition has not become worse; and
4. there has not been any new, more frequent or more severe symptoms; and
5. there has been no hospitalization or referral to a specialist; and
6. there have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results; and
7. there is no planned or pending treatment.

All of the above conditions must be met for a medical condition to be considered stable.

**Sum insured** means the amount of insurance coverage you have purchased for the benefit indicated.

**Terminal sickness** means a medical condition from which no recovery is expected and which carries a



prognosis of death within 12 months of your effective date.

**Top up** means medical only coverage commencing on the expiration of another plan of insurance.

**Travel supplier** means any entity or organization that coordinates or supplies travel services for you.

**Travelling companion** means someone who shares travel arrangements and accommodations with you on your covered trip up to a maximum of five persons, including you.

**Treat, treated or treatment** means a procedure prescribed, performed or recommended by a physician for a medical condition. This includes but is not limited to prescribed medication, investigative testing and surgery.

**Vaccinated** means having received the full course of an approved Health Canada vaccine for coronavirus (COVID-19). The vaccine must be taken according to the manufacturer's recommendation, including any applicable post vaccination waiting period prior to your effective date.

**You or your** means a person who is eligible and named on the policy confirmation for insurance under this policy and for whom the required premium has been paid.

In this policy, words and terms denoting the singular shall be interpreted to mean the plural and vice versa, unless the context clearly indicates otherwise.

## CLAIMS INFORMATION

### If You Are Travelling

Contact the emergency assistance provider at the numbers listed on your policy confirmation or on page 9 of the policy.

### Contact Us

Travel Claims Department

P.O. Box 557, Hamilton, Ontario L8N 3K9

Toll Free in Canada & USA:

English: 1-888-831-2222

French: 1-800-245-1662

Direct English: 905-523-4731

Toll Free Fax: 1-866-551-1704

Fax: 905-528-8338

Email: [traveladmin@orican.com](mailto:traveladmin@orican.com)

### How To Submit A Claim

You can submit a claim directly on our website::

[www.oldrepubliccanada.com/Claims/TIPS](http://www.oldrepubliccanada.com/Claims/TIPS)

by selecting Go to eClaims. You can also download a claim form from this site and send it to us at the address above.

If you have any questions, you can contact us at the numbers above.

To make a claim for benefits under this policy:

- Submit your claim as soon as reasonably possible;
- Proof of the claim must be submitted no later than 12 months after the date of the event or loss.

Proof of a Claim shall include:

1. the completion of any claim forms furnished by the company;
2. original receipts;
3. a written report, complete with the diagnosis by the attending physician, if applicable; and
4. any other form of documentation required by the company to validate your claim (for example, a letter from the airline confirming the cause of the change in the scheduled flight or the delay).

Original supporting claims documentation must be provided, however, the company may accept certified copies if the original documentation cannot be provided for a reasonable cause. Failure to provide applicable support for a claim shall invalidate any claim under this policy. All documents required to support or validate the claim, including English or French translations of such documents, must be provided free of expense to the company.

**Claim Payments**

We will pay covered claims within 30 days of receiving all of the necessary information required to accurately assess your claim.

Benefit payments will be made to you or to any person or entity having a valid assignment to such benefits. In the event of your death, any balance remaining or benefits payable for loss of life will be paid to your estate, unless otherwise indicated.

**Limitation of Action**

If you have a claim in dispute under this policy, you must begin any legal action or proceeding against the company within 24 months following the date of the event which caused the claim. If, however, this limitation is invalid according to the laws of the province or territory where this policy was issued, you must commence any legal action or proceeding within the shortest time limit permitted by the laws of that province or territory. All legal actions or proceedings must be brought in the province or territory of Canada where you permanently reside, or if mutually agreeable, the action can be brought in the province where the head office of the company is located.

**PRIVACY**

The company is committed to protecting your privacy. Collecting personal information about you is essential to our ability to offer you high-quality insurance products and service. The information provided by you will only be used for determining your eligibility for coverage under the policy, assessing insurance risks, managing and adjudicating claims and negotiating or settling payments to third parties. This information may also be shared with third parties, such as other insurance companies, health organizations and government health insurance plans to adjudicate and process any claim. In the event that we must share your information with a third party who conducts business outside of Canada, there is a possibility that this information could be obtained by the government of the country in which the third party conducts business. We take great care to keep your personal information accurate, confidential and secure.

Our privacy policy sets high standards for collecting, using, disclosing and storing personal information. If you have any questions about the company's privacy policy, please visit [www.orican.com/privacy](http://www.orican.com/privacy), or contact our Privacy Officer at [privacy@orican.com](mailto:privacy@orican.com) or 1-800-530-5446.

Underwritten by:  
Old Republic Insurance Company of Canada



Jason Smith, CPA, CA  
President and Chief Executive Officer  
November 2022  
TUYPE1122

**Proposed St. Mary Catholic Secondary School, Student International Excursion to Ireland, March 7-17, 2024.**

**R.A.:** that the proposed St. Mary Catholic Secondary School Student Excursion to Ireland, from March 7-17, 2024, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

May 8, 2023

Administration





Peterborough Victoria  
Northumberland and Clarington  
Catholic District School Board

## CATEGORY 5 APPROVAL FORM

To be used for travel outside of Canada or travel requiring flights

Teacher/Organizer: Greg Conway	School: 256, St. Mary SS Cobourg
Adult Supervisors Attending: G. Conway, D. Quemby, T. Linehan, S. Carmichael	
Destination: Ireland	Mode of Transportation: Airplane, Motorcoach
Grade/Course: 12/Boys Rugby Team	Date of Submission: April 20 <sup>th</sup> , 2023
Departure Date: March 7, 2024 (Thursday)	Return Date: March 17, 2024 (Sunday)
Number of Students: boys: 30 girls:	Number of Adult Supervisors: female: male: 4
Name of Travel Agent: Ingrid Air/Travel Agent Next Door	Type of Excursion: <input type="checkbox"/> Curricular <input type="checkbox"/> Co-instructional
Total cost to be paid by each Student: \$2900	

Summary of Proposed Activity: 10 day tour of Ireland. Visiting various historical and cultural sights, as well as full immersion into the local culture. Meeting peers from local and international teams and schools, playing 3 matches against school and club teams. Attending a 6 Nations International rugby match.

Curricular Relevance: (provide the overall expectations addressed)

Experience travelling as a sport ambassador for one's country; Cross-cultural relations – visiting local secondary schools and shadowing students; Historical Impact – visiting several important cultural and historic sights, including Dublin Castle, Trinity College, Aviva Stadium, Cliffs of Moher, Rock of Cashel, Glants Causeway, Titanic Experience, etc.

Estimated Cost for Entire Group: \$98,600		Anticipated Sources of Revenue:	
Accommodation/Coach Bus	\$39,950	School Accounts	\$0
Travel (airfare)	\$40,800	School Fund-raising	\$0
Cost of Supply Teachers	\$0	Student/Parent share	\$98,600
Meals	\$0	Other:	\$0
Programs/Materials	\$6800	Other: Teacher contributions, if applicable	\$0
Other (insurance)	\$11,050		
<b>Total</b>	<b>\$98,600</b>	<b>Total</b>	<b>\$98,600</b>

It is understood that this excursion will not proceed without the approval of the Board and signed parental forms completed.

Checklist of Criteria: Include all of the applicable information below in the package submitted to the Superintendent

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Itinerary (including Mass if on the weekend)</li> <li><input checked="" type="checkbox"/> Contract Information</li> <li><input checked="" type="checkbox"/> Additional Medical Coverage needs considered</li> <li><input checked="" type="checkbox"/> History of Excursion – number of years: 19</li> <li><input checked="" type="checkbox"/> Certification required by staff attending: CPR/FIRST AID</li> <li><input checked="" type="checkbox"/> Educational objectives stated</li> </ul> | <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Information and consent letter to parents</li> <li><input checked="" type="checkbox"/> Liability waivers signed</li> <li><input checked="" type="checkbox"/> Supervision ratio in alignment with A.P. 305</li> <li><input checked="" type="checkbox"/> List of destination/emergency phone numbers provided</li> <li><input type="checkbox"/> Passports (if required)</li> </ul> |
|---|---|

COMPLIANCE WITH OPHEA GUIDELINES FOR HIGH CARE ACTIVITIES ☒

<p>Teacher Signature: <i>[Signature]</i></p> <p>Principal Signature: <i>[Signature]</i></p> <p>Superintendent Signature: <i>[Signature]</i></p>	<p>Date: APR 24/2023</p> <p>Date: Apr. 24/23</p> <p>Date: May 5 2023</p>
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ST. MARY  
CATHOLIC SECONDARY SCHOOL

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April 24<sup>th</sup>, 2023

Ms. Sheila Piggott  
Superintendent of Schools  
PVNC Catholic District School Board  
1355 Lansdowne St W.  
Peterborough, Ont.  
K9J 7M3

Dear Ms. Piggott,

Enclosed is a proposal for the St. Mary's Secondary School Boys Rugby Team tour of Ireland from March 7 – 17<sup>th</sup>, 2024. Please review the proposal as submitted for approval at the next Regular Board Meeting.

This will be the fifteenth such tour for the Boys Rugby Program. In 2004, the team toured the island nation of Bermuda. 2006 saw the Thunder visit London and Paris. In 2008, 2010 and 2018, the team ventured to Oahu, Hawaii. In 2012 & 2015, the team toured Scotland and England and in March of 2014 the team toured Barbados. We have also toured NYC in April of 2011, 2013, 2015, 2017, 2019 and this past April 2023.

These tours were an excellent opportunity and experience for both the players and coaches. The coaching staff for the proposed tour of Ireland will be comprised of Greg Conway, Tim Linehan, Drew Quemby and Shawn Carmichael.

Our intent is to present the tour to the players immediately upon approval. Should you have any questions or require additional information regarding the proposal, feel free to contact me at (905) 372-4339 x254 at your earliest convenience.

Yours truly,

Greg Conway  
Head Coach  
Thunder RFC



## ST.MARY'S BOYS RUGBY TOUR PROPOSAL

### TOUR AGREEMENT INFORMATION

The tour will run *for 10 days/9 nights from March 7-17<sup>th</sup>, 2024.*

We will be booking through the same travel agent who has organized many of our previous Rugby Tours. Her details are:

Ingrid Aird  
The Travel Agent Next Door  
Cobourg, Ontario  
TICO #50021282  
[ingridaird@ttand.com](mailto:ingridaird@ttand.com)

**Ingrid has organized eight of our previous rugby tours.** She is excellent. **THERE IS NO SPECIFIC CONTRACT NEEDED TO SIGN** as Ingrid is not a Sports Tour Agency (who require specific binding contracts). She is a Travel Agent who simply takes care of all of our individual needs – hotel, coach bus, entrance tickets, etc.

We will be staying at the Academy Plaza Hotel Dublin, Maldron Shandon Hotel Cork, HYDE Hotel Galway and Bullitt Hotel Belfast. All are centrally located and a short walk to many sights in each city. **THERE ARE NO POOLS AT ANY HOTEL.**

Our matches will be sanctioned by Rugby Canada and the IRFU.

We will travel via coach bus while in Ireland.

We will also walk to many sights in each city.

### EDUCATIONAL OBJECTIVES

Several opportunities for educational growth will arise from a sports tour to a foreign country, in this case Ireland. They are:

1. Experience travelling as sports ambassadors for one's country. As a Canadian sports team travelling to Ireland, we will be viewed as Canadians first. This is a unique experience few can share. The boys will learn the value of their status as ambassadors for their sport and community.
2. Cross-cultural relations. The boys will be immersed into a new and exciting culture, different from their own. They will experience foreign opinions on world issues, opinions of other nations regarding Canada and learn the value of being able to call themselves Canadians. They will also experience the daily activities of citizens from another country unlike their own back in Canada.
3. Comparing the educational systems of differing countries. By visiting a local secondary school, the boys will experience first hand the vastly different educational system of Ireland.
4. Historical Impact. The boys will be immersed in a culture rich in history. From Trinity College and the Books of Kells, Blarney Castle and The Rock of Cashel, to the Cliffs of Moher, the sectarian neighborhoods of Belfast and the Titanic Experience, the boys will experience first hand historical events they could only have read about back home.



## **COSTS**

***Prior to a strong fundraising campaign, the cost per player will be \$2900 CAD. We also plan to include a Tour Kit, including bag, jersey and T-shirt, which will be sponsored and not raise the price. This price includes:***

- Return Airfare from Toronto to Dublin, Ireland.
- Motor Coach for duration of stay in Ireland;
- 9 nights hotel accommodation in Dublin, Cork, Galway and Belfast.
- Possible Tickets to a 6 Nations International Rugby Match
- Entry fees to all attractions
- Arrangement of fixtures
- Tour Kit
- Bus to Pearson International Airport

## **INSURANCE**

Manulife Premium Protection Plan

\$325 per person includes Medical and Cancellation.

## **SUPERVISION**

The following staff will be accompanying approximately 25 players, all Grade 10, 11 or 12:

1. Tim Linehan – coach. Teaching experience – 29 years.
2. Greg Conway – coach. Teaching experience – 24 years.
3. Drew Quemby – coach. Teaching experience – 23 years.
4. Shawn Carmichael – coach. Teaching experience – 24 years.

## **ITINERARY**

- see attached

## **EMERGENCY CONTACT NUMBERS**

### **Dublin Hotel**

Academy Plaza Hotel  
10-14 Findlater Pl  
+353-1-878-0666

### **Cork Hotel**

Maldron Shandon  
11 John Redmond St  
+353-21-452-9200

### **Galway Hotel**

HYDE Hotel  
Forster Street  
+353-91-564-111

### **Belfast Hotel**

Bullitt Hotel  
40a Church Lane  
+44-28-9590-0600

### **Supervisors**

Mr. Conway's cellphone: 613-243-2651  
Mr. Quemby's cellphone: 905-396-3445  
Mr. Carmichael's cellphone: 905-447-6460  
Mr. Linehan's cellphone: 905-376-6550

## **EMERGENCY COMMUNICATION PLAN**

All parents will be given the hotel and supervisors' phone numbers should they need to contact their son in the event of an emergency, and for some reason they cannot reach them on their own cell phone.

Each student is required to bring their cell phone and enable international text and data for the 10 days of the trip – in the event of an emergency, the supervisors may need to quickly gather everyone up prior to scheduled meet times. Students who do not have a cell phone are paired with a teammate who does for the duration of the trip. Supervisors are given (and carry) a full list of all player cell phone numbers while we are in Ireland. This information is later recollected and thrown out.

In the event of an emergency (player injury in a game, serious incident at our location), supervisors will contact the parent of the impacted student. There is a master list of all emergency contact information for every student on the trip, which the supervisors carry on them during the trip.

**See attached Detailed Emergency Plan**

## **PARENT INFORMATION NIGHT**

Once approval has been confirmed, there will be a parent information night to present the tour. This will take place the **FIRST Thursday night** following the Board Meeting where approval has been given.

The meeting will take place from 5:30-6:30pm in Room 136 at St. Mary CSS.

## Emergency Plan

In case of emergency, all players and their parent(s) will have emergency contact/communication using WhatsApp, a universal communication application that works on both iPhones and Android phones.

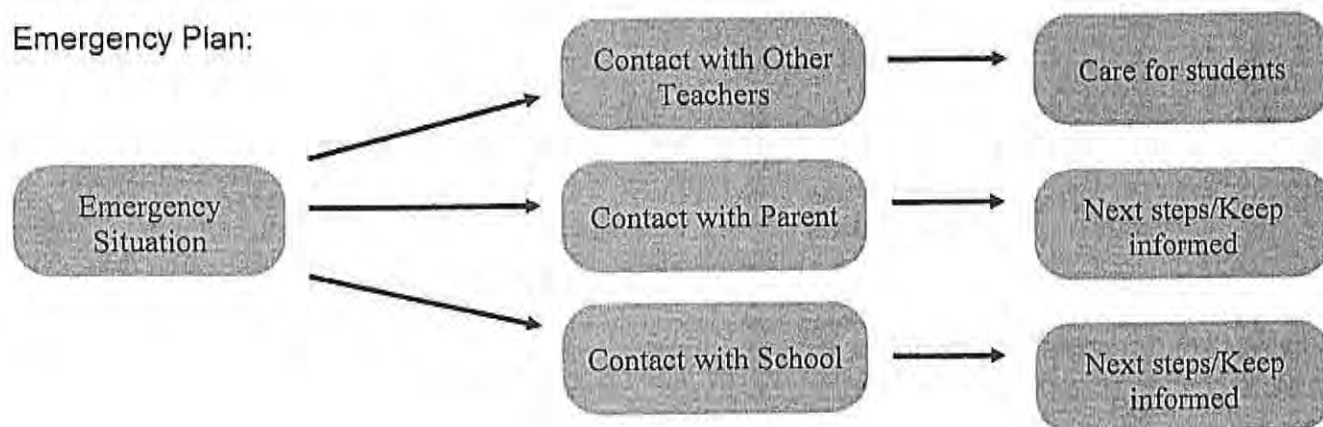
WhatsApp allows for the following means of instantaneous communication:

- Phone call;
- Video conferencing; and
- Text messaging.

Teacher(s) in charge will be assigned students they are in charge of. Communication with those student's parents and the school will be initiated by that teacher (unless they are unable to execute those responsibilities in which case those will be carried out by the other teachers).

S Carmichael	G Conway	D. Quemby	T. Linoan
Students 1-8	Students 9-16	Students 17-24	Students 25-30

### Emergency Plan:





## EMERGENCY ACTION PLAN

Category 3, 4 or 5 (and Category 2 if engaging in High Care Activities)

Trip: Boys Rugby Tour to Ireland

Date: March 7-17th, 2024

Supervisor in Charge: Greg Conway

Emergency Item	Action Plan
<b>Emergency Contacts</b> <i>Include full names and phone numbers for the following individuals:</i> Supervisor in Charge Additional Supervisors School Principal	Greg Conway - Supervisor in Charge (613-243-2651) Drew Quemby - Supervisor (905-396-3445) Tim Linehan - Supervisor (905-376-6550) Shawn Carmichael - Supervisor (905-447-6460) Jason Roberts - Principal (289-251-4061)
<b>Location of Activity</b> <i>Address of Facility</i>	Academy Plaza Hotel Dublin 10-14 Findlater Pl (353-1-878-0666) Maldron Shandon Hotel Cork 11 John Redmond St (353-21-452-9200) HYDE Hotel Galway Forster Street (353-91-564-111)
<b>Student List</b> <i>Include full student names and birthdates</i>	To be confirmed after participant list is finalized following promotion of the trip and approval by the school board.
<b>Parent Contact List</b> <i>Include full parent names and phone numbers</i>	To be confirmed after participant list is finalized following promotion of the trip and approval by the school board.
<b>Nearest Hospital</b> <i>Address of nearest Hospital</i>	St. James' Hospital Dublin, James St Dublin 8, (353-01-410-3000) Cork University Hospital, Wilton, Cork (353-021-492-2000) University Hospital Galway, Newcastle Road, Galway (353-91-524-222) Belfast City Hospital, Lisburn Road, Belfast (44-28-9032-9241)

<p><b>Border Crossing Plan</b> Include an emergency plan if a student and/or staff member are turned away at the border by a border services officer. Who is picking them up? Does the whole group stay with them or one designated person? Is the whole trip canceled? How do you communicate to that student's parents if they are denied entry?</p>	<p>As we are not crossing a land border, this section is not applicable. If a student were to have an issue clearing customs upon arrival via air, their parent/emergency contact will be contacted using the phone number provided and we will work with them to rectify any problems.</p>
<p><b>First Aid Kit</b> A first-aid kit must be accessible at all times</p>	<p>First Aid kit will accompany the supervisors in backpack form. Supervisors are also trained in First Aid/CPR.</p>
<p><b>Plan of Care</b> A copy for each applicable student must be printed from Edsemlil</p>	<p>These printouts will also be kept in the first aid kit, along with emergency contact information.</p>
<p><b>Concussion Protocol</b> A copy of the required policy and forms must be available for completion in the event of a suspected concussion</p>	<p>These forms have already been completed as being a part of the boys' rugby team and are kept on file.</p>
<p><b>Heat Warning</b> Monitor Environment Canada/local Public Health recommendations Encourage staff and students to drink lots of cold fluids Avoid strenuous physical activities Wear light, loose fitted and breathable clothing Avoid direct exposure to sun Wear hat, sunglasses and apply sunscreen Alter schedule for the day to put strenuous tasks before heat rises (if possible) Provide a cooling room, if available</p>	<p>Follow guidelines outlined to the left.</p>
<p><b>Cold Warning</b> Establish "warm areas" for lunch and work/rest breaks Encourage the use of warm clothing for outdoor play Encourage the use of layers for outdoor play Encourage staff to wear appropriate footwear Follow AP816 "Extreme Weather"</p>	<p>Follow guidelines outlined to the left.</p>

<p><b>Tornado Warning</b> Seek shelter immediately Make an effort to move portable classes indoors Move students to lowest level of building Move students away from windows, doors, outside Put as many walls as possible between staff/students &amp; outside (ideal locations include washroom, change rooms, interior rooms) Coordinate which stairwell should be used by which class Guide staff and students to crouch low, head down and protect the back of your head with your arms.</p>	Follow guidelines outlined to the left.
<p><b>Thunderstorm Warning</b> When lightning is seen or thunder is heard, staff will immediately suspend outdoor activities and have staff and students take shelter in a protected area Establish the protected area and ensure all staff know where it is.</p>	Follow guidelines outlined to the left.
<p><b>High Wind Warning</b> Precautions will be taken when wind speeds are greater than 40 km/h. Activity is to stop or be moved indoors when wind poses a risk to participants. Schools <b>MUST</b> suspend outdoor activities when an Environment Canada wind warning has been issued (wind speeds of 70 km/h or gusts of 90 km/h)</p>	Follow guidelines outlined to the left.
<p><b>Flood Advisory</b> When issued by the local conservation authority, schools will take advised precautions to maintain the safety of staff and students.</p>	Follow guidelines outlined to the left.



Government  
of CanadaGouvernement  
du Canada[Canada.ca](#) > [Travel](#) > [Destinations](#)**COVID-19: travel health notice for all travellers**

## Ireland travel advice

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### Take normal security precautions

**Latest updates:** Laws and culture - Editorial change

**Last updated:** April 26, 2023 10:26 ET

#### On this page

- [Risk level](#)
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- [Entry and exit requirements](#)
- [Health](#)
- [Laws and culture](#)
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- [Need help?](#)



## Risk level

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### Ireland - Take normal security precautions

Take normal security precautions in Ireland.

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St.Mary's Thunder RFC  
**IRELAND TOUR 2024**

The St. Mary's Boys Rugby Team will have the opportunity to travel to Ireland over March Break 2024. This tour should prove to be an exciting and rewarding experience for those involved, allowing the players to experience a different culture, expand their knowledge of the game of rugby, and experience first-hand the vast history of Ireland.

**Itinerary: Thursday, March 7<sup>th</sup> – Sunday, March 17<sup>th</sup>, 2024 (overnight flight March 7<sup>th</sup>)**

*Day 1* Depart Toronto and fly overnight to Dublin, Ireland. Transfer Academy Plaza hotel, Dublin. This afternoon we will walk the city centre to get our bearings. Dinner on Grafton Street.

*Day 2* This morning, we will have a training session in Phoenix Park. This afternoon we will take a sightseeing bus tour of Dublin, followed by a tour of Dublin Castle. Dinner on O'Connell Street.

*Day 3 (Sunday)* Morning Mass at St. Andrew's Church in central Dublin. This morning we will check out of the hotel and transfer to Belfast. Check-in Bullitt Hotel Belfast. Iconic Black Cab tour of Belfast before lunch. Next we will visit the Titanic Experience, a must see in Belfast. Transfer to Malone RFC for Our first rugby match. Dinner to follow at the rugby club.

*Day 4* Today we will transfer to the Giants Causeway for a tour of this UNESCO World Heritage Site. We may also visit Dunseverick Castle, Bailintoy Harbour, Carrick-A-Rede Rope Bridge and the Dark Hedges from Game of Thrones. Return to Belfast. Irish Stew Dinner at Smuggler's Inn.

*Day 5* This morning we will transfer back to Dublin, visiting Aviva Stadium for a tour of the home of Irish Rugby. This afternoon we will transfer to local rugby club for our second match versus this local club's U17 Colts. Following the match, there will be a reception in the clubhouse. Team dinner at My Meat Wagon, a local restaurant.

*Day 6* This morning we will check out of our hotel and travel to Cork. On the way, we will visit the Rock of Cashel, one of the most important landmarks in Ireland. Check in at the Maldron Shandon Cork City hotel. Late dinner in the city centre.

*Day 7* Morning to explore Cork City and do some shopping. After lunch we will travel to Limerick, stopping at the famous Blarney Castle to kiss the stone! This evening we will play our second rugby match against the Richmond RFC U17 team. Following the game, we will transfer to Galway. Check in at Residence Hotel Galway. Dinner in the city centre.

*Day 8* Today we will see the Cliffs of Moher along the Wild Atlantic Way, visiting the Cliff Edge & Cliff Exhibition. Next we will drive through the barren landscape known as the Burren, stopping to visit Dunluce Castle. Dinner back in Galway's iconic port.

*Day 9* Early check out and transfer back to Dublin. Check in at Academy Plaza hotel. We will visit the National Museum of Archaeology to learn about the early Viking days of Dublin. This afternoon we will travel to Aviva Stadium to watch Ireland play Scotland in the 6-Nations (if ticket availability).

*Day 10* Transfer to Dublin Airport for return flight to Toronto.

**Approximate cost per player: \$2900.00 CDN**

- Return airfare from Toronto to Dublin, Ireland.
- Motor Coach for duration of stay in Ireland
- 9 nights hotel accommodation in Dublin, Cork, Galway and Belfast



- Tickets to 6 Nations match (if available)
- Arrangement of 3 fixtures
- Entrance to all excursions/attractions
- Bus to Pearson International Airport

**\* Comprehensive TRAVEL MEDICAL and CANCELLATION insurance included.**

The coaching staff is committed to assisting players in fund-raising over the next 11 months. Parents who wish to organize fundraising events are encouraged to contact the coaches prior to commencing any such activity.

Through the concerted efforts of all tour members, there is a strong possibility of decreasing the overall cost of the tour. However, only those players who make the effort to fund-raise will benefit. Any player who does not actively participate in the campaign can expect to pay the original price.

**A minimum NON-REFUNDABLE deposit of \$500 is due June 1<sup>st</sup> to purchase 6 Nation match tickets and reserve flights and hotel space.** The remaining balance will be paid over 4-5 installments, and is to be paid in full by February 1<sup>st</sup>, 2024.

Rest assured that this will not only be a rewarding and exciting experience, but also a safe one. Ireland is a safe and relaxing vacation spot for thousands of tourist each year. The coaching staff for the tour will consist of 4 staff members, all with 20+ years teaching and coaching. Staff will be certified in First aid/CPR.

Tour players will be required to adhere to a strict, zero tolerance no drug or alcohol policy. Players are also expected to demonstrate behaviour in accordance with the St. Mary's Code of Conduct. Failure to do so will result in immediate removal from the tour at the expense of the parents/guardian of the player.

The agent responsible for arranging our tour is Ingrid Aird. She has help organize many of our previous tours.

#### **PERMISSION**

**I consent to my son, \_\_\_\_\_, participating in the St.Mary Boys Rugby Tour of Ireland from March 7<sup>th</sup> – 17<sup>th</sup>, 2024.**

\_\_\_\_\_  
**Signature of Parent/Guardian**  
**Date: \_\_\_\_\_**

If you have any questions or concerns, fell free to call me at the school at any time. You can reach me at (905) 372-4339 x254, or gconway@pvnccdsb.on.ca.

Sincerely,

Greg Conway  
 Thunder Boys Rugby Coach



## STUDENT EXCURSION PARENTAL CONSENT FORM

I HEREBY GIVE MY PERMISSION for \_\_\_\_\_ to participate on the St Mary rugby tour of Ireland from March 7<sup>th</sup>, 2024 to March 17<sup>th</sup>, 2024.

### SUMMARY OF THE TRIP:

The ten-day excursion is outlined in the Itinerary provided. Students will be required to attend mass for Sunday obligations.

### I UNDERSTAND THAT:

- the students are responsible for meeting at St. Mary Secondary School at the designated time on or about March 7<sup>th</sup>, 2024; boarding a bus to Pearson Airport and from Pearson Airport upon our arrival back to Canada; and for arranging their own transportation back home on or about March 17<sup>th</sup>, 2024 upon arrival back to the school.
- I will be responsible for transporting my child to/from St. Mary Secondary School at the appropriate times.
- students will provide their own dinners /snacks for the bus and money for breakfasts, lunches and dinners.
- An additional fee will be collected by Mr. Conway to cover gratuities for bus drivers.

**\*\* All tour reservations will be handled by Ingrid Aird (Cobourg).**

- group fundraising opportunities are available. Funds earned from fundraising events will be credited to the individual students who participate, and not distributed through the group.
- my child is expected to participate in all activities
- my child can be sent home (at the parents' expense) if any of the School Policies have been violated.

I APPOINT Mr. Conway, Mr. Carmichael, Mr. Quemby and Mr. Linehan as my agents to engage medical attention or hospitalization should the need arise.

\_\_\_\_\_  
Parent/Guardian Signature

\_\_\_\_\_  
Date



## **ST. MARY CATHOLIC SECONDARY SCHOOL CODE OF CONDUCT**

The school vision that inspires Catholic education is one that reaches far beyond our own community. Our wholehearted acceptance that God is already with us, working in this world of ours, gives us courage and hope even in the face of what can seem like insurmountable social problems. We are rightly expected to be wholehearted participants in the development of society and to embody in our words and actions that for which we stand. The Code of Conduct for the school community of St. Mary Catholic Secondary School, including students, staff and parents, is based on the Gospel messages of love and respect for oneself and others and for the world in which we live. It reflects a commitment to diligently foster a Professional Catholic Learning Community that is a caring community and one that knows the value and dignity of each individual. Membership in the St. Mary school community, as in other communities, confers both rights and responsibilities on its members.

### **Rights**

Every member has the right:

- To express their Catholic Christian faith.
- To participate in religious celebrations and Religious Education courses.
- To hold a personal faith.
- To have opportunities that provide a high quality curriculum appropriate to individual needs, abilities, and interests.
- To have opportunities to learn and to develop in an atmosphere that honours the "possibilities" in each of us.
- To take pride in one's work.
- To be helped and supported to be the best person one can be.
- To be treated respectfully and in a manner that ensures one's dignity.
- To feel safe in the school environment.

### **RESPONSIBILITIES OF STAFF**

- To plan and conduct an effective educational program and to assist students in learning.
- To provide student evaluation, and to report student progress at regular intervals.
- To ensure a positive learning environment by promoting an adherence to the rules of the school while recognizing the rights of all individuals.
- To refer unco-operative students to the principals of the school.
- To comply with the responsibilities of teachers as outlined in the Ministry of Education documents and Board policies. (i.e. Education Act, Regulations, etc.)

### **RESPONSIBILITIES OF PARENTS**

- To assist the student in meeting the responsibilities expected of students.
- To participate in a mediation process when a student is disruptive, unprepared or unco-operative.
- To co-operate with the school to enhance the academic, social and spiritual growth of the student.
- To adhere to the expectations of the Ministry of Education, the Board and the school, as outlined in the Ministry of Education document, Board policies and the school's Code of Conduct, (i.e. *Education Act, Regulations, School Calendar/Agenda, Code of Conduct etc.*)
- To become familiar with the Code of School Conduct and support the staff in its implementation.





### **RESPONSIBILITIES OF STUDENTS**

- To participate in religious celebrations and Religious Education courses.
- To respect all faiths.
- To identify themselves upon request.
- To be prepared to fulfill the requirements of, and take an active part in, all classes.
- To work to the best of their abilities.
- To promote and develop self-discipline by following the Code of Conduct of St. Mary Catholic Secondary School.
- To attend classes regularly and punctually.
- To respect the rights of all others, i.e. peers and staff.
- To comply with the responsibilities of students as outlined by the Education Act, Code of Conduct, etc.)

### **STUDENT CARDS**

All students are required to have a student card. The cost of the student card is included in the student activity fee. Student cards are needed for participation in any school event or extra curricular activity.

### **LOCKERS**

Lockers are assigned to students by the administrators.

Only school issued locks are permitted on lockers. Other locks will be cut off and discarded.

A student is responsible for the upkeep of both the inside and the outside of the locker.

The student is responsible to ensure that the lock is properly locked, as the school is not responsible for valuables or money stolen, or missing locks. Students shall only use lockers assigned to them through the office.

The student is required to come to the office and exchange a lock if its combination becomes known to others.

Students need to keep their combination confidential.

### **RIGHT TO SEARCH (SCHOOL BOARD-SAFE SCHOOL POLICY)**

Administrators may search students and their personal belongings such as school/gym bags to protect student safety and health.

Administrators may search school lockers, as they are the property of the school.

### **PERSONAL TECHNOLOGY IS PERMITTED IN THE FOLLOWING AREAS:**

- In classrooms – each teacher will determine when the use of personal technology is appropriate and permitted. Personal technology use may vary from class to class and day to day depending on the needs and at the discretion of the teacher.
- Personal technology use in the classroom and library shall be prohibited when the regular classroom teacher/library technician is absent and replaced by a supply teacher/on-call teacher, in washrooms and in change rooms.
- Office areas are not permitted unless office staff request and supervise temporary student use.
- Misuse of personal technology will result in a discipline referral.







ST. MARY  
CATHOLIC SECONDARY SCHOOL

*A Journey  
With  
The Spirit*

1050 BIRCHWOOD TRAIL • COBBOURG • ONTARIO • K9A 5S9  
TEL: (905) 372-4339 • FAX: (905) 373-4529

## CUSTOM CONSENT FORM

I \_\_\_\_\_, as legal guardian, give the teachers in charge of this tour permission to take my child out of the country and to be in charge of their well-being while traveling abroad. I designate them to provide medical treatment as deemed necessary while away and to act as a judicious parent while on the trip. I further agree to indemnify and save the PVNCCDSB (St. Mary Secondary School) and its staff and agents from and against any and all suit, demands, torts, and actions of any kind which may be brought against its staff or agents for which it/they may become liable by reason of any injury, loss, damage, or death resulting from, or occasioned to, or suffered by any person or any property, by reason of any act, neglect or default of mine or my child's.

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ST. MARY RUGBY TOUR OF IRELAND, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

\_\_\_\_\_  
(Parent/Guardian signature)

\_\_\_\_\_  
(Date)

## NOTE TO STUDENTS

The Peterborough Victoria Northumberland Clarington Catholic District School Board is arranging a rugby excursion to Ireland during the period

March 7<sup>th</sup>, 2024 to March 17<sup>th</sup>, 2024

READ THE FOLLOWING WITH A PARENT/GUARDIAN

I, \_\_\_\_\_, as a student participating on this excursion, agree to cooperate fully with the supervisors of this trip by:

- not putting myself or the group at risk at any time (including theft, vandalism, ignorance of the law...)
- I will not wander from the group or "pair off" but will join with everyone as a group, or in an assigned group.
- I will follow the curfew outlined by the teachers each night and stay in my own room after the curfew check is done.
- Students must be accompanied by a teacher or adult chaperone at all times.
- I will participate fully in all group activities and be punctual.
- I will adhere to the school rules as outlined in the Code of Conduct, which include being respectful of all timelines, curfews and limits set by my supervisors.
- I will abstain from all alcohol, non-medicinal drug consumption and any other illegal substances, including cannabis. I will also abstain from all tobacco products, including vaping and electronic cigarettes.
- I will not bring or purchase/view inappropriate visual or auditory material

If I fail to observe these expectations, I realize the consequences may include being sent home, suspension from school, and the loss of any redemption for remaining tour activities and costs.

\_\_\_\_\_  
(Student Signature)

\_\_\_\_\_  
(Date)



## TOUR RULES – Ireland '24

1. ALL SCHOOL RULES APPLY. THIS IS ESSENTIALLY SCHOOL IN THE IRELAND FOR 10 DAYS.
2. Players will be assigned a Tour "Buddy" and Tour Supervisor. Before each departure, a Buddy check will be performed. You **MUST** confirm your Buddy's presence to your Tour Supervisor **BEFORE** the departure commences.
3. At **NO TIME** may any player venture off on his own. When the group explores an area for a period of time, players will be limited to groups of **AT LEAST 4** people. Before setting off, you **MUST** check in with your supervisor to ensure they know where you will be should they need to find you.
4. Players may not vape, smoke, or consume alcohol or illegal drugs **AT ANY TIME**. Failure to comply will result in **IMMEDIATE REMOVAL** from the tour at the expense of the Parent/Guardian of the player in question.
5. A curfew will be in effect **EACH NIGHT**. Players are expected to stay in their own rooms after this time. Routine checks will be conducted to ensure this rule is followed. **AT NO TIME** should a player be in the room of a member of the opposite sex with the door closed.
6. **ALL** players are to respect the hotel and its grounds. You will treat it the same, if not **BETTER**, than you would your own home. Failure to do so will result in **YOUR** removal from the hotel and subsequent placement in an alternate facility, at the cost of your Parent/Guardian. Any costs due to damage to the hotel will be incurred by the student **IMMEDIATELY**.
7. Players are to attend **MANDATORY** morning training sessions over the winter months in preparation of the trip. Failure to do so risks removal.

### Parent Acknowledgement

\_\_\_\_\_ I have read, understand and agree to all of the above rules.

\_\_\_\_\_ I also understand that my son could be removed from the tour at any time due to school behavioural issues, not attending required training, etc and that full refunds cannot be granted.

\_\_\_\_\_  
Parent/Guardian Signature

\_\_\_\_\_  
Player Signature

\_\_\_\_\_  
Date



## INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS

### Category 3, 4 or 5 - Students Under 18 Years (and Category 2 if engaging in High Care Activities)

The St. Mary Secondary School is arranging  
Boys Rugby Tour of Ireland, March 7th - 17th, 2024  
(name of school)  
(description of activity and dates)

**THIS FORM MUST BE READ AND SIGNED BY EVERY STUDENT WHO WISHES TO PARTICIPATE  
AND BY A PARENT OR GUARDIAN OF A PARTICIPATING STUDENT.**

#### ELEMENTS OF RISK:

Educational activity programs, such as Rugby Tours involve certain elements of risk. Injuries may occur while participating in these activities. The following list includes, but is not limited to, examples of the types of injury which may result from participating in \_\_\_\_\_:

1. Muscular or skeletal injury due to physical contact/tackling (describe activity)
2. Concussion due to head trauma
3. Joint sprain or dislocation

The risk of sustaining these types of injuries result from the nature of the activity and can occur without any fault of either the student, or the school board, its' employees/agents or the facility where the activity is taking place. By choosing to take part in this activity, you are accepting the risk that you/your child may be injured.

The chance of an injury occurring can be reduced by carefully following instructions at all times while engaged in the activity.

If you choose to participate in Rugby Tour of Ireland on March 7-17, 2024, you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

The Peterborough Victoria Northumberland and Clarington Catholic District School Board does not provide accidental death, disability, dismemberment or medical expense insurance on behalf of the students participating in this activity.

#### ACKNOWLEDGEMENT

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ACTIVITY DESCRIBED ABOVE, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

Signature of Student: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Parent/Guardian: \_\_\_\_\_ Date: \_\_\_\_\_

#### PERMISSION

I give \_\_\_\_\_ permission to participate in the \_\_\_\_\_  
(name of student) (description of activity)  
 to be held on or about \_\_\_\_\_. If my child is participating in an International excursion, I will keep apprised of  
(date)  
 travel advisories in place at the time of the trip.

Signature of Parent/ Guardian: \_\_\_\_\_ Date: \_\_\_\_\_

## RELEASE AND INDEMNIFICATION FORM FOR EDUCATION TRIPS

Category 4 or 5 - Students over 18 Years

The Peterborough Victoria Northumberland and Clarington Catholic District School Board will make available the opportunity of participating in Boys Rugby Tour of Ireland (describe activity) to its students on or about March 7th - 17th, 2024.

**THIS FORM MUST BE READ AND SIGNED BY ALL STUDENTS WHO WISH TO GO.**

### ELEMENT OF RISK

Educational activity programs, such as, Boys Rugby Tour of Ireland (describe activity), present various elements of risk. Accidents resulting from such activities may occur and cause injury. The risk associated with the activity **MUST** be assumed by the participants.

### ACKNOWLEDGEMENT

I, \_\_\_\_\_ understand and accept the above and provide the Peterborough Victoria Northumberland and Clarington Catholic District School Board with the following waiver of liability and indemnification agreement:

### RELEASE AND INDEMNIFICATION AGREEMENT

I, \_\_\_\_\_ hereby release the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all liability for any injury sustained by me, regardless of how caused, resulting from my participation in the Boys Rugby Tour of Ireland (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about March 7th - 17th, 2024.

I further agree to indemnify and save harmless the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all suits, demands, torts, and actions of any kind which may be brought against its staff or agents for which it/they may become liable by reason of any injury, loss, damage or death resulting from, or occasioned to, or suffered by any person or any property, by reason of any act, neglect or default of mine.

Signature of Student: \_\_\_\_\_ Date: \_\_\_\_\_





April 12<sup>th</sup>, 2023

Hi Greg,

Below is a breakdown for all the Ireland tour costs, as we discussed earlier this winter. Let me know if you need anything else. Once you have approval from the Board, we can move ahead and reserve.

Cheers,

Ingrid

**Ireland Tour Cost Breakdown: (based on 30 players and 4 staff)**

**Flights: \$40,800** (\$1200 per person with Air Transat)

**Hotel: \$30,450**

\*Includes all rooms, taxes, mandatory baggage fee

**Coach Bus: \$9500**

\*\$8700 plus approximate driver rooms and parking

**Medical/Cancellation Insurance: \$11,050** (\$325 per person)

**Attractions/Entry Fees: \$6800** (\$200 per person)

\*Black cab tour, Titanic Experience, Aviva Stadium tour, Rock of Cashel, Blarney Castle, Cliffs of Moher, Museum of Archaeology

**APPROXIMATE TOTAL: \$98,600**





April 9<sup>th</sup>, 2023

Hi Greg,

Below is a breakdown for all the Ireland tour insurance costs, as we discussed earlier this winter. Let me know if you have any questions. The Manulife Premium Plan includes Cancellation for Any Reason (CFAR), which is why it is a much higher price than standard Medical/Cancellation insurance. Frankly, it is becoming quite unrealistic for School Boards to make this type of insurance mandatory for trips, as most companies no longer offer CFAR. Hopefully Manulife continues to for our future tours!!!

Cheers,

Ingrid

#### **MANULIFE PREMIUM PROTECTION PLAN**

**Insured 1:** (Age: 15) (DOB: 07May2007)

Premium: \$325 (\$300.93 + \$24.07 tax) (\$36.11 per day)    Insured amount: \$2600.00

**Insured 2:** (Age: 16) (DOB: 07May2006)

Premium: \$325 (\$300.93 + \$24.07 tax) (\$36.11 per day)    Insured amount: \$2600.00

**Insured 3:** (Age: 17) (DOB: 07May2005)

Premium: \$325 (\$300.93 + \$24.07 tax) (\$36.11 per day)    Insured amount: \$2600.00

**Insured 4:** (Age: 18) (DOB: 07May2004)

Premium: \$325 (\$300.93 + \$24.07 tax) (\$36.11 per day)    Insured amount: \$2600.00

\*using approximate ages for players



# PREMIUM PROTECTION PLAN

*Travel insurance simplified with more coverage and less restrictions.*

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife.

## MANULIFE PREMIUM PROTECTION PLAN POLICY PARAMETERS

The Manulife Premium Protection Plan is designed for residents of Canada who:

- are covered with a *government health insurance plan* for the policy duration;
- are age **74 or younger** (at the time of purchasing the policy);
- are travelling for a maximum of 30 days inclusive of any extension (including the date you leave on your *trip* and including the date you return home);
- purchased the plan within 72 hours of making an initial payment on the *trip* travel arrangements; and
- are listed as Insured Person(s) on the confirmation of coverage (for ease of reference, these persons may also be referred to as 'you' or 'your' throughout this policy).

## WHAT DOES THIS POLICY COVER?

Coverage includes Trip Cancellation and Trip Interruption, Travel Disruption, Emergency Medical, Baggage Loss, Damage and Delay and Travel Accident. These benefits provide coverage for **ACCIDENTS, INJURIES, UNEXPECTED ILLNESSES AND OTHER UNFORESEEN EVENTS** (meaning any event, situation or circumstance that is beyond your control) that occur during the policy period unless the event or situation causing your claim is specifically excluded in the section **WHAT DOES THIS POLICY NOT COVER?**

## IMPORTANT INFORMATION ABOUT YOUR INSURANCE

The Manufacturers Life Insurance Company (Manulife) and its wholly owned subsidiary First North American Insurance Company (FNAIC) are the underwriters for this Premium Protection Plan Travel Insurance Policy. For greater clarity, the terms 'we', 'us', 'our' used in this policy means FNAIC in connection with benefits identified with ‡ throughout this document; and Manulife in connection with all other coverages under this policy. Manulife has appointed Active Claims Management Inc. (operating as "Active Care Management") as the provider of all assistance and claims service under this policy and is referred to as the 'Assistance Centre' throughout this policy.

### WHAT'S INSIDE?

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### MANULIFE FLIGHT ASSISTANCE

Manulife has contracted with Blink Innovations (UK) Limited (Blink) to use their technology to administer payment for the Manulife Flight Assistance benefit. Blink will provide expedited flight assistance services when your airline provider delays your flight for a minimum of 3 hours beyond the scheduled departure time and date or cancels your flight. **IMPORTANT:** You must register your smart (mobile) phone number and the flight information for each flight in your journey at [www.flightassistancemanulife.com](http://www.flightassistancemanulife.com) at least one hour before the original scheduled departure time of your flight. In the event that your flight is delayed or cancelled, Blink will communicate with you through your smart (mobile) phone registered with Blink. See page 6 for full details.

**ITALICIZED WORDS** have a specific meaning. Please refer to the "Definitions" section of this policy, to find the meaning of each italicized word.

**10 DAY RIGHT TO EXAMINE:** You may cancel this policy within 10 days of purchase or before any cancellation penalties become applicable on your non-refundable prepaid travel arrangements and we will refund you your full premium if you have not departed on your *trip* and there is no claim in process.

**NOTICE REQUIRED BY PROVINCIAL LEGISLATION –** This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.



## WHAT DOES THIS POLICY NOT COVER?

### TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE

Your Trip Cancellation or Interruption claim **WILL NOT BE COVERED** if caused by or resulting from one or more of the following situations:

1. Any reason, circumstance or event that was known, or should have been known by you, at the time of purchasing this insurance, as being likely to affect your travel arrangements as booked.
2. A *medical condition* for which, at the time of purchasing this insurance, one or more of the following conditions applies:
  - a) a *physician* advised you NOT to travel;
  - b) you received a notice of terminal prognosis (which means that a *physician* told you that you have less than 6 months to live);
  - c) you had been prescribed kidney dialysis;
  - d) you had been prescribed home oxygen.
3. Expenses or losses you incur or suffer in a foreign country, region or city during your *trip*, when, before the departure date stated on your confirmation, the Government of Canada issues an 'Avoid Non-Essential Travel' or an 'Avoid All Travel' Travel Advisory, advising Canadians not to travel to that specific country, region or city. This exclusion will not apply if you can demonstrate that the expenses or losses were not caused, related or due to the reason for the travel advisory.
4. Default of *travel supplier* except as otherwise specifically provided under the limited Supplier Default coverage (see page 5).

### EMERGENCY MEDICAL INSURANCE

Your claim for Emergency Medical expenses **WILL NOT BE COVERED** if such expenses were incurred, caused by or resulted from one or more of the following situations:

1. A *medical condition* when you knew or for which it was reasonable to expect, before you left home, that you would need medical *treatment* (except the unchanged use of prescribed medication or routine monitoring) for that *medical condition* during your *trip*.
2. A *medical condition* for which future investigation or future *treatment* was planned before you left home.
3. Any and all medical *treatment* or services received for any *medical condition* whatsoever if, before you left home:
  - a) a *physician* advised you against travel;
  - b) you received a notice of terminal prognosis (which means that a *physician* had told you that you have less than 6 months to live);
  - c) you had been prescribed kidney dialysis;
  - d) you had been prescribed home oxygen.
4. Any *treatment* that is not for an *emergency*.
5. Participation in the following activities:
  - a) mountain-climbing using ropes and specialized equipment, rock-climbing or hang-gliding, unless accompanied by a qualified instructor;
  - b) your professional participation in a sport when that sport is your principal paid occupation;
  - c) any motorized speed contest or race;
  - d) any underwater activity deeper than 10 metres involving the use of a self-contained underwater breathing apparatus (unless you hold an open water diving certificate or are accompanied by a qualified instructor).
6.
  - a) your self inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness;
  - b) your abuse of drugs, medication or alcohol.
7.
  - a) your routine prenatal care;
  - b) your pregnancy, childbirth, any complication(s) related to your pregnancy or childbirth, when any such event, in any combination, happen(s) in the nine (9) weeks before or after the expected date of delivery;
  - c) your child born during your *trip*.
8. Expenses or losses you incur or suffer in a foreign country, region or city during your *trip*, when, before the departure date stated on your confirmation, the Government of Canada issues an 'Avoid Non-Essential Travel' or an 'Avoid All Travel' Travel Advisory, advising Canadians not to travel to that specific country, region or city. This exclusion will not apply if you can demonstrate that the expenses or losses were not caused, related or due to the reason for the travel advisory.

### BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

**FOR Baggage Loss, Baggage Damage or Baggage Delay insurance, WE WILL NOT COVER BENEFITS OR EXPENSES RELATING TO :**

1. Animals, perishable items, bikes that are not checked as baggage with the *common carrier*, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, money, tickets, securities, documents, antiques or collector items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.
2. Damage or loss resulting from wear and tear, deterioration, defect or mechanical breakdown.
3. Personal property left unattended in public, in unlocked commercial accommodations or in an unlocked vehicle.
4. Jewelry or camera placed in the custody of a *common carrier*.



## FLIGHT OR TRAVEL ACCIDENT INSURANCE

Your Flight or Travel Accident claim for death, loss or disablement WILL NOT BE COVERED if it is caused by or results from one or more of the following situations:

1. Your participation in the following activities a) mountain-climbing using ropes and specialized equipment, rock-climbing, hang-gliding, parachuting or sky-diving; b) your professional participation in a sport when that sport is your principal paid occupation; c) any motorized speed contest or race.
2. a) your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness; b) your abuse of drugs, medication or alcohol.
3. Any accidental *injury* you suffer in a foreign country, region or city during your *trip*, when, before the departure date stated on your confirmation, the Government of Canada issues an 'Avoid Non-Essential Travel' or an 'Avoid All Travel' Travel Advisory, advising Canadians not to travel to that specific country, region or city. This exclusion will not apply if you can demonstrate that the expenses or losses were not caused, related or due to the reason for the travel advisory.
4. The commission of or attempt to commit any willful, criminal or malicious act by you or your beneficiary.

## TRAVEL BENEFITS AT-A-GLANCE

Your claim will be paid in accordance with the benefits applicable to your loss as set forth under the following Schedule of Benefits:

Trip Cancellation & Trip Interruption Insurance	
Trip Cancellation – Non-refundable prepaid travel arrangements	Up to Covered Amount (Maximum Covered Amount available : \$30,000)
Trip Interruption – Unused non-refundable prepaid travel arrangements	Covers unused non-refundable prepaid travel arrangements
Trip Interruption Transportation	Same class transportation to return home
Meals & Accommodations & Other Covered Expenses due to Interruption (early or delayed return)	\$350 per day / Maximum 10 days (\$3,500)
Cancel For Any Reason (CFAR) coverage	(See page 4)
Default Supplier Protection Coverage	(See page 5)
Travel Disruption Insurance	
Transportation	Same class transportation to next destination or to return home
Accommodations, Meals & Other Covered Expenses	\$350 per day / Maximum 2 days (\$700)
Additional Overnight Accommodation	\$200 Maximum
Unused non-refundable prepaid travel arrangements	\$300 per day / Maximum 3 days (\$900)
OVERALL TRIP MAXIMUM: \$1,500	
<b>Manulife Flight Assistance:</b> Up to \$140	
<b>Emergency Medical Insurance:</b> Up to \$10,000,000	
Expenses to receive Emergency Medical Attention	Up to policy maximum
Expenses related to your death	Repatriation of Remains: Included in policy maximum
	Cremation or Burial at Destination: Up to \$10,000
Expenses for Emergency Medical Evacuation – Return to your Province or Territory of Residence	Included in policy maximum
Extra Expenses for meals, hotels, communication & local transportation	\$500 per day / Maximum 10 days (\$5,000)
Expenses to bring someone to your bedside	Unlimited Round-Trip Economy Transportation to Bedside + \$1,000 for Accommodation & Meals
Baggage Loss, Damage & Delay Insurance	
Lost/Stolen or Damaged Baggage	\$750 per item/ up to a maximum of \$1,500
Lost/Stolen Passport or Travel Visa	Up to \$500
Common Carrier Delay of Baggage	Up to \$750
Common Carrier Delay of Sporting Equipment	Up to \$500
Travel Accident Insurance	
Air Flight Accident	Up to \$250,000
Travel Accident	Up to \$50,000

Please review pages 4 – 14 for full coverage details and benefit limits.



## TRIP CANCELLATION AND TRIP INTERRUPTION INSURANCE

### What is covered under Trip Cancellation and Trip Interruption Insurance?

Trip Cancellation and Trip Interruption Insurance provides coverage, if due to an unexpected event, you or your *travel companion* must cancel or interrupt the *trip* or the return is delayed beyond the scheduled return date.

**PLEASE NOTE:** You must notify us that you intend to submit a claim for Trip Cancellation or Trip Interruption as soon as you are aware that an event has occurred that will require you to cancel or interrupt your *trip*.

To cancel a *trip* before your departure date, you must cancel your *trip* with your travel agent or *travel supplier* on the day the cause of cancellation occurs or on the next business day at the latest. This is important as reimbursement for non-refundable prepaid travel arrangements are based upon the cancellation penalties in place at the time of the cause of cancellation (or the next business day). As these penalties increase as you approach your departure date, your reimbursement may be reduced if there is a difference in the *travel supplier* imposed penalties that existed at the time of the cause of cancellation as opposed to those in place when you actually cancelled your *trip*.

### What are the benefits under Trip Cancellation and Trip Interruption Insurance?

**FOR TRIP CANCELLATION:** If you are unable to travel due to any unexpected event that occurs before the departure date stated on your confirmation of coverage, we will pay, up to the covered amount as indicated on your confirmation of coverage:

- A. For the prepaid unused portion of your travel arrangements that are non-refundable; and
- B. For any published cancellation fees and/or amendment fees that you have incurred if you cancelled your *trip*, provided the cost of those fees were included in the covered amount for your trip cancellation coverage.

OR

If your *travel companion* must cancel his/her trip due to such unexpected event and you decide to travel as planned, we will pay for your next occupancy charge, up to the covered amount as indicated on your confirmation of coverage.

**FOR TRIP INTERRUPTION:** If you interrupt your *trip* (either by returning earlier or later than the scheduled return date stated on your confirmation of coverage) due to any unexpected event, we will pay:

- A. For the prepaid unused portion of your non-refundable travel arrangements except the prepaid cost of your return transportation ticket home; and
- B. For the one-way same fare transportation to return home.
- C. In addition, we will pay your additional unplanned expenses that you necessarily incur while in transit (such as hotel and meal expenses, your essential phone calls, internet usage, roaming and texting fees and taxi fares), up to \$350 per day for a maximum of 10 days (\$3,500) when no earlier transportation arrangements are available if you must return earlier or later than your scheduled return date.

**PLEASE NOTE:** If the delay is a result of a *medical condition*, we will only pay expenses for the length of time for which the attending *physician* at destination advised against travel.

- D. If you return earlier than your scheduled return date and you consequently missed at least 70% of your *trip* we will, on your request, issue a voucher to a maximum of \$750 (the 'Vacation Voucher').

### Vacation Voucher Limitations

- 1. Eligibility to receive the benefit under the Vacation Voucher is dependent upon approval and payment of a valid trip interruption claim under the Trip Cancellation and Trip Interruption Insurance of this policy.
- 2. The redeemable Vacation Voucher is:
  - a. payable only to you;
  - b. valid until the expiry date indicated on the voucher (a period of 180 days from the date of your early return from your interrupted *trip*);
  - c. non-transferable; and
  - d. not redeemable in cash.
- 3. The replacement trip must:
  - a. begin before the expiry date on the voucher; and
  - b. be purchased through a Travel Agency that offers Manulife Travel Insurance.

### LIMITATIONS OF COVERAGE FOR TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE

- 1. **Cancel For Any Reason (CFAR) Coverage** - If your reason for cancellation is not covered under this policy:
  - You may cancel your *trip* 7 days or more before the scheduled departure date stated on your confirmation of coverage and we will pay up to 80% of the covered amount for the non-refundable prepaid travel arrangement costs.
  - You may also cancel your *trip* 6 days to 24 hours immediately before your scheduled departure date (and time) stated on your confirmation of coverage and we will pay up to 80% of the covered amount for the non-refundable prepaid travel arrangement costs up to \$2,500.



2. **Specific Protection for Unexpected Events Causing Travel Delays** - If prior to your departure date or while travelling to get to your destination, an unexpected event causes you to miss more than 25% of your total *trip*, you may cancel or interrupt your *trip* and claim the full cancellation or interruption benefits. If you experience a delay which causes you to miss less than 25% of your total *trip*, you may have coverage under Travel Disruption Insurance (refer to page 6, Travel Disruption Insurance). PLEASE NOTE: You may claim for the same event either under Trip Cancellation & Trip Interruption Insurance or Travel Disruption Insurance but not both.

3. **Default Supplier Protection Coverage** - If you:

a) have contracted with a *travel supplier* in good standing<sup>1</sup> for *travel services* (including *travel services* provided by a foreign *travel supplier* in good standing<sup>1</sup> if such *travel services* are part of an inclusive package); and

<sup>1</sup>The *travel supplier* will be considered in good standing if, at the time of booking the travel arrangements, the *travel supplier* WAS NOT bankrupt, NOT insolvent, NOR in receivership, NOR had sought protection from creditors under any bankruptcy, insolvency or similar legislation;

b) do not receive part or all of the *travel services* included in your prepaid travel arrangements due to the contracted *travel supplier's* complete or substantial complete cessation of business subsequent to their filing for bankruptcy or bankruptcy protection from creditors under any bankruptcy, insolvency or similar legislation; and

c) cannot recover all of the cost of such undelivered *travel services* either from the *travel supplier*, from any federal, provincial or other compensation fund, or from any other source that is legally responsible or under contract to reimburse you for the cost of such undelivered *travel services*;

Manulife will then reimburse you as follows subject to the BENEFIT LIMITS stated below:

i) for undelivered *travel services* prior to the scheduled departure:

- the non-refundable portion of the amount that you prepaid for such undelivered *travel services* up to the covered amount selected for the Trip Cancellation coverage that you purchased in connection with your *trip*; or

ii) for undelivered *travel services* after your departure date:

- the non-refundable portion of the amount that you prepaid for such undelivered *travel services* except prepaid unused transportation home
- your additional and unplanned hotel and meal expenses, your essential phone calls and taxi fares up to a maximum of \$200 per day for up to 3 days; and
- the extra cost of your economy class transportation via the most cost-effective itinerary to your next destination or to return you home.

#### BENEFIT LIMITS

The amount payable to you in respect of any one *trip* will not exceed \$3,500 CDN; and will not exceed \$7,500 CDN for all persons who are covered under the same Manulife Premium Protection Plan policy. Any benefits payable shall also be subject to an overall maximum aggregate payable limit specified below relating to all in-force travel policies issued by Manulife, including this policy. If total claims otherwise payable for this type of coverage under all travel policies issued by Manulife, resulting from the default of one or more *travel suppliers* occurring within an applicable time period, exceeds the maximum aggregate payable limit, then the amount paid on each claim shall be reduced on a pro-rata basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit.

The maximum aggregate limits are:

a) \$1,000,000 CDN with respect to the default of any one (1) *travel supplier*; and

b) \$3,000,000 CDN with respect to all defaults of all *travel suppliers* occurring in the same calendar year.

If, in our judgment, the total of all payable claims on account of the default of one or more *travel suppliers* exceeds the applicable limits, your pro-rated claim may be paid after the end of the calendar year in which you qualify for benefits.

### TRAVEL DISRUPTION INSURANCE

#### What is covered under Travel Disruption Insurance?

Travel Disruption Insurance provides coverage if, because of an unexpected event (such as a misconnection or cancellation to any portion of your or your *travel companion's* travel arrangements due to motor vehicle accident, emergency road closures OR any other event beyond your reasonable control) that cannot be remedied without your incurring additional cost, you experience the following:

1. You are unable to use any portion of your travel arrangements as originally booked; or
2. Although able to use your travel arrangements as originally booked, you experience a delay of 6 hours or more in arriving at your destination or in returning home.

This coverage is secondary to any coverage provided by the *common carrier* or any other source and applies only if your affected travel arrangements included sufficient connection times to meet the *travel supplier's* check-in procedure. This means that any expense claimed under this section will be reduced by any amount that is recoverable from or paid by another source.

**Benefits – What are the Benefits under Travel Disruption Insurance? If you experience Travel Disruptions as outlined above, we will pay:**

- a) Up to \$350 per day, for a maximum of 2 days (\$700) to cover reasonable incidental expenses that you necessarily incur (such as commercial accommodations, snack and meal expenses, communication expenses such as phone, text messaging, Internet usage fees and roaming expenses) while in transit to reach your next destination. We will also provide up to a maximum of \$200 to cover additional overnight commercial accommodations;



- b) If you are unable to benefit from any portion of your prepaid travel arrangements, we will provide up to **\$300 per day**, for a maximum of **3 days (\$900)**, provided they are non-transferable to another time during your *trip*;
- c) If you are prevented from using your pre-paid transportation, we will cover the additional cost of one-way same class transportation to your next destination.

#### **Benefit Limit for Travel Disruption Insurance**

You may claim, for the same event, either under Trip Cancellation & Trip Interruption Insurance or under Travel Disruption Insurance.

However, more than one Travel Disruption claim may be allowed under the Premium Protection Plan (for different events causing various travel disruptions) but the maximum overall coverage under Travel Disruption Insurance will be limited to a combined total of \$1,500 for benefits a) and b).

The Transportation benefit c) is unlimited.

### **MANULIFE FLIGHT ASSISTANCE**

This Manulife Global Plan includes Manulife Flight Assistance, with payments administered using Blink's technology, when you register your flight(s) with Blink. If the airline delays and/or cancels your flight, Blink arranges payment of the covered benefits. In the event that your flight is delayed and/or cancelled, Blink will communicate with you through your smart (mobile) phone registered with Blink.

These services are available for flights worldwide, 24 hours a day, 7 days a week.

If you happen to be travelling via a chartered flight or airline, these flights may not always appear in Blink's system and therefore may not be able to be tracked. Blink will make every attempt to monitor these flights and notify you if there is an eligible delay or cancellation. If you happen to experience an eligible delay or cancellation and you do not receive a notification from Blink, please contact Customer Service.

If you have any questions, contact Customer Service at:

Email: [manulifeglobal@manulife.ca](mailto:manulifeglobal@manulife.ca)

Toll-free: 1 866 298-2722

#### **START & DURATION OF COVERAGE**

Your coverage starts on the date and time your flight on your airline booking receipt is registered, by you, for all insured persons, on [www.flightassistancemanulife.com](http://www.flightassistancemanulife.com). Your flight must be registered at least one hour before the original scheduled departure time of your flight.

#### **BENEFITS**

Manulife Flight Assistance offers the following benefits, **up to an overall maximum of \$140**, for each registered insured person:

1. a) If the flight is delayed three (3) hours or more, each registered insured person receives \$40; then  
b) If the flight is delayed a total of six (6) hours or more, each registered insured person receives an additional \$100 for a total of \$140;
- OR
2. If the flight is totally cancelled, each registered insured person receives \$140.

#### **GENERAL CONDITIONS**

These conditions apply to services offered by Manulife Flight Assistance.

1. Coverage is only available for flights within, to, or from Canada, including connection to such flights, when registered by you with Manulife Flight Assistance.
2. You must ensure that your mobile device is registered with Blink and has a suitable level of battery life and cellular and data/ Wi-Fi service.
3. You will need to have your mobile phone that you have registered with Blink to enable Blink to communicate with you during your journey. Cellular and data/Wi-Fi service is required to receive SMS (text) messages and emails to your mobile phone. The same mobile device will be used when applicable benefits are paid to you during your journey.
4. If you, or anyone on your behalf, tries to deceive Blink by deliberately giving Blink false information or making a fraudulent claim under this coverage section, Blink will treat this coverage as if it never existed.
5. Blink will not be responsible or make any payments for any data or roaming charges related to your mobile phone.
6. You must be on the airline's boarding list to be eligible to receive Manulife Flight Assistance benefits if your flight experiences an eligible delay or cancellation.
7. All amounts listed are in Canadian dollars.

In order to receive payment of the covered benefits by either direct deposit or Interac transfer, you must also have a bank account with a financial institution legally operating in Canada.

Payments are sent in real time via PayPal, or by Interac transfer or direct deposit to your bank account, depending on the option selected when you registered. A text message (SMS) and an email will be sent to you when the transfer is made.

Blink will try to ensure that you are notified of any flight delay or cancellation and are sent the transfer of funds for the applicable benefit; but Blink will not be held accountable if you cannot receive, for any reason, Blink's message or transfer of funds on your mobile device.

Manulife Flight Assistance benefits are payable only to the named individual on the policy who has registered the flight with [www.flightassistancemanulife.com](http://www.flightassistancemanulife.com).



## EMERGENCY MEDICAL INSURANCE

**Benefits – What are the Benefits under Emergency Medical Insurance?** Emergency Medical Insurance covers you for up to \$10,000,000 CDN of *reasonable and customary charges* for Eligible Expenses incurred by you as a result of *medical attention* required by you during your *trip* if a medical *emergency* begins unexpectedly after you leave your province or territory of residence, but only if these Eligible Expenses are in excess of any amount covered by your *government health insurance plan* or any other benefit plan. The *medical attention* must be required as part of your *emergency treatment*.

**In the event of an emergency, you must call the Assistance Centre immediately: 1 855 856-7569** toll-free from the USA and Canada or +1 (519) 251-4058 collect to Canada, where available, from anywhere else in the world.

If the Assistance Centre is not contacted immediately, benefits under this Emergency Medical coverage may be limited. If it is medically impossible for you to call, please have someone call on your behalf.

If you choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, these services will be reimbursed to you on the basis of the *reasonable and customary charges* that we would have paid directly to such provider.

### ELIGIBLE EXPENSES include:

1. **Expenses to receive emergency medical attention** – Medical care received from a *physician*; the cost of a semi-private *hospital* room (or an intensive or coronary care unit where *medically necessary*); the services of a licensed private duty nurse while you are in *hospital*; the rental or purchase (whichever is less) of a *hospital* bed, wheelchair, brace, crutch or other medical appliance; drugs that are prescribed for you and are available only by prescription from a *physician* or dentist, and tests that are needed to diagnose or find out more about your condition.

**Please Note:** This policy does not cover magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms, biopsies, cardiac catheterization or any other cardiac procedures, or surgeries of any kind unless these have been approved in advance by the Assistance Centre or unless performed on a life-saving basis immediately upon admission to *hospital*.

2. **Expenses to bring someone to your bedside** – If you are travelling alone and are admitted to a *hospital* for three (3) days or more because of a medical *emergency*, we will pay the economy class fare via the most cost-effective itinerary for someone to be with you. We will also pay up to \$1,000 for that person's hotel and meals and provide him/her with Emergency Medical Insurance under the same terms and limitations of this policy until you are medically fit to return home. For a child insured under this policy, this benefit is available immediately upon their *hospital* admission.

**Please Note:** This benefit is ONLY covered if it has been approved by the Assistance Centre.

3. **Emergency Medical Evacuation** – If our medical advisers and/or the Assistance Centre in consultation with the attending *physician*, determine that you should be transported to another *hospital* or back to your province or territory of residence in Canada for continuing *treatment*, the Assistance Centre will arrange for transportation and we will pay expenses for the following:
  - the extra cost of same class transportation via the most cost-effective itinerary; or
  - a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is *medically necessary*; and
  - the return cost of an economy class transportation via the most cost-effective itinerary for a qualified medical attendant to accompany you, and the attendant's reasonable fees and expenses, if this is *medically necessary* or required by the airline; or
  - the cost of air ambulance transportation if this is *medically necessary*.

**Please Note:** This benefit is ONLY covered if it has been approved and arranged by the Assistance Centre.

4. **Expenses to receive professional services** – Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to \$500 per profession.
5. **Expenses for ambulance transportation** – *Reasonable and customary charges* for local licensed ambulance service to transport you to the nearest qualified medical service provider in an *emergency*.
6. **Expenses related to your death** – If you should die during your *trip* from an *emergency* covered under this insurance, we will reimburse your estate for:
  - the return home of your body (in the standard transportation container normally used by the airline) plus the *reasonable and customary charges* to have your body prepared where you die and the cost of the standard casket or urn; or
  - the return home of your ashes, plus the *reasonable and customary charges* to cremate your body where you die including the cost of a standard urn; or
  - up to overall maximum of \$10,000, that is \$5,000 to have your body prepared and the cost of a standard casket or urn, plus up to \$5,000 for your burial where you die.

In addition, if someone is required to identify your body and must travel to the place of your death, we will pay the economy class fare via the most cost-effective itinerary for that person plus up to \$500 for that person's hotel and meal expenses. We will also provide that person with Emergency Medical Insurance under the same terms and limitations of this policy for up to seventy-two (72) hours.



7. **Extra expenses for meals, hotel, communication & local transportation** – If a medical *emergency* prevents you, your *travel companion* or your accompanying *immediate family* member from returning home as originally planned, or if your *emergency* medical treatment or that of your *travel companion* or your accompanying *immediate family* member requires your transfer to a location that is different from your original destination, we will reimburse you up to \$500 per day to a maximum of \$5,000 for your extra meals, hotel, essential phone calls, internet usage fees and roaming expenses, text messages and transportation expenses. We will only reimburse you for these expenses if you have actually paid for them.
8. **Expenses for emergency dental treatment** –
  - If you need *emergency* dental treatment, we will pay, up to \$300 for the relief of dental pain; and/or
  - If you suffer an accidental blow to the mouth, we will pay up to \$3,000 to repair or replace your natural or permanently attached artificial teeth (up to \$2,000 during your *trip* and up to \$1,000 after your return home, to continue *medically necessary treatment*, provided *treatment* is completed in the ninety (90) days after the accident).
9. **Expenses to return children under your care** – In the event of your death at destination or if you are admitted to *hospital* for more than 24 hours or must return home because of an *emergency*, we will pay for the extra cost of one-way economy class fare to return your children or grandchildren to their home via the most cost effective Itinerary and the return economy class fare via the most cost-effective Itinerary for a qualified escort when the transportation provider requires it plus the cost of overnight accommodation up to \$500. We will cover him/her under the Emergency Medical Insurance, under the same terms and limitations of this policy. The children or grandchildren must have been under your care during your *trip*.
10. **Expenses for Child Care** – If you are admitted to *hospital*, we will cover the expenses for an attendant to provide childcare services when such service is required. The attendant must be a person other than the child's parent, an *Immediate family* member, your *travel companion*, or the person whose guests you will be during your *trip*. We will reimburse you up to \$100 per day to a maximum of \$300 per *trip*. The children or grandchildren must have been under your care during your *trip*.
11. **Expenses to return your travel companion** – We will pay the extra cost of one-way economy transportation via the most cost-effective itinerary, to return your *travel companion* home, if you return home under Benefit #3 (Emergency Medical Evacuation) or Benefit #6 (Expenses related to your death). Alternatively, if you travelled with your domestic dog and or cat, we will cover for temporary kennel accommodations (with a licensed boarding kennel) and for your additional transportation expenses for the return home of your domestic dog and or cat, up to the cost of one-way economy transportation to your home.
12. **Expenses to return your vehicle home** – If, because of a medical *emergency*, hospitalization, death or medical evacuation, you are unable to drive home the vehicle you used during your *trip*, we will cover the reasonable cost charged by a commercial agency to bring your vehicle home. If you rented a vehicle during your *trip*, we will cover its return to the rental agency. For the purposes of this benefit, 'Vehicle' includes any private or rental passenger automobile, boat, mobile home, camper truck or trailer home which you use during your *trip* exclusively for the transportation of passengers (other than for hire).
13. **Hospital Allowance** – If you are hospitalized for 48 hours or more, we will reimburse you \$50 per day up to \$500 for your incidental out-of-pocket expenses (telephone, television rentals, parking, etc.).
14. **Baggage Return** – If you return home under Benefit #3 (Emergency Medical Evacuation) or Benefit #6 (Expenses related to your death), we will pay up to \$300 to cover the extra costs of shipping your baggage to your home address.
15. **Expenses to replace prescription drugs** – We will pay up to \$50 if you have misplaced or have forgotten your prescription medication during your *trip* and it is necessary for you to continue taking the prescribed medication. Charges for vitamins, vitamin preparations, over-the-counter drugs, contraceptives or birth control are not covered.
16. **Hearing Aid** – Up to \$200 for the replacement of a hearing aid due to theft, loss or breakage during your *trip* and assistance to co-ordinate the replacement.
17. **Vision Care** – Up to \$200 for the replacement of prescription eyeglasses due to theft, loss or breakage during your *trip* and assistance to co-ordinate the replacement.
18. **Phone call expenses** – We will pay for phone calls to or from our Assistance Centre regarding your medical *emergency*. You must provide receipts or other reasonable evidence to show the cost of these calls and the numbers phoned or received during your *trip*.

#### LIMITATIONS OF COVERAGE FOR EMERGENCY MEDICAL INSURANCE

1. You must contact the Assistance Centre immediately prior to seeking *treatment* or admission to a *hospital*. In the event of *treatment* for a life threatening *emergency*, you must contact the Assistance Centre within 24 hours of the initial *treatment* unless you are physically unable to do so. If faced with such inability, as an alternative, someone else (family member, *travel companion*, *hospital* or medical staff) must call on your behalf. If the Assistance Centre is not contacted immediately, benefits under this Emergency Medical coverage may be limited.
2. In the event that you are not covered under a *government health insurance plan* for the entire duration of the *trip*, reimbursement for benefits incurred under this Emergency Medical Insurance, your claim for Eligible Expenses will be limited to a maximum of \$25,000.



## **+ BAGGAGE LOSS, DAMAGE & DELAY INSURANCE**

### **Benefits – What does Baggage Loss, Damage & Delay Insurance cover?**

Baggage Loss, Damage & Delay Insurance covers the loss of, damage to, and delay of items or articles of necessity or for personal convenience including clothing and other personal effects that you require while travelling.

More specifically, we will cover the following:

#### **1. Lost/Stolen/Damage Baggage and Personal Effects**

Up to \$750 for any one item or set of items which is lost, stolen or damaged during your *trip* to a maximum of \$1,500.

- Jewelry, or cameras (including camera equipment) or any personal electronic devices (such as mobile phones and accessories or laptops with keyboard & other peripheral attachments) are respectively considered as a single item.
- If a lost or damaged item is part of a set, we will cover a reasonable and fair proportion of the total value of the set, but not the total value of the set.
- We will pay the lesser of the replacement cost (after allowance for reasonable wear and tear) or the original purchase price (with accompanying receipts).

#### **2. Replacement Cost of Lost/Stolen Passport, Travel Visa or other Travel Documents**

Up to \$500 in total for the replacement of a lost or stolen passport during your *trip* or that of your driver's licence, birth certificate or travel visa and for travel and accommodation expenses actually incurred while waiting to receive the replacement travel documents.

#### **3. Common Carrier Delay of Baggage and Personal Effects**

Up to a maximum of \$750 in total per *trip* for necessary toiletries and clothing when your checked Baggage and Personal Effects are delayed by the *common carrier* for at least 10 hours while you are en-route. This benefit is payable only when the delay happens before you return home.

#### **4. Common Carrier Delay of Sporting Equipment**

Up to \$100 per day to \$500 in total per *trip* for the rental of golf clubs or ski equipment or for the purchase of reasonable golf accessories (golf balls, gloves, tees, etc.) or ski accessories (ski equipment includes snowboards, bindings, boots or poles, etc.) in the event your checked golf clubs or ski equipment are delayed by the *common carrier* for at least 10 hours while you are en-route. This benefit is payable only when the delay happens before your return home.

**Benefit Limit for Baggage Loss, Damage & Delay Insurance:** Maximum coverage under this Baggage Loss, Damage & Delay Insurance cannot exceed \$2,000 per *trip*.

**PLEASE NOTE:** As part of the claims documentation for Baggage Loss, Damage & Delay Insurance, you must provide us with the following:

- A written statement of the loss/theft or damage, such as a police report or, if the police are unavailable, the hotel manager, tour guide or transportation authority's where the loss or damage occurred.
- Proof of the value of the loss or damaged property (receipts, credit card statements, etc.).
- For Baggage Delay, statement by the delayed *common carrier* confirming the length of delay and original receipts for the replacement toiletries and clothing.

## **FLIGHT ACCIDENT INSURANCE & TRAVEL ACCIDENT INSURANCE**

### **Benefits – What does Flight & Travel Accident Insurance cover?**

We will cover the following Flight Accident Insurance & Travel Accident Insurance benefits:

1. If an accidental *injury*, sustained during your *trip*, causes you, in the 12 months after the accident, to die, to become completely and permanently blind in both eyes, to suffer complete and irrevocable loss of hearing or speech, to have two of your limbs fully severed above your wrist or ankle joint, or to become completely and permanently blind in one eye and have one of your limbs fully severed above your wrist or ankle joint, we will pay:
  - a) For Flight Accident Insurance: \$250,000.
  - b) For Travel Accident Insurance: \$50,000.
2. If an accidental *injury*, sustained during your *trip*, causes you, in the 12 months after the accident, to become completely and permanently blind in one eye or to have one of your limbs fully severed above your wrist or ankle joint, we will pay:
  - a) For Flight Accident Insurance: \$125,000.
  - b) For Travel Accident Insurance: \$25,000.
3. If you sustain more than one accidental bodily *injury* during your *trip*, we will pay the applicable insured sum only for the one accident that entitles you to the largest benefit amount.



For **Flight Accident Insurance**, the accident giving rise to your *injury* must happen:

- a) while you are travelling on a commercial passenger plane for which a ticket was issued to you for your entire airline trip; the plane must be a multi-engine aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled trip operated between licensed airports and holding a valid Canadian Air Transport Board licence, Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot;
- b) if making a flight connection, while riding over land or water at the expense of the airline, riding in a limousine or bus provided by the airport authority, or in a scheduled helicopter shuttle service between airports; or
- c) while you are at an airport for the departure or arrival of the flight covered by this insurance.

**Travel Accident Insurance** covers any other accidental *injury* sustained during the coverage period that is not the result of incidents described in a), b) or c) above.

#### **Disappearance**

If your body is not found within 12 months of the accident, we will presume that you died as a result of your *injury*.

#### **Benefit Limits for Flight and Travel Accident Coverage**

If the total amount of all accident insurance you have under policies issued by us is more than \$250,000, our aggregate liability will not exceed that amount, and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.

### **GENERAL INFORMATION**

The Premium Protection Plan must be purchased within 72 hours of making an initial payment on the *trip* travel arrangements. Coverage must be for the entire duration of your *trip*. You may increase Trip Cancellation coverage for additional prepaid travel arrangements at any time prior to your departure date provided you pay the additional premium within 72 hours of booking the additional travel arrangements.

Coverage under this policy is issued on the basis of information provided in your application. Your entire contract with us consists of: this policy, your application for this policy, the confirmation of coverage issued in respect of that application and any other amendments or endorsements (such as resulting from extensions of coverage or increased coverage for added prepaid travel arrangements).

**Confirmation of coverage** refers to the documents or set of documents confirming your insurance coverage under this policy and where applicable, your *trip* arrangements. It will set forth the following information:

- i) the premium paid with unique Policy Number
- ii) full name/address of all Insured persons
- iii) the Application Date (corresponding to the purchase date of the Premium Protection Plan)
- iv) the Departure Date stated on your application as the date you leave on your *trip*
- v) your *trip* destination
- vi) the Return Date stated on your application as the date you return home from your *trip*
- vii) the covered amount selected for Trip Cancellation/Prior to Departure coverage
- viii) the covered amount for Trip Interruption/After Departure coverage will be indicated as unlimited
- ix) Home, the place/city indicated on your application as the place you leave from on the Departure Date and are scheduled or ticketed to return to on the Return Date

**This insurance is void in the case of fraud or attempted fraud, or if you conceal or misrepresent any material fact or circumstance concerning this insurance, either at the time of application for this insurance or extensions, at the time of claim or at any other moment during your coverage period.**

Please review your confirmation of coverage to ensure the details / itinerary is correct and take the time to read your policy and review all of your coverage. Except as allowed under the 10 Day Right to Examine (see page 1), there are no premium refunds under this policy.

**Family coverage** is available to you if all family members to be insured under one policy are named in your confirmation, are under age 60 and have purchased and paid for family coverage. The family coverage covers you, your *spouse* and *children* (includes grandchildren) while travelling together. To qualify, your children must be unmarried, be your dependent son or daughter or your grandchildren and must be either i) under the age of 21; or ii) under the age of 26 if a full-time student; or iii) your son, daughter or grandchildren of any age, if mentally or physically disabled. A maximum of 2 adults is permitted under family coverage.

With the purchase of this insurance, coverage is provided at no extra charge for any child less than 2 years of age for the full duration of your *trip*.

#### **WHEN DOES COVERAGE START / WHEN DOES COVERAGE END**

Your coverage starts:

**Trip Cancellation and Travel Disruption Insurance coverage starts** at the date and time you pay the premium for that coverage, shown as the application date on your confirmation of coverage.

**Emergency Medical Insurance coverage starts on the later of:**

- the departure date stated on your confirmation of coverage; or
- the date and time you leave your province or territory of residence.



All other coverages start on the later of:

- the departure date stated on your confirmation of coverage; or
- the date you leave your home to start on your *trip*.

Your coverage ends:

Trip Cancellation Insurance coverage ends on the earlier of:

- the departure date stated on your confirmation of coverage; or
- the date you cancel your *trip*.

Emergency Medical Insurance coverage ends on the earlier of:

- the return date stated on your confirmation of coverage; or
- the date and time you return to your province or territory of residence.

All other coverages end on the earlier of:

- the return date stated on your confirmation of coverage; or
- the date you return home.

#### AUTOMATIC EXTENSION

Under Trip Interruption Insurance, we will extend your coverage automatically beyond the return date stated on your confirmation of coverage:

- for up to 10 days, if you have a medical *emergency* that prevents you from returning home on that date; or
- for up to 30 days, if you are hospitalized and that hospitalization prevents you from returning home on that date.

Under all other types of insurance, we will extend your coverage automatically beyond the return date stated on your confirmation of coverage date if:

- your *common carrier* is delayed. In this case, we will extend your coverage for up to 72 hours; or
- you, your *travel companion* or accompanying *immediate family* member are hospitalized on that date. In this case, we will extend your coverage during the hospitalization and for up to 5 days after discharge from the *hospital*; or
- you, your *travel companion* or accompanying *immediate family* member have a medical *emergency* that does not require hospitalization but prevents travel. In this case, we will extend your coverage for up to 5 days.

In any case, we will not extend any coverage beyond 12 months of the departure date stated on your confirmation of coverage.

#### EXTENSIONS

If you decide to extend your *trip*, your travel agent or *travel supplier* may extend your coverage based upon these conditions:

- Your coverage is in force at the time you request the extension;
- The total length of your *trip* (including the extension) **does not exceed 30 days**;
- You pay the additional premium;
- You have had no event that has resulted or may result in a claim.

The Premium Protection Plan cannot be extended beyond 30 days. However, if you are already on your *trip* and must extend your travel dates for reasons other than what is covered under Automatic Extension above or must extend your stay beyond the allotted days under Automatic Extension, you may be granted coverage under any other Manulife Travel Insurance Plan offered through your travel agent or *travel supplier* provided you meet the coverage eligibility requirements for such plans. Coverage for the additional travel dates will be subject to the conditions, limitations and exclusions of the new policy. If you experienced a medical problem, had an *injury*, received medical *treatment* or submitted a claim during your *trip*, then any new policy issued will be subject to our approval. Incorrect information provided to us at such time will render any new policy issued null and void.

If you have not left home and wish to travel longer than 30 days, please contact your travel agent and based upon your revised travel dates, they will cancel this policy and issue a travel policy that allows coverage for the entire duration of your revised trip.

The Premium Protection Plan must be purchased for the entire duration of a *trip*, therefore a policy cannot be purchased to cover only a portion of a trip, such as purchasing the plan to cover additional days of a trip partially covered by another insurer, such as a credit card or employee plan. However, a Premium Protection Plan may be purchased to supplement coverage with another plan provided it is purchased respecting the Premium Protection Plan Parameters set forth on page 1.

### MEDICAL CONCIERGE SERVICES

The Premium Protection Plan includes value-added medical concierge services. These services are provided by StandbyMD and are aimed at providing you with the optimal medical care when faced with an unexpected medical emergency. To access the services provided by StandbyMD, simply call the Assistance Centre using the phone numbers indicated on the wallet card. To learn more visit [www.standbymd.com](http://www.standbymd.com).

#### MEDICAL CONCIERGE SERVICES PROVIDED BY STANDBYMD

**Disclaimer, Waiver, and Limitation of Liability:** StandbyMD is not a medical provider. Medical providers utilized by StandbyMD are not employees, agents, nor in any way affiliated with StandbyMD, beyond accepting StandbyMD's referrals. StandbyMD does not have any control, real or implied, over the medical judgment of participating medical providers, nor their actions or inactions. StandbyMD, upon making referrals under this *policy* does not assume any responsibility for: the availability, their quality, the results or outcome of any *treatment* or service.



Policyholders hereby specifically waive any and all rights to proceed legally against StandbyMD or anyone related to StandbyMD\* in any and all claims, demands, actions, causes of action, and suits of any kind, nature, or amount which relate to, or in any way directly or indirectly flow from the medical concierge services that StandbyMD is offering.

StandbyMD's liability under these medical concierge services, if any, is limited solely to the amount of payment made to participating medical providers for the services that a policyholder obtained after they received a referral from StandbyMD.

\*Related persons include principals, parents, successors and assigns of StandbyMD.

The StandbyMD program is provided by Healthcare Concierge Services, Inc. Manulife and its agents are not responsible for the availability, quality, or results of services provided under the StandbyMD program.

### 3 STEP CLAIM PROCESS

#### 1. CONTACT THE ASSISTANCE CENTRE

From Canada and the USA, toll free at: 1 855 856-7569

From anywhere else in the world at: +1 (519) 251-4058 call collect where available

Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit: <http://Active-Care.ca/TravelAid>.

#### 2. SUBMITTING YOUR CLAIM - by Mail or Online

ANY claim for benefits requires a fully completed claim form. Contact the Assistance Centre and they will mail you the form appropriate to your claim. For quick and easy claim submission, please have all of your documents available [in electronic format] and visit <https://manulife.acmtravel.ca> to submit your claim online.

#### 3. SUBMITTING TO US WRITTEN PROOF OF REASON FOR EXPENSES AND LOSSES

To adjudicate your claim, we will need written proof that you experienced a loss caused by an unexpected situation or event as supported by an independent source as well as all original receipts and the return of unused travel documents (or tickets) for claimed expenses. Detailed information of the documentation needed to adjudicate your claim is available by contacting the Assistance Centre or it can be downloaded from the Assistance Centre website, visit <https://manulife.acmtravel.ca>

**TIME LIMITS:** To make a claim for benefits under this policy, your written proof of claim and your fully completed Manulife Travel Insurance claim form(s) must be submitted to us within 90 days after the event, but not more than 12 months after the date of such event or loss.

#### Who will we pay your benefits to if you have a claim?

Except in the case of your death, we will pay the covered expenses under this insurance to you or the provider of the service. Any sum payable for loss of life will be payable to your estate. You must repay us any amount paid or authorized by us on your behalf if we determine that the amount is not payable under your policy. All amounts shown throughout this contract are in Canadian dollars. If currency conversion is necessary, we will use our exchange rate on the date you received the service outlined in your claim. We will not pay for any interest under this insurance.

#### Is there anything else you should know if you have a claim?

If you disagree with our claim decision, the matter may also be submitted for judicial resolution under the applicable law(s) of the Canadian province or territory where you reside at the time of application for this policy.

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, or other applicable legislation.

For the purposes of determining the validity of a claim under this policy, we may obtain and review the medical records of the attending *physician(s)*, including the records of *physician(s)* at home. These records may be used to determine the validity of a claim.

In addition, we have the right, and you shall afford us the opportunity, to have you medically examined when and as often as may reasonably be required while benefits are being claimed under this policy. If you die, we have the right to request an autopsy, if not prohibited by law.

### WHAT ELSE DO YOU NEED TO KNOW

This policy is non-participating. You are not entitled to share in our divisible surplus. Neither we nor our agents or administrators are responsible for the availability, quality or results of any *treatment* or transportation, or for your failure to obtain *treatment*.

The right of any person to designate persons to whom or for whose benefit insurance money is payable is restricted.

This policy shall be governed by and construed in accordance with the laws of the province or territory of residence of the insured.

Despite any other provisions of this contract, this contract is subject to the statutory conditions contained in the Insurance Act as applicable in your province or territory of residence respecting contracts of sickness and accident insurance.

#### How does this insurance work with other coverages that you may have?

This is second payor coverage and sometimes also referred to as 'last payor'. You may have other in-force plans or contracts such as, but not limited to, third party liability, auto insurance, group or individual health insurance providing *hospital*, medical or therapeutic coverage. In this case, the amounts payable under this Insurance are limited to that portion of your eligible expenses that are in excess of the amounts provided by those other in-force plans or contracts.



Total benefits paid to you by all insurers cannot exceed your actual expenses. We will coordinate the payment of benefits with all insurers who provide you with benefits similar to those provided under this insurance (except if your current or former employer provides you with an extended health insurance plan with a lifetime maximum coverage of \$100,000 or less), to a maximum of the largest amount specified by any such insurer.

In addition, we have full rights of subrogation. In the event of a payment of a claim under this policy, we will have the right to proceed, in your name, but at our expense, against third parties who may be responsible for giving rise to a claim under this policy. You will execute and deliver such documents as are necessary and cooperate fully with us to allow us to fully assert our rights. You must do nothing to prejudice such rights.

If you are insured under more than one insurance policy underwritten by us, the total amount we pay to you cannot exceed your actual expenses; and the maximum you are entitled to is the largest amount specified for the benefit in any one policy.

## DEFINITIONS

When italicized in this policy, the term:

**Common carrier** means a conveyance (such as a bus, taxi, train, boat, airplane) which is licensed, intended and used to transport paying passengers.

**Emergency** means a sudden and unforeseen occurrence of a *medical condition* that begins during the period of insurance and requires immediate *treatment*. An emergency no longer exists when the Assistance Centre determines that you are able to continue your *trip* or return to your province or territory of residence.

**Government health insurance plan** means the health insurance coverage that a Canadian provincial or territorial government provides to its residents.

**Hospital** means a licensed facility where in-patients receive medical care and diagnostic and surgical services under the supervision of a staff of *physicians* with 24-hour care by registered nurses. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, home for the aged or health spa is not a hospital.

**Immediate family** means *spouse*, fiancé, parent, legal guardian, step-parent, grandparent, step-grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, aunt, uncle, niece or nephew.

**Injury** means sudden bodily harm that you sustain and that is caused by external and purely accidental means, directly and independently of illness or disease and all other causes.

**Medical attention** means *treatment* required for the immediate relief of an acute symptom or that, according to a *physician*, cannot be delayed until you return home. It must be ordered by and received from a licensed *physician* during your *trip* or received from a physiotherapist, chiropractor, osteopath, chiropodist or podiatrist during your *trip*.

**Medical condition** means *injury*, illness, disease, disorder of the body or symptom, and complication of pregnancy within the first thirty-one (31) weeks of pregnancy.

**Medically necessary** in reference to a given service or supply means such service or supply: a) is appropriate and consistent with the diagnosis according to accepted community standards of medical practice; b) is not experimental or investigative in nature; c) could not be omitted without adversely affecting your condition or quality of medical care; d) cannot be delayed until your return home; and e) is delivered in the most cost-effective manner possible, at the most appropriate level of care and not primarily for reasons of convenience.

**Physician** means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A physician must be a person other than you, a *travel companion* or a member of your *immediate family*.

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Don't forget your Wallet Card! See page 14



## DEFINITIONS

**Reasonable and customary charges** means costs that do not exceed the standard fee of other providers of similar standing in the same geographical area, when providing the same *treatment* for a similar *medical condition* or for other comparable services or supplies provided under similar circumstances.

**Spouse** means someone to whom one is legally married, or with whom one has been residing and publicly represented as a spouse.

**Travel companion** means someone who shares *trip* arrangements and accommodations with you. No more than five (5) individuals (including you) will be considered travel companions on any one *trip*.

**Travel services** means transportation, sleeping accommodation or other service provided or arranged by a *travel supplier* for your use (but does not include taxes or insurance).

**Travel supplier** means a tour operator, travel wholesaler, airline, cruise line, provider of ground transport or provider of travel accommodation or provider of other services to you that is:

- a) contracted to provide *travel services* to you; and
- b) licensed, registered or is otherwise legally authorized in the particular location of the travel supplier to operate and provide *travel services* as shown on your confirmation.

**Treatment** means hospitalization, prescribed medication (including medication prescribed "as needed") medical, therapeutic, diagnostic or surgical procedure prescribed, performed or recommended by a licensed medical practitioner. Important: Any reference to testing, tests, test results, or investigations excludes genetic tests. "Genetic test" means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis or prognosis.

**Trip** means your intended travel period to take place between the departure date and return date as both are indicated on your confirmation of coverage and for which you have insured your prepaid travel arrangements with this Policy.

## NOTICE ON PRIVACY

**Your privacy matters.** We are committed to protecting the privacy of the information we receive about you in the course of providing the insurance you have chosen. While our employees need to have access to that information, we have taken measures to protect your privacy. We ensure that other professionals, with whom we work in giving you the services you need under your insurance, have done so as well. To find out more about how we protect your privacy, please read our Notice on Privacy and Confidentiality.

**Notice on Privacy and Confidentiality.** The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your file is secured in our offices or those of our administrator or agent. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Waterloo, Ontario N2J 4C6.

For further details about our Privacy Policy, you may also visit Manulife at <https://www.manulife.ca/privacy-policies.html>.

Accessible formats and communication supports are available upon request. Visit [Manulife.ca/accessibility](https://www.manulife.ca/accessibility) for more information.

Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

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MPPPPOL720E

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**Don't forget your Wallet Card! Cut out this section and be sure to carry it with you at all times while travelling.**

### PREMIUM PROTECTION PLAN

#### IN THE EVENT OF AN EMERGENCY, CALL:

From Canada and the USA, toll free at:

**1 855 856-7569**

From anywhere else in the world at:

**+1 (519) 251-4058** call collect where available



**IF YOU NEED MEDICAL ATTENTION** or must make any other type of claim during your trip, please contact the Assistance Centre first. The Assistance Centre is open 24 hours a day each day of the year.

If you do not contact the Assistance Centre prior to seeking medical treatment, your coverage may be reduced.

Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit: <http://Active-Care.ca/TravelAid>.

(We recommend you download the ACM's free assistance & claims app, ACM TravelAID™ before you travel to avoid incurring roaming charges that may apply at your destination.)

NAME \_\_\_\_\_

POLICY # \_\_\_\_\_

**Manulife**

**Borrowing Resolutions for Short Term Financing of Construction Projects**

**R.A.:** that the Board receive the report: Borrowing Resolution for Short Term Financing of Construction Projects, for approval; and,

that the Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance of the Board are authorized on behalf of the Board to borrow up to \$4,384,341.00 for the short-term financing of St. Joseph Catholic Elementary School, Douro addition construction project, from the Canadian Imperial Bank of Commerce, variable rate interest payable monthly, and principal repayable in full upon receipt of funds being received from the Province of Ontario; and,

that the Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance of the Board are authorized on behalf of the Board to borrow up to \$5,414,912.00 for the short-term financing of School Condition Improvement funded projects, from the Canadian Imperial Bank of Commerce, variable rate interest payable monthly, and principal repayable in total upon receipt of funds being received from the Province of Ontario; and,

that the Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance are authorized for and on behalf of the Board to execute and deliver all such other documents and to do such other acts and things as may be necessary to facilitate this borrowing.



# Business and Finance

## Report to the Board

**Meeting:** ☐ In Camera

☒ Open

**Presented for:** ☐ Information

☒ Approval

**Meeting Date:** May 23, 2023

**Presented by:** Sean Heuchert, Superintendent of Business & Finance

**Submitted by:** Sean Heuchert, Superintendent of Business & Finance  
Teri Smith, Chief Financial Officer

**Subject:** Borrowing Resolutions for Short Term Financing of  
Construction Projects

### Recommended Action(s):

1. That the Board receive the report: Borrowing Resolution for Short Term Financing of Construction Projects, for approval.
2. The Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance of the Board are authorized on behalf of the Board to borrow up to \$4,384,341.00 for the short-term financing of St. Joseph Catholic Elementary School, Douro addition construction project, from the Canadian Imperial Bank of Commerce, variable rate interest payable monthly, and principal repayable in full upon receipt of funds being received from the Province of Ontario. See attached.
3. The Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance of the Board are authorized on behalf of the Board to borrow up to \$5,414,912.00 for the short-term financing of School Condition Improvement funded projects, from the Canadian Imperial Bank of Commerce, variable rate interest payable monthly, and principal repayable in total upon receipt of funds being received from the Province of Ontario. See attached.

4. The Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance are authorized for and on behalf of the Board to execute and deliver all such other documents and to do such other acts and things as may be necessary to facilitate this borrowing.
- 

## **Background:**

### **Re: Interim Financing of Construction Projects**

Capital cash flow payments provided through the Capital Priorities and School Condition Improvement funding streams flow to the board subsequent to the actual expenditures that have been incurred and reported to the Ministry of Education. Capital spending is reported to the province as of March 31st and August 31st each year as part of the March report and the annual financial statements. Transfer payment funding for the incurred expenditures is received twice per year and School Boards receive full funding from the Ministry of Education for their short-term interest costs incurred on projects that are underway.

The Board has approached the Canadian Imperial Bank of Commerce (CIBC) requesting short-term bridge financing that would be drawn upon as required to meet capital cash flow needs.

School Condition Improvement – various capital projects – funding allocation for the 2022-2023 school year - \$5,414,912.

Capital Priorities, School Condition Improvement allocations - St Joseph Catholic Elementary School, Douro - \$4,384,341



**PETERBOROUGH VICTORIA NORTHUMBERLAND AND  
CLARINGTON CATHOLIC DISTRICT SCHOOL BOARD**

**CAPITAL BORROWING RESOLUTION**

WHEREAS the Peterborough Victoria Northumberland and Clarington Catholic District School Board (hereinafter called the “Board”) finds it necessary to borrow the sum of \$4,384,338 by way of demand bridge loans for Capital expenditures for the addition to St. Joseph Catholic Elementary School, Douro as approved by the Ontario Ministry of Education:

AND WHEREAS the estimated capital revenues of the Board have not yet been received or fully received and such revenues thereafter to be received are sufficient to repay all unpaid sums borrowed to meet the Board’s capital expenditures including the sum to be borrowed hereunder and interest thereon:

THEREFORE BE IT RESOLVED as follows:

- 1: The Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance are hereby authorized on behalf of the Board to borrow from time to time by way of a demand bridge loans from Canadian Imperial Bank of Commerce (“CIBC”) a sum or sums not exceeding \$4,384,338 at any one time to meet the Capital expenditures of the Board for the addition to St. Joseph Catholic Elementary School, Douro and are hereby authorized to give to CIBC, on behalf of the Board, a credit agreement or promissory note , under the Corporate Seal of the Board, signed by any two of the Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance , for the monies borrowed hereunder with interest and other charges that may be agreed upon with the bank.
- 2: The Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance are hereby authorized and directed to apply in payment of all sums borrowed as aforesaid, together with interest thereon, all of the monies comprising the capital revenue of the Board hereafter received.

We hereby certify that the foregoing is a true and complete copy of a Resolution of the Board in the Province of Ontario, duly passed at a meeting of the Board and that this Resolution is in force and effect.

DATED this Twenty third day of May, 2023.

WITNESS the corporate seal

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Chair

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Secretary-Treasurer

**PETERBOROUGH VICTORIA NORTHUMBERLAND AND  
CLARINGTON CATHOLIC DISTRICT SCHOOL BOARD**

**CAPITAL BORROWING RESOLUTION**

WHEREAS the Peterborough Victoria Northumberland and Clarington Catholic District School Board (hereinafter called the “Board”) finds it necessary to borrow the sum of \$5,414,912 by way of demand bridge loans for Capital expenditures for School Condition Improvement funded projects, as approved by the Ontario Ministry of Education:

AND WHEREAS the estimated capital revenues of the Board have not yet been received or fully received and such revenues thereafter to be received are sufficient to repay all unpaid sums borrowed to meet the Board’s capital expenditures including the sum to be borrowed hereunder and interest thereon:

THEREFORE BE IT RESOLVED as follows:

1: The Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance are hereby authorized on behalf of the Board to borrow from time to time by way of a demand bridge loans from Canadian Imperial Bank of Commerce (“CIBC”) a sum or sums not exceeding \$5,414,912 at any one time to meet the Capital expenditures of the Board for the School Condition Improvement funded projects and are hereby authorized to give to CIBC, on behalf of the Board, a credit agreement or promissory note , under the Corporate Seal of the Board, signed by any two of the Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance , for the monies borrowed hereunder with interest and other charges that may be agreed upon with the bank.

2: The Director of Education/Secretary-Treasurer and the Superintendent of Business/Finance are hereby authorized and directed to apply in payment of all sums borrowed as aforesaid, together with interest thereon, all of the monies comprising the capital revenue of the Board hereafter received.

We hereby certify that the foregoing is a true and complete copy of a Resolution of the Board in the Province of Ontario, duly passed at a meeting of the Board and that this Resolution is in force and effect.

DATED this Twenty third day of May, 2023.

WITNESS the corporate seal

\_\_\_\_\_  
Chair

\_\_\_\_\_  
Secretary-Treasurer



# Human Resource Services

## Report to the Board

**Meeting:** ☒ Open  
☐ In-Camera

**Presented for:** ☒ Information  
☐ Approval

**Meeting Date:** May 23, 2023

**Presented by:** Stephen O'Sullivan

**Subject:** **2023-2024 Staffing Report**

**Recommended Action(s):** N/A

	Current FTE 2022-2023	Projected FTE 2023-2024	Difference In FTE
Elementary Teachers	575.13	559.29	-15.84
Secondary Teachers	305.69	311.17	5.48
Centrally Assigned Teachers	28.8	27	-1.8

### Anticipated Staffing Needs:

- Enrolment is expected to increase –classes will be added as needed
- Retirements, resignations and growth will continue to mitigate surplus teachers and may result in new hires

**Retirements Confirmed to Date:**

Teachers: 21 retiring by the end of the 22/23 school year  
5 resignations during the 22/23 school year

**Surplus:**

Elementary- We have issued approximately 76 Surplus notices (not FTE). This includes 64 new hires which are automatically surplus.

Secondary- We issued 17 surplus notices (8 were new hires)

Centrally Assigned Teachers – 8 surplus

We are confident that most of our surplus teachers will be awarded postings and/or placed by HR in assignments, including LTO assignments if necessary for September.

**Occasional List & LTO List:**

Since September 1, 2022, we have hired 107 occasional teachers

Currently on the supply list: 349 OTs/94 Retiree Reserve)

**Principals and Vice-Principals:**

5 Principal/Vice-Principal Retirements effective June 30, 2023

1 Principal retirement during the 22/23 year

New posting will go out in the fall 2023.