
Regular Board Meeting

Tuesday, February 25, 2025

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/pnk-mxar-qnb>

If you would like to join by telephone, please contact Michelle Kennedy
by email - 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

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

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

1. Opening Prayer.
Kevin MacKenzie, Board Chairperson.
2. Land Acknowledgement.
Kevin MacKenzie, Board Chairperson.
3. National Anthem.
4. Approval of the Agenda.
5. Declarations of Conflicts of Interest.
6. Approval of the Minutes of the January 28, 2025, 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, Stephen O'Sullivan.

2. Report from the Student Trustees: Claire Heitzner, Senior Student Trustee and Carter Peios, Junior Student Trustee.
3. Report from the Manager of Communications, Galen Eagle.
Highlights of System Achievements.

C. Presentations:

1. Providing Excellence in Teaching and Learning: Student Success.
Julie Selby, Superintendent of Learning, Derek Abrams, Principal of Continuing, Experiential and Adult Education, Johanna Denley, Learning Consultant, and Alex Duketow, Learning Consultant.

D. Programs and Services:

1. R.A. Student Excursions. R.A. Page 17
 - a. Holy Cross Catholic Secondary School international excursion to Greece, March 5-15, 2025, Addendum updating travel details. Page 18
Jeannie Armstrong, Superintendent of Learning.
 - b. Holy Cross Catholic Secondary School international excursion to Italy, March 12-19, 2026. Page 25
Jeannie Armstrong, Superintendent of Learning.
 - c. Holy Cross Catholic Secondary School international excursion to Guatemala, March 17-24, 2026. Page 144
Jeannie Armstrong, Superintendent of Learning.

E. Business, Finance and Governance:

1. Ontario Catholic School Trustees' Association (OCSTA) Open Session Report.
Kevin MacKenzie, Board Chairperson.
2. R.A. Trustee Professional Development, Canadian Catholic School Trustees' Association, 2025 Conference, Halifax, Nova Scotia. Page 282
Kevin MacKenzie, Board Chairperson.
3. R.A. Recommended Actions from the Committee-of-the-Whole, February 10, 2025: 2025-2026 School Year Calendar, Interim Financial Report, Northglen Boundary Implementation. Page 283
John Connolly, Chairperson, Committee-of-the-Whole.

4. R.A. Resolution for OCSTA Annual General: Promoting Collaboration Between Schools and Parishes for Enhanced Sacramental Preparation.
Jenny Leahy, Board Vice-chairperson.

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F. Human Resources:

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 Reports.
 - a. Catholic Parent Engagement Committee, January 30, 2025.
 - b. Faith and Equity Committee, February 13, 2025.
3. Community Involvement Reports.
4. Ontario Catholic School Trustees' Association and Ministry Information Items.
 - a. February 3, 2025 – Together in Faith Bulletin
 - b. February 3, 2025 – Media Spokesperson Training for Catholic School Board Chairs.
 - c. February 6, 2025 – OCSTA - Assessment Awareness and Ratepayers Information.
 - d. February 12, 2025 – OCSTA Memo – Key Election Priorities

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L. Future Meetings and Events:

1. Board Meetings:
 - a. Regular Board Meeting Open Session, March 25, 2025, 6:30 p.m.
(In-camera Session, 6:00 p.m.)

2. Board Standing Committee Meetings: (Listed in chronological order.)
 - a. Chairperson's Committee, Monday, March 17, 2025, 5:30 p.m.
 - b. Committee-of-the-Whole, Monday, March 17, 2025, 6:30 p.m.
 - c. Policy Development Committee, April 8, 2025, 6:30 p.m.
3. Other Committee Meetings: (Listed in chronological order.)
 - a. Accessibility for All Committee, February 27, 2025, 1:00 p.m.
 - b. STSCO Governance Committee, March 5, 2025, 3:00 p.m.
 - c. First Nation Métis Inuit Advisory Committee, March 18, 2025, 6:30 p.m.
 - d. Special Education Advisory Committee, March 20, 2025, 1:00 p.m.
 - e. Student Council Liaison Committee, March 25, 2025, 4:15 p.m.
 - f. French as a Second Language Advisory Committee, April 1, 2025, 4:30 p.m.
 - g. Faith and Equity Committee, April 3, 2025, 6:30 p.m.
 - h. Catholic Parent Engagement Committee, April 24, 2025, 6:30 p.m.
 - i. Audit Committee, June 19, 2025.
 - j. SAL Committee, TBA.
4. Board Events: (Listed in chronological order.)
 - a. Ontario Catholic School Trustees' Association 2025 Annual General Meeting and Conference, Hilton Toronto/Markham Suites Conference Centre, Markham.
 - b. Catholic Education Week, May 4-11, 2025.
 - c. Catholic Parent Engagement Committee Guest Speaker Special Event: Dr. Jody Carrington, Holy Trinity Catholic Secondary School, May 21, 2025, at 6:30 p.m.

M. Conclusion:

1. Report from the Regular Board Meeting, In-camera Session, February 25, 2025.
2. Closing Prayer.
Kathleen Tanguay, Trustee.
3. Adjournment.



Minutes

The Minutes of the Open Session of the Regular Board Meeting, held on Tuesday, January 28, 2025, at 6:30 p.m. at the Catholic Education Centre, 1355 Lansdowne Street West, Peterborough, and virtually, by Google Meet.

Present:

Trustees – John Connolly, Loretta Durst, Claire Heitzner (Senior Student Trustee)(online), Jenny Leahy, Kevin MacKenzie (Chairperson)(online), Mary Ann Martin(online), Carter Peios (Junior Student Trustee)(online), and Kathleen Tanguay(online).

Administration – Jeannie Armstrong, Jonathan Di Ianni(online), Galen Eagle, Sean Heuchert, Darren Kahler(online), Stephen O'Sullivan, Sheila Piggott(online), 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 6:30 p.m. Chairperson MacKenzie welcomed guests in attendance in person and guests who were joining the meeting online by Google Meet. The Chairperson welcomed principal and vice-principal representatives at the meeting: Adam White, Vice-principal at St. Anne Catholic Elementary School and Mark Collins, Principal at St. John Catholic Elementary School. Morgan Ste. Marie, trustee from Durham Catholic District School Board, was acknowledged as an online guest who joined to observe the meeting.

1. Opening Prayer

Kevin MacKenzie, Board Chairperson invited Trustee Mary Ann Martin, to open the meeting with prayer.

2. Land Acknowledgement

The Board Chairperson, Kevin MacKenzie, gave a land acknowledgment to respectfully recognize that the land on which we gather is the treaty and traditional territory of the Michi Saagiig Anishinaabeg.

3. Singing of the National Anthem

The National Anthem was sung.

4. Approval of the Agenda

MOTION: Moved by Kathleen Tanguay, seconded by John Connolly
that the agenda be approved with a change in order of the
agenda, moving Section D to before Section B, and with the
addition under New Business, item I.1, Funding for Notre Dame
Catholic Elementary School

Carried.

5. Declarations of Conflicts of Interest

There were no conflicts of interest declared.

6. Approval of the Minutes from the December 17, 2024, Regular Board Meeting.

MOTION: Moved by Loretta Durst, seconded by Mary Ann Martin
that the minutes of the December 17, 2024, Regular Board
Meeting be approved.

Carried.

7. Business Arising Out of the Minutes.

There was no business arising from the minutes.

D. Programs and Services:

1. Student Excursions.

MOTION: Moved by Mary Ann Martin, seconded by John Connolly

that items D.1 a) through D.1 e) be approved as presented:

D.1 a) the proposed Holy Trinity Catholic Secondary School wilderness

excursion to Silent Lake Provincial Park, from May 12-14, 2025, be approved in principle and that the trip will meet the required Ontario Physical Activity Safety Standards in Education (OPASSE).

- D.1 b) that the proposed Holy Trinity Catholic Secondary School wilderness excursion to Algonquin Provincial Park, from May 26-29, 2025, be approved in principle and that the trip will meet the required Ontario Physical Activity Safety Standards in Education (OPASSE).
- D.1 c) that the proposed Holy Trinity Catholic Secondary School international excursion to Amsterdam, Brussels, Paris and London, from March 12 to March 20, 2026, 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.
- D.1 d) that the proposed St. Thomas Aquinas Catholic Secondary School international excursion to Algonquin Provincial Park, from September 30 to October 3, 2025, be approved in principle and that the trip will meet the required Ontario Physical Activity Safety Standards in Education (OPASSE).
- D.1 e) that the revisions to the itinerary for the Holy Cross Catholic Secondary School international excursion to Guatemala, approved at the regular board meeting on March 26, 2024, scheduled to take place from March 11 to March 19, 2025, be approved.

Carried

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

1. Report from the Director of Education.

Stephen O'Sullivan, Director of Education, presented the Report from the Director of Education, which included the following points:

- Several schools were visited since the last board meeting, enabling meaningful connections to students and staff.
- Attended the Ontario Catholic School Trustees' Association's seminar and engaged in professional development with trustees and directors from across the province. The PVNC Catholic Manager of Communications, Galen Eagle was a presenter at an excellent workshop on Crisis Response.
- Attended the annual CEO/CFO Conference for school boards and had the opportunity to hear Education Minister Jill Dunlop speak as well as the Deputy Minister and other Assistant Deputy Ministers.
- Participated in director of education mentorship sessions offered by the English Catholic Council of Directors of Education (ECCODE) and appreciate the importance and benefit of these sessions.
- Gratitude was extended to each of the Superintendents, Jeannie Armstrong, Julie Selby, Jonathan Dilanni, Darren Kahler, Sheila Piggott, and Sean Heuchert were recognized for their ongoing work in their portfolio areas and their commitment to excellence.
- A special Jubilee Door has been created by Michelle Kennedy and is on display at the Catholic Education Centre. This door connects to the Holy door of the Vatican and instils a sense of unity symbolizing renewal, grace and faith.
- Anticipating the Black History Month celebrations which are being planned for the month of February throughout the board.
- Prayers for support for students who are in the middle of their semester one exams.
- The Director's Office is preparing for the creation of the next five-year strategic road map for the board. The timeline for the planned consultations and creation of the proposed plan is February to June, 2025 and the new set of strategic priorities will be in place following board approval, from the fall of 2025 to 2030.

Stephen O'Sullivan invited and answered questions from the trustees at the conclusion of the report.

2. Report from the Student Trustees.

Senior Student Trustee, Claire Heitzner and Junior Student Trustee, Carter Peios, gave the Student Trustee report which included the following highlights:

- Holy Cross Catholic Secondary School welcomed Grade 8 students and parents to an evening orientation. The school held a 'Lets Talk Day to support mental health. A 'Pink Shirt Day' and assembly for anti-bullying are planned for February. A newly formed archery club will be attending their first competition soon.

- Students at St. Stephen Catholic Secondary School sent over 4,000 Christmas cards to Canadian Forces personnel in December. The boys basketball team has enjoyed a successful season this year. Recently, the school hosted future Grade 9 students and their families to help prepare for September.
- The Holy Trinity Catholic Secondary School sports teams continue to succeed and the boys hockey team remains undefeated. The Gr 9 students participated with LINK leaders in the 'Cookies and Cram' sessions to talk about upcoming exams. Grade 8 students were welcomed at the school for an orientation. The school looks forward to hosting the board's Black History Month opening ceremony.
- St. Thomas Aquinas Catholic Secondary School also hosted a Grade 8 night to welcome future students. Grade 12 students welcomed the Grade 8 students for a badminton and chess tournament. The LINK crew at St. Thomas Aquinas CSS also held 'Cookies and Cram' sessions to familiarize Grade 9 students with exam season.
- The spirit at St. Mary Catholic Secondary School was evident as they hosted a wrestling tournament with numerous teams attending. The senior students and teachers were also helpful to the Grade 9 students who are new to exams and culminating activities with their 'Cocoa and Cram' sessions during the lunch hour.
- St. Peter Catholic Secondary School is highly anticipating their upcoming musical production 'Newsies'. LINK leaders also held 'Cookies and Cram' sessions giving help to junior students. The annual Winter Classic Hockey tournament hosted several teams from the area.

Student trustees Claire Heitzner and Carter Peios invited questions and comments from the trustees at the conclusion of their report.

3. Report from the Communications Department.

Galen Eagle, Manager of Communications, shared the following system highlights and initiatives:

- The board will be moving forward with the process of renaming the Peterborough Victoria Northumberland and Clarington Catholic District School Board. During the recent engagement through the board website with students, staff, parents, guardians and community members, 71% of the respondents agreed that it was time for a name change.
- The next steps in the process will be forming a committee, which will have trustee representation, and presenting the public with a shortlist of possible names for consultation.
- The PVNC Catholic United Way campaign wrapped up very close to its \$60,000 goal.

- A sewing club has been established at St. Martin Catholic Elementary School
- A Christmas card initiative resulted in more than 4,500 cards being sent from students at St. Stephen Catholic Secondary School to members of the Canadian Armed Forces in December.
- A video previewing the St. Peter Catholic Secondary School musical 'Newsies' was viewed. The musical will run at Showplace Performance Centre from February 12-15, 2025.

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

C. Presentations:

1. Providing Excellence in Teaching and Learning: Literacy Program.

Superintendent of Learning, Sheila Piggott introduced Learning Consultant Lindsay Bowen, who gave a presentation to update the board on the Literacy Program at PVNC Catholic. Ms. Bowen explained that the literacy program was initiated and formed under the leadership of Sheila Piggott and as in response to the calls to action of the Ministry of Education's PPM and the Right to Read report which was released in the spring of 2022.

Lindsay Bowen described the literacy initiatives implemented in elementary schools as well as the screening tools used by educators in kindergarten through to Grade 3. The screener tool cites the levels of achievement to be assigned to the students based on their abilities. Colour-coded data allows teachers to see and respond to student needs in large group and small group learning.

Extensive training sessions have been delivered to English and French Immersion classroom teachers, and 'Data Days' have been implemented, which allow time for literacy coaches to work with principals and special education resource teachers to analyze data and determine additional support for some students.

The principal support of the programs in the junior and secondary levels was also noted as there has been active participation and uptake in employing the Acadiance screening tool and with program at the Grade 9 and Grade 10 level in the locally developed classrooms.

The trustees had the opportunity to comment and ask Lindsay Bowen questions, which were answered at the end of the presentation.

E. Business, Finance and Governance:

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

Chairperson Kevin MacKenzie highlighted information received from the OCSTA over the previous month that included correspondence on the Ministry of Education Advisory Council on Special Education and their request for feedback. Kevin MacKenzie also noted that the trustees who attended the OCSTA Catholic Trustees' Seminar in Toronto from January 16 to 18 would have the opportunity to share their experiences of the seminar.

2. Trustee Report from the Ontario Catholic School Trustees' Association (OCSTA) Catholic Trustees' Seminar, January 16-18, 2025.

Trustees Kathleen Tanguay, Mary Ann Martin and Jenny Leahy each spoke about the OCSTA Catholic Trustees' Seminar and the sessions which they attended. Overall, the sessions were thought to be informative and the benefit of meeting other trustees in other boards from different parts of the province was noted. A hope for new workshop topics with more in-depth learning was expressed for next year's seminar.

3. STSCO Governance Committee, Open Session Report, January 8, 2025.

Kevin MacKenzie, Board Chairperson, reported on the activities and discussions of the STSCO Governance Committee meeting held on January 8, 2025. The meeting included a report on the Ministry of Education transportation funding framework and the resulting funding gaps experienced by the member boards. Beginning with the 2025-2026 school year, all boards must use an opt-in/opt-out process. A communication strategy will be developed to ensure families receive information regarding the process.

It was reported that Roy Wierenga delivered a presentation about STSCO's desire to expand the use of public transit in all areas due to the benefits that its use is fully funded by the Ministry of Education.

It was noted that the Ministry of Education provided funding for safety training for elementary schools and that STSCO has contracted Intertrain to provide safe rider programming.

At the end of the report, the trustees discussed inclement weather cancellations and differences between the need for cancellations in rural areas versus city areas and the possibility of changing the decision process to considerations of area or routes rather than blanket cancellations.

4. Recommended Actions from the Committee-of-the-Whole, January 13, 2025: Revised Estimates Update Report, Resolutions for OCSTA Annual General Meeting.

MOTION: Moved by John Connolly, seconded by Jenny Leahy

- a) that the Board receive the Revised Estimates Update report for the 2024-2025 budget as at November 30, 2024; and
- b) that the Board receive the Resolution for the Need for Greater Communication and Collaboration among Ministries to Ensure Efficient and Timely Services for Students with Special Needs, to be presented at the OCSTA AGM in May, 2025.

Carried.

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

that the motion from the Committee-of-the-Whole from January 13, 2025, recommending that the Board prepare a resolution, to be submitted to the Ontario Catholic School Trustees' Association for consideration, regarding the sacramental preparation program be rescinded; and, that the preparation of the resolution be discussed in the future.

Carried.

F. Human Resources:

G. Policy Development:

1. Recommended Actions from the Policy Development Committee, January 21, 2025.

MOTION: Moved by Kathleen Tanguay, seconded by Mary Ann Martin

that the Board receive the reports and recommendations from the Policy Development Committee meeting dated January 21, 2025, for publication and implementation.

Carried.

H. Old Business:

I. New Business:**1. Funding for Notre Dame Catholic Elementary School**

With the announcements of capital funding for schools in the area and the denial of funding to PVNC Catholic for a new school building in Cobourg, there was discussion about the accommodation needs and the Board's options regarding Notre Dame Catholic Elementary School and the unsafe roof, which has prohibited the use of a significant portion of the school by the students and staff.

There was frustration expressed with the idea that a substantial amount of funds would have to be put into the building to prolong its use when it would be more cost effective to tear it down and build a new school.

Sean Heuchert, Superintendent of Business, Finance and Facilities Services, stated that following the notification that there would not be funding for a new school building, Facilities Services has been working with engineers to put forward a report on the options available for making Notre Dame CES a fully functioning building. The report will be brought to the February Committee-of-the-Whole meeting for further discussion.

J. Bring Forward:**K. Information Items:****1. Chairperson's Report.**

Board Chairperson, Kevin MacKenzie reported that he attended the Mayor of Clarington New Year's Levee and the grand opening of a new skating rink. The Chairperson wished secondary students well in their semester culminating tasks and exams and wished all students success in the upcoming semester.

Chairperson MacKenzie wished God's blessings upon the students and staff of PVNC Catholic.

2. Committee Reports:**a. Special Education Advisory Committee, January 23, 2025.**

Trustee Kathleen Tanguay reported that the Special Education Advisory Committee met virtually for the January meeting. The committee reviewed the proposed resolution that the board intends to put forward for the Ontario Catholic School

Trustees' Association Annual General Meeting. The committee heard a presentation from Jeff Hockett, Learning Consultant about executive function, which is a term to explain skills that involve memory, planning and self-regulation.

3. Community Reports

Trustee Mary Ann Martin reported that she visited St. Dominic Catholic Elementary School and Trustee Kathleen Tanguay reported that she has attended the St. Anthony Catholic Elementary School knitting club.

4. Ontario Catholic School Trustees' Association Information Items:

- a. December 16, 2024 – OCSTA Pre-Budget Presentation
- b. December 16, 2024 – OCSTA 2025 Business Seminar Registration
- c. January 6, 2025 – Catholic Education Week – Together in Faith Bulletin.
- d. January 9, 2025 – Catholic Education Week, Elementary Book List.
- e. January 20, 2025 – OCSTA Short Video Contest Winners.

L. Future Meetings and Events:

1. Board Meetings:

- a. Regular Board Meeting Open Session, February 25, 2025, 6:30 p.m.
(In-camera Session, 6:00 p.m.)

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

- a. Chairperson's Committee Meeting, February 10, 2025, 5:30 p.m.
- b. Committee-of-the-Whole Meeting, February 10, 2025, 6:30 p.m.
- c. Policy Development Committee Meeting, April 8, 2025, 6:30 p.m.

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

- a. Catholic Parent Engagement Committee, January 30, 2025, 6:30 p.m.
- b. Faith and Equity Committee, February 13, 2025, 6:30 p.m.
- c. Student Council Liaison Committee, February 25, 2025, 4:15 p.m.
- d. Special Education Advisory Committee, February 26, 2025, 1:00 p.m.
- e. Accessibility for All Committee, February 27, 2025, 1:00 p.m.

- f. STSCO Governance Committee, March 5, 2025, 3:00 p.m.
- g. First Nation Métis Inuit Advisory Committee, March 18, 2025, 6:30 p.m.
- h. French as a Second Language Advisory Committee, April 1, 2025, 4:30 p.m.
- i. Audit Committee, June 19, 2025.
- j. Supervised Alternative Learning Committee, TBA

4. Board Events:

- a. Ontario Catholic School Trustees' Association 2025 Annual General Meeting and Conference, Hilton Toronto/Markham Suites Conference Centre, Markham.
- b. Catholic Education Week, May 4-11, 2025.

M. Conclusion:

- 1. Report from the Regular Board Meeting, In-camera Session, held January 28, 2025.

MOTION: Moved by John Connolly, seconded by Kathleen Tanguay that the Board approve the actions and the discussions arising from the Regular Board Meeting, In-camera session, held on January 28, 2025, as follows:

- A. Call to Order:
 - 1. Opening Prayer.
 - 2. Motion for the Approval of agenda.
 - 3. No conflicts of interest were declared.
 - 4. Approval of the minutes of the December 17, 2024, Regular Board Meeting, In-camera session.
- D. Business, Finance and Governance:
 - 1. OCSTA In-camera Report.
 - 2. STSCO Governance Committee, In-camera Session Report.
 - 3. Approval of a Recommended action from the Committee-of-the-Whole In-camera Session, January 13, 2025: Property Matter.
- I. Conclusion:
 - 1. Closing Prayer.
 - 2. Motion to convene in open session.

Carried.

- 2. Closing Prayer.

The Board Chairperson, Kevin MacKenzie, invited Trustee John Connolly to lead the closing prayer to end the meeting.

3. Adjournment

MOTION: Moved by Mary Ann Martin, seconded by Kathleen Tanguay
that the open session meeting be adjourned at 8:23 p.m.

Carried.

Kevin MacKenzie
Board Chairperson

Stephen O'Sullivan
Director of Education, Secretary-Treasurer
per M.K.

Student Excursions:

R.A.:

that items D.1 a) through D.1 c) be approved as presented:

D.1 a) that the revisions to the itinerary for the Holy Cross Catholic Secondary School international excursion to Greece, approved at the regular board meeting on February 27, 2024, scheduled to take place from March 5 to March 15, 2025, be approved.

D.1 b) that the proposed Holy Cross Catholic Secondary School international excursion to Italy, from March 12 to March 19, 2026, 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.

D.1 c) that the proposed St. Thomas Aquinas Catholic Secondary School international excursion to Guatemala, from March 17 to March 24, 2026, 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.



CATEGORY 5 APPROVAL FORM

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

Teacher/Organizer: Stacy Higgins & Nathalie McDermott School: Holy Cross Catholic Secondary School

Adult Supervisors Attending (Full names and phone numbers):

Stacy Higgins (705)740-4401 N. McDermott (289)404-0463 Michelle Clay (705)768-0590
S. McKenna (705)931-0733 Trevor Digby (705)872-8410

Destination: Greece	Mode of Transportation: Airplane/Ship
Grade/Course: Grades 9, 10, 11, 12 (co-instructional)	Date of Submission: January 15, 2025
Departure Date: March 5th, 2025	Return Date: March 15th, 2025
Number of Students: boys: 20 girls: 20	Number of Adult Supervisors: 5 female: 4 male: 1
Name of Travel Agent: Explorica Educational Travel	Type of Excursion: <input type="checkbox"/> Curricular <input checked="" type="checkbox"/> Co-instructional
Total cost to be paid by each Student: \$ 4679.00	

Summary of Proposed Activity:

Students will have the opportunity to immerse themselves in the incredible cultures of Greece. They will travel with a licensed tour guide to a variety of historic locations within Greece.

Curricular Relevance: (provide the overall expectations addressed)

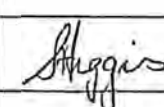
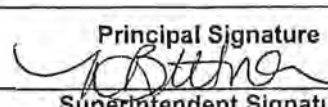
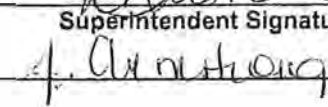
The students will experience historic, cultural and religious sites/monuments throughout the tour. Please see submitted package for a more detailed explanation of curricular relevance.

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$4519.00/student (accommodation/flight/tour)	School Accounts	\$N/A
Travel	\$100 x 40 ppl = \$4000 (bus to airport)	School Fund-raising	\$N/A
Cost of Supply Teachers	\$N/A	Student/Parent share	\$4679/student
Meals	\$breakfast/dinner included in accommodation	Other:	\$N/A
Programs/Materials	\$included in accommodation	Other: Teacher contributions, if applicable	\$N/A
Other	\$60x40=\$2400 (hoodie)		
Total	\$4679/student	Total	\$4679/student

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"/> Contract Information
<input checked="" type="checkbox"/> Additional Medical Coverage needs considered
<input checked="" type="checkbox"/> History of Excursion – number of years: <u>First year</u>
<input checked="" type="checkbox"/> Certification required by staff attending: _____
<input checked="" type="checkbox"/> Educational objectives stated | <input checked="" type="checkbox"/> Information and consent letter to parents
<input checked="" type="checkbox"/> Liability waivers signed
<input checked="" type="checkbox"/> Supervision ratio in alignment with A.P. 305
<input checked="" type="checkbox"/> List of destination/emergency phone numbers provided
<input checked="" type="checkbox"/> Passports (if required)
<input checked="" type="checkbox"/> Followed the directives of AP305 and Purchasing Handbook (including obtaining quotes from 3 travel providers) |
|--|---|

<input checked="" type="checkbox"/> This excursion complies with the OPHEA Guidelines for the High Care Activities listed below:	
Teacher Signature  Principal Signature  Superintendent Signature 	Date Jan. 15/25 Date Jan. 15/25 Date Feb. 14/25

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 _____ Holy Cross Secondary School _____ is arranging
 a Greece Guided Tour Trip on March 5th-15th, 2025
(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 excursion to Mt Olympus 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 hiking, boat cruise, cliff excursion, beach walk :

1. Slips, trips, falls, sprains, strains (describe activity)
2. _____
3. _____

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 these activities on March 5-15th, 2025, 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: _____

BEST of Greece: Holy Cross Secondary School 2024-2025

Sponsored by Explorica Worldstrides

Date Scheduled	Trip Itinerary
<p>Wednesday March 5th, 2025</p> <p>Depart Holy Cross @ 11:00 AM</p> <p>Flight Departing Arriving Operated By AIR CANADA 418 TORONTO (YYZ) on Mar 5, 2025 4:00PM MONTREAL (YUL) on Mar 5, 2025 5:23PM AIR CANADA</p> <p>Flight Departing Arriving Operated By AUSTRIAN AIRLINES 74 MONTREAL (YUL) on Mar 5, 2025 6:35PM VIENNA (VIE) on Mar 6, 2025 8:35AM AUSTRIAN AIRLINES</p> <p>Flight Departing Arriving Operated By AUSTRIAN AIRLINES 801 VIENNA (VIE) on Mar 6, 2025 9:30AM ATHENS (ATH) on Mar 6, 2025 12:40PM AUSTRIAN AIRLINES</p>	<p>Day 1 Overnight flight to Greece (Athens)</p>
<p>Thursday, March 6th, 2025</p>	<p>Day 2 Yassou Athens Meet your tour director and check into hotel Athens city walk <i>Plaka district, Temple of Olympian Zeus, Hadrian's Arch</i></p>
<p>Friday, March 7th, 2025</p>	<p>Day 3 Athens Visit to Glyfada Beach Visit to the Ellinikon Experience Park</p>
<p>Saturday, March 8th, 2025</p>	<p>Day 4 Athens landmarks Attend Saturday Mass Athens guided sightseeing tour</p>

	<i>Parthenon, Acropolis site visit, Temple of Athena Nike., Omonoia Square, Syntagma Square, 2004 Olympic site Panathenaic Stadium visit</i>
Sunday, March 9th, 2025	Day 5 Athens--Delphi Travel to Delphi Guided excursion to Delphi Visit Delphi site Temple of Apollo
Monday, March 10th, 2025	Day 6 Meteora Travel to Meteora Meteora monastery visit
Tuesday, March 11th, 2025	Day 7 Meteora Excursion to Mount Olympus Guided half day hike at Mt. Olympus
Wednesday, March 12th, 2025	Day 8 Metora--Tolo Travel to Tolo Corinth Canal Palamidi path hike (time-permitting)
Thursday, March 13th, 2025.	Day 9 Tolo--Athens Travel to Athens Mycenae & Epidaurus guided excursion Greek dinner in Plaka Plaka treasure hunt
Friday, March 14th, 2025	Day 10 Athens Saronic Gulf Cruise full day excursion
Saturday, March 15th, 2025. Flight Departing Arriving Operated By LUFTHANSA 1757 ATHENS (ATH) on Mar 15, 2025 7:00AM MUNICH (MUC) on Mar 15, 2025 8:45AM LUFTHANSA Flight	Day 11: Flight Home from Athens Arrive in Toronto by 4:00 PM

Departing Arriving Operated By AIR CANADA 837 MUNICH (MUC) on Mar 15, 2025 11:50AM TORONTO (YYZ) on Mar 15, 2025 3:55PM AIR CANADA	
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CATEGORY 5 APPROVAL FORM

Teacher/Organizer: Stacy Higgins & Nathalie McDermott, Jennifer Howson	School: Holy Cross Catholic Secondary School
Adult Supervisors Attending: Stacy Higgins, Nathalie McDermott, Jennifer Howson, two additional educators to be determined September 2025	
Destination: Italy	Mode of Transportation: Airplane
Grade/Course: Grades 9,10,11,12 (co-instructional)	Date of Submission: January 10th, 2025
Departure Date: Thursday, March 12th, 2026	Return Date: Thursday, March 19th, 2026
Number of Students: boys:20 girls 20	Number of Adult Supervisors: female: 4 male: 1
Name of Travel Agent: EF Educational Tours	Type of Excursion: <input type="checkbox"/> Curricular <input checked="" type="checkbox"/> Co-instructional
Total cost to be paid by each Student: \$5098.00	

Summary of Proposed Activity: Students will have the opportunity to immerse themselves in the incredible cultures of Italy. They will travel with a licensed tour guide to a variety of historic locations including: Rome, Venice & Pompeii.

Curricular Relevance: (provide the overall expectations addressed): The students will experience historic, cultural and religious sites / monuments throughout the tour. Please see the submitted package for a more detailed explanation in the section Historical and Educational Significance of the Trip.

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$197,120.00 for 40 students (4928.00.00/ student - includes breakfast/supper, accommodation/linen/towel, gratuity)	School Accounts	\$N/A
Travel	\$100.00 x 40 ppl - Bus transportation to airport = \$4000.00	School Fund-raising	\$ To be determined
Cost of Supply Teachers	N/A	Student/Parent share	\$203,920.00 / 40 students = \$5098.00 / student
Meals	\$ Included in accommodation	Other:	\$N/A
Programs/Materials	\$ Included in accommodation cost.	Other: Teacher contributions, if applicable	\$N/A
Other	\$ Identifiable wear (hoodie) \$60.00 x 40 = \$2400.00 +10.00 x40 cell phone safety = \$400		
Total	4928 + 100 + 60 + 10 x 40 = 203,920.00 /40 = \$5098.00/student (includes meals, accommodation, transportation & hoodie/ cell phone communication-staff)	Total	\$203,920.00 /40 = \$5098.00/student

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

- | | |
|--|---|
| <ul style="list-style-type: none"> ✓ Itinerary ✓ Contract Information ✓ Additional Medical Coverage needs considered ✓ History of Excursion – number of years: ✓ Certification required by staff attending: will have required safety certification ✓ Educational objectives stated | <ul style="list-style-type: none"> ✓ Information and consent letter to parents ✓ Liability waivers signed ✓ Supervision ratio in alignment with A.P. 305 (1:8 ratio) ✓ List of destination/emergency phone numbers provided ✓ Passports (required) ✓ All safety considerations accounted for at the upcoming Parent meetings in 2025/2026 |
|--|---|

COMPLIANCE WITH OPHEA GUIDELINES FOR HIGH CARE ACTIVITIES Reviewed

Teacher Signature

Principal Signature

Superintendent Signature

Date

Date

Date



HOLY CROSS
CATHOLIC SECONDARY SCHOOL

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

Mrs. Jeannie Armstrong
Superintendent of Learning
Catholic Education Centre
P.V.N.C. Catholic District School Board
1355 Lansdowne St. West
Peterborough, ON K9A 7M3

February 3rd, 2025

Dear Mrs. Jeannie Armstrong,

I am writing to request approval for a proposed international trip to Italy for Holy Cross Catholic Secondary School. The trip is scheduled to take place from March 12th to March 19th, 2026, during the March Break.

The staff involved in this trip have extensive experience as chaperones, having accompanied students on several previous trips, including those to Switzerland, Paris, and Greece. Based on past experiences, we are confident that this itinerary will provide an enriching and enjoyable experience for the students.

We will be partnering with EF Educational Tours to organize this trip. EF is a highly reputable company with a long history of organizing successful educational trips to Europe and beyond, and it has been a trusted partner of PVNC CDSB for several years.

In accordance with Board policy, the student-to-chaperone ratio will be 8:1.

On behalf of the participating staff, I thank you for your consideration of this proposed trip and look forward to your response.

Sincerely,

Natalie Bittner
Principal
Holy Cross Catholic Secondary School

Holy Cross Italy 2026 Trip Itinerary

March 12th-19th, 2026

The trip will be an opportunity for the students to explore and experience a variety of educational opportunities

Google Classroom Code: phi35m2

Historical, Geographical, Cultural and Educational:

- Students will have the opportunity to immerse themselves in Italian culture, as well as see Catholic religious, historical and geographical sites
- Students will travel with a licensed tour guide to a variety of geographical and historic locations
- This is an excellent opportunity for students to truly experience outdoor activities in Europe

Itinerary	
Day 1- Thursday, March 12th	
TBD	<ul style="list-style-type: none"> • Depart on bus from HCSSS to Toronto Pearson Airport • Flight to Milan, Italy
Day 2- Friday, March 13th	
AM	<ul style="list-style-type: none"> • Meet tour director and check into hotel
PM	<ul style="list-style-type: none"> • Sightseeing: Travel via Verona to Venice
Day 3- Saturday, March 14th	
AM	<ul style="list-style-type: none"> • Guided Sightseeing of Venice • Cooking Class
PM	<ul style="list-style-type: none"> • Sight seeing, Hike to bell tower for view of Venice.
Day 4- Sunday, March 15th	
AM	<ul style="list-style-type: none"> • Travel to Florence via Bologna
PM	<ul style="list-style-type: none"> • Visit an Organic Farm, Giotto's Bell Tower

Day 5- Monday, March 16th	
AM/PM	<ul style="list-style-type: none"> • Transfer to Rome • Tour Vatican City, Sistine Chapel, St. Peter's Basilica, Walking Tour. • Overnight in Rome
Day 6- Tuesday, March 17th	
AM	<ul style="list-style-type: none"> • Attend Catholic Mass
PM	<ul style="list-style-type: none"> • Gladiator School • Cooking Class
Day 7- Wednesday, March 18th	
AM	<ul style="list-style-type: none"> • Sightseeing of Pompeii
PM	<ul style="list-style-type: none"> • Overnight in Rome
Day 8- Thursday, March 19th	
AM/PM	<ul style="list-style-type: none"> • Flight from Rome to Toronto Pearson Airport, Canada
PM	<ul style="list-style-type: none"> • Bus Ride to HCSS



EDUCATIONAL
TOURS



A Taste of Italy

Stacy Higgins | 8 Days | March 2026

The experience of a lifetime is waiting for you. Every detail from the cities you'll stay in, to the cultural discoveries you'll make have been customized by your teacher for your group. Look at your personal itinerary for a sneak peek of what's in store.

Included on tour



Round-trip flights on major carriers; full-time Tour Director; project-based learning program, EF's personalized learning experience; hotels with private bathrooms; breakfast and dinner daily.

Sightseeing:

Venice; Florence; Vatican; Evening Tour of Rome; Ancient Rome; Pompeii.

Entrances:

Venice Cooking Class; Glass Blowing Factory; Organic Farm; Vatican Museums; Colosseum; The Forum; Gladiator School; Rome Cooking Class; Pompeii.

Overnights:

Venice (2); Florence (1); Rome (3).

Not included:

Optional excursions; Insurance coverage; Beverages and lunches; Transportation to free-time activities; Customary gratuities (for your Tour Director, bus driver and local guide); Porterage; Adult supplement (if applicable); Weekend supplement; Any applicable baggage handling fee imposed by the airlines; High-Season Surcharge; Single-Date Departure Supplement; Expenses caused by airline rescheduling, cancellations or delays caused by the airlines, bad weather or other events beyond EF's control; Passports, visa and reciprocity fees.

Your Itinerary

Day 1: Fly Overnight to Italy!

Day 2: Milan | Verona | Venice

Travel via Verona to the Venice Region

Transfer by way of Romeo and Juliet's Verona, known for its couplets and Capulets! Here you can see the town's Roman Arena, which dates back over 2,000 years. You will also find a bronze statue of Juliet in the tiny courtyard that houses the balcony made famous by Shakespeare.

Arrive in Venice

Welcome to the magical Venice region. This Floating City is crisscrossed with romantic bridges, laced with history and boasting some of the world's finest art and architecture.

Overnight in Venice

Day 3: Venice

Guided Sightseeing of Venice

Hop on a water-taxi and boat across the lagoon to Venice where you will meet your local guide and embark on a walking tour of the city's narrow walking streets and winding canals. Hundreds of maze-like alleys and bridges connect the neighborhoods and communal squares of Venice. Attend a glass-blowing demonstration and discover why this chain of islands is famous for its glassware and has a long history of successful merchants and mariners. Take in all the hustle and bustle going on at sea level as people, equipment, and supplies navigate the Grand Canal, the main thoroughfare.

Cooking Class in Venice (Includes lunch)

Get true hands-on experience with Venetian cuisine as you are trained in the art by a local chef. Learn to make traditional foods and be sure to take notes as you learn the tricks of the trade before dining on sumptuous creations!

Overnight in Venice

Day 4: Venice | Bologna | Florence

Travel to Florence via Bologna

Welcome to Florence, a jewel set deep in the heart of Tuscany. Florence is the birthplace of the Italian language, opera and the Renaissance, and where works of art like Michelangelo's statue of *David* and Botticelli's *The Birth of Venus* still reside today.

Visit an Organic Farm

Guided Sightseeing of Florence

Fall under the spell of the powerful Medici family on your guided walking tour of Florence. The Medici's dominated politics, banking and trade for generations in Florence, the capital of Tuscany. See Giotto's Bell Tower and the imposing marble cathedral of the Duomo, the Cathedral that rises far above this city's otherwise low skyline. Stand before Ghiberti's legendary *Gates of Paradise* and pass the classical statues in the main square: Piazza della Signoria. Here you can see where Michelangelo's *David* originally stood.

Overnight in Florence

Day 5: Florence | Rome

Transfer to Rome

Travel to Rome, heart of the famed empire and once-again capital of a united Italy. Today the city is a bustling mixture of traffic that seems to defy logic and architectural treasures that define an age. The Colosseum stands as a reminder of Roman architectural skill while the Vatican City is home to the Catholic Church and some of the world's most breathtaking works of art.

Guided Sightseeing of the Vatican

One of the world's largest domes is located in the world's smallest country. See both during your guided visit of Vatican City. Your expert local guide will bring you through the Vatican Museum, where elaborate galleries packed with one artistic masterpiece after another lead you directly to the Sistine Chapel and its famous fresco ceiling. Then, enter St. Peter's Basilica under the watchful eyes of the brightly dressed Swiss Guard. Inside, admire Michelangelo's *Pietà* and try to find the artist's signature (it is the only sculpture he ever signed). (Please note: Due to limited group reservations, entrance to the Vatican Museum is pending confirmation. If entrance cannot be arranged, an alternative tour will be provided.)

Evening Guided Walking Tour of Rome

Start at the fashionable Spanish steps in Piazza Spagna. From here head back towards the Trevi fountain on your way to the Pantheon, commissioned by the Emperor Hadrian. Contemplate just how this impressive building still stands when there are no visible arches or vaults. End your walk relaxing in Piazza Navona where you might choose to have your portrait painted by one of the many resident artists or just admire Bernini's spectacular 'Fountain of the Four Rivers.'

Overnight in Rome

Your Itinerary

Day 6: Rome

Group Leader-Arranged Catholic Mass

Guided Sightseeing of Ancient Rome

Your guided sightseeing of ancient Rome takes you through the impressive architectural ruins of the Roman Forum, once the heart political and civilian life in the Roman Empire. You will also visit the Colosseum, where battle reenactments, animal hunts, theater performances, and gladiators once battled other warriors and beasts for their lives in front of 50,000+ spectators from all over the Empire. (Please note: Entry to the Colosseum is pending availability due to limited group reservations.)

Cash Handout for Lunch

Gladiator School

Latin for swordsman, a gladiator was a slave, criminal or professional fighter in ancient Rome. Today you will learn the origin of the warriors and learn some of the techniques they used to conquer their enemies.

Take an Italian Cooking Class (Dinner is Included)

This is your chance to become a real Italian chef! Learn the basics of the regional specialties, as a local professional chef guides you through the process. You'll start by making two kinds of pasta from scratch (anything from ravioli to cannelloni). Next, the focus turns to the sauces. Don't worry if your skills in the kitchen are lacking. When you're done cooking you'll be treated to a three-course dinner prepared by the chef's team!

Overnight in Rome

Day 7: Rome | Pompeii

Guided Sightseeing of Pompeii

Learn how wealthy Romans lived 2,000 years ago on a visit to Pompeii, one of the richest and most well-known archaeological sites in the world. Situated along the breezy Bay of Naples, the neighboring Mt. Vesuvius erupted in A.D. 79 and close to 20 feet of volcanic ash, pumice, and debris completely buried the Roman resort and the surrounding area. The ash preserved the town as a snapshot in time, and protected it from deterioration in many forms, including weather and vandalism. Now, fully excavated, you can see the ruins of family villas, ancient temples, mosaics, roads, and bathhouses.

Overnight in Rome

Day 8: Depart for Home

Transfer to the airport for your return flight

Your tour director assists with your transfer to the airport, where you will check in for your return flight home.

Itinerary is subject to change

For complete financial and registration details, please refer to the Booking Conditions at www.eftours.ca/bc.



This is more than a class trip

So how are students impacted by their travel experiences?
How do they grow not just academically, but as human beings?
After our tours come home, we always follow up with teachers to get their perspective on these questions, and more.

Of the teachers who've spoken with us this past year:

98%

said their tour broadened their students' worldview

95%

said it encouraged their students to embrace new challenges

97%

said it helped their students grow as people

2/3

said it helped their students develop the ability to have an impact on the world

Travel changes everyone for the better, especially students. They try things they might never have attempted, talk to people they might never have met, and grow into someone they might never have become—all from experiences they can only get by travelling.

What's included?



Airfare and on-tour transportation



Hotels with private bathrooms



Regional-style meals



Guided tours & immersive experiential learning



Full-time Tour Director



24-hour emergency services.

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What's included?



Airfare and on-tour transportation



Hotels with private bathrooms



Regional-style meals



Guided tours & immersive experiential learning



Full-time Tour Director



24-hour emergency services.

Your Price Quote

A Taste of Italy

Prepared For
Stacy Higgins

Prepared On
January 29, 2025

Your Tour Number
2801744US

Your Tour Website
www.eflours.ca/2801744US

Total Price

Based on a private tour of 35 - 99 paying travellers
Price valid for travellers enrolled January 29, 2025 - January 31, 2025

Student
\$4,928

or \$364 / 13 mos

Adult
\$5,808

or \$432 / 13 mos

Student Price Breakdown

Program Price	\$4,645
Private Group (35+ paying)	FREE
Peace of Mind	FREE
Global Travel Protection Plan	\$199
Early Enrollment Discount	-\$200
Gratuities	\$135
CFAR Insurance Add-On	\$149

For every 6 paying travellers, 1 chaperone travels FREE

Adult supplement required for age 20 and older at the time of travel, roomed in twin accommodation. Students, travelers under age 20, will be roomed in triples or quads.

Program Price valid for today. Program price includes HST/GST where applicable, (domestic tours only), departure taxes, and airport fees. Please call 1-800-387-1460 for more information.

To view EF's Booking Conditions, visit eflours.ca/bc which outline full price inclusions, payment schedule, cancellation, and refund policies.

We understand that plans sometimes change due to unforeseen circumstances. EF's Peace of Mind Program allows your entire group to change your tour or departure date. Your group can feel secure planning your trip, knowing that your plans are flexible.

Travellers may also purchase the Global Travel Protection Plan and, if applicable, the Cancel For Any Reason (CFAR) Insurance Add-On. Please visit eflours.ca/coverage for complete terms, conditions and exclusions by referring to the Zurich Certificate of Insurance.

Itinerary shown is for 2026 travel. Itineraries are subject to change biannually, please call for more details.

EF Educational Tours is registered with TICO (registration #2395858) Consumer Protection BC (registration #73991) and a holder of a Quebec permit with the Office de la protection du consommateur (OPC permit #702732). For residents of Quebec: Effective November 1, 2021, contribution to Travel Agent Compensation Fund (FICAV) of \$3.50 per \$1000 is included in the Program Price. Find out more at ficav.gouv.qc.ca/en.

Your travel details

Total Length
8 days

Departing From
Toronto (ON)

Requested Travel Dates
Thursday, March 12, 2026 - Thursday, March 19, 2026

Your Departure Date Range

☐ Earliest
Tue, Mar. 10

☒ Requested
Thu, Mar. 12

☐ Latest
Sat, Mar. 14

Your Tour Consultant



Cameron Wyllie
1-800-387-1460
Cameron.Wyllie@ef.com

Rationale for the trip

The trip will be an opportunity for the students to explore and experience a variety of educational opportunities in Italy.

Historical and Educational Information:

- Students will have the opportunity to immerse themselves in Italian culture, Catholic religious and historical sites.
- Students will travel with a licensed tour guide to a variety of historic locations.
- From a religious, cultural and historical perspective the students will be able to visit sites that align with each of the Ontario Grade 10 History course, Grade 11 Travel and Tourism course and the Ancient History course. This is a fantastic opportunity for students to truly see and experience the past.

Curriculum Expectations:

Canada and World Studies, 2013

Canada History, Grade 10

C2.3 explain the main causes of World War II (*e.g., economic hardship in Germany produced by the Treaty of Versailles and economic depression; invasions by fascist Italy, Nazi Germany, and imperial Japan; the inadequacy of the League of Nations to address international crises*), and analyse Canada's contribution to the war effort (*e.g., with reference to the Battle of the Atlantic, the Battle of Hong Kong, the Italian campaign, D-Day, the liberation of the Netherlands, the liberation of concentration camps, the British Commonwealth Air Training Plan, Camp X; the contribution of individuals such as Paul Triquet and Charles Tompkins; the contributions of women*).

C2.4 explain some of the ways in which World War II affected Canada and Canadians (*e.g., with reference to economic recovery, censorship, rationing*), including how the war changed the lives of various groups in this country (*e.g., young men who fought and those who did not; farmers; women in the workforce and at home; "enemy aliens"; veterans, including men who were in the merchant navy.*)

A1.2 select and organize relevant evidence and information on aspects of Canadian history since 1914 from a variety of primary and secondary sources (*e.g., primary sources: art works from the time, diaries, legislation, letters, maps, period newspapers, photographs, political cartoons, statistics, treaties; secondary sources: books and/or articles from the library, current newspaper or magazine articles, documentary and/or feature films or videos, information from websites, textbooks*), ensuring that their sources reflect multiple perspectives.

A1.5 use the concepts of historical thinking (*i.e., historical significance, cause and consequence, continuity and change, and historical perspective*) when analysing, evaluating evidence about, and formulating conclusions and/or judgements regarding historical issues, events, and/or developments in Canada since 1914.

Canada and World Studies, 2015

Travel and Tourism, Grade 11

A2.4 identify some careers in which a geography background might be an asset (*e.g., travel agent, hospitality worker, travel writer, web designer for a tourist destination, marketing analyst, tourist attraction worker, community museum interpreter, GIS technician*)

B1.2 identify the world's major tourist destinations, and analyse the cultural and natural characteristics of successful tourist destinations

C1.1 assess the impacts of tourism, both positive and negative, on the natural environment in selected tourist locations.

D1.2 describe major components of the local tourism industry, and explain how they are interrelated

Canada and World Studies, 2015

World History to the End of the 15th Century

A1.2 select and organize relevant evidence and information on aspects of world history to 1500 from a variety of primary and secondary sources (*e.g., primary: archaeological evidence; architecture, art works, or music from the period under study; artefacts; books from the time; letters; maps; oral traditions; photographs of ancient sites; treaties and other official documents; secondary: books and/or articles from the library, digital and built models, documentaries or other films, textbooks, websites*), ensuring that their sources reflect a range of perspectives

A2.4 identify various careers in which the skills learned in history might be useful (*e.g., archaeologist, archivist, curator, educator, game designer, lawyer, policy analyst, political speech writer, and researcher*)

C3.3 assess the artistic and/or scientific contributions of various individuals to the identity and/or culture of the society/civilization in which they lived (*e.g., Al-Zahrawi, Archimedes, Avicenna [Ibn Sina], Homer, Leonardo da Vinci, Phidias, Virgil; temple, mosque, and cathedral builders; Greek, Roman, and/or Indian sculptors; Byzantine mosaicists; Chinese or Chimú ceramicists; Mayan or Incan goldsmiths; Phoenician or Viking shipbuilders*)

City Specific:

Venice:

- Glass blowing demonstration
 - Venice is famous for its ornate glass-work, known as Venetian glass. It is world-renowned for being colourful, elaborate, and skilfully made.
- Traditional Venetian cuisine trained in the art by a local chef
 - Art, Science, Tourism & Hospitality

Florence – capital of Tuscany:

- The Basilica di Santa Maria del Fiore (The Duomo – Cathedral)
 - The cathedral complex, located in Piazza del Duomo, includes the Baptistery and Giotto's Campanile. The three buildings are part of the UNESCO World Heritage Site covering the historic centre of Florence. The Basilica is one of Italy's largest churches, and until the modern era, the dome was the largest in the world. It remains the largest brick dome ever constructed.
 - Religion, History, Art
- Visit an organic farm
- Guided sightseeing tour
 - Medici Family
 - Giotto's Bell Tower
 - Cathedral of the Duomo
 - Michelangelo's David
 - History, Art, Languages, English

Rome & Vatican:

- St. Peter's Basilica
 - St. Peter's Basilica is regarded as one of the holiest Catholic sites. The basilica is the burial site of its namesake Saint Peter, who was one of the twelve apostles of Jesus and, according to tradition, the first Bishop of Rome and therefore first in the line of the papal succession.
 - Religion, Art, Science
- Sistine Chapel
 - This best-known chapel in the Apostolic Palace is the official residence of the Pope in Vatican City. It is famous for its architecture and its decoration that was frescoed throughout by Renaissance artists including Michelangelo, Sandro Botticelli, Pietro Perugino, Pinturicchio and others. Under the patronage of Pope Julius II, Michelangelo painted 1,100 m² of the chapel ceiling between 1508 and 1512. The ceiling, and especially *The Last Judgement* (1535–1541) and *The Creation of Adam* are believed to be Michelangelo's crowning achievement in painting.
 - Religion, Art
- Colosseum
 - An elliptical amphitheatre in the centre of the city of Rome, the largest building ever built in the Roman Empire. It is considered one of the greatest works of Roman architecture and engineering. Capable of seating 50,000 spectators, the Colosseum was used for gladiatorial contests and public spectacles such as

mock sea battles, animal hunts, executions, reenactments of famous battles, and dramas based on Classical mythology. The building ceased to be used for entertainment in the early medieval era. It was later reused for such purposes as housing, workshops, and quarters for a religious order, a fortress, a quarry, and a Christian shrine.

- o History, Science, Religion, Art
- Roman Forum
 - o This is a small, rectangular forum (plaza) surrounded by the ruins of ancient government buildings at the center of the city of Rome. Citizens of the ancient city referred to this marketplace as the *Forum Magnum*, or simply the *Forum*. Here statues and monuments commemorated the city's great men. The teeming heart of ancient Rome, it has been called the most celebrated meeting place in the world. Located in the small valley between the Palatine and Capitoline Hills, the Forum today is a sprawling ruin of architectural fragments and intermittent archaeological excavations.
- Traditional Italian cuisine trained in the art by a professional chef (making pasta from scratch)
 - o History, Religion, Hospitality & Tourism

Pompeii:

- Guided tour of Pompeii
 - o Pompeii is an ancient Roman city near modern Naples. Pompeii, along with Herculaneum was buried under volcanic ash and pumice in the eruption of Mount Vesuvius in AD 79.
 - o It is part of a larger Vesuvius National Park and was declared a World Heritage Site by UNESCO in 1997.
 - o Religion, Art, Science

Cost Sharing for Italy 2026

Consolidated Tour Fee: **\$5098.00** per student Includes the following:

- EF Educational Tour Package (Accommodation, Breakfast-Supper, Flights etc, tipping)
- Global Travel Protection Plan + Cancel for any reason insurance (\$348.00) (includes medical insurance)
- Trip Hoodie (\$60.00)
- Bus to and from airport (\$100.00)
- \$10.00 for cell phones (communication safety)

Additional Costs:

- Passport Application

EF Educational Tours – Global Travel Protection Plan Certificate of Insurance



Zurich Insurance Company Ltd (Canadian Branch) provides the insurance for this Certificate of Insurance under Group Policy # 8452427 issued to EF Travel Canada Ltd.

This *certificate* contains clauses which may limit the amounts payable.

READ this **Certificate** CAREFULLY

Policy No. 8452427

Who to Contact

Zurich Insurance Company Ltd (Canadian Branch)
100 King Street West, Suite 5500, P.O. Box 290
Toronto, ON M5X 1C9

For information regarding the EF Educational Tours Insurance Program, please contact:

EF Institute for Cultural Exchange Ltd. (also operating as EF Educational Tours)
1 (800) 263-2806
80 Bloor Street West, 16th Floor Toronto, Ontario M5S 2V1

Emergency assistance while on Tour

World Travel Protection Canada Inc.
1-888-253-1627 toll-free within USA & Canada
1-416-250-2301 worldwide; collect calls accepted

Claims Handling:

Crawford & Company (Canada) Inc.
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1
Attention: Zurich A&H Claim

Website: <https://ca-fnol.claims.global/eftours>
Email: newhumanriskclaims@crawco.ca

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Global Travel Protection Plan – Schedule of Coverage

Maximum Compensation Payable*

ILLNESS & ACCIDENT

A.	Medical Expenses	Up to \$1,000,000*
B.	Emergency Home Evacuation	Up to \$50,000**
C.	Family Member Reimbursement	Up to \$50,000**
D.	Home Repatriation	Up to \$50,000**
	• Local Burial	Up to \$10,000
E.	Accidental Death	Up to \$35,000***
F.	Accidental Disability	Up to \$35,000***

BAGGAGE AND PROPERTY

G.	Baggage and Property	Up to \$2,800
	• Valuable Property	Up to \$1,400
H.	Cash	Up to \$400
I.	Valuable Documents	Up to \$700

BAGGAGE DELAY

J.	Baggage Delay	Up to \$75 every 24 hours or part thereof, up to a maximum of \$225 (24 hour waiting period for Baggage Delay)
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TOUR CANCELLATION AND INTERRUPTION

K.	Tour Cancellation	EF Tour price
L.	Tour Interruption	Unused part of EF Tour price****
	• Transportation extra cost	Up to \$1,400
M.	School Board Tour Cancellation	EF Tour price
N.	Additional Costs for Return Home due to Violent Outbreak	Up to \$2,500
O.	Accommodation Extra Cost	Up to \$140 per day, up to a maximum of \$800
P.	Delay due to Theft of Valuable Documents	Up to a maximum of \$100 every 24 hours or part thereof, up to a maximum of \$500

* If **You** are not covered under a Canadian government health insurance plan on the date the claim is incurred, reimbursement for eligible Medical Expenses incurred will be limited to a maximum compensation of \$50,000.

** \$50,000 is the combined maximum compensation for B) Emergency Home Evacuation, C) Family Member Reimbursement and D) Home Repatriation.

*** Payments available under E) Accidental Death and F) Accidental Disability are not subject to a combined limit of coverage per Accident or injury and each provide separate limits of coverage.

**** "Unused" means the **Participant's** financial loss of any whole, partial or prorated prepaid "Non-Refundable Tour Payments."

If more than one claimant suffers a covered Accidental Death in the same event on the same **EF Tour**, then the **Insurance Company** will not pay more than \$10,000,000. If an event results in benefit amounts becoming payable, which when in total, exceed \$10,000,000, then that amount will be divided proportionally among the claimants.

All amounts shown are in Canadian dollars.

General Information

Introduction

This Certificate of Insurance is issued under Group Policy #8452427 underwritten by Zurich Insurance Company Ltd (Canadian Branch) issued to EF Travel Canada Ltd. (the "Group Policy Holder"). All **Participants** travelling with an **EF Tour** operator who have enrolled under the Group Policy and have received a Certificate of Insurance are covered for the insurance benefits described in this Certificate of Insurance. **You** and any claimant under this Certificate have the right, as determined by law applicable in **Your** province or territory of residence, to obtain a copy of the Group Policy, upon request, subject to certain access limitations. The insurance benefit amounts are set out on the Schedule of Coverage page (page 4). **This Certificate of Insurance contains clauses which may limit the amounts payable.**

In the Group Policy and in the Certificate of Insurance ("Certificate"), certain words have specific and defined meanings. For example, "**Participant**", "**You**" and "**Your**" means the **Participant** travelling with an **EF Tour** operator, the "**Insurance Company**" means Zurich Insurance Company Ltd (Canadian Branch), "**EF**" means **EF Educational Tours**, and "**EF Tour**" means the trip **You** have purchased through **EF**. Please refer to the **Terms You Should Know** section below for other definitions.

You are expected to act responsibly and take all reasonable measures to prevent a loss or to limit a loss already incurred. This Certificate is designed to cover losses arising from sudden, unexpected and unforeseeable circumstances. It is important that **You** read and understand **Your** Certificate before **You** travel. There are certain steps **You** must follow to be sure that **You** receive the full benefits available to **You**. These steps are explained in detail in the section below entitled **What to do if a Loss Occurs/How to File a Claim**.

If **You** have any questions, **You** should contact **EF** or the **Insurance Company**. To file a claim, please call a **Claims Agent** at one of the numbers provided on page 1.

Protecting Your Personal Information

By submitting the requested information, which may include, but is not limited to, name, address, date of birth and medical information **You** are providing consent to Zurich Insurance Company Ltd and its subsidiaries and affiliates located in **Your** country of residency or abroad (collectively, "Zurich"), for the collection, storage, use, disclosure, and processing of **Your** personal information as may be necessary for the purposes of securing and administering the requested insurance coverage(s), including but not limited to, risk evaluation, policy execution, premium setting, premium collection, claims administration, investigation and settlement, fraud detection, and/or statistical evaluation. **You** are also providing consent to Zurich for the disclosure of **Your** personal information to third parties, as required for and in relation to the above-stated purposes, including reinsurers, third party administrators, brokers, agents, claims adjusters, regulators or other governmental or public bodies, taxing authorities, other insurers, and other third parties involved in providing insurance services ("Third Parties"). If **Your** policy is being arranged by a broker or an agent, **You** authorize Zurich to collect, store, use, disclose, and process personal information received from such broker or agent in relation to the above-stated purposes. Additionally, by providing information about a third party, including but not limited to, a family member, director, officer, or employee, **You** hereby covenant and warrant that **You** have obtained the appropriate consent from such third party to disclose their personal information to Zurich and for Zurich to use and disclose such information for any of the above-stated purposes.

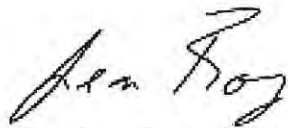
Zurich is committed to protecting the privacy and confidentiality of information provided. **Your** personal information may be processed by and is securely stored within the offices of Zurich and authorized Third Parties, both in domestic and foreign jurisdictions outside Canada and is subject to applicable laws.

Zurich may retain **Your** personal information as needed for any of the above-stated purposes or as necessary to comply with Zurich's legal and regulatory obligations, resolve disputes, and enforce Zurich's agreements. **You** may request to review the personal information Zurich maintains about **You** and make corrections by writing to: Privacy Officer, Zurich Insurance Company Ltd (Canadian Branch), 100 King Street West, Suite 5500, P.O. Box 290, Toronto, ON M5X 1C9 or by emailing privacy.zurich.canada@zurich.com.

You may refuse to consent or withdraw **Your** consent to the collection, storage, use, disclosure or processing of **Your** personal information; however, **Your** refusal to provide consent may result in Zurich being unable to offer and administer insurance coverage or prevent Zurich from being able to pay claim benefits.

Please contact the Zurich Privacy Officer if **You** require further information regarding the collection, use, disclosure, processing and storage of **Your** personal information or if **You** have any complaints via email at privacy.zurich.canada@zurich.com. **You** can also review our Privacy Policy at <https://www.zurichcanada.com/en-ca/about-zurich/privacy-statement>.

For the purpose of the *Insurance Companies Act* (Canada), this document was issued in the course of Zurich Insurance Company Ltd's insurance business in Canada.



Head of Underwriting, Canada
Authorized representative

Eligibility for Coverage

To be eligible for coverage under the Global Travel Protection Plan, **You** must meet the following conditions:

- A) **You** are enrolled on an **EF Tour**;
- B) **You** are a resident of Canada; and
- C) **You** are travelling to any country worldwide excluding Iran, Syria, Sudan and North Korea.

Application for Coverage

When **You** enroll on **Your EF Tour**, **You** will be enrolled under the Group Policy for coverage under the Global Travel Protection Plan. **You** may call **EF** to opt out of coverage within 30 days after **You** enrolled on **Your EF Tour**.

You can apply for the Global Travel Protection Plan up to 30 days after **You** enroll on **Your EF Tour**, except for certain separate coverages as described below.

You can apply for the coverages under the Group Policy separately: Tour Cancellation and Interruption coverage can only be purchased up to 30 days after **You** enroll **Your EF Tour**; and **Accident & Illness**, **Baggage** and **Property**, and **Baggage Delay** coverage can be purchased up until 1 day prior to departure of **Your EF Tour**.

Cancellation of Coverage

You can cancel the insurance from **Your EF Tours** account up to 30 days after **You** are enrolled under the Group Policy or provide payment of the premium, whichever day is the latest, unless **You** have submitted a claim for the **EF Tour**. After this time the premium paid by **You** for the insurance is not refundable. The cost of the insurance is set out in **Your EF Tours** invoice.

Period of Coverage

Coverage provided by the **Accident & Illness**, **Baggage & Property**, **Baggage Delay** and **Tour Interruption** sections of this Certificate is as follows:

Coverage begins from the moment **You** leave **Your** home to travel via direct route to the start of **Your EF Tour**. Coverage ends at the earliest of the following dates:

- when **Your EF Tour** has ended (including the time it takes **You** to travel via direct route to **Your** city of residence immediately after **Your EF Tour** ends);

- when **You** leave the **EF Tour** early if it is prior to the end of **Your EF Tour**; and
- when **You** return to **Your** city of residence.

If **You** have organized an optional **EF** stay ahead or stay behind coverage starts and ends based on **Your** requested travel dates organized by **EF**.

If the return from **Your EF Tour** is delayed or interrupted for reasons covered by this Certificate, coverage is extended until **You** return to **Your** city of residence. If **You** are unable to travel due to a **medical condition** at the time when **Your EF Tour** ends, coverage is extended for up to 30 days or until **Your Doctor** confirms that **You** are able to travel, whichever comes first, subject to the terms and conditions of this Certificate.

Coverage provided under the **Tour Cancellation** section of this Certificate begins on the day **EF** receives payment of the premium and ends at the time of departure of **Your EF Tour** or when **You** cancel **Your EF Tour**, whichever date is earliest.

Terms **You** Should Know

Accident

Accident means a sudden, unexpected and unforeseeable cause of **injury** from an external source that occurs while **You** are covered under this Certificate.

Act of Terrorism

Act of Terrorism means an act or acts including, but not limited to, the use of force or violence and/or the threat thereof, including intimidating or terrorizing any government, group, association or the general public, for religious, political or ideological reasons or ends, or any attempt thereat, and does not include any **Act of War**.

Act of War

Act of War means war, whether declared or not, or any warlike activity, including using military force to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

Assault

Unprovoked intentional physical violence.

Claims Agent

The agent shown in the Claims Handling section of Who to Contact who will handle the claim process for this Certificate.

Common Carrier

Common Carrier means any land, water or air conveyance that is licensed to carry passengers without discrimination and for hire, excluding courtesy transportation provided without a specific charge.

Covered Trip means a trip **You** undertake during the Period of Coverage

Covid-19

The coronavirus disease (COVID-19) caused by the severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).

Doctor / Physician

A qualified person who is a doctor of medicine, surgeon, osteopathy, psychology or other legally qualified practitioner of a healing art that are recognized by law, who is:

1. Licensed to practice in the jurisdiction where care is being given;

2. Practicing within the scope of that license; and
3. Not **Your Immediate Family Member**.

Disability

Permanent loss or reduction of bodily function as the result of an Accident.

Family Member

Your spouse, legal guardian or ward, son or daughter (includes adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, domestic partner, caregiver, or child caregiver.

Hospital

An institution that: 1) operates as a hospital pursuant to law for the care, **treatment**, and providing of inpatient services for sick or injured persons; 2) provides 24-hour nursing service by registered nurses on duty or call; 3) has a staff of one or more licensed **Doctors** available at all times; 4) provides organized facilities for diagnosis, **treatment**, and surgery, either: (i) on its premises; or (ii) in facilities available to it, on a prearranged basis; 5) is not primarily a nursing care facility, rest home, convalescent home, or similar establishment, or any separate ward, wing, or section of a hospital used as such; and 6) is not a place dedicated to the care and **treatment** of drug addicts, alcoholics, or the aged.

Hospitalization or **Hospitalized** means to be an inpatient in a Hospital.

Illness

Bodily sickness or disease that begins while **You** are covered under this Certificate and which causes a loss covered by this Certificate.

Injury

Injury means sudden bodily harm directly caused by external and Accidental means and that is independent of all other causes, including **Illness** or disease.

Medically Necessary

A **treatment**, service, or supply that is: 1) required to treat an **injury** or sickness; 2) prescribed or ordered by a **Doctor** or furnished by a **Hospital**; 3) performed in the least costly setting required by **Your** condition; and 4) consistent with the medical and surgical practices prevailing in the area for **treatment** of the condition at the time rendered. Purchasing or renting 1) air conditioners; 2) air purifiers; 3) motorized transportation equipment; 4) escalators or elevators in private homes; 5) eyeglass frames or lenses; 6) hearing aids; 7) swimming pools or supplies for them; and 8) general exercise equipment are not Medically Necessary. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or **treatment** alternative could have been used. **We** may consider the cost of the alternative to be the covered expense.

Medical Condition

Medical Condition means any **Illness**, **Injury**, or disease, or symptom or complications of pregnancy within the first 31 weeks of pregnancy.

Non-Refundable Tour Payments

All prepaid amounts **You** paid directly for the **EF Tour** at the time of cancellation, either in whole or on a partial or prorated basis, for which no refund is payable to **You** excluding non-refundable service fees and any non-refundable insurance premium. Non-Refundable Tour Payments do not include any value applied to **Your** account through redemption of a future travel voucher.

Pre-existing Condition

Any **Illness** or other condition during the 180-day period immediately prior to the coverage effective date for which **You** either a) received, or received a recommendation for, a test, examination or medical **treatment** for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or **treatment**; or b) took or received a prescription for drugs or medicine. Item b) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 180-day period before coverage is effective.

Reasonable and Customary Charges

The usual fees for services charged by professionals in the geographical area in which they practise.

School Board & Associations

School Boards, Private School Trustee, or Associations with a regulatory administrative body that is separate to the trip organizers and that is authorized by the travelers to make tour cancellation and other decisions related to the **EF Tour** on the insured traveler's behalf.

Treatment

Treatment means **Hospitalization**, medical, therapeutic, diagnostic or surgical services or procedures prescribed, performed or recommended by a **Physician** or other licensed medical practitioner including, but not limited to, prescribed medication, investigative testing and surgery related to any **Medical Condition, Injury, or Illness**.

Unforeseen Reasons

A covered reason which is sudden, not anticipated or expected and first occurring after the effective date of coverage.

Valuable Documents

Includes passports and visas.

Vehicle

Vehicle means any private or rental passenger automobile, motorcycle, mobile home, camper truck or trailer that **You** Uses during a **Covered Trip** exclusively for the transportation of passengers other than for hire.

War

Hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

We, Us, and Our refers to Zurich Insurance Company Ltd (Canadian Branch).

What to do if a Loss Occurs/How to File a Claim

If a loss occurs, **You** should file a claim promptly. **You** should respond to all inquiries and follow any instructions provided by the **Insurance Company** or **Claims Agent**. In addition:

1. Take the necessary steps to prevent or minimize a further loss.
2. Document the claim details by outlining the time, place and circumstances, the extent of the loss and the names and addresses of available witnesses.

3. For property loss, obtain a police report, receipts, warranty documents or any notes from authorities. If **Your** property was lost or damaged while registered with an airline or other carrier, hotel, travel agency, spa or sports establishment, **You** must immediately notify that entity and obtain a report.
4. Do whatever is necessary to secure or enforce any right of recovery of any expenses or the property from those involved in causing or creating a loss of or damage to the property.
5. For medical expense or a claim arising from an **accident**, obtain medical care receipts and reports showing diagnosis and **treatment** periods, and other relevant information about the **illness** or **injury**. **You must notify the Claims Agent in the event of an Accident, injury or Illness as soon as possible and no later than 30 days after Your initial treatment, or, if You are a Quebec resident, within the year of the Accident, injury or Illness if You prove Your impossibility to act within 30 days after Your initial treatment.**
6. **In the event that You need to cancel or interrupt Your EF Tour, contact EF and the Claims Agent as soon as reasonably possible after the event which causes the Tour Cancellation or Tour Interruption. You will need to provide the following information:**
 - a. **Your** name, address and telephone number;
 - b. proof of method of payment;
 - c. tour number and account number;
 - d. documentation detailing the reason for the cancellation or interruption of **Your EF Tour**;
 - e. original itemized bills, receipts, and proof of other insurance payments;
 - f. copies of invoices, proof of payments, and other documents that substantiate the cost of the trip;
 - g. copies of invoices, account statement, and other documentation of refunds received and/or the non-refundable amounts of the trip costs from the Group Policy Holder;
 - h. copy of the booking conditions;
 - i. any other document requested by the **Claims Agent**.
7. Complete a Claim Form and attach all the documentation (including but not limited to bills, medical reports, death certificate, police or insurance reports, receipts, etc.). Send the Claim Form to the **Claims Agent** as soon as possible and latest within one year of the time of the loss. If **You** wait longer than one year, **Your** claim may not be paid.

If **You** fail to comply with the above provisions without a reasonable explanation satisfactory to the **Insurance Company**, the **Insurance Company** shall not be liable under this Certificate in case of non-compliance for such portions of the loss as the **Insurance Company** deems **You** would have recovered by enforcement of **Your** right of recovery. The **Insurance Company** will pay: (a) such portion of the expense incurred for taking steps to prevent or minimize further extension of loss, as deemed by the **Insurance Company** to have been necessary or effective; and (b) expense necessarily incurred for securing or enforcing **Your** right of recovery.

The **Insurance Company** will not be liable under this Certificate in the event **You** fail to comply with the requirements of providing proof of **Your** claim in the time period set out in this Certificate or **You** make a false statement in the documents provided to the **Claims Agent**, or **You** commit or **You** have another person or persons commit forgery or alteration of such documents.

For further assistance or Claim Forms, contact the **Claims Agent**.

Payment of **Your** Claim

Payment of **Your** claim, if applicable, will be made to **You**; if **You** are deceased at the time the claim payment is made, the payment will be made to **Your** estate. Any benefits that are payable to a minor will be paid to the minor's legal parent or guardian.

This Certificate contains a provision removing or restricting the right of Participant to designate persons to whom or for whose benefit insurance money is to be payable.

If You do not Agree with the Outcome of Your Claim

If **You** file a claim and do not agree with the claim decision, **You** have six months to notify the **Claims Agent** in writing that **You** want to appeal the claim decision. Send **Your** appeal to the **Claims Agent** on page 1 in this Certificate.

Illness& Accident

Terms of Coverage

The **Insurance Company** will pay **Medically Necessary, Reasonable and Customary Charges** up to the maximum amount shown in the Schedule of Coverage for Medical Expenses and up to the combined maximum amount shown in the Schedule of Coverage for Emergency Home Evacuation, **Family Member Reimbursement** and Home Repatriation (and other care and supplies as described below) relating to an **Illness** or an **Accident** which occurred during an **EF Tour**, subject to the terms and conditions of this Certificate. The **Illness** or **Accident** must have occurred during the period of coverage. Payments will be made for expenses for treatment carried out during the period of coverage. This Certificate does not pay for any expenses eligible for reimbursement by other means, including, but not limited to, reimbursement available under other insurance policies or government-sponsored programs.

The **Illness & Accident** section of this policy also contains benefits for Medical Expenses under subsection A and Accidental Death and Accidental **Disability** under subsections E and F. These benefits are not subject to a combined limit of coverage and provide their own separate limits of coverage.

The Insurance Company reserves the right to decide whether medical treatment following an Illness or Accident should be provided in the host or home country.

A. Medical Expenses

The **Insurance Company** will reimburse **You**, or in the event of death, **Your** estate, for the following acute, necessary **Reasonable and Customary Charges** up to the amount shown in the Schedule of Coverage for **treatment** provided during the period of coverage, for **Illness** or **Accident**:

- Outpatient **Doctor's** visits for non-routine care and inpatient **hospital treatment**;
- Prescription drugs and supplies – prescriptions written by a **Doctor** as **treatment** for a covered **Illness** or **Accident**;
- Physical therapy expenses for a covered **Illness** or **Accident** are covered if **You** have been referred by a **Doctor** and it has been pre-approved by the **Claims Agent**;
- Chiropractic care, acupuncture **treatment** or other alternative medicine practices up to a total maximum of \$1,400 if **You** have been referred by a **Doctor** as **treatment** for a covered **Illness** or **Accident**;
- Dental care – if **Your** sound and natural teeth are injured in an **Accident** during an **EF Tour**, **You** will receive full reimbursement for temporary **treatment** by a dentist. For any other acute and necessary dental **treatment** (not including orthodontic **treatment**), **You** are eligible for a total maximum benefit of \$300 during the period of coverage;
- Reasonable local travel expenses to a **Doctor's** office or **hospital**, but only when that travel was necessary to obtain medical or dental **treatment** relating to a covered **Illness** or **Accident** which occurred during an **EF tour**; and
- Telephone costs in relation to a covered claim, up to \$75, other than for telephone calls to **EF**, the **Claims Agent** or the **Insurance Company**.

B. Emergency Home Evacuation

If **You** have a life-threatening condition relating to an **Illness** or **Accident** that is covered and not excluded by this Certificate, and if **You** are unable to return on the scheduled **EF** flight due to such life-threatening condition, **You** will be reimbursed, up to the amount shown in the Schedule of Coverage, for the additional costs incurred for **Your** own transportation, if **Your Doctor** recommends that **You** return home earlier or later due to such life-threatening condition and not with **Your EF Tour**.

The Claims Agent must, wherever reasonably possible, pre-approve the necessity to return home and the mode of transportation. Without a pre-approval, costs will be compensated according to the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the **Insurance Company**. The **Insurance Company** will not pay for the cost of a return to the place where the tour was interrupted.

C. Family Member Reimbursement

If **You** are confined in a **hospital** outside **Your** country of residence relating to an **Illness** or **Accident** that is covered and not excluded by this Certificate and **Your Doctor** requires the personal attendance of a **Family Member**, or if **You** decease outside **Your** country of residence due to an **Illness** or **Accident** that is covered and not excluded by this Certificate and the presence of a **Family Member** is required by the police or a similar governmental authority, **You** or **Your** estate can be reimbursed, up to the amount shown in the Schedule of Coverage, for two round-trip airplane tickets and accommodations for two **Family Members** from **Your** home country to join **You**. Costs for accommodation for **Your Family Member(s)** will be reimbursed for up to 30 days from the time of **Your** first visit to the **Doctor** or **hospital**, or until **Your Doctor** certifies that **Your** condition is stable and the danger of death or deterioration is not imminent, whichever comes first. The costs incurred for accommodation will be reimbursed at the average hotel rate for the city in which **You** are located and a daily allowance of \$50 per person will be paid.

The Claims Agent must, wherever reasonably possible, pre-approve the necessity of Your Family Member to visit You, the mode of transportation and the costs involved. Without a pre-approval, costs will be compensated according to the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the **Insurance Company**.

D. Home Repatriation

If **You** die and **Your** death was caused by an **Illness** or **Accident** that is covered and not excluded by this Certificate, **Your** estate will be reimbursed, up to the amount shown in the Schedule of Coverage for the expenses to return **Your** body to **Your** city of residence, or if **Your** family so desires, the **Insurance Company** will pay up to the amount shown in the Schedule of Coverage for local burial in the country where the death occurred (excluding burial in the home country).

The Claims Agent must, wherever reasonably possible, pre-approve and provide the transportation. Without a pre-approval, costs will be compensated according to the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the **Insurance Company**.

E. Accidental Death

In the event of **Your** death, as a result of an **Accident** which occurs during the period of coverage while participating in an **EF Tour**, the **Insurance Company** will pay **Your** estate the lump sum benefit amount shown in the Schedule of Coverage. **Your** death must occur within 365 days from the **Accident**.

F. Accidental Disability

If **You** sustain a **Disability** as a result of an **Accident** which occurs during the period of coverage while participating in an **EF Tour**, the **Insurance Company** will pay up to the amount shown in the Schedule of Coverage, regardless of the number of injuries **You** incur from the same **Accident**, depending on the extent of **Your Disability**. **Your Disability** must occur within 365 days from the **Accident**.

The degree of **Disability** is determined by the impairment percentage assigned by a **Doctor**. The impairment value is expressed as a percentage taking into account the body part(s) permanently impaired as that part(s) related to **Your** whole person. The **Doctor** will determine the impairment value by use of the American Medical

Association's "Guide to Evaluation of Permanent Impairment" most current at the time of claim. If **You** had a Pre-existing Condition prior to the **Accident**, the impairment value of the **Pre-existing Condition** will be deducted from the impairment value calculated after the **Accident**. The amount of **Your** benefit will be determined solely by the extent of **Your injury** and not by **Your** ability or inability to work.

In order for **You** to receive benefits due to a **Disability**, an **Accident** must lead to a **Disability** within one year from the date of the **Accident**. No payment for any **Disability** benefit shall be due or payable until at least 30 days have passed from the date of the receipt of the required proof of loss. As soon as the definite degree of **Disability** is determined, payment pursuant to this Certificate will be paid with a lump sum representing such portion of the sum covered as corresponds to the degree of **Disability**.

If the same **Accident** has resulted in injuries on several parts of the body, benefits will be paid with a calculated degree of **Disability** of a maximum of one hundred percent (100%).

Exclusions

The following medical, dental, travel and other expenses are not covered by this Certificate:

- Medical costs to the extent they can be indemnified by other means, including but not limited to another insurance policy, government-sponsored program, by reason of law or other decrees or conventions;
- All expenses resulting from or relating to **treatment** due to mental or psychological health disorders, including eating disorders or **treatment** of physical symptoms resulting from or related to mental or psychological health disorders, including eating disorders;
- All expenses for **treatment** or prescription drugs related to a **Pre-existing Condition**;
- All expenses for emergency home evacuation and **family member** reimbursement related to a **Pre-existing Condition** or a mental/ psychological health disorder;
- All expenses directly resulting from or relating to the abuse of alcohol, sleeping pills, narcotics or other intoxicants or relating to **treatment** for the abuse of alcohol, sleeping pills, narcotics or other intoxicants, except when used as prescribed by a **Doctor**;
- All expenses resulting from or relating to **treatment** of acne;
- All expenses resulting from or relating to tattoos, piercing and any other unnatural bodily change such as implants, Botox injections etc.;
- All expenses resulting from or relating to **treatment** due to a suicide, suicide attempt, criminal act or violent behaviour on **Your** part;
- Maternity expenses or any **Illness** or **treatment** connected with pregnancy, including complications of pregnancy;
- All expenses resulting from or relating to **treatment** that was required before the effective date of this Certificate and would have made a prudent person seek care prior to such effective date;
- All expenses resulting from or relating to **treatment** for HIV disease or AIDS or any condition related thereto;
- All expenses resulting from or relating to endemic diseases, epidemics or pandemics of infectious diseases of whatsoever nature when the Government of Canada has issued a Level 3 or Level 4 health-related travel advisory due to that specific infectious disease prior to departure for the country or a region of the country that is a destination on **Your EF Tour**. This exclusion does not apply to claims for an emergency or a **medical condition** unrelated to the travel advisory or to claims incurred for **COVID-19**;
- All expenses resulting from or relating to orthodontic **treatment**;
- All expenses resulting from or relating to routine health and dental care, such as physical exams, vaccinations/inoculations, dental and orthodontic check-ups or routine eye exams;
- All expenses for elective **treatment** meaning medical **treatment** which is not necessitated by a pathological change in the function or structure in any part of the body. Elective **treatment** includes but is not limited to tubal ligation, vasectomy, breast reduction, sexual reassignment surgery, submucous resection or/and any other surgical correction for deviated nasal septum, other than necessary **treatment** of covered acute purulent sinusitis, **treatment** for weight reduction, learning disabilities, temporomandibular joint (TMJ) dysfunction, immunization vaccines and routine physical examinations;

- All expenses resulting from or relating to **Accidents** resulting from or related to extreme sports, including but not limited to: scuba diving to depths of more than 130 feet; skydiving; hang-gliding or para-gliding; parascending other than over water; bungee jumping; mountaineering or rock climbing normally requiring the use of guides or ropes; or caving, unless these activities are a part of **Your EF tour** and have been pre-organized by the **EF Tour** operator;
- All expenses resulting from or relating to injuries caused by the use of firearms discharged by **You**;
- All expenses resulting from injuries due to an exposure to imminent risks of bodily **injury**, or injuries due to a criminal act committed by **You** or act of aggressive violence initiated by **You**;
- All expenses resulting from or relating to injuries caused by professional manual labour and/or while carrying out any activity for which **You** receive or intend to receive a fee, payment, wage or any other source of revenue;
- All related travel costs if a ship or airplane is forced to change its route because of **Your Illness** or **injury** due to **Accident**;
- All expenses for eyeglasses or contact lenses;
- Private nursing home expenses;
- Spa or health resort expenses; and
- Expenses beyond those that are **Reasonable and Customary Charges**.

Baggage & Property

Terms of Coverage

The **Insurance Company** will reimburse **You** in the manner and amounts described below in the event **Your** baggage and/or other property is stolen or damaged. This coverage is subject to the limitations described herein and in the sections **Period of Coverage** and **Exclusions**.

In order to be fully reimbursed, **You** must be careful with **Your** property and take all reasonable measures not to expose **Your** property to the risk of being stolen or damaged.

G. Baggage & Property

The **Insurance Company** will pay up to the amount shown in the Schedule of Coverage per incident, including Valuable Property up to the amount shown in the Schedule of Coverage, if **Your** personal belongings are stolen or damaged due to **Accident**, breaking and entering, **Assault**, fire, storm, catastrophe, or traffic **accident**. This coverage also applies to items that **You** have rented or borrowed for **Your** personal use while participating on an **EF Tour**.

You must report the loss or theft to the local police department and file a police report or the transport carrier within 24 hours of discovery. The amount of loss the **Insurance Company** is liable to pay shall be determined in accordance with the **Insurance Company's** determination of the value of the property, evaluated at the place and time of such loss (taking into consideration depreciation due to wear and tear).

If the damaged property is restorable or repairable, the amount of loss shall be the cost to repair the property to the condition at the time immediately before the damage, but in no case shall this cost exceed the value of the property as determined by the **Insurance Company**.

If an item that is part of a set is stolen or damaged, **You** will be covered for that item only and not for the entire set.

In addition to the coverage for loss or damage set out above, the **Insurance Company** will pay for loss of or damage to **Your** personal belongings when an airline, hotel, travel agency, spa or sports establishment has taken responsibility to keep or transport labelled items for **You** and when **Your** property has been lost or damaged and **Your** claim has been denied by the airline, hotel, travel agency, spa or sports establishment.

Valuable Property

Valuable property is defined as items with an individual value exceeding \$150 per item and include the following: items made of precious metals, genuine pearls or precious stones, antiques, works of art, precious carpets, pocket and wrist watches, fur coats and other fur products, cameras, projectors, telephones, binoculars, wine, liquor, music players and other musical equipment, radios, televisions, computer equipment, collections of CDs and record albums. Valuable property is reimbursable up to the maximum amount shown in the Schedule of Coverage per incident of loss or theft. Mobile phones (including smart phones) and mp3 players are reimbursable up to a maximum of \$300, and cameras are reimbursable up to a maximum of \$700.

H. Cash

The **Insurance Company** will reimburse **You** up to the maximum amount shown in the Schedule of Coverage for loss of cash due to theft, **Accident**, damage due to breaking and entering, **Assault**, fire, storm, catastrophe, or traffic **accident**.

I. Valuable Documents

The **Insurance Company** will reimburse **You** for out of pocket expenses up to the maximum amount shown in the Schedule of Coverage, related to theft or damage of a Valuable Document, due to **Accident**, breaking and entering, **Assault**, fire, storm, catastrophe, or traffic **accident**.

Exclusions

This Policy does not insure or cover any damage to or loss or theft of:

- Any property left behind, lost or mislaid, even if the property has been stolen after **You** have left it somewhere;
- Any property left in an unlocked hotel room, dormitory room, boarding house room, passenger cabin, sleeping car, bus or car;
- Any property left behind overnight in any means of transport. If property is temporarily left in means of transport during daytime, the property must be locked in a trunk which is inaccessible from the interior or locked in a glove compartment;
- Any cash, valuable property (jewelry, cameras, laptops/iPads and similar however not including mobile phones) or **Valuable Documents** not carried on **You** or not kept in a locked device when **You** are absent;
- Any cash, valuable property or **Valuable Documents** left in tents, cars, buses, boats, caravans, trailers or any other means of transport;
- Any cash, valuable property or **Valuable Documents** checked in with an airline;
- Any weapons;
- Any damage due to scraping or wear and tear;
- Superficial damage to suitcases that does not affect their use;
- Damage to property that occurs from normal wear and tear, rusting, moulding or discolouration, or any damage that might affect the appearance but does not affect the function of the property;
- Marring, scratching, peeling of paint or any other damage to the appearance of the property not resulting in loss of its function;
- Any damage due to improper packing;
- Any damage from liquid that flowed out from a packed container;
- Animals;
- Motor-driven **vehicles**, caravans or trailers;
- Water-going vessels (except windsurfing boards);
- Hovercrafts, hydroplanes or any other aircraft;

- Parts or equipment to such **vehicles** and crafts that are excluded as aforementioned, if the parts or the equipment can be covered by a motor **vehicle**, boat or aircraft insurance policy;
- Any damage that will be paid for through another insurance policy or reimbursed from another source.
- Perishable items, bikes that are not checked as baggage with the **Common Carrier**;
- Household items, furniture, artificial teeth or Limbs, hearing aids, eyeglasses of any type, contact lenses, securities, documents; and
- Items related to **Your** occupation, 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.

In addition, all indirect costs following a loss or theft are not covered.

Baggage Delay

Terms of Coverage

The **Insurance Company** will reimburse **You** in the manner and with the amounts described below, in the event of a baggage delay. This coverage is subject to the limitations described herein and in the sections **Period of Coverage** and **Exclusions**.

J. Baggage Delay

The **Insurance Company** will pay, against receipts, up to the maximum amount shown in the Schedule of Coverage for necessary and reasonable replacement costs of clothing and personal hygiene items relating to and associated with baggage delay in excess of 24 hours at the airport for all **EF** flights except the return flight to **Your** departure point. **Your** baggage must be registered on departure in order for benefits to be paid by the **Insurance Company**.

Exclusion

- This Policy does not cover any claim that will be paid for through another insurance policy or by any other responsible party, airline or bus carrier.

Tour Cancellation & Interruption

Terms of Coverage

The **Insurance Company** will reimburse **You** in the manner and with the amounts described below (excluding any non-refundable insurance premiums) in the event **Your EF Tour** is cancelled or interrupted due to any of the below mentioned **Unforeseen Reasons**. The event or **Accident** causing **You**, **Your** School Board, or Association to cancel or interrupt **Your EF Tour** must have occurred during **Your** period of coverage. The Tour Interruption benefits will only be granted once for the **Illness** or **Accident** of any one **Family Member**.

In order for **You** to obtain Tour Cancellation benefits the **Claims Agent** and **EF** must be notified in writing or by telephone of the need to cancel **Your** tour. If the event which causes the cancellation occurs 120 days or more before **Your** departure on **Your EF Tour**, **You** must notify the **Claims Agent** and **EF** no later than 110 days before **Your** departure on **Your EF Tour**. If the event which causes the cancellation occurs less than 120 days before **Your** departure on **Your EF Tour**, **You** must notify the **Claims Agent** and **EF** as soon as reasonably possible after said event and in all cases before **Your** departure. In order for **You** to obtain Tour Interruption benefits, the **Claims Agent** must pre-approve the necessity to return to **Your** city of residence prior to the Tour Interruption. Without a pre-approval, costs will be compensated according to the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the **Insurance Company**.

K. Tour Cancellation

Under the terms of this insurance, a refund of the amounts described below will be issued, should **You** or **Your** parent or legal guardian cancel **Your EF Tour** due to the following **Unforeseen Reasons**:

- a. **Your death**, if **Your death** occurs before **Your departure on Your EF Tour**;
- b. **Your Illness or Accident** (excluding mental or psychological health disorders or eating disorders) which occurs before **Your departure on Your EF Tour** and requires medical **treatment** at the time of cancellation and is so disabling as to prevent **Your participation in Your EF Tour** and for which **Your Doctor** has advised against travel;
- c. **You being hospitalized** as an in-patient for mental or psychological health disorders, including eating disorders which occurs before **Your departure on Your EF Tour** and requires medical **treatment** at the time of cancellation and is so disabling as to prevent **Your participation in Your EF Tour** and for which **Your Doctor** has advised against travel;
- d. An **Illness or Accident** leading to **hospitalization** or death of a **Family Member** which occurs before **Your departure on Your EF Tour**;
- e. **You** being required to serve on a jury, subpoenaed (except if **You** are the defendant), activated into military service, or having **Your home** made uninhabitable by fire or flood or other natural disaster;
- f. **You** being directly involved in a traffic **accident** en route to the departure of an **EF Tour**, as substantiated by a police report; or
- g. **Your parent or legal guardian** experiencing 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 of **Your coverage** under this Certificate.
- h. **Your parent or legal guardian** are transferred by their employer which requires **You** to move from **Your principal residence**, causing **Your new principal residence** to be outside of **Your current School Board region**.
- i. Confirmed PCR positive **COVID-19** within 5 days of departure, and regulations in Canada or Destination Counties will not allow **You** to travel.

If **You** have to cancel **Your EF Tour** due to any of the above covered reasons, the **Insurance Company** will reimburse **You** for the **Non-Refundable Tour Payments** up to the maximum compensation amount shown on the Schedule of Coverage (page 4), (excluding the non-refundable insurance premium).

L. Tour Interruption

Under the terms of this insurance, a refund of the amounts described below will be issued, should **You** die or be forced to interrupt the **EF Tour** due to:

- a. **Your Illness or Accident** (excluding mental or psychological health disorders or eating disorders) which occurs while on **Your EF Tour** and requires medical **treatment** at the time of interruption and is so disabling as to prevent **Your continued participation in Your EF Tour** and for which a **Doctor** has advised against continuing on **Your EF Tour**;
- b. An **Illness or Accident** leading to **hospitalization** or death of a **Family Member** while on **Your EF Tour**; or
- c. Robbery or theft of **Your Valuable Documents** (must be supported by a police report).

If **Your EF Tour** is interrupted due to any of the above covered reasons, **You** will be reimbursed, up to the maximum amount shown in the Schedule of Coverage, for the cost of economy coach, train or airfare by the most direct route, less any refunds paid to **You** or the Group Policy Holder, in order to reach the return destination or to travel from the place where **Your EF Tour** was interrupted to where **Your EF Tour** can be rejoined. **You** will also be reimbursed the **Non-Refundable Tour Payments** up to the maximum compensation amount shown on the Schedule of Coverage (page 4).

M. School Board Tour Cancellation

The **Insurance Company** will reimburse **You** in the manner and with the amounts described below (excluding any non-refundable insurance premiums) in the event **Your EF Tour** is cancelled due to any of the below mentioned **Unforeseen Reasons**. The School Board Cancellation decision and the Unforeseen Reason causing **Your EF Tour** cancellation must have occurred during **Your** period of coverage.

In order for **You** to obtain Tour Cancellation benefits the **Claims Agent** and **EF** must be notified in writing by **Your** School Board or Association on official letterhead and include both the School Board or Associations cancellation decision and specify which covered reason caused them to cancel the tour.

Under the terms of this insurance, a refund of the amounts described below will be issued, should the School Board or Association cancel our **EF Tour** due to the following **Unforeseen Reasons**:

- a. An **act of terrorism** as certified by the Government of Canada occurs in **Your** departure city for **Your EF Tour** or in a city which is a destination on **Your EF** tour itinerary. The event must occur 45 days or fewer prior to the tour date.
- b. A teacher Labour Strike in the approving school or school board that has authorized **Your EF Tour** that results in complete work stoppage, and the Strike is in effect 45 days or fewer prior to the departure of the tour.
- c. The Government of Canada issuing a "Avoid Non-Essential Travel" or "Avoid All Travel" Travel Advisory after **You** have purchased **Your** insurance for a location that is a listed destination on **Your EF Tour** itinerary and the travel warning is in effect 45 days or fewer prior to the tour date;

If **Your** School Board or Association cancels **Your EF Tour** due to any of the above covered reasons, the **Insurance Company** will reimburse **You** for the **Non-Refundable Tour Payments** up to the maximum compensation amount shown on the Schedule of Coverage (page 4).

N. Additional Costs for Return Home due to Violent Outbreak

The **Insurance Company** will pay up to the maximum amount shown in the Schedule of Coverage for the additional costs incurred if **You** must return home immediately after the outbreak of violence in the area where **You** are in accordance with recommendations by official authorities in **Your** home country (Global Affairs Canada or Ministry for Foreign Affairs). Also, the **Claims Agent** must have pre-approved the necessity to return home.

O. Accommodation Extra Cost

The **Insurance Company** will also reimburse **You** for reasonable costs resulting from a change in the per person occupancy rate for prepaid arrangements if a travelling **Family Member's EF Tour** is delayed or interrupted for one of the aforementioned covered reasons and **Your EF Tour** is not. The **Insurance Company** will also reimburse **You** for reasonable additional accommodation and transportation expenses up to the maximum amount shown in the Schedule of Coverage if a travelling **Family Member** must remain **hospitalized**.

P. Delay due to Theft of Valuable Documents

The **Insurance Company** will pay, against receipts, up to the maximum amount shown in the Schedule of Coverage for reasonable accommodations, meal and local transportation expenses incurred by **You** if **You** are delayed for 8 hours or more while in route to or from, or during an **EF Tour**, due to the theft of **Valuable Documents**.

Exclusions

The **Insurance Company** will not pay Tour Cancellation or Tour Interruption benefits for changes in travel plans due to:

- a. Carrier-caused delays (including bad weather);

- b. Personal change of plans by **You** or a **Family Member**;
- c. Anxiety or fear;
- d. Business or contractual obligations;
- e. Prohibition or regulation by any government, including if **You** are deemed by such government to be inadmissible to the country **You** are travelling to;
- f. Default of tour or program operator (including **EF** and its affiliated parties), airline, cruise line or any other organisation which results in a loss of service;
- g. **Your** inability to obtain the necessary travel documents (passports, visas, etc.); or
- h. Detention or confiscation by customs.
- i. **You** committing or attempting to commit a criminal act.
- j. **You** not following a prescribed therapy or **Treatment**
- k. Any loss, **Injury** or death related to intoxication, the misuse, abuse, overdose of, or chemical dependence on medication, drugs, alcohol or other intoxicant, other than as prescribed by a **Physician**.
- l. Any non-emergency, investigative or elective **Treatment** such as cosmetic surgery, chronic care, rehabilitation, or any directly or indirectly related complications.

In addition, the **Insurance Company** will not pay Tour Cancellation or Tour Interruption benefits for **You** or any **Family Member's** loss, **Illness** or **Accident** resulting from or relating to excluded conditions as per the Exclusions of the **Illness & Accident** section and as per this Certificate.

General Provisions

General Exclusions Relating to All Types of Coverage

No insurance coverage is provided and the **Insurance Company** will not pay for any losses resulting directly or indirectly from:

- a. Failure to provide reasonable proof of a loss;
- b. Circumstances that were known, foreseen or expected prior to applying for coverage;
- c. Pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the **Illness & Accident** coverage where such declaration is made for the country or a region of the country that is a destination on **Your EF** tour after travel has commenced;
- d. Suicide, suicide attempt or violent behaviour on **Your** part;
- e. A willful act, criminal act or gross negligence on **Your** part or on the part of anyone entitled to receive a benefit;
- f. **War**, hostile acts of a foreign power, revolution, usurped power, civil **war**, **act of war** (declared or undeclared), riots or rebellion ("riot" meaning tumultuous disturbance of the peace by a group of persons whether national or local, gravely threatening the social peace and order of the area) or other disturbances of a similar nature, however, not including direct acts of terrorism ("direct", meaning an immediate and geographically proximate threat to personal safety) excluding "nuclear, chemical and biological terrorism" as set out below, provided this exclusion shall not apply to expenses otherwise covered under the Additional Costs for Return Home due to Violent Outbreak coverage;

- g. Nuclear radiation or radioactive contamination or injuries from any explosive or hazardous materials, radioactive, explosive or other material of a hazardous nature, or any **accident** arising therefrom, of nuclear fuel materials (including spent fuel) or properties (including products yielded in the process of nuclear fission) contaminated by nuclear fuel materials;
- h. Seizure, requisition, confiscation or destruction by any government or public authorities; or
- i. Losses that can be paid by any other insurance policy, government sponsored program, etc.

Nuclear, Chemical, Biological Terrorism Exclusion Clause

Notwithstanding any provision to the contrary within this Certificate or any endorsement thereto, it is agreed that this Certificate excludes any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

"Nuclear, chemical, biological terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this insurance by any person or groups(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemical agent" shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological agent" shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s), including genetically modified organisms and chemically synthesized toxin(s), which cause **Illness** and/or death in humans, animals or plants.

Territory

This coverage applies worldwide excluding Iran, Syria, Sudan, Cuba and North Korea.

Liberalization

If the **Insurance Company** adopts any policy coverage changes during the Period of Coverage without an additional premium charge, then **You** will automatically receive the benefit of the broadened insurance. This shall not apply to claims that have already been submitted

Limitation of Actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

Applicable Law

This Certificate is governed by the law of the province or territory where **You** resided at the time of purchase of this coverage, and the laws of Canada applicable therein. Any terms of this Certificate which are in conflict with the applicable statutes, laws or regulations of the jurisdiction in which this policy is delivered are amended to conform to such statutes, laws or regulations.

Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the **Insurance Company** from providing insurance, including, but not limited to, the payment of claims.

Other Insurance and Subrogation

If a claim is covered by this Certificate and by another insurance policy issued by another insurance carrier, this Certificate shall always be secondary to all other insurance policies and the **Insurance Company** shall not be obligated to pay until the limits of all other applicable insurance policies have been exhausted. Following the exhaustion of all other insurance policies, the **Insurance Company** will pay up to the limits shown on the *Maximum Compensation* schedule (page 3) for any claims not already covered and paid by other sources.

In the event of any payment under this Certificate, this **Insurance Company** shall be subrogated to the rights as stated in 1. and 2. below to the extent of such payment and without prejudice to **Your**:

1. right of recovery, if **You** are to be indemnified for damages by any person or organisation; and
2. right of subrogation, if **You** are to be subrogated to the right of others on account of a payment of claim to an injured party. If **You** collect damages from such other party, whether by suit, settlement or in any other manner, then **You** shall be liable to the **Insurance Company** for the lesser of either:
 - a. The amount collected by **You**; or
 - b. The amount of all payments made by this **Insurance Company** for the expenses incurred by **You** to which such damages are related.

The **Insurance Company** may require **You** to execute a statement acknowledging the **Insurance Company's** right of recovery from other parties, including but not limited to another **Insurance Company** before the **Insurance Company** makes payment of any expenses reasonably believed by the **Insurance Company** to be subject to this section of the Policy.

You shall cooperate with the **Insurance Company** in securing and enforcing the **Insurance Company's** right under the preceding paragraphs and in obtaining such evidence, instruments, and papers as required by the **Insurance Company** for such purpose.

Complaint Procedures

If there is any occasion when this Policy (or related service) does not meet expectations, please contact Us so that **We** can address concerns quickly. Zurich Canada has a complaint handling program that reflects its commitment to providing a simple, professional and timely complaint handling procedure. **You** may obtain a copy of Zurich's complaint handling program by calling: 416-586-6773 or toll free at: 800-387-5454 ext.6773, or from Our website: <https://www.zurichcanada.com/en-ca/aboutzurich/complaint>

If **You** are still not satisfied with the resolution to **Your** complaint or inquiry, **You** may communicate **Your** complaint or inquiry in writing to:

General Insurance Ombudservice
2727 Courtice Road, P.O. Box 98009
Courtice, ON L1E 3A0

This Certificate is valid and applicable from the purchase date as shown in the confirmation of coverage received from EF and until the return date of the **EF Tour**.

Please keep this Certificate with Your other important documents.

CANCEL FOR ANY REASON (CFAR) INSURANCE ADD-ON

Eligibility for Coverage

To be eligible for the Cancel For Any Reason (CFAR) Insurance Add-On, **You** must purchase this coverage for an additional cost with **Your** enrollment under the Group Policy.

Application for Coverage

When **You** enroll on **Your EF Tour** 70 days or more prior to departure, **You** will be enrolled in the Global Travel Protection Plan and CFAR Insurance Add-On and Premiums must be paid within 30 days after **You** enroll under the Group Policy.

The CFAR Insurance Add-On cannot be purchased within 69 days prior to the date of **Your** departure on **Your EF Tour**.

Cancellation of Coverage

You can cancel the additional CFAR Insurance from Add-On from **Your EF Tours** account up to 30 days after **You** enroll under the Group Policy or provide payment of the premium, whichever day is the latest, unless **You** have submitted a claim. After this time the premium paid by **You** for the insurance is not refundable. The cost of the Cancel For Any Reason Add-On coverage insurance is set out in **Your EF Tours** invoice.

Terms of Coverage

If **You** need to cancel **Your EF Tour** for any other reason not covered under the Global Travel Protection Plan, **You** may cancel **Your EF Tour** up to 24 hours or more before the date (and time) of **Your** departure on **Your EF Tour**, and **You** will be reimbursed 80% of the **Non-Refundable Tour Payments**.

Payment of Claim

If **You** make a claim to cancel **Your EF Tour** under the Cancel For Any Reason Insurance Add-On, **We** will be the primary payor in excess of any amounts refunded by the travel supplier.

Exclusions

The **Insurance Company** will not pay the CFAR Insurance Add-On benefit for cancellations if the **EF Tour** operator is or becomes bankrupt, insolvent, in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation, or completely or substantially fails or defaults to supply its services or carry on business.

INSURANCE PRODUCT SUMMARY

EF Educational Tours – Global Travel Protection Plan

Insurer Zurich Insurance Company Ltd (Canadian Branch) 100 King Street West, Suite 5500 P.O. Box 290 Toronto, Ontario M5X 1C9 Telephone: 1-800-387-5454 Autorité des marchés financiers Client Number: 2000698728	Distributor EF Institute for Cultural Exchange Ltd. (also operating as EF Educational Tours) 80 Bloor Street West, 16th Floor Toronto, Ontario, M5S 2V1 Telephone: 1-800-263-2806
Autorité des marchés financiers Place de la Cité, tour Cominar 2640 boulevard Laurier, 4e étage Québec (Québec) G1V 5C1 Québec City: 418 525-0337 Montreal: 514 395-0337 Toll Free: 1 877-525-0337 Fax: 418 525-9512 Website: www.lautorite.qc.ca	

What is the purpose of this document?

This Product Summary summarizes your insurance coverage and is intended to help you decide whether this insurance meets your needs.

This is not your insurance policy. For complete details of insurance coverages, eligibility, conditions and exclusions, please refer to your insurance certificate. You can find a specimen copy of your insurance certificate here: www.eftours.ca/coverage or <https://www.zurichcanada.com/en-ca/services/product-summaries>. Please read it carefully.

Who is covered?

To be eligible for coverage under the Global Travel Protection Plan, You must meet the following conditions:

- a) are enrolled on an EF Tour;
- b) are a resident of Canada; and
- c) travel to any country worldwide except Iran, Syria, Sudan and North Korea.

What is covered?

COVERAGES (including EXCLUSIONS, LIMITATIONS and REDUCTION OF BENEFITS):

- General Information (pages 5 to 11 of the Certificate)
- Definition of Terms you should you know (pages 7 to 9 of the Certificate)
- Coverages and Exclusions (pages 11 to 19 of the Certificate)
- General Provisions, Limitations and Exclusions (pages 19 to 21 of the Certificate)
- Cancel For Any Reason (CFAR) Insurance Add-On (page 22 of the Certificate)

1) Illness & Accident Coverage (pages 11 to 14 of the Certificate)

The Insurer will pay You Medically Necessary Reasonable Customary Charges You incur during Your EF Tour for covered medical expenses to the maximum amounts provided in the Certificate (see page 4 of the Certificate) if: You have an Accident or You contract an Illness covered by the Certificate.

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. Medical costs to the extent they can be indemnified by other means, another insurance policy, government sponsored program, are not covered by this insurance.
2. If You are not covered under a Canadian government health insurance plan on the date the claim is incurred, reimbursement for eligible expenses incurred will be limited to a maximum of \$50,000.
3. No insurance coverage is provided for any expenses resulting from or relating to endemic diseases, epidemics or pandemics of infectious diseases of whatsoever nature when the Government of Canada has issued a Level 3 or Level 4 health-related travel advisory due to that specific infectious disease prior to departure for the country or a region of the country that is a destination on Your EF Tour. This exclusion does not apply to claims for an emergency or a medical condition unrelated to the travel advisory or to claims incurred for COVID-19.
4. Pre-existing conditions are not covered by this insurance.
5. Some medical, dental, travel and other expenses are not covered by this insurance.
6. Emergency Home Evacuation expenses are subject to pre-approval by the Claims agent.
7. Family Member Reimbursement expenses are subject to pre-approval by the Claims agent.
8. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF Tour after travel has commenced; iii) a willful act, criminal act or gross negligence on Your part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy.

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Definition of terms you should you know, Illness & Accident Coverage and Specific Exclusions and General Exclusions of the Certificate.

2) Baggage & Property Coverage (pages 14 to 15 of the Certificate)

The Insurer will reimburse You for the loss, during Your EF Tour, of Your stolen or damaged baggage and/or other property to the maximum amounts provided in the Certificate (see page 4 of the Certificate).

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. The insurance does not cover damage, loss or theft of any property left behind, left in an unlocked room, or damaged by wear and tear nor losses that can be paid by another insurance policy or by another responsible party such as the airline or bus carrier.
2. The insurance does not provide coverage for certain items of property including weapons, animals, vehicles and parts.
3. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF Tour after travel has commenced; iii) a willful act, criminal act or gross negligence on Your part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities, vi) losses that can be paid by any other insurance policy, (vii) perishable items, bikes that are not checked as baggage with the Common Carrier, (viii) household items, furniture, artificial teeth or Limbs, hearing aids, eyeglasses of any type, contact lenses, securities, documents; and items related to Your occupation, antiques or collector items, (ix) items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Baggage & Property Coverage, Specific Exclusions, and General Exclusions of the Certificate.

3) Delay Coverage (page 16 of the Certificate)

The Insurer will pay You necessary and reasonable expenses and costs You incur due to baggage delay associated with Your EF Tour flights to the maximum amounts provided in the Certificate (see page 4 of the Certificate) except the return flight to Your departure point. There is a 24 hour waiting period of this benefit.

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. The insurance does not cover a claim has been paid by another insurance policy.
2. The insurance does not cover losses that can be paid by another responsible party such as the airline or bus carrier.
3. No insurance coverage is provided any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF Tour after travel has commenced; iii) a willful act, criminal act or gross negligence on Your part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy.

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Delay Coverage, Specific Exclusions, and General Exclusions of the Certificate.

4) Tour Cancellation Coverage (pages 16 to 19 of the Certificate)

The Insurer will pay You for the covered losses, to the maximum amounts provided in the Certificate (see page 4 of the Certificate, in the event Your EF Tour is cancelled due to any of the covered reasons, including cancellation by the School Board or Association. The event or Accident causing You, Your School Board, or Association to cancel Your EF Tour must have occurred during Your period of coverage.

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. Coverage is subject to notification of the need to cancel the tour within the time frame specified in the Certificate and in all cases, before Your departure.
2. The insurance does not cover the non-refundable insurance premium.
3. Are not covered by the insurance certain changes to travel plans such as carrier caused delays, changes caused by anxiety or fear, business or contractual obligations, inability to obtain necessary travel documents (passports, visas) or personal changes, etc.
4. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF Tour after travel has commenced; iii) a willful act, criminal act or gross negligence on Your part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy.

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Tour Cancellation and Interruption Coverage, Specific Exclusions, and General Exclusions of the Certificate.

5) Tour Interruption Coverage (pages 17 to 19 of the Certificate)

The Insurer will reimburse You for the covered losses You incur to the maximum amounts provided in the Certificate (see page 4 of the Certificate), should You or a family member die or You be forced to interrupt Your EF Tour due to any of the covered reasons.

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. Interruption benefits are subject to pre-approval by the Claims agent.
2. The insurance does not cover losses You incur should You be forced to interrupt Your EF Tour due to mental or psychological health disorders or eating disorders.
3. Are not covered by the insurance certain changes to travel plans such as carrier caused delays, changes caused by anxiety or fear, business or contractual obligations, inability to obtain necessary travel documents (passports, visas) or personal changes, etc.

4. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF Tour after travel has commenced; iii) a willful act, criminal act or gross negligence on Your part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy.

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Terms of Coverage, Tour Interruption and Specific Exclusions and General Exclusions of the Certificate.

6) Cancel For Any Reason (CFAR) Insurance Add-On (page 22 of the Certificate)

Eligibility:

To be eligible for the Cancel For Any Reason (CFAR) Insurance Add-On, **You must purchase this coverage for an additional cost with your enrollment under the Group Policy.** If you enroll on Your EF Tour 70 days prior to departure, you will be enrolled in the Global Travel Protection Plan and CFAR Insurance Add-On and Premiums must be paid within 30 days after You enroll under the Group Policy. The CFAR Insurance Add-On cannot be purchased within 69 days prior to the date of Your departure on Your EF Tour.

Cancellation:

You can cancel the additional CFAR Insurance Add-On from Your EF Tours account up to 30 days after You enroll under the Group Policy or provide payment of the premium, whichever day is the latest, unless You have submitted a claim. After this time the premium paid by You for the CFAR Insurance Add-On is not refundable.

Terms of Coverage:

You may cancel Your EF Tour up to 24 hours or more before the date (and time) of Your departure on Your EF Tour, and You will be reimbursed 80% of the Non-Refundable Tour Payments.

Payment of Claim:

If You make a claim to cancel Your EF Tour under the CFAR Insurance Add-On, We will be the primary payor in excess of any amounts refunded by the travel supplier.

Exclusions:

The Insurance Company will not pay the CFAR Insurance Add-On benefit for cancellations if the EF tour operator is or becomes bankrupt, insolvent, in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation, or completely or substantially fails or defaults to supply its services or carry on business.

How to file a claim

If a loss occurs, You should file a claim promptly by contacting the Claims Agent:

Crawford & Company (Canada) Inc
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1
Attention: Zurich A&H Claim
Tel: 1 (855) 897-8512
Fax: 1 (905) 602-0185
Email: newhumanriskclaims@crawco.ca

If you require emergency assistance while on Your EF Tour, contact:

World Travel Protection Canada Inc.
1 (888) 253-1627 toll-free within USA & Canada
1 (416) 250-2301 worldwide; collect calls accepted

You should respond to all inquiries and follow any instructions provided by the Insurance Company or Claims Agent. In addition:

1. Take the necessary steps to prevent or minimize a further loss.
2. Document the claim details by outlining the time, place and circumstances, the extent of the loss and the names and addresses of available witnesses.

3. For property loss, obtain a police report, receipts; warranty documents or any notes from authorities. If Your property was lost or damaged while registered with an airline or other carrier, hotel, travel agency, spa or sports establishment, You must immediately notify that entity and obtain a report.

4. Do whatever is necessary to secure or enforce any right of recovery of any expenses or the property from those involved in causing or creating a loss of or damage to the property.

5. For medical expense or a claim arising from an accident, obtain medical care receipts and reports showing diagnosis and treatment periods, and other relevant information about the Illness or injury. You must notify the Claims Agent in the event of an Accident, injury or Illness as soon as possible and no later than 30 days after Your initial treatment, or, if You are a Quebec resident, within the year of the Accident, injury or Illness if You prove Your impossibility to act within 30 days after Your initial treatment.

6. In the event that You need to cancel or interrupt Your EF Tour, contact EF and the Claims Agent as soon as reasonably possible after the event which causes the Tour Cancellation or Tour Interruption. You will need to provide the following information:

- a. Your name, address and telephone number;
- b. proof of method of payment;
- c. tour number and account number;
- d. documentation detailing the reason for the cancellation or interruption of Your EF Tour;
- e. original itemized bills, receipts, and proof of other insurance payments;
- f. copies of invoices, proof of payments, and other documents that substantiate the cost of the trip;
- g. copies of invoices, account statement, and other documentation of refunds received and/or the non-refundable amounts of the trip costs from the Group Policy Holder;
- h. copy of the booking conditions;
- i. any other document requested by the Claims Agent.

7. Complete a Claim Form and attach all the documentation (including but not limited to bills, medical reports, death certificate, police or insurance reports, receipts, etc.). Send the Claim Form to the Claims Agent as soon as possible and latest within one year of the time of the loss. If You wait longer than one year, Your claim may not be paid.

For more information about what to do if a loss occurs, how to file a claim, claim payment, or what to do if you do not agree with the outcome of your claim, refer to pages 9 to 11 of the Certificate.

Maximum compensation payable

For full details, refer to the Schedule of Coverage on page 4 of the Certificate.

ILLNESS & ACCIDENT

A. Medical Expenses	Up to \$1,000,000*
B. Emergency Home Evacuation.....	Up to \$50,000**
C. Family Member Reimbursement	Up to \$50,000**
D. Home Repatriation	Up to \$50,000**
• local burial	Up to \$10,000
E. Accidental Death	Up to \$35,000***
F. Accidental Disability	Up to \$35,000***

BAGGAGE AND PROPERTY

G. Baggage and Property.....	Up to \$2,800
• Valuable Property.....	Up to \$1,400
H. Cash	Up to \$400
I. Valuable Documents.....	Up to \$700

BAGGAGE DELAY

J. Baggage Delay	Up to \$75 every 24 hours or part thereof, up to a maximum of \$225 (24 hour waiting period for Baggage Delay)
------------------------	--

TOUR CANCELLATION AND INTERRUPTION

K. Tour Cancellation	EF Tour price
L. Tour Interruption	Unused part of EF Tour price****
• Transportation extra cost.....	Up to \$1,400
M. School Board Tour Cancellation.....	EF Tour price
N. Additional Costs for Return Home due to Violent Outbreak	Up to \$2,500
O. Accommodation Extra Cost.....	Up to \$140 per day, up to a max of \$800
P. Delay due to Theft of Valuable Documents	Up to a maximum of \$100 every 24 hour part thereof, up to a maximum of \$500

* If You are not covered under a Canadian government health insurance plan on the date the claim is incurred, reimbursement for eligible Medical Expenses incurred will be limited to a maximum compensation of \$50,000.

** \$50,000 is the combined maximum compensation for B) Emergency Home Evacuation, C) Family Member Reimbursement and D) Home Repatriation.

*** Payments available under E) Accidental Death and F) Accidental Disability are not subject to a combined limit of coverage per Accident or injury and each provide separate limits of coverage.

**** "Unused" means the Participant's financial loss of any whole, partial or prorated prepaid "Non-Refundable Tour Payments."

Consequences of misrepresentation and concealment

Any misrepresentation, inaccurate representation or failure to disclose could lead to the Certificate being cancelled, coverage being denied, or benefits being refused or reduced. Should you have any questions, please contact EF or the Insurer.

Privacy

Zurich is committed to protecting the privacy and confidentiality of information provided. Your personal information may be processed by and is securely stored within the offices of Zurich and authorized third parties, both in domestic and foreign jurisdictions outside Canada and is subject to applicable laws.

Zurich may retain your personal information as needed for any of the above-stated purposes or as necessary to comply with Zurich's legal and regulatory obligations, resolve disputes, and enforce Zurich's agreements. You may request to review the personal information Zurich maintains about you and make corrections by writing to: Privacy Officer, Zurich Insurance Company Ltd (Canadian Branch), 100 King Street West, Suite 5500, P.O. Box 290, Toronto, ON M5X 1C9 or by emailing privacy.zurich.canada@zurich.com.

You may refuse to consent or withdraw your consent to the collection, storage, use, disclosure or processing of your personal information; however, your refusal to provide consent may result in Zurich being unable to offer and administer insurance coverage or prevent Zurich from being able to pay claim benefits.

Please contact the Zurich Privacy Officer if you require further information regarding the collection, use, disclosure, processing and storage of your personal information or if you have any complaints via email at privacy.zurich.canada@zurich.com. You can also review our Privacy Policy at <https://www.zurichcanada.com/en-ca/about-zurich/privacy-statement>.

Other important information

Cost of insurance:

Premium is as per the table below which includes all applicable taxes and is per EF Tour per person:

Coverage	International	Domestic Flight	Domestic Bus
Global Travel Protection Plan	\$199	\$149	\$20/day
Medical Only	\$109	\$89	n/a
Baggage Only	\$109	\$89	n/a
Cancellation Only	\$159	\$109	n/a
Cancel For Any Reason Add-On	\$149	\$149	\$149

Cancellation:

You can cancel the insurance from Your EF Tours account up to 30 days after You are enrolled under the Group Policy or provide payment of the premium, whichever day is the latest, unless You have submitted a claim for the EF Tour. After this time the premium paid by You for the insurance is not refundable. The cost of the insurance is set out in Your EF Tours invoice.

How to make a complaint:

To make a complaint and access the Insurer's complaint handling procedures, please visit:
<https://www.zurichcanada.com/en-ca/about-zurich/complaint>

You may also send your complaint by a letter, e-mail or phone call using the contact information below:

Ombudsman
Zurich Insurance Company Ltd (Canadian Branch)
100 King Street West
Suite 5500
P.O. Box 290
Toronto ON M5X 1C9

Office: 416-586-6773
Toll Free: -1(800)387-5454 ext.6773
E-mail: ombudsman.zurich.canada@zurich.com

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: EF Institute for Cultural Exchange Ltd. (also operating as EF Educational Tours)

Name of insurer: Zurich Insurance Company Ltd (Canadian Branch)

Name of insurance product: EF Educational Tours – Global Travel Protection Plan



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used to **shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, without penalty, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply. For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To:

(name of insurer)

(address of insurer)

Date:

(date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract

no.: _____ (number of contract, if indicated)

Entered into on:

(date of signature of contract)

(place of signature of contract)

In: _____
(name of client)

(signature of client)

TOUR PLANNING FOR EDUCATORS

Peace of Mind Program



At EF, we do everything we can to make planning for future travel as flexible as possible. We know that plans can change due to unforeseen circumstances—that's why we provide the Peace of Mind Program automatically to all of our groups, so you can feel secure planning your next trip.

45 days or more prior to departure

Group Leaders can make the following decisions on behalf of their group for any reason (the "Group Leader Options"):

1. Change the travel dates of your group's current tour
2. Work with EF to modify your group's current tour itinerary and dates, or find a new tour
3. Cancel your group's tour, with all travellers receiving a transferable future travel voucher in the amount of all monies paid for the original tour less non-refundable fees (to be used toward a future tour with EF).

44 days or less prior to departure

Group Leaders may choose not to depart on the tour as scheduled and elect one of the Group Leader Options set forth above in the following situations:

- If a formal travel warning status of "Avoid Non-Essential Travel" or "Avoid All Travel" is newly issued by the Government of Canada for any location included in the group's itinerary, or
- If a Canadian provincial order has newly imposed a travel ban to any location included in the group's itinerary, or newly issued an order requiring self-quarantine for travellers in your group upon arrival to a location on your itinerary, or upon your return home from a location on your group's itinerary.

EF's Peace of Mind Program Terms and Conditions

Benefits of the Peace of Mind Program are only available to the entire group and not to individual travellers unless specifically indicated. Individual travellers should refer to their certificate of insurance. Travellers missing any payment deadlines must pay any incurred late fees to qualify for this program. Revised tours must depart within one year of the original tour. If the revised tour has a higher price than the original tour, travellers will be required to pay the difference as a condition of travelling on the revised tour. If EF cannot accommodate a revised tour request and/or the group decides not to travel on the original tour, then the group may opt for future travel vouchers. If the group does not travel on the original tour, travel on a revised tour, or receive a future travel voucher, standard cancellation fees will apply. Travellers cancelling from a revised tour will be charged a cancellation fee based on the date that the original tour was revised or the date of cancellation from the revised tour, whichever is higher. EF will make every effort to accommodate revised tour requests. Future travel vouchers will be issued in the amount of all monies paid by a traveller for the original tour including the \$199 minimum enrolment deposit, less Global Travel Protection Plan fees, CFAR Insurance Add-On fees, Cancel for Any Reason Plan fees, Payment Protection Program fees, and any non-refundable fees. Travel vouchers are valid for the current and following two travel years. Future travel vouchers are transferrable at the face value of the voucher to members of the traveller's immediate family or school community. The future travel voucher is not a merchandise credit or a gift certificate and may not be redeemed for cash. Full Terms and Conditions appear on the future travel vouchers.

Related Articles



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Legal Notices (/legal/legal-notices)

Registration Numbers: TICO-2395858 | CPBC-73991 | OPC: 702732

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POLICIES

Coverage and policy flexibility



When you decide to travel with EF, we want you to feel secure in that decision. That's why as the world changes, so do we. Below are a range of policy updates and additions that flex to meet our travellers' specific needs—no matter where they are in the planning process.

Peace of Mind Program

At EF, we do everything we can to make planning for future travel as flexible as possible. We know that plans can change due to unforeseen circumstances—that's why we provide the Peace of Mind Program automatically to all of our groups, so you can feel secure planning your next trip.

Here's how it works:

You're 45 days (or more) from departure



- Your group can change current travel dates
- Your group can work with EF to modify your current tour or find a brand new tour!
- Your group can cancel the tour and all travellers will receive an EF Future Travel Voucher

44 days or less prior to departure



Group Leaders may choose not to depart on the tour as scheduled and elect one of the Group Leader Options set forth above in the following situations:

- If a formal travel warning status of "Avoid Non-Essential Travel" or "Avoid All Travel" is newly issued by the Government of Canada for any location included in the group's itinerary

Global Travel Protection Plan*

Individual Coverage

EF's recommended travel protection plans let you explore the world with confidence. EF offers a Global Travel Protection Plan (/help-centre/safety/travel-coverage) which gives you all the benefits below, and the option to add the Cancel For Any Reason Insurance Add-On for additional flexibility and peace of mind. With this plan, you have access to representatives knowledgeable of these benefits 24 hours a day, so you can relax and enjoy your trip of a lifetime!

The Global Travel Protection Plan includes:*

- Illness and Accident Coverage
- Baggage and Property Coverage
- Tour Cancellation and Interruption Coverage**
- School Board Tour Cancellation Coverage**
- 24-hour Emergency Assistance

Cancel For Any Reason (CFAR) Insurance Add-On**

We understand that plans can change due to unforeseen circumstances. That's why we offer travellers who have purchased the Global Travel Protection Plan the optional Cancel For Any Reason (CFAR) Insurance Add-On. Travellers who cancel up to 24 hours or more before departure for any reason not covered under the Global Travel Protection Plan can claim up to 80% of their cancellation fees.

The Global Travel Protection Plan and the Cancel For Any Reason Insurance Add-On are only available, and can only be removed, for up to 30 days after enrolment on your EF Tour. The CFAR Insurance Add-On cannot be added to the Global Travel Protection Plan if you enrol on your EF Tour within 69 days prior to your departure.

There are similar travel insurance products available from other insurance providers. If you choose to obtain your own travel insurance, you are wholly responsible to ensure that you have adequate and appropriate coverage for the duration of your EF Tour, and you must ensure that there are no exclusion clauses limiting or excluding the type of activities included on your EF Tour.

Please visit eftours.ca/coverage or contact Traveller Support at 1-800-263-2806 for details.

**The Global Travel Protection Plan, including the Cancel For Any Reason (CFAR) Insurance Add-On, is underwritten by Zurich Insurance Company Ltd (Canadian Branch) 100 Kings Street West, Suite 5500, P.O. Box 290 M5X 1C9 Toronto, Ontario, Canada, pursuant to a Master Group Policy issued to EF Travel Canada Ltd. For complete terms, conditions and exclusions, please refer to the Zurich Certificate of Insurance, which will be provided to you via email and can also be obtained by calling EF at 1-800-263-2806 or by visiting eftours.ca/coverage.*

*** Coverage does not apply to any amounts added to Your account via a Future Travel Voucher.*

If you have any questions about our coverage or programs, please reach out to our Traveller Support Team at 1-800-263-2806. For complete details on all of our policies, please see our full Booking Conditions (/help-centre/payments-and-policies/booking-conditions) . (<https://stage.eftours.ca/help-centre/payments-and-policies/booking-conditions>)

Questions?

From trip protection to better understanding what's options are available to you, our Traveller Support Team has all the answers. Get in touch at travellersupport@ef.com or 1-800-263-2806.

For complete details on all of our policies, please see our full Booking Conditions. (/help-centre/payments-and-policies/booking-conditions)

Related Articles




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- We're here to help, call us: 
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Legal Notices [\(/legal/legal-notices\)](/legal/legal-notices)

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COMMUNICATION PLAN

Board Office: 705-748-4861

1. In case of emergency or delay, Stacy Higgins, Nathalie McDermott will contact Natalie Bittner, Claire Wilson, Nanzala Hopson at Holy Cross.

Natalie Bittner: during school days: HC: 705-748-6664 ext 2106
Email: nbittner@pvnccdsb.on.ca
Cell: 705-761-9379

Claire Wilson: during school days: HC: 705-748-6664 ext 2108
Email: cwilson@pvnccdsb.on.ca
Cell: 705-928-7108

Nanzala Hopson: during school days: HC: 705-748-6664 ext 2107
Email: nhopson@pvnccdsb.on.ca
Cell: 705-313-5323

2. While on excursion in Italy, the Holy Cross teacher supervisors will carry a cell phone so that students may contact them. **Stacy Higgins** and **Nathalie McDermott** will be the primary contacts in Italy and can be reached by PVNC email- sahiggins@pvnccdsb.on.ca and nmcdermott@pvnccdsb.on.ca

3. EMERGENCY CONTACTS IN ITALY:

EF TOURS 1-800-263-2806 (ask for Higgins or McDermott)

TuGo: 1-866-419-9038

Stacy Higgins- Teacher in Charge (Holy Cross)
Email: sahiggins@pvnccdsb.on.ca
Cell: 705-740-4401

Nathalie McDermott - Teacher in Charge (Holy Cross)
Email: nmcdermott@pvnccdsb.on.ca
Cell: 289-404-0463

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 Holy Cross Catholic Secondary School is arranging
 An Italy Guided Tour from March 12th-19th, 2026
(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 Italy Tour 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 cooking and hiking:

1. Slips, trips and falls. (describe activity)
2. Strains and sprains.
3. Cuts and burns.

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 Italy Tour on March 12-19, 2026, 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 An Italy Guided Tour (describe activity) to its students on or about
March 12th-19th, 2026.

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

ELEMENT OF RISK

Educational activity programs, such as, An Italy Guided Tour (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 An Italy Guided Tour (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about
March 12th-19th, 2026.

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: _____



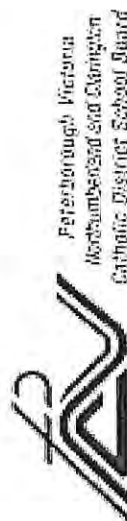
EMERGENCY ACTION PLAN **Category 3, 4 or 5 (and Category 2 if engaging in High Care Activities)**

Trip: Proposed Italy Trip

Date: March 13th- 20th, 2026

Supervisors in Charge: Stacy Higgins, Nathalie McDermott

Emergency Item	Action Plan
Emergency Contacts <i>Include full names and phone numbers for the following individuals:</i> Supervisor in Charge Additional Supervisors School Principal	Stacy Higgins: 705-740-4401 Nathalie McDermott: 289- 404-0463 Natalie Bitner 705-761-9379
Location of Activity <i>Address of Facility</i>	Venice, Florence, Vatican Museums, Evening Tour of Rome, Ancient Rome, Pompeii, Gondola Rides, Organic Farm, Colosseum, The Forum, Gladiator School, Venice & Rome Cooking Class, Glass Blowing Factory
Student List <i>Include full student names and birthdates</i>	Will be provided upon approval of the proposed trip.
Parent Contact List <i>Include full parent names and phone numbers</i>	Will be provided upon approval of the proposed trip.
Nearest Hospitals <i>Address of nearest Hospitals for centralized locations traveled to on our proposed trip.</i>	VENICE: Via Paccagnella, 11, 30174 Chirignago-Zelarino VE, Italy Hours: Open 24 hours



Border Crossing Plan

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?

Phone: +39 041 965 7111

FLORENCE:

Piazza di Santa Maria Nuova, 1, 50122 Firenze FI, Italy

Hours: Open 24 hours

Emergency room: Open 24 hours · *More hours*

Phone: +39 055 69381

ROME:

Via di Ponte Quattro capi, 39, 00186 Roma RM, Italy

Hours: Open 24 hours

Emergency room: Open 24 hours · *More hours*

Phone: +39 06 68371

If a student/staff member are turned away at the border by a border services officer, parents will be notified immediately via emergency number or email. A designated staff member (i.e. N. McDermott) will stay behind with the student and make alternate arrangements. They will communicate with border security what steps have to be taken to ensure student/staff member are able to get home safely and promptly. Depending on when border/services difficulty was experienced, the teacher/student may arrange to book another flight to meet the group at a later date if possible. This situation action is somewhat dependent on whether this happens on route to destination or on route home. Either way, one teacher will stay behind to support the student. The group would continue on.

First Aid Kit <i>A first-aid kit must be accessible at all times</i>	<p>One teacher will be designated as a "First Aid Responder". At present, this is Stacy Higgins. She will have First-Aid supplies on hand with her at all times during the course of the trip. Teachers will be made aware of any students who may require assistance at some point during the trip. (i.e. inhalers, insulin etc.).</p>
Plan of Care <i>A copy for each applicable student must be printed from Edsemlil</i>	<p>Individual Plan of Care for each student will be provided upon approval of the trip.</p>
Concussion Protocol <i>A copy of the required policy and forms must be available for completion in the event of a suspected concussion</i>	<p>Forms and policy will be printed and accompany First-Aid kit and responder designate Stacy Higgins in the event of a suspected concussion.</p>
Heat Warning <i>Monitor Environment Canada/local Public Health recommendations</i> <i>Encourage staff and students to drink lots of cold fluids</i> <i>Avoid strenuous physical activities</i> <i>Wear light, loose fitted and breathable clothing</i> <i>Avoid direct exposure to sun</i> <i>Wear hat, sunglasses and apply sunscreen</i> <i>Alter schedule for the day to put strenuous tasks before heat rises (if possible)</i> <i>Provide a cooling room, if available</i>	<p>Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.</p>
Cold Warning <i>Establish "warm areas" for lunch and work/rest breaks</i> <i>Encourage the use of warm clothing for outdoor play</i> <i>Encourage the use of layers for outdoor play</i> <i>Encourage staff to wear appropriate footwear</i> <i>Follow AP816 "Extreme Weather"</i>	<p>Follow protocols as outlined. Adjust activities for the day as needed in order to be in accordance with safety guidelines.</p>

<p>Tornado Warning 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 & 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 as outlined. Alter activities during the day in order to take shelter until warning has ended.</p>
<p>Thunderstorm Warning 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 as outlined. Alter activities during the day in order to ensure safety for all participants.</p>
<p>High Wind Warning 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 as outlined. Adjust activities during the day in order to ensure safety of all participants. Remain indoor and away from hazards.</p>
<p>Flood Advisory When issued by the local conservation authority, schools will take advised precautions to maintain the safety of staff and students.</p>	<p>Follow protocols as outlined. Alter activities that are within a proximity to water.</p>

Some important guidance for major incident management

If a terror event or natural disaster occurs in your city during travel (if group is together with the Tour Director):

- The Tour Director and Program Leader should determine whether to shelter in place, to return to the hotel, or to move to a safer location.
- If a terror event or natural disaster occurs in your city during travel (if group is together without the Tour Director): If you are at a location/activity, follow the instructions of local officials if possible, and determine whether it is best to shelter in place, return to the hotel, or move to a safer location.
- If you are at a restaurant/other public location, you can consult with locals for their recommendations.
- Contact <https://www.eftours.ca/help-centre/preparations/health-and-medical-needs>; **1-800-387-1460** as soon as practical (as well as your school). Use the 24/7 number given.

If a terror event or natural disaster event occurs in your city during travel (if during free time), all group participants (students, chaperones) must understand that if there is an incident in the city at time of travel, they must either immediately return to the hotel for headcount, or contact you indicating they are safe but unable to safely return to the hotel at the time.

- You may choose to share a secondary meeting location if your hotel is unsafe for return.
- If participants assess that it is not safe for them to return to the hotel, they can shelter in place. They should then reach out to you via phone/text, email, or through social media posts. Students without phones may need to borrow one from local residents.

Educational Tour Safety & Security

- A partner you can count on
- Preparing for the tour experience
- Your safety team here and abroad
- Responding to on-tour incidents
- Protection for school boards and travellers

A partner you can count on:

For over 50 years, EF has been working toward one global mission: *Opening the World Through Education*. Together with educators like you, we help more than a million students experience our programs every year and transform their perspectives on the world.

Throughout our entire history, the safety of our travellers has been our biggest priority. We train our staff to help with any kind of situation—from lost passports to airline strikes to natural disasters. What's more, with over 600 schools and offices in more than 50 countries, we have a presence in nearly every destination we travel to and can be there to support you on the ground wherever and whenever you need us.

Preparing for the tour experience:

EF Safety First program

The EF Safety First program was created to provide the safest possible tour experience for our customers and takes operational preventative measures to help ensure the safety and welfare of our travellers on all our tours. The Safety First program is aligned with ISO 31000: Risk Management Guidelines, which allows for proactive and continuous management of risk.

Some of the many aspects of the program include:

- Providing training and safety information about the tours, itineraries and destinations to staff, customers, and Tour Directors to prepare all parties for their tours and common situations that may arise.
- Monitoring and reacting to news and warnings in real-time using public world news alerts, local knowledge, industry updates, credible third party alert services, and Government of Canada Travel Advisories to make timely decisions on behalf of our customers. It is EF's policy that we will not travel to locations designated as a avoid non-essential travel or avoid all travel by the Canadian Government.
- Creating and using supplier screening criteria (e.g., for hotels and buses), which are relevant for our customers and are often more detailed than local safety standards.
- Maintaining supplier contracts that contain specific safety clauses to reflect our standards.
- Completing supplier safety checks, spot checks, and risk assessments to confirm that our criteria are being met.
- Routinely vetting destinations, itineraries, and activities for a number of safety factors.
- Consulting with World Aware, Overseas Security Advisory Council, and other risk specialists, lawyers, and insurers to make safety-related decisions.

Hotels

For travellers' protection and comfort, our team regularly inspects hotels to determine whether they comply with EF's standards for cleanliness, quality, and, most importantly, safety. When identifying hotels to work with, our team evaluates whether the properties meet local standards, including means of fire detection and alert as well as available emergency exits. EF also works with industry expert Argent Health and Safety as we regularly review and evaluate our hotel standards and selection process. Additionally, Tour Directors conduct nightly checks at all hotels to evaluate compliance with key safety requirements.

Transportation

EF works with major North American and international air carriers to transport groups to and from their destination. Once on tour, our groups travel, with limited exceptions, by public transportation or EF-arranged coach buses. EF's Operations team vets coach bus suppliers for compliance with local safety standards. In some cases, stricter

safety and quality standards are specifically required by EF. Considerations within our transportation contracts include inspection history of vehicles, driver qualifications and licensing, insurance coverage held by the company, etc. Additionally, we vet other transportation suppliers such as cruises, ferries, and trains. We not only take into account the safety records of the suppliers but also assess the specific routings we use to ensure our safety standards are met. In the event we do not feel comfortable with a routing we will evaluate whether to amend our tour itineraries accordingly.

Activities

A large part of time on tour is spent taking part in educational and experiential activities, from museum visits to zip lining to taking part in a cooking class. Each activity and supplier is selected to meet our standards for educational focus, and just as importantly, for their ability to provide a safe experience.

Crowd safety

Many of the destinations on our tours are popular with tourists or locals, and as such may tend to be crowded. Tour Directors are trained to communicate relevant guidelines to travellers before navigating busy sites and/or taking part in activities where large crowds may be present. These guidelines may include identifying assembly points, alerting travellers to multiple exits from crowded places, reminding travellers to keep snacks and extra clothing layers with them in case they are out longer than expected, and ensuring everyone has the Tour Director's contact information. We also evaluate specific events where large groups are likely to be assembled to determine whether they are appropriate for our travellers to take part in.

Tour Directors

Tour Directors meet travellers at the airport of their arrival destination, and travel with groups until they depart for home. Tour Directors undergo background checks (as is consistent with local laws) every two years and are required to participate in ongoing EF safety trainings. Specifically, they are trained to:

- Communicate relevant safety information to travellers, including advising on how to stay safe during free time
- Share their contact details with travellers so they can be reached to assist with any on-tour emergencies
- Identify, resolve, and when necessary, escalate on-tour safety concerns
- Carry out nightly hotel checks as well as spot checks with suppliers and activities
- Assist with emergencies that may arise and coordinate with EF's Safety & Incident Response Team abroad and Emergency Service & Support Team in Canada.

Your safety team here and abroad:

Worldwide presence

EF is the largest international student travel organization, with over 600 schools and offices in more than 50 countries, including regional offices dedicated to on-tour support. Our 43,000 staff and faculty members around the world provide a local presence and are able to react quickly and in person where necessary. The staff in each office and school are trained to respond to a wide range of emergency situations.

Operations Safety & Incident Response Team

EF's Operations Safety & Incident Response Team, located in operational hubs around the world, supports our travellers and Tour Directors 24/7. This team uses a combination of extensive training, simulations, incident response planning, and previous experience to manage emergencies. As needed, the team can facilitate

additional support for groups on tour, solve operational issues, arrange assistance from outside specialists, and liaise with local and international authorities. The team works in close partnership with our Emergency Service & Support Team in Canada and the Tour Directors to quickly and effectively address on-tour emergencies. The team is also responsible for proactively confirming the safety of our groups in the event of a major world event or natural disaster.

Emergency Service & Support Team

EF's dedicated Emergency Service and Support Team is available 24/7 to help resolve any issue, from a missed flight to a lost passport to more serious on-tour incidents. They also facilitate communication, in both English and French, between travellers and families in the event of an emergency at home. The Emergency Service & Support Team is made up of highly trained, dedicated EF staff based in our Toronto and Vancouver offices who are equipped to solve problems and answer questions that may come up, even outside of regular business hours. This team also maintains direct communication with our Operations Safety & Incident Response Team to jointly solve issues as needed.

Responding to on-tour incidents:

Our experience handling travel incidents

Throughout our 50 years of experience, we have learned from many common and unexpected events around the world and have trained our staff on how to handle them should similar situations affect our travellers. Tour Directors also have training and experience dealing with common events such as flight delays, lost passports, or even pickpockets, and are able to escalate events for full support from our Operations Safety & Incident Response Team as needed.

Communication at home and abroad

EF maintains consistent and open communication with the Tour Directors, so we can reach any member of the group in numerous ways, as needed. Additionally, our Emergency Service & Support Team is made up of dedicated EF staff who are available 24 hours a day, 7 days a week, 365 days a year to help groups on the road or parents calling in. All travellers are given a wristband with EF's emergency phone number printed on it, as well as a card listing emergency phone numbers (such as local 911 equivalents) and spaces to write the Tour Director's and Group Leader's phone numbers. EF also maintains a contact list for all groups, which can be utilized to communicate important information to each traveller's emergency contact as necessary.

Medical incidents

In cases of injury or illness to any of our travellers, the Tour Director will connect the affected traveller and a designated adult with local medical professionals, which may include arranging immediate emergency medical care. The Group Leader will contact the traveller's parent to ensure they are aware of the situation and to facilitate continued updates. In the case of hospitalization, the Group Leader or a designated adult will accompany any minor at all times. The Tour Director or other local EF staff will also provide additional support as the situation requires. Should a traveller need to be hospitalized for more than 24 hours, EF will make travel arrangements and cover the cost of a parent/guardian's flight to be with the traveller, if they wish.

Travellers' safety during world events

(e.g., natural disasters, terrorist incidents, political demonstrations, general unrest)

Our Operations Safety & Incident Response Team regularly monitors for incidents that might affect our groups. In such an instance, our first step is to identify any groups in the affected area and initiate communication to confirm their location and safety. From that point forward the Operations Safety & Incident Response Team provides ongoing support and direction to the Tour Director and local EF staff. They will also coordinate with local law enforcement if necessary to remove groups from situations where they may be at risk.

Our teams in Canada and internationally work in close partnership to make arrangements to further support travellers as needed. This could include various actions such as changing hotels, rerouting the remainder of the itinerary, rebooking return flights from a different gateway, or arranging alternate forms of transportation. During any incident, our Canadian-based Emergency Service & Support Team facilitates communication with parents, teachers, students, and others to keep them informed about ongoing developments and how we are working to ensure groups' safety.

Protection for school boards and travellers:

Background checks on adult travellers

EF requires that all adults successfully pass a criminal background check before traveling on our student tours. This requirement helps to provide a safer tour experience for all travellers and aligns with the process and expectations of many school boards for adults who volunteer in schools or chaperone school activities. EF works with a leading professional provider to conduct the background check through a secure process designed to identify only those specific individuals who could present a risk to student travellers while on tour.

General Liability Insurance policy

All EF Group Leaders, schools, and school boards are automatically insured under our \$50 million USD General Liability Insurance policy, regardless of whether or not the tour is affiliated with the school. This policy safeguards Group Leaders, schools, and school boards for covered claims related to on-tour incidents, including bodily injury or property damage. The policy also provides a legal defense and covers all associated legal fees. Upon request, a certificate of insurance (COI) can be provided that names the Group Leader, school, and/or school board as additional insureds on the policy. EF's General Liability Insurance is provided by nationally recognized insurance companies with A.M. Best Ratings of A- or higher. In addition to our General Liability Insurance policy, every traveller is required to accept the conditions found in our Traveller Release & Agreement, including a clause that provides a general release of liability of the Group Leader, school, and school board (regardless of whether the trip is school sponsored).

Assumption of risk waivers

Upon request, EF can provide an example of a waiver for assumption of risk to Group Leaders, schools, or school boards. This waiver is similar to the types of waivers used by many schools for participation in sports programs, and can be used as an additional document demonstrating that travellers are knowingly assuming all risks associated with the trip. EF can also provide a sample waiver for a non-school sponsored tour. However, regardless of whether travellers sign a waiver, the Group Leader, school, and school board are still automatically covered by EF's General Liability policy.

Global Travel Protection Plan

Designed specifically with EF travellers in mind, travellers have the option to purchase the Global Travel Protection Plan. This plan helps individuals protect themselves against the impacts associated with certain unexpected situations such as loss of job by a parent, or death or illness of a family member, and offers medical coverage on tour in case of illness or accident. In addition, travellers are protected in the event the trip is cancelled by the school board due to a teacher's labour strike or the school board determines there is a risk of harm to travellers during their trip when the itinerary is scheduled to travel to a specific region of a country as part of their tour. The Global Travel Protection Plan is underwritten by Chubb Insurance Company of Canada. Please visit eftours.ca/coverage for full eligibility and policy details.

EF's Peace of Mind program

We understand that plans can change due to unforeseen circumstances. EF provides an exclusive Peace of Mind program to account for such situations. This program is automatically included for all travellers and can be enacted at the group level for any reason, including terrorism or other world events. This flexible plan ensures:

- Until 45 days prior to departure, teachers can work with EF to change their group's travel dates, modify their tour plans, find a new tour, or cancel their tour and all travellers will receive a transferable travel voucher.
- Within 44 days or less prior to departure, teachers may still choose any of the above options if a formal travel warning status of "Avoid Non-Essential Travel" or "Avoid All Travel" is issued by the Government of Canada to any of the countries the group is travelling to.

Protecting travellers' payments

EF Educational Tours is registered in accordance with the Travel Industry Act and upholds the standards and policies of this Act. EF Educational Tours is registered with TICO (international registration #2395858, domestic registration #50018789), Consumer Protection BC (international registration #73991, domestic registration #73990), and is a holder of a Québec permit with the Office de la protection du consommateur (OPC permit #702732). In the unlikely event of EF bankruptcy, insolvency or cessation of business, EF has secured all advanced payments of its customers, regardless of province or territory of origin, through the above organizations.

EF is accredited in the United States by five prestigious educational associations:



EF is highly respected in the industry by the following organizations:



EF Educational Tours
80 Bloor Street West, 16th Floor
Toronto ON, M5S 2V1
1-800-387-1460 | eftours.ca

Registration Numbers:
TICO-2395858, 50018789 |
CPBC-73991, 73990 | OPC-702732





CODE OF CONDUCT ITALY 2026

This trip is a school-sanctioned excursion and accordingly the rules and regulations of the Peterborough, Victoria, Northumberland and Clarington Catholic District School Board and those of Holy Cross Catholic Secondary School will be adhered to by all students at all times.

Each student is an ambassador for our school and country and appropriate language, manners and deportment are expected during the trip.

To ensure that everyone will be able to enjoy this excursion, the following Code of Behaviour has been put in place which includes following the Board Code of Conduct (attached).

1. Drugs and alcohol (**vapes**, wine, beer or liquor) are **strictly forbidden**.
2. Curfew times will be strictly followed by all students. "Curfew" means that you will be in your assigned room at a specific time, based on the day's activities. No guests are allowed in your rooms and the door must be locked for your safety. Lights are to be turned out within 30 minutes. There will be room checks every night. Group members of the opposite sex are not to be invited into your hotel room. You will sleep only in the room that is assigned to you.
3. No guests or visitors will be permitted in the rooms or be allowed to participate in any activity.
4. You are not allowed to accept beverages from strangers nor carry packages for them.
5. Activities will not begin until **all participants** are present. It is therefore important that each individual be on time for every function. A scheduled activity, which all participants have paid for, could be forfeited, with no reimbursement, due to one's tardiness. Lateness is not only inconsiderate, but can cause serious problems when travelling.
6. You are to go **nowhere alone** at any time, including washroom visits. Prior to using the washroom facilities you must inform your designated chaperone. During your free time and when travelling as a group you must inform your designated chaperone where you are going, with whom and when you will return. When you are out exploring the cities during free time, you will travel in groups of no fewer than three people. When using Public Transportation as a group you will travel with your designated chaperone.

7. You are not allowed outside the hotel at night unless accompanied by a chaperone.
8. There will be NO swimming permitted on this trip.
9. Clothing which is inappropriate on dress down days at school is inappropriate on the trip. Many churches require a shirt with sleeves to enter.
10. All participants are subject to the laws of the countries they are visiting. Shoplifting, illegal drug possession and other offences carry severe consequences.
11. A student, who chooses not to follow the outlined expectations, is subject to the appropriate consequences during the trip and upon his/her return, which may include the loss of future school excursion privileges.
12. If, in the judgement of the chaperones, the action of a student seriously breaches the Code of Behaviour, that **student may be sent home** on the first available commercial flight at the expense of the parent/guardian.
13. You are to listen to the chaperones from our group. Regardless of what the group we are paired with is doing, you are to follow the rules laid out in this document and the directions of Mrs. Higgins or Mme McDermott or any of the chaperones.

.....

I/We understand the guidelines set out by the above Code of Conduct and have discussed with the participant the need to follow them or face the appropriate consequence which can include being sent home at our/my expense:

Parent/guardian Signature: _____

Date: _____

I have read the guidelines set out in the Code of Conduct and agree to follow them or face the appropriate consequence which can include being sent home at my parent/guardian's expense:

Student Signature: _____

Date: _____



Code of Conduct / Behaviour

Administrative Procedure 909 – Code of Conduct

Standards of Behaviour

Respect, Civility, and Responsible Citizenship

All members of the Catholic school community must:

- a) respect and comply with all applicable federal, provincial, and municipal laws including the teachings and principles of the Roman Catholic Church;
- b) comply with all Ministry of Education, school board and school policies;
- c) demonstrate honesty and integrity;
- d) treat one another with dignity and respect, both in person and online, especially when there is disagreement or difference;
- e) respect and treat others fairly, regardless of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, gender identity, gender expression, age, marital status, family status, or disability;
- f) respect the rights of others;
- g) show proper care and regard for school property and the property of others;
- h) take appropriate measures to help those in need;
- i) seek assistance from a member of the school staff, if necessary, to resolve conflict peacefully;
- j) refrain from using abusive language or swearing at another person;
- k) respect the needs of others to work in an environment that is conducive to learning and teaching;
- l) not use personal mobile devices during instructional time except under the following circumstances:
 - for educational purposes, as directed by an educator;
 - for health and medical purposes; and
 - to support special education needs.

Safety

All members of the Catholic school community must not:

- a) engage in bullying behaviours, including cyber-bullying;
- b) commit sexual assault or sexual harassment;
- c) traffic in weapons or illegal drugs;
- d) commit robbery or theft;
- e) be in possession of any weapon, including firearms;
- f) threaten or intimidate another person;
- g) be in possession of alcohol, cannabis, and illegal drugs
 - including, possession of electronic cigarettes (vaping), tobacco and nicotine products
- h) use, or be under the influence of alcohol, cannabis, tobacco, electronic cigarettes, illegal drugs or related products
- i) provide others with alcohol, illegal drugs, tobacco, electronic cigarettes, cannabis and related products
- j) inflict or encourage others to inflict bodily harm on another person;
- k) engage in hate propaganda and other forms of behaviour motivated by hate or bias;
- l) commit an act of vandalism that causes damage to school property, to property located on the premises of the school or to the property of a member of the school community; or
- m) record, take or share non-consensual recordings or photos of members of the school community.

Enforcement Relating to Alcohol, Tobacco, Electronic Cigarettes, Recreational Cannabis and Related Products and Illegal Drugs

The Smoke-Free Ontario Act, 2017 prohibits smoking (tobacco and cannabis) and the use of electronic cigarettes (vaping) at schools, on school grounds, and all public areas within 20 metres of these grounds. Anyone smoking or vaping on school property is guilty of an offence and if convicted may result in a fine under the Smoke-Free Ontario Act, 2017.

- o The Smoke-Free Ontario Act, 2017 also prohibits the sale and supply of tobacco or e-cigarettes to anyone under 19 years of age. Anyone who sells or supplies tobacco or an e-cigarette to a student under 19 years of age is guilty of an offence and if convicted may result in a fine under the Smoke-Free Ontario Act, 2017.

At minimum, in the case of these substances being found in the possession of students, parents must be notified, and the student must surrender the item(s) to the educator or administrator. Principals have discretion under PPM No. 145 Progressive Discipline and Promoting Positive Student Behaviour and PVNC

Catholic Administrative Procedures 908 and 910 to consider a range of responses to address this behaviour including suspension.

School Board Policy on Enforcement of Restrictions to Student Personal Mobile Device Use

For students in grades 7 to 12, their personal mobile devices must be stored out of view and powered off or set to silent mode during instructional time, except when their use is explicitly permitted by the educator under the circumstances outlined in policy.

- If the educator sees a personal mobile device that is not stored out of view, they must require the device be handed in for the instructional period and the device must be placed, by the student, in a storage area in a location in the classroom designated by the educator or principal.

For students in grades 6 and below their personal mobile devices must be stored out of view and powered off or set to silent mode throughout the full instructional day, except when their use is explicitly permitted by the educator under the circumstances outlined above.

- If an educator sees a personal mobile device that is not stored out of view, they must require the device be handed in for the instructional day and the device must be placed, by the student, in a storage area in a location designated by the educator or principal.

The student is responsible for their personal mobile device, how they use it and the consequences of not following the school board's policy on personal mobile device use.

If the student does not hand in their personal mobile device when required, they must be sent to the Principal's office. Principals have discretion under PPM No. 145 Progressive Discipline and Promoting Positive Student Behaviour and PVNC Catholic Administrative Procedures 908 and 910 to consider a range of responses to address this behaviour including suspension.

Responsibilities:

Principals and Vice-Principals are responsible for:

Under the direction of Board, principals take a leadership role in the daily operation of their school. They provide this leadership by:

- demonstrating care for the school community and a commitment to student achievement and well-being in a safe, inclusive, and accepting learning environment;
- holding everyone under their authority accountable for his or her behaviour and actions;

- empowering students to be positive leaders in their school and community;
- communicating regularly and meaningfully with all members of their school community; and
- ensuring the Board's Code of Conduct is published annually (eg. student agenda book) and available to students, staff, and parents (eg. School website).

Teachers and Staff are responsible for:

Under the leadership of their principals, teachers and other school staff maintain a positive learning environment and are expected to hold everyone to the highest standards of respectful and responsible behaviour. As role models, teachers and other school staff uphold these high standards when they:

- help students work to their full potential and develop their sense of self-worth;
- empower students to be positive leaders in their classroom, school, and community;
- communicate regularly and meaningfully with parents;
- maintain consistent and fair standards of behaviour for all students;
- demonstrate respect for one another, all students, parents, volunteers, and other members of the school community; and
- prepare students for the full responsibilities of citizenship.

Students are responsible for:

Students are to be treated with respect and dignity. In return, they must demonstrate respect for themselves, for others, and for the responsibilities of citizenship through acceptable behavior. Respect and responsibility are demonstrated when students:

- come to school prepared, on time, and ready to learn;
- show respect for themselves, and for others, and for those in positions of authority;
- refrain from bringing anything to school that may compromise the safety of others; and
- follow the established rules and take responsibility for his or her own actions.

Parents/Guardians are responsible for:

Parents play an important role in the education of their children, and can support the efforts of school staff in maintaining a safe, inclusive, accepting, and respectful learning environment for all students. Parents fulfill their role when they:

- are engaged in their child's schoolwork and progress;
- communicate regularly with the school;
- help their child be appropriately dressed and prepared for school;
- ensure that their child attends school regularly and on time;
- promptly report to the school their child's absence or late arrival;
- become familiar with the provincial Code of Conduct, the Board's Code of Conduct, and school rules;
- encourage and assist their child in following the rules of behaviour;
- assist school staff in dealing with disciplinary issues involving their child.

Community Partners and Police:

In keeping with the Board's Strategic Plan, Vision and Mission, partnerships are already in place with home and parishes, and new partnerships with community agencies and members of the community may also be created. Community agencies are resources that schools can use to deliver prevention or intervention programs. These partnerships are in alignment with Board Policies and Procedures.

In addition, the police play an essential role in making our Catholic schools and communities safer. The police provide support and investigate incidents in accordance with the 2016 Police/School Board Protocol based on the Provincial Model for a Local Police/School Board Protocol, 2015, developed by the Ministry of Community Safety and Correctional Services and the Ministry of Education.

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PVNCCDSB

Contact
Phone: (705)
748-4861
Toll-free: 1-800-
461-8009

Address
1355 Lansdowne
Street West,
Peterborough,
Ontario K9J
7M3, Canada

Social Media



Proposed Parent/Traveller Meeting Dates

Proposed Date	Meeting/Activity
Week of March 3rd, 2025	Meeting with parents & potential travellers <ul style="list-style-type: none"> • Initial presentation of trip to Italy • Costs • Activities
Week of September 22nd, 2025	Meeting with travellers <ul style="list-style-type: none"> • Passport confirmation • Form collection • Traveling questions
Week of January 12th, 2026	Meeting with travellers <ul style="list-style-type: none"> • Passport confirmation • Form collection • Traveling questions
Week of March 2nd, 2026	Meeting with travellers <ul style="list-style-type: none"> • Potluck • Travellers to meet in groups • Rooming allotment • Supervisor groups



HOLY CROSS
CATHOLIC SECONDARY SCHOOL

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

International Excursion to Italy

I _____ (parent/guardian) support my child,

_____ to participate in the Holy Cross Catholic Secondary School excursion to *Italy, March 12-19th, 2026* have attended the parent information meeting and am aware of where my child will be staying and the itinerary while in Italy. I have signed the PVNC Catholic District School Board waiver form and permission forms. I am also aware there will be a minimum of three adult supervisors on this excursion.

I am enclosing a \$550.00 non-refundable deposit (deposit and insurance cost) to ensure my child has a place on this excursion and will adhere to the payment schedule set out.

Signature of Parent/Guardian

Date



Recommended Consent Letter for Children Travelling Abroad

The following sample consent letter, provided by Global Affairs Canada, can be modified to meet your specific needs. For instructions and an interactive form you can use to create a customized letter, visit travel.gc.ca/letter.

To whom it may concern,

I / We,

Address:

full name(s) of parent(s) / person(s) / organization giving consent

street address, city

province/state, country

Telephone and email:

telephone

email

am / are the parent(s), legal guardian(s) or other authorized person(s) or organization with custody rights, access rights or parental authority over the following child:

Information about travelling child

Name:

child's full name

Date and place of birth:

dd/mm/yyyy

city, province/territory

Number and date of issue of passport (if available):

number

dd/mm/yyyy

Issuing authority of passport (if available):

country where passport was issued

Birth certificate registration number

number

Issuing authority of birth certificate

province / territory where birth certificate was issued

Information about accompanying person (leave blank if child is travelling alone)

This child has my / our consent to travel alone ☐ or

This child has my / our consent to travel with

Name:

full name of accompanying person

Relationship to child:

mother, father, grandparent, sister, brother, relative, friend, other

Number and date of issue of passport:

number

dd/mm/yyyy

Issuing authority of passport:

country where passport was issued

Contact information during trip

I / We give our consent for this child to travel to:

Destination(s):

name of destination country / countries

Travel dates:

date of departure to date of return

to stay with / at (if applicable)

name of person with whom child will be staying / hotel or other accommodation

at the following address(es)

street address(es), city (cities)

province(s)/state(s), country (countries)

Telephone and email

This letter may be signed before a witness who has attained the age of majority (18 or 19, depending on the province or territory of residence) OR before a notary public (recommended).

Signature(s) of person(s) giving consent

Signature of witness

full name of witness

signature(s) of person(s) giving consent

signature of witness

dd/mm/yyyy

dd/mm/yyyy

city, province/territory

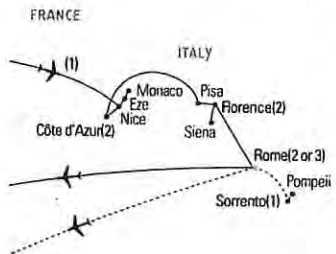
Questions regarding information in this consent letter should be directed to the person(s) or organization giving consent.

(seal)



Côte d'Azur, Florence & Rome

GROUP INFORMATION



Departing:
March 12, 2026

Returning:
March 19, 2026

TOUR ITINERARY

Day 1 Start tour

Day 2 Bonjour Côte d'Azur

Meet your tour director and check into hotel

Day 3 Monaco, Èze & Nice

Monaco & Èze tour director-led sightseeing
Prince's Palace, Parfumerie visit in Èze
Nice tour director-led sightseeing
Vieux Nice, Promenade des Anglais

Day 4 Côte d'Azur--Florence

Travel to Florence
Visit Baptistery and view the Leaning Tower of Pisa
Traditional Italian pizza dinner

Day 5 Florence landmarks

Florence guided walking sightseeing tour with Whisper headsets
Palazzo Vecchio, Piazza della Signoria, Chiesa di Santa Croce, Ponte Vecchio, Duomo, Leather Workshop, Gates of Paradise, Giotto's Bell Tower, Dante's House
Optional Siena guided excursion \$45
Piazza del Campo, Palazzo Pubblico, Duomo, Church of St Catherine, Fortezza Medicea

Day 6 Florence--Rome

Travel to Rome
Ancient Rome guided walking sightseeing tour with Whisper headsets
Colosseum visit, Forum Romanum visit, Piazza Venezia

Total Fee:* \$4,793.00

Tour Quote Breakdown

The following fees apply to your full-paying participants:

Tour Fee*	\$4,539.00
Private Group Fee	\$79.00
Travel Protection Plan Plus	\$200.00
On-Tour Tipping	\$125.00
** Winter Travel Grant	\$ -150.00

Total Fee* \$4,793.00

OR 13 monthly payments of \$345.69

After initial payment of \$299.00

* Last day for this Tour Fee is Jan 7, 2025.

** Only valid with voucher code HolyCross2026

Additional Adult Fees

The following additional fees apply only to full-paying participants 23 and older and are not included in the total price listed above.

Adult Supplement	\$125.00
Twin Room Upgrade	\$360.00

Additional Adult Fee \$485.00

Free Chaperones

6 Travellers = 1 Free Chaperone

Your free place ratio is such that your group will fully contribute towards 1 free place(s), and partially contribute to an additional free place.

5 Free Chaperones

Private Group Fees:

Your Tour is a Private Group Tour

As a Private Group, the cost of your tour will be based on the final group size. The Private Group amount in bold below has been included in the total cost of the trip quoted above and this is based on your estimated group size. If the final group size is smaller or larger than estimated,

Day 7 Rome

Vatican City guided walking sightseeing tour with Whisper headsets

Vatican Museums & Sistine Chapel visit, St. Peter's Basilica visit

Rome city walk

Spanish Steps, Trevi Fountain, Pantheon, Piazza Navona

Authentic trattoria dinner

Day 8 Flight home from Rome

the Private Group amount will be updated on each participant's account the day after the final enrolment deadline.

15-19 Travelers \$728

20-24 Travelers \$455

25-29 Travelers \$283

30-34 Travelers \$165

35-39 Travelers \$79

40+ Travelers \$0

TOUR FEE INCLUDES:

- Round-trip airfare
- 6 overnight stays (8 with extension) in hotels with private bathrooms
- Full European breakfast daily
- Dinner daily
- Full-time services of a professional tour director
- Guided sightseeing tours and city walks as per itinerary
- Visits to select attractions as per itinerary
- Tour Diary™
- Guided sightseeing tours with high-tech headset as per itinerary
- Local Guide and Local Bus Driver tips; see note regarding other important tips
- Note: On arrival day only dinner is provided; on departure day, only breakfast is provided
- Note: Tour cost does not include airline-imposed baggage fees, or fees for any required passport or visa. Optional excursions, optional pre-paid Tour Director and multi-day bus driver tipping, among other individual and group customizations will be listed as separate line items in the total trip cost, if included.

Your Price Quote

A Taste of Italy

Prepared For
Stacy Higgins

Prepared On
December 19, 2024

Your Tour Number
2801744US

Your Tour Website
www.efitours.ca/2801744US

Your travel details

Total Length
8 days

Departing From
Toronto (ON)

Requested Travel Dates
Friday, March 13, 2026 - Friday, March 20, 2026

Your Departure Date Range



Requested
Fri, Mar, 13



Latest
Sun, Mar, 15

Total Price

Based on a private tour of 35 - 99 paying travellers
Price valid for travellers enrolled December 19, 2024 - December 31, 2024

Student

\$4,594

or \$314 / 14 mos

Adult

\$5,474

or \$377 / 14 mos

Student Price Breakdown

Program Price	\$4,695
Private Group (35+ paying)	FREE
Peace of Mind	FREE
Global Travel Protection Plan	\$199
Early Enrollment Discount	-\$300

For every 6 paying travellers, 1 chaperone travels FREE

Adult supplement required for age 20 and older at the time of travel, roomed in twin accommodation. Students, travelers under age 20, will be roomed in triples or quads.

Program Price valid for today. Program price includes HST/GST where applicable, (domestic tours only), departure taxes, and airport fees. Please call 1-800-387-1460 for more information.

To view EF's Booking Conditions, visit efitours.ca/bc which outline full price inclusions, payment schedule, cancellation, and refund policies.

We understand that plans sometimes change due to unforeseen circumstances. EF's Peace of Mind Program allows your entire group to change your tour or departure date. Your group can feel secure planning your trip, knowing that your plans are flexible.

Travellers may also purchase the Global Travel Protection Plan and, if applicable, the Cancel For Any Reason (CFAR) Insurance Add-On. Please visit efitours.ca/coverage for complete terms, conditions and exclusions by referring to the Zurich Certificate of Insurance.

Itinerary shown is for 2026 travel. Itineraries are subject to change biannually, please call for more details.

EF Educational Tours is registered with TICO (registration #2395858) Consumer Protection BC (registration #73991) and a holder of a Quebec permit with the Office de la protection du consommateur (OPC permit #702732). For residents of Quebec: Effective November 1, 2021, contribution to Travel Agent Compensation Fund (FICAV) of \$3.50 per \$1000 is included in the Program Price. Find out more at ficav.gouv.qc.ca/en.

Your Tour Consultant



Cameron Wylie
1-800-387-1460
Cameron.Wylie@ef.com

Government
of CanadaGouvernement
du Canada[Canada.ca](#) > [Travel](#) > [Destinations](#)

Italy travel advice



Exercise a high degree of caution

Latest updates: Thorough review and update of the entire content

Last updated: January 9, 2025 21:37 ET

On this page

- [Risk level](#)
- [Safety and security](#)
- [Entry and exit requirements](#)
- [Health](#)
- [Laws and culture](#)
- [Natural disasters and climate](#)
- [Need help?](#)



Risk level

Italy - Exercise a high degree of caution

Exercise a high degree of caution in Italy due to the threat of terrorism.

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Safety and security

Crime

Petty crime

Petty crime, such as pickpocketing and bag snatching, occurs frequently. Thieves often target tourists.

Criminals may try to distract you and take your attention away from your valuables or belongings. Be cautious of distraction tactics, including people who:

- spill drinks on you or your belongings
- engage you in lengthy conversations
- persistently offer to assist you
- attempt to distance you from your personal belongings

Burglaries and home break-ins occur, including from holiday homes and rentals.

Theft is particularly common in crowded public areas such as:

- popular tourist areas and historical sites
- buses, trains, bus and train stations, and airports
- hotel lobbies
- restaurants, including outdoor seating areas
- beaches

During your trip:

- keep your personal belongings, including your passport and other travel documents, in a secure place
- do not show signs of affluence or wear expensive jewellery

- do not carry large sums of cash or valuables unnecessarily
- be aware of your surroundings, especially in busy tourist areas
- be wary of unsolicited offers or advice from strangers
- keep doors and windows locked when you are away

Vehicle theft and theft from parked vehicles occur. Thieves often target rental cars. Criminals on scooters or on foot often snatch bags and other valuables from pedestrians and from inside cars stopped at traffic lights.

If you plan on driving during your stay:

- keep your windows closed and car doors locked at all times
- keep bags and other valuables out of the reach of pedestrians
- never leave belongings unattended in a vehicle, even in the trunk

Sexual assault

Sexual assaults have occurred, including against foreign women.

The Italian Government operates 1522, a 24/7 public utility number with multilingual operators to respond to the needs of victims of gender-based violence and stalking.

If you are the victim of a sexual assault, you may report it immediately to the nearest Government of Canada office. You can also report the assault to the police (Polizia di Stato) or seek medical attention by calling 112.

Useful links

- [1522 – anti-violence and stalking](#)
- [Advice for women travellers](#)

Jubilee 2025

The Jubilee, also known as the Holy Year, will take place in Rome from December 24, 2024, to January 6, 2026.

A large number of visitors are expected. Pilgrimages and large-scale events will take place across the city during the Holy Year. If you plan on travelling to Rome during the Jubilee, plan accordingly.

During the Jubilee, especially during large events, you should expect:

- large crowds and public gatherings
- disruptions to traffic and movement
- an increased presence of security forces

[Jubilee 2025](#) – Official site

Terrorism

There is a threat of terrorism in Europe. Terrorists have carried out attacks in several European cities and further attacks elsewhere in Europe are likely. Attacks in Italy cannot be ruled out.

Targets could include:

- government buildings, including schools
- places of worship
- airports and other transportation hubs and networks
- public areas such as tourist attractions, restaurants, bars, coffee shops, shopping centres, markets, hotels and other sites frequented by foreigners

Always be aware of your surroundings when in public places. Be particularly vigilant if attending sporting events and during religious holidays and other public celebrations, as terrorists have used such occasions to mount attacks.

The Government of Italy maintains a public alert system on terrorism. Alert level changes are communicated mainly through local media. Enhanced security measures are also deployed in various strategic locations and transport hubs.

Expect increased police and military presence during holidays and in public places, including tourist locations and major landmarks.

Spiked food and drinks

Never leave food or drinks unattended or in the care of strangers. Be wary of accepting snacks, beverages, gum or cigarettes from new acquaintances. These items may contain drugs that could put you at risk of sexual assault and robbery.

Victims of crime

You can report a crime at the nearest police station (Carabinieri or Polizia di Stato).

It's possible to file a preliminary complaint online, in Italian, for certain types of minor crimes, including theft.

Useful links

- [Online preliminary complaint](#) – Arma dei Carabinieri (in Italian only)
- [Closest police station](#) – Polizia di Stato, Italy's national police (in Italian only)

Fraud

Credit card, debit card and ATM fraud

Credit and debit card as well as ATM fraud occurs.

The risk of credit card skimming is high. Businesses may use compromised ATMs or PIN readers to collect your credit card information, especially in popular tourist areas.

When using your debit or credit card:

- cover the keypad with one hand when entering your PIN
- pay careful attention when others are handling your cards
- avoid using card readers with an irregular or unusual feature
- use ATMs located in public areas or inside a bank or business
- check for any unauthorized transactions on your account statements

Cybercrime

Cybercrime occurs. Criminals may compromise public Wi-Fi networks to steal your personal data or credit information.

- Be cautious when posting information or photos on social media
- Use secure public Wi-Fi networks
- Always meet new acquaintances in a secure and familiar location
- Do not discuss travel plans or any other personal information within earshot of strangers

Useful links

- [Overseas fraud](#)
- [Cyber security while travelling](#)

Demonstrations and strikes

Demonstrations and strikes occur regularly, particularly in larger cities and often with little notice.

Even peaceful demonstrations can turn violent at any time. They can also lead to significant disruptions to traffic and public transportation.

- Avoid areas where demonstrations and large gatherings are taking place
- Follow the instructions of local authorities
- Monitor local media for information on ongoing demonstrations

Useful links

- [Information on upcoming strikes](#) – Ministry of Infrastructure and Transport (in Italian only)
- [More about mass gatherings \(large-scale events\)](#)

Adventure tourism

Outdoor activities, such as hiking, skiing, mountain biking and other alpine and extreme sports, can be dangerous.

If you intend to participate in adventure tourism activities:

- share your itinerary with a friend or family member if you're alone
- stay on marked trails and consider hiring an experienced guide from a reputable company
- buy travel insurance that covers incidents related to this type of recreational activity
- ensure that your physical condition is good enough to tackle the challenges of your activity
- know the symptoms of acute altitude sickness, dehydration and heatstroke, which can be fatal
- ensure that you have proper equipment and bring sufficient water
- monitor weather conditions and other possible hazards

[Information on avalanche risk](#) – Meteomont, Arma dei Carabinieri

Water activities

Swimming

Always respect warning flags at beaches.

Be cautious on the beach and in the water during fall and winter. Waves can be unpredictable, break closer to the shore than expected and cause strong riptides.

- Monitor weather conditions
- Avoid beaches and coastal areas if the weather forecast is poor
- Pay attention to erosion and rockfall warnings
- Do not dive in unfamiliar waters as hidden rocks or shallow water can cause serious injury or death

Boating

Coastal waters can be dangerous. Waters in the Strait of Bonifacio, between Corsica and Sardinia, and the Strait of Messina, between Sicily and mainland Italy, can be difficult to navigate due to strong winds and currents.

If you're planning on going boating or taking a boat tour:

- have life jackets available and accessible for all passengers
- don't board vessels that appear overloaded or unseaworthy
- carry a VHF marine radio or GPS transmitter to share your location in case of emergency

Water safety abroad

Roads

Road safety

Road safety may vary throughout the country. Minor accidents are common.

Road conditions

Roads are generally in good condition in and around major cities. In rural areas, they may be poorly maintained. City streets can be narrow and congested. Signage, traffic lights and road markings may not be visible, especially in southern areas of the country.

In mountainous areas, roads are often winding and narrow. Avalanches or landslides occur and can block access routes to towns and ski resorts.

Driving can also be dangerous due to:

- traffic jams and heavy traffic, especially in urban areas
- lack of traffic signs

Driving habits

Drivers do not always respect traffic laws, especially motorcycles and scooters, which often drive between vehicles and on sidewalks.

Speeding is common.

If you choose to drive during your stay:

- always drive defensively
- plan your trip in advance, especially if you are visiting a rural area
- do not stop on the road to offer help to others
- do not hitchhike or pick up hitchhikers

Public transportation

The reliability of public transportation services varies across the country.

Taxis

In Italy, drivers start the meter at the point of departure rather than at pick-up. Ride-sharing and cab-hailing services are available but may operate differently.

Use only officially licensed taxis from a stand or requested by phone or app. Official taxis have a white “TAXI” sign on the roof of the vehicle.

- Never share a taxi with strangers
- Discuss the fare in advance or make sure the meter is on

Air travel

We do not make assessments on the compliance of foreign domestic airlines with international safety standards.

[Information about foreign domestic airlines](#)

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Entry and exit requirements

Every country or territory decides who can enter or exit through its borders. The Government of Canada cannot intervene on your behalf if you do not meet your destination’s entry or exit requirements.

We have obtained the information on this page from the Italian authorities. It can, however, change at any time.

Verify this information with the [Foreign Representatives in Canada](#).

Schengen area

Italy is a Schengen area country. Canadian citizens do not need a visa for travel to countries within the Schengen area. However, visa-free travel only applies to stays of up to 90 days in any 180-day period. Stays are cumulative and include visits to any Schengen area country.

If you plan to stay in the Schengen area for a longer period of time, you will need a visa. You must contact the high commission or embassy of the country or countries you are travelling to and obtain the appropriate visa(s) prior to travel.

Useful links

- [Schengen area](#)
- [Foreign Representatives in Canada](#)

Passport

Entry requirements vary depending on the type of passport you use for travel.

Before you travel, check with your transportation company about passport requirements. Its rules on passport validity may be more stringent than the country's entry rules.

Regular Canadian passport

Your passport must be valid for at least 3 months beyond the date you expect to leave the Schengen area.

Passport for official travel

Different entry rules may apply.

Official travel

Passport with “X” gender identifier

While the Government of Canada issues passports with an “X” gender identifier, it cannot guarantee your entry or transit through other countries. You might face entry restrictions in countries that do not recognize the “X” gender identifier. Before you leave, check with the closest foreign representative for your destination.

Other travel documents

Different entry rules may apply when travelling with a temporary passport or an emergency travel document. Before you leave, check with the closest foreign representative for your destination.

Useful links

- [Foreign Representatives in Canada](#)
- [Canadian passports](#)

Visas

Tourist visa: not required for stays up to 90 days in any 180-day period

Business visa: not required for stays up 90 days

Work visa: required

Student visa: required

Useful links

- [Information for foreign nationals](#) – Polizia di Stato, Italy’s national police
- [Guide to temporary entry into Italy under CETA](#)

Other entry requirements

Customs officials may ask you to show them a return or onward ticket and proof of sufficient funds to cover your stay.

Declaration of presence

If you plan to spend fewer than 90 days in Italy, you must report your presence in the country. When you arrive in Italy from outside the Schengen area, make sure to have your passport stamped. This counts as a declaration of presence. If you arrive from within the Schengen area, you must file a declaration of presence at a local police office within 8 days of arrival.

Commercial accommodations such as hotels will generally file the declaration on your behalf, but you are responsible for making sure it's done.

Failure to comply with this regulation could result in expulsion.

Entering Italy – Polizia di Stato, Italy's national police

Children and travel

Learn more about travelling with children.

Yellow fever

Learn about potential entry requirements related to yellow fever (vaccines section).

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Relevant Travel Health Notices

- [Global Measles Notice](#) - 13 March, 2024
- [COVID-19 and International Travel](#) - 13 March, 2024

This section contains information on possible health risks and restrictions regularly found or ongoing in the destination. Follow this advice to lower your risk of becoming ill while travelling. Not all risks are listed below.

Consult a health care professional or visit a travel health clinic preferably 6 weeks before you travel to get personalized health advice and recommendations.

Routine vaccines

Be sure that your routine vaccinations, as per your province or territory, are up-to-date before travelling, regardless of your destination.

Some of these vaccinations include measles-mumps-rubella (MMR), diphtheria, tetanus, pertussis, polio, varicella (chickenpox), influenza and others.

Pre-travel vaccines and medications

You may be at risk for preventable diseases while travelling in this destination. Talk to a travel health professional about which medications or vaccines may be right for you, based on your destination and

itinerary.

- ▶ Yellow Fever - Country Entry Requirements
- ▶ Tick-borne encephalitis
- ▶ Measles
- ▶ Hepatitis B
- ▶ COVID-19
- ▶ Influenza
- ▶ Rabies

Safe food and water precautions

Many illnesses can be caused by eating food or drinking beverages contaminated by bacteria, parasites, toxins, or viruses, or by swimming or bathing in contaminated water.

- Learn more about food and water precautions to take to avoid getting sick by visiting our [eat and drink safely abroad](#) page.
Remember: Boil it, cook it, peel it, or leave it!
- Avoid getting water into your eyes, mouth or nose when swimming or participating in activities in freshwater (streams, canals, lakes), particularly after flooding or heavy rain. Water may look clean but could still be polluted or contaminated.
- Avoid inhaling or swallowing water while bathing, showering, or swimming in pools or hot tubs.

Insect bite prevention

Many diseases are spread by the bites of infected insects such as mosquitoes, ticks, fleas or flies. When travelling to areas where infected insects may be present:

- Use insect repellent (bug spray) on exposed skin
- Cover up with light-coloured, loose clothes made of tightly woven materials such as nylon or polyester
- Minimize exposure to insects
- Use mosquito netting when sleeping outdoors or in buildings that are not fully enclosed

To learn more about how you can reduce your risk of infection and disease caused by bites, both at home and abroad, visit our [insect bite prevention](#) page.

Find out what types of insects are present where you're travelling, when they're most active, and the symptoms of the diseases they spread.

► Dengue

Animal precautions

Some infections, such as [rabies](#) and influenza, can be shared between humans and animals. Certain types of activities may increase your chance of contact with animals, such as travelling in rural or forested areas, camping, hiking, and visiting wet markets (places where live animals are slaughtered and sold) or caves.

Travellers are cautioned to avoid contact with animals, including dogs, livestock (pigs, cows), monkeys, snakes, rodents, birds, and bats, and to avoid eating undercooked wild game.

Closely supervise children, as they are more likely to come in contact with animals.

Person-to-person infections

Stay home if you're sick and practise proper cough and sneeze etiquette, which includes coughing or sneezing into a tissue or the bend of your arm, not your hand. Reduce your risk of colds, the flu and other illnesses by:

- washing your hands often
- avoiding or limiting the amount of time spent in closed spaces, crowded places, or at large-scale events (concerts, sporting events, rallies)
- avoiding close physical contact with people who may be showing symptoms of illness

Sexually transmitted infections (STIs), HIV, and mpox are spread through blood and bodily fluids; use condoms, practise safe sex, and limit your number of sexual partners. Check with your local public health authority pre-travel to determine your eligibility for mpox vaccine.

Medication

Some prescription medications may not be available in Italy.

If you take prescription medications, you're responsible for determining their legality in Italy.

Medications containing controlled substances are subject to stricter guidelines. You should verify with your doctor if this applies to any of your medications. You must declare any such medications when you

arrive in Italy, and you may only bring the amount required for up to a 30-day prescription.

- Bring enough medication for your stay
- Always keep your medication in the original container and carry a copy of your prescriptions
- Pack your medication in your carry-on luggage

Travelling internationally with medication – Italian Ministry of Health

Medical services and facilities

Good health care is available throughout the country. However, hospital services may be limited in rural areas. Not all medical staff will be able to speak English or French, but many doctors will. Medical treatment and emergency room visits are free of charge but only for life-threatening emergencies, as determined by the treating physician. Hospitals expect upfront payment for services when an emergency is not considered life-threatening.

There are private clinics and hospitals that cater to foreign travellers.

Death abroad

If you plan to retire or spend long periods of time in Italy, you should:

- share your plans or wishes with relatives
- make sure important documents can easily be located
- make arrangements in case of your death while in the country

Death outside Canada

Make sure you get travel insurance that includes coverage for medical evacuation and hospital stays.

Health and safety outside Canada

Keep in Mind...

The decision to travel is the sole responsibility of the traveller. The traveller is also responsible for his or her own personal safety.

Be prepared. Do not expect medical services to be the same as in Canada. Pack a travel health kit, especially if you will be travelling away from major city centres.

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Laws and culture

You must abide by local laws.

Learn about what you should do and how we can help if you are arrested or detained abroad.

Transfer to a Canadian prison

Canada and Italy are signatories to the Convention on the Transfer of Sentenced Persons. This enables a Canadian imprisoned in Italy to request a transfer to a Canadian prison to complete a sentence. The transfer requires the agreement of both Canadian and Italy authorities.

This process can take a long time, and there is no guarantee that the transfer will be approved by either or both sides.

Drugs

Penalties for possession, use or trafficking of illegal drugs are severe. Convicted offenders can expect jail sentences or heavy fines.

Drugs, alcohol and travel

Public behaviour

Certain municipalities, particularly those with a high number of visitors, such as Rome, Florence and Venice, have adopted strict public conduct rules. Some actions that may seem inoffensive are illegal and you could face a fine or arrest if you do not respect the rules.

Public conduct rules may include:

- sitting, eating or drinking on a monument or an archaeological landmark
- bathing in fountains or canals
- walking in an urban setting in swimwear or without a shirt/T-shirt
- feeding pigeons
- putting locks on bridges or monuments
- dropping litter or using single-use plastic

Natural heritage

You should not remove natural objects and plants from their natural setting. You could be fined if you do.

Removing pebbles, shells, or sand from the beaches in Sardinia and other coastal regions is prohibited.

In mountainous areas, it's illegal to cut certain types of endangered flowers and disturb delicate alpine tundra.

Photography

Photography of military installations and critical infrastructure is regulated.

Request permission from local authorities before taking photographs of such installations.

Drones

Italian and European laws regulate recreational and commercial drone operation.

You must register your drone to use it across the European Union and apply for an authorization with the Italian authorities. Depending on the size of your drone and the intended use, you may also need to take a proof of competency exam.

Certain areas are restricted or off-limits for personal drones. These include:

- military sites
- within 5 km of airports
- mass gatherings, including major sporting events and concerts
- protected natural spaces, including natural parks

If you don't comply, you may be fined and your drone confiscated.

Useful links

- [Travelling with drones](#) - European Union Aviation Safety Agency
- [Use of drones](#) - Italian Civil Aviation Authority (in Italian only)
- [drone operator's portal](#) – D-flight

Identification

Authorities may request to see your ID at any time.

- Carry valid identification or a photocopy of it at all times
- Keep a photocopy of your passport in case it's lost or seized
- Keep a digital copy of your identification and travel documents

You will need to present your passport when you check-in to a hotel or other commercial accommodation.

Wait at the reception until the hotel staff has taken the required information from your passport.

Dual citizenship

Dual citizenship is legally recognized in Italy.

If you are a Canadian citizen, but also a citizen of Italy, our ability to offer you consular services may be limited while you're there. You may also be subject to different entry/exit requirements.

Dual citizens

International Child Abduction

The Hague Convention on the Civil Aspects of International Child Abduction is an international treaty. It can help parents with the return of children who have been removed to or retained in certain countries in violation of custody rights. The convention applies between Canada and Italy.

If your child was wrongfully taken to, or is being held in Italy, and if the applicable conditions are met, you may apply for the return of your child to the Italian court.

If you are in this situation:

- act as quickly as you can
- contact the Central Authority for your province or territory of residence for information on starting an application under The Hague Convention
- consult a lawyer in Canada and in Italy to explore all the legal options for the return of your child

- report the situation to the nearest Canadian government office abroad or to the Vulnerable Children's Consular Unit at Global Affairs Canada by calling the Emergency Watch and Response Centre

If your child was removed from a country other than Canada, consult a lawyer to determine if The Hague Convention applies.

Be aware that Canadian consular officials cannot interfere in private legal matters or in another country's judicial affairs.

Useful links

- [List of Canadian Central Authorities for the Hague Convention](#)
- [International Child Abductions: A guide for affected parents](#)
- [Children and travel](#)
- [The Hague Convention](#) – Hague Conference on Private International Law
- [Canadian embassies and consulates by destination](#)
- [Request emergency assistance](#)

Driving

You may drive for up to one year with a valid Canadian driver's licence, accompanied by an international driving permit or a certified Italian translation of your licence.

You must also have an international car insurance plan.

If you drive a foreign-registered car, you must display a sticker indicating its country of origin on the back of the car. It's illegal to drive a vehicle registered abroad for more than 60 days. If you plan to stay in Italy for more than 60 days, you must obtain Italian plates.

Mandatory equipment

You must keep certain safety equipment in your car at all times, including a warning triangle and reflective jacket.

You must use snow tires or snow chains in certain regions during certain times of the year. If you plan to drive in the winter, you should verify in advance if your vehicle will require snow tires or chains. Pay attention to road signage during the winter, especially in mountainous regions.

Limited traffic zones and low-emission zones

Historic centres of many Italian cities have restricted traffic zones marked as ZTL. “Zona Traffico Limitato”, or low-emission zones, to reduce air pollution.

You need a special permit to access limited traffic zones. To be granted access to a low-emission zone, your car must meet certain environmental standards.

If you enter these zones without a permit, you could be fined. If you’re driving a rented vehicle, the rental agency may provide your contact details to the local authorities.

Some municipalities use the services of a private company to collect the fines abroad. You could receive traffic tickets by mail several months after returning to Canada.

- Pay close attention to street signage
- Confirm in advance how to access your hotel by vehicle if it’s located in a ZTL

Regional regulations

Certain islands restrict or prohibit non-resident vehicles during the high tourism season and holiday season. These include:

- the Aeolian Islands (Alicudi, Filicudi, Lipari, Panarea, Salina, Stromboli, Vulcano)
- the Aegadian Islands (Favignana)
- the Campanian Archipelago (Capri, Ischia, Procida)
- the Pelagie Islands (Linosa)
- the Tuscan Archipelago (Giannutri, Giglio)
- Ustica

Other islands could enforce similar regulations. Confirm before travelling.

On route 163 of the Amalfi Coast, between Positano and Vietri sul Mare, it's prohibited to use campervans or large recreational vehicles.

Useful links

- [Driving in Italy](#) – European Commission
- [International Driving Permit](#)

Public transportation

You must validate your tickets on public transport before you start your journey, or pay on-board where possible to do so. If you don't validate your ticket, you may receive an on-the-spot fine.

Money

The currency of Italy is the euro (EUR).

Payment in cash is restricted to transactions under €1000.

If you are carrying €10,000 or more, or the equivalent in other currencies, you must make a declaration to customs when you enter or leave the European Union. It includes sums in:

- banknotes and coins
- bearer negotiable instruments such as cheques, travellers' cheques, promissory notes and money orders
- bonds, shares
- gold coins with a gold content of at least 90 %
- gold bars, nuggets or clumps with a gold content of at least 99.5 %
- any other convertible asset

This does not apply if you are travelling within the European Union or in transit to a non-EU country.

[EU cash controls](#) - European Commission

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Natural disasters and climate

Climate change

Climate change is affecting Italy. Extreme and unusual weather events are becoming more frequent and may affect your travel plans. Monitor local media for the latest information.

Earthquakes

Italy is located in an active seismic zone. Even minor earthquakes can cause significant damage.

Volcanoes

There are nine active volcanoes in Italy.

If you are travelling near active volcanoes:

- monitor levels of volcanic activity through the local media
- pay careful attention to all warnings issued
- follow the advice of local authorities
- be prepared to modify your travel arrangements or even evacuate the area on short notice

Some active volcanoes are continually monitored by Italian authorities and are located near densely populated urban areas or popular tourist destinations.

Sicily

Mount Etna is Europe's most active volcano. Periods of high activity can bring significant ash fall, earthquakes and emission of harmful gases.

Aeolian Islands

The Stromboli and Vulcano islands are active volcanoes. Eruptions, ash fall and lava flow occur regularly.

Campania region

Mount Vesuvius and the Phlegraean Fields in the Naples area are active volcanoes.

Useful links

- [Earthquakes - What to Do?](#)
- [Information on active volcanoes](#) - Italian National Institute of Geophysics and Volcanology (in Italian only)

- Information on seismic activity in Italy - Italian Civil Protection Department

Wildfires

Forest and maquis fires often occur during the summer months, particularly in Sicily, Calabria and Sardinia.

The air quality in areas near active fires may deteriorate due to heavy smoke.

In case of a major fire:

- stay away from the affected area, particularly if you suffer from respiratory ailments
- follow the instructions of local emergency services personnel, including evacuation orders
- monitor local media for up-to-date information on the situation

Fire risk - Italian Civil Protection Department

Flooding and landslides

Heavy rains, particularly in the fall and winter, can cause severe flooding and landslides. Roads may become impassable, and infrastructure damaged.

Certain areas of northern and central Italy are especially prone to seasonal flooding, including:

- Emilia-Romagna
- Veneto
- Liguria

Venice, in Veneto Region, sees tidal flooding known as “acqua alta,” particularly in the fall and spring. The city of Venice maintains a warning system for tidal flooding, and local authorities may install raised or floating platforms to allow pedestrians to cross low-lying areas.

The Italian Civil Protection Department publishes weather alerts on its website.

- Exercise caution, particularly around major rivers
- Stay informed of the latest regional weather forecasts
- Follow the instructions of local authorities, including evacuation orders

Useful links

- [Tidal forecast](#) - City of Venice (in Italian only)
- [Interpreting tidal forecast](#) - City of Venice
- [Latest alerts](#) - Italian Civil Protection Department

Avalanches

In mountainous areas, avalanches present a risk and could result in fatalities. They often make roads impassable and cause power disruptions. These conditions can affect access to isolated areas, including tourist resorts, and limit the ability of emergency services to respond.

If you plan on skiing or mountaineering:

- stay informed of weather and safety conditions
- follow the instructions of local authorities

[Information on avalanche risk](#) - Meteomont, Arma dei Carabinieri



Need help?

Local services

- ▶ Emergency services


Consular assistance

- ▶ **Rome** - Embassy of Canada
- ▶ **Milan** - Consulate of Canada

For emergency consular assistance, call the Embassy of Canada in Rome and follow the instructions. At any time, you may also contact the [Emergency Watch and Response Centre](#) in Ottawa.



Useful links

-  [Register as a Canadian abroad](#)
-  [View travel insurance information](#)
-  [Read our Traveller's Checklist](#)

Disclaimer

The decision to travel is your choice and you are responsible for your personal safety abroad. We take the safety and security of Canadians abroad very seriously and provide credible and timely information in

our Travel Advice to enable you to make well-informed decisions regarding your travel abroad.

The content on this page is provided for information only. While we make every effort to give you correct information, it is provided on an "as is" basis without warranty of any kind, expressed or implied. The Government of Canada does not assume responsibility and will not be liable for any damages in connection to the information provided.

If you need consular assistance while abroad, we will make every effort to help you. However, there may be constraints that will limit the ability of the Government of Canada to provide services.

Learn more about [consular services](#).

Date modified:

2025-01-09



[Canada.ca](#) > [Travel](#) > [Destinations](#)

Italy travel advice

! Exercise a high degree of caution

Latest updates: Thorough review and update of the entire content

Last updated: January 9, 2025 21:37 ET

On this page

- [Risk level](#)
- [Safety and security](#)
- [Entry and exit requirements](#)
- [Health](#)
- [Laws and culture](#)
- [Natural disasters and climate](#)
- [Need help?](#)



Risk level

Italy - Exercise a high degree of caution

Exercise a high degree of caution in Italy due to the threat of terrorism.

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Safety and security

Crime

Petty crime

Petty crime, such as pickpocketing and bag snatching, occurs frequently. Thieves often target tourists.

Criminals may try to distract you and take your attention away from your valuables or belongings. Be cautious of distraction tactics, including people who:

- spill drinks on you or your belongings
- engage you in lengthy conversations
- persistently offer to assist you
- attempt to distance you from your personal belongings

Burglaries and home break-ins occur, including from holiday homes and rentals.

Theft is particularly common in crowded public areas such as:

- popular tourist areas and historical sites
- buses, trains, bus and train stations, and airports
- hotel lobbies
- restaurants, including outdoor seating areas
- beaches

During your trip:

- keep your personal belongings, including your passport and other travel documents, in a secure place
- do not show signs of affluence or wear expensive jewellery

- do not carry large sums of cash or valuables unnecessarily
- be aware of your surroundings, especially in busy tourist areas
- be wary of unsolicited offers or advice from strangers
- keep doors and windows locked when you are away

Vehicle theft and theft from parked vehicles occur. Thieves often target rental cars. Criminals on scooters or on foot often snatch bags and other valuables from pedestrians and from inside cars stopped at traffic lights.

If you plan on driving during your stay:

- keep your windows closed and car doors locked at all times
- keep bags and other valuables out of the reach of pedestrians
- never leave belongings unattended in a vehicle, even in the trunk

Sexual assault

Sexual assaults have occurred, including against foreign women.

The Italian Government operates 1522, a 24/7 public utility number with multilingual operators to respond to the needs of victims of gender-based violence and stalking.

If you are the victim of a sexual assault, you may report it immediately to the nearest Government of Canada office. You can also report the assault to the police (Polizia di Stato) or seek medical attention by calling 112.

Useful links

- [1522 – anti-violence and stalking](#)
- [Advice for women travellers](#)

Jubilee 2025

The Jubilee, also known as the Holy Year, will take place in Rome from December 24, 2024, to January 6, 2026.

A large number of visitors are expected. Pilgrimages and large-scale events will take place across the city during the Holy Year. If you plan on travelling to Rome during the Jubilee, plan accordingly.

During the Jubilee, especially during large events, you should expect:

- large crowds and public gatherings
- disruptions to traffic and movement
- an increased presence of security forces

[Jubilee 2025](#) – Official site

Terrorism

There is a threat of terrorism in Europe. Terrorists have carried out attacks in several European cities and further attacks elsewhere in Europe are likely. Attacks in Italy cannot be ruled out.

Targets could include:

- government buildings, including schools
- places of worship
- airports and other transportation hubs and networks
- public areas such as tourist attractions, restaurants, bars, coffee shops, shopping centres, markets, hotels and other sites frequented by foreigners

Always be aware of your surroundings when in public places. Be particularly vigilant if attending sporting events and during religious holidays and other public celebrations, as terrorists have used such occasions to mount attacks.

The Government of Italy maintains a public alert system on terrorism. Alert level changes are communicated mainly through local media. Enhanced security measures are also deployed in various strategic locations and transport hubs.

Expect increased police and military presence during holidays and in public places, including tourist locations and major landmarks.

Spiked food and drinks

Never leave food or drinks unattended or in the care of strangers. Be wary of accepting snacks, beverages, gum or cigarettes from new acquaintances. These items may contain drugs that could put you at risk of sexual assault and robbery.

Victims of crime

You can report a crime at the nearest police station (Carabinieri or Polizia di Stato).

It's possible to file a preliminary complaint online, in Italian, for certain types of minor crimes, including theft.

Useful links

- [Online preliminary complaint](#) – Arma dei Carabinieri (in Italian only)
- [Closest police station](#) – Polizia di Stato, Italy's national police (in Italian only)

Fraud

Credit card, debit card and ATM fraud

Credit and debit card as well as ATM fraud occurs.

The risk of credit card skimming is high. Businesses may use compromised ATMs or PIN readers to collect your credit card information, especially in popular tourist areas.

When using your debit or credit card:

- cover the keypad with one hand when entering your PIN
- pay careful attention when others are handling your cards
- avoid using card readers with an irregular or unusual feature
- use ATMs located in public areas or inside a bank or business
- check for any unauthorized transactions on your account statements

Cybercrime

Cybercrime occurs. Criminals may compromise public Wi-Fi networks to steal your personal data or credit information.

- Be cautious when posting information or photos on social media
- Use secure public Wi-Fi networks
- Always meet new acquaintances in a secure and familiar location
- Do not discuss travel plans or any other personal information within earshot of strangers

Useful links

- [Overseas fraud](#)
- [Cyber security while travelling](#)

Demonstrations and strikes

Demonstrations and strikes occur regularly, particularly in larger cities and often with little notice.

Even peaceful demonstrations can turn violent at any time. They can also lead to significant disruptions to traffic and public transportation.

- Avoid areas where demonstrations and large gatherings are taking place
- Follow the instructions of local authorities
- Monitor local media for information on ongoing demonstrations

Useful links

- [Information on upcoming strikes](#) – Ministry of Infrastructure and Transport (in Italian only)
- [More about mass gatherings \(large-scale events\)](#)

Adventure tourism

Outdoor activities, such as hiking, skiing, mountain biking and other alpine and extreme sports, can be dangerous.

If you intend to participate in adventure tourism activities:

- share your itinerary with a friend or family member if you're alone
- stay on marked trails and consider hiring an experienced guide from a reputable company
- buy travel insurance that covers incidents related to this type of recreational activity
- ensure that your physical condition is good enough to tackle the challenges of your activity
- know the symptoms of acute altitude sickness, dehydration and heatstroke, which can be fatal
- ensure that you have proper equipment and bring sufficient water
- monitor weather conditions and other possible hazards

[Information on avalanche risk](#) – Meteomont, Arma dei Carabinieri

Water activities

Swimming

Always respect warning flags at beaches.

Be cautious on the beach and in the water during fall and winter. Waves can be unpredictable, break closer to the shore than expected and cause strong riptides.

- Monitor weather conditions
- Avoid beaches and coastal areas if the weather forecast is poor
- Pay attention to erosion and rockfall warnings
- Do not dive in unfamiliar waters as hidden rocks or shallow water can cause serious injury or death

Boating

Coastal waters can be dangerous. Waters in the Strait of Bonifacio, between Corsica and Sardinia, and the Strait of Messina, between Sicily and mainland Italy, can be difficult to navigate due to strong winds and currents.

If you're planning on going boating or taking a boat tour:

- have life jackets available and accessible for all passengers
- don't board vessels that appear overloaded or unseaworthy
- carry a VHF marine radio or GPS transmitter to share your location in case of emergency

Water safety abroad

Roads

Road safety

CATEGORY 5 APPROVAL FORM

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

Teacher/Organizer: Donna Farquharson

School: Holy Cross Catholic Secondary School

Adult Supervisors Attending (Full names and phone numbers):

D Farquharson 705-768-9477

Destination: Wells of Hope: Jalapa, Guatemala

Mode of Transportation: flight, bus

Grade/Course: 11-12

Date of Submission: February 6 2024

Departure Date: Tuesday March 17 2026

Return Date: Tuesday March 24 2026

Number of Students: 12 boys: 6 girls: 6

Number of Adult Supervisors: 3 female: 2 male: 1

Name of Travel Agent: Lent Travel

Type of Excursion: ☒ Curricular ☐ Co-instructional

Total cost to be paid by each Student: \$ \$3,900.00

Summary of Proposed Activity:

Building houses, painting schools, providing water, teaching English in Jalapa, Guatemala

Curricular Relevance: (provide the overall expectations addressed)

This experience is the heart of our Catholic teachings and our Catholic Graduate Expectations.

Estimated Cost for Entire Group:

Accommodation	\$18,375
Travel	\$27,004.13
Cost of Supply Teachers	\$3,600
Meals	\$included N/A
Programs/Materials	\$2,679.18 (approx donation to Wells of Hope)
Other	\$9,966.69 (travel, hats/shirts, bus, insurance)
Total	\$61,625

Anticipated Sources of Revenue:

School Accounts	\$0
School Fund-raising	\$8,825
Student/Parent share	\$46,800
Other: OECTA Grant	\$6000
Other: Teacher contributions, if applicable	\$0
Total	\$61,625

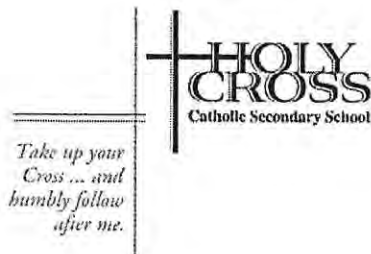
It is understood that this excursion will **not** proceed without the approval of the Board and signed parental forms completed.

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"/> Contract Information
<input checked="" type="checkbox"/> Additional Medical Coverage needs considered
<input checked="" type="checkbox"/> History of Excursion – number of years: <u>7</u>
<input checked="" type="checkbox"/> Certification required by staff attending: _____
<input checked="" type="checkbox"/> Educational objectives stated | <input checked="" type="checkbox"/> Information and consent letter to parents
<input checked="" type="checkbox"/> Liability waivers signed
<input checked="" type="checkbox"/> Supervision ratio in alignment with A.P. 305
<input checked="" type="checkbox"/> List of destination/emergency phone numbers provided
<input checked="" type="checkbox"/> Passports (if required)
<input checked="" type="checkbox"/> Followed the directives of AP305 and Purchasing Handbook (including obtaining quotes from 3 travel providers) |
|--|---|

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

<p style="text-align: center;"><i>Donna Farquharson</i> Teacher Signature</p> <p style="text-align: center;"><i>James Armstrong</i> Principal Signature</p> <p style="text-align: center;"><i>James Armstrong</i> Superintendent Signature</p>	<p style="text-align: center;">Feb 6 2025 Date</p> <p style="text-align: center;">Feb. 6/25 Date</p> <p style="text-align: center;">Feb. 14/25 Date</p>
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February 6, 2025

Ms. Jeannie Armstrong
Superintendent of Learning/Math Lead/School Effectiveness
The Peter L. Roach Catholic District Education Centre
P.V.N.C. Catholic District School Board
1355 Lansdowne St. West
Peterborough, Ontario
K9A 7M3

Dear Ms. Jeannie Armstrong,

I am writing to request permission for a missionary trip to Guatemala, organized by the nonprofit organization *Wells of Hope*. The trip is scheduled from Tuesday, March 17 to Tuesday, March 24, 2026. A group of 12 students and three staff members from Holy Cross Catholic Secondary School will be participating in this impactful journey.

For the past seven years, Holy Cross has partnered with *Wells of Hope* on annual missions to Guatemala, and this will be the second time Donna Farquharson has organized the trip. Donna brings extensive leadership experience to the role and will guide our group through this meaningful endeavor.

The primary objective of this trip is for our students and staff to apply the Catholic social justice principles they have learned in the classroom while supporting communities in need. The students will engage in hands-on projects such as building clay houses, painting medical facilities, and visiting orphanages. In addition to their service work, they will gain valuable insights into Guatemalan culture and values. To support the mission, students will participate in fundraising activities leading up to the trip. This experience will deepen their understanding of issues such as poverty, homelessness, and access to clean water in developing nations like Guatemala.

Flight arrangements will be booked through Lent Travel, and *Wells of Hope* will provide accommodations in Guatemala, a partnership we have maintained for over six years. The trip will also include daily morning prayers and journal reflections, encouraging students to document their personal experiences. Each day, the group will travel to the project site to work on painting a clinic and building a clay brick house. One of the highlights of the trip is a water walk, where students will carry water from a local well to a family's home, helping them maintain their water supply for a day. On Sunday, our group will join the residents of Jalapa for Mass.

Attached, please find the following documents for your review:

- Historical and Educational Significance of the Trip
- Itinerary
- Parent Meetings Information
- Code of Conduct
- Out of School Activity Request Approval Form (Category 5)
- Informed Consent for Education Trips (Under 18 Years of Age)
- Release and Indemnification Form for Education Trips (Over 18 Years)
- Emergency Action Plan
- Government of Canada Travel Advisories for Guatemala
- Old Republic of Canada Medical and Travel Insurance Package

On behalf of the teachers and staff involved in this proposed trip, I would like to thank you for your time and consideration.

Sincerely,



Natalie Bittner
Principal
Holy Cross Catholic Secondary School

HCCSS Guatemala Trip: Tuesday March 17, 2026 - Tuesday March 24, 2026

Objective:

The primary objective of this trip is for our students and staff to apply the Catholic social justice principles they have learned in the classroom while supporting communities in need. The students will engage in hands-on projects such as building clay houses, painting medical facilities, and visiting orphanages. In addition to their service work, they will gain valuable insights into Guatemalan culture and values. To support the mission, students will participate in fundraising activities leading up to the trip. This experience will deepen their understanding of issues such as poverty, homelessness, and access to clean water in developing nations like Guatemala.

History:

This will be Holy Cross CSS 8th 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:

Donna Farquharson: will be in charge of this journey. 2026 will mark her second year of the Guatemalan mission experience. She has been a teacher for eighteen years and has leadership experience working with student council, acting as a consultant, writing for the province and maintained the position of curriculum chair for 9 years.

This tour will also include two other staff members from Holy Cross, one being a male.

Cost of the trip:

The cost is \$3900. This includes everyone's flights, accommodation, insurance, meals, supply coverage and transportation.

We will go to a market and students may bring a bit of money but other than the airports there will be no other opportunity to spend money.

This trip only requires a travel agent to book flights, arrange insurance 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 7 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. The first agent (highlighted) is who we have gone with again this year.

1) Lent Travel – Contact: John Beauchamp john@lenttravel.ca

67 Walton Street, Port Hope, Ontario,

L1A 1N2 (905) 885-2453

2) Transat Travel - Lansdowne Mall

149-645 Lansdowne Street West

Peterborough, ON K9J 7Y5

T 705-748-5750 EX2221

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 that is fenced in.

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. *Minimum 3 adults will supervise.

Insurance Coverage:

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

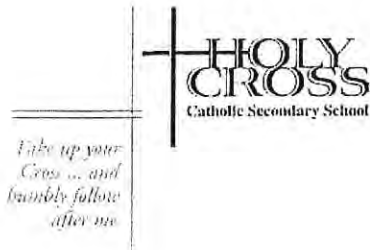
Medical coverage

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

Before going:

There will be a swim test that costs \$5 (included in cost of trip) that takes place during exam week in January at the Peterborough Wellness Centre. There will be no swimming, no boats, no going in water, but there is a river about 4 feet deep 1km from where we are staying. For safety we want to know all students can swim.

We also encourage a trip to your family doctor at least three months before to ensure the proper vaccinations are given.



HOLY CROSS
CATHOLIC SECONDARY SCHOOL

1355 LANSDOWNE STREET WEST • PETERBOROUGH • ONTARIO • K9J 7A3
TEL: (705) 748-6664 • FAX: (705) 742-1498

Parental/Guardian Consent Letter
(*to be signed after first parent/guardian meeting)

I..... support my child

..... to participate in the Holy Cross trip to Guatemala March 17 to March 24th, 2026. I have attended the parent information meeting and am aware of where my child will be staying and what they will be doing while in Guatemala. I am aware that the trip overall cost is \$3,900.00. 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 or have paid a \$500 non-refundable deposit using School Cash Online to ensure my child's place on this trip and will adhere to the payment schedule set out for me.

Signed.....

Date.....



CERTIFICATE OF SWIM TEST COMPLETION

This is to certify that _____, a student of **Holy Cross Catholic Secondary School** has successfully completed the required swim test on _____ at the Peterborough Sports and Wellness Centre.

The swim test consisted of the following elements:

- Swimming one length of the leisure pool and treading water for 1 minute.

By signing below, we, the undersigned, confirm that the above-named child has successfully passed the swim test and is deemed proficient in swimming independently.

Parent/Guardian

Name: _____

Signature: _____

Date: _____

School Representative

Name: _____

Role: _____

Signature: _____

Date: _____

Lifeguard/Swim Instructor

Name: _____

Certification/Role: _____

Signature: _____

Date: _____

Itinerary & Parent Meetings 2025-2026

Holy Cross CSS Guatemala March 17, 2026 - March 24, 2026

Approximate Itinerary

March 17th

6pm- Travel by Coach to Toronto to the airport.

March 18th

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

March 19th -20th

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. Finish each day with time for students to reflect on their experiences in their journals. Shared meals breakfast, lunch and dinner. Time in evening for board games and socializing. No cell phone use permitted during the trip.

March 21st

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.

March 22nd

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 the community in various local locations. There may be some time for students to purchase small souvenirs made by the locals.

March 23rd

Start the day 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.

March 24th

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

Parent Meetings

June 2025 Parent Meeting

- Students selected for Guatemala
- Down Payment of \$500
- Parents provided with: Parent Information Package/Payment Plan/Collect copies of Passports/Discuss shots and medicine (Travel Clinic) /Consent for Children traveling abroad/ Student profile form/School Board Consent (LSS10 and LSS11)

October 2026 Parent Meeting

- Collect any forms due from June meeting
- Review shots and medicine
- Arrange swim test (note we are not swimming but there is a river near where we are staying and this is for safety)
- Collect T-Shirt sizes
- Information provided for Christmas Plant Fund Raiser
- Discuss Packs of Hope Collection

November 2025

- Christmas plants fundraiser (money collected and plants delivered)

January 2026 Parent Meeting

- Collect any forms that are past due
- Review shots and medicine
- Complete Google Form for Wells of Hope Waiver together
- Packing List/Luggage Allowance/Money
- Spanish Lessons
- Review Travel times and Itinerary

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 Holy Cross Catholic Secondary School is arranging
 A missions trip to Jalapa, Guatemala from Tuesday March 17th - Tuesday March 24th 2026.
 (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 this Guatemalan trip 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 the mission tasks in Jalapa, Guatemala:

1. Slips, trips, falls. We are participating in some heavy labour. (describe activity)
2. Pulled muscles. The heavy labour can be hard on your body.
3. Cuts/bruises. We are participating in a 3km water walk that will be challenging.

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 2026 on March 17-24, 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 this Guatemalan trip including mission tasks in Jalapa (describe activity) to its students on or about Tuesday, March 17 - Tuesday March 24, 2026.

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

ELEMENT OF RISK

Educational activity programs, such as, this Guatemalan trip including mission tasks in Jalapa (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 this Guatemalan trip including mission tasks in Jalapa (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about Tuesday, March 17 - Tuesday March 24, 2026.

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: _____

WELLS OF HOPE LIABILITY WAIVER

Warning: by signing this legal document, you give up certain legal rights, including the right to sue.

PLEASE READ CAREFULLY

Name _____

PREAMBLE

The opportunity to visit the Wells of Hope volunteer program in Guatemala is an exceptional opportunity to understand the culture and conditions in a developing country, but it is not without certain risks, dangers and liabilities to all participants. These include, but are not limited to, personal injury, death, property damage, expense and other loss delay or inconvenience and cancellation or curtailment. All participants are required to accept these and other risks as a condition of their participation. Wells of Hope or persons associated with them will not accept any liability for injury, loss, damage or expense sustained as a result of any person's participation in Wells of Hope volunteer program. The statement of risk set out below is intended to enable the participants to better understand the various risks involved in this volunteer program.

STATEMENT OF RISKS

The volunteer program involves the risks inherent in international travel. The volunteer program will take place in Guatemala. There are risks, hazards and dangers to which all travellers in Guatemala are exposed. These include but are not limited to, a sometimes-poor transportation system, diseases and different political systems. The medical facilities are of a lower standard than what might be expected in Canada. Guatemala is a relatively poor country and there is potential for crime and political unrest. I understand that I may suffer from physical injury, sickness or death, homesickness and loneliness. I freely and voluntarily accept and assume all such risks, dangers and hazards. Accordingly, I understand the Wells of Hope may not be able to ensure my complete safety at all times from such risks and dangers.

ASSUMPTION OF RESPONSIBILITY

I understand that Wells of Hope does not carry accident or injury insurance for my personal benefit. I understand that it is my responsibility to abide by the laws of the countries in which I will travel and that I have adequate medical, personal health, dental and accident coverage, as well as protection of my personal possessions.

WAIVER

I acknowledge that I have been advised by Wells of Hope of risk and dangers. My signature below is given freely in order to indicate my understanding and acceptance of these realities and in consideration for being permitted to participate in the above mentioned volunteer program. I release and hold harmless Wells of Hope, their volunteers, employees and agents from any and all liability for any loss, damage, injury or expense that I or my next of kin may suffer as a result of my participation in the volunteer program, including but not limited to acts of God, war, civil unrest, sickness, transportation, scheduling, government restrictions or regulations, and all expense which I may incur while participating in the volunteer program.

This waiver is effective for the period of time that I will be participating in the volunteer program. I understand that this agreement cannot be modified or interpreted except in writing by Wells of Hope and that no oral modification or interpretation shall be valid. This agreement shall be effective and binding upon my heirs, next of kin, executors, administrators and assigns, in the event of my death.

I HAVE READ THIS DOCUMENT CAREFULLY AND I ACKNOWLEDGE MY RESPONSIBILITIES AND THE EFFECT OF THIS LIABILITY WAIVER.

signed this _____ day of _____ 20__

Participant signature _____

Print _____

Witness signature _____

Address _____

City _____ Postal Code _____

PARENT CONSENT

(IF PARTICIPANT IS UNDER THE AGE OF 19)

I minor's parent and/or legal guardian, have read and understand the above terms and conditions. Further I understand the nature of the risks posed by the volunteer program and the minor's experience and capabilities and believe the minor to be qualified to participate in the volunteer program. I hereby release, discharge and covenant not to sue the Wells of Hope, their directors, officers, agents and volunteers for all liability claims, demands, losses or damages that have been addressed by the above terms and conditions.

Name of Parent/Guardian _____

Address: _____

Phone _____

Dated _____

Signature _____ Print _____

...For Those Who Thirst...



ACCOMMODATIONS:

\$175 PER PERSON DAILY

Transportation is provided to and from the airport and to each job site daily.

Guests staying in the Wells of Hope building are served breakfast, lunch, and supper prepared on-site.

Every night, food, water, showers, and beds are supplied. All groups can participate in prayer and contemplation group sessions.

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Mission Trip Information

Introduction

Thank you for considering a Wells of Hope Mission Trip Experience. Hundreds of people, young and old have had the life-changing experience of traveling to Guatemala with Wells of Hope over the last ten years. Through this experience, mission participants serve and work alongside the poor through a variety of solidarity projects. It is a life-changing opportunity to discover more about the world and yourselves, putting faith, social justice, service and leadership into action. Mission trip groups receive the guidance and direction from a local Mission Group Leader who is responsible to promote the trip, recruit, register and collect money from participants, and works alongside the Wells of Hope coordinators to see that all preparations are in place. While at camp the group is led by a dedicated and experienced camp team leader who will schedule and plan activities. High-school groups also travel with a required number of chaperones. The cost of the mission experience trip is \$175/ day plus airfare, including travel days. This includes food and lodging during your stay. Airfare can range from \$700-\$900 depending on the season. Participants should not book their airline tickets without first consulting their mission group leader, who will coordinate dates and times of travel with Wells of hope. Groups are expected to fundraise a minimum of \$2500 to defray the costs of projects they will be working on during their mission trip. This fundraising can be done through a variety of special events. In the past groups have held dinners, carwashes, used social media or collected pledges. Please note, funds raised do not go toward the general travel expenses of the group.

Camp Visitor Orientation

The following information is designed for visitors to camp in Guatemala. Information contained in this booklet was accurate at the time of printing but could change due to a number of factors. Use this information as a guide for your Guatemalan experience. Guatemala is a developing country where medical services and personal safety can be much different from Canada. Please read the following information carefully and be aware of conditions in Guatemala.

Wells of Hope www.wellsofhope.com
<http://www.facebook.com/wellsofhope.water>

Wells of Hope is a non-profit, charitable, independent, inter-denominational organization founded by Ted and Miriam Van der Zalm. Wells of Hope is a volunteer driven organization. Our main purpose is to provide humanitarian aid to the poor in Guatemala. Our operating principles are rooted in solidarity with our 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.

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Purpose of Your Visit

Your visit to the Wells of Hope project in Guatemala will give you a first-hand experience of life in a developing country and acquaint you with the realities of the Third World. You will have the opportunity to assist the project by providing physical labour to assist with various activities. We hope that participants will be able to look beyond their Canadian oriented views of the world by taking into account Third World perspectives on global relationships and by sharing your experience with friends when you return to Canada.

Our Camp Facilities

The camp is located about 4 km from the town of Jalapa in the state of Jalapa. It is approximately 1,500m above sea level. The camp has the luxury of flush toilets and showering facilities. We have a gas stove and a refrigerator. Meals are simple, nutritious with minimal selection and less variety than home. Fresh fruit and vegetables are a part of every meal. Everyone is expected to help with meal preparation and cleanup. Sleeping accommodations are mainly provided in the main guest house and bedrooms are typically shared by up to 3 people. We can comfortably accommodate groups of up to 25 people. Bedding, including sheets and blankets are provided. There is no landline telephone at camp but we do have cell phones that work well. We have extremely limited internet access at the camp via a modem and as such is reserved for Wells of Hope personnel. Consider informing people ahead of time that you will be "off-line" during your time at camp. Due to the communal living arrangements at the camp, respect and consideration for your fellow participants and Wells of Hope personnel is essential for a positive experience. Adherence to camp rules, as well as preparedness and punctuality for group activities, is vital in order for everyone to have a positive experience. The consumption of alcohol at camp by adults is strictly limited and regulated. Please follow guidelines laid out by camp directors.

Student Travelers

Students travelling with a mission group are expected to follow the guidance and direction of Camp Leaders and their chaperones. Arrangements can be made through them to make contact with family in Canada in case of special necessity. Follow any further written directions and guidelines provided by your school group. We suggest you take a break from electronic devices and do not bring them with you. Parents will be given contact information regarding how to reach the camp in emergency cases.

Passports and Documentation

You are required to have a current Canadian Passport that will not expire until 90 days after your planned return date. Secondary identification such as a health card or birth certificate should be carried. Make 2 photocopies of your identification and leave one photocopy at home and take the other with you, kept separate from the originals. A visa is not required for Canadians entering Guatemala. All visitors to camp are required to complete an application form and waiver which will provide WOH personnel emergency contact information, passport details as well as the skill sets each individual has to offer during the trip. Knowing skill sets in advance assists us in planning

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appropriate activities to make your experience the best it can be.

Medical

Planning for health protection prior to visiting Guatemala should take place several months before your intended travel in order to provide time for any necessary injections. Please ensure that you are in good health prior to departing for Guatemala. Ensure that vaccinations such as Tetanus and Diphtheria are up to date (check with your family doctor) Protection from Hepatitis A & B is desirable as is typhoid protection. Other vaccinations are not required for short-term visitors to Guatemala. Malaria is not a significant problem in the area that you will be visiting. Ensure that you have health coverage for outside of Canada that includes evacuation to Canada. Diarrhea is a common problem for many travelers and you may want to bring medication for this condition with you. For minor cases Pepto-Bismol is recommended supplemented with bananas. The use of Lomotil, Paregoric and Kaopectate is discouraged, as they can be dangerous in infectious diarrheas. A consultation with your local Public Health Travel Clinic is a must. The health clinic will advise you of all medical concerns with regards to travel to Guatemala. Wells of Hope is not a medical institution and therefore you should use the advice of medical professionals. If you are carrying medications that you normally use, ensure that you have enough for your entire stay and that they are in the original container from the pharmacy. Please advise camp personnel of all medical history that could be relevant to the success of your trip. Please take the heat and the sun very seriously. Sunburn and heat stroke are serious concern. Bring a hat, high SPF sunscreen and a refillable water bottle.

Food and Water

While in Guatemala you will be taking your meals in camp. Outside of camp do not consume drinks with ice cubes. Drink only bottled water and tinned beverages such as pop. If you have food allergies or have important dietary needs please inform Wells of Hope prior to leaving Canada. Personal hygiene (thorough washing of hands) is very important and will help reduce the chances of getting ill.

Shopping / Souvenirs

The local market in Jalapa does not offer much for the tourist in terms of souvenirs although machetes, leather goods and some pottery are available.

Currency

The base unit of currency is the quetzal, which is named for the country's rare national bird. The quetzal is divided into 100 centavos. There are coins of 1,5,10,25 100 centavos and bills of 1,5,10,20,50,100 and 200 quetzals. One Canadian dollar has a value of about 5.5 quetzals (this rate changes constantly). Exchanging currency in Guatemala is an extremely time consuming process and is not possible in a group experience. Additionally, **local Guatemalan banks will not accept Canadian currency and the camp cannot exchange Canadian dollars for local currency. You must convert some currency prior to arrival to ensure that you have some money for**

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personal use, if the need arises. You can do this at a currency converter in your local mall, or at your bank.

Possible Activities

The range of activities can vary due to what is happening in the local villages and the skills of our visitors. However, in the past groups have been involved in the following activities: school and home construction (painting, gathering fill, delivering building materials) assisting with English lessons, teaching music and games to local children, assisting with sewing lessons, visiting the local market, schools, orphanage, natural beauty sites, drill sites, laying water lines, cleaning/painting medical clinic, attending local festivities (luncheons, festivals, church) making tortillas, hiking.

General Safety

There has been peace in Guatemala since 1996 but reasonable precautions are always necessary when travelling. During election years in Guatemala, civil unrest and robberies tend to increase especially in urban areas. The website for the Canadian Embassy in Guatemala <http://geo.international.gc.ca/latin-america/guatemala/> contains useful information for the traveler and is current. Purse snatching and pickpockets and other small time criminals are found in places like airports and tourist attractions. Leave valuable jewelry at home. Keep money and other valuables in a money belt or pouch concealed from view. Wells of Hope personnel are well versed in any safety concerns or dangers that exist and the group leader's 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.

General Information

You will be staying in a foreign country and are subject to the laws of that country. You must respect the customs, traditions, culture and economic conditions even if you disagree with them. Modesty in dress is highly regarded. Women wear skirts at or below the knee and rarely wear shorts. The sun in this area is very powerful due to the altitude and latitude. Sunscreen and hats are necessary. Politeness goes a long way and knowing some Spanish will help.

Time Zones

During our standard time, Guatemala is 1 hour behind our time. During daylight savings time (after March), Guatemala is 2 hours behind our time.

Travel Arrangements

All travel arrangements to camp must be coordinated and scheduled by our Mission Program coordinator, Anneliese (anneliese@wellssofhope.com) This is required to make airport pick-up and drop-off as efficient and cost-effective as possible as well to ensure the space is available in camp.

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Possible 10 Day Itinerary

Day 1 Arrive in Guatemala City airport (**no later than 2pm**). Approximately a 2.5 hour drive to camp. Dinner and get settled.

Day 2 Approximate daily schedule:

7:10 Breakfast

7:45 Outline of Day's Agenda

8:00 Placement in Work Teams and off to work duties

12:30 Lunch

1:30 Resume work duties or change duties with other teams.

6:00 - 7:30 Supper, Gathering for Reflection and sharing of the day

Days 3-? Basically a repeat of day 2 with changes of tasks that are assigned to work teams.

Sundays - The group will attend church and may travel to a local place of interest.

Last Day - Return flights should not be booked earlier than noon to allow travel time back to airport.

WHAT TO BRING

- ✓ Any prescription medication you are using (including allergy medication)
- ✓ Personal grooming materials, towel, facecloth etc
- ✓ Personal size waterless hand sanitizer (e.g. Purell)
- ✓ Passport and other identification
- ✓ Clothing for your stay. Laundry facilities will not be available (except for emergencies)
Evening temperatures range from 5-10C while daytime temperatures range from 18-25C
- ✓ Camera
- ✓ Writing materials - you are encouraged to keep a journal
- ✓ Sun screen, sun glasses, a hat and a personal refillable water bottle
- ✓ A limit of 2 pieces of luggage per person is essential due to the nature of our accommodations
- ✓ Small Flashlight (the headlight variety are great)
- ✓ Rugged foot wear such as hiking boots or work boots
- ✓ Swimsuit – a **modest** swimsuit.
- ✓ Small gifts for children (if you wish) soccer balls (deflated for travel) hats, **stickers**, small toys, crayons, etc) Please do not give out any cash.
- ✓ A small backpack is really great as you can use it as a carry on for the plane trip and to carry your lunch camera etc while in Guatemala.

WHAT NOT TO BRING

- ✓ Expensive jewelry
- ✓ Electrical items (iPads, MP3 players, etc)
- ✓ Tobacco products
- ✓ knives etc
- ✓ Be sure to follow airline regulations for your carry-on items.

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THE LAST WORDS

The great attitudes of past visitors have helped Wells of Hope to achieve and maintain its positive reputation. Your actions during and after your visit will help uphold the quality of the relationship we enjoy in Guatemala. Guatemala's needs and the needs of individual families are very large and almost no amount of gifts can eliminate these problems. In contrast, material aid, raised before or after the trip and given to appropriate institutions and organizations helps address these needs in a more beneficial way. We ask that you come with an open heart and mind. Learning about the plight of the poor in an experiential way can be a life changing experience for many people. Our goal is to change your perspective on issues surrounding poverty and social justice in the world and become an advocate for change.

While the material presented here is very serious, we do know how to have fun, and Guatemalans smile and laugh a lot. A good sense of humour, patience and a willingness to be flexible are some of the best things a visitor can bring to Guatemala. We hope the laughter and experience we will share in Guatemala will remain with you long afterwards.

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Contact Information

Wells of Hope Contacts in Canada

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

Anneliese Haeussler - anneliese@wellssofhope.com Tel: 289-313-7109

Ted VanDerZalm - teamvdz@hotmail.com

Wells of Hope Contacts in Guatemala

Ted & Miriam VanDerZalm - teamvdz@hotmail.com Tel: (502) 5333-6908

Contact Phone Numbers

Canadian Embassy in Guatemala 502 2333-6102 fax 502 2363-4208 Guatemalan Embassy in Canada 613-224-4322 (see later pages for more information on the Embassy) Before leaving Canada you must register with the Canadian Embassy in Guatemala online through the Canadian Consular website <http://www.voyage.gc.ca/main/sos/rocapage-en.asp> or by email gtmlacs@international.gc.ca You will need your passport number and other information to do so. 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.

Telephone: Email: gtmla@dfait-maeci.gc.ca

Fax: (502) 2365 1210 (General), (502) 2365 1211 (Political)

(502) 2365 1216 (CIDA/Consular)

Embassy staff

Hours of Operation

Monday - Thursday: 8:00 a.m. - 5:00 p.m.

Friday: 8:00 a.m. - 1:30 p.m. (Administration, Consular, Commercial, Political/Public Affairs and Development Assistance Programs)

After hours emergency contact information (for Canadian citizens only)

Call collect: (613) 996-8885 / (613) 944-1310 (TTY) - The Emergency Operations Centre of the Department of Foreign Affairs and International Trade operates 24 hours a day, seven days a week.

An experienced officer is always available to respond to emergency calls from anywhere in the world.

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SOME SPANISH WORDS AND PHRASES

Hola: (ola) hello

Adios: Goodbye

Por favor: please

Gracias: thank you

Si: yes

De nada: You're welcome

Disculpeme: Excuse me

Perdon: sorry

Entiendo: I understand

No entiendo: I don't understand

Socorro: help (for emergencies)

Donde esta el baño: Where is the toilet

Cuanto cuesta? how much is it ?

Me gustaria - I'd like to

Me le gusta - I like it

No me le gusta - I do not like it

Buenos días - good morning

Buenas tardes - good afternoon (until about 8pm)

Buenas noches - good evening

Como se llama usted ? what is your name

Me llamo my name is ...

Mucho gusto - I am pleased to meet you

Como esta?: How are you ?

Escucha: Listen

Mira: look

De donde es? Where are you from ?

Soy de: I am from ...

Cuantos años tiene? How old are you?

Tengo ... años I am Years old

Latin American Phrase books are helpful. There are several sites on the internet where you can learn and practice Spanish. Knowing some numbers can be useful when purchasing something or giving your age or grade.

<http://www.bbc.co.uk/languages/spanish/lj/itinerary.shtml>

Recommended Consent Letter for Children Travelling Abroad

The following sample consent letter, provided by Global Affairs Canada, can be modified to meet your specific needs. For instructions and an interactive form you can use to create a customized letter, visit travel.gc.ca/letter.

To whom it may concern,

I / We,

Address:

full name(s) of parent(s) / person(s) / organization giving consent

street address, city

province/state, country

Telephone and email:

telephone

email

am / are the parent(s), legal guardian(s) or other authorized person(s) or organization with custody rights, access rights or parental authority over the following child:

Information about travelling child

Name:

child's full name

Date and place of birth:

dd/mm/yyyy

city, province/territory

Number and date of issue of passport (if available):

number

dd/mm/yyyy

Issuing authority of passport (if available):

country where passport was issued

Birth certificate registration number

number

Issuing authority of birth certificate

province / territory where birth certificate was issued

Information about accompanying person (leave blank if child is travelling alone)

This child has my / our consent to travel alone ☐ or

This child has my / our consent to travel with

Name:

full name of accompanying person

Relationship to child:

mother, father, grandparent, sister, brother, relative, friend, other

Number and date of issue of passport:

number

dd/mm/yyyy

Issuing authority of passport:

country where passport was issued

Contact information during trip

I / We give our consent for this child to travel to:

Destination(s):

name of destination country / countries

Travel dates:

date of departure to date of return

to stay with / at (if applicable)

name of person with whom child will be staying / hotel or other accommodation

at the following address(es)

street address(es), city (cities)

province(s)/state(s), country (countries)

Telephone and email

This letter may be signed before a witness who has attained the age of majority (18 or 19, depending on the province or territory of residence) OR before a notary public (recommended).

Signature(s) of person(s) giving consent

Signature of witness

full name of witness

signature(s) of person(s) giving consent

signature of witness

dd/mm/yyyy

dd/mm/yyyy

city, province/territory

Questions regarding information in this consent letter should be directed to the person(s) or organization giving consent.

(seal)

COMMUNICATION PLAN

Board Office: 705-748-4861

1. In case of emergency or delay, Donna Farquharson will contact Natalie Bittner, Claire Wilson, or Nanzala Hopson via cell phone.

Natalie Bittner: during school days: HC: 705-748-6664 ext 2106
Email: nbittner@pvnccdsb.on.ca
Cell: 705-761-9379

Claire Wilson: during school days: HC: 705-748-6664 ext 2108
Email: cwilson@pvnccdsb.on.ca
Cell: 705-928-7108

Nanzala Hopson: during school days: HC: 705-748-6664 ext 2107
Email: nhopson@pvnccdsb.on.ca
Cell: 705-313-5323

2. While on excursion in Guatemala, the Holy Cross teacher supervisors will carry a cell phone so that students may contact them. **Donna Farquharson** will be the primary contacts in Guatemala and can be reached by PVNC email- dfarquharson@pvnccdsb.on.ca or via cell 705-768-9477

3. EMERGENCY CONTACTS IN GUATEMALA:

Ted & Miriam Van der Zalm - Wells of Hope Coordinators
water@wellsofhope.com
(289) 313-7109

Anneliese Haeussler - Wells of Hope School Volunteer Coordinator
anneliese@wellsofhope.com

EMERGENCY ACTION PLAN

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

Trip: Proposed Guatemala Trip
 Date: March 17th - 24th, 2026
 Supervisors in Charge: Donna Farquharson

Emergency Item	Action Plan
Emergency Contacts <i>Include full names and phone numbers for the following individuals:</i> Supervisor in Charge Additional Supervisors School Principal	Teacher Donna Farquharson (705) 768-9477 Teacher TBD Teacher TBD Principal Natalie Bittner (705) 761-9379
Location of Activity <i>Address of Facility</i>	Camp Esperanza, town of Jalapa in Jalapa Guatemala Address: JXFF+FJM, Jalapa, Guatemala
Student List <i>Include full student names and birthdates</i>	Will be provided upon approval of the proposed trip.
Parent Contact List <i>Include full parent names and phone numbers</i>	Will be provided upon approval of the proposed trip.
Nearest Hospitals <i>Address of nearest Hospitals for centralized locations traveled to on our proposed trip.</i>	Hotel De Jalapa Address: J2P7+2QH Jalapa, Guatemala

<p>Border Crossing Plan 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>Students have signed Travel consent letters. If a student/staff member are turned away at the border by a border services officer, parents will be notified immediately via phone and/or email. A designated staff member will stay behind with the student and make arrangements. They will communicate with border security what steps have been taken to ensure student/staff member are able to proceed safely and promptly. Alternative travel will be made in coordination with Donna Farquharson and the tour operator for both staff and student to rejoin the group as soon as possible.</p>
<p>First Aid Kit A first-aid kit must be accessible at all times</p>	<p>Donna Farquharson will be the designated First Aid responder. We will be bringing our own First Aid kit and will have it available throughout the trip. She will administer any first aid if required in accordance with her training and will be made aware of any pre existing medical conditions. See Student Information sheet.</p>
<p>Plan of Care A copy for each applicable student must be printed from Edsebbli</p>	<p>Individual Plan of Care for each student will be provided upon approval of the trip.</p>
<p>Concussion Protocol A copy of the required policy and forms must be available for completion in the event of a suspected concussion</p>	<p>Forms and policy will be printed and accompany First-Aid kit and responder designate Donna Farquharson in the event of a suspected concussion.</p>
<p>Heat Warning 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 protocols as outlined. Adjust activities for the day by paying close attention to the weather. Students are bringing individual reusable water bottles. Wearing shorts, t-shirts, running shoes and wide brimmed hats, sunglasses, sunscreen, etc.</p>

<p>Cold Warning <i>Establish "warm areas" for lunch and work/rest breaks</i> <i>Encourage the use of warm clothing for outdoor play</i> <i>Encourage staff to wear appropriate footwear</i> <i>Follow AP816 "Extreme Weather"</i></p>	<p>Follow protocols as outlined. Adjust activities for the day as needed in order to be in accordance with safety guidelines.</p>
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<p>Tornado Warning <i>Seek shelter immediately</i> <i>Make an effort to move portable classes indoors</i> <i>Move students to lowest level of building</i> <i>Move students away from windows, doors, outside</i> <i>Put as many walls as possible between staff/students & outside (ideal locations include washroom, change rooms, interior rooms)</i> <i>Coordinate which stairwell should be used by which class</i> <i>Guide staff and students to crouch low, head down and protect the back of your head with your arms.</i></p>	<p>Follow protocols as outlined. Alter activities during the day in order to take shelter until warning has ended.</p>
<p>Thunderstorm Warning <i>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</i> <i>Establish the protected area and ensure all staff know where it is.</i></p>	<p>Follow protocols as outlined. Alter activities during the day in order to ensure safety for all participants.</p>

<p>High Wind Warning</p> <p>Precautions will be taken when wind speeds are greater than 40 km/h.</p> <p>Activity is to stop or be moved indoors when wind poses a risk to participants.</p> <p>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 as outlined. Adjust activities during the day in order to ensure safety of all participants. Remain indoor and away from hazards.</p>
<p>Flood Advisory</p> <p><i>When issued by the local conservation authority, schools will take advised precautions to maintain the safety of staff and students.</i></p>	<p>Follow protocols as outlined. Alter activities that are within a proximity to water.</p>



Holy Cross CSS Code of Conduct for Overnight Excursions

This trip is a school-sanctioned excursion and accordingly the Codes of Conduct of the Peterborough, Victoria, Northumberland and Clarington Catholic District School Board and Holy Cross Catholic Secondary School will be adhered to by all students at all times. Below are the links to each of the Codes of Conduct:

PVNCCDSB Code of Conduct (<https://www.pvnccdsb.on.ca/students/code-of-conduct-behaviour/>)

Holy Cross CSS Code of Conduct (<https://www.hccss.ca/school-life/codeofconduct>)

Participants, and their parents/guardians, on this excursion must recognize that they are representatives of Holy Cross CSS community at all times and are bound by the same rules and codes of conduct as when they are in school. The teacher's in charge are responsible for student safety and well-being from the time they leave the school property until they return.

Disciplinary issues will be dealt with on a per case basis. It is understood by all participants that a trip of this nature does not occur if it is the professional judgment of the educators conducting the trip that this is a concern. Serious incidents will be discussed with the Administration on how to proceed.

Please ensure you are aware of all Codes of Conducts and responsibilities of students before signing below.

Student Name

Student Signature

Parent/Guardian Signature

Date

Government
of CanadaGouvernement
du Canada[Canada.ca](#) > [Travel](#) > [Destinations](#)

Guatemala travel advice



Exercise a high degree of caution (with regional advisories)

Latest updates: Health – travel health notice for Zika Virus removed

Last updated: November 19, 2024 15:07 ET

On this page

- [Risk levels](#)
- [Safety and security](#)
- [Entry and exit requirements](#)
- [Health](#)
- [Laws and culture](#)
- [Natural disasters and climate](#)
- [Need help?](#)

Risk levels

Guatemala - Exercise a high degree of caution

Exercise a high degree of caution in Guatemala due to high levels of violent crime, roadblocks, strikes and demonstrations that occur throughout the country.

Regional risk

Regional advisories - Avoid non-essential travel

Avoid non-essential travel to the following areas due to very high levels of violent crime:

Within Guatemala City:

- Zone 3
- Zone 18
- Zone 19
- Zone 21

Municipalities:

- Amatitlán

- Chinautla
- Escuintla
- San José del Golfo
- San Raymundo
- Villa Nueva

Departments:

- Chiquimula
- Jutiapa
- Zacapa

Highways:

- RN-7E
- CA-11
- CA-12
- CA-13
- PET-13

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Safety and security

Crime

Violent crime

Violent crime, including homicides, is common in Guatemala. Due to a lack of resources within the police force, arrest and detention rates are quite low. There have been incidents involving deceptive police officers who commit petty crimes, while other officers have reportedly been involved in sexual assault cases.

Most incidents are drug- and gang-related. They occur throughout the country, including in tourist destinations. Travellers have been attacked when visiting volcanoes and other tourist sites. Rifles and handguns are very common.

Criminals perceive foreigners as wealthy. As a result, travellers are often victims of robbery and carjacking. They have also been subject to armed assault and sexual assault, including rape.

Incidents of armed robbery occur daily on public buses. Buses are frequently targeted by gangs, who may hurl grenades or fire shots as a way of ensuring compliance with their demands or to settle accounts.

Criminals have attacked drivers, fare collectors and passengers.

Due to very high levels of violent crime, you should avoid non-essential travel to certain:

- zones in Guatemala City
- municipalities in Guatemala and Escuintla departments
- departments along the borders with El Salvador and Honduras
- highways throughout the country

Crimes that occur in these areas include:

- murders
- kidnappings
- sexual assaults

Petty crime

Petty crime, such as pickpocketing and purse snatching, is prevalent in urban and tourist areas, especially in:

- markets
- national parks
- volcanoes
- other crowded places

Crime tends to increase during the holiday seasons.

Schemes often involve some form of distraction. Criminals frequently operate in groups and, increasingly, on motorcycles. Typically, two men on a motorcycle accost a pedestrian or driver stuck in traffic and demand valuables.

Some criminals also pose as police officers. They may tell you they are drug enforcement officers and then take you to a side road where they steal everything from you. Victims who have resisted have been injured or killed.

If travelling to Guatemala:

- don't display signs of affluence, especially upon arrival at the airport, where travellers have been followed and robbed or carjacked en route to Guatemala City and Antigua
- keep laptop computers, mobile phones and other personal electronic devices out of sight, and refrain from using them in public
- ensure that your belongings, including passports and other travel documents, are secure at all times
- carry only a copy of the identification page of your passport and enough money for the day
- if threatened by robbers, do not resist: hand over your valuables and cash immediately

Express kidnappings

Express kidnappings have occurred. The kidnappers usually force their victims to withdraw funds from an ATM or to arrange for family or friends to pay the ransom. Criminal taxi drivers often use this ploy. They first pick up the victim and then stop to pick up associates.

- Be cautious of strangers
- Avoid travelling alone, especially at night
- Avoid isolated areas and secondary roads
- Avoid low-cost hotels with poor security
- Avoid excessive alcohol and narcotic consumption, as it can make you a more vulnerable target for criminals

Border areas

Border areas often see higher levels of criminal activity and violence. Crime rates are high near all border crossings in Guatemala, but are worse near unofficial ones.

Drug-related armed attacks occur in departments close to all borders. The southwestern department of San Marcos at the Guatemala-Mexico border and the zone at the border with Belize are especially affected.

There is a heightened security presence at the official Guatemala-Mexico border points due to increased migration flows. Military and police forces conduct random vehicle searches along all borders. Wait times may be long.

Many border posts close for lunch and at dusk.

- Travel only through official border crossings
- Allow enough time for border formalities
- Cross only during the daytime and allow enough time to reach your destination or a major city before dark

2SLGBTQI+ persons

Discrimination against 2SLGBTQI+ persons is common.

There have been violent attacks against 2SLGBTQI+ persons.

Travel and your sexual orientation, gender identity, gender expression and sex characteristics

Fraud

Credit card and ATM fraud occurs.

When using debit or credit cards:

- pay careful attention when others are handling your cards

- use ATMs located in public areas or inside a bank or business
- avoid using card readers with an irregular or unusual feature
- cover the keypad with one hand when entering your PIN
- check for any unauthorized transactions on your account statements

Overseas fraud

Demonstrations

Demonstrations take place frequently. Even peaceful demonstrations can turn violent at any time. They can also lead to disruptions to traffic and public transportation.

If you participate in demonstrations as a foreigner, you may face detention, deportation, and the denial of future entry into Guatemala.

- Avoid areas where demonstrations and large gatherings are taking place
- Follow the instructions of local authorities
- Monitor local media for up-to-date information on the situation

Useful links

- [Mass gatherings \(large-scale events\)](#).
- [Protests and blockades listed by date](#) – Government of Guatemala (in Spanish)

- [Tourist assistance website](#) – Instituto Guatemalteco de Turismo (INGUAT)

Vigilante justice

Vigilante justice has increased in rural areas, resulting in lynchings of suspected child abductors, extortionists and other criminals.

Photography

Many people in Guatemala fear that children are being kidnapped for illegal adoption or sexual abuse. Photographing children and women, especially in areas with Indigenous presence, may result in exacerbating this fear. Violent incidents involving foreigners taking photos have occurred.

Avoid approaching or photographing children and women, especially in Indigenous communities.

Women's safety

Women travelling alone may be subject to some forms of harassment and verbal abuse.

Incidents of sexual assault have also occurred, including on buses. Some tourist service-providers build trusting relationships with female tourists and then sexually assault them.

- Avoid travelling alone, with informal guides or with strangers, even if they appear friendly and helpful
- Use only reputable tour guides or buses
- Ensure the tour guide has a name tag with the name of the tour company

Advice for women travellers

Spiked food and drinks

The spiking of drinks is a problem in tourist areas, especially in Antigua. Never leave food or drinks unattended or in the care of strangers. Be wary of accepting snacks, beverages, gum or cigarettes from new acquaintances, including taxi drivers. These items may contain drugs that could put you at risk of sexual assault and robbery.

Hiking

Mountain activities, such as hiking, can be dangerous, especially if they are not well-organized. Trails are not always marked and weather conditions can change rapidly, even in summer.

Some volcanoes are at high altitude, with sub-zero temperatures at night. Warm and waterproof attire is essential. Local tour companies might underestimate the risk of hypothermia.

There is no mountain rescue service in Guatemala.

If you intend on hiking, including on volcanoes:

- never do so alone and always hire an experienced guide from a reputable company
- buy travel insurance that includes helicopter rescue and medical evacuation
- ensure that your physical condition is good enough to meet the challenges of your activity
- ensure that you're properly equipped
- stay informed about weather and other conditions that may pose a hazard
- inform a family member or friend of your itinerary
- know the symptoms of acute altitude sickness, which can be fatal
- obtain detailed information on hiking routes before setting out and do not venture off marked trails

Water activities

Coastal waters can be dangerous. Riptides are common.

Not all beaches have lifeguards or warning flags.

- Exercise caution when swimming
- Don't swim alone, after hours or outside marked areas
- Consult residents and tour operators for information on possible hazards and safe swimming areas
- Follow the instructions of local authorities

Water safety abroad

Adventure tourism

Tour operators may not adhere to international standards.

If you participate in adventure activities, such as zip-lining, diving and whitewater rafting:

- choose a well-established and reputable company that has insurance
- make sure safety equipment, such as helmets and life jackets, are available and in good condition
- make sure your travel insurance covers the recreational activities you choose
- avoid challenging rivers, such as the Cahabón, Los Esclavos, Nahualate and Naranjo rivers, if you don't have previous rafting experience

If in doubt concerning the safety of the facilities or equipment, don't use them.

Road travel

Road conditions

Road safety and road conditions can vary greatly throughout the country.

While most roads in urban areas are in fair condition, travel on secondary streets and rural roads can be hazardous due to:

- poor maintenance and lighting
- poorly maintained vehicles
- lack of road signs
- pedestrians on the road
- steep and winding mountain roads
- mudslides and rock slides during the rainy season, which can also affect main highways in mountainous regions

Road safety

Local drivers generally don't respect traffic laws. They are often reckless.

Driving under the influence of alcohol is also common.

There is heavy traffic on:

- the Pan-American Highway (CA-1)
- the road from Guatemala City to the Atlantic Ocean (CA-9)

Police presence is scarce on:

- the isolated dirt roads near Lake Atitlan
- the road from Godínez to Panajachel

Seek advice from a registered travel agency if you plan off-road travel in the remote highlands of Petén to ensure you're prepared and properly equipped.

Roadblocks

Roadblocks erected because of roadwork are common, particularly in the following northern and western departments:

- Alta Verapaz
- Escuintla
- Huehuetenango
- Petén
- Quiché
- San Marcos

These roadblocks may cause substantial delays.

Illegal roadblocks are also frequent. They can occur on the main roads leading to Guatemala City's La Aurora International Airport.

Throughout Guatemala:

- avoid travelling at night
- drive with car windows closed and doors locked at all times
- be prepared to change your travel plans in case of roadblocks
- don't go through roadblocks without stopping, even if they appear unattended

PROVIAL, the government roadside assistance agency, patrols most of the major highways and provides updates on roads conditions.

PROVIAL - Directorate General of Road Safety and Protection (in Spanish)

Public transportation

Buses

Local public buses, known as "chicken buses", are not safe. Most of the time, they are recycled school buses mechanically unreliable. They are often overcrowded. Unlicensed drivers often drive at excessive speeds. They are frequently involved in major road accidents, and serious crimes occur on board.

Avoid using chicken buses.

Privately owned bus lines, including Transmetro and Transurbano in Guatemala City, are safer, but passengers have been subject to attacks at stations. If you travel by bus:

- travel only during daylight hours
- make sure the transportation provider is reputable and reliable before booking
- confirm your drop-off location, because Guatemala City Council no longer allows some intercity buses to enter the city centre

Taxis

Hotel-associated taxis and yellow cabs (*taxis amarillos*), which operate in Guatemala City, are considered safe. White taxis operate independently and are considered dangerous. They have been involved in cases of extortion, petty theft and other crimes.

- Avoid boarding taxis at taxi stands or flagging taxis in the street
- Avoid using white taxis
- If using hotel taxis, request the service at the front desk and always look for the hotel logo on the car
- When travelling by air, pre-arrange your pickup with your hotel prior to your arrival or use authorized airport taxis

- Note the driver's name on the picture identification badges, as well as the licence number
- Never share a taxi with strangers
- Make sure the driver doesn't pick up other passengers along the way to your destination
- Negotiate the fare in advance
- Have small bills available for payment

Ridesharing services

Several ridesharing services are also available but safety varies depending on the company.

Ridesharing services drivers are sometimes targets of taxi drivers who oppose these services. As a result, some may ask you to sit in the front seat to hide the fact that they are providing a rideshare service.

- Use ridesharing services from a trusted app only
- Confirm the driver's identity and the licence plate before getting in the car

Tuk-tuks / rickshaw taxis / moto taxis

These two- or three-wheeled motorcycles with passenger cabins are unsafe. While they operate with taxi licences, they are not regulated and are frequently involved in accidents.

Avoid riding in tuk-tuks, rickshaw taxis or moto taxis.

Boating

Illegal drug traders may operate vessels in Guatemalan waters. Boaters in the Rio Dulce area of Izabal have been the victim of violent armed attacks.

- Avoid boating at night
- Enter Guatemala only through official ports of entry staffed by Guatemalan immigration officers
- Use officially recognized docking and berthing facilities only

Air travel

We do not make assessments on the compliance of foreign domestic airlines with international safety standards.

[Information about foreign domestic airlines](#)

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Entry and exit requirements

Every country or territory decides who can enter or exit through its borders. The Government of Canada cannot intervene on your behalf if you do not meet your destination's entry or exit requirements.

We have obtained the information on this page from the Guatemalan authorities. It can, however, change at any time.

Verify this information with the [Foreign Representatives in Canada](#).

Passport

Entry requirements vary depending on the type of passport you use for travel.

Before you travel, check with your transportation company about passport requirements. Its rules on passport validity may be more stringent than the country's entry rules.

Regular Canadian passport

Your passport must be valid for at least 6 months beyond the date you expect to leave Guatemala.

Passport for official travel

Different entry rules may apply.

Official travel

Passport with “X” gender identifier

While the Government of Canada issues passports with an “X” gender identifier, it cannot guarantee your entry or transit through other countries. You might face entry restrictions in countries that do not recognize the “X” gender identifier. Before you leave, check with the closest foreign representative for your destination.

Other travel documents

Different entry rules may apply when travelling with a temporary passport or an emergency travel document. Before you leave, check with the closest foreign representative for your destination.

Useful links

- [Foreign Representatives in Canada](#)
- [Canadian passports](#)

Visas

Tourist visa: not required for stays of up to 90 days

Business visa: not required for stays of up to 90 days

Student visa: required

You may request an extension of up to 90 days from the Guatemala Directorate General of Migration. If you wish to conduct business or stay in Guatemala for a period exceeding 6 months, you require a visa.

Guatemala Directorate General of Migration – Government of Guatemala
(in Spanish)

Entry stamp

When entering Guatemala by land or sea, you must obtain an entry stamp in your passport.

If you fail to present your entry stamp when departing Guatemala, you may be fined and experience delays.

If you enter Guatemala with a vehicle, you must comply with the deadline for leaving the country, which is indicated on the temporary importation form provided by Guatemalan customs at the port of entry. If you fail to leave Guatemala with your vehicle by the expiry date, you will be subject to a fine for the extra days.

Electronic declaration form

You must complete an electronic declaration form before arriving and leaving Guatemala. You will then receive a QR code. Keep your QR code in order to present it to authorities upon your arrival or departure.

[Electronic declaration form](#) - Government of Guatemala

Central America-4 Border Control Agreement

Under the terms of the Central America-4 Border Control Agreement (CA-4), Canadian tourists may travel freely within any of the following CA-4 countries:

- El Salvador
- Guatemala
- Honduras
- Nicaragua

You can travel between these countries for up to 90 days without having to undergo entry and exit formalities at border immigration checkpoints.

You must still check in at immigration counters when you enter or exit these checkpoints.

The 90-day period begins at the first point of entry to any of the CA-4 countries. You will be fined if you exceed the 90-day limit.

You may request an extension of up to 90 days once a year. You must request this extension and pay the required fee at the Guatemala Directorate General of Migration before your first 90-day limit expires. Immigration authorities will determine the length of the extension.

[Guatemala Directorate General of Migration](#) (in Spanish)

Children and travel

Children travelling with only one parent or with a third party must travel with a notarized letter of consent from the other parent, both parents or their guardian.

Useful links

- [Immigration exit requirements](#) – Government of Guatemala (in Spanish)
- [Recommended consent letter for children travelling abroad](#)
- [Travel with children](#)

Yellow fever

Learn about [potential entry requirements related to yellow fever](#) (vaccines section).

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Relevant Travel Health Notices

- [Global Measles Notice](#) - 13 March, 2024
- [COVID-19 and International Travel](#) - 13 March, 2024
- [Dengue: Advice for travellers](#) - 28 October, 2024

This section contains information on possible health risks and restrictions regularly found or ongoing in the destination. Follow this advice to lower your risk of becoming ill while travelling. Not all risks are listed below.

Consult a health care professional or visit a travel health clinic preferably 6 weeks before you travel to get personalized health advice and recommendations.

Routine vaccines

Be sure that your routine vaccinations, as per your province or territory, are up-to-date before travelling, regardless of your destination.

Some of these vaccinations include measles-mumps-rubella (MMR), diphtheria, tetanus, pertussis, polio, varicella (chickenpox), influenza and others.

Pre-travel vaccines and medications

You may be at risk for preventable diseases while travelling in this destination. Talk to a travel health professional about which medications or vaccines may be right for you, based on your destination and itinerary.

► Yellow Fever - Country Entry Requirements

► Hepatitis A

► Measles

► Hepatitis B

► COVID-19

► Influenza

► Malaria

► Rabies

Safe food and water precautions

Many illnesses can be caused by eating food or drinking beverages contaminated by bacteria, parasites, toxins, or viruses, or by swimming or bathing in contaminated water.

- Learn more about food and water precautions to take to avoid getting sick by visiting our [eat and drink safely abroad](#) page.
- Remember: Boil it, cook it, peel it, or leave it!**
- Avoid getting water into your eyes, mouth or nose when swimming or participating in activities in freshwater (streams, canals, lakes), particularly after flooding or heavy rain. Water may look clean but could still be polluted or contaminated.
 - Avoid inhaling or swallowing water while bathing, showering, or swimming in pools or hot tubs.

► Travellers' diarrhea

► Typhoid

Insect bite prevention

Many diseases are spread by the bites of infected insects such as mosquitoes, ticks, fleas or flies. When travelling to areas where infected insects may be present:

- Use insect repellent (bug spray) on exposed skin
- Cover up with light-coloured, loose clothes made of tightly woven materials such as nylon or polyester
- Minimize exposure to insects
- Use mosquito netting when sleeping outdoors or in buildings that are not fully enclosed

To learn more about how you can reduce your risk of infection and disease caused by bites, both at home and abroad, visit our [insect bite prevention page](#).

Find out what types of insects are present where you're travelling, when they're most active, and the symptoms of the diseases they spread.

- ▶ Chikungunya
- ▶ Dengue
- ▶ Zika virus
- ▶ American trypanosomiasis

Animal precautions

Some infections, such as rabies and influenza, can be shared between humans and animals. Certain types of activities may increase your chance of contact with animals, such as travelling in rural or forested areas, camping, hiking, and visiting wet markets (places where live animals are slaughtered and sold) or caves.

Travellers are cautioned to avoid contact with animals, including dogs, livestock (pigs, cows), monkeys, snakes, rodents, birds, and bats, and to avoid eating undercooked wild game.

Closely supervise children, as they are more likely to come in contact with animals.

Person-to-person infections

Stay home if you're sick and practise proper cough and sneeze etiquette, which includes coughing or sneezing into a tissue or the bend of your arm, not your hand. Reduce your risk of colds, the flu and other illnesses by:

- washing your hands often
- avoiding or limiting the amount of time spent in closed spaces, crowded places, or at large-scale events (concerts, sporting events, rallies)

- avoiding close physical contact with people who may be showing symptoms of illness

Sexually transmitted infections (STIs), HIV, and mpox are spread through blood and bodily fluids; use condoms, practise safe sex, and limit your number of sexual partners. Check with your local public health authority pre-travel to determine your eligibility for mpox vaccine.

► Tuberculosis

Medical services and facilities

Good health care is limited to private hospitals and clinics in urban areas.

Quality of care varies greatly throughout public or rural facilities.

Public facilities are often understaffed and experience shortages of basic supplies and medication.

Physicians and hospitals often expect immediate cash payment for medical care, though most private hospitals also accept credit cards.

Medical evacuation can be very expensive and you may need it in case of serious illness or injury.

Make sure you get travel insurance that includes coverage for medical evacuation and hospital stays.

Health and safety outside Canada

Medications

If you take prescription medications, you're responsible for determining their legality in Guatemala.

- Bring sufficient quantities of your medication with you
- Always keep your medication in the original container
- Pack them in your carry-on luggage
- Carry a copy of your prescriptions

Keep in Mind...

The decision to travel is the sole responsibility of the traveller. The traveller is also responsible for his or her own personal safety.

Be prepared. Do not expect medical services to be the same as in Canada. Pack a travel health kit, especially if you will be travelling away from major city centres.

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Laws and culture

You must abide by local laws.

Learn about what you should do and how we can help if you are arrested or detained abroad.

Drugs

Penalties for possession, use or trafficking of illegal drugs are severe. Convicted offenders can expect lengthy prison sentences.

Drugs, alcohol and travel

Dual citizenship

Dual citizenship is legally recognized in Guatemala.

If you are a Canadian citizen, but also a citizen of Guatemala, our ability to offer you consular services may be limited while you're there. You may also be subject to different entry/exit requirements.

Dual citizens

International Child Abduction

The Hague Convention on the Civil Aspects of International Child Abduction is an international treaty. It can help parents with the return of children who have been removed to or retained in certain countries in violation of custody rights. It does not apply between Canada and Guatemala.

If your child was wrongfully taken to, or is being held in Guatemala by an abducting parent:

- act as quickly as you can
- consult a lawyer in Canada and in Guatemala to explore all the legal options for the return of your child
- report the situation to the nearest Canadian government office abroad or to Global Affairs Canada by calling the Emergency Watch and Response Centre

If your child was removed from a country other than Canada, consult a lawyer to determine if The Hague Convention applies.

Be aware that Canadian consular officials cannot interfere in private legal matters or in another country's judicial affairs.

Useful links

- [International Child Abductions: A guide for affected parents](https://travel.gc.ca/destinations/guatemala)

- Children and travel
- Canadian embassies and consulates by destination
- Request emergency assistance

2SLGBTQI+ persons

Guatemalan law doesn't criminalize sexual acts or relationships between individuals of the same sex.

However, 2SLGBTQI+ persons could be discriminated against based on their sexual orientation, gender identity, gender expression, or sex characteristics.

Travel and your sexual orientation, gender identity, gender expression and sex characteristics

Investments

If you plan on buying property, or making other investments in Guatemala, seek legal advice in Canada and in Guatemala. Do so before making commitments. Related disputes could take time and be costly to resolve.

Dress and behaviour

Guatemala has many different and firmly held local beliefs and customs.

To avoid offending local sensitivities:

- dress conservatively
- behave discreetly
- respect religious and social traditions

Imports and exports

Customs authorities may enforce strict regulations concerning import or export of items such as antiquities and artefacts.

Photography

It is illegal to photograph:

- government buildings
- military installations and establishments
- the Presidential Palace
- airports

Don't photograph children and women, especially in areas with Indigenous presence.

Driving

You can drive in Guatemala with your valid Canadian driver's licence. You should carry an international driving permit.

If you are involved in a driving accident that results in injury or death, you may be taken into custody until responsibility for the accident is determined.

International Driving Permit

Money

The currency in Guatemala is the Guatemalan quetzal (GTQ).

You cannot exchange Canadian dollars in Guatemala. Some ATMs will accept Canadian debit cards with a four-digit PIN. Canadian debit cards with a five-digit PIN are not accepted.

U.S. dollars may be exchanged for local currency at most major banks.

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Natural disasters and climate

Wildfires

Forest fires occur between November and June. They can happen throughout the country, but the Petén area is usually the most affected.

The air quality in areas near active fires may deteriorate due to heavy smoke.

In case of a major fire:

- stay away from affected areas, particularly if you suffer from respiratory ailments
- follow the advice of local emergency services personnel
- monitor local media for up-to-date information on the situation

Hurricane season

Hurricanes usually occur from mid-May to the end of November. During this period, even small tropical storms can quickly develop into major hurricanes.

These severe storms can put you at risk and hamper the provision of essential services. You could face serious safety risks during a hurricane.

If you decide to travel to a coastal area during the hurricane season:

- be prepared to change your travel plans on short notice, including cutting short or cancelling your trip
- stay informed of the latest regional weather forecasts
- carry emergency contact information for your airline or tour operator

- follow the advice and instructions of local authorities

Useful links

- [Severe storms outside Canada](#)
- [Large-scale emergencies outside Canada](#)
- [Active storm tracking and hurricane watches and warnings](#) – U.S.

National Hurricane Center

Rainy season

The rainy season extends from mid-May to mid-November. Seasonal flooding can hamper overland travel and reduce the provision of essential services.

Flash floods and landslides are common. Roads may become impassable and bridges may be damaged.

[Weather bulletins](#) – National Institute of Volcanology and Meteorology (in Spanish)

Seismic activity

Earthquakes and tsunamis

Guatemala is located in an active seismic zone. Earthquakes and tsunamis can occur.

A tsunami can occur within minutes of a nearby earthquake. However, the risk of tsunami can remain for several hours following the first tremor. If you're staying on the coast, familiarize yourself with the region's evacuation plans in the event of a tsunami warning.

Volcanoes

There are four active volcanoes in Guatemala.

Eruptions may occur at any time. Series of tremors sometimes lead to evacuations of surrounding areas. Falling ash may also disrupt flights at La Aurora International Airport.

In the event of an earthquake or volcanic eruption:

- monitor local media to stay informed of the evolving situation
- follow the instructions of local authorities, including evacuation orders

Useful links

- [CONRED](#) – National Coordinator for Disaster Reduction (in Spanish)
- [Earthquakes](#) – [What to Do?](#)
- [Tsunami warning system](#) – U.S. National Weather Service
- [Latest earthquakes](#) – U.S. Geological Survey

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Need help?

Local services

- Emergency services

Tourist assistance

Guatemalan authorities provide information and assistance to tourists via their ASISTUR and DISETUR programs. They may arrange security escorts for road travel or organized hiking activities.




INGUAT - The Guatemalan Tourist Institute

Consular assistance

- **Guatemala City** - Embassy of Canada

For emergency consular assistance, call the Embassy of Canada to Guatemala, in Guatemala City, and follow the instructions. At any time, you may also contact the Emergency Watch and Response Centre in Ottawa.

Useful links

-  [Register as a Canadian abroad](#)
-  [View travel insurance information](#)
-  [Read our Traveller's Checklist](#)

Disclaimer

The decision to travel is your choice and you are responsible for your personal safety abroad. We take the safety and security of Canadians abroad very seriously and provide credible and timely information in our Travel Advice to enable you to make well-informed decisions regarding your travel abroad.

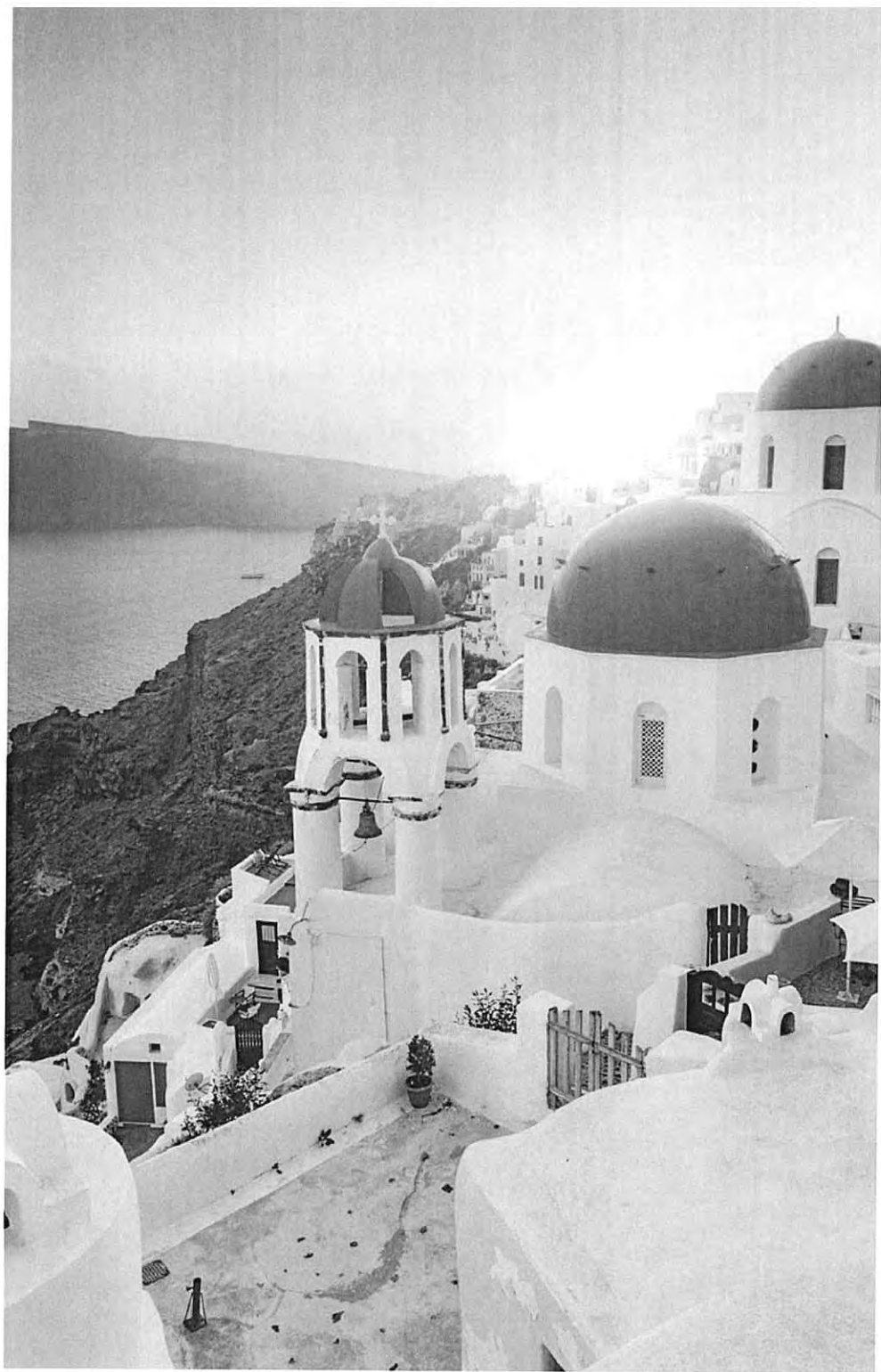
The content on this page is provided for information only. While we make every effort to give you correct information, it is provided on an "as is" basis without warranty of any kind, expressed or implied. The Government of Canada does not assume responsibility and will not be liable for any damages in connection to the information provided.

If you need consular assistance while abroad, we will make every effort to help you. However, there may be constraints that will limit the ability of the Government of Canada to provide services.

Learn more about [consular services](#).

Date modified:

2024-11-19



Policy

March 1, 2024



ELIGIBILITY

You are not eligible for any coverage under this *policy* except for Rental Vehicle Damage Insurance, if:

- a. ***you* have been diagnosed with a *terminal illness* for which a *physician* has estimated *you* have less than six months to live;**
- b. ***you* have been advised by a *physician* against travel at this time;**
- c. ***you* require kidney dialysis;**
- d. ***you* have ever had a bone marrow or organ transplant (except skin or cornea transplant);**
- e. ***you* have been diagnosed with and/or received *medical treatment* for metastatic cancer in the last five years;**
- f. ***you* have been prescribed or taken home oxygen for a lung condition in the last 12 months.**

IN THE EVENT OF AN *EMERGENCY*, PLEASE CALL *CAA ASSISTANCE* IMMEDIATELY:

At first onset of symptoms of a *medical emergency* and before *you* seek *medical treatment*, please contact *CAA Assistance*, however, if *you* are unable to do so because *you* are medically incapacitated, *you* or someone else must contact *CAA Assistance* as soon as is reasonably possible.

COUNTRY	TOLL-FREE NUMBER
in CANADA & mainland U.S.	1-888-493-0161
Australia	0011-800-8877-9000
Costa Rica	00 800-8877-9000
Dominican Republic	1-800-203-9591
Jamaica	1-800-204-0004
Mexico	001-800-248-8561
New Zealand	00 800-8877-9000
South Africa	00 800-8877-9000
Thailand	001-800-8877-9000
UK	00 800-8877-9000
Call Collect From Anywhere Else	+1-519-988-7044
Email if Calling is Not Possible	orionassistance@globalexcel.com

You must call *CAA Assistance* before obtaining *emergency treatment*, so that *we* may:

- confirm coverage;
- provide pre-approval of *treatment*.

If it is medically impossible for *you* to call prior to obtaining *emergency treatment*, *we* ask *you* to call as soon as possible or have someone call on *your* behalf. Otherwise, if *you* do not call *CAA Assistance* before *you* obtain *emergency treatment*:

- a. *your* maximum benefit payable will be reduced to 80% of *your* medical expenses covered under this insurance, to a maximum of \$25,000 CAD;
- b. in the event of out-patient medical consultation, benefits paid will be limited to a maximum of one visit per *sickness* or *injury*.

You will be responsible for the payment of any remaining charges.

10 DAYRIGHT TO EXAMINE

Please take the time to read *your policy* and review all of *your* coverage(s). If *you* have any questions, *you* may contact *us* at 1-800-465-0038. *You* may cancel this *policy* within 10 *days* of purchase if *you* have not departed on *your trip* and there is no claim in progress.

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Summary of Plans Available

This is a summary only – for complete details, please refer to the applicable section of the *policy*.

MEDICAL PLANS	INSURANCE COVERAGE
Single Trip, Canada, Multi-Trip and <i>Top-Up</i>	<ul style="list-style-type: none"> • Coverage maximum: Emergency Medical \$5 Million* • <i>Family</i> coverage • No maximum <i>age</i> • *Maximum <i>trip days</i> may not exceed the period for which <i>your GHIP</i> covers <i>you</i> or 365 <i>days</i>, whichever is the lesser. Coverage may never extend beyond 365 <i>days</i> from <i>departure date</i> or <i>effective date</i>.
Visitors to Canada	<ul style="list-style-type: none"> • Coverage maximum up to: \$25,000, \$50,000, \$100,000 or \$150,000 for Visitors to Canada Insurance • <i>Family</i> coverage • Maximum <i>age</i> is 85 (except for \$150,000 coverage where the maximum <i>age</i> is 69) • Maximum duration: 365 <i>trip days</i>

NON-MEDICAL PLANS	INSURANCE COVERAGE
Trip Cancellation & Interruption	<ul style="list-style-type: none"> • Coverage maximum: Trip Cancellation: Up to the <i>sum insured</i> Trip Interruption: Up to unlimited • No maximum <i>age</i> • No <i>Pre-Existing Medical Condition</i> Exclusion • Maximum duration: 365 <i>trip days</i>

PACKAGE PLANS	INSURANCE COVERAGE
Multi-Trip Vacation Package and <i>Top-Up</i>	<ul style="list-style-type: none"> • Coverage maximum: Emergency Medical \$5 Million* Trip Cancellation: \$2,000, \$3,000, \$4,000 or \$5,000 per <i>trip</i> to a maximum of \$10,000 per year Trip Interruption: Up to unlimited Baggage Insurance: Up to \$1,500 per <i>trip</i> to a maximum of \$3,000 per year • <i>Family</i> coverage • Maximum <i>age</i> is 84 • *Maximum <i>trip days</i>: <i>Ages 59 and under</i> – may not exceed the period for which <i>your GHIP</i> covers <i>you</i> or 365 <i>days</i>, whichever is the lesser. Coverage may never extend beyond 365 <i>days</i> from <i>departure date</i> or <i>effective date</i>. <i>Ages 60 to 84</i> – 63 <i>days</i> • <i>Infant</i> protection • Holiday protection: \$750 • Travel Accident Insurance: Up to \$150,000

Summary of Plans Available

PACKAGE PLANS	INSURANCE COVERAGE
Single Trip Vacation Package, Single Trip Canada Vacation Package	<ul style="list-style-type: none"> • Coverage maximum: Emergency Medical \$5 Million* Trip Cancellation: Up to the <i>sum insured</i> Trip Interruption: Up to unlimited Baggage Insurance: Up to \$1,500 • <i>Family</i> coverage • Maximum <i>age</i> is 84 for Single Trip Vacation Package and all <i>ages</i> for Single Trip Canada Vacation Package • *Maximum <i>trip days</i>: <i>Ages 59 and under</i> for Single Trip Vacation Package and all <i>ages</i> for Canada Vacation Package – may not exceed the period for which <i>your GHIP</i> covers <i>you</i> or 365 <i>days</i>, whichever is the lesser. Coverage may never extend beyond 365 <i>days</i> from <i>departure date</i> or <i>effective date</i>. <i>Ages 60 to 84</i> – 30 <i>days</i> • <i>Infant</i> protection • Holiday protection: \$750 • Travel Accident Insurance: Up to \$150,000
Non-Medical Vacation Package	<ul style="list-style-type: none"> • Coverage maximum: Trip Cancellation: Up to the <i>sum insured</i> Trip Interruption: Up to unlimited Baggage Insurance: Up to \$1,500 • <i>Family</i> coverage • No maximum <i>age</i> • <i>No Pre-Existing Medical Condition</i> Exclusion • Maximum duration: 365 <i>trip days</i> • Holiday protection: \$750 • Travel Accident Insurance: Up to \$150,000
Rental Vehicle Damage Insurance	<ul style="list-style-type: none"> • Coverage maximum: \$80,000 • Maximum duration: 60 <i>days</i> • No maximum <i>age</i>

FAMILY COVERAGE

Family coverage, for three or more *family* members, is available to *you* if all *family* members to be insured under one *policy* are listed on *your Declaration Page* and *you* have purchased and paid for *family* coverage. The *family* coverage insures *you*, *your spouse*, *your child(ren)* and grandchild(ren) for the plan purchased. Please refer to the definition of *family* on page 54 for *family* member eligibility.

Pre-Existing Medical Condition Exclusion

Please refer to the following pages for complete details on the *Pre-Existing Medical Condition* Exclusion:

- Emergency Medical – page 14 and 15
- Vacation Packages – page 14 and 15
- Visitors To Canada – page 22

* Maximum \$25,000 if at time of claim:

- your government health insurance plan* coverage has lapsed; and/or
- you* did not have authorization from *your government health insurance plan* to cover *your trip days* exceeding the *days GHIP* covers outside *your province* or territory of residence.

Important Information About This *Policy*

Canadian Life and Health Insurance Association

IMPORTANT NOTICE - READ CAREFULLY BEFORE *YOU TRAVEL*

You have purchased a travel insurance *policy* – what's next? *We* want *you* to understand (and it is in *your* best interests to know) what *your policy* includes, what it excludes, and what is limited (payable but with limits). Please take time to read through *your policy* before *you* travel. Italicized terms are defined in *your policy*.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e.: accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, *you* must meet all of the eligibility requirements.
- This insurance contains limitations and/or exclusions (e.g.: *medical conditions* that are not *stable*, pregnancy, *child* born on *trip*, excessive use of alcohol, high risk activities).
- This insurance may not cover claims related to *pre-existing medical conditions*, whether disclosed or not at time of *policy* purchase.
- Contact *CAA Assistance* before seeking *treatment* or *your* benefits may be limited or denied.
- In the event of a claim *your* prior medical history may be reviewed.
- If *you* have been asked to complete a *medical questionnaire* and any of *your* answers are not accurate or complete, *your policy* will be voidable.

**IT IS *YOUR* RESPONSIBILITY TO UNDERSTAND *YOUR* COVERAGE.
IF *YOU* HAVE QUESTIONS, CALL 1-800-465-0038 OR VISIT
travelprotected.ca.**

Please read this *policy* carefully before *you* travel.

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.

This *policy* covers losses resulting from unforeseen and emergent circumstances only. It contains terms, limitations, conditions and exclusions, general and specific, that may restrict benefits payable.

PLEASE READ THIS *POLICY*

It is *your* responsibility to read this *policy* carefully before *you* travel, particularly the sections relating to the insurance coverage(s) *you* have purchased. Some of the terms may limit the benefits payable to *you*.

Check *your Declaration Page* for the insurance coverage(s) *you* have purchased, then refer to the coverage description(s) using the Table of Contents at the beginning of this *policy*.

By following the instructions in the section *How to File a Claim* beginning on page 50, *you* can speed up the assessment and, where applicable, payment of *your* covered eligible expenses.

Throughout this *policy* *you* will notice that certain terms are brought to *your* attention with italics. These terms are explained in the Definitions section beginning

Important Information About This Policy

on page 52. Pay particular attention to these definitions as the *insurer* has given a very specific meaning to these terms.

CARRY THE INSURANCE CARD, YOUR PROVINCIAL HEALTH CARD AND THIS POLICY WITH YOU

You will be provided with a wallet-size insurance card that provides important emergency telephone numbers that you must call in the event of a claim and before receiving medical treatment. Carry this card with you at all times and bring this *policy* with you when travelling.

General Conditions

These General Conditions apply to all insurance coverages under this *policy*.

1. Premium rates and *policy* terms and conditions are subject to change without prior notice.
2. The *insurer* reserves the right to decline an application for insurance or an extension or *Top-Up*.
3. This insurance must be issued in Canada and must be purchased prior to the *departure date* or *effective date*.
4. Coverage may never extend beyond 365 *days* from the *departure date* or *effective date*.
5. If insurance coverage is purchased in a manner other than as stated in this *policy*, this *policy* shall be null and void and the *insurer's* sole liability will be limited to the refund of the premium paid.
6. If any benefit is duplicated under a similar benefit, another insurance coverage in this *policy* or another of *our* policies, or under similar coverage with another insurer, the maximum you are entitled to is the largest amount specified under any one benefit or insurance coverage. The total amount paid to you from all sources cannot exceed the actual expense you incur.
7. Where not specified, airfares are one-way and economy class.
8. We do not insure or reimburse the monetary value of any travel costs that have been booked and paid for with points, miles or any other type of travel reward program.

General Exclusions

These General Exclusions apply to all insurance coverages under this *policy*.

No coverage shall be provided under this *policy* and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. Any loss resulting when you are a driver, the operator, a co-driver, a crew member or any other passenger on a commercial vehicle used for the purpose of delivering goods or carrying a load. This exclusion is not applicable when the commercial vehicle is used during *your trip* solely for pleasure purposes and not used for delivering goods or carrying a load.
2. Unless otherwise stated in this *policy*, we will not cover any loss resulting from a supplier's failure to perform its contractual obligations or deliver its services.
3. Non-compliance to prescribed *treatment*
Situation where your claim will not be paid:
 - Any *medical condition* that is the result of you not following *treatment* as prescribed to you, including prescribed medication.
4. Suicide (including any attempt thereat) or self-inflicted *injury* whether or not you are sane.

General Exclusions

5. Illegal act

Situation where *your* claim will not be paid:

- Claim that results from or is related to *your* negligent behaviour or involvement in the commission or attempted commission of a criminal offence, negligent or illegal act.

6. Expenses for which no charge would normally be made in the absence of insurance.

7. War

Situation where *your* claim will not be paid:

- Claims related to an *act of war* whether declared or undeclared.

8. Travel advisory

Situations where *your* claim will not be paid:

- An official travel advisory was issued by the Canadian government stating "Avoid non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.
- This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

To view the travel advisories, visit the Government of Canada Travel site.

9. Despite any provision to the contrary within this *policy* or any amendment thereto, this *policy* does not cover any liability, loss, cost or expense whatsoever which is directly or indirectly caused by, resulting from, arising out of or in connection with any *acts of terrorism* perpetrated by biological, chemical, nuclear or radioactive means, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

10. Professional or other services rendered by a family member.

Emergency Medical Insurance

Eligibility and Purchase Conditions	<ul style="list-style-type: none"> • May be purchased separately or as part of a Package Plan. • Purchase is subject to Eligibility on the inside front cover. • Applicants <i>age</i> 60 and over must complete a <i>medical questionnaire</i> no longer than six months before the Emergency Medical Insurance <i>departure date</i> or <i>effective date</i> to determine eligibility except for Canada Plan where a <i>medical questionnaire</i> is not required. Regardless of <i>age</i>, a <i>medical questionnaire</i> is only required for Single Trip Canada Vacation Package and Single Trip Vacation Package, when the <i>sum insured</i> exceeds \$40,000 per <i>insured</i>. • <i>You</i> must be a Canadian resident covered by a <i>government health insurance plan (GHIP)</i> for the full duration of the <i>trip</i>.
Coverage Starts	The latest of: <ul style="list-style-type: none"> • the date <i>you</i> leave <i>your</i> Canadian province or territory of residence; or • the <i>departure date</i>, start date or <i>effective date</i> shown on <i>your Declaration Page</i>.
Coverage Ends	The earliest of: <ul style="list-style-type: none"> • the date <i>you</i> return to <i>your</i> Canadian province or territory of residence; or • the <i>return date</i> as shown on <i>your Declaration Page</i>.

Emergency Medical Insurance

Maximum Age	<ul style="list-style-type: none"> • No maximum age if purchased separately including Canada Plan and if purchased as part of Single Trip Canada Vacation Package plan. • Age 84 if purchased as part of Single Trip Vacation Package, Multi-Trip Vacation Package, <i>Top-Up</i> to Multi-Trip Vacation Package.
Maximum Benefit	<p>Up to \$5 million. Maximum \$25,000 for all Emergency Medical Insurance benefits if at time of claim:</p> <p>a) <i>your GHIP</i> coverage was lapsed; and/or</p> <p>b) <i>you</i> did not have <i>GHIP</i> authorization to cover <i>your trip days</i> exceeding the <i>days GHIP</i> covers outside <i>your province</i> or territory of residence.</p>
Maximum Trip Days Including Extension or Top-Up	<ul style="list-style-type: none"> • 365 Days with GHIP approval – Single Trip, Canada Plan, Multi-Trip, Single Trip Canada Package Plan, Single Trip Vacation Package <u>under age 60</u> and Multi-Trip Vacation Package <u>under age 60</u>. • 30 Days – Single Trip Vacation Package <u>age 60 to 84</u>. • 63 Days – Multi-Trip Vacation Package <u>age 60 to 84</u>.

PLANS AVAILABLE

SINGLE TRIP PLAN - Provides coverage for travel outside *your* Canadian province or territory of residence.

CANADA PLAN - Provides coverage within Canada only, for travel outside *your* Canadian province or territory of residence.

MULTI-TRIP PLAN - Provides coverage for multiple individual *trips* outside *your* Canadian province or territory of residence for up to 4, 8, 15, 30 or 60 *days* each *trip*, based on the Multi-Trip Plan duration *you* have purchased. An individual *trip* begins when *you* leave *your province* or territory of residence and ends when *you* return to *your province* or territory of residence.

If *you* leave Canada several times during an individual *trip* (without returning to *your province* or territory of residence) *your* Multi-Trip Plan *days* start again each time *you* leave Canada.

When *you* are outside Canada for any period of time that exceeds the Multi-Trip Plan *days you* have purchased, a *Top-Up* will be required.

If *your* individual *trip days* are entirely within Canada, but outside *your province* or territory of residence, a *Top-Up* is not required. See Automatic Extension of Coverage on page 46, item 2.

You are not required to provide advance notice of the *departure date* and *return date* of each individual *trip*. However, *you* will be required to provide evidence of *your departure date* and *return date* when filing a claim (for example, airline ticket, customs or immigration stamp or other receipt).

Note: For an individual *trip* to be covered under the benefits of the Multi-Trip Plan, it must start and end within the period of coverage.

If an individual *trip* begins during the period of coverage but extends beyond the *return date*, *you* can purchase:

- *Top-Up* coverage for any travel *days* that fall after the *return date*; or
- a new Multi-Trip Plan for the next 365 *day* period.

Please refer to the Extensions and *Top Ups* section on page 46 for applicable conditions.

The total duration of *your* individual *trip* cannot exceed the maximum *trip* length of the coverage duration *you* have purchased for *your* Multi-Trip Plan, unless it is topped up.

Emergency Medical Insurance

TOP-UP - A *Top-Up* can be added to *your* Multi-Trip Plan to extend the total individual *trip days* outside Canada that exceed the Multi-Trip Plan duration *you* have purchased, or to *Top-Up* another insurer's policy.

If *you* are topping up another insurer's policy, it is *your* responsibility to confirm with that insurer that a *Top-Up* is permitted on *your* existing *policy* with no loss of coverage.

Please note that the benefits, terms, conditions and exclusions of that other insurer's policy may not be the same as this *policy*.

CANADIAN PROVINCIAL OR TERRITORIAL GOVERNMENT HEALTH INSURANCE PLAN (GHIP) LONG STAY REQUIREMENT

Canadian provincial and territorial *government health insurance plans* limit the maximum *days* *you* can travel outside Canada and remain covered by *your* GHIP. Please review *your* *government health insurance plan* for details.

For *trips* exceeding the maximum *days* covered by *your* *government health insurance plan*, *you* must obtain written authorization from *your* GHIP that *your* coverage will remain in effect for *your* entire *trip* duration. If *you* do not obtain authorization, then any *trip days* exceeding *your* *government health insurance plan* maximum number of allowable *days* are subject to a maximum total benefit of \$25,000 for all Emergency Medical Insurance benefits.

MEDICAL QUESTIONNAIRE

The completed *medical questionnaire* (if applicable) is the basis of and forms part of this insurance *policy*. In the event of an accident, *injury* or *sickness*, *your* prior medical history will be reviewed as part of the claim process.

It is important that *you* immediately notify *your* CAA Travel Consultant, or if *you* purchased coverage online, the *insurer* at info@caasco.ca if any inaccuracy exists so that *you* can take immediate action to complete a new and accurate *medical questionnaire*.

If it is found that *you* have not answered any question asked in the *medical questionnaire* truthfully and accurately at time of application, *you* will be responsible for the first \$5,000 of any claim, in addition to any deductible applicable to *your* *policy*. *You* will also be required to pay the additional premium necessary based on true and accurate answers to the *medical questionnaire*, otherwise no future coverage will be provided under this *policy*.

TEMPORARY RETURN TO YOUR CANADIAN PROVINCE OR TERRITORY OF RESIDENCE

Emergency Medical Insurance is not in effect while *you* are in *your* Canadian province or territory of residence. However, if *you* choose to return to *your* Canadian province or territory of residence for a short stay within *your* period of coverage, five *days* or less, *you* may do so without terminating *your* original *policy* and requiring a new *policy*. The *pre-existing medical condition* exclusion stability requirement will be effective as outlined in this *policy* for the insurance coverage described on *your* *Declaration Page*. No refund of premium is available for the *days* while *you* are in *your* Canadian province or territory of residence.

INSURED RISKS

This insurance provides payment for the *reasonable and customary charges* incurred by *you* for *emergency medical treatment* for a *medical emergency* occurring outside *your* Canadian province or territory of residence during the *trip*. Such expenses must be in excess of those reimbursable by *your* *government health insurance plan* and by any other insurance policy or health plan (group or individual) under which *you* are entitled to benefits.

Emergency Medical Insurance

DEDUCTIBLE

The *insurer* will pay eligible expenses for losses incurred in excess of the deductible amount (stated in U.S. currency), as shown on *your Declaration Page*, per *insured*, per covered condition or event.

BENEFITS

The following benefits are payable as part of a covered *medical emergency* to a maximum of \$5 million per *insured* insofar as such services are emergent, unforeseen and *medically necessary* as per the terms and conditions of this *policy*:

1. *Emergency Medical Treatment*:

- a. *Hospital* accommodation up to the semi-private room rate (or an intensive or coronary care unit where *medically necessary*). If coverage expires during *your hospitalization*, benefits continue to a maximum of 365 *days* from *your departure date* or *effective date*, or until *you* are deemed medically able to travel in the opinion of the Medical Director of *CAA Assistance*, whichever is earlier;
- b. *Physicians' fees*;
- c. Laboratory tests and X-rays prescribed by the attending *physician* and approved in advance by *CAA Assistance*. Note: This *policy* does not cover magnetic resonance imaging (MRI), cardiac catheterization, computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless such services are approved in advance by *CAA Assistance*;
- d. Private duty nursing (other than by an *immediate family member*) during *hospitalization* when ordered by the attending *physician* and approved in advance by *CAA Assistance*;
- e. Local licensed ground ambulance service to the nearest *hospital*, *physician* or medical service provider in the event of a *medical emergency* (also covers local taxi fare in lieu of local ground ambulance service where an ambulance is *medically necessary*);
- f. Drugs requiring a prescription by a *physician*, excluding those necessary for the continued stabilization of a chronic *medical condition*;
- g. Casts, splints, trusses, braces, crutches, rental of wheelchair or other minor medical appliances when prescribed by a *physician* and approved in advance by *CAA Assistance*; and
- h. *Treatment* by a chiroprapist, chiropractor, osteopath, physiotherapist, or podiatrist (other than an *immediate family member*), including X-rays, when approved in advance by *CAA Assistance*.

2. *Emergency Dental Expenses*:

Reimbursement of:

- a. *emergency dental treatment* (other than by an *immediate family member*) at *trip* destination to repair or replace sound natural teeth or permanently attached artificial teeth injured as the result of an accidental blow to the face, provided *you* consult a *physician* or dentist immediately following the *injury*;
- b. necessary *emergency dental treatment* (other than by an *immediate family member*), described in a. above, that must be continued upon return to *your* Canadian province or territory of residence, provided *treatment* is completed within 180 *days* from the date of the accident, to a maximum of \$2,000; and
- c. other *emergency dental treatment* (other than by an *immediate family member*) at *trip* destination (excluding root canal treatment or any damage to dentures), to a maximum of \$500.

3. *Hospital Allowance*:

You are entitled to a *hospital* allowance of up to \$100 per *day* to a maximum of \$2,000 for *your* incidental expenses (for example, long distance calls, television

Emergency Medical Insurance

rental) while *hospitalized* for at least 48 hours. This benefit will be paid as a lump sum after *your* release from *hospital* and upon approval of *your* claim.

4. Return of Vehicle :

When approved in advance by *CAA Assistance*:

- a. reasonable expenses for the return of *your* private or rental vehicle in the event of *your* medical incapacitation, *hospitalization*, death on a trip following *your hospitalization* or accidental death; or
- b. repatriation of the *insured* if their private vehicle is stolen or inoperative due to an accident.

5. Family Transportation:

When approved in advance by *CAA Assistance*, a return economy airfare for an *immediate family member* or a close friend to attend *your* bedside (upon the recommendation of the attending *physician*) provided the *hospitalization* lasts at least three consecutive *days*. This benefit is provided immediately if *you* are a person(s) with disability (physical and/or mental), or under 26 years of *age* and dependent for support on the visiting *immediate family member*.

The person attending *your* bedside will be covered under the same terms and conditions of *your* CAA Emergency Medical Insurance. Reasonable out-of-pocket expenses incurred for commercial accommodation and meals, essential taxis and telephone calls by the attending *immediate family member* or close friend will be **reimbursed** to a maximum of \$1,500, subject to a limit of \$300 per *day*.

6. Subsistence Allowance:

When approved in advance by *CAA Assistance* and in the event that:

- a. *your return date* is delayed due to *sickness* or *injury* of an accompanying *family member* or *travel companion*, or *yourself*; or
- b. an accompanying *family member*, *travel companion* or *you* must be relocated for the purpose of obtaining *treatment* for a *medical emergency*.

You are eligible for a subsistence allowance of \$350 per *day* after the *return date* or relocation date to a maximum of \$3,500 for commercial accommodation and meals, laundry, essential taxis and telephone calls. If *sickness* or *injury* delays *your* return more than 10 *days* beyond the *return date*, the subsistence allowance will only be paid upon submission of proof that *you* or the accompanying *family member* or *travel companion* was admitted and confined to a *hospital* for at least 72 hours within the 10 *day* period.

7. Medical Repatriation:

When approved in advance and arranged by *CAA Assistance*:

- a. up to the cost of a one-way economy airfare to *your* Canadian province or territory of residence; or
- b. the fare for additional airline seats to accommodate a stretcher to return *you* to *your* Canadian province or territory of residence; or
- c. where *medically necessary*, air ambulance (paid in advance) to the nearest appropriate *hospital* or to a *hospital* in *your* Canadian province or territory of residence for the purpose of obtaining immediate *medical treatment*; or
- d. repatriation to the point of departure in economy class of one *travel companion* or one *family member* in the event of *your* medical repatriation; and
- e. up to \$900 subsistence allowance, subject to a limit of \$300 per *day*, will also be provided for commercial accommodation and meals, essential taxis and telephone calls for one *travel companion* or one *family member* if *you* are relocated to a place other than *your* point of departure; and
- f. fees for a qualified medical attendant (other than an *immediate family member*) to accompany *you* to *your* Canadian province or territory of

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residence when recommended by the attending *physician* and approved in advance and arranged by *CAA Assistance*. This includes return economy airfare and overnight lodging and meals (where necessary).

8. Return Excess Baggage:

When approved in advance by *CAA Assistance*, up to \$500 for the return of *your* excess baggage. This benefit is payable if *you* are returned to *your* departure point by *us* via any medical repatriation or in the event of *your* death on a *trip* following *your hospitalization* or accidental death.

9. Domestic Services:

When *you* have been repatriated under Benefit #7, page 10 and when approved in advance by *CAA Assistance*, **reimbursement** up to a maximum of \$250 per *policy* for domestic services such as housekeeping to *your* principal residence.

10. Medical Follow-up in Canada:

When *you* have been repatriated under Benefit #7, page 10 after being *hospitalized* during *your trip*, the following is covered in *your* Canadian province or territory of residence within 15 *days* of the repatriation:

- a. semi-private room in a *hospital* or rehabilitation centre or convalescent home up to \$1,000;
- b. home nursing care when *medically necessary* up to \$50 per *day* for up to 10 *days*;
- c. up to \$150 for the rental of crutches, standard walker, canes, trusses, orthopaedic corset, oxygen; and
- d. up to \$250 for ambulance or taxi services to receive medical care.

11. Escort of *Insured Child(ren)*:

When approved in advance by *CAA Assistance* in the event an *insured* parent or legal guardian (on the *trip*) must be medically repatriated or *hospitalized*:

- a. organization, escort and payment up to the cost of a one-way economy airfare for the return of *insured child(ren)* or grandchild(ren). This benefit is limited to *child(ren)* or grandchild(ren) under the *age* of 19 unless the *child(ren)* or grandchild(ren) is a person(s) with disability (physical and/or mental); or
- b. **reimbursement** for services of a *caregiver* (other than an *immediate family member*) contracted by *you* for *your insured child(ren)* or grandchild(ren). This benefit is limited to *child(ren)* or grandchild(ren) under the *age* of 19 unless the *child(ren)* or grandchild(ren) is a person(s) with disability (physical and/or mental).

Provision of an attendant will be arranged by *CAA Assistance*.

12. *Child Care*:

When approved in advance by *CAA Assistance* in the event their parent or legal guardian is attending the bedside of an *insured* who is *hospitalized* at their *trip* destination, **reimbursement** of up to \$1,000 for *child* care provided in *your* Canadian province or territory of residence by someone other than an *immediate family member*. This benefit is limited to *child(ren)* or grandchild(ren) under the *age* of 19 unless the *child(ren)* or grandchild(ren) is a person(s) with disability (physical and/or mental).

13. Non-Medical Emergency Evacuation:

Emergency evacuation of *you* from mountain, sea, or other remote location, to the nearest accessible point by professional services up to \$5,000.

14. Return to *Trip Destination*:

When approved in advance by the Medical Director of *CAA Assistance*, a one-

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way economy airfare for *you* to be returned to *your trip* destination, within *your* period of coverage, after *you* are returned to *your* Canadian province or territory of residence for immediate *medical treatment* provided *your* attending *physician* determines that *you* require no further *treatment* for *your medical emergency*. Once *you* return to *your trip* destination, a recurrence of the *sickness* or *injury* which caused the initial *medical emergency*, or any problems or complications related thereto, will not be covered under this *policy*.

15. Return of Remains:

Subject to prior approval by *CAA Assistance* in the event of *your* death on a *trip* following *your hospitalization* or accidental death, **reimbursement** of:

- a. the actual cost incurred for:
 - i) preparation of the deceased *insured*; and
 - ii) return of the deceased *insured* in the *common carrier's* standard transportation container to the scheduled point of departure; or
- b. up to \$10,000 for burial or cremation at the place of death.

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

In addition, and subject to prior approval of *CAA Assistance*, return transportation for an *immediate family member* or close friend to identify the deceased *insured*. The person identifying the deceased *insured* will be covered under the same terms and conditions of *your* CAA Emergency Medical Insurance, but for no longer than three *days*. Reasonable out-of-pocket expenses incurred for commercial accommodation and meals, essential taxis and telephone calls by the attending *immediate family member* or close friend will be **reimbursed** to a maximum of \$300 per *day* to a maximum of three *days*.

16. Pet Return:

When approved in advance by *CAA Assistance*, **reimbursement** up to a maximum of \$500 for one-way transportation of *your* pet(s) (domestic dog(s), *service animal(s)* and/or cat(s) only) to *your* Canadian province or territory of residence in the event *you* are *hospitalized* at *your trip* destination and cannot return on *your return date* or *you* are returned to *your* Canadian province or territory of residence by any repatriation or death benefit provided by this *policy*.

17. Pet Care:

When approved in advance by *CAA Assistance*, **reimbursement** up to a maximum of \$300 for *emergency* veterinary services in the event *your* pet(s) (domestic dog(s), *service animal(s)* and/or cat(s) only) suffers an accidental *bodily injury* while accompanying *you* during *your trip*.

18. Commercial Kennel Costs:

When approved in advance by *CAA Assistance*, **reimbursement** to a maximum of \$300 per *policy* for commercial kennel costs for *your* pet(s) (domestic dog(s), *service animal(s)* and/or cat(s) only) when *you* are not able to return on *your return date*.

19. Prescription Assistance:

Assistance to co-ordinate replacement at *your trip* destination of lost or stolen essential prescription medication (excluding birth control pills or other non-vital prescription medication). Costs of replacement will be *your* responsibility.

20. Vision Care:

Reimbursement up to \$300 for the replacement at *your trip* destination of prescription eyeglasses due to theft, loss or breakage during *your trip* and assistance to co-ordinate the replacement.

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21. Hearing Aid:

Reimbursement up to \$200 for the replacement at *your trip* destination of a hearing aid due to theft, loss or breakage during *your trip* and assistance to co-ordinate the replacement. Does not include batteries or ear molds.

22. Terrorism Coverage:

You are entitled to **reimbursement** of covered expenses when an *act of terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this *policy*.

23. Urgent Messages:

Transmission of urgent messages by multilingual *CAA Assistance* co-ordinators.

CONDITIONS

In addition to the General Conditions described on page 5, Emergency Medical Insurance is subject to the following conditions:

1. *You* must call *CAA Assistance* before obtaining *emergency treatment* so that *we* may:

- confirm coverage;
- provide pre-approval of *treatment*.

If it is medically impossible for *you* to call prior to obtaining *emergency treatment*, *we* ask *you* to call as soon as possible or have someone call on *your* behalf. Otherwise, if *you* do not call *CAA Assistance* before *you* obtain *emergency treatment*:

- a. *your* maximum benefit payable will be reduced to 80% of *your* medical expenses covered under this insurance, to a maximum of \$25,000 CAD;
- b. in the event of out-patient medical consultation, benefits paid will be limited to a maximum of one visit per *sickness* or *injury*.

You will be responsible for the payment of any remaining charges.

If this is a life threatening emergency, call 911 or local emergency number.

Phone numbers are located on the inside front cover and page 48.

2. In the event of an *injury* or *sickness*, *your* prior medical history will be reviewed as part of the claim process.
3. A new *medical questionnaire* is required for an extension or *Top-Up* to determine eligibility and premium. Application for an extension or *Top-Up* must be made prior to the expiry date of *your policy*.
4. If the *insurer* pays *your* health care provider or reimburses *you* for covered expenses, it will seek reimbursement from *your government health insurance plan* and from any other medical reimbursement plan under which *you* may have coverage. *You* may not claim or receive in total more than 100% of *your* total covered expenses.
5. After *your medical emergency treatment* has started, *CAA Assistance*, must assess and pre-approve additional *medical treatment*. If *you* undergo tests as part of a medical investigation, obtain *treatment* or surgery that is not pre-approved, *your* claim will not be paid. This includes invasive testing or surgery, (including but not limited to cardiac catheterization, other cardiac procedures, transplant, MRI), except in extreme circumstances where such action would delay surgery required to resolve a life-threatening medical crisis.
6. If *we* determine that *you* should transfer to another facility or return

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to *your* home province/territory of residence, and *you* choose not to, benefits will not be paid for further *medical treatment*.

7. The *insurer* is not responsible for the availability, quality or results of any *medical treatment* or transportation, or the *insured's* failure to obtain *medical treatment* or *hospitalization*.

8. Recurrence or ongoing *treatment* once *emergency* has ended

Situation where *your* claim will not be paid:

- The continued *treatment*, recurrence or complication of a *medical condition* or related condition, following *emergency treatment* during *your trip*, if the Medical Director of *CAA Assistance* determine that *your emergency* has ended.

9. Any benefits payable for *acts of terrorism* are excess to all other recovery sources including, but not limited to, alternative or replacement travel options offered by airlines, tour operators, cruise lines and other *travel suppliers* and other insurance coverage (even when such coverage is described as excess) and are payable only after *you* have exhausted all such other recovery sources.

Any benefits payable are subject to an overall aggregate maximum limit relating to all in-force travel policies issued by *us*, including this *policy*. Coverage is available for up to two *acts of terrorism* within a calendar year and the maximum payable for each *act of terrorism* is \$8 million.

If total claims resulting from one or more *acts of terrorism* exceed the applicable aggregate maximum limit stated above, then each *insured* is entitled to their pro rata share of such aggregate maximum limit. If, in *our* judgment, the total of all payable claims under one or more *acts of terrorism* may exceed the applicable aggregate maximum limit, *your* prorated claim will be paid after the end of the calendar year in which *you* qualify for benefits.

EXCLUSIONS

In addition to the General Exclusions described on page 5 and 6, no coverage shall be provided under Emergency Medical Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. **PRE-EXISTING MEDICAL CONDITION EXCLUSIONS**

Situation where *your* claim will not be paid:

CANADA PLAN AND SINGLE TRIP CANADA PACKAGE PLAN

No *pre-existing medical condition* exclusion applies to Canada Plan and Single Trip Canada Vacation Package Plan.

SINGLE TRIP PLAN, MULTI-TRIP PLAN, MULTI-TRIP VACATION PACKAGE PLAN AND TOP-UP(S)

MULTI-TRIP MEDICAL PLANS: If *your trip days* are within Canada, but outside *your* Canadian province or territory of residence, no *pre-existing medical condition* exclusion applies.

UNDER AGE 60

Any *sickness, injury* or *medical condition* that is **not stable** in the three months prior to each *departure date*.

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A lung condition if, **during the three months prior to each departure date**, you required *treatment* with Prednisone.

AGE 60 TO 69

Any *sickness, injury or medical condition* that is **not stable** in the **three months prior to each departure date**.

AGE 70 AND OVER - (MULTI-TRIP VACATION PACKAGE PLAN - AGE 70 TO 84)

Any *sickness, injury or medical condition* that is **not stable** in the **six months prior to each departure date**.

SINGLE TRIP VACATION PACKAGE PLAN

UNDER AGE 60

Any *sickness, injury or medical condition* that is **not stable** in the **three months prior to each departure date**.

A lung condition if, **during the three months prior to each departure date**, you required *treatment* with Prednisone.

AGE 60 TO 84

Any *sickness, injury or medical condition* that is **not stable** in the **six months prior to each departure date**.

A lung condition if, **during the six months prior to each departure date**, you required *treatment* with Prednisone.

A heart condition if you had heart bypass or valve surgery **more than eight years prior to the departure date**. This applies prior to each departure date.

A heart condition if, **during the six months prior to each departure date**:

- you were prescribed or taking **THREE OR MORE** medications for your heart (other than aspirin/entrophon and cholesterol medication);
- you were diagnosed or *treated* for **ALL THREE** of the following: any heart condition, diabetes (*treated* with oral medication or insulin) and high blood pressure; or
- you were prescribed or taking medication for **HEART FAILURE** (causing water on your lungs or swelling in your legs).

2. We will not pay a benefit if you are not covered under the *government health insurance plan (GHIP)* of your province or territory of residence for the entire duration of the *trip*. It is your responsibility to check that you do have this coverage. If *GHIP* is not in force, this insurance is subject to a maximum of \$25,000.

3. For **Insured child(ren)** under two years of age: any *sickness or medical condition* related to a birth defect.

4. Abuse of alcohol, drugs or intoxicants

Situations where your claim will not be paid:

- Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, your chronic use or abuse of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood, drugs or other intoxicants (including cannabis), whether prior to or during your *trip*.

5. Travelling for the purpose of obtaining *treatment* or travelling when *treatment* could be expected.

Situations where no benefit will be paid:

Emergency Medical Insurance

- A *trip* made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication;
 - Any future investigation or *treatment* (except routine monitoring) is planned before *your trip*; or
 - Any *medical condition* or symptoms for which it is reasonable to believe or expect that *treatment* will be required during *your trip*.
6. Claims related to expectant mother's complications of pregnancy and/or delivery
- Situations where *your* claim will not be paid:
- Claim related to routine pre-natal or post-natal care;
 - Claim related to pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.
7. *Child* born during the *trip*
- Situation where *your* claim will not be paid:
- Claim related to *your child* born during the *trip*.
8. Sports and High Risk Activities
- Accident that occurs while *you* are participating (including training, practicing or competing) in:
- a. any performance as a pilot or crew member of, or travelling as a passenger on any aircraft, flying machines or flying devices that are supported chiefly by their buoyancy in air, and includes, but is not limited to, any airplane, balloon, kite balloon, kite surfing, airship, glider, hang glider, paraglider, parasail, parachute, skydiving, kite and wingsuit (if *you* purchased an Adventurous Air Activities Rider, balloon, parasailing and helicopter excursions are not subject to this exclusion). Travelling as a passenger on a *common carrier* is not subject to this exclusion;
 - b. any maneuvers or training exercises of the armed forces;
 - c. any *professional* sport(s);
 - d. any high-risk activity (including competition and *speed contest*) involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.
9. We will not pay a benefit with respect to non-emergency, experimental or elective *treatment* (e.g. cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications), that *you* elect to have provided outside *your* Canadian province or territory of residence when medical evidence indicates that *you* could return to *your* Canadian province or territory of residence to receive such *treatment*. The delay to receive *treatment* in *your* Canadian province or territory of residence has no bearing on the application of this exclusion.
10. For policy extensions and Top-Ups, *sickness* or *injury* which first appeared, was diagnosed or received *medical treatment* after the *departure date* and prior to the *effective date* of the insurance extension or *Top-Up*.
11. The replacement cost of an existing prescription, whether by reason of loss, renewal or inadequate supply, or the purchase of drugs and medications (including vitamins) which are commonly available without a prescription or which are not legally registered and approved in Canada. CAA Assistance will assist *you* with replacement (see Benefit #19, page 12).
12. a. Cardiac catheterization, angioplasty and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless

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- approved in advance by *CAA Assistance* prior to being performed, except in extreme circumstances where such surgery is performed as a *medical emergency* immediately upon admission to *hospital*; and/or
- b. Magnetic resonance imaging (MRIs), computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless approved in advance by *CAA Assistance*.
13. Cataract surgery or services provided by a naturopath or an optometrist or in a convalescent home, nursing home, rehabilitation centre or health spa, excluding Benefit #10, page 11.
14. Air ambulance services unless approved in advance and arranged by *CAA Assistance*.
15. Upgrading charges or cancellation penalties for airline tickets, unless approved in advance by *CAA Assistance*.
16. Damage to or loss of sunglasses (non-prescription), contact lenses, or prosthetic teeth or limbs, and resulting prescription thereof.
17. Emergency Medical Insurance benefits in *your* Canadian province or territory of residence except for Benefits #9 and #10, page 11.
18. Travel advisory
- Situations where *your* claim will not be paid:
- Any loss resulting from an *act of terrorism* when an official travel advisory was issued by the Canadian government stating "Avoid non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.
 - This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
- To view the travel advisories, visit the Government of Canada Travel site.
19. Travel against medical advice
- Any claim incurred after a *physician* advised *you* not to travel.

Optional Coverages (Riders)

The following optional coverages ***Pre-Existing Medical Condition Coverage***, ***Adventurous Air Activities Rider*** and ***Professional Sports and Participation in Speed Contests Coverage***, may only be purchased in conjunction with Emergency Medical Insurance (except Emergency Medical Insurance Canada Plan, Single Trip Canada Vacation Package Plan, and Visitors to Canada). These coverages are subject to the General Conditions, General Exclusions, Emergency Medical Insurance Conditions and Exclusions (**except as noted in the Conditions sections of the applicable Optional Coverage**), and Definitions sections of this *policy*. The deductible (stated in U.S. currency) specified for Emergency Medical Insurance on *your Declaration Page* is applicable to the Optional Coverages.

Pre-Existing Medical Condition Coverage

Subject to all terms and conditions of this *policy*, this coverage is payable as part of a covered *medical emergency* up to a maximum of \$200,000 per *insured*, per *trip*, for eligible *hospital* and medical related expenses for *sickness* or *injury* incurred as a result of a ***pre-existing medical condition*** that was not *stable 7 days* or more prior to the *departure date* of *your trip*.

Conditions

Coverage is subject to the maximum benefit limits and to the terms, conditions and exclusions as described in this *policy*, **not including Emergency Medical Insurance Exclusion #1**.

Optional Coverages (Riders)

Exclusion

No coverage shall be provided and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of the following:

1. Conditions and/or symptoms which arose or worsened on the *departure date* or at any time within the seven *days* prior to the *departure date*, other than a *minor ailment*.

Pre-existing medical conditions that do not meet the criteria set out above are not covered.

Adventurous Air Activities Rider

Subject to all terms and conditions of this *policy*, you will be **reimbursed** for expenses incurred as a result of an *injury* or *sickness* while participating in activities that includes balloon, parasailing and helicopter excursions.

Conditions

Coverage is subject to the maximum benefit limits and to the terms, conditions and exclusions as described in this *policy*, **not including the Emergency Medical Insurance Exclusion 8.a.** which specifically mentions balloon, parasailing and helicopter excursions.

Professional Sports and Participation in Speed Contests Coverage

Subject to all terms and conditions of this *policy*, you will be **reimbursed** for expenses incurred as a result of an *injury* or *sickness* while participating in training, practicing or competing in a *professional* sport or motorized *speed contest*.

Conditions

Coverage is subject to the maximum benefit limits and to the terms, conditions and exclusions as described in this *policy*, **not including Emergency Medical Insurance Exclusion #8.c. and d.**

Visitors to Canada Insurance

Eligibility and Purchase Conditions	<ul style="list-style-type: none"> • May be purchased by: <ol style="list-style-type: none"> a. a visitor to Canada; b. the holder of a Canadian work visa or student visa; c. an immigrant to Canada; or d. a Canadian not covered by a <i>government health insurance plan (GHIP)</i>. • Purchase is subject to Eligibility on inside front cover. • Must be purchased prior to or within 7 <i>days</i> of arrival in Canada. • Applications made after arrival in Canada are subject to Exclusion #2 on page 22.
Coverage Starts	The latest of: <ul style="list-style-type: none"> • <i>your</i> arrival date in Canada; or • the <i>departure date</i>, start date or <i>effective date</i> shown on <i>your Declaration Page</i>.
Coverage Ends	The earliest of: <ul style="list-style-type: none"> • for <u>non-Canadian residents</u>: the date <i>you</i> leave Canada to return to <i>your</i> country of permanent residence; • the <i>return date</i> as shown on <i>your Declaration Page</i>.

Visitors to Canada Insurance

Maximum Age	Age 85 for <i>sum insured</i> \$25,000, \$50,000 or \$100,000. Age 69 for <i>sum insured</i> \$150,000.
Maximum Benefit	Up to <i>sum insured</i> chosen - \$25,000, \$50,000, \$100,000 or \$150,000.
Maximum Trip Days	365 <i>days</i> .

INSURED RISKS

This insurance provides payment for the *reasonable and customary charges* incurred by *you* for *emergency medical treatment* of an unforeseen and emergent *sickness* or *injury* while in Canada or during a temporary visit to another country (excluding *your* country of permanent residence) as part of *your trip*. Such expenses must be in excess of those reimbursable by any other insurance policy or health plan (group, individual or government) under which *you* are entitled to benefits.

DEDUCTIBLE

The *insurer* will pay eligible expenses for losses incurred in excess of the deductible amount (stated in Canadian currency), as shown on *your Declaration Page*, per *insured*, per covered condition or event.

BENEFITS

The following benefits are payable as part of a covered *medical emergency* to a maximum of the *sum insured* insofar as such services are unforeseen, emergent and *medically necessary*, as per the terms and conditions of this *policy*:

1. *Emergency Medical Treatment*:

- a. *Hospital* accommodation up to the semi-private room rate (or an intensive or coronary care unit where *medically necessary*). If coverage expires during *your hospitalization*, benefits continue to a maximum of 365 *days* from *your departure date* or *effective date* or until *you* are medically able for discharge in the opinion of the Medical Director of *CAA Assistance*, whichever is earlier;
- b. *Physicians' fees*;
- c. Laboratory tests and X-rays prescribed by the attending *physician* and approved in advance by *CAA Assistance*. Note: This *policy* does not cover magnetic resonance imaging (MRI), cardiac catheterization, computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless such services are approved in advance by *CAA Assistance*;
- d. Private duty nursing (other than by an *immediate family member*) during *hospitalization* when ordered by the attending *physician* and approved in advance by *CAA Assistance*;
- e. Local licensed ground ambulance service to the nearest *hospital, physician* or medical service provider in the event of a *medical emergency* (also covers local taxi fare in lieu of local ground ambulance service where an ambulance is *medically necessary*);
- f. Drugs requiring a prescription by a *physician*, limited to a 30 *day* supply per prescription unless *you* are *hospitalized*, excluding those necessary for the continued stabilization of a chronic *medical condition*;
- g. Casts, splints, trusses, braces, crutches, rental of wheelchair or other minor medical appliances when prescribed by a *physician* and approved in advance by *CAA Assistance*; and
- h. *Treatment* by a chiropodist, chiropractor, osteopath, physiotherapist, or

Visitors to Canada Insurance

podiatrist, (other than an *immediate family member*) to a maximum of \$300 per profession listed, when approved in advance by *CAA Assistance*.

2. **Emergency Dental Expenses:**

Reimbursement of:

- a. *emergency dental treatment* (other than by an *immediate family member*) at *trip* destination to repair or replace sound natural teeth or permanently attached artificial teeth injured as the result of an accidental blow to the face, to a maximum of \$2,000, provided *you* consult a *physician* or dentist immediately following the *injury*; and
- b. other *emergency dental treatment* (other than by an *immediate family member*) for the relief of acute pain (excluding root canal treatment and dental conditions for which *you* previously received *treatment* or advice), to a maximum of \$300.

3. **Family Transportation:**

When approved in advance by *CAA Assistance*, a return economy airfare for an *immediate family member* or a close friend to attend *your* bedside (upon the recommendation of the attending *physician*) provided the *hospitalization* lasts at least five consecutive *days*. This benefit is provided immediately if *you* are a person(s) with disability (physical and/or mental), or under 26 years of *age* and dependent for support on the visiting *immediate family member*.

The person attending *your* bedside will be covered under the same terms and conditions of *your* CAA Visitors to Canada Insurance. Reasonable out-of-pocket expenses incurred for commercial accommodation and meals, essential taxis and telephone calls by the attending *immediate family member* or close friend will be **reimbursed** to a maximum of \$450, subject to a limit of \$150 per *day*.

4. **Subsistence Allowance:**

When approved in advance by *CAA Assistance* and in the event that:

- a. *your return date* is delayed due to *sickness* or *injury* of an accompanying *family member* or *travel companion*, or *yourself*, or
- b. an accompanying *family member* or *travel companion* or *you* must be relocated for the purpose of obtaining *treatment* for a *medical emergency*.

You are eligible for a subsistence allowance of \$350 per *day* after the original *return date* or relocation date to a maximum of \$3,500 for commercial accommodation and meals. If *sickness* or *injury* delays *your* return more than 10 *days* beyond the *return date*, the subsistence allowance will only be paid upon submission of proof that *you* or the accompanying *family member* or *travel companion* was admitted and confined to a *hospital* for at least 72 hours within the 10 *day* period.

5. **Medical Repatriation:**

When approved in advance and arranged by *CAA Assistance*:

- a. up to the cost of a one-way economy airfare to *your* country of permanent residence; or
- b. the fare for additional airline seats to accommodate a stretcher to return *you* to *your* country of permanent residence; or
- c. where *medically necessary*, air ambulance (paid in advance) to the nearest appropriate *hospital* or to a *hospital* in *your* country of permanent residence for the purpose of obtaining immediate *medical treatment*. If *you* are a Canadian resident without a *government health insurance plan*, *your* country of permanent residence will be deemed as Canada under this Medical Repatriation benefit and if *you* must be medically repatriated during a temporary visit to another country, *you* will be returned to *your* Canadian province or territory of residence if approved in advance and arranged by *CAA Assistance*.

Visitors to Canada Insurance

6. Return of Remains:

Subject to prior approval by *CAA Assistance*, in the event of *your* death on a *trip* following *your hospitalization* or accidental death, **reimbursement** of:

- a. the actual cost incurred for:
 - i) preparation of the deceased *insured*; and
 - ii) return of the deceased *insured* in the *common carrier's* standard transportation container to the scheduled point of departure; or
- b. up to \$10,000 for burial or cremation at the place of death.

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

In addition, and subject to prior approval of *CAA Assistance*, return transportation for an *immediate family member* or close friend to identify the deceased *insured*. The person identifying the deceased *insured* will be covered under the same terms and conditions of *your* CAA Visitors to Canada Insurance, but for no longer than three *days*. Reasonable out-of-pocket expenses incurred for commercial accommodation and meals, essential taxis and telephone calls by the attending *immediate family member* or close friend will be **reimbursed** to a maximum of \$150 per *day* to a maximum of \$450.

CONDITIONS

In addition to the General Conditions described on page 5, Visitors to Canada Insurance is subject to the following conditions:

1. Receiving *emergency treatment* without notifying *CAA Assistance*

Situation where *your* claim will not be paid:

- Proceeding with investigation, *treatment* or surgery without *our* pre-approval and which *we* do not consider *emergency treatment*.

Phone numbers are located on the inside front cover and page 48.

2. A temporary visit to another country is permitted (excluding *your* country of permanent residence) as part of *your trip* however, this temporary visit must not exceed 49% of the *trip's* total duration.
3. It is a condition precedent to receiving payment under this *policy* that, at the time of application, *you* know of no reason that may require *you* to seek medical attention.
4. If *we* determine that *you* should transfer to another facility or return to *your* home country of residence, and *you* choose not to, benefits will not be paid for further *medical treatment* (if *you* are a Canadian resident without a *government health insurance plan*, *your* country of permanent residence will be deemed as Canada).
5. Recurrence or ongoing *treatment* once *emergency* has ended
Situation where *your* claim will not be paid:
 - The continued *treatment*, recurrence or complication of a *medical condition* or related condition, following *emergency treatment* during *your trip*, if the Medical Director of *CAA Assistance* determine that *your emergency* has ended.
6. The *insurer* is not responsible for the availability, quality or results of any *medical treatment* or transportation, or the *insured's* failure to obtain *medical treatment* or *hospitalization*.
7. *CAA Assistance* must approve in advance any surgery or invasive procedure (including, but not limited to, cardiac catheterization), prior to the *insured* undergoing such procedure. It remains *your* responsibility to inform *your* attending *physician* to call *CAA Assistance* for approval

Visitors to Canada Insurance

in advance, except in extreme circumstances where such action would delay surgery required to resolve a life-threatening medical crisis.

EXCLUSIONS

In addition to the General Exclusions described on page 5 and 6, no coverage shall be provided under Visitors to Canada Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. **PRE-EXISTING MEDICAL CONDITION EXCLUSIONS**

Situation where *your* claim will not be paid:

Any *sickness, injury or medical condition* which is not *stable* in the 120 days prior to *your effective date*.

2. Any *sickness* or onset of new symptoms that occur during the first 48 hours following the *effective date* if *you* purchase this *policy* after *your* arrival in Canada.

3. For ***Insured child(ren)*** under two years of *age*: any *sickness* or *medical condition* related to a birth defect.

4. Abuse of alcohol, drugs or intoxicants

Situations where *your* claim will not be paid:

- Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use or abuse of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood, drugs or other intoxicants (including cannabis), whether prior to or during *your trip*.

5. Travelling for the purpose of obtaining *treatment* or travelling when *treatment* could be expected.

Situations where *your* claim will not be paid:

- A *trip* made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication;
- Any future investigation or *treatment* (except routine monitoring) is planned before *your trip*; or
- Any *medical condition* or symptoms for which it is reasonable to believe or expect that *treatment* will be required during *your trip*.

6. Claims related to expectant mother's complications of pregnancy and/or delivery.

Situations where *your* claim will not be paid:

- Claim related to routine pre-natal or post-natal care;
- Claim related to pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.

7. Child born during the *trip*

Situation where *your* claim will not be paid:

- Claim related to *your child* born during the *trip*.

8. Sports and High Risk Activities

Accident that occurs while *you* are participating (including training, practicing or competing) in:

- a. any performance as a pilot or crew member of, or travelling as a passenger on any aircraft, flying machines or flying devices that are

Visitors to Canada Insurance

supported chiefly by their buoyancy in air, and includes, but is not limited to, any airplane, balloon, kite balloon, kite surfing, airship, glider, hang glider, paraglider, parasail, parachute, skydiving, kite and wingsuit. Travelling as a passenger on a *common carrier* is not subject to this exclusion;

- b. any maneuvers or training exercises of the armed forces;
 - c. any *professional sport(s)*;
 - d. any high-risk activity (including competition and *speed contest*) involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.
9. We will not pay a benefit with respect to non-emergency, experimental or elective *treatment* (e.g. cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications), or that *you* elect to have provided outside *your* country of permanent residence when medical evidence indicates that *you* could return to *your* country of permanent residence to receive such *treatment*. The delay to receive *treatment* in *your* country of permanent residence has no bearing on the application of this exclusion.
 10. For policy extensions: *sickness* or *injury* which first appeared, was diagnosed or received *medical treatment* after the *departure date* and prior to the *effective date* of the insurance extension. No extension is permitted if *you* have not been continuously insured under a CAA Visitors to Canada Insurance *policy* with no gap in coverage.
 11. The replacement of an existing prescription, whether by reason of loss, renewal or inadequate supply, or the purchase of drugs and medications (including vitamins) which are commonly available without a prescription or which are not legally registered and approved in Canada.
 12. a. Cardiac catheterization, angioplasty and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved in advance by *CAA Assistance* prior to being performed, except in extreme circumstances where such surgery is performed as a *medical emergency* immediately upon admission to *hospital*; and/or
b. Magnetic resonance imaging (MRIs), computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies unless approved in advance by *CAA Assistance*.
 13. Cataract surgery or services provided by a naturopath or an optometrist or in a convalescent home, nursing home, rehabilitation centre or health spa.
 14. Medical repatriation unless approved in advance and arranged by *CAA Assistance*.
 15. Upgrading charges or cancellation penalties for airline tickets, unless approved in advance by *CAA Assistance*.
 16. Damage to or loss of hearing devices, eyeglasses, sunglasses, contact lenses, or prosthetic teeth or limbs, and resulting prescription thereof.
 17. Medical services in *your* country of permanent residence.
 18. Any *act of terrorism*.
 19. Travel against medical advice
 - Any claim incurred after a *physician* advised *you* not to travel.

Package Plans

SINGLE TRIP CANADA VACATION PACKAGE, SINGLE TRIP VACATION PACKAGE, MULTI-TRIP VACATION PACKAGE, *TOP-UP* TO MULTI-TRIP VACATION PACKAGE AND NON-MEDICAL VACATION PACKAGE PLANS

Insurance Coverage	Single Trip Package Plans and Multi-Trip Vacation Package	Non-Medical Vacation Package	Benefit Maximum
Emergency Medical Insurance	•		Up to \$5 million
Trip Cancellation & Interruption Insurance	•	•	Prior to departure: Up to the <i>sum insured</i> After departure: Up to unlimited
Travel Accident Insurance	•	•	Up to \$100,000 Flight Accident Up to \$50,000 Travel Accident
Baggage Insurance	•	•	Up to \$1,500 / \$3,000 per <i>policy</i> year
• Baggage Delay	•	•	Up to \$500
• Lost Documents	•	•	Up to \$250
Infant Protection	•		Up to \$5 million
Holiday Protection	•	•	Up to \$750
Eligibility and Purchase Conditions	<ul style="list-style-type: none"> • Subject to Eligibility and Purchase Conditions of individual insurance coverages. • Must be purchased for the full duration of the <i>trip</i>. • Purchase is subject to Eligibility on inside front cover. • Applicants <i>age</i> 60 and over purchasing a Multi-Trip Vacation Package and/or <i>Top-Up</i> must complete a <i>medical questionnaire</i>, no longer than six months before the <i>departure date</i> or <i>effective date</i>. Not applicable to Single Trip Vacation Package, Single Trip Canada Vacation Package and Non-Medical Vacation Package with <i>sum insured</i> up to \$40,000 per <i>insured</i>. • Applicants purchasing a <i>sum insured</i> exceeding \$40,000 per <i>insured</i> must complete a <i>medical questionnaire</i> (see page 8), regardless of <i>age</i>, to determine eligibility and premium. 		
Coverage Starts	• Please refer to individual insurance coverages.		
Coverage Ends	• Please refer to individual insurance coverages.		

Package Plans

Maximum Age	<ul style="list-style-type: none"> • Age 84 for Single Trip Vacation Package, Multi-Trip Vacation Package or <i>Top-Up</i> to Multi-Trip Vacation Package. • No maximum age for Single Trip Canada Vacation Package and Non-Medical Vacation Package.
Maximum Benefit	<ul style="list-style-type: none"> • Please refer to individual insurance coverages.
Maximum Trip Days Including Extension or Top-Up	<ul style="list-style-type: none"> • 365 days with GHIP approval – Single Trip Canada Vacation Package, Single Trip Vacation Package <u>under age 60</u> and Multi-Trip Vacation Package <u>under age 60</u>. • 365 days – Non-Medical Vacation Package. • 30 days – Single Trip Vacation Package <u>age 60-84</u>. • 63 days – Multi-Trip Vacation Package <u>age 60-84</u>.

CANADA VACATION PACKAGE PLAN

Provides coverage within Canada only, for travel outside *your* Canadian province or territory of residence.

MULTI-TRIP VACATION PACKAGE PLAN

Provides coverage for multiple individual *trips* outside *your* Canadian province or territory of residence for up to 4, 8, 15 or 30 *days*, based on the Multi-Trip Vacation Package Plan duration *you* have purchased. An individual *trip* begins on the date *you* leave *your* province or territory of residence and ends when *you* return to *your* province or territory of residence.

If *you* leave Canada several times during an individual *trip* (without returning to *your* province or territory of residence) *your* Multi-Trip Plan *days* start again each time *you* leave Canada.

When *you* are outside Canada for any period of time that exceeds the Multi-Trip Plan *days* *you* have purchased, a *Top-Up* will be required.

If *your* individual *trip days* are entirely within Canada, but outside *your* province or territory of residence, a *Top-Up* is not required. See Automatic Extension of Coverage on page 46, item 2.

You are not required to provide advance notice of the *departure date* and *return date* of each individual *trip*. However, *you* will be required to provide evidence of *your departure date* and *return date* when filing a claim (for example, airline ticket, customs or immigration stamp or other receipt).

The Multi-Trip Vacation Package Plan includes all the benefits included with the Single Trip Vacation Package Plan, however benefit maximum amounts payable per *policy* apply to the Trip Cancellation and Baggage benefits. The combined benefit maximum total payable for Trip Cancellation expenses is either \$2,000, \$3,000, \$4,000 or \$5,000 per *trip* (depending on *your* choice) and \$10,000 per *policy* year. Baggage delay benefits, available after 10 hours of *your* checked baggage being delayed, are payable up to a benefit maximum total of \$500 per *trip* and \$1,500 per *policy* year and baggage damage or loss is payable up to a benefit maximum total of \$1,500 per *trip* and \$3,000 per *policy* year.

If *your* prepaid *travel arrangements* for *your trip* exceed the maximums stated above, *you* must purchase a separate Trip Cancellation & Interruption Insurance *policy* to cover the difference between the amount covered under the Multi-Trip Vacation Package Plan and the total amount of *your* prepaid *travel arrangements*.

Note: For an individual *trip* to be covered under the benefits of the Multi-Trip Vacation Package, it must start and end within the period of coverage.

Package Plans

If an individual *trip* begins during the period of coverage but extends beyond the *return date*, you can purchase:

- *Top-Up* coverage for any travel *days* that fall after the *return date*; or
- a new Multi-Trip Vacation Package Plan for the next 365 *day* period.

Please refer to the Extensions and *Top Ups* section on page 46 for applicable conditions.

The total duration of *your* individual *trip* cannot exceed the maximum *trip* length of the coverage duration *you* have purchased for *your* Multi-Trip Vacation Package unless it is topped up.

TOP-UP TO MULTI-TRIP VACATION PACKAGE PLAN

A *Top-Up* must be added to *your* Multi-Trip Vacation Package Plan for the total individual *trip days* outside Canada that exceed either 4, 8, 15 or 30 *days*, based on the Multi-Trip Vacation Package Plan duration *you* have purchased.

CONDITIONS

In addition to the General Conditions described on page 5, Package Plans are subject to the following condition:

1. Single Trip Vacation Package, Single Trip Canada Vacation Package, Multi-Trip Vacation Package, *Top-Up* to Multi-Trip Vacation Package and Non-Medical Vacation Package are subject to the terms, insured risks, benefits, conditions, exclusions, limitations and definitions specified in this *policy* for each of the insurance coverages listed in the chart on page 24, in addition to the General Terms of Agreement and the Statutory Conditions.

EXCLUSIONS

In addition to the General Exclusions described on page 5 and 6, Package Plans are subject to the exclusions described within each applicable insurance coverage.

INFANT PROTECTION

Provides automatically, at no extra charge, Emergency Medical Insurance to *infants* who:

- a. do not occupy a seat on the airplane; and
- b. are travelling with a parent or legal guardian who has purchased the Single Trip Vacation Package Plan, Single Trip Canada Vacation Package Plan, Multi-Trip Vacation Package Plan or *Top-Up* to Multi-Trip Vacation Package Plan.

For more information about the benefits, conditions and exclusions of *Infant* Protection, refer to the terms of Emergency Medical Insurance beginning on page 6.

HOLIDAY PROTECTION

If the death or *hospitalization* of an *immediate family member*, close friend, business associate or *key employee*, who has not accompanied *you* on the *trip*, prompts *you* to return earlier than *your return date* and *you* consequently miss at least 70% of *your* scheduled package tour, the *insurer* will issue a redeemable certificate to a maximum of \$750.

Holiday Protection Limitations

1. Eligibility to receive the benefit under Holiday Protection is dependent upon approval and payment of a valid *trip* interruption claim under the Trip Cancellation & Interruption Insurance of this *policy*.
2. The redeemable certificate is:
 - a. payable only to *you*;
 - b. valid until the expiry date indicated on the redeemable certificate (for

Package Plans

example, a period of 180 *days* from the date of *your* early return from *your* interrupted *trip*);

- c. nontransferable; and
 - d. not redeemable in cash.
3. The replacement *trip* must:
- a. begin before the expiry date on the redeemable certificate; and
 - b. be purchased through a CAA Travel Agency.

Trip Cancellation & Interruption Insurance

Eligibility and Purchase Conditions	<ul style="list-style-type: none"> • May be purchased by Canadian residents separately or as part of a Package Plan. • May be purchased by non-Canadian residents separately or as part of Non-Medical Vacation Package Plan provided that <i>you</i> are living in, travelling through or visiting Canada during <i>your trip</i>. Some insured risks are limited to Canadian residents only. • Purchase is subject to Eligibility on inside front cover. • Applicants purchasing a <i>sum insured</i> exceeding \$40,000 per <i>insured</i> must complete a <i>medical questionnaire</i> (see page 8), regardless of <i>age</i>, to determine eligibility and premium.
Coverage Starts	<ul style="list-style-type: none"> • Cancellation benefits start on the date and time of purchase of this coverage; • Interruption benefits start on the <i>departure date</i>.
Coverage Ends	<p>The earliest of:</p> <ul style="list-style-type: none"> • the date on which there was cause for cancellation prior to departure; or • the <i>return date</i> as shown on <i>your Declaration Page</i>.
Maximum Age	<ul style="list-style-type: none"> • No maximum age if purchased separately or as part of Single Trip Canada Vacation Package or Non-Medical Vacation Package. • Age 84 for Single Trip Vacation Package, Multi-Trip Vacation Package or <i>Top-Up</i> to Multi-Trip Vacation Package.
Maximum Benefit	<p>Trip Cancellation (prior to departure): Up to the <i>sum insured</i></p> <p>Trip Interruption (after departure): Up to unlimited</p>
Maximum Trip Days Including Extension or Top-Up	<ul style="list-style-type: none"> • 365 Days – if purchased separately or as part of Single Trip Canada Vacation Package, Single Trip Vacation Package <u>under age 60</u>, Multi-Trip Vacation Package <u>under age 60</u> or Non-Medical Vacation Package. • 30 Days – Single Trip Vacation Package <u>age 60 to 84</u> • 63 Days – Multi-Trip Vacation Package <u>age 60 to 84</u>.

Trip Cancellation & Interruption Insurance

INSURED RISKS

Any of the following occurrences that prevents *you* from departing or returning on *your return date*:

Sickness, Injury, Quarantine and Death

1. Death, *sickness, injury*, or quarantine of *you, your travel companion, immediate family member, business partner, key employee or caregiver or your travel companion's immediate family member, business partner, key employee or caregiver*.
2. Death or *emergency hospitalization* of a close friend during the 10 *days* prior to the *departure date* or during the *trip*.
3. Side effects and/or adverse reactions experienced by *you or your travel companion* to vaccinations required for *your trip*.
4. Death, *hospitalization* or quarantine of the host at *your principal trip destination*.
5. Based on *your or your travel companion's* medical history, *you or your travel companion* are unable to be immunized or take preventative medication that is required for entry into a country or region that is on *your travel itinerary* (provided the requirement became effective after the purchase of the *travel arrangements* and this insurance).
6. *Sickness, injury* or death of *your or your travel companion's service animal* if *you or your travel companion* are an individual with any mental or physical disability requiring the use of *service animal* to maintain independence. *Travel arrangements* must have been made for the animal to accompany *you on your trip*. For this benefit to apply, the *travel arrangement cost* for *your service animal* must be included in the covered amount insured under the *trip*.
7. A *medical condition* which, in the written opinion of the attending *physician*, prevents *you or your travel companion* from participating in a sporting event when the purpose of *your trip* was to participate in that sporting event.

Pregnancy, Adoption

8. A pregnancy diagnosed after booking the *trip* if the attending *physician* advises *you, your spouse, your travel companion or a travel companion's spouse* not to travel.
9. Complications of *your pregnancy* or that of *your spouse, your travel companion or your travel companion's spouse* within the first 31 weeks of pregnancy or complications following the full-term birth of a *child* by the aforementioned.
10. *You, your spouse, your travel companion or your travel companion's spouse* legally adopt(s) a *child* and the adoption notice was received after the *effective date*.
11. The early and unexpected birth of *your immediate family member* not travelling with *you* during *your trip*.

Employment, Education

12. Cancellation of a planned *business meeting, conference or convention* when the sole purpose of the *trip* was to attend the meeting, conference or convention and the cancellation of the meeting is beyond the control of the *insured or the insured's employer*, and the meeting is between companies with unrelated ownership, and in the case of a conference or convention, *you* must be a registered delegate. Benefits are only payable to the *insured(s)* who are attending the *business meeting, conference or convention*.
13. The relocation of *your principal residence* or that of a *travel companion* by reason of an unforeseen transfer initiated by the employer with whom *you, your spouse, a travel companion or a travel companion's spouse* are employed at the beginning of the *trip*. This risk does not apply to self-employed persons or contractual employees.

Trip Cancellation & Interruption Insurance

14. Involuntary loss of permanent employment by *you*, *your spouse*, a *travel companion*, a *travel companion's spouse*, *your parent* or legal guardian [if *you* are under 19 years of *age* or are a person(s) with disability (physical and/or mental) of any *age*], due to lay off or dismissal without just cause provided *you* had no knowledge of such loss when this insurance was purchased. This risk does not apply to self-employed persons or contractual employees.
15. *Your* or *your travel companion's* post-secondary school exam or classes have been unexpectedly rescheduled after the purchase of this insurance whereby the date of the exam or classes conflicts with *your trip*.

Accommodation

16. *Your* principal residence or that of a *travel companion* is rendered uninhabitable, or *your* place of business or that of a *travel companion* is rendered inoperative as the result of a disaster or event independent of any intentional act or negligence on *your/their* part.
17. *You* or *your travel companion's* principal residence or place of business is burglarized within seven *days* prior to *your departure date* or during *your trip*.
18. *Your* commercial accommodation at *your trip* destination is rendered uninhabitable due to a disaster or event independent of any intentional act or negligence, after *your trip* is booked.

Government, Legal

19. *You* or *your travel companion's* passport is not issued within the time confirmed in writing by Passport Canada.
20. *You* or *your travel companion* are summoned to police, fire or military (whether active or reserve) service.
21. If *your* or *your travel companion's* passport and/or travel visa is lost or stolen during *your trip* and *you* are unable to continue on *your trip* or to return to *your* Canadian province or territory of residence as originally planned.
22. Refusal of *your* visa application or that of a *travel companion* for the destination country provided that documentation shows eligibility to apply, the refusal is not due to late application, and that the application is not a subsequent attempt for a visa that had been previously refused. **This risk applies to Canadian residents only.**
23. A new and unexpected Travel Advisory, issued by the Canadian government, after the purchase of this insurance and prior to the departure of *your trip*, or during *your trip*, that warns Canadian residents to "Avoid non-essential travel" or "Avoid all travel" to a specific region of any country included in *your trip*. **This risk applies to Canadian residents only.**
24. *You*, *your travel companion* or the *spouse* or *child(ren)* of either are selected for jury duty, subpoenaed to appear as a witness in court or required to appear as a defendant in a civil suit, whereby the date of the hearing conflicts with the *trip*.
25. *You* or *your travel companion* is refused entry at customs, or security checkpoints, due to:
 - a. health regulations set by government authorities; or
 - b. mistaken identity.

Hijacking, Violent Attack, Terrorism

26. Seizure or destruction by terrorists at the airport, *common carrier* or hotel forming part of *your* and *your travel companion's trip* and resulting in a Travel Advisory Notice issued by the Canadian government notifying Canadian residents to "Avoid non-essential travel" or "Avoid all travel" to such destination when the Travel Advisory Notice corresponds to the scheduled date and destination of *your trip*.

Trip Cancellation & Interruption Insurance

- 27. A hijacking in which *you*, *your travel companion* or the *spouse* or *child(ren)* of either are a victim.
- 28. A direct, violent attack perpetrated against *you*, an *immediate family member* or a *travel companion*.

Missed Connections, Travel Delay

- 29. An involuntary change in the schedule of an airline flight, tour or cruise ship that is providing transportation for a portion of *your trip*, which causes *you* to miss a connection or to interrupt *your trip*.
- 30. A missed departure or connection resulting from:
 - a. weather (including road closure resulting from weather); or
 - b. volcanic eruption; or
 - c. earthquake; or
 - d. delay of a connecting *common carrier* due to weather or mechanical failure; or
 - e. delay of a vehicle aboard which *you* are a passenger due to an emergency road closure by the police; or
 - f. an accident involving a vehicle or a *common carrier* aboard which *you* are a passenger on *your way* to the scheduled point of departure or return; or
 - g. an unannounced strike by *your common carrier* for which *you* hold a valid ticket on,provided that the *common carrier* or vehicle mentioned above was scheduled to arrive at the scheduled point of departure or return at least two hours in advance of the scheduled time of departure or return.
- 31. When *your primary reason* for the *trip* is to attend a wedding, funeral or school graduation ceremony, or other commercial entertainment event for which *you* have purchased tickets, and the scheduled time of arrival is delayed for a reason beyond *your control*.
- 32. *Your travel companion's* plane is delayed by weather conditions, earthquakes or volcanic eruptions for at least 30% of *your trip*, and *your travel companion* decides not to go on the *trip* as booked.
- 33. *You* miss a connection or must interrupt *your trip* because *your* cruise ship is delayed or the itinerary is modified due to the *emergency medical* problem of another passenger.

Travel Supplier Cancellations, Default

- 34. Undelivered *travel services* due to the *default* of a *travel supplier* with whom *you* have booked *your travel arrangements*. Under Trip Cancellation, only Benefit #1.h applies. Under Trip Interruption, Benefits #2.g. and #2.i. apply.
- 35. If a cruise or a tour that is included in *your trip* and insured under *your CAA Travel Insurance policy* is cancelled for any reason except *default*, and the cancellation occurs:
 - a. **before *you leave home***, we will **reimburse** *you* for *your* non-refundable prepaid airfare that is not part of *your* cruise or tour up to \$2,500.
 - b. **after *you leave home***, but prior to the cruise or tour departure, we will **reimburse** *you* up to \$2,500 for the lesser of:
 - i) the change fee charged by the airline carrier(s) to return *you* home, if such an option is available to *you*; or
 - ii) the extra cost of a one-way fare via the most cost effective itinerary to return *you* home.
- 36. Excursions booked onboard *your* cruise ship that are not included as part of *your original trip* cost if *you* must cancel the balance of *your trip*.

Trip Cancellation & Interruption Insurance

BounceBack

37. In the event *you* have to return to *your* Canadian province or territory of residence from *your trip* destination before *your return date* because of one of the following reasons:

- a. an *immediate family member*, who is not travelling with *you*, is admitted to a *hospital* due to an *emergency* or dies after *you* leave *your* Canadian province or territory of residence; or
- b. a disaster or event independent of any intentional act or negligence on *your* part which causes *your* principal residence to become uninhabitable after *you* leave *your* Canadian province or territory of residence.

We will reimburse *you* up to a maximum of \$2,000 for the cost of *your* round-trip economy class transportation expenses to return *you* to *your* Canadian province or territory of residence from *your trip* destination and, within *your* period of coverage, return *you* back to that *trip* destination.

In the case of a death of an *immediate family member*, we will pay the lesser amount of the cost of *your* round-trip economy class transportation expenses to return to *your* Canadian province or territory of residence or the place of residence of the deceased. **This benefit applies to Canadian residents only.**

BENEFITS

1. TRIP CANCELLATION (before departure)

In the event of a Trip Cancellation please advise *your* CAA Travel Consultant (if *travel arrangements* were booked through CAA) or *your* travel agent or *your travel supplier* on the *day* the insured risk occurs or on the next business *day* after the insured risk occurs prior to the *departure date*. Only the sums that are nonrefundable on the *day* the insured risk occurs shall be considered for the purpose of the claim.

In the event *you* must cancel *your trip*, the following benefits will apply to *you* and to *your travel companion(s)* named as *insured(s)*, subject to the *sum insured* and to all terms and conditions of this *policy*:

Important Restriction to Trip Cancellation benefits a. and b.:

Cancel for Any Other Reason benefit(s) a. and b. are covered only if *you* purchase *your policy* within 72 hours of booking *your travel arrangements* or before cancellation penalties come into effect. Subject only to the General Exclusions and Conditions described on page 5 and 6.

- a. **reimbursement** of 75% of the nonrefundable portion of *your* fully prepaid *travel arrangements* booked through CAA (Canadian Automobile Association), if *you* elect to cancel *your trip* 3 hours or more prior to the scheduled *departure date* and time for any other reason; or
- b. **reimbursement** of 50% of the nonrefundable portion of *your* fully prepaid *travel arrangements* booked through another booking source, if *you* elect to cancel *your trip* 3 hours or more prior to the scheduled *departure date* and time for any other reason; or
- c. **reimbursement** of the nonrefundable portion of the fully prepaid *travel arrangements* up to the maximum amount indicated as the *sum insured* on *your Declaration Page* if *your trip* is cancelled due to an insured risk. **This benefit does not apply to Insured Risk #29;** or
- d. **reimbursement** of the nonrefundable portion of the fully prepaid *private accommodation services* booked through an *approved online platform* up to the

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maximum amount indicated as the *sum insured* on your *Declaration Page* if your *trip* is cancelled due to an insured risk. **This benefit does not apply to Insured Risk #29;** or

- e. **reimbursement** of expenses to cover the upgrade occupancy charges if *your travel companion(s)* cancels prior to departure due to an insured risk and *you* elect to continue with the *trip* as ticketed; or
- f. **reimbursement** of the reasonable transportation costs for *you* to travel to *your trip* destination by the most direct route if *you* miss the contracted departure due to the occurrence of an insured risk. **This benefit does not apply to Insured Risk #29;** or
- g. **reimbursement** up to \$1,000 for the extra cost of a one-way economy airfare via the most cost effective route to *your next trip* destination or a change fee charged by the airline involved when such an option is available to *you* in the event of a schedule change covered under Insured Risk #29; or
- h. **reimbursement** of the nonrefundable portion of the amount *you* have prepaid for undelivered *travel services*, up to a maximum of \$5,000 per *insured*, in the event of the *default* of the *travel supplier* with whom *you* have booked your *travel arrangements*;
- i. **reimbursement** of covered expenses when an *act of terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this *policy*;
- j. **reimbursement** of up to \$2,500 for *your* nonrefundable prepaid airfare when it is not part of *your* cruise or tour package, or up to \$2,500 for the airline's change fee if the cruise line or tour operator cancels *your* cruise or tour package for any reason except *default*. *Your* entire prepaid *travel arrangements* (cruise or tour package and airfare) must be insured;
- k. **reimbursement** of up to \$800 for alternate *travel arrangements* on a scheduled *common carrier* to the planned *trip* destination to allow arrival in time for the event under Insured Risk #31.

2. TRIP INTERRUPTION OR DELAY (after departure)

In the event of a Trip Interruption or Delay, please call CAA Assistance immediately to ensure that *you* do not incur expenses which are not covered. Phone numbers are located on the inside front cover and page 48.

In the event *you* must interrupt or delay *your trip*, the following benefits will apply to *you* and to *your travel companion(s)* named as *insured(s)*, subject to the *sum insured* and to all terms and conditions of this *policy*:

Important Restriction to Trip Interruption benefits a., b. and c. :

Interruption for Any Other Reason benefits a., b. and c. are covered only when *your trip* is interrupted for 48 hours or more after *your* arrival at *your trip* destination. Subject only to the General Exclusions and Conditions described on page 5 and 6.

- a. **reimbursement** of 75% of the unused nonrefundable portion of *your* fully prepaid *travel arrangements* booked through CAA (Canadian Automobile Association) up to the amount indicated as the *sum insured* prior to departure on your *Declaration Page* (except the prepaid cost of *your* return transportation ticket home) up to \$2,500 if *you* elect to interrupt *your trip* prior to the scheduled *return date* and time for any other reason; or
- b. **reimbursement** of 50% of the unused nonrefundable portion of *your* fully prepaid *travel arrangements* booked through another booking source, up to the

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amount indicated as the *sum insured* prior to departure on *your Declaration Page* (except the prepaid cost of *your* return transportation ticket home) up to \$2,500 if *you* elect to interrupt *your trip* prior to the scheduled *return date* and time for any other reason;

- c. **reimbursement** of up to \$1,000 for the extra cost of a one-way economy airfare via the most cost effective route to return *you* to *your* home or any additional fees incurred to change the dates of *your* original return ticket when such an option is available to *you*;
- d. **reimbursement** of the extra cost of a one-way economy fare to the departure point or to the *trip* destination point. Unused nonrefundable prepaid *travel arrangements* excluding the cost of the original ticket (arranged at the time of application for insurance) will be refunded up to a maximum amount indicated as the *sum insured* prior to departure on *your Declaration Page*. **This benefit does not apply to Insured Risk #29;** or
- e. **reimbursement** up to \$1,000 for the extra cost of a one-way economy airfare via the most cost effective route to *your* next *trip* destination or a change fee charged by the airline involved, when such an option is available to *you*, in the event of a schedule change covered under Insured Risk #29; or
- f. **reimbursement** of any additional fees incurred to change the dates of *your* original return ticket; or
- g. **reimbursement** to a maximum of \$4,000, subject to a limit of \$400 per *day*, for reasonable and necessary commercial lodging and meals, commercial vehicle rental, essential telephone calls and taxi transportation when, due to the occurrence of an insured risk:
 - i. *you* miss part of a *trip*;
 - ii. *your*, or *your travel companion's*, return to the point of departure is delayed beyond the *return date*;
 - iii. *you* must return earlier than the *return date*; or
 - iv. *your* commercial accommodation is closed due to a *default*.
- h. **reimbursement**, subject to prior approval by *CAA Assistance*, in the event of *your* death on a *trip* following *your hospitalization* or accidental death of:
 - a. the actual cost incurred for:
 - i) preparation of the deceased *insured*; and
 - ii) return of the deceased *insured* in the *common carrier's* standard transportation container to the scheduled point of departure; or
 - b. up to \$10,000 for burial or cremation at the place of death.

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

In addition, and subject to prior approval of *CAA Assistance*, return transportation for an *immediate family member* or close friend to identify the deceased *insured*. Reasonable out-of-pocket expenses incurred for commercial accommodation and meals, essential taxis and telephone calls by the attending *immediate family member* or close friend will be **reimbursed** to a maximum of \$300 per *day* to a maximum of three *days*.

- i. **reimbursement** of the nonrefundable portion of the amount *you* have prepaid for undelivered *travel services* plus reimbursement of the extra cost of a one-way economy fare to the departure point or the *trip* destination point up to a maximum of \$5,000 per *insured*, in the event of the *default* of the *travel supplier* with whom *you* have booked *your travel arrangements*;
- j. **reimbursement** to a maximum of \$100 per *policy* for commercial kennel costs for *your* pet(s) (domestic dog(s), *service animal(s)* and/or cat(s) only) when *you* are not able to return on *your return date*;

Trip Cancellation & Interruption Insurance

k. Return of *Vehicle*:

When approved in advance by *CAA Assistance*:

- i. reasonable expenses for the return of *your* private or rental *vehicle* due to an insured risk; or
 - ii. repatriation of the *insured* if private *vehicle* is stolen or inoperative due to an accident.
- l. **reimbursement** of covered expenses when an *act of terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this *policy*;
- m. If *your* or *your travel companion's* passport and/or travel visa is lost or stolen during *your trip* and *you* are unable to continue on *your trip* or to return to *your* Canadian province or territory of residence as originally planned, *we* will **reimburse** *you* for:
- i. reasonable travel and accommodation expenses until the travel documents are replaced; and
 - ii. up to \$1,000 for the additional cost of one-way transportation by the most cost-effective itinerary (being the lesser of a one-way economy transportation or the change fee charged by the airline on existing tickets if this option is available) to *your* next destination or to return *you* to *your* Canadian province or territory of residence.
- n. **reimbursement**, under Insured Risk #35, of up to \$2,500 for:
- i. the change fee charged by the airline carrier(s) to return *you* home, if such an option is available to *you*; or
 - ii. the extra cost of a one-way air fare via the most cost effective itinerary to return *you* home if the cruise line or tour operator cancels *your* cruise or tour after *you* leave home but prior to the cruise or tour departure for any reason except *default*. *Your* entire prepaid *travel arrangements* (cruise or tour and airfare) must be insured.
- o. **reimbursement** of up to \$250 to cover unused non-refundable prepaid costs for excursions booked onboard *your* cruise ship that are not included as part of *your* original trip cost if *you* must cancel the balance of *your trip*;
- p. **reimbursement** of up to a maximum of \$2,000, under Insured Risk 37.a. and b. BounceBack, for the cost of *your* round-trip economy class transportation to return *you* to *your* Canadian province or territory of residence from *your trip* destination and, within *your* period of coverage, return *you* back to that *trip* destination.

In the case of death of an *immediate family member*, *we* will pay the lesser amount of the cost of *your* one-way economy fare to return *you* to *your* Canadian province or territory of residence or the place of residence of the deceased.

BounceBack benefits 37.a. and b. apply to Canadian residents only.

CONDITIONS

In addition to the General Conditions described on page 5, Trip Cancellation & Interruption Insurance is subject to the following conditions:

1. *You* must not know (nor be aware of) any reason, circumstance, event, activity or *medical condition* affecting *you*, an *immediate family member*, a *travel companion* or an *immediate family member* of a *travel companion* which may eventually prevent *you* from starting and/or completing *your* covered *trip* as booked at the time of purchase of this insurance.
2. If *sickness* or *injury* delays *your* return more than 10 *days* beyond the

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return date, the benefit for the extra cost of a one-way ticket home will only be paid upon submission of proof that *you* were admitted and confined to a *hospital* for at least 72 hours within the 10 *day* period.

3. If a disaster or event independent of any intentional act or negligence renders *your* commercial accommodation uninhabitable, this benefit is only applicable if *your* commercial accommodation arrangements are not eligible for reimbursement by the *travel supplier*.
4. The *physician* recommending cancellation, interruption or delay of the *trip* must be actively and personally attending to *your* care.
5. Benefits in the event of *default* are payable provided that:
 - a. *you* have contracted with a *travel supplier* who *defaults*; and
 - b. as a result of the *default*, *you* do not receive part or all of the *travel services* for which *you* have contracted; and
 - c. *you* cannot recover all of the cost of such undelivered *travel services* either from the *travel supplier*, 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*.

Any benefits payable are subject to an overall aggregate maximum limit relating to all in-force travel policies issued by *us*, including this *policy*, as follows:

- \$1 million maximum with respect to the *default* of any one *travel supplier* occurring in a calendar year;
- \$3 million maximum with respect to *defaults* of all *travel suppliers* occurring in a calendar year.

If total claims resulting from the *default* of one or more *travel suppliers* exceed, in *our* judgment, the applicable aggregate maximum limit, then each *insured* is entitled to their pro rata share of such aggregate maximum limit.

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

6. Any benefits payable for *acts of terrorism* are excess to all other recovery sources including, but not limited to, alternative or replacement travel options offered by airlines, tour operators, cruise lines and other *travel suppliers* and other insurance coverage (even when such coverage is described as excess) and are payable only after *you* have exhausted all such other recovery sources.

Any benefits payable are subject to an overall aggregate maximum limit relating to all in-force travel policies issued by *us*, including this *policy*. Coverage is available for up to two *acts of terrorism* within a calendar year and the maximum payable for each *act of terrorism* is \$2.5 million.

If total claims resulting from one or more *acts of terrorism* exceed the applicable aggregate maximum limit stated above, then each *insured* is entitled to their pro rata share of such aggregate maximum limit.

If, in *our* judgment, the total of all payable claims under one or more *acts of terrorism* may exceed the applicable aggregate maximum limit, *your* prorated claim will be paid after the end of the calendar year in which *you* qualify for benefits and after all other avenues for reimbursement have been explored.

Trip Cancellation & Interruption Insurance

EXCLUSIONS

In addition to the General Exclusions described on page 5 and 6, no coverage shall be provided under Trip Cancellation & Interruption Insurance and no payment shall be made for claims resulting in whole or in part from, or contributed to by, or as natural and probable consequence of any of the following:

1. A *trip* undertaken for the purpose of visiting a sick or injured person when the *trip* is cancelled, interrupted or delayed due to such person's *medical condition* or death.
2. Abuse of alcohol, drugs or intoxicants
Situations where *your* claim will not be paid:
 - Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use or abuse of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood, drugs or other intoxicants (including cannabis), whether prior to or during *your trip*.
3. Travelling for the purpose of obtaining *treatment* or travelling when *treatment* could be expected
Situations where no benefit will be paid:
 - A *trip* made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication;
 - Any future investigation or *treatment* (except routine monitoring) is planned before *your trip*; or
 - Any *medical condition* or symptoms for which it is reasonable to believe or expect that *treatment* will be required during *your trip*.
4. a. A pregnancy diagnosed after *your departure date* unless *your* attending *physician* advises *you* that *you* cannot travel during the *trip*;
b. Routine prenatal care or childbirth at any time during *your trip*;
c. Any costs for *your child(ren)* born during *your trip*;
d. Complications, conditions or symptoms of pregnancy during the nine weeks prior to or after and including the expected delivery date.
5. If *you* fail or neglect to perform all actions required by government authorities for entry at customs, or security checkpoints.
6. Failure or neglect to obtain required vaccinations or inoculations, excluding Insured Risk #5, page 28.
7. Non-presentation of required travel documents, (for example, visa, passport, inoculation/vaccination reports), excluding Insured Risks #5, page 28, #19 and #21, page 29.
8. A return earlier or later than the *return date* unless recommended by the attending *physician*.
9. Payment for repatriation when the original ticket may be used. Original tickets will become the property of CAA Travel Insurance in the event of a repatriation.
10. Reimbursement of the cost of the original ticket is not covered when refunding unused prepaid *travel arrangements* and/or when reimbursing the extra cost of a one-way economy airfare back to the departure point.
11. In the event of *default*, any loss or expense, incurred by *you*:
 - a. which is recovered or recoverable from any other source, including

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- any federal, provincial or other compensation fund, or from any other source that is legally responsible or under contract to reimburse *you*;
- b. if at the time of booking, the *travel supplier* is bankrupt, insolvent or in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation;
 - c. arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker;
 - d. arising as a result of the *default* of a *foreign travel supplier* if the *travel services* to be provided by such *foreign travel supplier* are not part of a *package travel arrangement*;
 - e. if *you* have not purchased CAA Trip Cancellation & Interruption Insurance in connection with *your travel arrangements*; and
 - f. for *travel services* that were actually provided.
12. Sports and High Risk Activities
- Accident that occurs while *you* are participating (including training, practicing or competing) in:
- a. any performance as a pilot or crew member of, or travelling as a passenger on any aircraft, flying machines or flying devices that are supported chiefly by their buoyancy in air, and includes, but is not limited to, any airplane, balloon, kite balloon, kite surfing, airship, glider, hang glider, paraglider, parasail, parachute, skydiving, kite and wingsuit. Travelling as a passenger on a *common carrier* is not subject to this exclusion;
 - b. any maneuvers or training exercises of the armed forces;
 - c. any *professional sport(s)*;
 - d. any high-risk activity (including competition and *speed contest*) involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.
13. Any loss resulting from an *act of terrorism* when, before *your effective date*, a Travel Advisory Notice was issued by the Canadian government, advising Canadian residents to "Avoid non-essential travel" or to "Avoid all travel" to that country, region or city.
14. Any nonrefundable pre-paid *travel services* when the *trip* was paid for through a points or rewards program.
15. Additional Exclusions to Insured Risk 37, BounceBack:
- a. A *pre-existing medical condition* of an *immediate family member* for which *treatment* was received in the three months before the purchase of this insurance, resulting in *hospitalization* or death of the *immediate family member* while *you* are on *your trip*;
 - b. A reason that *you* could reasonably have expected would require *you* to return to *your* Canadian province or territory of residence prior to *your return date* at the time *you* purchased this insurance;
 - c. *Your* return back to *your trip* destination after the *return date* indicated on *your Declaration Page*.
16. Additional Exclusions to Benefit 1d.
- We will not cover:*
- a. private rentals agreements (e.g., family or friends rentals);
 - b. any damage to the property;
 - c. any arrangements, payments or bookings made outside of the *approved online platform*.

Travel Accident Insurance

Eligibility and Purchase Conditions	<ul style="list-style-type: none"> • May be purchased by Canadian residents <u>only</u> as part of a Package Plan. May not be purchased separately. • May be purchased by non-Canadian residents <u>only</u> as part of Non-Medical Vacation Package Plan provided that <i>you</i> are living in, travelling through or visiting Canada during <i>your trip</i>. May not be purchased separately. • Purchase is subject to Eligibility on the inside front cover.
Coverage Starts	The latest of: <ul style="list-style-type: none"> • the date <i>you</i> leave <i>your</i> Canadian province or territory of residence; or • the <i>departure date</i>, start date or <i>effective date</i> shown on <i>your Declaration Page</i>.
Coverage Ends	The earliest of: <ul style="list-style-type: none"> • the date on which there was cause for cancellation prior to departure; or • <u>for non-Canadian residents</u>: the date <i>you</i> leave Canada to return to <i>your</i> country of permanent residence; or • the <i>return date</i> as shown on <i>your Declaration Page</i>.
Maximum Age	No maximum <i>age</i> if purchased as part of Single Trip Canada Vacation Package or Non-Medical Vacation Package. <i>Age 84</i> for Single Trip Vacation Package, Multi-Trip Vacation Package or <i>Top-Up</i> to Multi-Trip Vacation Package.
Maximum Benefit	Up to \$100,000 Flight Accident Insurance Up to \$50,000 Travel Accident Insurance
Maximum Trip Days	<ul style="list-style-type: none"> • 365 Days – If purchased as part of Single Trip Canada Vacation Package, Single Trip Vacation Package <u>under <i>age 60</i></u> or Multi-Trip Vacation Package <u>under <i>age 60</i></u> or Non-Medical Vacation Package. • 30 Days – Single Trip Vacation Package <u><i>age 60 to 84</i></u>. • 63 Days – Multi-Trip Vacation Package <u><i>age 60 to 84</i></u>.

INSURED RISKS

A. Flight Accident Insurance - maximum benefit up to \$100,000

Death or dismemberment as a result of *injury* sustained during the *trip* while *you* are travelling as a passenger, not as pilot or crew member, aboard 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 license, Charter Air Carrier license, or its foreign equivalent, and operated by a certified pilot.

The accident giving rise to *your injury* must happen:

- while *you* are travelling on a commercial passenger *plane* for which a ticket was issued to *you* for *your* entire airline *trip*; or
- 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
- while *you* are at an airport for the departure or arrival of the flight covered by this insurance.

Travel Accident Insurance

B. Travel Accident Insurance - maximum benefit up to \$50,000

Death or dismemberment as a result of *injury* sustained during the *trip* while *you* are in any situation other than those listed in section A. Flight Accident Insurance above and not otherwise excluded from coverage under this *policy*.

BENEFITS

Subject to all terms and conditions of this *policy*, the greatest of the following benefits is payable for all losses resulting within 100 *days* from the date of a single accident described as an insured risk and as a direct result thereof:

1. 100% of the *sum insured* for loss of life, dismemberment of two limbs or loss of sight in both eyes;
2. 50% of the *sum insured* for dismemberment of one limb or loss of sight in one eye.

Loss in reference to dismemberment means the actual, complete severance at or above the wrist or ankle joint. Loss of sight means the complete and irrecoverable loss of eyesight, which loss cannot be substantially corrected or remedied through simple *medical treatment* or corrective lenses.

Exposure and Disappearance

If *you* are unavoidably exposed to the elements due to an accident resulting in the disappearance, sinking or damaging of a *common carrier* aboard which *you* are a passenger and if, as a result of such exposure, *you* sustain a loss for which benefits would otherwise be payable, such loss will be covered by this *policy*.

If *you* disappear due to an accident resulting in the disappearance, sinking or damaging of a *common carrier* aboard which *you* are a passenger and if *your* body is not found within 52 weeks of such accident, the *insurer* shall presume that *you* sustained loss of life as a result of *injury* covered by this *policy*, subject to there being no evidence to the contrary.

CONDITIONS

In addition to the General Conditions described on page 5, Travel Accident Insurance is subject to the following conditions:

1. If other accidental death, dismemberment or loss of sight policies which *we* have previously issued to *you* are concurrently in-force with this *policy*, making the aggregate indemnity in excess of \$100,000, the present insurance shall be void and all premiums shall be returned to the *insured* or to their estate. If *you* are entitled to similar benefits through any other insurance plan, the benefits payable under this *policy* will be pro-rated.
2. Death or dismemberment must occur within 100 *days* from the date of the accident in order for benefits to be payable.
3. Should more than one loss be sustained from an insured risk as the direct result of a single accident, only the largest of the benefits is payable.
4. The benefit for dismemberment of two limbs is payable only if such dismemberment results directly from a single accident.
5. The total benefits payable for one or more accidents occurring during the same *trip* shall not exceed the *sum insured*.

EXCLUSIONS

In addition to the General Exclusions described on page 5 and 6, no coverage shall be provided under Travel Accident Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. Abuse of alcohol, drugs or intoxicants

Situations where *your* claim will not be paid:

- Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use or the abuse of alcohol resulting in a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood, drugs or other intoxicants (including cannabis), whether prior to or during *your trip*.

2. Illegal act

Situation where *your* claim will not be paid:

- Claim that results from or is related to *your* negligent behaviour or involvement in the commission or attempted commission of a criminal offence, negligent or illegal act.

3. Claims related to expectant mother's complications of pregnancy and/or delivery

Situation where *your* claim will not be paid:

- Claim related to routine pre-natal or post-natal care;
- Claim related to pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.

4. *Child* born during the *trip*

Situation where *your* claim will not be paid:

- Claim related to *your child* born during the *trip*.

5. Sports and High Risk Activities

Accident that occurs while *you* are participating (including training, practicing or competing) in:

- a. any performance as a pilot or crew member of, or travelling as a passenger on any aircraft, flying machines or flying devices that are supported chiefly by their buoyancy in air, and includes, but is not limited to, any airplane, balloon, kite balloon, kite surfing, airship, glider, hang glider, paraglider, parasail, parachute, skydiving, kite and wingsuit. Travelling as a passenger on a *common carrier* is not subject to this exclusion;
- b. any maneuvers or training exercises of the armed forces;
- c. any *professional* sport(s);
- d. any high-risk activity (including competition and *speed contest*) involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.

6. Any *act of terrorism*.

Baggage Insurance

Eligibility and Purchase Conditions	<ul style="list-style-type: none"> May be purchased <u>only</u> as part of a Package Plan. May not be purchased separately. May be purchased by non-Canadian residents <u>only</u> as part of Non-Medical Vacation Package Plan provided that <i>you</i> are living in, travelling through or visiting Canada during <i>your trip</i>. May not be purchased separately. Purchase is subject to Eligibility on the inside front cover.
Coverage Starts	The latest of: <ul style="list-style-type: none"> the date <i>you</i> leave <i>your</i> Canadian province or territory of residence; or the <i>departure date</i>, start date or <i>effective date</i> shown on <i>your Declaration Page</i>.
Coverage Ends	The earliest of: <ul style="list-style-type: none"> the date on which there was cause for cancellation prior to departure; or for <u>non-Canadian residents</u>: the date <i>you</i> leave Canada to return to <i>your</i> country of permanent residence; or the <i>return date</i> as shown on <i>your Declaration Page</i>.
Maximum Age	No maximum <i>age</i> if purchased as part of Single Trip Canada Vacation Package or Non-Medical Vacation Package. Age 84 for Single Trip Vacation Package, Multi-Trip Vacation Package or <i>Top-Up</i> to Multi-Trip Vacation Package.
Maximum Benefit	Up to \$1,500 <i>sum insured</i> .
Maximum Trip Days	<ul style="list-style-type: none"> 365 Days – If purchased as part of Single Trip Canada Vacation Package, Single Trip Vacation Package <u>under age 60</u>, Multi-Trip Vacation Package <u>under age 60</u> or Non-Medical Vacation Package. 30 Days – Single Trip Vacation Package <u>age 60 to 84</u>. 63 Days – Multi-Trip Vacation Package <u>age 60 to 84</u>.

INSURED RISKS

Loss of, or damage to the baggage and personal effects *you* own and/or use during the *trip* by reason of theft, burglary, fire or transportation hazards during the *trip*.

BENEFITS

Subject to all terms and conditions of this *policy*, the following benefits are payable to a maximum of the *sum insured*:

1. The actual cash value or \$500, whichever is less, in respect of any one item or set of items. Jewellery or cameras (including camera equipment) are respectively considered a single item.
2. **Reimbursement** of the cost of replacing one or more of the following documents, to a maximum of \$250, in the event of loss or theft of driver's license, birth certificate, travel visa, and or passport.
3. **Reimbursement** up to \$500 to purchase essential necessities in the event that *your* checked baggage is delayed by the *common carrier* for more than 10 hours while en route or before returning to *your* scheduled point of departure.
4. **Reimbursement** up to \$100 per *day*, to a maximum of \$500 for the commercial rental of golf clubs or ski equipment or for the purchase of reasonable golf accessories or ski accessories in the event *your* checked golf clubs or ski

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equipment are delayed by the *common carrier* for more than 10 hours while *you* are en route before returning to *your* scheduled point of departure.

5. **Reimbursement** up to \$100 per *day*, to a maximum of \$500 for the rental cost of a wheelchair for use during *your trip* in the event *your* checked wheelchair is delayed by the *common carrier* for more than 10 hours while *you* are en route before returning to *your* scheduled point of departure.

Benefits do not apply to delayed baggage after *you* have returned to *your* Canadian province or territory of residence.

CONDITIONS

In addition to the General Conditions described on page 5, Baggage Insurance is subject to the following conditions:

1. In the event of loss due to theft, burglary, robbery or malicious mischief, *you* must promptly notify and obtain supporting documentary evidence from the police, or if the police are unavailable, the hotel manager, tour guide or transportation authority immediately upon discovery. Failure to report the loss as stated above shall invalidate any claim under this insurance for such loss.
2. *You* must notify *CAA Assistance* of a loss within 24 hours of the loss occurrence.
3. In the event of loss *you* must take all precautions to protect, save or recover the property immediately.
4. The *insurer* reserves the right to repair or replace damaged or lost property with other property of like quality and value and shall not be liable beyond the actual cash value of such property at the time of loss or damage.
5. The maximum *sum insured* per *insured* shall in no event exceed \$1,500 in the aggregate of all coverages in this and other Baggage Insurance policies issued by the *insurer*, regardless of actual loss or damage.
6. In the event of loss of an article which is part of a pair or set, the measure of loss shall be at a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of such article and with the understanding that such loss shall not be construed to mean total loss of the pair or set.
7. When, after a reasonable period of time, lost property is not found, any claim therefore will be adjusted and paid.

EXCLUSIONS

In addition to the General Exclusions described on page 5 and 6, no coverage shall be provided under Baggage Insurance and no payment shall be made for any claim resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. Damage to or loss of hearing devices, eyeglasses, sunglasses, contact lenses, or prosthetic teeth or limbs, and resulting prescription thereof.
2. Normal wear and tear, gradual deterioration, vermin, defect or mechanical breakdown.
3. Animals, perishables, bicycles except while checked as baggage with a *common carrier*, household effects and furnishings, money, tickets, securities and documents (unless stated otherwise in this *policy*), *professional* or occupational items, antiques and collector items, breakage of brittle or fragile articles, property illegally acquired, kept, stored or transported.

Baggage Insurance

4. Damage to or loss of covered items sustained due to any process or while being worked upon; radiation; or confiscation by any government authority.
5.
 - a. Unaccompanied baggage or personal effects;
 - b. Baggage or personal effects left unattended or in an unlocked vehicle; or
 - c. Baggage or personal effects shipped under a freight contract.
6. Computer software, including any expenses incurred for the restoration of any lost or corrupted data.
7. Any *act of terrorism*.

Rental Vehicle Damage Insurance

Eligibility and Purchase Conditions	<ul style="list-style-type: none"> • May be purchased by Canadian residents only. • Must hold a valid driver's license and must meet the <i>age</i> requirements of the rental agreement. • Must be purchased for the total duration <i>you</i> are in possession of the rental <i>vehicle</i>.
Coverage Starts	The latest of: <ul style="list-style-type: none"> • the time <i>you</i> take control of the rental <i>vehicle</i>; or • the <i>departure date</i> or <i>effective date</i> shown on <i>your Declaration Page</i>.
Coverage Ends	The earliest of: <ul style="list-style-type: none"> • the time the <i>commercial rental agency</i> assumes control of the rental <i>vehicle</i> at their place of business or elsewhere; or • the expiry of the rental agreement or the time when such agreement is terminated; or • the <i>return date</i> as shown on <i>your Declaration Page</i>.
Maximum Age	No maximum <i>age</i> .
Maximum Benefit	Up to \$80,000.
Maximum Trip Days	60 <i>days</i> .

DEDUCTIBLE

No deductible applies to Rental Vehicle Damage Insurance.

INSURED RISKS

This coverage provides insurance protection against *physical damage or loss* of a *vehicle* rented by *you* from a *commercial rental agency*.

BENEFITS

Subject to all terms and conditions of this *policy*, *you* will be indemnified up to a maximum of \$80,000 for:

1. *Physical damage or loss* of a *vehicle* rented by *you* and operated by *you* or by a person otherwise permitted to operate such a rental *vehicle* under the

Rental Vehicle Damage Insurance

rental agreement, while covered under this *policy*, but limited to the amount of loss which would have been waived had *you* purchased a collision damage waiver from the *commercial rental agency*, less any amount:

- a. assumed, waived or paid by the *commercial rental agency* or its insurer; and
 - b. payable by *your* personal or business vehicle insurance policy or other insurance policy.
2. Reasonable costs of towing expenses, general average salvage, fire department charges, customs duties and loss of use of the rental *vehicle*.
 3. Unused *days* under *your* rental agreement if the rental *vehicle* is damaged and deemed inoperable during the term of *your* rental agreement.
 4. *Our* defending in *your* name, on *your* behalf and at *our* cost, any civil action brought against *you* on account of the loss or damage to the rental *vehicle*.
 5. *Our* payment of all costs assessed against *you* in any civil action *we* defend and any interest accruing after the judgment upon that part of the judgment that is within the limit of *our* liability.

CONDITIONS

In addition to the General Conditions described on page 5, Rental Vehicle Damage Insurance is subject to the following Conditions:

1. Prior to accepting the rental *vehicle*, *you* shall examine it and file a written report of existing damages with the *commercial rental agency*.
2. *You* must take all reasonable and necessary steps to protect the rental *vehicle* and prevent damage to it.
3. Prior to or upon returning the rental *vehicle* to the *commercial rental agency*, *you* shall file a written report with such agency detailing all *physical damage or loss* which has occurred during the term of the rental agreement.
4. *You* shall immediately file a report of *physical damage or loss* for which *you* may be liable with *CAA Assistance*.
5. No evidence of *physical damage or loss* shall be removed and no repairs other than those necessary to protect the rental *vehicle* from further damage or loss shall be undertaken without the prior consent of *CAA Assistance*.

EXCLUSIONS

In addition to the General Exclusions described on page 5 and 6, no coverage shall be provided under Rental Vehicle Damage Insurance and no payment shall be made for any claim in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

1. *Physical damage or loss* of the rental *vehicle* when:
 - a. the driver is under the influence due to abuse of medication, drugs, alcohol or any other toxic substance (including cannabis). Alcohol abuse includes having a blood alcohol level in excess of 80 mg of alcohol per 100 ml of blood;
 - b. *you* are engaged in the business of renting *vehicles* in any manner whatsoever;
 - c. a collision damage waiver is purchased from the *commercial rental agency*;
 - d. any term or condition of the rental agreement is not met or a restriction thereof is violated;
 - e. such rental *vehicle* is used to transport passengers for compensation or hire or for commercial delivery, transporting contraband or illegal trade;

Rental Vehicle Damage Insurance

- f. such rental *vehicle* is rented from an organization other than a duly authorized *commercial rental agency* (e.g. peer-to peer car sharing programs); or
 - g. more than one such rental *vehicle* is in *your* care, custody or control at any one time (if the *insured* is a corporation or a company: when more than one such rental *vehicle* is in the care, custody or control of an individual authorized by the *insured*).
- 2. Any form of third-party vehicle liability or personal accidental *injury*.
 - 3. A loss in any jurisdiction where such insurance coverage is prohibited by law.
 - 4. *Your* failure to preserve or protect the rental *vehicle* or *your* neglect or abuse of the rental *vehicle*.
 - 5. a. Mechanical failure or breakdown of any part of the rental *vehicle*, rusting, corrosion, wear and tear, gradual deterioration, inherent defect, or freezing.
b. The conversion or a dishonest act committed by *you* or any other party of interest, *your* employees or agents, or any person to whom the rental *vehicle* may be entrusted (bailees for hire excepted).
 - 6. *Physical damage or loss* sustained during *your* participation in a speed test or *speed contest*.
 - 7. *Physical damage or loss* which is covered under *your* personal or business vehicle insurance policy.
 - 8. *Any act of terrorism*.

Extensions and Top-Ups

AUTOMATIC EXTENSION OF COVERAGE

Coverage will be extended automatically without additional premium if:

- 1. *Your* return to the point of departure is delayed beyond *your return date* solely because of the following reasons:
 - a. delay of the means of transportation provided the scheduled carrier was due to arrive at the departure point by the *return date*, and provided that the journey is completed in a reasonable amount of time; or
 - b. if driving, delay due to inclement weather provided the return journey commences prior to the *return date*; or
 - c. the personal means of transportation in which *you* are travelling is involved in an accident or mechanical breakdown that prevents *you* from returning to *your* Canadian province or territory of residence or *your* country of permanent residence on or before the *return date* provided *your* return journey commences prior to the *return date*; or
 - d. delay due to a sudden, unforeseen and emergent *sickness, injury* or quarantine of *you, your* accompanying *family member* or *travel companion*.

You must notify CAA Assistance of the delay prior to the *return date*.

You will be required to provide proof of the reason for *your* delay in the event that *you* have to file a claim.

Coverage is extended for a period of five *days*, or for the period of *hospitalization* plus five *days* after discharge from the *hospital* or until deemed medically able to travel by the Medical Director of *CAA Assistance*. This benefit does not include any costs associated with flight change arrangements, with the exception of *emergency repatriation* that is approved in advance by the Medical Director of *CAA Assistance*.

Extensions and *Top-Ups*

2. You have a Multi-Trip Plan or Multi-Trip Vacation Package Plan under age 60 and *your trip days* are entirely within Canada. The Multi-Trip Vacation Package Plan age 60-84 provides coverage for up to 63 *trip days* entirely within Canada.

Coverage may never extend beyond 365 *days* from the *departure date* or the *effective date*.

VOLUNTARY EXTENSION OR *TOP-UP* OF COVERAGE

We will extend or *Top-Up* the number of *trip days* on *your* coverage beyond *your return date*, provided that:

1. You apply for the extension or *Top-Up* prior to the expiry date of *your policy* AND complete a new *medical questionnaire* to determine eligibility and premium for the extension or *Top-Up*.
2. There is no cause for a claim against this *policy*. If *you* have a medical claim on *your* Multi-Trip Plan or Multi-Trip Vacation Package Plan, *you* are still entitled to a *Top-Up* for subsequent *trips*, but the cause of the first claim will be deemed a *pre-existing medical condition* that must qualify for the stability requirements for *your age*.
3. The extension or *Top-Up* is requested, approved by *us* and *you* have paid any additional required premium for such extension or *Top-Up* prior to the *return date* or *effective date* of the *Top-Up* or extension.
4. If *you* are topping up another insurer's policy, *you* must confirm with that insurer that a *Top-Up* is permitted on *your* existing *policy* with no loss of coverage.
5. The total period of coverage for any single covered *trip*, including the extension or *Top-Up* requested, does not exceed the applicable periods for the insurance coverages indicated in the chart below.

INSURANCE COVERAGE	MAXIMUM TRIP DAYS INCLUDING EXTENSION OR <i>TOP-UP</i>
<ul style="list-style-type: none"> • Emergency Medical Insurance: <ul style="list-style-type: none"> - Single Trip Plan - Canada Plan - Multi-Trip Plan - <i>Top-Up</i> to Multi-Trip Plan • Vacation Package Plans <u>under age 60</u>: <ul style="list-style-type: none"> - Single Trip Vacation Package - Multi-Trip Vacation Package - <i>Top-Up</i> to Multi-Trip Vacation Package 	365 <i>days</i> with <i>GHIP</i> approval.
<ul style="list-style-type: none"> • Vacation Package Plans <u>age 60 to 84</u>: <ul style="list-style-type: none"> - Single Trip Vacation Package 	30 <i>days</i> .
<ul style="list-style-type: none"> • Vacation Package Plans <u>age 60 to 84</u>: <ul style="list-style-type: none"> - Multi-Trip Vacation Package - <i>Top-Up</i> to Multi-Trip Vacation Package 	63 <i>days</i> .
<ul style="list-style-type: none"> • Non-Medical Vacation Package Plan • Single Trip Canada Vacation Package • Trip Cancellation & Interruption Insurance • Visitors to Canada Insurance* 	365 <i>days</i> .
Rental Vehicle Damage Insurance	60 <i>days</i> .

* Visitors to Canada Insurance may only be extended if *you* have not experienced any *change* in *your* health and *you* have been continuously covered under a CAA Visitors to Canada Insurance *policy* with no gap in coverage.

Refunds

A refund of premium may be available **provided no claim has been paid, incurred or reported under this policy**. Please refer to the individual insurance coverages outlined below for the refund type(s) available for the coverage(s) *you* have purchased.

- **Full refunds** must be requested and approved prior to the original *departure date* or *effective date* of the *trip*.
- **Partial refunds** must be requested and approved prior to the *return date* of the *trip*. Proof of early return (for example, customs or immigration stamp, gas receipts) or *trip* interruption is required. Any refund is calculated from the postmarked date of written request, the actual date *you* visited/called CAA to request the refund, or the date shown on *your* proof of early return, whichever occurs first.

Emergency Medical Insurance (Single Trip, *Top-Up*, Canada Plan)

Full refund before the *effective date*.

Partial refunds of the unused *days* if:

- *you* return to *your* Canadian province or territory of residence prior to *your* scheduled *return date*,

and *you* provide:

- proof of *your* departure from *your* destination and return to *your* Canadian province or territory of residence (airline ticket/boarding pass or customs/immigration entry stamp).

Visitors to Canada Insurance

Full refund if:

- *you* request cancellation prior to the *effective date* and, if this *policy* was purchased as a requirement to obtain or maintain a Super Visa, *you* provide proof from Citizenship and Immigration Canada that *your* Super Visa was denied.

Partial refunds of the unused *days* if:

- *you* become eligible and/or covered under a *government health insurance plan* during *your policy* coverage period; or
- *you* return to *your* country of permanent residence prior to *your* scheduled *return date*,

and *you* provide:

- proof of the date *you* became eligible and/or covered under a *government health insurance plan*; or
- proof of *your* departure from Canada and return to *your* country of permanent residence (airline ticket/boarding pass or customs/immigration entry stamp); or
- proof of *your* early return to *your* country of permanent residence from Citizenship and Immigration Canada if this *policy* was purchased for a Super Visa.

Multi-Trip Plan (Emergency Medical Insurance) and Multi-Trip Vacation Package Plan

Non-refundable after the *effective date*.

Trip Cancellation & Interruption Insurance, Single Trip Canada Vacation Package, Single Trip Vacation Package, Non-Medical Vacation Package

Full refund if:

- a. *you* cancel *your trip* before any cancellation penalties are in effect and the carrier/*travel supplier* issues a full refund to *you* (in currency or in a *travel credit*); or
- b. the carrier/*travel supplier* issues a full refund to *you* (in currency or a *travel credit*) when they cancel the entire *trip* and all penalties are waived. *You* must

Refunds

provide a *travel supplier* invoice showing a full refund or stating all penalties are waived; or

- c. the carrier/*travel supplier* changes *your trip* dates and *you* are not able to travel and all penalties are waived. *You* must provide a *travel supplier* invoice showing a full refund or stating all penalties are waived; or
- d. client financing through *travel supplier* is declined; or
- e. if *your sum insured* prior to departure as shown on *your Declaration Page*, is \$0, a full refund may be issued prior to the *departure date*.

Rental Vehicle Damage Insurance

Full or Partial Refund. A full refund will be made if the insurance is rejected by the *commercial rental agency* at *trip* destination.

CAA Assistance

CAA Assistance is available 24 hours per *day*, 365 *days* per year.

WHAT TO DO IF YOU NEED CAA ASSISTANCE

Have *your policy* number or *Declaration Page* with *you* at all times and contact CAA Assistance at the telephone number(s) listed below.

<u>COUNTRY</u>	<u>TOLL-FREE NUMBER</u>
in CANADA & mainland U.S.	1-888-493-0161
Australia	0011-800-8877-9000
Costa Rica	00 800-8877-9000
Dominican Republic	1-800-203-9591
Jamaica	1-800-204-0004
Mexico	001-800-248-8561
New Zealand	00 800-8877-9000
South Africa	00 800-8877-9000
Thailand	001-800-8877-9000
UK	00 800-8877-9000
Call Collect From Anywhere Else	+1-519-988-7044
Email if Calling is Not Possible	orionassistance@globalexcel.com

When contacting CAA Assistance, please provide *your* name, *your policy* number, *your* location and the nature of *your* emergency.

WHAT HAPPENS WHEN YOU CALL CAA ASSISTANCE?

Prior to receiving all relevant medical information, *we* will handle *your* emergency assuming *you* are eligible for benefits under this *policy* and *you* will be reminded that any services rendered are subject to the terms and conditions of this *policy*. If it is later determined that a *policy* term, limitation, condition or exclusion, general and specific, applies to *your* claim, *you* will be required to reimburse *us* for any payments *we* have made on *your* behalf.

CAA Assistance will work closely with *you* to:

- direct *you* to an appropriate *physician* or *hospital* at *your trip* destination, wherever possible;
- provide multilingual interpreters to communicate with *physicians* and *hospitals*;

CAA Assistance

- monitor *your* care so that only appropriate, *medically necessary treatment* is given and to ensure that *your* medical needs are met;
- contact *your family* and *physician* on *your* behalf;
- pay *hospitals, physicians* and other medical providers directly, whenever possible;
- approve and arrange air ambulance transportation when *medically necessary*;
- inform *you* of any expenses not covered by this *policy* or to explain this *policy's* terms and provisions as they relate to *your medical emergency*.

Where a claim is payable we will arrange, wherever possible, to have any medical expenses billed directly to us.

WHY ARE YOU REQUIRED TO CALL CAA ASSISTANCE?

1. You must call *CAA Assistance* before obtaining *emergency treatment*, so that we may:
 - confirm coverage;
 - provide pre-approval of *treatment*.

If it is medically impossible for *you* to call prior to obtaining *emergency treatment*, we ask *you* to call as soon as possible or have someone call on *your* behalf. Otherwise, if *you* do not call *CAA Assistance* before *you* obtain *emergency treatment*:

- a. *your* maximum benefit payable will be reduced to 80% of *your* medical expenses covered under this insurance, to a maximum of \$25,000 CAD;
- b. in the event of out-patient medical consultation, benefits paid will be limited to a maximum of one visit per *sickness* or *injury*.

You will be responsible for the payment of any remaining charges.

2. If we determine that *you* should transfer to another facility or return to *your* home province/territory of residence, and *you* choose not to, benefits will not be paid for further *medical treatment*.
3. *CAA Assistance* must approve certain benefits in advance. Check the benefits section of *your* coverage(s) to see which benefit(s) this applies to.
4. Trip Cancellation claims must be reported within one business *day* of the event forcing cancellation. If *you* do not call, *you* may sustain reduced benefits due to cancellation penalties that are imposed by the *travel supplier*. Benefits payable apply to those charges which are in effect on the *day* of the loss.
5. Trip Interruption claims must be reported immediately to ensure that *you* do not incur expenses which are not covered benefits.
6. If *you* pay eligible expenses directly to a health service provider without prior approval by *CAA Assistance*, these services will be reimbursed to *you* on the basis of the *reasonable and customary charges* that would have been paid directly to such provider by the *insurer*. Medical charges that *you* pay may be higher than this amount, therefore *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary charges* reimbursed by the *insurer*.

LIMITATION ON CAA ASSISTANCE SERVICES

CAA Assistance reserves the right to suspend, curtail or limit services in any area or country in the event that war, political instability or hostility renders the area inaccessible by *CAA Assistance*. *CAA Assistance* will use its best efforts to provide services during any such occurrence.

You may contact *CAA Assistance* prior to *your* departure to confirm coverage for *your trip* destination.

How to File a Claim

PAYMENT TO MEDICAL PROVIDERS

CAA Assistance will pay *hospitals, physicians* and other medical providers directly, whenever possible. While most medical providers will agree to accept direct payment from *us*, there are some providers who will require that *you* pay them directly.

Where direct payment cannot be arranged, *we* will **reimburse** eligible expenses on the basis of *reasonable and customary charges*.

Please note that some benefits are **reimbursable** on *your* return. Check the particular benefit section for the insurance coverage(s) *you* have purchased to see which benefit(s) this applies to.

SUBMITTING YOUR CLAIM

You must substantiate *your* claim by providing the documents described in the applicable insurance coverage(s) below. The *insurer* is not responsible for charges levied in relation to any such documents.

Indicate *your policy* number on all correspondence and send the claim form and all required documents to:

CAA Travel Insurance

Global Excel Management

PO Box 308 Station A

Windsor, Ontario N9A 6K7

Email: orionclaims@globalexcel.com

Phone Numbers: Located on inside front cover and page 48

Online Claim Submission

You may submit *your* claim online at www.globalexcel.com/orion.

Documents required to substantiate *your* claim are listed under the applicable insurance coverage(s).

EMERGENCY MEDICAL INSURANCE AND VISITORS TO CANADA INSURANCE

1. A completed Medical Expenses Claim Form (provided by *CAA Assistance* upon notification of claim).
2. For accidental dental expenses *you* must provide an accident report from the *physician* or dentist.
3. Original itemized bills from the licensed medical provider(s) stating the patient's name, diagnosis, date and type of *treatment*, and the name, address and telephone number of the provider, as well as the original transaction documents proving that payment was made to the provider. (For Canadians covered by a *government health insurance plan*, copies of itemized bills are accepted only if the *insured* has already dealt directly with *GHIP*).
4. Original prescription drug receipts from the pharmacist, *physician* or *hospital* indicating the name of the prescribing *physician*, prescription number, name of preparation, date, quantity and total cost.
5. For out of pocket expenses: an explanation of expenses accompanied by the original receipts.

HOLIDAY PROTECTION

In addition to the items required under Trip Cancellation & Interruption Insurance, *you* must also submit:

1. Satisfactory evidence that *you* have booked and paid for a replacement *trip*.
2. An itemized CAA Travel Agency invoice, for the replacement *trip*, showing fares, deposits, travel dates, final payment and date thereof.
3. A copy of the CAA Travel Insurance *policy* for the replacement *trip* and the name of the CAA Travel Consultant.

How to File a Claim

TRIP CANCELLATION & INTERRUPTION INSURANCE

Benefits under this insurance coverage are payable to *you* unless *you* authorize and direct the *insurer*, in writing, to pay the eligible claim amount to a third party.

1. A completed Trip Cancellation & Interruption Claim Form (available by contacting the *CAA Assistance* at the phone numbers on page 48). *We* need proof of the cause of the claim, including:
 - a. if *your* claim is for medical reasons, a medical certificate completed by the attending *physician* stating why travel was not possible as booked and a copy of the entire medical file of any person whose health or *medical condition* is the reason for *your* claim; or
 - b. a report from the police or other responsible authority documenting the reason for the delay if *your* claim is due to misconnection.
2. Original invoices and receipts.
3. Original tickets.
4. Other supporting documentation as requested.

TRIP CANCELLATION

1. For cancellation due to a disaster or event independent of any intentional act or negligence, accident on the way to departure, jury duty, subpoena, transfer or involuntary loss of employment: a legal certificate (police report, the summons and/or subpoena, record of employment) confirming the circumstances of the cancellation and a letter from *your* employer (if applicable).
2. For penalties: a copy of the *travel supplier's* or the airline's publication confirming the cancellation penalties imposed.
3. For default coverage: written notice of claim must be submitted within 60 *days* of the *day* on which the *travel supplier* announces that it is in *default*:
 - a. copies of receipts and proofs of payment to *travel suppliers*;
 - b. copies of unused transportation or accommodation documents; and
 - c. where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund or any other source (including credit card companies) that is legally responsible or under contract to reimburse *you* for the cost of the undelivered *travel services*.

TRIP INTERRUPTION

1. For out of pocket expenses: an explanation of expenses in the event of a late return, along with original receipts.
2. For death or repatriation: a death certificate accompanied by receipts from the funeral home, airline, etc.
3. For default coverage: written notice of claim must be submitted within 60 *days* of the *day* on which the *travel supplier* announces that it is in *default*:
 - a. copies of receipts and proofs of payment to *travel suppliers*;
 - b. copies of unused transportation or accommodation documents; and
 - c. where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund or any other source (including credit card companies) that is legally responsible or under contract to reimburse *you* for the cost of the undelivered *travel services*.
4. Other supporting documentation as requested.

TRAVEL ACCIDENT INSURANCE

For forms and instructions, contact *CAA Assistance* at the phone number(s) on page 48.

How to File a Claim

BAGGAGE INSURANCE

1. A completed claim form available by contacting *CAA Assistance* at the phone number(s) on page 48.
2. For loss or damage:
 - a. a report by the police or the hotel manager, tour guide or transportation authorities in whose custody the insured property was at the time of loss;
 - b. adequate proof of loss, (original purchase receipts, original replacement receipts or original replacement estimates on store stationery or letterhead) ownership and itemized value;
 - c. a Property Irregularity Report when luggage is lost or damaged while in the custody of the airline or *common carrier*.
3. For baggage delay *you* must supply proof of delay of checked baggage from the *common carrier* and original receipts of purchase:
 - a. original itemized receipts for expenses actually incurred;
 - b. a copy of the baggage claim ticket;
 - c. a copy of *your* airline or *common carrier* ticket;
 - d. verification of the delay of checked baggage from the airline or *common carrier* including the reason and the duration of the delay; and
 - e. a copy of the delivery receipt.

BOUNCEBACK BENEFIT

For forms and instructions, contact *CAA Assistance* at the phone number(s) on page 48.

RENTAL VEHICLE DAMAGE INSURANCE

1. A completed claim form available by contacting *CAA Assistance* at the phone number(s) on page 48.
2. An official police accident report.
3. A copy of the signed rental agreement.
4. A copy of the *commercial rental agency's* damage report.
5. A complete copy (front and back) of *your* driver's license.
6. A copy of damage or repair estimate.
7. A copy of personal or business vehicle insurance policy.
8. Proof of settlement (denial or payment) from personal or business vehicle insurance policy.

Definitions

Act(s) of terrorism means any activity occurring within a 72 hour period, save and except an *act of war*, against persons, organizations, property (whether tangible or intangible) or infrastructure of any nature by an individual or a group based in any country that involves the following or preparation for the following:

- use, or a threat to use, force or violence; or
- commission, or a threat to commit, a dangerous act; or
- commission, or a threat to commit, an act that interferes or disrupts an electronic, information or mechanical system;

and the effect or intention of the above is to:

- intimidate, coerce or overthrow a government (whether *de facto* or *de jure*) or to influence, affect or protest against its conduct or policies; or
 - intimidate, coerce or put fear in the civilian population or any segment thereof;
- or

Definitions

- disrupt any segment of the economy; or
- further political, ideological, religious, social or economic objectives to express (or express opposition to) a philosophy or ideology.

Act(s) of war means hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, *civil unrest*, insurrection, rebellion or civil war.

Age refers to *your age* on the date of insurance application. For *Top-Up*, *age* refers to *your age* on the date of *Top-Up* application.

Approved online platform means a registered business in the sharing accommodation space. Approved platforms are Airbnb, VRBO Family Companies, Tripadvisor rentals, priceline.com, booking.com and Expedia Vacation home rentals.

Business meeting means a meeting between companies with unrelated ownership which has been arranged in advance, which is relevant to *your* full-time profession or occupation and which required the undertaking of the *trip*. *Business meeting* includes a conference for which *you* have paid registration fees when the cancellation is due to circumstances beyond *your* control. (Proof of registration will be required in the event of a claim).

CAA Assistance means the claims and assistance provider, appointed by *us* from time to time to perform all assistance services and administer claims on *our* behalf under this *policy*.

Caregiver means a person *you* have entrusted with the care of *your* dependent(s) on a permanent, full-time basis and whose services cannot reasonably be replaced.

Change means *you* have experienced an increase in symptoms, developed new symptoms, required investigation, required a *change* in frequency or dosage of medication, required a *change* in *treatment*, were *hospitalized*, required medical consultation (other than a routine examination) or had a deterioration of an existing condition.

Change in medication means the medication dosage or frequency has been reduced, increased, stopped and/or new medications have been prescribed. Exceptions:

- an adjustment to the insulin or Coumadin (Warfarin) dosage *you* are currently taking provided it is not newly prescribed or stopped and there has been no *change to your medical condition*; and
- a change from a brand name medication to a generic brand medication (insofar as the dosage is not modified).

Child(ren) means unmarried, dependent persons under 26 years of *age* (under *age* 19 for Escort of *Insured Children* benefit), who reside with *you* OR who are full-time students in residence at a post-secondary institution OR a person(s) with disability (physical and/or mental) at any *age* who reside with *you*, all of whom depend on *you* for support and whose name appears on *your Declaration Page* as *insured(s)*.

Civil unrest means the gathering of more than one person, in reaction to an event, with the intention of causing a public disturbance inclusive of violent protests or disorder (excluding peaceful demonstrations), riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection in violation of the law.

Commercial rental agency means a *vehicle* rental agency licensed under the law of its jurisdiction. *Commercial rental agency* does not include peer-to-peer car sharing programs.

Common carrier means a conveyance (bus, taxi, train, boat, airplane or other vehicle) which is licensed, intended and used to transport paying passengers.

Day means 24 consecutive hours beginning at 12:01 a.m.

Declaration Page means *your* most recent computer printout, printed form, electronic copy, invoice or *policy* document that sets out the insurance coverage(s) *you* have purchased.

Definitions

Default means the complete or substantially complete cessation of business by a *travel supplier* as a direct or indirect result of bankruptcy or insolvency thereof.

Departure date means the *departure date*, start date or *effective date* shown on your *Declaration Page*.

Effective date means:

- a. for **Trip Cancellation Insurance** – the date of application;
- b. for **Visitors to Canada Insurance** – the latest of the following:
 - i) *your* arrival date in Canada; or
 - ii) the *departure date*, start date or *effective date* shown on your *Declaration Page*;
- c. for **Rental Vehicle Damage Insurance** – the latest of:
 - i) the time *you* take control of the rental *vehicle*; or
 - ii) the *departure date*, start date or *effective date* shown on your *Declaration Page*.
- d. for **all other insurance coverages** – the latest of the following:
 - i) the date *you* leave *your* Canadian province or territory of residence; or
 - ii) the *departure date*, start date or *effective date* shown on your *Declaration Page*.

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

Family means *you* and/or *your spouse* (legal or common-law, regardless of sex) and *your child(ren)*, step-child(ren) or grandchild(ren) [provided they are under 26 years of *age* OR a person(s) with disability (physical and/or mental) at any *age*], when *your* names appear on your *Declaration Page* respectively as the *insured(s)*.

Foreign travel supplier means any *travel supplier* that is not registered in Canada.

Global Excel or **Global Excel Management** means the company appointed by the *insurer* to provide the assistance and claims services under the *policy*.

Government health insurance plan (GHIP) means a Canadian provincial or territorial *government health insurance plan*.

Hospital means an institution that is licensed as an accredited *hospital* that is 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.

Hospitalization or **hospitalized** means *you* are admitted to a *hospital* and are receiving *medical treatment* on an in-patient basis.

Immediate family member means *spouse* (legal or common-law, regardless of sex), natural, adopted, foster or step-child(ren), brother, sister, step-brother, step-sister, parent, step-parent, grandparent, grandchild(ren), aunt, uncle, nephew, niece, son-in-law, daughter-in-law, parent-in-law, brother-in-law, sister-in-law, legal guardian, legal ward or *key employee* of the *insured*.

Infant means a *child(ren)* under two years of *age*.

Injury means accidental bodily harm which results in loss unrelated to *sickness* or any other cause and which occurs while this coverage is in effect. The *injury* must be sufficiently serious to prompt a reasonably prudent person to consult a *physician* for the purpose of *medical treatment* and for the *physician* to certify in writing the

Definitions

necessity of cancelling, interrupting or delaying the *trip*.

Insured(s) means the person(s) named on *your* CAA Travel Insurance *Declaration Page* upon which a *policy* number appears.

Insurer means Echelon Insurance.

Key employee means an employee whose continued presence is critical to the ongoing affairs of the business during *your* absence.

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

Medical emergency means the unforeseen and emergent occurrence of symptoms for a *sickness* or *injury* which, unless *treated* immediately by a *physician*, may lead to death or to serious impairment of *your* health.

Medical questionnaire (where applicable) means the form relating to *your* medical history which *you* must fill out correctly at the time of application for insurance and at the time of application for extension and *Top-Up* and which forms part of the insurance *policy*. The answers *you* provide on this form are material to the determination of the terms of coverage and/or the premium that applies to *you*.

Medical treatment means any reasonable procedure which is medical, therapeutic or diagnostic in nature, which is *medically necessary* and which is prescribed by a *physician*. *Medical treatment* includes: medical advice, consultation, investigation, *treatment*, care, service, *hospitalization*, investigative testing, surgery, prescription medication (including prescribed as needed) or other *treatment* directly related to the *sickness*, *injury* or symptom.

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. cannot be omitted without adversely affecting *your* condition or quality of medical care;
- d. cannot be delayed until *your* return to *your* Canadian province or territory of residence or, for non-Canadian residents *your* country of permanent residence; and
- e. is delivered in the most cost effective manner possible, at the most appropriate level of care and not primarily by reason of convenience.

Minor ailment means a *medical condition* that does not require: use of medication for a period greater than 30 *days*; more than one follow-up visit to a *physician* or other registered medical practitioner; *hospitalization*; surgical intervention; or, consultation with a medical specialist. A chronic infection or the complication of a chronic infection is not a *minor ailment*.

Orion Travel Insurance means a division of Echelon Insurance specialized in travel insurance.

Package travel arrangement means a group of two or more services related to travel or vacations that are sold together for one price in Canadian Dollars. Packages offer a mix of elements like transportation, accommodations, cultural activities, sightseeing and car rental.

Physical damage or loss, in reference to a rental *vehicle*, means damage or loss for which *you* are liable and which is the result of collision, fire, theft, hail, windstorm, earthquake, flood, mischief, riot or civil commotion. Loss or damage to tires is not considered *physical damage or loss* unless resulting from other loss or damage covered herein.

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

Definitions

Policy means this document, any riders or amendments to this document, the application, any *medical questionnaire(s)* (if applicable), and *your Declaration Page*, all of which form the entire *policy* and must be read as a whole.

Pre-existing medical condition(s) means any *medical condition(s)* that exists prior to the *departure date* or *effective date* of *your trip* for which *you* have received a diagnosis and/or had *medical treatment* and/or been *hospitalized* and/or been prescribed or taken medication and/or had a *change in medication* and/or had a *change in medical treatment* and/or experienced new or more frequent symptoms and/or are requiring investigation (other than a routine check-up).

Private accommodation services means services that connect travellers and hosts through an *approved online platform* (mobile application or website) that acts as an intermediary and processes the payment from the traveler to the host.

Professional means a person who engages in a specific activity as their principal occupation and for which they receives remuneration.

Reasonable and customary charges 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.

Return date means:

- a. for the **Multi-Trip Plan** and **Multi-Trip Vacation Package Plan** – the earliest of:
 - i) the date on which *you* are scheduled to return from any single covered *trip* (up to 4, 8, 15, 30 or 60 *days*, depending on the duration of the plan *you* purchased) to *your* Canadian province or territory of residence;
 - ii) the date *you* actually return to *your* Canadian province or territory of residence;
 - iii) one year from the *departure date*, start date, or *effective date* as shown on *your Declaration Page*.
- b. for **Visitors to Canada Insurance** – the earliest of:
 - i) for non-Canadian residents: the actual date *you* leave Canada to return to *your* country of permanent residence;
 - ii) the date on which *you* are scheduled to return to *your* country of permanent residence as shown as the *return date* on *your* most recent *Declaration Page*.
- c. for **Rental Vehicle Damage Insurance** – the earliest of:
 - i) the time the *commercial rental agency* assumes control of the rental *vehicle* at their place of business or elsewhere;
 - ii) the expiry of the rental agreement or the time when such agreement is terminated;
 - iii) the *return date* as shown specifically for the Rental Vehicle Damage Insurance on *your* most recent *Declaration Page*.
- d. for **All Other Insurance Coverages** – the earliest of:
 - i) the date *you* actually return to *your* Canadian province or territory of residence;
 - ii) the *return date* on which *you* are scheduled to return to *your* Canadian province or territory as shown on *your* most recent *Declaration Page*;
 - iii) for non-Canadian residents: the date on which *you* are scheduled to return to *your* departure point as shown as the *return date* on *your* most recent *Declaration Page*.

Service animal(s) means any animal(s) that is professionally trained and certified to perform tasks for the benefit of a person with a disability. The tasks performed by a *service animal* must be directly related to the person's disability. *Service animal(s)* do not include emotional support animal(s).

Definitions

Sickness means a disease or disorder of the body which results in loss while this coverage is in effect. The *sickness* must be sufficiently serious to prompt a reasonably prudent person to consult a *physician* for the purpose of *medical treatment* and for the *physician* to certify in writing the necessity of cancelling, interrupting or delaying the *trip*.

Speed contest means an organized activity of a competitive nature in which speed is a determining factor in the outcome of the event.

Spouse means the person to whom *you* are legally married or with whom *you* have resided for at least 12 months and whom *you* present publicly as *your spouse* (regardless of sex).

Stable means:

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; 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 maximum amount payable, providing premium has been paid, as indicated on *your Declaration Page*.

Terminal illness means that *you* have a *medical condition* for which a *physician* has estimated that *you* have less than six months to live.

Top-Up means the coverage *you* purchase from *us* to extend *your trip days* beyond the duration covered under the Multi-Trip Plan, Multi-Trip Vacation Package Plan or another insurer's policy.

Travel arrangements mean *travel services* whose reservation and booking has been made by a CAA Travel Consultant, or a travel agent, or a *travel supplier* on *your* behalf prior to the *departure date* of *your trip*.

Travel companion means a person accompanying *you* on the *trip*, who shares accommodation or transportation with *you* and who has paid such accommodation or transportation in advance of departure. A maximum of six persons will be considered *travel companions* (including the *insured*).

Travel credit means a credit or voucher issued by a carrier/*travel supplier*. A *travel credit* is considered a refund whether the credit is accepted by *you* or not.

Travel services means transportation, sleeping accommodation or other services for the use of a traveller, tourist or sightseer provided by a *travel supplier* but does not include taxes or insurance.

Travel supplier means a licensed: tour operator and/or travel wholesaler and/or cruise line and/or companies in the business of providing commercial transportation and/or commercial accommodation to the public.

Treated/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.

Trip for Canadian residents means travel outside *your* Canadian province or territory of residence; for non-Canadian residents *trip* means travel outside *your* country of permanent residence.

Definitions

Vehicle

- a. **Return of Vehicle Benefit:** *Vehicle* under the Return of *Vehicle* benefit includes any private or rental automobile, boat, motorcycle, camper truck, mobile home or trailer home [not including any commercial trailers which *you* use during *your trip* exclusively for the transportation of passengers (other than for hire)].
- b. **Rental Vehicle Damage Insurance:** *Vehicles* under Rental Vehicle Damage Insurance include: a private passenger vehicle, mini-van, recreational vehicle, self-propelled mobile home, camper truck or trailer, station wagon, or on-road sports utility vehicle that *you* use or rent.

Vehicles not included are:

- i) any off-road vehicle;
- ii) motorcycle, moped or motorbike;
- iii) all-terrain vehicle;
- iv) vehicles not licensed for road use;
- v) recreational vehicle camper, trailer or automobile which is over 20 years old;
- vi) limousine; or
- vii) exotic vehicle which includes but is not limited to: Aston Martin, Bentley, Ferrari, Porsche or Rolls Royce.

We, us or our means the *Insurer*.

You, your and yourself means the "*insured(s)*".

General Terms of Agreement

These general terms of agreement apply to all CAA Travel Insurance coverages described herein.

This *policy* is issued in consideration of *your* application, and the premium paid in advance of travel dates, for coverage(s) shown on *your* CAA Travel Insurance *Declaration Page* upon which a *policy* number appears.

Global Excel Management has been appointed by the *insurer* as provider of all assistance and claims services under this *policy*.

Premium:

Once *you* pay *your* premium and a *policy* number is issued, this *policy* becomes a binding contract that determines what benefits are payable to *you* by the *insurer*.

Enrollment and premium collection are handled by CAA and the *insurer*. The required premium is due and payable at the time of application and will be determined according to the schedule of premium rates then in effect.

If the premium is incorrect for the period of coverage selected, *we* will:

- a. charge and collect any underpayment; or
- b. shorten the coverage period by written amendment if an underpayment in premium cannot be collected; or
- c. refund any overpayment of premium.

Coverage will be null and void if the premium is not received, if a cheque is not honoured for any reason, if credit card charges are invalid or if no proof of *your* payment exists.

By paying the premium for this insurance, *you* agree that *we* and CAA Assistance have:

- a. *your* consent to verify *your* Canadian government health insurance plan (GHIP) card number (where applicable) and other information required to process *your* claim, with the relevant government and other authorities;

General Terms of Agreement

- b. *your* authorization to *physicians, hospitals* and other medical providers (where applicable) to provide to *us* and *CAA Assistance* any and all information they have regarding *you* while under observation or *treatment*, including *your* medical history, diagnoses and test results;
- c. *your* agreement to the collection, use, and if necessary disclosure of the information available under a. and b. above from and to other sources, as may be required for the consideration and, if applicable, processing of *your* claim for coordination of benefits obtainable from other sources; and
- d. the right to collect from *you* any amount *we* have paid on *your* behalf to medical providers or any other parties in the event that *you* are found to be ineligible for coverage or that *your* claim is invalid or benefits are reduced in accordance with any provisions of this *policy*.

Deductible

The *insurer* will pay eligible expenses for losses incurred in excess of the deductible amount, as shown on *your Declaration Page*, per *Insured*, per covered condition or event.

No deductible applies to the Single Trip Vacation Package, Single Trip Canada Vacation Package Plan, Multi-Trip Vacation Package Plan, Non-Medical Vacation Package Plan or Trip Cancellation & Interruption Insurance if purchased separately.

All deductible amounts are stated in U.S. currency except for Visitors to Canada Insurance, which is set in Canadian currency.

Where Coverage is applicable:

Coverage is applicable worldwide, except in countries at war or countries where political instability or hostility renders the area inaccessible by *CAA Assistance* services. *You* may contact *CAA Assistance* prior to *your* departure to confirm coverage for *your trip* destination. Phone numbers are located on the inside front cover.

Payment of Benefits

All payments under this *policy* are payable to *you* or on *your* behalf. Benefits for loss of life are made to *your* estate.

You do not have the right to designate persons to whom for whose benefit insurance money is to be payable.

Any benefits paid will be payable in Canadian funds. Where benefits are payable in foreign currency, the rate of exchange is based on the rate effective on the date when the benefit is paid. No sum payable shall bear interest. **All benefit limits indicated are in Canadian currency.**

Rights of Subrogation

We have the right to proceed at *our* own expense in *your* name against third parties or others who may be responsible for giving rise to a claim under this *policy* or who may be responsible for providing indemnity, compensation or benefits similar to this insurance. *We* have full rights of subrogation. This right of subrogation is in addition to and does not limit any other right of subrogation existing under common law, equity or statute. *You* will co-operate fully with *us* and not do anything to prejudice such rights. If *you* institute a demand or action for a covered loss, *you* shall immediately notify the *insurer* so that the *insurer* may safeguard its rights.

Coordination of Benefits

If, at the time of loss, *you* have insurance from another source, or if any other party is responsible for benefits also provided under this *policy*, the *insurer* will pay eligible expenses only in excess of those covered by that other insurer or other responsible party, including but not limited to, credit cards, private, provincial or territorial auto plans, any applicable benefit plans, contracts or any other insurance, whether

General Terms of Agreement

collectible or not. This *insurer* is a secondary payor. All other sources of recovery, indemnity payments or insurance coverage must be exhausted before any payments will be made under any of *our* policies. If, however, that other insurance is also "excess only", the *insurer* will co-ordinate payments of all eligible claims with that other insurer. All co-ordination follows guidelines set by the Canadian Life and Health Insurance Association. In no case will the *insurer* seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is **\$100,000** or less. If *your* lifetime maximum is greater than **\$100,000**, the *insurer* will co-ordinate benefits only above this amount.

General misrepresentation

You must be accurate and complete in *your* dealings with *us* at all times.

Misrepresentation of *your* health/medical information

This *policy* is issued on the basis of information in *your* application or provided in connection with *your* application (including answers to the *medical questionnaire*, if required). When completing the application and answering the medical questions, *your* answers must be complete and accurate. In the event of a claim, *we* will review *your* medical history. If any of *your* answers are found to be incomplete or inaccurate:

- *your* coverage will be voidable;
- which means *your* claim would not be paid.

Misrepresentation of material facts other than *your* health/medical information

We will not pay a claim if *you*, any person *insured* under this *policy* or anyone acting on *your* behalf attempt to deceive *us* or makes a fraudulent, false or exaggerated statement or claim.

Arbitration

The *insured(s)* and *insurer* hereto agree that any dispute, controversy or claim arising out of or relating to this *policy*, including any question regarding its existence, interpretation, validity, breach, termination or claim made pursuant to it, shall be submitted to an arbitrator in the Canadian province or territory in which this *policy* was issued. The laws of the Canadian province or territory in which the *policy* was issued shall apply in the determination of any such dispute, controversy or claim. The decision of the arbitrator shall be final and no party may appeal the decision to any court.

Applicable Law

This *policy* of insurance is governed by the law of the Canadian province or territory of residence of the *insured*. For Visitors to Canada Insurance, this *policy* of insurance will be governed by the law of the Canadian province or territory where this *policy* was issued.

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, the *insurer* will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims relative to the insurance applied for.

Access to this file will be restricted to those *insurer* 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.

General Terms of Agreement

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
Orion Travel Insurance
60 Commerce Valley Drive East
Thornhill, Ontario L3T 7P9
or by calling 1-800-268-3750 ext. 25043.
Email: privacy@orionti.ca

For CAA South Central Ontario's privacy statement, visit www.caasco.com/privacy for details.

Dispute Resolution

At *Orion Travel Insurance*, we have a very defined escalation process to ensure that *our* customers have every possible recourse should underwriting, pricing, sales, claims or service issues arise. *Our* Customer Complaints office is in place to ensure the decision is fair, equitable and developed within company standards.

The *insurer* is also a member of the General Insurance Ombudservice, an independent dispute resolution service. Customers are encouraged to first attempt to resolve their complaint directly with the *insurer* before accessing the General Insurance Ombudservice.

You may contact *our* Customer Complaints Office by phone, fax, email or by regular post:

Attention: Customer Complaints Office
Orion Travel Insurance
60 Commerce Valley Drive East
Thornhill, Ontario L3T 7P9

Phone: 905-747-4900
Toll Free: 1-855-674-6684
Fax: 905-771-3357
Email: orioninfo@OrionTi.ca

Statutory Conditions

The Contract

The application, this *policy*, any document attached to this *policy* when issued, and any amendment to the contract agreed upon in writing after this *policy* is issued, constitute the entire contract, and no agent has authority to change the contract or waive any of its provisions.

Waiver

The *insurer* shall be deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing and signed by the *insurer*.

Copy of Application

The *insurer* shall, upon request, furnish to the *insured* or to a claimant under the contract a copy of the application/*Declaration Page*.

Material Facts

No statement made by the *insured* at the time of application for this contract shall be used in defence of a claim under or to avoid this contract unless it is contained in the application or any other written statements or answers furnished as evidence of insurability.

Statutory Conditions

Notice and Proof of Claim

The *insured*, or a beneficiary entitled to make a claim, or the agent of any of them shall:

- a. give written notice of claim to the *insurer*.
 - i) by delivery thereof, or by sending it by registered mail to *CAA Assistance*; or
 - ii) by delivery thereof to an authorized agent of *CAA Assistance*, not later than 30 *days* from the date a claim arises under the contract on account of an accident, *sickness*, *injury* or insured risk.
- b. within 90 *days* from the date a claim arises under the contract on account of an insured risk, furnish to *CAA Assistance* such proof as is reasonably possible in the circumstances of the happening of the accident or the commencement of the *sickness* or *injury*, and the loss occasioned thereby, the right of the claimant to receive payment, their *age*, and the *age* of the beneficiary; and
- c. if so required by *CAA Assistance*, furnish a satisfactory certificate as to the cause or nature of the insured risk for accident, *sickness*, *injury* or insured risk for which the claim may be made under the contract and as to the duration and/or extent of loss.

Failure to Give Notice or Proof

Failure to give notice of claim or furnish proof of claim, within the time prescribed by this statutory condition, does not invalidate the claim if:

- a. the notice or proof is given or furnished as soon as reasonably possible and in no event later than one year from the date of the accident or the date the claim arises under the contract, on account of *sickness* or *injury* if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed; or
- b. in the case of death of the person *insured*, if a declaration or presumption of death is necessary, the notice or proof is given or furnished no later than one year after the date a court makes the declaration.

Insurer to Furnish Forms Proof of Claim

CAA Assistance, shall furnish forms for proof of claim within 15 *days* after receiving notice of claim, but where the claimant has not received the forms within that time, the claimant may submit their proof of claim in the form of a written statement of the cause or nature of the accident, *sickness*, *injury* or insured risk giving rise to the claim and of the extent of the loss.

Rights of Examination

As a condition precedent to recovery of insurance money under this contract:

- a. the claimant shall afford to the *insurer* or *CAA Assistance*, as the case may be, an opportunity to examine the person of the person *insured* when and so often as it reasonably requires while the claim hereunder is pending; and
- b. in the case of death of the person *insured*, the *insurer* or *CAA Assistance*, as the case may be, may require an autopsy subject to any law of the applicable jurisdiction relating to autopsies.

When Money is Payable

All money payable under this contract shall be paid by the *insurer* within 60 *days* after it has received proof of claim and all required documentation.

Limitation of Arbitration Proceedings

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 Limitations Act, 2002.

Statutory Conditions

Insurance Act Statutory Conditions

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

Questions about your policy?

Visit your nearest **CAA Store**

Call us at **1-800-465-0038**

Visit us online at
travelprotected.ca

Service Providers: 1-888-493-0161

Address: 535 Griswold Street, Ste 111-609 Detroit, MI 48226

Please contact CAA Assistance for emergency assistance, medical management, coordination of benefits and to arrange direct billing with a healthcare provider.



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®CAA trademarks are owned by, and use is authorized by, the Canadian Automobile Association.

™Driven by Good is a trademark of CAA Club Group.



Driven by Good™

Trustee Professional Development, 2025 Canadian Catholic School Trustees' Association (OCSTA) Annual General Meeting and Conference.

R.A.: that trustees wishing to do so, be authorized to attend the Canadian Catholic School Trustees' Association (CCSTA) Annual General Meeting and Conference, being held in Halifax, Nova Scotia.

**Recommended Actions from the Committee-of-the-Whole Meeting,
February 10, 2025: 2025-2026 School Year Calendar, Interim
Financial Report, Northglen Boundary Implementation.**

Mover: John Connolly

- a) that the draft 2025-2026 school year calendar be approved and submitted to the Ministry of Education for approval, as required.
- b) that the Board receive the report on the Interim Financial Report Q1.
- c) that the Board receive the Northglen boundary report.

Committee-of-the-Whole

January 13, 2025.

Human Resource Services

Report to the Committee of the Whole

Meeting: ☐ In Camera
☒ Open

Presented for: ☐ Information
☒ Approval

Meeting Date: Monday, February 10, 2025

Presented by: Darren Kahler

Submitted by: Darren Kahler

Subject: School Year Calendar

Recommended Action(s): Approval of the Draft 2025-2026 School Year Calendars

BACKGROUND:

The Engage survey was used to collect feedback on the proposed calendar for the 2025-2026 school year calendar. The survey was available from January 13, 2025, through to January 26, 2025. Advisement that the survey was available was sent by email to all PVNC Catholic Staff and community members. The same information was sent to all school principals, vice-principals and secretaries for use in print (i.e. school newsletters) and electronic communications (i.e. Twitter, Facebook) to encourage parent participation in the survey. School principals were requested to have the draft school year calendar on their School Council meeting agenda. The Communications Department included a 'banner' on the home page for the PVNC web site which included a link to the Calendar options being considered and the survey.

There were 517 responses to the school year calendar survey. The responses were primarily positive with some comments surrounding the timing of the Christmas break and various PA days in the draft calendar.

MOTION:

That the Committee of the Whole recommend to the Board that the draft 2025-2026 school year calendar be approved and submitted to the Ministry of Education for approval, as required.

Peterborough Victoria Northumberland and Clarington Catholic District School Board
Summary of Revenues

	Revised Budget 2024/25	Budget 2024/25	Increase (Decrease) Revised From Budget
General Operating Grants and Transfers from Deferred Revenue			
Classroom Staffing Fund (CSF)	110,291,541	99,633,682	10,657,859
Learning Resource Fund (LRF)	32,811,820	30,785,619	2,026,201
Special Education Fund (SEF)	30,363,117	27,988,305	2,374,812
School Facilities Fund	18,279,756	17,734,321	545,435
Student Transportation Fund (STF)	13,851,555	13,812,789	38,766
School Board Administration Fund (SBAF)	5,589,135	5,392,378	196,757
General Core Education Funding (Core Ed)	211,186,925	195,347,094	15,839,831
Estimated 2024/25 Benchmark increases due to cur	-	5,853,904	(5,853,904)
Less Transferred to Deferred Capital for Minor TCA	(1,273,993)	(971,975)	(302,018)
Subtotal	209,912,932	200,229,023	9,683,909
Capital Grants used for Operating Expenses			
Temporary Accommodation	89,684	89,684	-
Renewal	-	-	-
Interest on Capital	1,190,467	1,190,467	-
Subtotal	1,280,151	1,280,151	-
Other Revenues			
Other Provincial Grants	2,297,930	2,111,911	186,019
School Generated Funds	5,597,030	5,232,400	364,630
Investment Income	800,000	800,000	-
Federal Fees - Tuition	226,798	271,510	(44,712)
Fees and Revenues from Other Sources	1,208,439	1,043,358	165,081
Education Development Charges for Land	460,000	600,000	(140,000)
Amortization of Deferred Capital Contributions	10,018,434	9,890,170	128,264
	20,608,631	19,949,349	659,282
Total Revenue	231,801,714	221,458,523	10,343,191

Peterborough Victoria Northumberland and Clarington Catholic District School Board
Budget - Summary of Consolidated Expenses - Review of Year to Date Spending

	Revised 2023/24		Budget 2024/25		December 2024 % of Revised Spent to Date	December 2023 % of Actual Spent to Date
INSTRUCTION	\$	%	\$	%	%	%
Classroom Teachers	109,565,696	47.1%	100,133,953	45.1%	31.93%	28.30%
Supply Teachers, Teacher Assistants and RECE	6,327,895	2.7%	5,274,255	2.4%	35.43%	29.48%
Teacher Assistants	18,982,506	8.2%	18,424,606	8.3%	37.07%	33.56%
Early Childhood Educators	4,364,125	1.9%	4,333,910	2.0%	37.23%	33.19%
Textbooks/Supplies	5,286,591	2.3%	5,150,713	2.3%	31.61%	34.59%
Computers	759,452	0.3%	729,452	0.3%	67.03%	47.08%
Professionals, Paraprofessionals	5,346,694	2.3%	5,361,810	2.4%	33.23%	29.07%
Library and Guidance	3,638,921	1.6%	3,516,971	1.6%	34.19%	30.32%
Staff Development	1,066,867	0.5%	916,318	0.4%	27.36%	39.03%
Department Heads	296,425	0.1%	300,429	0.1%	33.54%	32.05%
Principals and Vice-Principals	8,769,662	3.8%	7,910,173	3.6%	32.98%	32.32%
School Office - Secretarial and Supplies	4,957,558	2.1%	4,920,472	2.2%	38.14%	34.73%
Coordinators and Consultants	4,026,518	1.7%	3,816,897	1.7%	33.36%	29.64%
Continuing Education	450,972	0.2%	450,972	0.2%	4.95%	4.22%
Amortization	1,078,852	0.5%	965,200	0.4%		
TOTAL INSTRUCTION	174,918,734	75.2%	162,206,131	73.1%	32.95%	29.60%
ADMINISTRATION						
Trustees	144,842	0.1%	156,060	0.1%	27.39%	31.94%
Director and Supervisory Officers	1,045,294	0.4%	1,044,388	0.5%	32.70%	33.73%
Board Administration	5,120,160	2.2%	4,874,444	2.2%	34.83%	31.11%
Amortization	200,215	0.1%	195,957	0.1%		
TOTAL ADMINISTRATION	6,510,511	2.8%	6,270,849	2.8%	33.25%	31.12%
TRANSPORTATION						
Pupil Transportation	15,591,648	6.7%	15,394,804	6.9%	35.65%	33.09%
TOTAL TRANSPORTATION	15,591,648	6.7%	15,394,804	6.9%	35.65%	33.09%
PUPIL ACCOMODATION						
School Operations and Maintenance	18,937,085	8.1%	18,408,971	8.3%	30.79%	30.78%
School Renewal - non-capital	-	0.0%	-	0.0%		
Other Pupil Accommodation	1,625,194	0.7%	1,405,194	0.6%	38.54%	40.42%
Amortization	9,346,396	4.0%	9,336,044	4.2%		
TOTAL PUPIL ACCOMODATION	29,908,675	12.9%	29,150,209	13.1%	21.59%	21.42%
OTHER						
School Generated Funds	5,597,030	2.4%	5,232,400	2.4%		
Other non-Operating	-	0.0%	-	0.0%		
Provision for Contingencies	-	0.0%	3,569,370	1.6%		
TOTAL OTHER	5,597,030	2.4%	8,801,770	4.0%	0.00%	0.00%
TOTAL EXPENSES	232,526,598	100.0%	221,823,763	100.0%	30.88%	27.05%

Notes

Impact of Bill 124 retroactive payments paid later in fiscal year 2023/24 impacts comparable prior year percentages year to date
Supply costs are trending to be over the revised budget

Northglen Catholic Elementary Boundary

Committee of the Whole
10 February 2025

Strategic Priorities 2021-2025



being **CREATIVE**



being **WELL**



being **COMMUNITY**

Vision

Creating a culture of faith, hope and love to ensure equity and well-being.

Mission

To accompany our students as we strive for excellence in Catholic Education.

We educate students in faith-filled, loving, safe, inclusive schools to develop the God-given abilities of each person.

Status Quo

The table below highlights the current enrollment pressures faced by our Bowmanville elementary schools and St. Francis CES in Newcastle.

School	Students	OTG	Portables	Total Cap.	Utilization
Holy Family	762	752	2	798	101.3%
St. Elizabeth	735	386	18	777	190.4%
St. Francis	533	510	3	579	104.5%
St. Joseph	486	510	3	579	95.3%

On the Ground (OTG) capacity is a critical measure in determining a school's ability to accommodate students. It represents the number of students a school is designed to hold based on Ministry of Education guidelines. Schools operating beyond their OTG capacity often require portable classrooms.

Initial Boundary Proposal

Our proposal for the new school boundary aimed to address these enrollment challenges. Working closely with planning experts and using detailed demographic and enrollment data, we've developed a preferred boundary option that balances the needs of all affected schools. By redistributing students, the proposed boundary would:

- Reduce the utilization rate at St. Elizabeth CES from 187.3% to 109.8%, significantly alleviating pressure. This would allow the Board to close the Grade 8 annex at St. Stephen CSS and return the Grade 8s to the elementary school.
- Lower utilization rates at Holy Family CES and St. Francis CES to more sustainable levels.
- Optimize the utilization of the Northglen Catholic elementary school, filling it to 88.6% capacity upon opening.

Changes for Northglen based on Engage Feedback

1. Students with daycare access at their existing school will have advanced registration in the daycare at Northglen. Details still being firmed up.
2. Honour all previously existing Out of Boundary approvals.
3. Offer a modified “Out of Boundary” process for September 2026 Grade 8 students (current Grade 6) with the understanding that all requests for this cohort will be approved.
4. Attendees at Specialized Programs will remain at their programs as long as they are deemed eligible.
5. Regular “Out of Boundary” process will apply for all other students.

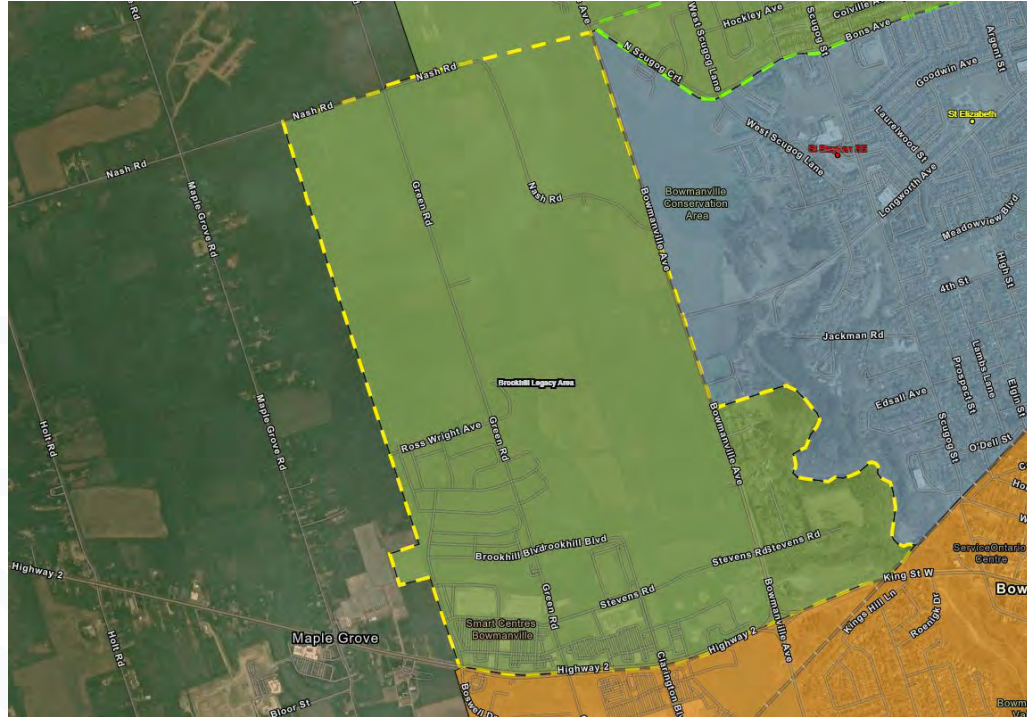
Town Hall - Maintain

1. Students with daycare access at their existing school will have advanced registration in the daycare at Northglen. Details still being firmed up.
2. Honour all previously existing Out of Boundary approvals.
3. Offer a modified “Out of Boundary” process for September 2026 Grade 8 students (current Grade 6) with the understanding that all requests for this cohort will be approved.
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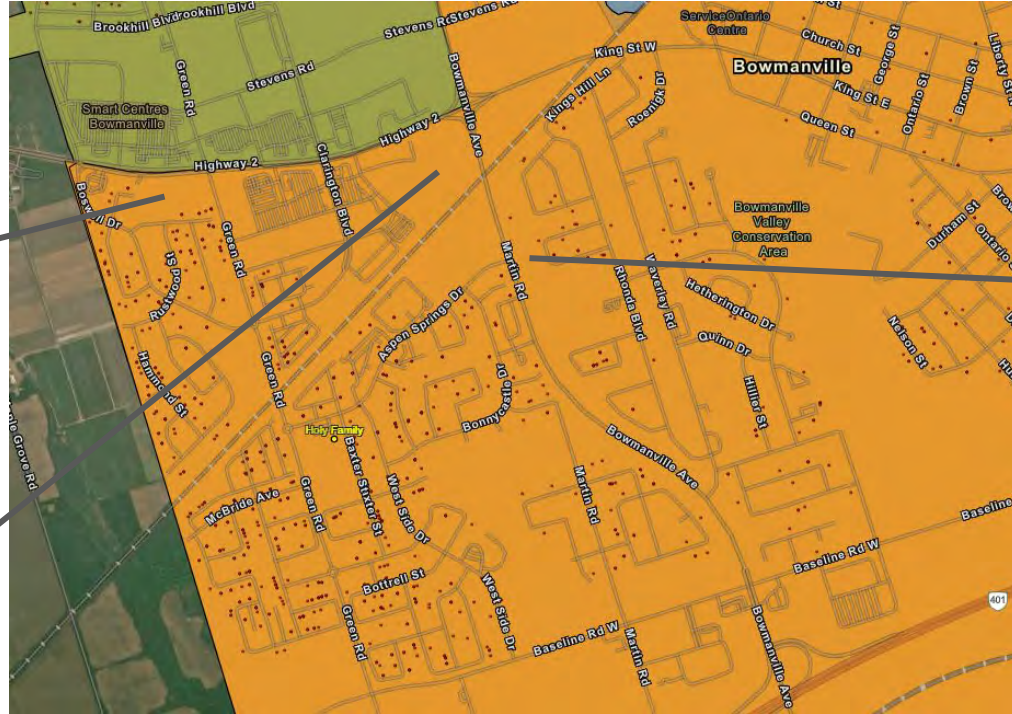
Town Hall - Add

1. Necessary to expand boundaries to accommodate Legacy arrangements
2. As students eligible for legacy arrangements reduce over time our hope is that this will line up with planned developments in the different catchments.
3. Three Legacy Areas will be offered the modified “Out of Boundary” process
 - a. Brookhill
 - b. Concession Road 3
 - c. Orono/Mosport

Brookhill Legacy Area



Brookhill Legacy Area



Concession Road 3 Legacy Area



Feedback from Consultation Platform

- 10 responses school breakdown
 - 7 St. Elizabeth CES
 - 1 St. Francis of Assisi CES
 - 2 Holy Family CES
- 10 responses sentiment breakdown
 - 2 positive
 - 1 negative
 - 3 requesting further changes or clarification
 - 4 blank or unrelated

Feedback from Consultation Platform

- We love St Francis and the idea that we could always move from Newcastle to Orono or surrounding areas and our kids would still be able to go to the same school. I am shocked and disappointed on how far south/east the border is for this new school and it does not really make sense.

Feedback from Consultation Platform

- Any consideration to extend the St Elizabeth boundary down to Concession St W and across to Lambs road to include homes in this subdivision?
- Please consider legacy consideration for intermediate students (grades 7/8) not just grade 8.
- At the town hall meeting legacy considerations were discussed to extend to current grade 5 (grade 7 in 2026). Is this being considered?
- If the project is delayed will legacy considerations also be extended to these students (grade 8 in 2027)?

Feedback from Consultation Platform

- I just would like to take this opportunity to say thank you to those at the school board who are working so hard on the boundary map for the Northglen Catchment Area and who were present at the Town Hall. I really appreciate that you listened to all of the feedback from community members and it is reflected in the revised boundary map (specifically I am a member of the Brookhill community that will be legacy members and have the choice to still attend Holy Family). Immediately, the relief I feel that the children from our community can still attend their current school is wonderful. Thank you so much for working with community members and thinking of our children in this matter. It feels wonderful to know we can all work together for the best interest of the children, their families and communities. I feel proud that the school board members are also a part of our community.
- I appreciate the Legacy option so that my youngest can finish her elementary schooling at Holy Family! Thank you!

Draft Boundary

The table below highlights the expected enrolment for September 2026 under the draft boundary proposal.

School	Students	OTG	Portables	Total Cap.	Utilization
Holy Family	746	752	2	798	99.2%
St. Elizabeth	451	386	14	708	116.8%
St. Francis	548	510	3	579	107.5%
St. Joseph	486	510	3	579	95.3%
Northglen	327	493	0	493	66.3%

On the Ground (OTG) capacity is a critical measure in determining a school's ability to accommodate students. It represents the number of students a school is designed to hold based on Ministry of Education guidelines. Schools operating beyond their OTG capacity often require portable classrooms.

Northglen Catholic Elementary Boundary

Committee of the Whole
10 February 2025

Resolution for Ontario Catholic School Trustees' Association Annual General Meeting.

R.A.: that the resolution on the topic of Sacramental Preparation, as presented, be sent to the Ontario Catholic School Trustees' Association for inclusion in the meeting package for consideration by the membership at the Annual General Meeting in May, 2025.

Committee-of-the-Whole

January 13, 2025.

CATHOLIC EDUCATION: PILGRIMS OF HOPE

L'éducation catholique: Pèlerins de l'espérance

February 2025 Bulletin

PILGRIMS OF HOPE ~ OUR CATHOLIC IDENTITY

Last month, our bulletin highlighted some of the foundational elements that shape our Catholic identity. Together, we are called as Pilgrims of Hope to celebrate this identity and foster a renewed sense of hope in those around us. This month, we will highlight our Catholic Social Teaching. This issue will also promote the month of Holy Family which we celebrate during February and its connection to the CST - Call to Family.

Catholic Social Teaching

"The Church's Catholic Social Teaching is a rich treasure of wisdom about building a just society and living lives of holiness amid the challenges of modern society."
(United States Conference of Catholic Bishops)

Catholic Social Teaching (CST) refers to the body of doctrine developed by the Catholic Church that guides how individuals and society should approach issues of justice, peace, human dignity, and the common good. These teachings are based on biblical principles, natural law, and Church tradition, and they are intended to inform how Catholics live in the world and engage in social, political, and economic life.

The principles of CST include Dignity of the Human Person; Common Good; Solidarity; Preferential Option for the Poor; Stewardship of Creation; Subsidiarity and the Role of Government; The Call to Family, Community and Participation; Rights and Responsibilities; Economic Justice and Peace.

Dignity of the Human Person

This is the foundational principle of all Catholic Social Teaching and is grounded in the conviction that every human being is created in the image and likeness of God and, therefore, possesses inherent dignity and worth.

Common Good

The well-being of all people, especially the most vulnerable, must be promoted through social, political, and economic structures that contribute to human flourishing.



CATHOLIC EDUCATION: PILGRIMS OF HOPE



Solidarity

We are members of one human family, regardless of our national, racial, ethnic, economic, or ideological differences, and our love for all of our sisters and brothers compels us to work for peace and justice.

Preferential Option for the Poor

The needs of the poor and vulnerable should take priority, and society should work to eliminate poverty and injustice.

Stewardship of Creation

The environment and natural resources should be used responsibly and protected for future generations. We are reminded of the gifts of this beautiful world that God created and entrusted to us, and of our responsibility to care for and protect it.

Subsidiarity and the Role of Government

Decisions should be made at the most local level possible, with higher levels of authority intervening only when necessary, ensuring that communities and individuals have the freedom and capacity to make decisions for themselves.

The Call to Family, Community, and Participation

Emphasizes the importance of family and community life as the foundation for a just society. People have a right and duty to participate in society, making sure that everyone has access to opportunities to influence decisions that affect their lives.



“We are stewards, not masters of our earth. Each of us has a personal responsibility to care for the precious gift of God’s creation.”
Pope Francis



“Let us keep in mind the principle of subsidiarity, which grants freedom to develop the capabilities present at every level of society, while also demanding a greater sense of responsibility for the common good from those who wield greater power.”
Pope Francis



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Ontario Catholic School
Trustees' Association

CATHOLIC EDUCATION: PILGRIMS OF HOPE



Rights and Responsibilities

Every person has basic rights, including the right to life, food, shelter, and education. Along with these rights come responsibilities, both to oneself and to others, in promoting justice and the common good.

Economic Justice

Emphasizes that economic systems should be structured to serve the common good, promote human dignity, and ensure fair distribution of resources. It is the equitable distribution of wealth – sufficient to enable all human persons to live a life of dignity and community.

Peace

Emphasizes the role of Christians in actively working for peace. To be in right relationship with God and with each other. This involves supporting peace initiatives, advocating for justice, and working to heal divisions in society.

Through the Principles of Catholic Social Teaching, we can identify tangible ways to honour our responsibility to contribute to the building of a just world amidst the challenges of modern society. Catholic Social Teaching guides us in making choices that promote justice, peace, and human dignity, all of which are central to our pilgrimage of hope.

“If we have no peace, it is because we have forgotten that we belong to each other.”
St. Teresa of Calcutta



Prayer for Solidarity

Loving God,

As we gather in solidarity, we thank you for the diverse community you have created, for in our differences, we find strength and love.

May our hearts be open to those around us and may we act as instruments of your peace and compassion. Guide us to build bridges of understanding and unity, that we may truly live as one body in Christ.

Empower us to serve those in need, embracing all as brothers and sisters in faith.

Amen.



CATHOLIC EDUCATION: PILGRIMS OF HOPE



Catholic Education Week Subthemes

Let us take a more in depth look at the five subthemes for Catholic Education Week and the ways in which we can be Pilgrims of Hope when we: *Honour Human Dignity, Care for Creation, Respond to the Poverties of this World, Serve in Solidarity and Live as Peacemakers.*

By Honouring Human Dignity

As Pilgrims of Hope, we are called to respect and defend the dignity of each person, recognizing their value, especially those who are marginalized or suffering. We can reflect on our words and actions to ensure they are kind and nurturing, supportive and nonjudgmental. As Pilgrims of Hope, we can strive for humility, attentiveness, respect, compassion and justice in all our interactions.

"FOR IT WAS YOU WHO FORMED MY INWARD PARTS; YOU KNIT ME TOGETHER IN MY MOTHER'S WOMB. I PRAISE YOU, FOR I AM FEARFULLY AND WONDERFULLY MADE." PSALM 139: 13-14

By Caring for Creation

As Pilgrims of Hope, we recognize that we are stewards of God's creation. As we walk in hope, we care for the environment and work toward sustainability, ensuring that God's creation is protected and preserved for future generations.

† THEN GOD SAID, "LET US MAKE HUMANS IN OUR IMAGE, ACCORDING TO OUR LIKENESS, AND LET THEM HAVE DOMINION OVER THE FISH OF THE SEA AND OVER THE BIRDS OF THE AIR AND OVER THE CATTLE AND OVER ALL THE WILD ANIMALS OF THE EARTH AND OVER EVERY CREEPING THING THAT CREEPS UPON THE EARTH." GENESIS 1:26

By Responding to the Poverties in our World

As Pilgrims of Hope, we are called to think first of the needs of those who are most vulnerable. Through our hope we respond to the poverties in our world by recognizing the struggles of others, especially the marginalized, and by working toward justice. Our pilgrimage becomes a path of compassion and care for those who are suffering.

† "BLESSED ARE YOU WHO ARE POOR, FOR YOURS IS THE KINGDOM OF GOD." LUKE 6:20



CATHOLIC EDUCATION: PILGRIMS OF HOPE



By Serving in Solidarity

Solidarity is an essential part of being a Pilgrim of Hope. It means walking with others as members of one family, regardless of race, nationality, or background. We are called to work together to promote peace and justice, not just for ourselves, but for all people. Solidarity is a key principle of our shared journey toward a world where everyone's rights are respected, everyone belongs, and the common good is upheld.



† "IF ONE MEMBER SUFFERS, ALL SUFFER TOGETHER WITH IT; IF ONE MEMBER IS HONORED, ALL REJOICE TOGETHER WITH IT. NOW YOU ARE THE BODY OF CHRIST AND INDIVIDUALLY MEMBERS OF IT."
1 CORINTHIANS 12: 26-27



By Living as Peacemakers

As Pilgrims of Hope, we walk together in community, creating paths of peace and healing through our courage and willingness to offer hope and light to all whom we encounter. We participate actively in the life of the Church and society, promoting relationships of love and service

"BLESSED ARE THE PEACEMAKERS, FOR THEY WILL BE CALLED CHILDREN OF GOD." MATTHEW 5:9 †

Prayer for Peacemakers



Father in heaven,

We thank you for your guidance as we pilgrim through life filled with the peace of Christ.

May we continue to reflect the image of your Son as we ask for the strength to be forgiving, the understanding to show compassion, and the love to be gentle to others.

Be our guiding light as we journey together to become builders of peace.

May the grace of this Jubilee year awaken the flame of hope within each of us and inspire us to be peacemakers within our communities.

Grant us the strength to be leaders of peace as we journey through the Holy Doors and rediscover the infinite mercy of the Father.

We pray this to you our Father in heaven.

Amen.



CATHOLIC EDUCATION: PILGRIMS OF HOPE



February ~ Honouring the Holy Family

Did you know that February is the month dedicated to the Holy Family? Many of us recognize October as the month dedicated to the Holy Rosary, May as the month dedicated to our Blessed Mother, and June to the Sacred Heart, but how many of us know that the month of February is traditionally dedicated to the Holy Family?

The Holy Family refers to the family of Jesus, Mary and Joseph. They are the holiest of families, and therefore a model for all Christian families. They were holy because they placed God at the center of their family life, they loved and sacrificed for one another, and they shared this love with others.

This month, we are invited to honour the Holy Family while at the same time strengthen our own family life. Our Catholic Social Teaching, Call to Family, supports individuals in their roles as family members and emphasizes the importance of family life in society. As we recognize the Holy Family as the first domestic church, we are reminded that families are a sign of God's love for his people.

The Holy Family -Jesus, Mary, and Joseph - serves as a powerful and inspiring model for all families in several ways. Their example reflects the virtues and values that Catholic families are called to embody in their daily lives.



“LOVE BEGINS AT HOME, AND IT IS NOT HOW MUCH WE DO... BUT HOW MUCH LOVE WE PUT IN THAT ACTION.”

—ST. TERESA OF CALCUTTA, NO GREATER LOVE

The Holy Family Models for Us:

Love and Respect

The relationship between Jesus, Mary, and Joseph was grounded in mutual love, respect, and care. The Holy Family teaches families today the importance of love, respect, and harmony within the family.

Obedience to God's Will

Mary's yes to God's plan in the Annunciation and Joseph's obedience in protecting Mary and Jesus show a deep commitment to following God's will, even when it was difficult. The Holy Family teaches families today to follow God's plan in their lives and to trust in God's guidance.

Prayer and Faith

The Holy Family's life was infused with prayer and faith. Jesus, Mary, and Joseph regularly participated in Jewish religious practices, and they trusted in God's plan throughout their lives. The Holy Family teaches families today that praying together as a family, attending Mass, and reading Scripture are important ways to strengthen faith and grow closer to God.

Reflection Questions

How can we journey as Pilgrims of Hope with our families?
How can we model the love of the Holy Family in our relationships with others?



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Trustees' Association

CATHOLIC EDUCATION: TOGETHER IN FAITH

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CATHOLIC EDUCATION: PILGRIMS OF HOPE



The Holy Family Models for Us:

Unity in the Family

Despite the challenges they faced, the Holy Family supported each other and remained close. Their unity in love and faith was at the heart of their strength as a family. They teach families today about the importance of being united in love and purpose, especially in times of hardship.

The Importance of Family Time

The Holy Family spent time together, even though their life was full of challenges. They supported each other, prayed together, and worked together in their daily lives. The Holy Family reminds families today of the importance of spending quality time together as a family. Whether it's sharing meals, praying together, or just being present for each other, these moments create lasting bonds and help families grow in love and faith.



Strengthen your family bonds through shared joy. During the month of February, plan something fun you can all do together! Maybe it is a family outing to a sporting event, ice skating, or a movie.



In summary, the Holy Family serves as a model for all families by showing us how to live lives centered on love, faith, sacrifice, humility, and trust in God. Their example challenges all families to cultivate these virtues in their own homes, leading to deeper relationships with one another and with God.



"The family, which is founded and given life by love, is a community of persons: of husband and wife, of parents and children, of relatives. Its first task is to live with fidelity the reality of communion in a constant effort to develop an authentic community of persons."

Familiaris Consortio, Pope Francis

Reflection Questions ?

How can we be models of Christ's love in our homes?

How do we teach virtues such as charity and service?

How can we better imitate the Holy Family in our daily prayers and attitudes?



CATHOLIC EDUCATION: PILGRIMS OF HOPE



Prayer to the Holy Family

Jesus, Mary and Joseph,
in you we contemplate
the splendour of true love; to you we turn with trust.
Holy Family of Nazareth,
grant that our families too
may be places of communion and prayer, authentic schools of the Gospel
and small domestic churches.
Holy Family of Nazareth,
may families never again experience violence, rejection and division;
may all who have been hurt or scandalized find ready comfort and healing.
Holy Family of Nazareth,
make us once more mindful
of the sacredness and inviolability of the family, and its beauty in God's plan.
Jesus, Mary and Joseph, Graciously hear our prayer.
Amen.

(Pope Francis, Amoris Laetitia, 325)



How can families journey together as Pilgrims of Hope?

Today as many pilgrims are making their way to Holy Doors opened for the Jubilee Year, families are encouraged to go on a pilgrimage of their own. During this Jubilee Year of Hope how can your family journey as Pilgrims of Hope?

- Participate in the Sacraments: Families can focus on regularly attending Mass, especially the celebration of the Eucharist, and receiving the Sacrament of Reconciliation (Confession).
- Prayer: Families can dedicate more time to daily prayer together. This might include praying the Rosary, reading Scripture, or offering prayers of thanksgiving and petition as a family.
- Engage in Acts of Service: Families can look for opportunities to help those in need, whether by volunteering at local food banks, shelters, or supporting families in need. Giving time, talents, and resources can help families live out the call to care for others.
- Community Outreach: Acts of kindness, such as visiting the elderly, helping neighbours with tasks, or providing emotional support to those struggling, can be a meaningful way for families to demonstrate solidarity.



POPE FRANCIS REMINDS US IN "AMORIS LAETITIA" ("THE JOY OF LOVE"), SUBTITLED "ON LOVE IN THE FAMILY, THAT:

“NO FAMILY DROPS DOWN FROM HEAVEN PERFECTLY FORMED; FAMILIES NEED CONSTANTLY TO GROW AND MATURE IN THE ABILITY TO LOVE.”

Families are encouraged to grow together in holiness and share God's love in their daily lives. May the Holy Family inspire family life today to be rooted in faith, hope and love.

CATHOLIC EDUCATION: PILGRIMS OF HOPE



Jubilee Year 2025 Resources



COMING SOON

GOODNEWSFORALL.CA RESOURCES:
Resource Kit - Elementary and Secondary

NEW

Elementary Booklist

CCCB Adult Faith Resources on the Jubilee Year 2025

NEW

CCCB Catechetical Activities for Children and Youth

Here you will find age appropriate catechetical resources for children and youth that provide opportunities for reflection on the themes outlined in the Papal Bull of Indiction Spes Non Confundit, issued 9 May 2024.

The Pope's Worldwide Prayer Network

Monthly Intentions

Our Catholic Identity Posters

These posters will be made available to Catholic school boards to celebrate Catholic Education Week.

Amoris laetitia (The Joy of Love)

Post-synodal apostolic exhortation by Pope Francis addressing the pastoral care of families.

Jubilee Year Calendar of Major Events



NEXT MONTH'S FEATURE

Pilgrims of Hope and Our Catholic Identity:
Corporal and Spiritual Works of Mercy

Share

Interested in sharing what your school community is doing to promote the Jubilee Year ~ Pilgrims of Hope? Email: julie.webster@dpocsb.org



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Ontario Catholic School
Trustees' Association

CATHOLIC EDUCATION: TOGETHER IN FAITH

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Ontario Catholic School
Trustees' Association

February 3, 2025

TO: Chairpersons and Directors of Education
- All Catholic District School Boards

FROM: Sharon McMillan, Director of Communications

**RE: 2025 Media/Spokesperson Training for Catholic School Board Chairs
Access to Recording**

We are pleased to share with all Chairs and Directors of Education, the recording of OCSTA's recent 2025 Media/Spokesperson Training for Catholic School Board Chairs which took place on January 29th, 2025.

To access the recording, please click on the link below:

https://www.dropbox.com/scl/fi/fdnkxld7rmptlskdjq7js/GMT20250129-133009_Recording_1920x1080.mp4?rlkey=5tqa5js5r6sojxyzptoz09q3&st=4xfwzz55&dl=0

The recording is also posted on the Members' Centre page on the OCSTA website.

Thank you.



Ontario Catholic School
Trustees' Association

February 6, 2025

TO: OCSTA Catholic School Board Chairpersons and Directors of Education

FROM: Michael Bellmore, President

RE: **Separate School Assessment Awareness Material**

As you know, Ontario's property assessment default "public" mechanism continues to contribute to the creation of inaccurate separate school assessment rolls in municipalities across the province. While OCSTA continues to meet with the government to advocate for solutions to this issue, the Association also supports member boards in raising awareness locally about the issue through the launch of information campaigns directed at Catholic ratepayers.

Over the years, OCSTA has collected samples of resource packages developed by CDSBs to help publicize the assessment issue in each jurisdiction. We are once again calling upon OCSTA members to share with OCSTA copies of the communications materials/resources developed campaigns.

Upon receiving this information from CDSBs, OCSTA will then put together a package of CDSB examples to share with all OCSTA members in support of their local Catholic Ratepayer information campaigns.

Please send copies of your existing materials (ideally PDF files or links to webpages) to Sharon McMillan at OCSTA – smcmillan@ocsta.on.ca – by February 20, 2025.

NOTE: In addition to requesting this information, enclosed is the template OCSTA shares prior to every municipal election that you may find useful in developing Catholic Ratepayer resources.

Thank you for your support and assistance.



Ontario Catholic School
Trustees' Association

Municipal Election 2026 Monday, October 26, 2026 Voting Information for Catholic Ratepayers

Protect and preserve Catholic education...Ensure you are registered to vote as a Catholic separate school supporter

- Ensuring you are registered as a separate school supporter is important for the protection and preservation of Catholic education in Ontario.
- As a registered Catholic school supporter, you have the opportunity to elect trustees who will represent and address your interests and concerns at the school board level and at various levels of the government.
- Registering your Catholic school support ensures your school board's assessment roll is accurate. This is important because:
 - Your school board's assessment base is a public record of the breadth of support for Catholic schools
 - It is used to determine the number of trustees to be elected to each board to represent the interests of parents and other ratepayers
 - It supports boards' population projections, which affect funding for new pupil places.

How to check if you are registered:

- Call your municipal office's Office of the Clerk to inquire how to check the local list of electors.

If your name is not on the list of electors or if the information is incorrect (e.g., name, address or school support data missing or incorrect) you should:

- Go to the municipal offices for your community and fill out an application to be added to the list or to correct information. Proof of identification may be required. Please call your municipal office to determine what documentation you may need.

At the Polling Station:

- Verify that you are registered as a separate school supporter. If your support status is incorrect ask for an **'Application to Amend Voters' List'**. This form may be completed and submitted at the polling station.
- Ensure the ballot you are given is a separate school ballot.

Voting for Catholic School Board Representation:

- Catholic ratepayers must declare themselves to be Catholic and separate school electors in order to cast a vote in the election of separate school trustees in municipal elections.

OCSTA Memo: Key Election Priorities Feb. 11, 2025

1 message

OCSTA - Paulina Daniel <pdaniel@ocsta.on.ca>
To: OCSTA - Paulina Daniel <pdaniel@ocsta.on.ca>

Tue, Feb 11, 2025 at 4:41 PM



Ontario Catholic School
Trustees' Association

February 11, 2025

MEMORANDUM

TO: Chairpersons and Directors of Education
• All Catholic District School Boards

CC: OCSTA Board of Directors and Staff
Board Secretaries and Administrative Assistants

FROM: Michael Bellmore, President

SUBJECT: OCSTA Key Election Priorities 2025

To support OCSTA members in their discussions with candidates during this pre-election period, enclosed is the OCSTA 2025 Key Priorities and Policies document.

If you have any questions, please don't hesitate to contact me or Stephen Andrews, OCSTA Director of Political and Legislative Affairs - sandrews@ocsta.on.ca.



Michael Bellmore

President

Paulina

PAULINA DANIEL | Ontario Catholic School Trustees' Association | 1510-2 Sheppard Avenue East, Toronto, ON, M2N 5Y7 | 416-932-9460 Ext. 234 | Website: www.ocsta.on.ca

Catholic Education: *Pilgrims of Hope*



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2 attachments





Ontario Catholic School
Trustees' Association

CATHOLIC EDUCATION IN ONTARIO

KEY PRIORITIES AND POLICIES

2025 PROVINCIAL ELECTION DISCUSSIONS



Founded in 1930, the Ontario Catholic School Trustees' Association (OCSTA) represents 237 elected Catholic trustees who collectively represent 29 English-language Catholic district school boards. Together, these school boards educate approximately 575,000 students from junior kindergarten to grade 12 and adults in continuing education programs province-wide.

Inspired by the Gospel, the Mission of the Ontario Catholic School Trustees' Association is to provide leadership, service, and a provincial voice for Catholic school boards in promoting and protecting Catholic education.

Our core education funding principles are:

Equity: A funding formula must distribute education dollars equitably among all Ontario school boards and their students;

Adequacy: The level of funding for education must be adequate to ensure quality education for today's students;

Autonomy/Flexibility: The model must allow school boards the autonomy and flexibility in spending they require to achieve the distinctive goals of their system, and to meet local needs; and

Accountability: The educational funding model must include mechanisms that ensure the appropriate degree of accountability for all parties and transparent processes and reporting mechanisms to support efficient and effective use of educational resources for students.

Below are OCSTA's key education funding and policy priorities to support discussions with candidates during this pre-election period.

1. SUPPORT FOR PUBLICLY FUNDED CATHOLIC EDUCATION

Public funding for Catholic School Boards in Ontario is a cornerstone of our excellent education system. Continued public funding provides parents and student choice to have a Christ-Centered, faith filled educational experience.

OCSTA Recommendation:

- That each political party reaffirm their commitment to continued public funding of Catholic School Boards.

2. SCHOOL BOARD AUTONOMY AND FLEXIBILITY

Catholic district school boards in Ontario face increased budget pressures in the delivery of educational programs and services required by the Ministry of Education. As part of an expanding list of programs and services, the ministry continues to reduce boards' flexibility and autonomy in designing and delivering these programs that meet local needs and conditions. In addition, the ministry continues to reduce boards' flexibility in developing specific policies for students or implementing ministry policy directives.

OCSTA Recommendations:

- That the Ministry of Education develop new regulations/policies to restore school board autonomy and flexibility;
- In overall school board planning/program design and the implementation of ministry policy directives;
- Remove restrictions (enveloping) on operating funds that reduce school board flexibility.

3. STUDENT TRANSPORTATION

The vast majority of Catholic school boards are currently running significant deficits in funding student transportation.

Although the grant structure was recently amended, the funding model continues to add additional pressures for a number of Catholic school boards. For example, many boards/consortia current, competitively procured contracts with bus operators have rate increases built-in that are tied directly to the consumer price index which continues to exceed the Ministry's recognition of inflation. The new funding model does not address the specific escalation clauses transportation consortia have built into their agreements that were settled and agreed to in the past.

In addition, the current competitive procurement process that school boards must follow in securing transportation has resulted in significant cost increases. In one case of a large urban transportation consortium, costs increased by roughly 18% and had to be absorbed by the affected school boards.

OCSTA Recommendations

- That the student transportation funding formula be restructured to reflect the needs of school boards;
- That the competitive procurement process be restructured to restore school board autonomy and flexibility;

- That the Ministry of Education revise the new funding model to include inflationary costs for bus operators and adjust formulas for the calculation of driver wages and the driver recruitment amount.

4. STUDENT MENTAL HEALTH

Recent research from Centre for Addiction and Mental Health shows that roughly 328,000 children in grades 7-12 report moderate to serious psychological distress (2016). The Provincial Centre for Excellence in Children and Youth Mental Health state that schools need to develop comprehensive mental health supports and strategies to address the growing challenge.

OCSTA Recommendations:

- That the Ministry of Education ensure funding for student mental health needs is equitable and sustainable for all students.
- That the Ministry of Education continue to support funding of a board level “Mental Health Lead” into the Grants for Student Needs structure. We also encourage the government to monitor and update the financial supports to boards to support local mental health initiatives.
- That the Ministry of Education continue to address the changing nature of student mental health needs as evidenced in the need for on-going enhanced prevention/intervention and aligned staff professional development supports for students with mental health challenges in transition.

5. SPECIAL EDUCATION

Currently all 29 Ontario Catholic school boards are running deficits in meeting the educational, psychological and support needs of their exceptional students. More sophisticated diagnostic techniques, related to Autism Spectrum Disorder (ASD), have resulted in significant increase in identifying this segment of the student population and led to increases in demand on special education services in Boards.

Additionally, with the introduction of full-day kindergarten and various social factors, school boards must reallocate funding between different program areas to ensure students receive the educational services and supports they require. In many cases, school boards are having their special education grant reduced due to phased in changes to a key part of the grant structure. Collaboration and Integration. This new grant structure has redistributive funding impacts across all boards, some gaining and some losing funding.

OCSTA Recommendations:

- That the Minister establish a Special Education Working group with a stakeholder advisory board to review the adequacy of special education funding;
- That the Ministry of Education review “needs based” funding models for high needs special education students to supplement the overall structure of Core Education Funding.

6. SCHOOL CLOSURES AND PUPIL ACCOMMODATION REVIEWS

For the past several years, the Ministry of Education has had a moratorium on the school closures component of the pupil accommodation review process. This has seriously impacted school boards’ capacity to plan and make the necessary adjustments to the number of schools to properly accommodate students. The moratorium also limits the breadth of programming and extracurricular options for students that are available in right sized schools, thereby diminishing their overall learning experience. Maintaining a number of underutilized schools also drains financial resources that could be used to support programs in support of student learning, faith formation or improvements to school facilities.

OCSTA remains extremely concerned that within the context of the moratorium on school closures in the pupil accommodation review process, boards continue to be unable to make prudent decisions with regard to the most efficient and effective use of school facilities.

OCSTA Recommendations:

- That the Ministry of Education immediately lift the moratorium on the pupil accommodation review process to provide school boards with the ability to reduce overall operational costs and better align resources to support student achievement, faith formation and well-being;
- That the Ministry of Education ensure that school operations funding grant allocations (top up funding) are adjusted to ensure that boards have adequate resources to maintain school buildings with adequate staffing levels until the pupil accommodation review process is reinstated.