
Regular Board Meeting

Tuesday, March 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.
Anne Taylor, Indigenous Education Advisor.
2. Land Acknowledgement.
Mike Mooney, Learning Consultant.
3. National Anthem.
4. Approval of the Agenda.
5. Declarations of Conflicts of Interest.
6. Approval of the Minutes of the February 25, 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. Ensuring Equity: Indigenous, Faith and Equity Education, 2024-2025.
Julie Selby, Superintendent of Learning, Anne Taylor, Indigenous Education Advisor, Benjamin Tenesia, Equity Lead, Jacqueline Gorveatt, Learning Consultant, Cydney Habraken, Indigenous Education Coach, Mike Mooney, Learning Consultant, and Jennifer Eaton-Koch, Learning Consultant.

D. Programs and Services:

1. R.A. Student Excursion, Holy Cross Catholic Secondary School international excursion to Wales and Ireland, March 27-April 5, 2026.
Jeannie Armstrong, Superintendent of Learning.

R.A.: Page 16

Details: Page 17

E. Business, Finance and Governance:

1. Ontario Catholic School Trustees' Association (OCSTA) Open Session Report.
Kevin MacKenzie, Board Chairperson.
2. STSCO Governance Committee, Open Session Report, March 5, 2025.
Kevin MacKenzie, Board Chairperson.

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. Accessibility for All Committee, February 27, 2025.
- b. First Nation Métis Inuit Advisory Committee, March 18, 2025.
- c. Special Education Advisory Committee, March 20, 2025.

3. Community Involvement Reports.

4. Ontario Catholic School Trustees' Association and Ministry Information Items.

- a. February 27, 2025 – Provincial Election Platform Commitments Page 94
- b. February 28, 2025 – Catholic Education Week Resources Page 106
- c. March 3, 2025 – 2025 OCSTA Award Winners Page 108
- d. March 7, 2025 – Together in Faith Bulletin, March Page 109
- e. March 19, 2025 – OCSTA Regional Director Nominations Page 125
- f. March 19, 2025 – OCSTA Memo, Ford New Cabinet Members Page 126

L. Future Meetings and Events:

1. Board Meetings:

- a. Regular Board Meeting Open Session, April 29, 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, April 7, 2025, 5:30 p.m.
- b. Committee-of-the-Whole, Monday, April 7, 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. French as a Second Language Advisory Committee, April 1, 2025, 4:30 p.m.
- b. Faith and Equity Committee, April 3, 2025, 6:00 p.m.
- c. Special Education Advisory Committee, April 17, 2025, 1:00 p.m.
- d. Catholic Parent Engagement Committee, April 24, 2025, 6:30 p.m.
- e. Student Council Liaison Committee, April 29, 2025, 4:15 p.m.

- f. Accessibility for All Committee, May 8, 2025, 1:00 p.m.
 - g. STSCO Governance Committee, June 4, 2025, 3:00 p.m.
 - h. First Nation Métis Inuit Advisory Committee, June 10, 2025, 6:00 p.m.
 - i. Audit Committee, June 19, 2025, 6:30 p.m.
 - 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, March 25, 2025.
- 2. Closing Prayer.
Jenny Leahy, Board Vice-chairperson.
- 3. Adjournment.



Minutes

The Minutes of the Open Session of the Regular Board Meeting, held on Tuesday, February 25, 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), Jenny Leahy, Kevin MacKenzie (Chairperson), Mary Ann Martin, Carter Peios (Junior Student Trustee), and Kathleen Tanguay.

Administration – Jeannie Armstrong, Jonathan Di Ianni, Galen Eagle, Sean Heuchert, Darren Kahler, Stephen O'Sullivan, Sheila Piggott, and Julie Selby.

Recorder – Michelle Kennedy

A. Call to Order of the Open Meeting:

The Board Chairperson, Kevin MacKenzie, called the meeting to order at 6:31 p.m. and welcomed guests in attendance in person and guests who were joining the meeting online by Google Meet. Principals Rebecca Brady from St. Luke Catholic Elementary School and Michael DeMaeyer from St. Pope John Paul II Catholic Elementary School were welcomed as the principal representatives.

1. Opening Prayer

Board Chairperson, Kevin MacKenzie, began the meeting by leading the opening 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 John Connolly, seconded by Jenny Leahy
that the agenda be approved with the removal of agenda item E.4,
“Resolution for OCSTA Annual General Meeting: Promoting
Collaboration Between Schools and Parishes for Enhanced
Sacramental Preparation, and with a change in the order of the
agenda, moving Section D to before Section B.

Carried.

5. Declarations of Conflicts of Interest

There were no conflicts of interest declared.

6. Approval of the Minutes from the January 28, 2025, Regular Board Meeting.

MOTION: Moved by John Connolly, seconded by Kathleen Tanguay
that the minutes of the January 28, 2025, 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 Kathleen Tanguay, seconded by Jenny Leahy
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 Holy Cross 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.

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:

- We will keep Pope Francis in our prayers as he struggles with health issues. May his words and actions continue to inspire us in our daily lives.
- Participated in a professional development session with other directors from around the province about government relations, presented by the Council of Directors of Education (CODE).
- A new sign is in place at the future site of the new Catholic school to be built in the Northglen neighbourhood in Bowmanville. We look forward to progressing toward the building of the new school.
- The Black History Month ceremony was a powerful tribute to the constant contributions Black communities make to our lives. The participation of the students was inspiring as we endeavour to continue to foster an equitable environment.
- Expressed gratitude to the equity team for honoring and giving resources for participation in Black History Month learning and activities.

- Thanks was extended to Trustee Loretta Durst for her leadership as the chairperson of the committee tasked with the Director's Performance Appraisal. A consultation process seeking feedback will be launched in the coming month.
- Enjoyed visiting the Catholic schools in the City of Kawartha Lakes during February. Our schools are alive and vibrant, and their spirit is uplifting.
- A strategic planning advisory group has been established to determine engagement and begin the consultation process with respect to forming the next strategic plan for the board. As part of the consultation process, town hall meetings in all four regions of the board will be held. The sessions will be for staff and parents/guardians to have the opportunity to provide insights into the strategic direction of the board.
- Congratulations to Nick Milenetti, Executive Director of the Ontario Catholic School Trustees' Association in his retirement.
- Participated in a meeting with public health officials from all areas of the board, continuing the strong partnership and collaborations between school boards and our public health authorities.
- Work has begun to further investigate a name change for PVNC Catholic. A committee has been formed to review data from the consultation. Thank you to Galen Eagle, Manager of Communications and Mark Giunta, Communications Officer for their work to coordinate this endeavour.
- Acknowledge the passing of Kevin Sullivan, former Trustee for PVNC Catholic who served our board for seven years in the early 1990s and left a lasting impact on those who knew him.
- Gratitude extended to the senior administration team for their continued efforts and leadership in our system and a collective gratitude on behalf of them to the administrative assistant team of Sarah Barker, Shannon Carr, Ashleigh Faulkner, Magdalene Graham, Erin Sturzenegger, and the Executive Assistant, Michelle Kennedy, who consistently support the departments daily.
- The season of Lent begins on Ash Wednesday, March 5th when all are encouraged to take the opportunity to deepen their faith and extend kindness to others.
- Best wishes to staff and students as they look forward to the March Break as an opportunity for rest and renewal.

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:

- Semester 2 is underway with new courses and activities and March Break is just around the corner. All schools will be taking part in Pink Shirt Day on February 26 to promote kindness and symbolize zero tolerance for bullying.
- The students at Holy Trinity Catholic Secondary School unveiled their art quilt “The Fabric of our Being” which was revealed as part of the board’s official opening ceremony of Black History Month. Other highlights at Holy Trinity CSS included Valentine celebrations and SHSM program excursions.
- The St. Stephen Catholic Secondary School Black History Month committee planned a multitude of activities such as a cultural fashion show, black culture food fair, and a black hair workshop. The St. Stephen swim team led by Trevor Campbell were very successful at LOSSA competitions. Anticipation is building for the drama production of ‘You’re a Good Man, Charlie Brown’ to be staged in May.
- Holy Cross Catholic Secondary School enjoyed their Semi Formal dance. The school’s equity team held Black History Month scavenger hunt around the school to bring awareness to significant contributions made by Black Canadians. The girls volleyball and hockey teams have celebrated season success and the drama production, ‘Radium Girls’ auditions are taking place.
- At St. Thomas Aquinas Catholic Secondary School, students have been participating in a social justice sock drive in partnership with the City of Kawartha Lakes. The Grade 9 students look forward to a retreat at a maple syrup farm and the Grade 12 religion class enjoyed a trip to the Peterborough Mosque and St. Peter-in-Chains Cathedral.
- St. Mary Catholic Secondary School has introduced new lunch-time intramurals which include staff-student challenges. The dance team participated in their first festival and the choir is preparing for their upcoming trip to Ireland.
- The students from St. Peter Catholic Secondary School celebrated the success of their musical production of ‘Newsies’ and their ethics team will compete in Toronto following their defeat of Lakefield College School in their region competition. The alpine ski team was successful at the OFSAA meet.
- The student trustees attended the Education Action Conference in Ottawa put on by OSTA-AECO from February 13-16. The conference provided the opportunity to network with other student trustees and to receive professional development. The student trustees participated in the Indigenous Influencers Project which is a important step to advancing truth and reconciliation.
- The student trustees thanked the board for allowing them the opportunity to attend the conference and gain advocacy skills.

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:

- A video was viewed by the Trustees which highlighted the activities of the St. Stephen CSS students-led activity 'Hair is Your Crown' workshop which celebrated Black History Month and was a celebration of culture.
- The Black History Month opening ceremony for the board included a quilt display created by students called 'The Fabric of Our Being'.
- Holy Trinity celebrated Black History Month with a door decorating activity that visually displayed and honoured Black Heroes.
- A special 'Wear Glasses Day' was encouraged in a kindergarten class at St. Paul Catholic Elementary School in Norwood to show support for a kindergarten student who didn't like to wear her glasses
- The Everyday Hero staff recognition program is accepting nominations once again.
- Grade 7 and 8 students from St. John Catholic Elementary School help each week at the Sacred Heart Foodbank demonstrating their giving spirit in the community.
- Newcomer students enjoyed a snowshoeing outing in Jackson Park. The event, which brought together new Canadians from St. Peter CSS and Holy Cross CSS to be introduced to winter activities and created connections and friendships.

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

C. Presentations:

1. Providing Excellence in Teaching and Learning: Student Success.

Julie Selby, Superintendent of Learning, introduced the other presenters, Derek Abrams, Principal of Adult and Continuing Education, and Alex Duketow, Learning Consultant. Secondary school students Jillian Urie and Quinten Fowler, were also introduced.

The presenters gave an overview of the Student Success programs which included information about the Ontario Youth Apprenticeship Program (OYAP), the Specialist High Skills Major Program (SHSM), the Dual Credit Program, the Centre for Success Program, and the Continuing Education Program.

Each of the programs were explained and examples of initiatives and activities from each of the programs were shared, as well as statistics of participation and success rates.

The new 'Pathways to Success' transition guide was introduced which provides students with information as they leave Grade 8 and transition to secondary school. An integral part of the transition is the LINK Crew program at each of the secondary schools. LINK Crew is a student leadership program that helps guide Gr 9 students who are new to secondary school.

Summer school programming was also highlighted and once again, programs will be hosted at elementary and secondary schools during the summer of 2025.

At the conclusion of the presentation, the trustees were invited to ask questions, which were answered by the presenters.

E. Business, Finance and Governance:

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

Chairperson Kevin MacKenzie highlighted three pieces of information that were received from the OCSTA and were shared to the trustees during February. The first was a memo from the Friends and Advocates for Catholic Education (FACE), the second was a Region 9 update that was received from Morgan Ste-Marie, and the third was a summary of the OCSTA key election priorities for the provincial election.

2. Trustee Professional Development, Canadian Catholic School Trustees' Association, 2025 Conference, Halifax, Nova Scotia.

MOTION: Moved by Loretta Durst, seconded by Mary Ann Martin

that up to two 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.

Carried.

3. Recommended Actions from the Committee-of-the-Whole, February 10, 2025: 2025-2026 School Year Calendar, Interim Financial Report, Northglen Boundary Implementation.

MOTION: Moved by John Connolly, seconded by Kathleen Tanguay

- 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.

Carried.

F. Human Resources:

G. Policy Development:

H. Old Business:

I. New Business:

J. Bring Forward:

K. Information Items:

1. Chairperson's Report.

Board Chairperson, Kevin MacKenzie reported that he was in attendance and brought greetings at the Black History Month opening ceremony and at the recent Math at Home presentation. The Chairperson also noted his participation in the Strategic Planning Advisory Group which is forming the plan to gather collaborative input from the system to form the next Multi-year Strategic Plan. Kevin MacKenzie thanked everyone who reached out to him and his family to offer prayers and sympathy with the passing of his father. At the conclusion of his report, he wished God's blessings on the staff and students of PVNC Catholic.

2. Committee Reports:

- a. Catholic Parent Engagement Committee, January 30, 2025.

Trustee Kathleen Tanguay reported that the Catholic Parent Engagement Committee heard a presentation from community development coordinators who facilitate student nutrition programs in our board and explained how the funding and programs work. The committee also discussed planning for future meetings and a guest speaker event that will take place in May.

b. Faith and Equity Committee, February 13, 2025.

Loretta Durst reported that the Faith and Equity Committee meeting that was scheduled for February 13, 2025, was postponed due to inclement weather.

3. Community Involvement Reports

Mary Ann Martin reported that parish and school connections have been enhanced by the sharing of upcoming events in newsletters and parish bulletins.

4. Ontario Catholic School Trustees' Association 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.

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 Meeting, March 17, 2025, 5:30 p.m.
- b. Committee-of-the-Whole Meeting, March 17, 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. 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. 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.
- 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, held February 25, 2025.

MOTION: Moved by John Connolly, seconded by Loretta Durst
that the Board approve the actions and the discussions arising
from the Regular Board Meeting, In-camera session, held on
February 25, 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 January 28, 2025, Regular Board Meeting, In-camera session.
- D. Business, Finance and Governance:
 - 1. OCSTA In-camera Report.
- I. Conclusion:
 - 1. Closing Prayer.
 - 2. Motion to convene in open session.

Carried.

2. Closing Prayer.

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

3. Adjournment

MOTION: Moved by Kathleen Tanguay, seconded by Jenny Leahy
that the open session meeting be adjourned at 8:05 p.m.

Carried.

Kevin MacKenzie
Board Chairperson

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

Student Excursions:

R.A.:

- D.1 a) that the proposed Holy Cross Catholic Secondary School international excursion to Wales and Ireland, from March 27 to April 5, 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: Chris Paige

School: Holy Cross CSS

Staff Supervisors Attending (Full names and phone numbers):

Chris Paige 705-927-1122 Darby Bradley 289-928-0056

Jake Fowler 705-927-7608 Chris Moher 705-750-9057

Destination: Wales and Ireland

Mode of Transportation: Airplane/Bus

Grade/Course: 9-12

Date of Submission: Friday February 28, 2025

Departure Date: Friday March 27, 2026

Return Date: Sunday April 5, 2026

Number of Students: 30 boys: 30 girls: 0

Number of Staff Supervisors: 4 female: 0 male: 4

Name of Travel Agent: Lisa Hutchison

Type of Excursion: ☐ Curricular ☒ Co-instructional

Total cost to be paid by each Student: \$ 4204.43

Summary of Proposed Activity:

Please see itinerary for summary and comprehensive details on all proposed activities.

Curricular Relevance: (provide the overall expectations addressed)

A collaborative contributor, a responsible citizen, and a self directed, responsible, lifelong learner.

Estimated Cost for Entire Group:

Accommodation & Travel overseas	\$ 120500
Travel to and From YYZ	\$ 3960.37
Cost of Supply Teachers	\$ 1672.6
Meals	\$ NA
Programs/Materials	\$ NA
Other	\$ NA
Total	\$ 126,132.97

Anticipated Sources of Revenue:

School Accounts	\$ NA
School Fund-raising	\$ NA
Student/Parent share	\$ 126,132.97
Other:	\$ NA
Other: Teacher contributions, if applicable	\$ NA
Total	\$ 126,132.97

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: _____
<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"/> Staff 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:

Rugby

Teacher Signature

Principal Signature

Superintendent Signature

☒ Once approved, any changes to the excursion must be approved by the Principal and Family of School Superintendent.

Date

02.26.2025

Date

Mar. 14/25

Date

March 14/25

Ms. Jeannie Armstrong
Superintendent of Learning/Math Lead/School Effectiveness
The Peter L. Roach Catholic Education Centre
P.V.N.C. Catholic District School Board
1355 Lansdowne St. West
Peterborough, ON K9A 7M3

Dear Jeannie Armstrong,

Please accept this letter as a request for approval of a proposed International Rugby Tour. Holy Cross Catholic Secondary School would like to tour Ireland and Wales visiting; Galway, Belfast, and Cardiff. The Trip will take place Friday March 27, 2026 to Sunday April 5, 2026. Our planned supervisors have previously organized successful rugby tours for both of our boys and girls' rugby teams traveling to Scotland (2017), Scotland and England (2019), and Scotland (2023). A girls rugby tour was approved for similar dates for 2025, but unfortunately did not get the minimum number of required participants. As well, the chaperones have been on several different trips and OFSAA Championships. They have advised that they found that the students thoroughly enjoyed the itineraries and travel experiences.

Lisa Hutchison of CAA Travel & Insurance will be the tour provider used (TICO# 50014626) to organize the proposed trip. Lisa has extensive experience organizing school travel and sports tours.

The chaperone to student ratio will be 1 to 8 as per Board policy. Further, there will be no swimming during the trip and there are no swimming pools at the scheduled hotels.

Attached please find:

- A Copy of the Itinerary
- Historical and educational significance of trip
- CAA Travel Contract Information - Terms/Conditions
- CAA Travel and Medical Insurance plus CFAR
- An Out of School Activity Request Approval Form (Category 5)
 - Release and Identification Form for Education Trips (over 18 years)
 - Informed consent form for Education Trips (under 18 years)
- Communication Plan/Emergency Action Plan
- Parent Meetings

On behalf of the teachers and volunteers included in this proposed trip, thank you for your consideration.



Natalie Bittner,
Principal, Holy Cross Catholic Secondary School

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 Boys Rugby Team is arranging
A Rugby Tour of Wales & Ireland, from March March 27 to April 5, 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 Traveling & Rugby involve certain elements of risk. Injuries may occur while participating in these activities. The following list includes, but is not limited to, examples of the types of injury which may result from participating in _____:

1. motion sickness *(describe activity)*
2. strains, sprains, and breaks
3. exhaustion and fatigue

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 the Rugby Tour on March 27-April 5 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 Rugby & Traveling (describe activity) to its students on or about March 27 to April 5, 2026.

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

ELEMENT OF RISK

Educational activity programs, such as, Rugby & Traveling (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 Rugby & Travelling (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about March 27 to April 5, 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: _____

Supervisor Ratio

The proposed Rugby Tour meets the required 1:8 ratio as we are proposing approval for 30 students and four Holy Cross staff members to participate.



Insurance
Travel
Roadside
Rewards

Tuesday, February 25, 2025

To: Holy Cross Rugby Coordinators

Please accept this letter as an official quote for the Holy Cross Rugby UK Tour 2026. Quote based on itinerary provided below. At this time nothing is booked, and rates are subject to change based on rates and availability at time of booking as well as Foreign Exchange rate at time of booking.

DAY 1 – Friday March 27

Vacation Package Insurance – cancellation, interruption, travel accident, baggage and medical insurance.

TBA Holy Cross to arrange transportation from Peterborough to Toronto

16:00 arrival at Toronto Pearson Airport Terminal 1; check-in

19:35 departure for Dublin, Ireland on Flight TBA

Overnight flight

Day 2 – Saturday March 28

05:15 arrive at Dublin Ireland (5 hours ahead of Eastern Ontario Time)

06:30 collect luggage, clear Customs and proceed to Arrivals, then bus loading zone transfer by bus to for Cliffs of Moher

08:00 Stop at Athlone Castle to allow the group to stretch their legs and take some photos from the castle's walls - breakfast in Athlone

11:30 Bus arrives at the Cliffs of Moher (set aside about 1.5 - 2 hours)

13:30 Bus departs Cliffs of Moher for Galway (Travelodge Hotel) ;

15:00 early check in to accommodation in Galway

17:30 attend Pro Rugby game hosted by Connacht RFC at Dexcom Stadium

19:30 arrive at hotel

Night: Galway - Travelodge Hotel

Day 3 – Sunday March 29

09:00 Breakfast at accommodation

10:00 Scenic walk from accommodation to St. Patrick's Roman Catholic Church

10:30 Attend Mass at St. Patrick's Roman Catholic Church

12:00 Walk back to accommodation and have lunch at your discretion

14:00 transfer by bus to town of Corinthians RFC

15:30 matches vs Corinthians RFC, followed by awards and 3rd half social and meal

18:00 return by bus to accommodations in Galway

18:30 arrive at hotel

Night: Galway - Travelodge Hotel

Day 4 – Monday March 30

09:00 Breakfast at accommodation

09:45 Bus departs the Travelodge Hotel for Thomand Park in Limerick

11:00 Bus arrives at Thomand Park in Limerick (Group Tour 1 hr 15 mins)

12:30 Lunch in Limerick

13:45 Bus arrives at St. John's Castle in Limerick (Group Tour 1.5 hours)

15:45 Bus departs Limerick for the Travelodge in Galway

17:00 arrive at hotel

Night: Galway - Travelodge Hotel

Day 5 – Tuesday March 31

08:00 Breakfast at accommodation

09:00 Transfer by bus to Belfast

13:30 Tour of Titanic Museum

15:00 check into accommodation

16:00 walk and drive tour of Belfast

19:00 arrive at hotel

Night: Belfast - Holiday INN Express D

Day 6 – Wednesday April 1

08:00 Breakfast at accommodation

09:00 Bus departs for Dark Hedges, Dunluce Castle, & Giant's Causeway

14:00 Bus departs the Giant's Causeway for Belfast via the A2 - Antrim Coast Road (known as one of the most scenic stretches of road in the world)

16:00 arrive at hotel; collect rugby kits

16:30 transfer by bus to Cooke RFC

17:00 matches vs Cooke RFC, followed by awards and 3rd half social and meal

19:30 return by bus to accommodations in Belfast

20:00 arrive at hotel

Night: Belfast - Holiday INN Express

Day 7 - Thursday April 2

08:00 Breakfast at accommodation

09:00 Bus departs for Belfast Airport

09:30 arrival at Belfast Airport

11:30 Aer Lingus Flight to Cardiff Airport in Wales

12:30 collect luggage, and transfer by bus to accommodations in Cardiff

13:00 check in into accommodations in Cardiff, The Sport Wales National Centre

14:30 walk into town to see Cardiff Castle; team dinner in Cardiff

19:00 arrive at hotel

Night: Cardiff - The Sport Wales National Centre

Day 8 – Friday April 3

09:00 Breakfast at accommodation

11:00 board bus to the Big Pit National Coal Museum in Blaenavon

15:00 transfer by bus to town of Penywaun; stop at nearby food market for lunch 16:30 matches vs Rhydywaun and Cwm Rhymni, followed by awards and 3rd half social and meal 19:00 return by bus to accommodations in Cardiff

19:30 arrive at hotel

Night: Cardiff - The Sport Wales National Centre

Day 9 – Saturday April 4

09:00 Breakfast at accommodation

10:00 light training session at the main all weather field of The Sports Wales National Centre

11:00 walk into downtown Cardiff for lunch; shopping & sightseeing

14:00 attend Pro Rugby game hosted by Cardiff RFC at Cardiff Arms Park

17:30 attend Holy Saturday Mass at St Peter's Cardiff

19:00 arrive at hotel

Night: Cardiff - The Sport Wales National Centre

Day 10 – Sunday April 5

TBA to airport for return flight to Toronto from London (Gatwick)

Rate is based on 30 plays, 4 coaches and 1 tour guide travelling.

Rate includes:

- Vacation Package Insurance
- Flight from Toronto to Dublin, Ireland
- Flight from Belfast to Cardiff Wales
- Flight from London to Toronto Pearson
- Ireland Coach
- Breakfast at Kafe U
- Cliffs of Moher
- Pro Rugby games
- Thomand Park Tour
- St. Johns Castle Tour
- Titanic Tour
- Walk & Drive Tour
- National Trust Education Access Pass
- Coach in Wales
- Big Pit Museum
- Accommodation as per itinerary
- Tour Leader

Total Cost: \$120 500 / 30 players = \$4016.67 per person.

If you have any questions, please reach out to Lisa Hutchinson at 705-740-4687.

Rationale for the Holy Cross Boys Rugby Team Tour to Ireland & Wales

The proposed Holy Cross Boys Rugby tour to Ireland & Wales will be the second boy's rugby trip and third for the Hurricanes Rugby program, with teams traveling in 2019 and 2023 respectively. A girls rugby trip was approved for 2025 with similar dates but was unfortunately unable to get the required participants. Established in 2018, the boy's rugby team has been promoting excellence in education through athletics for its entire history, which is demonstrated by placing 4th and 5th at previous OFSAA Championships and winning COSSA Gold at both Senior and Junior in 2024. Creating international rugby tours is a vital continuation of this development of our students and helps them to achieve the Catholic Graduate Expectations; specifically, a self-directed, responsible, lifelong learner, a collaborative contributor, and a responsible citizen.

These trips not only allow our students to experience a different country's culture and history, but they also allow the student to grow and become fully participating members of our community. The fundraising and team events which occur as part of the preparation for trips of this nature allow students to demonstrate responsibility and initiative. For many of our students they will be acquiring a passport and/or traveling without a parent or guardian for the first time. The level of growth and self-awareness which occurs cannot be duplicated in the classroom. This may also be the only opportunity for our students to experience international competition in athletics. The bonds and friendships which are created amongst players from the teams we will play often last long after we have returned to Canada.

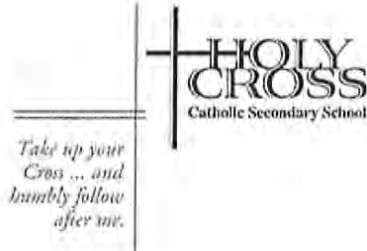
This will be the third time we have travelled during Holy Week. For many of our non-Catholic and non-practicing team members this is their only exposure to our faith outside the school environment. We have found this to be a profound experience for our students and have been honoured to be asked to be Gift Bearers of the Sacraments and readers of the Prayers of the Faithful when we attended Easter Mass and Palm Sunday Mass at Westminster Cathedral in London, UK and St. Aidan's Church in Aviemore, Scotland on previous tours. We will attend Palm Sunday Mass again at St. Patrick's Church in Galway, Ireland and the 5:30 pm, Holy Saturday Mass at St. Peter's Church in Cardiff on Saturday April 4th.

Lastly, it is important to note that as coaches we spend a great deal of time with our players during practices and competitions, regularly practicing 2 to 2.5 hours each day. As educators, we only begin to consider a trip of this magnitude when we have developed the players and leaders who are ready to demonstrate the responsibility needed to participate on an international rugby trip. These strong personal connections between students and staff help to ensure behavioural issues are at a minimum while

traveling. Plus, students already have sufficient experience at representing our school and Board through their participation at OFSAA and COSSA competitions.

OUTLINE OF COSTS:

CAA Travel Agency Fees	
Rate includes: Vacation Package Insurance (CFAR) Flight from Toronto to Dublin, Ireland Flight from Belfast to Cardiff Wales Flight from London to Toronto Pearson Ireland Coach Breakfast at Kafe U Cliffs of Moher Pro Rugby games Thomand Park Tour St. Johns Castle Tour Titanic Tour Walk & Drive Tour National Trust Education Access Pass Coach in Wales Big Pit Museum Accommodation as per itinerary Tour Leader	\$120, 500.00
Bus	
Bus to and from Pearson Airport	\$3960.37
Supply Coverage	
1.5 Supply Coverage over 4 days @ a rate of \$278.78	\$1672.60
TOTAL \$126, 132.97	



**HOLY CROSS
CATHOLIC SECONDARY SCHOOL**

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

International Excursion to Ireland & Wales

I _____ (parent/guardian) support my child,

_____ to participate in the Holy Cross Catholic Secondary School excursion to Ireland & Wales from March 27 to April 5, 2026. I have attended the parent information meeting and am aware of where my child will be staying and the itinerary while in Galway, Belfast, and Cardiff. 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 \$400 non-refundable deposit to ensure my child has a place on this excursion and will adhere to the payment schedule set out.

Signature of Parent/Guardian

Date





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

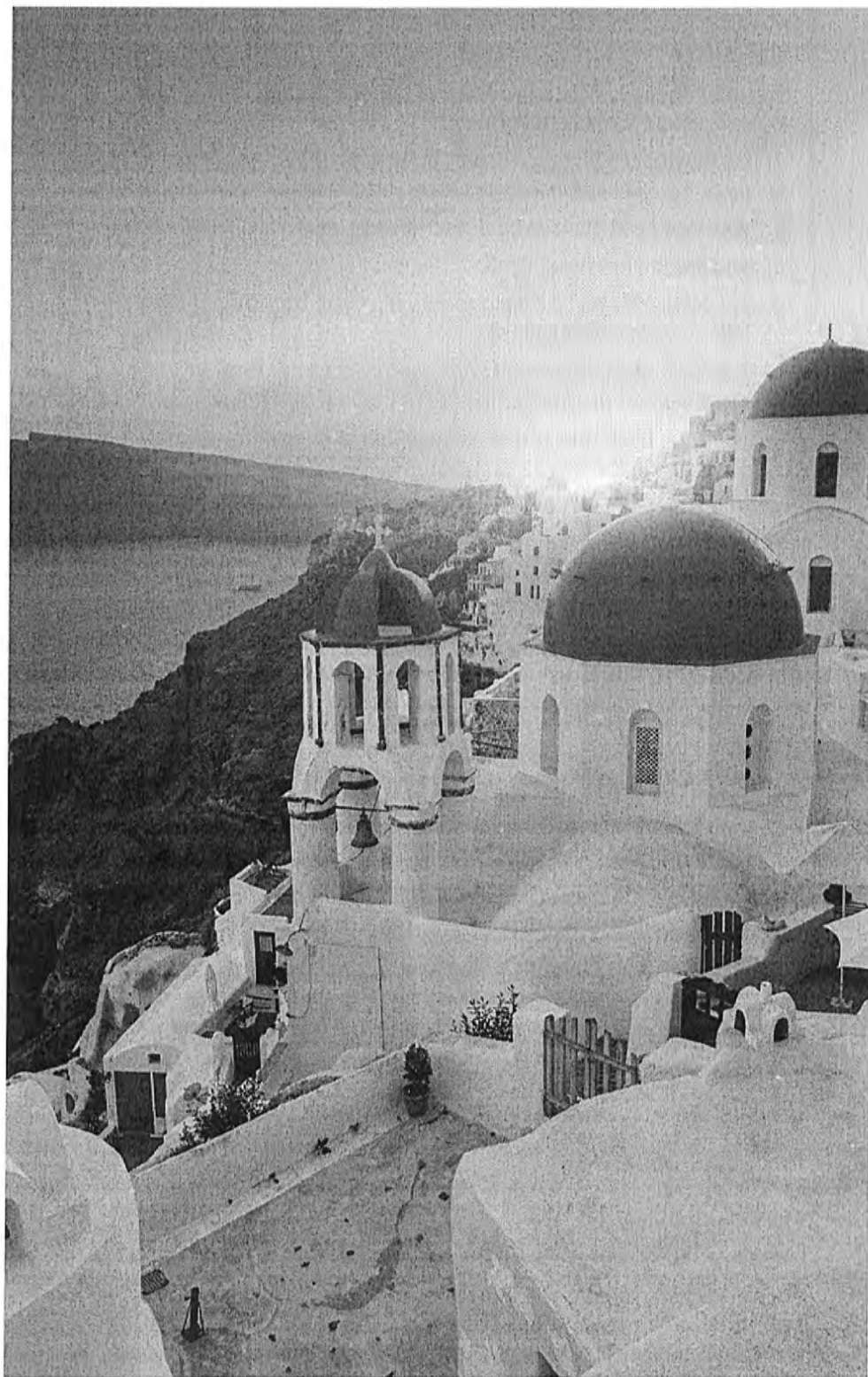
Travel Agency Quotes

We are writing to provide an overview of the 3 quotes received from travel agencies for our proposed 2026 Rugby Tour to Ireland & Wales and to formally confirm the selected agency. We reached out to three travel providers—CAA, Quay's Crossing Travel & Tours, and Lent Travel for quotes on the proposed itinerary and that met the board's required "Cancel for Any Reason" insurance policy.

After reviewing the responses:

- **CAA** provided a quote that includes the required "Cancel for Any Reason" insurance, ensuring compliance with board policies.
- **Quay's Crossing** was unable to offer this required insurance coverage so declined to provide a quote.
- **Lent Travel** was unable to offer this required insurance coverage so declined to provide a quote.

As a result, we have selected **CAA** as the travel agency for this trip, as they are the only provider of the three able to meet the board's travel insurance requirements.



Policy

March 1, 2024



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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>: Ages 59 and under 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>. Ages 60 to 84 – 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

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.

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 coverage was lapsed; and/or</i></p> <p>b) <i>you did not have GHIP authorization to cover your trip days exceeding the days GHIP covers outside your province or territory of residence.</i></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

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 chiropodist, 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:*

DIR B-O 2025 03 25 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

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-

Emergency Medical Insurance

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.

Emergency Medical Insurance

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

- 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.**

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 days.

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

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

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

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 <i>Top-Up</i>	<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

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

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

Trip Cancellation & Interruption Insurance

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

Trip Cancellation & Interruption Insurance

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

Trip Cancellation & Interruption Insurance

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 age 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 \$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 age 60</u> or 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

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*.

Travel Accident Insurance

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

Baggage Insurance

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*

- 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:

- 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*.
- 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*.
- 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.
- 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.
- 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 GHIP 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* 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.



CAA Travel Insurance, an Orion Travel Insurance product, is underwritten by Echelon Insurance. Terms and conditions apply.

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™Driven by Good is a trademark of CAA Club Group.



Driven by Good™

Please note: Contract Information is on the final page of CAA Itinerary - contract excludes bus to/from airport and required supply coverage costs. Those costs can be seen on individual breakdown



Insurance
Travel
Roadside
Rewards

Tuesday, February 25, 2025

To: Holy Cross Rugby Coordinators

Please accept this letter as an official quote for the Holy Cross Rugby UK Tour 2026. Quote based on itinerary provided below. At this time nothing is booked, and rates are subject to change based on rates and availability at time of booking as well as Foreign Exchange rate at time of booking.

DAY 1 – Friday March 27

Vacation Package Insurance – cancellation, interruption, travel accident, baggage and medical insurance.

TBA Holy Cross to arrange transportation from Peterborough to Toronto

16:00 arrival at Toronto Pearson Airport Terminal 1; check-in

19:35 departure for Dublin, Ireland on Flight TBA

Overnight flight

Day 2 – Saturday March 28

05:15 arrive at Dublin Ireland (5 hours ahead of Eastern Ontario Time)

06:30 collect luggage, clear Customs and proceed to Arrivals, then bus loading zone transfer by bus to for Cliffs of Moher

08:00 Stop at Athlone Castle to allow the group to stretch their legs and take some photos from the castle's walls - breakfast in Athlone

11:30 Bus arrives at the Cliffs of Moher (set aside about 1.5 - 2 hours)

13:30 Bus departs Cliffs of Moher for Galway (Travelodge Hotel) ;

15:00 early check in to accommodation in Galway

17:30 attend Pro Rugby game hosted by Connacht RFC at Dexcom Stadium

19:30 arrive at hotel

Night: Galway - Travelodge Hotel

Day 3 – Sunday March 29

09:00 Breakfast at accommodation

10:00 Scenic walk from accommodation to St. Patrick's Roman Catholic Church

10:30 Attend Mass at St. Patrick's Roman Catholic Church

12:00 Walk back to accommodation and have lunch at your discretion

14:00 transfer by bus to town of Corinthians RFC

15:30 matches vs Corinthians RFC, followed by awards and 3rd half social and meal

18:00 return by bus to accommodations in Galway

18:30 arrive at hotel

Night: Galway - Travelodge Hotel

Day 4 – Monday March 30

09:00 Breakfast at accommodation

09:45 Bus departs the Travelodge Hotel for Thomand Park in Limerick

11:00 Bus arrives at Thomand Park in Limerick (Group Tour 1 hr 15 mins)

12:30 Lunch in Limerick

13:45 Bus arrives at St. John's Castle in Limerick (Group Tour 1.5 hours)

15:45 Bus departs Limerick for the Travelodge in Galway

17:00 arrive at hotel

Night: Galway - Travelodge Hotel

Day 5 – Tuesday March 31

08:00 Breakfast at accommodation

09:00 Transfer by bus to Belfast

13:30 Tour of Titanic Museum

15:00 check into accommodation

16:00 walk and drive tour of Belfast

19:00 arrive at hotel

Night: Belfast - Holiday INN Express D

Day 6 – Wednesday April 1

08:00 Breakfast at accommodation

09:00 Bus departs for Dark Hedges, Dunluce Castle, & Giant's Causeway

14:00 Bus departs the Giant's Causeway for Belfast via the A2 - Antrim Coast Road (known as one of the most scenic stretches of road in the world)

16:00 arrive at hotel; collect rugby kits

16:30 transfer by bus to Cooke RFC

17:00 matches vs Cooke RFC, followed by awards and 3rd half social and meal

19:30 return by bus to accommodations in Belfast

20:00 arrive at hotel

Night: Belfast - Holiday INN Express

Day 7 - Thursday April 2

08:00 Breakfast at accommodation

09:00 Bus departs for Belfast Airport

09:30 arrival at Belfast Airport

11:30 Aer Lingus Flight to Cardiff Airport in Wales

12:30 collect luggage, and transfer by bus to accommodations in Cardiff

13:00 check in into accommodations in Cardiff, The Sport Wales National Centre

14:30 walk into town to see Cardiff Castle; team dinner in Cardiff

19:00 arrive at hotel

Night: Cardiff - The Sport Wales National Centre

Day 8 – Friday April 3

09:00 Breakfast at accommodation

11:00 board bus to the Big Pit National Coal Museum in Blaenavon

15:00 transfer by bus to town of Penywaun; stop at nearby food market for lunch 16:30 matches vs Rhydywaun and Cwm Rhymni, followed by awards and 3rd half social and meal 19:00 return by bus to accommodations in Cardiff

19:30 arrive at hotel

Night: Cardiff - The Sport Wales National Centre

Day 9 – Saturday April 4

09:00 Breakfast at accommodation

10:00 light training session at the main all weather field of The Sports Wales National Centre

11:00 walk into downtown Cardiff for lunch; shopping & sightseeing

14:00 attend Pro Rugby game hosted by Cardiff RFC at Cardiff Arms Park

17:30 attend Holy Saturday Mass at St Peter's Cardiff

19:00 arrive at hotel

Night: Cardiff - The Sport Wales National Centre

Day 10 – Sunday April 5

TBA to airport for return flight to Toronto from London (Gatwick)

Rate is based on 30 plays, 4 coaches and 1 tour guide travelling.

Rate includes:

- Vacation Package Insurance
- Flight from Toronto to Dublin, Ireland
- Flight from Belfast to Cardiff Wales
- Flight from London to Toronto Pearson
- Ireland Coach
- Breakfast at Kafe U
- Cliffs of Moher
- Pro Rugby games
- Thomand Park Tour
- St. Johns Castle Tour
- Titanic Tour
- Walk & Drive Tour
- National Trust Education Access Pass
- Coach in Wales
- Big Pit Museum
- Accommodation as per itinerary
- Tour Leader

Total Cost: \$120 500 / 30 players = \$4016.67 per person.

If you have any questions, please reach out to Lisa Hutchinson at 705-740-4687.

Parent Meetings:

1. Parent Information Meeting - April 2, 2025
2. First Meeting with Confirmed Participants – May 7, 2025
3. Second Meeting with Confirmed Participants - September 17, 2025
4. Final meeting with Confirmed Participants - March 4, 2026

Communication Plan

Board Office: 705-748-4861

1. In case of emergency or delay, **Jake Fowler or Chris Paige** will contact **Natalie Bittner, Nanzala Hopson, or Claire Wilson**. On the weekend admin cell phones will be contacted.

Natalie Bittner
nbittner@pvncdsb.on.ca
705-748-6664 ext. 2106
Cell: 705-761-9379

Nanzala Hopson
nhopson@pvncdsb.on.ca
705-748-6664 ext. 2107
Cell: 705-313-5323

Claire Wilson
cwilson@pvncdsb.on.ca
705-748-6664 ext. 2108
Cell: 705-928-7108

2. While on the excursion, the Holy Cross supervisors will carry a cell phone so that students may contact them. **Jake Fowler and Chris Paige** will be the primary contacts and can be reached by cell and/or PVNC email.

Chris Paige cpaige@pvncdsb.on.ca 705-927-1122	Jake Fowler jfowler@pvncdsb.on.ca 705-927-7608
Travelodge Galway City Tuam Rd. Joyce Roundabout, Galway, Ireland +353 91 781 400 https://www.travelodge.ie/hotels/252/Galway-City-hotel?utm_source=google&utm_medium=GHA_Organic&utm_campaign=GHA_Galway%20City&WT.src=GHA_Organic	University Hospital Galway Newcastle Rd, Galway, H91 YR71, Ireland +35391524222 https://www.saolta.ie/hospital/university-hospital-galway
Holiday Inn Express 106 University St, Belfast BT7 1HP, United Kingdom +44 28 9031 1909 https://www.ihg.com/holidayinnexpress/hotels/gb/en/belfast/bfsex/hoteldetail?cm_mmc=GoogleMaps-_-EX-_-GB-_-BFSEX	Belfast City Hospital Lisburn Rd, Belfast BT9 7AB, United Kingdom +442890329241 https://belfasttrust.hscni.net/

Sport Wales National Centre – Cardiff Sophia Gardens, Cardiff CF11 9SW 0300 3003123 https://www.sport.wales/our-facilities/sport-wales-national-centre-cardiff/	St David's Hospital Cowbridge Rd E, Cardiff CF11 9XB, United Kingdom +442920536666 http://www.cardiffandvaleuhb.wales.nhs.uk/st-david-s-hospital
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In the event of any personal or medical emergencies immediate supervisors will triage with the student, administration, and parents. Emergency medical attention will be sought if required. Chris Paige, Jake Fowler, and Darby Bradley have First Aid and CPR/AED through the board. All of them, including Chris Moher have NCCP Coaching Certification.

Disciplinary issues will be dealt with on a per case basis. It is understood 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 Admin on how to proceed. Expectation for behaviour will be clear to both students and parents and will be a requirement to be a part of the trip. **Neither accommodation has a swimming pool, nor will any swimming occur or is permitted while on this excursion.** Coaches will be aware of any pre-existing or current medical conditions with each participant.

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, Darby Bradley, will stay behind with the student and make alternative arrangements. They will communicate with border security what steps have to be taken to ensure student/staff member are able to proceed safely and promptly. Alternative travel will be made in coordination with Chris Paige and tour operator for both staff and student to rejoin the group as soon possible.

Environmental conditions for example, weather will be monitored and considered. Coaches will communicate risks such as health conditions and risks such as Asthma, heat stroke, insect bites etc. Any such risks to student safety, coaches will follow board protocol, the EAP, and OPHEA guidelines.

All staff supervisors have extensive experience in sports excursions in multiple sports and venues. Policies and Procedures of Rugby Canada, Irish Rugby Union, Welsh Rugby Union and OPHEA will be followed for participating in rugby while abroad. Standard First Aid and CPR will be applied in any medical emergency. Local 911 will be contacted in accordance with our training.

Supervisor	Role in ERP	Certifications	Contact
Chris Paige - Curriculum Chair of Technology: Holy Cross CSS	Charge	CPR/First Aid. NCCP Level 1	cpaige@pvnccdsb.on.ca Cell: 705-927-1122
Jake Fowler - Guidance	Care	CPR/First	jfowler@pvnccdsb.on.ca

Counsellor: Holy Cross CSS		Aid. NCCP Level 2	Cell: 705-927-7608
Darby Bradley – CASA Teacher: Holy Cross CSS	Control/Care	CPR/First Aid. NCCP Level 1	dbradley@pvnccdsb.on.ca 289-928-0056
Chris Moher – Cooperative Education Teacher: Holy Cross CSS	Control	NCCP Level 1	cmoher@pvnccdsb.on.ca 705-750-9057
Natalie Bittner - Principal	Admin Contact		Contact: 705-748-6664 Ext. 2106 Cell: 705-761-9379
Jeannie Armstrong Family of Schools Superintendent:			Contact: 705-748-4861 Ext. 1213

EMERGENCY ACTION PLAN

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

Trip: Ireland & Wales

Date: March 27 to April 5, 2026

Supervisor in Charge: Chris Paige

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	Chris Paige 705-927-1122 Jake Fowler 705-927-7608 Darby Bradley 289-928-0056 Chris Moher 705-750-9057
Location of Activity <i>Address of Facility</i>	Ireland & Wales: See Itinerary
Student List <i>Include full student names and birthdates</i>	Will be provided upon approval of proposed trip.
Parent Contact List <i>Include full parent names and phone numbers</i>	Will be provided upon approval of proposed trip.
Nearest Hospital <i>Address of nearest Hospital</i>	See Communication

<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>	See Communication Plan
<p>First Aid Kit A first-aid kit must be accessible at all times</p>	See Communication Plan: A full first aid kit always accompanies the rugby team
<p>Plan of Care A copy for each applicable student must be printed from Edsempi</p>	Individual plan of care for each student will be provided upon approval of the trip
<p>Concussion Protocol A copy of the required policy and forms must be available for completion in the event of a suspected concussion</p>	Concussion protocol will be followed same for all competitions and will be administered by staff supervisors certified in First Aid/CPR
<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>	Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.
<p>Cold Warning Establish "warm areas" for lunch and work/rest breaks Encourage the use of warm clothing for outdoor play Encourage the use of layers for outdoor play Encourage staff to wear appropriate footwear Follow AP816 "Extreme Weather"</p>	Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.

<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>	Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.
<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>	Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.
<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>	Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.
<p>Flood Advisory When issued by the local conservation authority, schools will take advised precautions to maintain the safety of staff and students.</p>	Follow protocols as outlined. Adjust activities for the day by paying close attention to the weather.

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,

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

Address:

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)



Ontario Catholic School Trustees' Association

February 27, 2025

MEMORANDUM

TO: Chairpersons and Directors of Education
- All Catholic District School Boards

CC: OCSTA Directors and Staff
Board Secretaries and Administrative Assistants

FROM: Michael Bellmore, President

SUBJECT: Provincial Election Platform Commitments

The following table outlines Ontario's political parties' policy commitments compared with OCSTA priorities as outlined in the Pre-Budget submission and related documents. The information includes political party platforms. Appendix 1 included platform commitments and Appendix 2 includes commitments to Indigenous communities.

OCSTA Priority	PC	Liberal	NDP	Greens
Mental health/Special Education funding		-Hire more mental health professionals, educational assistants, Early Childhood Educators (ECEs), social workers, child and youth workers and other staff, lowering the ratio of students to education workers in the Core Education Funding. -Clear the special education-related waitlists and assessment backlogs so students have access to	- give students with disabilities the support they deserve. -End the practice of streaming; -use data to support more equitable schools; -review the funding model re: student transportation to focus on student needs and not numbers of students to support vulnerable students.	-reduce class sizes, -increase funding for school repairs, -invest in special education programs and mental health supports for students and teachers. Provide enhanced funding for de-streaming, including reduced class sizes, dedicated education workers, training, planning time, and resources.

		appropriate resources and support		Establish an Education Task Force that includes education workers and students. The task force will provide input on education policy and funding models, and help to address critical issues, such as staff shortages and the design of special education supports and programs.
Student Transportation Funding	On-going review of the transportation funding model at department level.		make sure students can get to class reliably and on time by fixing Ford's broken student transportation funding. -ensure model supports students with special needs. -ensure buses more reliable;	
Violence in Schools		Make school boards responsible for safety.		Create a multi-stakeholder Safety and Wellbeing at School Action Table mandated to develop a comprehensive Plan.
Core funding model		Close the funding gap of \$1,500 per student in the K-12 sector and ensure future commitments are tied to inflation.	Will invest in our next generation with a new, needs-based funding formula.	Immediately increase per-student funding by \$1,500 to make up for the \$3.1 billion in cuts by the Ford government since 2018. Establish an independent review of

				Ontario's education funding formula so it adequately reflects student needs and review the formula every five years.
Capital funding and Planning	Investing \$1.3 billion more to build 30 new schools and 15 school expansions across Ontario, creating more than 25,000 new student spaces and more than 1,600 new licensed child-care spaces.	-Clear the school repair backlog and install heating, air conditioning and air filtration systems in every classroom by doubling annual capital funding for schools. -Build 90 new schools over the next four years and ensure that no school needs to house portables.	We will invest an additional \$830 million a year to clear the repair backlog within 10 years while keeping up with school maintenance needs.	Speed up reducing the repair backlog for Ontario public schools and work in consultation with school boards to adopt a Standard of Good Repair.
Cybersecurity/IT funding			accelerate the expansion of broadband internet infrastructure into Northern Ontario.	
Sick Leave Costs				
Lifting school closure moratorium	Continue existing policy-no closures	No policy	No policy	No policy
Occasional Teachers and Support staff funding		-hire more French, ECEs, special ed teachers.	Hire more staff. Dedicated teachers, educational assistants, child and youth workers, ECEs, custodial and trade workers.	-hiring more teachers and educational assistants.
Rural/Indigenous/Northern issues	Creating new scholarship opportunities for First Nations students interested in pursuing careers in resource development in collaboration with our world class		Double funding for First Nation food programs -incentives for mental health professionals, social workers and speech and language to work in schools and	Ensure the updated funding formula takes into account the unique needs of remote and rural schools.

	post-secondary institutions.		community settings in the North.	
School Board Autonomy/Flexibility/class size		Allow schools to address their unique staffing and infrastructure needs by expanding funding, eligibility and flexibility for the Safe Schools Grant program.		Cap grades four to eight class sizes to, at most, 24 students and kindergarten to, at most, 26 students.

Analysis Based On OCSTA Priorities:

General Summary:

- No parties mentioned public funding for Catholic education;
- No parties made any commitments re: cybersecurity, or sick leave costs;
- PCs focused on capital construction investments, current curriculum reforms (basics)
- Only the Greens had policy commitments re: violence in schools; the liberals left the issue to school boards without any details;
- Green Party had the most comprehensive education platform commitments.
- Capital investments from opposition parties focused on repair/maintenance issues.
- Only the liberals failed to have any commitments regarding **Indigenous students/issues**.
- Only the liberals addressed changes to teacher education programs-reduce program to one year from two.
- Only the PCs address accelerating capital approvals processes for new schools.

PC Party:

The PC's have not made any commitments to increasing funding to address most of OCSTA's key priorities. There is no mention of student mental health, review of the special education grant/funding, student transportation challenges, sick leave, and cybersecurity costs. The focus is on increasing funding for new capital construction, accelerating new school construction timelines and their current curriculum reforms in respect of math, financial literacy, skilled trades and reading. They do commit to developing career coaching for Grade 9 and 10 students and helping them explore new opportunities in STEM and skilled trades.

Liberals:

The liberals made several commitments supportive of OCSTA's priorities. These include: increasing the number of professionals to support students with special needs and mental health issues, increasing overall funding per student, managing capital repairs/HVAC improvements, more consultation with school boards. They did not mention, however, student transportation,

cybersecurity, and other key matters of importance to our Catholic boards. In addition, they were the only party that failed to make any commitments to Indigenous students.

NDP:

The NDP committed to a “needs based funding formula” as part of increasing funding to the sector overall. They also indicated they would increase the number of staff and professionals supporting students with disabilities/special needs and reform the student transportation funding model.

Greens:

The Greens have the most comprehensive set of policy commitments regarding education covering most of OCSTA priorities. They are the only party to support OCSTA request for a review of the special education grant to ensure it meets the needs of students. In addition, they have the most comprehensive policy commitment related to violence in schools. They also remove the requirement for 2 online learning credits as a graduation condition for students.

Next Steps:

- OCSTA will continue to advocate for a review of the 7/8 online Physical Health and Education program with the Ministry of Education.
- Lobby Day with FACE partners will be held on Tuesday, April 29th to meet new MPPs and influential Ministers.

Appendix 1: Political Party Commitments from Campaign Platforms

Liberal Party:

- Clear the school repair backlog and install heating, air conditioning and air filtration systems in every classroom by doubling annual capital funding for schools.
- Build 90 new schools over the next four years and ensure that no school needs to house portables.
- Allow schools to address their unique staffing and infrastructure needs by expanding funding, eligibility and flexibility for the Safe Schools Grant program.
- Allow every elementary, middle or high school student to have support and supervision in the classroom by establishing a lower student-to-teacher and education-worker ratio.
- Hire more mental health professionals, educational assistants, Early Childhood Educators (ECEs), social workers, child and youth workers and other staff, lowering the ratio of students to education workers in the Core Education Funding.
- Close the funding gap of \$1,500 per student in the K-12 sector and ensure future commitments are tied to inflation.
- Clear the special education-related waitlists and assessment backlogs so students have access to appropriate resources and support.
- Commit to mutual respect and collaboration between the Ministry of Education, students, parents, teachers, unions, and administrators starting with a commitment to not blind side educators with Friday afternoon announcements.
- Feed every elementary and secondary school kid a free and healthy lunch every school day by quadrupling funding for school food programs.
- Re-introduce a one-year teaching degree to expeditiously address the teacher shortage.
- Hold school boards accountable for spending new and existing funding on priority outcomes such as helping students develop skills for the future, advancing student success and making schools safe.
- Strengthen French education across Ontario by supporting community and cultural partnerships, training, inter-board cooperation and hiring additional French educators.
- Expand access to STEM, robotics, coding, skilled trades, entrepreneurship, economics, financial literacy and civics courses. Provide opportunities for skilled trades and health care workers through union-led training programs.

PC Party:

- Continue a back-to-basics learning strategy for students to build foundational skills in reading, writing and math. This includes: Introducing the most comprehensive plan in Canada to reduce distractions in classrooms and improve the health of children by cracking down on cellphone use and vaping in schools.
- Creating a new financial literacy graduation requirement to ensure students exit Ontario's school system with both literacy and practical financial literacy skills.
- Emphasizing important life skills and the return of home economics education.
- Ensuring new teachers hold basic competency in math. Teacher applicants to the Ontario College of Teachers must pass the Math Proficiency Test beginning in 2025.
- Launching dedicated career coaching for Grade 9 and 10 students and helping them explore new opportunities in STEM and skilled trades.
- Investing \$1.3 billion more to build 30 new schools and 15 school expansions across Ontario, creating more than 25,000 new student spaces and more than 1,600 new licensed child-care spaces. The investment is part of Ontario's commitment to provide approximately \$16 billion to support new school construction, renewal, and improvement over 10 years, which has supported the development of 300 new projects since 2018.
- Cutting red tape and standardizing designs to build modern schools faster and cut construction timelines by nearly 50 per cent to meet the unprecedented pace of growth across the province.
- Continue to prevent school closures from occurring in communities across the province, unlike the previous Liberal government, supported by the NDP, which closed over 600 schools across the province, and left a \$16 billion repair backlog.

NDP

- Will invest in our next generation with a new, needs-based funding formula. In consultation with school boards and education workers, we'll review and fix school funding, so it meets the needs of kids.
- We will fix schools with an additional \$830 million per year to clear the repair backlog within 10 years while keeping up with school maintenance needs and give students a high quality, nurturing learning environment.
- We will hire more staff in schools. We will support additional dedicated teachers, educational assistants, child and youth workers, ECEs, custodial and skilled trades workers to make sure students get the one-on-one attention they need in well-maintained schools. We will consult on the restoration of one year teacher's college programs to help get more qualified teachers in the system, faster.

- We'll create a universal School Food Program so that every child in Ontario is set up to succeed. We will use fresh food prepared and grown right here in Ontario to do it. We will also increase funding to the First Nations school food program.
- We will fix student transportation funding. Students, particularly those in Northern and Rural communities, missed more days in school when the Ford government changed eligibility for school bus services. We will make sure you can count on a school bus to come on time for your child to get to and from school safely, by fixing the student transportation funding formula.
- We will protect the right to Francophone education. Francophones in Ontario have the right to access to government services, health care, retirement living, and kindergarten-to-post-secondary education in French, in French-language institutions. We'll invest in Francophone education in French school boards and French immersion programs in the English system and redouble efforts to ensure there are enough Francophone teachers in the system.
- We will reduce fees for before and after school childcare and negotiate with the federal government to expand \$10-a-day to school age children.
- We will support every learner. We'll make sure our public education system gives students with disabilities the support they deserve. We'll work with educators and school boards to continue de-streaming with adequate funding and support, and ensure we have the data to support more equitable schools.

Green Party:

Core Education Funding:

- Immediately increase per-student funding by \$1,500 to make up for the \$3.1 billion in cuts by the Ford government since 2018.
- Establish an independent review of Ontario's education funding formula so it adequately reflects student needs and review the formula every five years.

Special Education/Mental Health:

- Ensure the updated formula includes adequate funding for special education assistants, counsellors, social workers, ESL teachers, and other supports to provide equitable access to learning and school activities for all students. Fund staffing models with adequate qualified educators to reduce class sizes and provide necessary student supports.
- Provide enhanced funding for de-streaming, including reduced class sizes, dedicated education workers, training, planning time, and resources.

- Establish an Education Task Force that includes education workers and students. The task force will provide input on education policy and funding models, and help to address critical issues, such as staff shortages and the **design of special education supports** and programs.

Rural Schools:

- Ensure the updated funding formula takes into account the unique needs of remote and rural schools.

Capital Repairs:

- Speed up reducing the repair backlog for Ontario public schools and work in consultation with school boards to adopt a Standard of Good Repair.

Class Size and EQAO Testing:

- Cap grades four to eight class sizes to, at most, 24 students and kindergarten to, at most, 26 students and ensure the class is staffed with a full-time certified teacher and a designated early childhood educator.
- Eliminate EQAO standardized testing.

Mandatory e-Learning:

- Remove the requirement for students to have two eLearning credits to graduate high school.

Curriculum:

- Bring allocated time for physical education up to recommendations outlined by Physical Health Education Canada.
- Ensure the Arts are regularly included in curricula.

Appendix 2: First Nations Issues

NDP Northern Platform

- Double funding for First Nation food programs
- **We will ensure Francophones and First Nations receive reliable home care and long-term care** in their language by creating culturally appropriate training, and care that reflects their language and culture. Seniors deserve personal, familiar care, and we will make that a reality. We will work with University of Sudbury and Nipissing University to support northern students to stay and work in Northern communities.
- **We will work with Indigenous housing providers** and the federal government to support a For-Indigenous, By-Indigenous Housing Strategy to deliver affordable, culturally-appropriate housing.
- **Innovation starts with education.** We're committed to **investing in public post-secondary education** at institutions like Lakehead University, Northern College, Cambrian College, and funding a dedicated French Universite de Sudbury. We will permanently increase base funding and ensure they have the reliable funding they need to deliver world-class education. **We will work with Indigenous post-secondary institutions, like the Seven Generations Education Institute to offer more programs and credentialling.**
- **An NDP government will make urgently needed improvements to Northern Airports** that are critical **for 29 Ontario First Nations** that are accessible only by air. We will upgrade runways and terminal buildings, increase staffing levels, expand service hours, and ensure de-icing equipment at all airports.
- **We will work with First Nations and First Nation organizations to find a path forward on community policing** so that all people living in First Nations in Ontario will have access to the community safety services that they deserve.
- **We will support the next phases of the First Nations-led Watay Power Transmission Project**, connecting more remote First Nations to reliable and affordable electricity, replacing diesel generators, and reducing greenhouse gas emissions by nearly seven million tonnes per year. We support the vision of the peoples of the north to maintain and grow First Nation ownership of major infrastructure on their homelands.
- **We want to see development of the Ring of Fire that helps our province – and the world – move towards a more sustainable planet.** Ontario's rich mineral resources can help us reduce our dependency on fossil fuels and create good jobs. However, any project must be safe, sustainable, and environmentally sound. Most important of all, mining projects must receive the free, prior, and informed consent (FPIC) of First Nations on whose territory projects are undertaken.

PC First Nations

With the federal government out of the way, a re-elected PC government will unleash the potential of our critical mineral sector by:

- Designating regions where multiple critical mineral deposits are present or likely to be present, including the Ring of Fire, as regions of strategic importance for Ontario's economy and security. This will support the needs of North American supply chains (including in the defence, automotive and energy sectors), triggering accelerated and parallel permitting, streamlined requirements, certainty around consultation timelines, and financial and other resources to support economic participation for First Nations partners. Within these regions of strategic importance, pre-approved project proponents that meet high operating, safety and environmental standards will be granted automatic approval to proceed with early works once they've met duty to consult obligations with ongoing oversight and inspection by relevant provincial ministries, agencies, and authorities.
- Launching a new \$3 billion First Nations Opportunities Financing Program that would triple the province's existing \$1 billion Aboriginal Loan Guarantee Program to support First Nations equity participation in more sectors, including electricity, critical minerals, resource development and related infrastructure components, offering generational economic opportunities for First Nations in Ontario.
- Investing \$70 million to expand the Aboriginal Participation Fund, which enables meaningful consultation with First Nations communities in support of key projects, including mining exploration and development. The fund will also now be used to provide training to First Nations communities to support skills training to ensure more First Nations workers are able to directly benefit from critical mineral development.
- Creating new scholarship opportunities for First Nations students interested in pursuing careers in resource development in collaboration with our world class post-secondary institutions.
- Creating new scholarship opportunities for First Nations students interested in pursuing careers in resource development in collaboration with our world class post-secondary institutions.

Green Party First Nations

- Our commitment to Truth and Reconciliation with Indigenous communities.
- Ontario Greens commit to doing the hard work to decolonize the systems that enable this inequality. First and foremost, all decisions need to recognize Indigenous communities' right to self-determination. We will work in partnership with Indigenous communities in a way that recognizes and respects their way of life, including establishing **Indigenous-led co-governance and stewardship models** for decisions that impact Indigenous lands.

- Recognise and integrate Indigenous laws and legal traditions in the negotiation and implementation processes involving treaties, land claims, and other constructive agreements.
- Establish Indigenous-led co-governance processes for natural resources and energy projects and land-use planning.
- Support Indigenous-led child welfare and protection services to ensure they can address the unique needs of the children in their care and keep children in their communities. Produce annual reports on the number and proportion of Indigenous children who are in care.
- Create a fair, open and independent land claims process for land to be restored to Indigenous treaty holders and support Indigenous land defenders in asserting their treaty rights and actions taken to confront threats to their traditional lands.
- Fast-track implementation of the recommendations of the Truth and Reconciliation Commission.
- Make the National Day for Truth and Reconciliation a statutory holiday.
- Work with Indigenous educators and community leaders to develop more curriculum offerings in Indigenous studies and colonialism.
- Work with the National Centre for Truth and Reconciliation to identify, collect, and provide copies of all records relevant to the history and legacy of the residential school system in Ontario.
- Fix the Indigenous healthcare gap: Increase the number of Indigenous-led health centres and healing centres, youth programming, crisis support teams, and support suicide-prevention training etc.
- Fund an Indigenous-led housing strategy.



Ontario Catholic School Trustees' Association

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Michael Bellmore, *President*
Marino Gazzola, *Vice President*
Nick Milanetti, *Executive Director*

February 28, 2025

MEMORANDUM

TO: Chairpersons and Directors of Education
- All Catholic District School Boards

FROM: Michael Bellmore, President

SUBJECT: **Catholic Education Week – May 4 – May 9, 2025**
Catholic Education: *Pilgrims of Hope*

“We must fan the flame of hope that has been given to us.”
(Letter on the Jubilee Year of Hope, February 11, 2022)

As you know, each year, the Catholic community of Ontario engages in a week-long celebration of the distinct identity and significant contributions of Catholic education during Catholic Education Week. This year’s celebration is entitled, “Catholic Education: *Pilgrims of Hope*” and will take place during the week of May 4 – May 9.

The theme for Catholic Education Week 2025 was inspired by the following considerations:

- In February of 2022, Pope Francis announced that the theme for the upcoming 2025 holy year would be “Pilgrims of Hope.” “We must fan the flame of hope that has been given to us and help everyone to gain new strength and certainty by looking to the future with an open spirit, a trusting heart and far-sighted vision.(from Vatican News, a short video on the history of the Jubilee/Holy Year: <https://x.com/VaticanNews/status/1783768498885275868>)
- The Holy Father asks us to focus prayerfully on the bonds that unite our whole human family, to reflect on the rampant poverty in our world, and to think about the plight of the many refugees forced to leave their homes. He also summons us, as stewards of Creation, “to contemplate the beauty of creation and care for our common home.”
- A pilgrimage is a spiritual journey of movement toward a goal, often lived together with others – and that certainly describes Catholic education. Hope – one of the three theological virtues – is grounded in our Easter faith in Jesus’ resurrection and renewal; this is what enables us to be builders, dreamers and leaders in Jesus’ name. Pope Francis invites us to

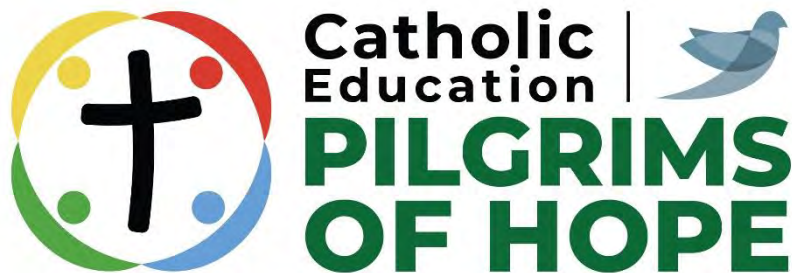
keep moving ahead in faith, in joy, and in hope, as part of a pilgrim people. Even in challenging times, our eyes are focussed on the future.

I would like to highlight several points leading up to Catholic Education Week 2025:

- The CEW theme song has been posted on the OCSTA website. Schools and boards can download this copy for their CEW activities.
- The CEW poster has been sent to all Catholic District School Boards for distribution to your schools.
- All CEW materials are posted on our website at: www.goodnewsforall.ca.
- A Catholic Education Week Eucharistic celebration will be held on Wednesday, May 7, 2025. The mass will be livestreamed.

I would like to express deep appreciation to Anne O'Brien, Director of Catholic Education, and all members of the OCSTA Catholic Education Week Committee for their vision and efforts developing the valuable 2025 materials. Please do not hesitate to contact myself or Anne O'Brien – aobrien@ocsta.on.ca if you have further questions.

On behalf of the OCSTA Board of Directors, I would like to thank each of you and the school systems you lead for all you do to celebrate and promote the precious gift of publicly funded Catholic education and for our shared commitment to “place Christ and the teachings of the Catholic Church at the centre” of students’ learning experiences.





Ontario Catholic School Trustees' Association

March 3, 2025

MEMORANDUM

TO: Chairpersons and Directors of Education
- All Catholic District School Boards

CC: OCSTA Directors and Staff
Board Secretaries and Administrative Assistants

FROM: Michael Bellmore, President

SUBJECT: 2025 OCSTA Award Winners

I am honoured to announce the 2025 recipients of OCSTA's three annual awards.

Trustee Award of Merit:

David Howard, Vice Chair (Renfrew County CDSB)

Special Award:

Bishop Fred Colli (Diocese of Thunder Bay)

Student Trustee Alumni Award:

Aaron Paul, Former Student Trustee (Durham CDSB)

Ajoy Paul, Former Student Trustee (Durham CDSB)

The recipients will be recognized at the 2025 AGM & Conference in May.

Please join us in extending our congratulations and gratitude to each of the award recipients.



Ontario Catholic School Trustees' Association

February 25, 2025

MEMORANDUM

TO: Trustees and Directors of Education
- All Catholic District School Boards

CC: Catholic District School Board Chaplains
OCSTA Directors and Staff

FROM: Anne O'Brien, Director of Catholic Education

SUBJECT: Catholic Education Pilgrims of Hope Bulletin for March 2025

Please click on the link below or see attached for our monthly Jubilee Pilgrims of Hope Bulletin for March 2025.

<https://www.ocsta.on.ca/ocsta/wp-content/uploads/2025/02/7-March-2025-CEW-2025-Together-in-Faith-Bulletin.pdf>

Thank you.

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CATHOLIC EDUCATION: PILGRIMS OF HOPE



L'éducation catholique: Pèlerins de l'espérance

~ March 2025 Bulletin

PILGRIMS OF HOPE ~ OUR JOURNEY THROUGH LENT

Together, we are called as Pilgrims of Hope to celebrate our Catholic faith and foster a renewed sense of hope in those around us. This month, we will highlight the Corporal and Spiritual Works of Mercy and reflect on how we can be signs of hope by choosing acts of mercy and love in our schools, homes, and parishes. This issue will also highlight ways we can be Pilgrims of Hope as we begin the season of Lent on March 5th, and we will also highlight the Solemnity of St. Joseph on March 19th.

OUR JOURNEY AS PILGRIMS OF HOPE

This year's Catholic Education Theme, **Pilgrims of Hope**, refers to the journey of faith that we make as individuals and as a community. The Jubilee Year reminds us of God's mercy, and it is a time for us to reflect on our relationships with one another and with God and how we can show mercy to others in need.

Pope Francis reminds us that during this Holy Year, "we are called to be tangible signs of hope for those of our brothers and sisters who experience hardships of any kind" (*Spes non Confundit*, 10). One way that we are signs of hope is by showing God's love to our neighbour by practicing the Corporal and Spiritual Works of Mercy. God calls us to help one another and meet the physical and spiritual needs of those who are in need.

THE CORPORAL AND SPIRITUAL WORKS OF MERCY

The Corporal and Spiritual Works of Mercy are acts of kindness and mercy by which we can bring hope and help to our neighbours with their everyday material and physical needs. All of us need hope, especially in our moments of greatest need. May we experience the mercy of God and share the mercy of God with one another during this Holy Year.

“I have asked the Church in this Jubilee Year to rediscover the richness encompassed by the spiritual and corporal works of mercy. The experience of mercy, indeed, becomes visible in the witness of concrete signs as Jesus himself taught us. Each time that one of the faithful personally performs one or more of these actions, he or she shall surely obtain the Jubilee Indulgence.”
Pope Francis



CATHOLIC EDUCATION: PILGRIMS OF HOPE



CORPORAL WORKS OF MERCY

Feed the hungry
Give drink to the thirsty
Clothe the naked
Shelter the homeless
Visit the sick
Visit the imprisoned
Bury the dead



“

Jesus taught his disciples: “Be merciful, even as your Father is merciful” (Lk 6:36). It is a responsibility that challenges the conscience and actions of every Christian. In fact, it is not enough to experience God’s mercy in one’s life; whoever receives it must also become a sign and instrument for others. Mercy, therefore, is not only reserved for particular moments, but it embraces our entire daily existence.

Pope Francis

”



SPIRITUAL WORKS OF MERCY

Instruct the Ignorant
Counsel the doubtful
Admonishing the sinners
Bear wrongs patiently
Forgive offences willingly
Comfort the afflicted
Pray for the living and the dead



*For student friendly version see GIFGIC Grade 5 Student Book (Chapter 3, p. 58)



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CATHOLIC EDUCATION: PILGRIMS OF HOPE



The five sub themes for Catholic Education Week this year are anchored by our calling as Christians to love and show mercy. When we practice the Corporal and Spiritual Works of Mercy, we demonstrate in a visible way our love for God who commands us to love our neighbour as ourselves:

By honouring human dignity
By caring for creation
By responding to the poverties in our world
By serving in solidarity
By living as peacemakers

THE CORPORAL WORKS OF MERCY

In this Ordinary Jubilee Year of Hope, Pope Francis calls us to conversion in our own lives so that we can be signs of hope to the world. We can be signs of hope through acts of mercy and love. The Corporal Works of Mercy are charitable actions by which we help our neighbours in their physical or material needs (Corporal comes from the Latin word for “body”).

The Corporal Works of Mercy are found in the teachings of Jesus, and they give us a model for how we should treat others, as if they were Christ in disguise. The Corporal Works of Mercy are based on the following Scripture from the Gospel of Matthew.



“

“For I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me.” Then the righteous will answer him,

‘Lord, when was it that we saw you hungry and gave you food, or thirsty and gave you something to drink? And when was it that we saw you a stranger and welcomed you, or naked and gave you clothing?

And when was it that we saw you sick or in prison and visited you?’ And the king will answer them, ‘Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me.’”

Matthew 25. 35-40

”



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THE CORPORAL WORKS OF MERCY

The seven Corporal Works of Mercy are listed below. After each work of mercy there are suggestions and words of advice for living them out in our daily lives. Remember, each one of us has the opportunity to live them out in daily in our lives.

How you can you live out each of these Corporal Works of Mercy in your own family, school, parish, and wider community?



FEED THE HUNGRY

There are many people in this world who go without food or proper nourishment. When so much of our food goes to waste, consider how good stewardship practices of your own food habits can benefit others who do not have those same resources.

- Donate to your school/parish Lenten food drive.
- Research, identify and donate money or your time and talents to organizations that serve the hungry.
- Try not to purchase more food than you are able to eat to eliminate waste.
- Donate money to your parish's Saint Vincent de Paul Society or a local hunger organization.



GIVE DRINK TO THE THIRSTY

Many of our neighbours, locally and globally, do not have access to clean water and suffer from the lack of this basic necessity. We should support the efforts of those working towards greater accessibility of this essential resource.

- Educate yourself about the lack of clean, drinkable water in many Indigenous communities in Canada.
- Make an effort not to waste water. Remembering to turn off the water faucet when you are brushing your teeth or washing dishes can help, especially in regions suffering from drought.

CLOTHE THE NAKED

- Go through your closet and donate clothes that you have outgrown or do not wear anymore.
- Find a charity that is meaningful to you and volunteer your time or donate.
- Care for those who may feel rejected, alone, and forgotten. They too can feel "naked," without friends, family or meaningful relationships.
- Support the work of the St. Vincent de Paul Society.



CATHOLIC EDUCATION: PILGRIMS OF HOPE



SHELTER THE HOMELESS

There are many circumstances that could lead to someone becoming a person without a home. Jesus encourages us to go out and meet those without homes, affirming their worth and helping them seek a resolution to the challenges they face. This may seem like a big commitment, but it could be something as small as offering to pray together with a friend who is struggling or open your home to a lonely friend or neighbour who needs help.

- See if your parish or diocese is involved with a local homeless shelter or soup kitchen and volunteer your time.
- Donate time or money to organizations that build homes for those who need shelter.
- Many homeless shelters need warm blankets for their beds. If you can knit or sew that would be a loving gift.
- Help neighbours care for their homes and do repairs.



TO CARE FOR THE SICK

Those who are sick are often forgotten or avoided. In spite of their illness, these individuals still have much to offer to those who take the time to visit and comfort them. Someone does not need to be in poor health to be considered "sick." We can have spiritual illness as well.

- Be there for your friends and family, not just physically, but emotionally and spiritually.
- Consider donating blood.
- Spend quality time with those who are sick or homebound.
- Take the time to call, send a card or an e-mail to someone who is sick.
- Spend time volunteering at a nursing home or a hospital.
- Take time on the weekend to stop and visit with an elderly neighbour.
- Give caregivers time off from their caregiving responsibilities so they can rest or enjoy a relaxing break.



TO HELP THE IMPRISONED

Helping those who are imprisoned has to do with more than just visiting them. We should see and help those who are imprisoned by a variety of walls. People in prison need to be treated with dignity, made in the image and likeness of God. No matter what someone has done, they need and deserve Christian love and charity as much as anyone else.

- See if your parish, or a nearby parish, has a prison ministry and if so, get involved.
- Volunteer to help out or donate to charities that support children whose parent(s) are in prison.
- Pray for prisoners.



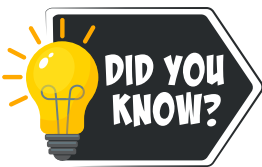
CATHOLIC EDUCATION: PILGRIMS OF HOPE



BURY THE DEAD

Reflects our call to care for people not only throughout their lives but also when they pass away. This act of mercy directs us to reverence and honour the memory of all those who have gone before us.

- Attend funerals and memorial services.
- Visit the graves of your deceased relatives and friends and pray for those you have lost.
- Express your sympathy and support to those who are mourning the loss of a loved one.
- Say a Rosary for someone who has passed away.
- Send a card (or make one) to someone who has recently lost a loved one.
- Visit the cemetery and pray for those you have lost.



On September 1, 2016, the World Day of Prayer for the Care of Creation, Pope Francis proposed expanding the usual list of the Corporal Works of Mercy to include “care for our common home”—that is, care for the Earth, for nature, and for all of creation.

This teaching demonstrates Pope Francis’s deep concern for the environment. It also makes a great deal of sense when considered alongside the other works.



REFLECT AND ACT



- What Corporal Works of Mercy are you already practicing in your family, school, and parish community?
- Look for opportunities around you (in your family, school, parish, wider community) to practice these Corporal Works of Mercy.
- Change begins with us in the ordinary actions of life. Is there something you could do during this Holy Year or during Lent to help the needy by practicing some of the Corporal Works of Mercy?

“

“Christ has no body on earth but ours, no hands, but ours, no feet, but ours. Ours are the eyes through which the compassion of Christ looks out upon the world. Ours are the feet with which He goes about doing good. Ours are the hands with which He blesses His people.” St. Teresa of Avila

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THE SPIRITUAL WORKS OF MERCY

The Spiritual Works of Mercy are kind acts by which we help our neighbours with their everyday spiritual and emotional needs. The Spiritual Works of Mercy may not be as well-known as the Corporal Works of Mercy, but they have long been a part of the Christian tradition. Jesus addressed the spiritual well-being of those he ministered to, and these Spiritual Works of Mercy guide us to help our neighbour in their spiritual needs. In adopting these works of mercy, we demonstrate in a visible way our love for God who commands us to love our neighbour as ourselves.

"Not all of us can do great things. But we can do small things with great love."
— Mother Teresa



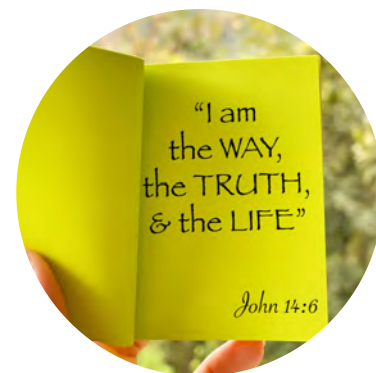
INSTRUCT THE IGNORANT

- Commit yourself to learning about the Catholic faith
- Share our faith and experiences with Christ with those around us.
- Share your insights, knowledge, and skills with others, especially friends, fellow students, coworkers.



COUNSEL THE DOUBTFUL

- Everyone has moments of doubt in their faith journey. Nevertheless, we should always remember that Christ is the Way, the Truth, and the Life and turn to him along our way.
- Offer guidance to those who are uncertain or struggling with decisions or doubts, helping them find clarity.
- Be courageous yet compassionate in calling people and institutions to be faithful to Gospel values.
- Put an end to gossip by walking away; set a good example for others.



COMFORT THE AFFLICTED

- Meet others in their time of emotional distress and anxiety.
- Be open to listening and comforting those who are dealing with grief. Even if we are not sure of the right words to say, our presence can make a big difference.
- Walk with others through their pain.
- Offer words of encouragement to those who seem discouraged.
- Offer positive words to fellow students or coworkers who are having a difficult time with their tasks.
- Be present to those who are struggling or in emotional pain or despair.



CATHOLIC EDUCATION: PILGRIMS OF HOPE



BEAR WRONGS PATIENTLY

- Endure injustices or wrongs done to you without retaliation, showing patience and understanding. Place your hope in God so that you can endure the troubles of this world and face them with a compassionate spirit.
- Work at being less critical of others.
- Overlook minor flaws and mistakes.
- Give people the benefit of the doubt.
- Remember the ways Christ has forgiven us. Pray for those who have wronged you.

FORGIVE OFFENCES WILLINGLY

- Forgive others as Christ forgives us. Show his mercy and compassion to others.
- Pray for those who have wronged you and pray for the courage to forgive
- Ask forgiveness from others.
- Let go of grudges; go out of your way to be positive with someone you are having a difficult time with.
- Participate in the Sacrament of Penance.

ADMONISHING THE SINNERS

- Share and model your faith with others.
- Do not judge but be supportive in helping others find their way, guiding them toward repentance. Together we can learn to walk more closely with Christ.
- We have an opportunity to speak truth and kindness to that individual to help them back on the right path.

“Remove first the beam in your eye before removing the splinter in your neighbor’s eye.” (Matthew 7:5)



PRAY FOR THE LIVING AND THE DEAD

- Prayer is one of the most powerful ways we can support others.
- Joining together in prayer for the living and the dead entrusts us all into God’s care.
- Intercede on behalf of others, praying for their well-being and salvation.
- Let those who are living know you are praying for them and do not be shy about asking them for prayers.



REFLECT



ACT

During this season of Lent and throughout this Holy Year, how can we recommit ourselves to show God’s love and mercy to our neighbours through the Spiritual Works of Mercy in our communities at school, home and parish?



CATHOLIC EDUCATION: PILGRIMS OF HOPE



CELEBRATING THE SEASON OF LENT AS PILGRIMS OF HOPE WHO SHOW MERCY

As we enter the season of Lent, we have an opportunity to reflect on our sinfulness, our need for conversion, and the generosity of God's grace and mercy. Lent is a 40-day period of prayer and penance in preparation for Easter (the greatest feast in the Christian calendar). Our acts of penance include fasting, prayer, and almsgiving in search of a change of heart, so that we may celebrate Easter with renewed energy and joy.

Lent begins with Ash Wednesday (March 5), when we mark our foreheads with ashes as a symbol of our need to repent and turn back to God. Throughout history, ashes have been a powerful outward symbol of interior repentance and spiritual awareness. We all find ourselves needing to turn back to God many times a day, in ways small and large. It is not a matter of guilt, and it is not a shameful thing. It is simply that we are a better version of ourselves when we return to his side!



“Make me to know your ways, O Lord;
teach me your paths.
Lead me in your truth and teach me,
for you are the God of my salvation;
for you I wait all day long.”
Psalm 25.4-5

Lent is also a time when we reflect on our Baptism. Preparation for baptism is the original purpose Lent even exists. When we, the already baptized, enter this season, we are joining and supporting those preparing for baptism at Easter by preparing to renew our own baptismal promises to turn away from sin and live for God at Easter.

During Lent we try to turn back to God, by detaching ourselves from those distractions and habits that have caused us to turn away from God. Lent is a time of conversion as we open our hearts to God by renewing our commitment to prayer and being living signs of hope and love for all.



CATHOLIC EDUCATION: PILGRIMS OF HOPE



Pope Francis, during his 2021 homily on Ash Wednesday stated that, "Lent is a journey that involves our whole life, our entire being. It is a time to reconsider the roads we are taking, to find the way back home, to rediscover the fundamental bond with God, on which everything depends."

As Pilgrims of Hope, we choose to journey together on the road of faith, hope and love. There is no doubt that during these 40 days of Lent we will experience moments of weakness and suffering, but we know that through these experiences, we will be renewed in our compassion for those who are hungry, suffering, or otherwise in need. Lent is a season of hope and Pope Francis continues to remind us that "hope does not disappoint"!



"In our Lenten journey towards Easter, let us remember the One who "humbled himself and became obedient unto death, even death on a cross" (Phil 2:8). During this season of conversion, let us renew our faith, draw from the "living water" of hope, and receive with open hearts the love of God, who makes us brothers and sisters in Christ."

Pope Francis



PRAYER FOR LENT

God of goodness and mercy,
Hear my prayer as I begin this Lenten journey with you as a pilgrim of hope. Let me be honest with myself as I look into my heart and soul, noticing the times I turn away from you.

Guide me as I humbly seek to repent and return to your love. May love guide my efforts to practice the corporal and spiritual works of mercy. Transform me this Lent, heavenly Father. Give me the strength to make myself 100% available to you every day as I prepare for Easter.

Amen.



CATHOLIC EDUCATION: PILGRIMS OF HOPE



THE 3 PILLARS OF LENT: PRAYER, FASTING, ALMSGIVING

PRAYER

Prayer is a conversation with God, and it is one of the traditional pillars of Lent. Through the pillar of prayer, we seek to draw nearer to the Lord each day. Prayer is a beautiful way to reflect, repent, and renew one's faith during the season of Lent.

Praying for the living and the dead is one of the Spiritual Works of Mercy. We know that praying for others is one of the most powerful ways we can support those in need.



FASTING

Fasting, the second pillar of Lent, is a time for Christians to practice self-discipline, detaching from worldly pleasures, and focusing on spiritual growth. Fasting during Lent isn't just about giving up food, but also about redirecting our hearts to God, deepening our relationship with him, and developing a greater sense of gratitude and dependence on him.

The Canadian Conference of Catholic Bishops declare that the days of fast and abstinence in Canada are Ash Wednesday and Good Friday. Fridays are days of abstinence (traditionally abstaining from meat but also, we can fast from social media, gossip, etc.), but Catholics may substitute special acts of charity or piety on this day.

Pope Francis stated during one of his Lenten reflections in 2017 that "fasting makes sense if it really chips away at our security and, as a consequence, benefits someone else, if it helps us cultivate the style of the Good Samaritan, who bent down to his brother in need and took care of him."



Here are four ways that we can practice the Spiritual Works of Mercy by fasting:

- When we fast from anger and be patient with others.
- When we fast from grudges we can forgive others.
- When we fast from being overly concerned with our own selfish needs, desires, and interests, we will be more open to comfort those who are suffering.
- We can fast from judgement and instead accompany others by being supportive and helping others find their way and give correction to those who need it.



ALMSGIVING



When we give alms (the final pillar of Lent), we reach out to those in need and help them without question as a way of sharing the experience of God's unconditional love. Giving to charity or the giving of alms is one way to share God's gifts—not only by donating money or goods, but by showing God's kindness and compassion to our neighbour through the sharing of our time and talents.

Almsgiving can involve practicing the Corporal Works of Mercy. During Lent we can share what we have with others by participating in our school's Lenten campaign.

- We can feed the hungry by donating to our local foodbank.
- We can clothe the naked by donating our used clothing to our parish's St. Vincent DePaul Society.
- We can give water to the thirsty by donating to Development and Peace.
- We can stand up to those who are marginalized and vulnerable.
- We can help prisoners or those who are confined due to fear, illness, or sadness.
- We can shelter the homeless by donating to a local shelter.
- We can love and respect those who have died.

“Let us love, not in word or speech,
but in truth and action.”
1 John 3:18



In adopting these works of mercy during Lent, in this Holy Year of Jubilee, we become signs of hope on the journey that hopefully brings us closer to Christ and leaves us changed by the encounter with him. We also demonstrate in a visible way our love for God who commands us to love our neighbour as ourselves. Prayer, Fasting, and Almsgiving lead us to the heart of what Lent is about - a deeper conversion.

REFLECT AND ACT



- How can prayer, fasting, and almsgiving during Lent bring you closer to loving like Christ by serving those in need through the Corporal and Spiritual Works of Mercy?
- What can you do to make this Lent more meaningful through prayer, fasting and almsgiving?

CATHOLIC EDUCATION: PILGRIMS OF HOPE



March ~ Celebrating St. Joseph

March is significant as the month dedicated to St. Joseph, who is the patron saint of workers, fathers, families, homes and the universal Church.

Each time that an angel visited him, he readily responded to fulfill the requests made of him. When an angel visited Joseph in a dream and instructed him to take Mary, who would give birth to a son, as his wife, he did as the angel asked. When the angel returned to inform him that his family was in danger, he acted quickly and obediently to ensure the safety of his wife and the baby Jesus.

St. Joseph's unquestioning readiness to serve God and his family provide a model of care and steadfast love for God and family.



Feast Day ~ March 19

The celebration of St. Joseph's Feast Day is on March 19th. This date honours him as the earthly father of Jesus Christ and the husband of the Virgin Mary. St. Joseph is revered as a model of humility, obedience, and fatherly love. His quiet yet profound role in the Holy Family makes him an important figure in the Christian faith.

“Truly, I doubt not that the angels, wondering and adoring, came thronging in countless multitudes to that poor workshop to admire the humility of him who guarded that dear and divine child, and labored at his carpenter's trade to support the son and the mother who were committed to his care.”

-St. Francis de sales

Patronage of Workers & Fathers

St. Joseph is known as the patron saint of workers, as he was a carpenter by trade. We are invited to reflect on our own work and its value. St. Joseph's dedication to his work and family, makes him a model for fathers and workers around the world. This makes March a month to reflect on the dignity of labor and fatherhood.



“Saint Joseph was a just man, a tireless worker, the upright guardian of those entrusted to his care. May he always guard, protect, and enlighten families.”
Pope John Paul II



CATHOLIC EDUCATION: PILGRIMS OF HOPE

DEVOTION TO ST. JOSEPH

In the Catholic Church, the month of March is a time for increased devotion to St. Joseph, encouraging prayers for his intercession in personal and community matters. Devotees may pray novenas or offer special masses during this month.

✝ PRAYER TO ST. JOSEPH

St. Joseph, we come to you today with great faith and devotion. We ask for your intercession, for you are a protector of families, workers, and all those in need.

You, who provided for the Holy Family with love and care, guide us as we seek God's will for our lives.

Help us to grow in virtue, holiness, and trust in God's divine plan. Watch over our families, protect our homes, and lead us closer to Jesus and Mary.

St. Joseph, pray for us, that we may be strengthened in our faith and in our journey toward Heaven. Amen.



“St. Joseph did not do extraordinary things, but rather by the constant practice of ordinary and common virtues, he attained that sanctity which elevates him above all the other saints.”

St. Joseph Marella

Reflection Question



St. Joseph is seen as a model of humility, obedience, and faith. Reflect on these virtues.
How can you apply them in your own life?

CATHOLIC EDUCATION: PILGRIMS OF HOPE



Jubilee Year 2025 Resources

COMING SOON

GOODNEWSFORALL.CA RESOURCES:

Catholic Education Week Resource Kit - Elementary and Secondary

NEW

CCCB Adult Faith Resources on the Jubilee Year 2025

CCCB Catechetical Activities for Children and Youth

Corporal and Spiritual Works of Mercy Resources

Archdiocese of Toronto - [Corporal](#) and [Spiritual Works of Mercy](#)

United States Conference of Catholic Bishops - [Corporal](#) and [Spiritual Works of Mercy](#)

St. Joseph Resources

Redemptoris Custos (August 15, 1989) | John Paul II

On the Purpose and Mission of Saint Joseph



Apostolic Letter Patris Corde (With a Father's Heart) of the Holy Father Francis

Patris Corde (With a Father's Heart) Video Reflections - CCCB



Our Catholic Identity Posters

These posters will be made available to Catholic school boards to celebrate Catholic Education Week.

Jubilee Year Calendar of Major Events



Stay tuned

NEXT MONTH'S FEATURE

Pilgrims of Hope and Our Catholic Identity: The Sacraments

Share

Interested in sharing what your school community is doing to promote the Jubilee Year ~ Pilgrims of Hope? Email: julie.webster@dpcdsb.org



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Ontario Catholic School Trustees' Association

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OCSTA: Nominations are Open for Position of OCSTA Director in Region Numbers 1, 2, 3, 4, 5, 9, 10 & 11

1 message

OCSTA - Connie DeMelo <CDeMelo@ocsta.on.ca>
To: OCSTA - Connie DeMelo <CDeMelo@ocsta.on.ca>

Wed, Mar 19, 2025 at 10:11 AM



Ontario Catholic School
Trustees' Association

TO: Trustees & Directors of Education

CC: OCSTA Directors & Staff

Board Secretaries & Administrative Assistants

RE: OCSTA: Nominations are Open for Position of OCSTA Director in Regions 1, 2, 3, 4, 5, 9, 10 & 11

THIS MESSAGE HAS BEEN SENT DIRECTLY TO ALL TRUSTEES & DIRECTORS OF EDUCATION

The deadline for receipt of nominations in the OCSTA Office is **9:00 a.m. (EDT) on Thursday, April 3, 2025.**

A list of nominations received by the deadline will be circulated to all member boards by April 16, 2025.

For your convenience, attached please find a fillable nominations form.

Kind regards,

CONNIE ARAUJO-DE MELO | Executive Assistant | Ontario Catholic School Trustees' Association | 1510-2 Sheppard Ave. E., Toronto, ON M2N 5Y7 |
t 416-932-9460 ext. 226



Ontario Catholic School Trustees' Association

March 19, 2025

MEMORANDUM

TO: Chairpersons and Directors of Education
- All Catholic District School Boards

CC: OCSTA Directors and Staff
Board Secretaries and Administrative Assistants

FROM: Michael Bellmore, President

SUBJECT: Premier Ford's new Cabinet Ministers 2025

On Wednesday, March 19, 2025, Premier Ford announced his new Executive Council or Cabinet. Below is the list of the members of his new Cabinet:

- Doug Ford, Premier of Ontario and Minister of Intergovernmental Affairs
- Sylvia Jones, Deputy Premier and Minister of Health
- Trevor Jones, Minister of Agriculture, Food and Agribusiness
- Doug Downey, Attorney General
- Michael Parsa, Minister of Children, Community and Social Services
- Graham McGregor, Minister of Citizenship and Multiculturalism
- Nolan Quinn, Minister of Colleges, Universities, Research Excellence and Security
- Vic Fedeli, Minister of Economic Development, Job Creation and Trade
- **Paul Calandra, Minister of Education**
- Jill Dunlop, Minister of Emergency Preparedness and Response
- Stephen Lecce, Minister of Energy and Mines
- Todd McCarthy, Minister of the Environment, Conservation and Parks
- Peter Bethlenfalvy, Minister of Finance
- Greg Rickford, Minister of Indigenous Affairs and First Nations Economic Reconciliation and the Minister Responsible for Ring of Fire Economic and Community Partnerships
- Kinga Surma, Minister of Infrastructure
- David Piccini, Minister of Labour, Immigration, Training and Skills Development
- Natalia Kusendova-Bashta, Minister of Long-Term Care
- Rob Flack, Minister of Municipal Affairs and Housing
- Mike Harris, Minister of Natural Resources
- George Pirie, Minister of Northern Economic Development and Growth
- Stephen Crawford, Minister of Public and Business Service Delivery and Procurement

- Andrea Khanjin, Minister of Red Tape Reduction
- Lisa Thompson, Minister of Rural Affairs
- Raymond Cho, Minister of Seniors and Accessibility
- Michael Kerzner, Solicitor General
- Neil Lumsden, Minister of Sport
- Stan Cho, Minister of Tourism, Culture and Gaming
- Prabmeet Sarkaria, Minister of Transportation
- Caroline Mulroney, President of the Treasury Board and Minister of Francophone Affairs
- Michael Tibollo, Associate Attorney General, as part of the Ministry of the Attorney General
- Zee Hamid, Associate Minister of Auto Theft and Bail Reform, as part of the Ministry of the Solicitor General
- Sam Oosterhoff, Associate Minister of Energy-Intensive Industries, as part of the Ministry of Energy and Mines
- Kevin Holland, Associate Minister of Forestry and Forest Products, as part of the Ministry of Natural Resources
- Graydon Smith, Associate Minister of Municipal Affairs and Housing, as part of the Ministry of Municipal Affairs and Housing
- Vijay Thanigasalam, Associate Minister of Mental Health and Addictions, as part of the Ministry of Health
- Nina Tangri, Associate Minister of Small Business, as part of the Ministry of Economic Development, Job Creation and Trade
- Charmaine Williams, Associate Minister of Women's Social and Economic Opportunity, as part of the Ministry of Children, Community and Social Services

Next Steps:

The Premier has indicated that the Legislature will resume on April 14, 2025. This will include a Speech from the Throne that outlines the government's legislative agenda. A provincial budget is expected soon after the Speech from the Throne.

OCSTA is in the process of arranging meetings with the Minister of Education, Finance and Treasury Board, as well as several key PC, NDP, and Liberal MPPs. We will continue to advocate for the priorities of our Catholic boards and build trusting, positive relationships with MPPs in all political parties.

If you have any questions or concerns, please contact me at mbellmore@ocsta.on.ca or Steve Andrews at sandrews@ocsta.on.ca.

Sincerely,



Michael Bellmore
President