
Regular Board Meeting

Tuesday, February 27, 2024
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/idk-khaz-ghu>

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. Examen and Opening Prayer.
2. Land Acknowledgement.
3. National Anthem.
4. Approval of the Agenda.
5. Declarations of Conflicts of Interest.
6. Approval of the minutes of the January 23, 2024, Regular Board Meeting. Page 6
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.

Madelyn Gaskell, Senior Student Trustee and
Claire Heitzner, Junior Student Trustee.

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

C. Presentations:

1. Providing Excellence in Teaching and Learning: Experiential Learning and Continuing Education.

Julie Selby, Superintendent of Learning and Bridget McCann-Girard, Principal of Continuing, Adult and Experiential Learning.

2. Providing Excellence in Teaching and Learning: Student Success – Specialist High Skills Majors and Dual-Credit School College Work Initiative.

Julie Selby, Superintendent of Learning and Alex Duketow, Learning Consultant.

D. Programs and Services:

1. R.A. Student Excursions **R.A.: Page 18**

- a. Holy Cross Catholic Secondary School Student International Excursion to Greece, March , 2025.

Jeannie Armstrong, Superintendent of Learning. **Details: Page 19**

- b. St. Peter Catholic Secondary School Student International Excursion to Guatemala, 2025.

Details: Page 152

- c. St. Peter Catholic Secondary School Student International Excursion to France and the Netherlands, May, 2025.

Details: Page 216

E. Business, Finance and Governance:

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

Kevin MacKenzie, Board Chairperson.

2. Student Transportation Services of Central Ontario (STSCO) Governance Committee, February 14, 2024, Open Session Report.

Kevin MacKenzie, Board Chairperson.

3. R.A. Trustee Professional Development: Canadian Catholic School Trustees' Association Annual General Meeting and Conference, May 30-June 2, 2024, Calgary, AB.

Page 314

Kevin MacKenzie, Board Chairperson.

4. R.A. Recommended Actions from the Committee-of-the-Whole, February 12, 2024: 2024-2025 School Year Calendar, Updated Student Excursions, Support of federal funding for school based nutrition programs.

R.A.: Page 315

John Connolly, Chairperson, Committee-of-the-Whole.

F. Human Resources:

1. Implications of the Repeal of Bill 124.

Darren Kahler, Superintendent of Human Resource Services.

G. Policy Development:

1. R.A. Recommended Actions from the Policy Development Committee, February 6, 2024.

R.A.: Page 379

Loretta Durst, Policy Development Committee Chairperson (Acting).

Report: Page 380

H. Old Business:

I. New Business:

1. Elections

a. Chairperson, Policy Development Committee.

b. Trustee Representation on the Accessibility for All Committee.

J. Bring Forward:

K. Information Items:

1. Chairperson's Report.

Kevin MacKenzie, Board Chairperson.

2. Committee Reports:

a. Catholic Parent Engagement Committee, January 29, 2024, 6:30 p.m.

- b. Special Education Advisory Committee, February 15, 2024, 1:00 p.m.
 - c. Accessibility for All Committee, February 22, 2024, 1:00 p.m.
 - d. Faith and Equity Advisory Committee, February 22, 2024, 6:30 p.m.
3. Ontario Catholic School Trustees' Association Information Items:
- a. January 22, 2024 - Release of Catholic Secondary Online Courses Page 381
 - b. January 22, 2024 - OCSTA Short Video Contest Winners Page 384
 - c. January 22, 2024 - Catholic Trustees Seminar Presentations Page 386
 - d. January 24, 2024 - Pastoral Letter on the Use of Social Media – Conference of Catholic Bishops Page 388
 - e. February 6, 2024 - Message of His Holiness Pope Francis for Lent 2024 Page 406

L. Future Meetings and Events:

- 1. Board Meetings:
 - a. Regular Board Meeting Open Session, March 26, 2024, 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 18, 2024, 5:30 p.m.
 - b. Committee-of-the-Whole Meeting, March 18, 2024, 6:30 p.m.
 - c. Policy Development Committee Meeting, April 30, 2024, 6:30 p.m.
- 3. Other Committee Meetings: (Listed in chronological order.)
 - a. First Nation Métis Inuit Advisory Committee, March 5, 2024, 6:30 p.m.
 - b. Special Education Advisory Committee, March 21, 2024, 1:00 p.m.
 - c. Student Council Liaison Committee, March 26, 2024, 4:15 p.m.
 - d. STSCO Governance Committee, March 27, 2024, 2024, 3:00 p.m.
 - e. Catholic Parent Engagement Committee, April 15, 2024, 6:30 p.m.
 - f. French as a Second Language Advisory Committee, April 24, 2024, 6:30 p.m.
 - g. Accessibility for All Committee, May 9, 2024, 1:00 p.m.
 - h. Faith and Equity Advisory Committee, May 9, 2024, 6:30 p.m.
 - i. Audit Committee, TBA

- j. Supervised Alternative Learning Committee, TBA
- 4. Board Events: (Listed in chronological order.)
 - a. Ontario Catholic Trustees' Association Annual General Meeting and Conference, May 2-4, 2024, Niagara Falls, ON.
 - b. Catholic Education Week, May 5-11, 2024.

M. Conclusion:

- 1. Report from the Special Board Meeting, Double In-camera Session, October 17, 2023.
- 2. Report from the Regular Board Meeting, Double In-camera Session, October 24, 2023.
- 3. Report from the Special Board Meeting, Double In-camera Session, February 6, 2024.
- 4. Report from the Special Board Meeting, Double In-camera Session, February 12, 2024.
- 5. Report from the Special Board Meeting, Double In-camera Session, February 21, 2024.
- 6. Report from the Regular Board Meeting, In-camera Session, February, 27, 2024.
- 7. Closing Prayer.
- 8. Adjournment.



Minutes

The Minutes of the Open Session of the Regular Board Meeting, held on Tuesday, January 23, 2024, 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, Madelyn Gaskell (Senior Student Trustee), Joshua Glover, Claire Heitzner (Junior Student Trustee), Jenny Leahy, Kevin MacKenzie (Chairperson), Mary Ann Martin, and Kathleen Tanguay.

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

Recorder – Michelle Kennedy

A. Call to Order of the Open Meeting:

The Board Chairperson Kevin MacKenzie called the meeting to order at 6:31 p.m. and welcomed guests in attendance in person and guests who were joining the meeting online by Google Meet.

The Chairperson welcomed the principal representatives Tammy Rutter, Principal at St. Teresa Catholic Elementary School and Laura Carson, Principal at St. Dominic Catholic Elementary School.

1. Examen and Opening Prayer

The Board Chairperson, Kevin MacKenzie invited Father Paul Massel to begin the meeting with the Daily Examen and prayer.

2. Land Acknowledgement

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

3. Singing of the National Anthem

The National Anthem was sung.

4. Approval of the Agenda

MOTION: Moved by Mary Ann Martin, seconded by John Connolly
that the agenda be approved.
Carried.

5. Declarations of Conflicts of Interest

A conflict of interest was declared by Joshua Glover for agenda item, E.5, Trustee Matter.

6. Approval of the minutes from the December 19, 2023, Regular Board Meeting.

MOTION: Moved by Loretta Durst, seconded by Mary Ann Martin
that the minutes of the December 19, 2023, Regular Board Meeting be approved.
Carried.

7. Business Arising Out of the Minutes.

There was no business arising from the minutes.

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:

- The Christmas break was a time of relaxation and renewal and we returned to school for the new year and the preparation for the end of the first term.
- Secondary students will head into their first semester exam period in the next week.
- Secondary schools have been hosting families for information nights for students coming to Gr 9 in September. Grade 8 students will be turning their minds to secondary school while the senior secondary students prepare for post-secondary pathways.
- The Director will be attending a conference with all Directors of Education from across the province and will connect specifically with the English Catholic

Directors to dialogue about current issues facing publicly funded education in Ontario.

- Attended the Ontario Catholic School Trustees' Association seminar last week in Toronto where Catholic trustees and directors of education from across the province gathered to engage in learning. Thank you to Trustees Glover, Leahy, Tanguay and Martin who also attended.
- The board has a strong commitment to equity and inclusivity as indicated by our strategic priority "Ensuring Equity". As part of the continued commitment, the board participated in Black Excellence Day on Friday, January 19, 2024. Thank you to Benjamin, the board's equity advisor for her leadership with the event.
- We mourn the loss of Helen McCarthy, a former trustee, who passed away on December 30, 2023. Helen served eight years as a trustee and leaves a legacy of opening the dialogue of tolerance and acceptance in our Catholic school community.

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, Madelyn Gaskell and Junior Student Trustee, Claire Heitzner, gave the Student Trustee report which included the following highlights:

- The Student Council Liaison Committee meeting was cancelled for the month of January due to the upcoming exam week.
- Highlights were shared from each of the secondary schools.
- Holy Cross Catholic Secondary School will have a comfy clothes day. The drama production of 'Shakespeare in Love' is scheduled for February 28, 29 and March 1.
- Holy Trinity Catholic Secondary School now have spirit wear Croc Jibbitz available. LINK crew and teachers held 'Cocoa and Cram' exam preparation strategy sessions for Gr 9 students preparing for their first high school exams.
- Students at St. Peter Catholic Secondary School were able to 'buy-out' of class to support the boys' hockey team. On February 8th students from Holy Cross and St. Peter can attend a semi-formal dance hosted jointly by both schools.
- St. Thomas Aquinas Catholic Secondary School students hosted a badminton tournament for their feeder schools.
- St. Mary Catholic Secondary School students were happy to have a therapy dog visit promoting well-being in preparation for exams.
- The local Food Bank was grateful for the big success of the 'Be an Angel'

program at St. Stephen Catholic Secondary. Auditions have been held for the upcoming drama production “Nothing but the Truth” and sign-ups for the 2025 trip to Greece sold out in 20 minutes. St. Stephen student Jessie was a member of Team Canada at the IIHF Women’s World U18 Championship and helped to bring home the bronze medal.

Student trustees Madelyn Gaskell and Claire Heitzner 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 highlights and initiatives from the Communications Department for the month of January:

- PVNC Catholic will be hosting a Black History Month Opening Ceremony at Holy Cross Catholic Secondary School on February 1, 2024. This special event will welcome several prominent black leaders and local dignitaries who will launch Black History Month for the board in an engaging learning event.
- The Everyday Hero Award, entering its third year, has returned. The peer-nominated award will honour deserving staff members who make PVNC Catholic workplaces better places due to their positive daily contributions.

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

C. Presentations:

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

Superintendent of Learning, Sheila Piggott introduced Lindsay Bowen, Literacy Consultant, who presented information to trustees on the Literacy Initiatives at PVNC Catholic in response to the Right to Read Report which was commissioned by the Ontario Human Rights Commission.

The focus and goals of the PVNC Catholic reading program were shared noting that the strategies and resources being used in instruction are evidence-based. The strategies and method for using the early screening tools were explained. The tools determine proficiency of phonemic awareness, phonics and reading fluency and calculate what level the student is working at.

Lindsay Bowen reported that PVNC Catholic is leading the way with advancements of literacy instruction and our board has been recognized by the Ontario Human Rights Commission and Dyslexia Association for the work that is being done. It was also reported that Kate Winn, teacher at St. Luke Catholic Elementary School who is recognized for her literacy expertise, was present at Minister Lecce’s announcement of the new Kindergarten curriculum, on January 23, 2024.

Sheila Piggott and Lindsay Bowen answered questions from the trustees at the conclusion of the presentation.

2. Ensuring Equity: Indigenous Education Action Plan.

Superintendent of Learning, Julie Selby introduced the Indigenous Education team: Jacqueline Gorveatt, Learning Consultant, Cydney Habraken, Indigenous Education Coach, Mike Mooney, Learning Consultant, and Anne Taylor, Indigenous Education Advisor. The team gave a presentation to the trustees that focused on the work of the Indigenous Education team which also includes Anishinaabemowin Language teachers and social workers to support the learning of 228 self-identified students as well as fulfill commitments to the Ontario First Nation Métis and Inuit Education Policy Framework and the Equity and Inclusive Education Policy.

The presenters reviewed the ways in which they support classroom learning and Indigenous student well-being which include supporting school communities and the system as a whole. Anne Taylor shared her teaching about walking the path, journeying in a culture of non-judgement and awareness that bring us closer to the Calls to Action from the Truth and Reconciliation Commission.

The presenters answered questions posed by the trustees at the end of the presentation.

3. Maximizing Resources: Bill 98.

Stephen O'Sullivan, Director of Education, Superintendents Jeannie Armstrong, Jonathan Di Ianni, Darren Kahler, Julie Selby, and Sheila Piggott, and Bridget McCann-Girard, Principal of Continuing, Adult, and Experiential Learning delivered a presentation on Bill 98, The Better Schools and Student Outcomes Act. The act is an establishment of the priorities of the government with respect to enhancing student achievement, improving the quality of education, and strengthening of parents' voice.

The superintendents reviewed the 2023-2024 areas of focus which are being implemented at PVNC Catholic and explained the aspects of the act that will impact board operations in the areas of Human Resources, Curriculum, Assessment, Mental Health, and Board Facilities.

At the conclusion of the report, the Director, Superintendents and Principal responded to questions from the trustees.

D. Programs and Services:

1. Holy Cross Catholic Secondary School Student Excursion to Scotland, March 26, to April

5, 2025.

MOTION: Moved by Kathleen Tanguay, seconded by John Connolly

that the proposed Holy Cross Catholic Secondary School Student Excursion to Scotland, from March 26-April 5, 2025, 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.

E. Business, Finance and Governance:

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

The Board Chairperson, Kevin MacKenzie, deferred his report to the trustees who attended the OCSTA Catholic Trustees' Seminar to speak about their experiences from the recent conference.

2. Trustee Report from the Ontario Catholic School Trustees' Association (OCSTA) Catholic Trustees' Seminar.

Trustees Kathleen Tanguay, Jenny Leahy, Mary Ann Martin and Joshua Glover each shared their experiences from the OCSTA Catholic Trustees' Seminar held in Toronto on January 18-20, 2024. The trustees were thankful for the opportunity to attend to hear the guest speakers, meet other trustees and gain insights on current issues and trends in Catholic Education.

3. Student Transportation Services of Central Ontario (STSCO) Governance Committee, January 10, 2024, Open Session Report.

Kevin MacKenzie, Board Chairperson reported on the STSCO Governance Committee meeting that was held on January 10, 2024. It was reported that the "Opt-in" program will be launched and there are approximately 18,000 transportation eligible families to engage in the process. To receive bus service in the coming school year, families will have to sign up. This process will eliminate bus spaces for students who do not use the service at all. The consortium will be engaging in a social media campaign to promote the program and another update will be given to report on the engagement and uptake.

4. Recommended Actions from the Committee-of-the-Whole meeting, January 15, 2024: Revised Estimates Report, In Year Deficit Elimination Plan, and PVNCCDSB

Resolutions for the 2024 OCSTA Annual General Meeting.

MOTION: Moved by John Connolly, seconded by Loretta Durst
that the board received the Revised Estimates Update report for
the 2023-2024 budget as at November 30, 2023.

Carried.

MOTION: Moved by John Connolly, seconded by Mary Ann Martin
that the Board approve the “In Year Deficit Elimination Plan” as
described in the Revised Estimates Update report for the 2023-
2024 budget.

Carried.

MOTION: Moved by John Connolly, seconded by Joshua Kathleen Tanguay
that the resolution on the topic of Fair and Equitable
Transportation, as presented at the Board Meeting on January 23,
2024, be sent to the Ontario Catholic School Trustees’ Association
for inclusion in the meeting package for consideration by the
membership at the Annual General Meeting in May, 2024.

Carried.

MOTION: Moved by John Connolly, seconded by Joshua Glover
that the resolution on the topic of Additional Ministry Funding to
Adequately Fund Board Sick Leave Plans, as presented at the
Board Meeting on January 23, 2024, be sent to the Ontario
Catholic School Trustees’ Association for inclusion in the meeting
package for consideration by the membership at the Annual
General Meeting in May, 2024.

Carried.

5. Trustee Matter.

MOTION: Moved by Jenny Leahy, seconded by John Connolly

that the Board find that Trustee Joshua Glover has breached the trustee code of conduct.

Carried.

MOTION: Moved by Jenny Leahy, seconded by John Connolly

that the board deliver a letter of censure to Trustee Glover for the determined breach of conduct; and

that Trustee Glover be sanctioned from all board meetings and its committees beginning January 24, 2024, through to the end of the 2024 term, on or about November 15, for the Board Annual Meeting and be prohibited from attending committee meetings for which he is not a member, including Catholic School Council meetings, for the remainder of his term; and,

that should Trustee Glover have a question, concern or any other communication related to his role as a trustee to raise with board staff, apart from forwarding parent concerns to senior administration, he must address the same with the Chairperson or the Director of Education for the remainder of his term; and,

that the board offer additional training yet to be determined.

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 acknowledged the passing of former Trustee

Helen McCarthy and noted her commitment to faith and her spirit of inclusion. The flags of school properties were lowered on January 8, 2024, in her honour.

Chairperson MacKenzie reported that the bi-weekly teleconference calls with the Minister of Education continue. Minister Lecce encouraged boards to continue to ensure students get outside, if only for shortened times when the weather is extremely cold. Minister Lecce noted upcoming curriculum updates for secondary school programs.

The Board Chairperson remarked that trustees are entrusted with their duties by the public who elected them and are therefore expected to hold themselves accountable for their actions. He expressed hope that there will be healing and he looks forward to the future when the board is together around the table.

2. Committee and Committee Chairperson's Reports:

a. First Nation Métis and Inuit Advisory Committee, January 16, 2024.

Trustee John Connolly reported that there has been a request to add to the representation on the committee to include both Métis regions covered by the board's jurisdiction. The matter will be on the committee's agenda consideration in the future. The board's Indigenous Education Action Plan was reviewed by the committee.

b. Special Education Advisory Committee, January 18, 2024.

Superintendent Jonathan Di Ianni reported that an update on the delivered professional development was given, the draft OCSTA resolution regarding special education transportation was well received by the SEAC committee. A presentation the work on "The Third Path" was given by Dr. Cynthia Chan Reynolds, Jennifer Angelo and Jeff Hockett. It was noted that the letter to Minister Lecce regarding special education funding has been sent and also shared with the Directors of Education throughout the province.

3. Ontario Catholic School Trustees' Association Information Items:

- a. December 18, 2023 – Supporting National Catholic Health Care Week in Canada, February 4-10, 2024.
- b. January 15, 2024 – Week of Prayer for Christian Unity 2024 – CCCB.
- c. January 15, 2024 – Submission Letter to Ministry of Education re: Director Performance Regulations.
- d. January 16, 2024 – June 5-6 Seminar for CDSB Indigenous Leads.
- e. January 17, 2024 – OCSTA's 2024 Pre-Budget Submission.

L. Future Meetings and Events:1. Board Meetings:

- a. Regular Board Meeting Open Session, February 27, 2024, 6:30 p.m.
(In-camera Session, 6:00 p.m.)

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

- a. Policy Development Committee Meeting, February 6, 2024, 6:30 p.m.
- b. Chairperson's Committee Meeting, February 12, 2024, 5:30 p.m.
- c. Committee-of-the-Whole Meeting, February 12, 2024, 6:30 p.m.

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

- a. Catholic Parent Engagement Committee, January 29, 2024, 6:30 p.m.
- b. Special Education Advisory Committee, February 15, 2024, 1:00 p.m.
- c. Accessibility for All Committee, February 22, 2024, 1:00 p.m.
- d. Faith and Equity Advisory Committee, February 22, 2024, 6:30 p.m.
- e. Student Council Liaison Committee, February 27, 2024, 4:15 p.m.
- f. First Nation Métis Inuit Advisory Committee, March 5, 2024, 6:30 p.m.
- g. STSCO Governance Committee, March 27, 2024, 2024, 3:00 p.m.
- h. French as a Second Language Advisory Committee, April 24, 2024, 6:30 p.m.
- i. Audit Committee, TBA
- j. Supervised Alternative Learning Committee (SAL), TBA.

4. Board Events:

- a. Ontario Catholic Trustees' Association Annual General Meeting and Conference, May 2-4, 2024, Niagara Falls, ON.
- b. Catholic Education Week, May 5-11, 2024.

M. Conclusion:1. Report from the Regular Board Meeting, Double In-camera Session, January 23, 2024.

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

that the Board approve the actions and the discussions arising

from the Regular Board Meeting, Double In-camera session, held on January 23, 2023, as follows:

- A. Call to Order:
 - 1. Opening Prayer.
 - 2. Motion for the Approval of agenda.
 - 4. A conflict of interest was declared.
- D. Business, Finance and Governance:
 - 1. Trustee Matter.
- I. Conclusion:
 - 1. Closing Prayer.
 - 2. Motion to adjourn.

Carried.

2. Report from the Regular Board Meeting, In-camera Session, January 23, 2024.

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

that the Board approve the actions and the discussions arising from the Regular Board Meeting, In-camera session, held on January 23, 2023, as follows:

- A. Call to Order:
 - 1. Opening Prayer.
 - 2. Motion for the Approval of agenda.
 - 4. There were no conflicts of interest declared.
 - 5. Approval of the December 19, 2023, Regular In-camera minutes.
- D. Business, Finance and Governance:
 - 1. OCSTA In-camera Report.
 - 2. STSCO Governance Committee In-camera Session Report, January 10, 2024.
- I. Conclusion:
 - 1. Closing Prayer.
 - 2. Motion to convene in Open Session.

Carried.

3. Closing Prayer

Board Chairperson, Kevin MacKenzie invited Trustee Kathleen Tanguay to lead the

closing prayer to end the meeting.

4. Adjournment

MOTION: Moved by Joshua Glover, seconded by Kathleen Tanguay
that the open session meeting be adjourned at 9:11 p.m.

Carried.

Kevin MacKenzie
Board Chairperson

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

Student Excursions:

R.A.:

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

D.1 a) that the proposed Holy Cross Catholic Secondary School Student Excursion to Greece, from March 6-15, 2025, 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 b) that the proposed St. Peter Catholic Secondary School Student Excursion to Guatemala, from March 29 to April 5, 2025, 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.1c) that the proposed St. Peter Catholic Secondary School Student Excursion to France and the Netherlands, from May 1-9, 2025, 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.

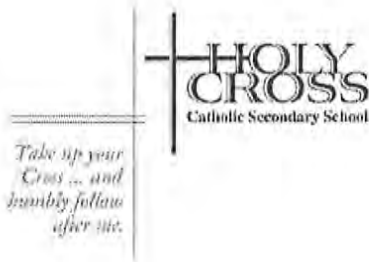
H O L Y C R O S S S E C O N D A R Y

GREECE

Trip Proposal
March 6th-March 15th, 2025

Table of Contents

Letter to Superintendent- Jeannie Armstrong	Page 1
Explorica Trip Itinerary: Greece	Page 2
Historical and Education Significance/Rationale	Page 3
Contract Information- Terms & Conditions	Page 4
Cost and Sharing Arrangements	Page 5
Details of Medical and Travel Coverage	Page 6
Financial Assistance Program	Page 7
Communication Plan	Page 8
Waivers	Page 9
Safety & Security Guide	Page 10
Code of Conduct	Page 11
Parent Meetings	Page 12
Notarized letter for Customs Agency	Page 13
Quotes from alternate travel agencies	Page 14



HOLY CROSS
CATHOLIC SECONDARY SCHOOL

1355 LANSDOWNE STREET WEST • PETERBOROUGH • ONTARIO • K9J 7M3
TEL: (705) 748-6864 • FAX: (705) 742-1498

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

January 15th, 2024

Dear Mrs. Jeannie Armstrong,

Please accept this letter as a request for approval of a proposed international March Break trip for Holy Cross Catholic Secondary to the country of Greece. This trip will take place during March Break, leaving March 6th to March 15th, 2025. Staff involved have both been chaperones on several different trips (including one to Switzerland/ Paris) and have found that the students thoroughly enjoyed the itineraries and travel experiences.

We will be using Explorica Worldwide Educational Travel to organize the trip. They are a very reputable company. Schools throughout our Board use this company and continue to use this company to organize their trips to Europe and beyond.

The students to chaperone ratio will be 8:1 as per Board policy. There will be no swimming on this proposed trip, however there will be a beach walk.

On behalf of the teachers listed, we look forward to your response and thank you for your consideration of this proposed trip.

Sincerely,

Natalie Bittner
Principal
Holy Cross Catholic Secondary School

Meteora - Cliff Excursion

A visit to Meteora is about the spectacular landscape and the six monasteries that balance idyllically on rocky outcrops. You will automatically come along them when hiking or walking the main road between the monasteries.

This excursion has staff and students walk up stairs and roadways through the hills.

Saronic Cruise - Boat Cruise

Usually sail to Hydra first, it's a beautiful seasonal harbour town with no cars. Then a stop in Poros which actually has two islands that are connected by a bridge. Lastly, a stop at Aegina which is the largest of the three and visit the beach (no swimming).



Mrs. Higgins's Best of Greece

GROUP INFORMATION

TourCenter ID:
Higgins-3891

Departing From:
Toronto

Departing:
March 6, 2025

Returning:
March 15, 2025

Sign Up Deadline
February 29, 2024

TOUR ITINERARY

Day 1 Start tour

Day 2 Yassou Athens

Meet your tour director and check into hotel
Athens city walk
Plaka district, Temple of Olympian Zeus, Hadrian's Arch
Dinner

Day 3 Athens landmarks

Attend Saturday Mass
Athens guided sightseeing tour
Parthenon, Acropolis site visit, Temple of Athena
Nike., Omonoia Square, Syntagma Square, 2004 Olympic site
Panathenaic Stadium visit
Dinner

Day 4 Athens--Delphi

Travel to Delphi
Guided excursion to Delphi
Visit Delphi site
Temple of Apollo

Day 5 Meteora

Travel to Meteora
Meteora monastery visit

Day 6 Meteora

DIR-B-O 2024 02 27

Total Fee:* \$4,519.00

Tour Quote Breakdown

The following fees apply to your full-paying participants:

Tour Fee*	\$4,253.00
Saronic Gulf cruise*	\$88.00
Travel Protection Plan Plus	\$250.00
On-Tour Tipping	\$128.00
** Fall Travel Voucher	\$ -200.00

Total Fee* \$4,519.00

OR 12 monthly payments of \$351.58

After initial payment of \$300.00

* Last day for this Tour Fee is Feb 29, 2024.

** Only valid with voucher code
PVNCCDSB200

Additional Adult Fees

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

Adult Supplement	\$125.00
Twin Room Upgrade	\$360.00

Additional Adult Fee \$485.00

Free Chaperones

6 Travellers = 1 Free Chaperone

Your free place ratio is such that your group will fully contribute towards 5 free place(s), and partially contribute to an additional free place. We reimburse this partial contribution to you as a Cash Stipend.

5 Free Chaperones

Private Group Fees:

Your Tour is a Private Group Tour

As a Private Group, the cost of your tour will be based on the final group size. The Private Group amount in bold below has been included in the total cost of the trip quoted above and this is based on **Page 23**

Excursion to Mount Olympus
Guided half day hike at Mt. Olympus

Day 7 Metora--Tolo

Travel to Tolo
Corinth Canal

Day 8 Tolo--Athens

Travel to Athens
Mycenae & Epidaurus guided excursion
Greek dinner in Plaka
Plaka treasure hunt

Day 9 Athens

Saronic Gulf Cruise full day excursion
Dinner

Day 10 End tour

estimated group size. If the final group size is smaller or larger than estimated, the Private Group amount will be updated on each participant's account the day after the final enrolment deadline.

10-14 Travelers \$887
15-19 Travelers \$514
20-24 Travelers \$311
25-29 Travelers \$183
30-34 Travelers \$95
35-39 Travelers \$31
40+ Travelers \$0

TOUR FEE INCLUDES:

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

Rationale for the Trip To Greece 2025

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

Historical and Educational:

- Students will have the opportunity to immerse themselves in the Greek culture, Catholic religious sites and historical sites.
- They will travel with a licensed tour guide to a variety of historic locations including: Plaka district-Temple of Olympus, Zeus, Hadreians' Arch, Delphi, Temple of Apollo, Meterora Monastery, Mount Olympus, Tolo, Saronic Gulf Cruise.
- From a religious, cultural and historical perspective the students will be able to visit sites that fit into all the religion courses, physical education courses, Grade 10 History, Grade 11 Travel and Tourism and ancient history courses. This is a great opportunity for students to dive into rich, historical culture.

Curriculum Expectations:

Canada and World Studies, 2018

Travel and Tourism, Grade 11

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

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

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

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

Canada and World Studies, 2018

History

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

documentaries or other films, textbooks, websites), ensuring that their sources reflect a range of perspectives

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

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

Canada and World Studies, 2018 ***Geography***

A2.4 identify careers in which a geography background might be an asset

B2.1 analyse interrelationships between physical processes, phenomena, and events in Canada and their interaction with global physical systems

C1.4 analyse the roles and responsibilities of individuals in promoting the sustainable use of resources

C2.1 explain how the availability and spatial distribution of key natural resources, including water, in Canada are related to the physical geography of the country, and assess the significance of their availability and distribution, nationally and globally

C3.3 assess the national and global importance of Canada's service and knowledge-based industries and other industries based on human capital

E1.2 analyse the sustainability of existing and proposed transportation systems, locally, provincially, nationally, and internationally, and assess options for their future development

City Specific:

Athens

- Attend a Catholic Mass in Athens Greece
- Plaka District is built on top of the residential areas of the ancient town of Athens. It is known as the "Neighborhood of the Gods" due to its proximity to the Acropolis and its many archaeological sites such as the Temple of Olympian Zeus and Hadrian's Arch.
- Parthenon, Acropolis site visit, Temple of Athena, Nike Omonia Square and Panathenaic Stadium Visit.
- The Doge's Palace (Italian: Palazzo Ducale) is a palace built in the Venetian Gothic style, and one of the main landmarks of the city of Venice. The palace was the residence of the Doge of Venice, the supreme authority of the Republic of Venice and opened as a museum in 1923.
- Catholic mass
- History, Art, Civics

Delphi

- Delphi was an ancient religious sanctuary dedicated to the Greek god Apollo. Developed in the 8th century B.C. The sanctuary was home to the Oracle of Delphi and the priestess Pythia, who was famed throughout the ancient world for divining the future and was consulted before all major undertakings. The temple of Apollo was built at the height of the Greek civilization in the second half of the 5th century BC (420-400 BC). It was dedicated to Apollo Epicurius by the Phigaleians, who believed the god of sun and healing had protected them from plague and invasion.

Meteora

- The first Eastern Orthodox monasteries were built in Meteora in the 14th and 15th centuries, using incredible architecture and decorated with post-Byzantine style paintings. The monks who lived in the monasteries used baskets and ropes to climb the cliff sides and to obtain goods and food.
- Monastery visit and Greek Orthodox prayer service celebrating their predominant religion.

Tolo

- The Corinth Canal canal cut through the isthmus of Corinth in Greece, linking the Ionian Sea with the Aegean, effectively turning the Peloponnese peninsula into an island, and creating an international maritime hub that transformed navigation in southern Europe, Piazza della Signoria
- Mycena excursion. Learning about the art and culture of Greece from ca. 1600 to 1100 B.C. The name derives from the site of Mycenae in the Peloponnesos, where once stood a

great Mycenaean fortified palace. Mycenae is celebrated by Homer as the seat of King Agamemnon, who led the Greeks in the Trojan War.

- Plaka- Plaka was developed mostly around the ruins of Ancient Agora of Athens. It is the oldest district of Athens and has been continuously inhabited from the neolithic to the present day. As a result, Plaka contains monuments from all periods of the city's history.
- The Saronic Islands in the gulf have played a pivotal role in the history of Greece, with the largest, Salamis, naming a significant naval battle in the Greco-Persian wars. The Megara Gulf makes up the northern end of the Saronic Gulf. The Athens urban area lies on the north coast of the Saronic Gulf. A full day cruise will have students visiting some of these important islands including a beach excursion.



Explorer

TuGo® Travel Insurance



TRAVEL POLICY
STUDENT PACKAGE



INTRODUCTION

Thank you for choosing TuGo. Be sure to bring this policy wording, your wallet card and your Policy declaration with you when you travel. These materials contain important contact information, if you need emergency assistance or want to extend your coverage while you're away.

Before you go, take note of these exclusive services:



TuGo Telemedicine powered by 1.800MD®

Visiting the USA? If you aren't feeling well and would like to seek medical advice, but don't think a clinic or hospital visit is necessary, you can access our convenient, prompt, and comprehensive telemedicine service* instead! Call toll-free at 1-866-419-9038 to be connected with a certified physician, who can provide consultation and a recommended treatment over the phone. You can even get your resulting prescription sent instantly to a pharmacy near you! More details at tugo.com.



MyTuGo

Login to my.tugo.com to manage your policy, find assistance using our Clinic Finder, open a claim online, download forms, as well as check your claim's status.



TuGo® Wallet app

Don't want to carry your paper wallet card, while away? Download the "TuGo Wallet" app to your phone or tablet, available from the [App Store](#) or [Google Play](#).

Printing instructions:

To reduce the number of pages, configure your print setup to landscape orientation and select 2-sided printing with 2 pages per sheet or "booklet printing". If you only need to print certain pages, you can choose to just print the current page in view, or a range of pages (ie. 1-4, 1-10, etc.).

Safe Travels!

* TuGo Telemedicine is only available for travel within the USA. Subject to policy terms and conditions.



ABOUT US

North American Air Travel Insurance Agents Ltd. doing business as TuGo® is a licensed insurance agency in all Canadian provinces and territories.

TuGo is a third-party administrator of travel insurance products and services. We develop and administer a variety of travel insurance plans for Canadian business and leisure travellers, visitors to Canada and international students.

OneWorld Assist Inc. doing business as **Claims at TuGo** is our claims and assistance provider and performs all assistance services and administers claims on our behalf under this policy. **Claims at TuGo** provides ISO 9001:2015 certified service.

At TuGo, our mission is to help travellers have better experiences. TuGo specializes in products and services that enhance and enable travel. Founded in 1964, TuGo understands its customers' needs and is driven to provide top-rated service how, when and where its customers want it.

Our address is 1200 - 6081 No.3 Road, Richmond, BC V6Y 2B2 Canada



TuGo is a proud member of The Travel Health Insurance Association (THIA). Travel insurance is designed to give all travellers the ability to protect themselves against unexpected medical costs and other expenses associated with the cancellation, interruption or delay of travel arrangements. The Travel Health Insurance Association (THIA) has developed a Travel Insurance Bill of Rights and Responsibilities to ensure travellers know what to expect from their travel insurance policies along with responsibilities they have when purchasing travel insurance. The Travel Insurance Bill of Rights and Responsibilities builds upon the following golden rules of travel insurance:

- Know your health
- Know your policy
- Know your trip
- Know your rights

For more information, visit thiaonline.com/Travel_Insurance_Bill_of_Rights_and_Responsibilities.html

IMPORTANT NOTICE – READ CAREFULLY BEFORE YOU TRAVEL

You have purchased a travel insurance policy – what's next? We want you to understand (and it is in your best interests to know) what your policy includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your policy before you travel. Italicized terms are defined in your policy.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e. accidents and *emergencies* and typically not *follow-up* or recurrent care).
- To qualify for this insurance, *you* must meet all of the eligibility requirements.
- This insurance contains limitations and/or exclusions (i.e. *pre-existing medical conditions* that are not *stable*, pregnancy, child born on trip, excessive use of alcohol, high risk activities).
- This insurance may not cover claims related to *pre-existing medical conditions*, whether disclosed or not at time of policy purchase. It is *your* responsibility to review the *pre-existing medical condition* exclusions and stability requirements, understand how they apply *to you* and how they relate to *your* departure date, date of purchase and/or effective date.
- In the event of a claim, *your* prior medical history may be reviewed.
- If *you* have been asked to complete a Medical Questionnaire and any of *your* answers are not accurate or complete, an extra deductible may apply.
- If *your* health changes after *you* have purchased *your* insurance, *you* are not required to call to update *your* Medical Questionnaire (if applicable) or modify *your* application. However, *your* health change may affect *your* coverage for *pre-existing medical conditions* and *you* may choose to contact us to review *pre-existing medical condition* coverage and discuss whether other coverage options are available.

IT IS **YOUR** RESPONSIBILITY TO UNDERSTAND **YOUR** COVERAGE. IF **YOU** HAVE QUESTIONS, CONTACT **US** or visit tugo.com.

PLEASE READ **YOUR** POLICY CAREFULLY BEFORE **YOU** TRAVEL.

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

All words in italics have a specific meaning with a corresponding definition. Refer to the Definitions section on page 37 for details.

TABLE OF CONTENTS

Contact Information	1
10-day Full Refund Provision	3
Schedule of Benefits	3
Insuring Agreement	3
Eligibility	4
Period of Coverage	4
Emergency Medical Insurance	6
Trip Cancellation & Trip Interruption Insurance	17
Accidental Death and Dismemberment Insurance	28
Baggage Insurance	30
General Exclusions Applicable to All Coverages	32
General Conditions Applicable to All Coverages	34
Refunds	36
Definitions	37
Statutory Conditions	43
Code of Consumer Rights & Responsibilities	45
Privacy	46
How to Claim	48
International Assistance Services	50
Generali Global Assistance Concierge Services	51

CONTACT INFORMATION

Contact us anytime by phone or online at tugo.com/claims

Keep these numbers handy when you travel.

Claims/Hospitalization

In the event of hospitalization, call us immediately:

From Canada & USA

1-800-663-0399

From Mexico

001-800-514-9976 or

800-681-8070

Outside N. America &

Mexico (global toll-free)

*800-663-00399

Worldwide (collect)

**604-278-4108

If you can't reach us using the numbers listed or by making a collect call, call us direct at **1-604-278-4108** and we will reimburse the charges incurred for making this call.

Notice To Insured, Physicians & Hospitals

In the event of a medical *emergency* due to a *medical condition* which may require or result in *hospitalization*, contact us as soon as possible.

Customer Service During Business Hours

To speak with Customer Service, simply call us:

From Canada & USA

1-855-929-8846

From Mexico

001-800-514-9976 or

800-681-8070

Outside N. America &

Mexico (global toll-free)

*800-663-00399

Worldwide (collect)

**604-276-9900

Written Correspondence

For all correspondence other than claims:

TuGo

1200 - 6081 No. 3 Road

Richmond, BC

V6Y 2B2

Canada

10-DAY FULL REFUND PROVISION

You have 10 days starting from the *application date* of the Policy to review this Policy to ensure it meets *your* Insurance needs. A full refund is available provided no travel has taken place and the Policy has not expired.

To cancel *your* Policy, *you* must contact *your* agent or *us* during business hours. The request must be received no later than 10 days starting from the *application date* of the Policy.

Other refunds may be available, please refer to the Refunds section.

SCHEDULE OF BENEFITS

The following plans are included in *your* insurance package:

COVERAGE		MAXIMUM LIMITS PER INSURED
Emergency Medical		\$1,000,000
Trip Cancellation & Trip Interruption	Trip Cancellation	Trip cost*
	Trip Interruption (includes missed connection and travel delay)	Trip cost** or up to the benefit limit specified
Accidental Death and Dismemberment		\$25,000
Baggage		\$3,000

*The maximum trip cost for trip cancellation is \$15,000.

**The maximum trip cost for trip interruption is \$15,000.

INSURING AGREEMENT

You will become insured once *you* have:

- Completed the online application provided by *us* or *your* agent, and
- Paid the premium in full for the selected coverage; and
- Received a policy number and Policy declaration.

This policy wording along with *your* Policy declaration become *your* insurance contract.

We will provide Insurance for the coverage *you* have paid for according to the terms and conditions as detailed in this policy wording. Refer to each applicable plan for details on the coverage *you* have purchased insurance for.

All the limits of Insurance under each benefit are *aggregate limits per insured*, per trip, unless otherwise stated.

International Access Codes

This list of access codes is not comprehensive. Codes are subject to change without notice and may not be available from certain phone providers.

Argentina	00	Latvia	00
Australia	0011	Luxembourg	00
Austria	00	Macau	00
Belarus	810	Malaysia	00
Belgium	00	Netherlands	00
Brazil	0021	New Zealand	00
Bulgaria	00	(Aotearoa)	
China	00	Norway	00
Colombia	005	Philippines	00
Costa Rica	00	Poland	00
Cyprus	00	Portugal	00
Czech Republic	00	Russia	810
Denmark	00	Singapore	001
Estonia	00	Slovenia	00
Finland	990	South Africa	00
France	00	South Korea	001 or 002 or 008
Germany	00	Spain	00
Hong Kong	001 or 006	Sweden	00
Hungary	00	Switzerland	00
Iceland	00	Taiwan	00
Ireland	00	Thailand	001
Israel	00 or 014	United Kingdom	00
Italy	00	Uruguay	00
Japan	010 or 0061+010 or 001+010 or 0033+010		

* To use the global toll-free service when *you* are travelling outside North America and Mexico, *you* must first dial the international access code shown on page 2 to reach Canada, then enter *our* 11-digit toll-free number. For example, if *you* are in Australia, dial 0011 + 800-663-00399.

** If *you* are unable to use the global toll-free service and international access codes shown on page 2, call *us* collect. To call *us* collect, contact the local operator and let them know that *you* wish to make a collect call to Canada at the following numbers:

- ✦ For customer service, call *us* at 604-276-9900
- ✦ For claims and *hospitalizations*, call 604-278-4108

Airline Seat Upgrade

Following *emergency treatment*, we will pay the cost of *your* airline seat upgrade when *you* are flying home on *your* regularly scheduled return flight, if the attending *physician* providing *treatment* outside *your* province/territory of residence indicates in writing that it is medically required.

Return of Excess Baggage

This benefit is payable only when pre-approved by us

If *you* are returned to *your* province/territory of residence under the Emergency Air Transportation Benefit, the Airfare to Return Home for Treatment Benefit or the Repatriation Benefit, we will pay up to a maximum of \$700 to return *your* excess baggage. If there was room aboard the aircraft for *your* baggage during the emergency air transportation, this benefit is not applicable.

Return of Travelling Companion

This benefit is payable only when pre-approved by us

If *you* are returned under the Emergency Air Transportation Benefit, the Airfare to Return Home for Treatment Benefit or the Repatriation Benefit, we will reimburse a one-way economy airfare for one *travelling companion* to return back to the original departure point.

If *you* are resuming *your* trip under the Return to Your Destination Benefit, we will also pay for the cost of a one-way economy airfare by the most direct route for the same *travelling companion* to return to the place *you* departed from or to continue the trip with *you* as originally scheduled.

This benefit can only be offered once during the same trip, and will not apply after *your* original expected return date.

Return of Dependent Children

This benefit is payable only when pre-approved by us

If *you* are returned to *your* province/territory of residence under the Emergency Air Transportation Benefit, the Airfare to Return Home for Treatment Benefit or the Repatriation Benefit, we will pay for:

- a A one-way economy airfare for *dependent children* travelling with *you* to return back to the original departure point; and,
- b The cost of a chaperone when necessary.

Return of Pets

Up to a maximum of \$300 for the cost of returning *your pets* who are travelling with *you*, to Canada if *you* are returned to *your* province/territory of residence under the Emergency Air Transportation Benefit, the Airfare to Return Home for Treatment Benefit or the Repatriation Benefit.

Unexpected Birth of a Child

Up to a maximum of \$25,000 for the medical expenses incurred by *your* newborn child/children following the unexpected birth of the child/children. This benefit is not payable during the nine weeks before the expected date of delivery or within the nine weeks after. Coverage terminates upon release from *hospital* or when the maximum limit has been reached, whichever first occurs.

Remote Evacuation

This benefit is payable only when pre-approved by us, unless contacting us is not possible.

Up to a maximum of \$6,000 for reimbursement of expenses for non-medical emergency evacuation from a remote location (including mountain, sea or other location) by professional services to the nearest accessible point. This includes search and rescue services for mountain, sea or other remote locations.

Emergency Air Transportation

This benefit is payable only when pre-approved and arranged by us

At the time of *hospitalization*, medical air evacuation for return to Canada or medical air evacuation between medical facilities when the first medical facility is not equipped to provide the required *treatment*.

Airfare to Return Home for Treatment

This benefit is payable only when pre- approved by us

The cost of a one-way economy airfare on a commercial flight via the most direct route to return to *your* province/territory of residence for immediate *treatment* as a result of an *emergency*. The *treatment* must be sought in the 10 days from arrival to *your* province/territory of residence and the attending *physician* providing treatment outside *your* province/territory of residence must indicate in writing that the *treatment* is required.

The cost of an airline seat upgrade is included if the attending *physician* providing *treatment* outside *your* province/territory of residence indicates in writing that it is also medically required.

For fracture claims, this benefit is only available in lieu of the Fracture Treatment Benefit.

Medical Attendant

This benefit is payable only when pre-approved by us

If *you* are returned under the Emergency Air Transportation Benefit or the Airfare to Return Home for Treatment Benefit, we will pay:

- a The cost of a round trip economy airfare on a commercial flight via the most direct route for a qualified medical attendant (or *travelling companion* in lieu) to accompany *you* if the attending *physician* providing *treatment* outside *your* province/territory of residence indicates in writing that it is medically required; and,
- b The cost of an airline seat upgrade for the medical attendant (or *travelling companion* in lieu) if the attending *physician* providing *treatment* outside *your* province/territory of residence indicates in writing that it is medically required.

Return of Vehicle

This benefit is payable only when pre-approved by us

If the attending *physician* determines that as a result of an *emergency*, *you* are incapable of continuing *your* trip by means of the *vehicle* used to depart from *your* province/territory of residence and the *vehicle* *you* intended to use to return to *your* province/territory of residence and *your travelling companion* is unable to do so for *you*, we will pay either:

- a Up to the Policy limit for the charges incurred for a commercial agency to return a *vehicle* that *you* own or rent to either *your* province/territory of residence or the nearest appropriate *vehicle* rental agency; or,
- b A one-way economy airfare to the destination where the *vehicle* is located; and gas, meals and accommodation for a *family member* or friend to return a *vehicle* that *you* own or rent to *your* province/territory of residence.

The maximum benefit payable is limited to *reasonable and customary costs* to return *your* vehicle.

If the *vehicle* *you* used to depart from *your* province/territory of residence was towing an object (such as a trailer or boat) and *you* had intended to use the same *vehicle* to tow the object back to *your* province/territory of residence, the cost to return the towed object is also included in this benefit. If the towed object must be returned separately, it is not covered.

Vision Care and Hearing Aids

Up to a maximum limit of \$1,000 for:

- a The replacement of prescription glasses (including prescription sunglasses) or contact lenses (up to a 30-day supply) due to theft, loss, or breakage. Replacement of prescription glasses or contact lenses must be purchased and received during the same trip when the theft, loss, or breakage occurred and before *your* return to *your* province/territory of residence.
- b The replacement of a hearing aid due to theft, loss, or breakage. Replacement of a hearing aid must be purchased during the same trip when the theft, loss, or breakage occurred and before *your* return to *your* province/territory of residence.

Replacement of prescription glasses, contact lenses and hearing aids must be of similar or lesser value to the ones that were stolen, lost or broken during the trip.

Air Travel Delay Expenses

We will reimburse *you* in respect of the following additional expenses related to air travel:

- a Up to a maximum of \$900 for necessary and reasonable hotel, motel or restaurant expenses when *your* flight is delayed for more than four hours.
- b Up to a maximum of \$400 for additional transport expenses incurred when *your* flight is delayed for more than four hours.
- c Up to a maximum of \$400 for entertainment expenses incurred when *your* flight is delayed for more than four hours.
- d Up to a maximum of \$900 for the purchase of essential clothing and personal care items while *your* baggage is lost or delayed by the airline for more than six hours.

Repatriation

In the event of *your* death during a trip covered under the Policy benefits, *we* will pay:

- a The preparation and return of *your* body, including the cost of a standard shipping container and one death certificate (excluding the cost of funeral and related expenses or a burial coffin), to *your* province/territory of residence; or,
- b Up to a maximum of \$6,000 for burial at the place of death (excluding the cost of funeral and related expenses or a burial coffin), including one death certificate in the event *your* body is not returned to *your* province/territory of residence; or,
- c Up to a maximum of \$6,000 for cremation at the place of death (excluding the cost of funeral and related expenses or an urn), including one death certificate and the standard shipping cost to return *your* ashes to *your* province/territory of residence; and
- d Transportation costs of one *family member* to go to the place of *your* death to identify *your* body when it is necessary to be identified before the release of *your* body and up to a limit of \$400 per day to a maximum of \$2,000 for meals and commercial accommodation.

The *family member* identifying *your* body will also be covered for the period of time required to identify *your* body. Coverage for the *family member* is limited to the Emergency Medical Insurance plan.

Family Transportation

This benefit is payable only when pre-approved by us

If an attending *physician* considers it necessary, *we* will pay one round trip economy airfare or ground transportation costs for one *family member* to be with *you* while *you* are *hospitalized* if *you* are travelling alone; or for one additional *family member* other than *your travelling companion* if *you* are not travelling alone, and up to a maximum of \$500 per day to a maximum of \$2,500 for reasonable and necessary commercial accommodation, meals, telephone calls, internet charges, taxi or bus fare.

Out-of-Pocket Expenses

Up to \$500 per day to a maximum of \$5,000 for *your* commercial accommodation, meals, telephone calls, internet charges, taxi fare, parking charges, bus fare and rental car, if:

- a *Your travelling companion* is transferred to a different *hospital* in another city for *emergency treatment*; or,
- b *Your travelling companion* is *hospitalized* on or after the date *you* are scheduled to return to *your* province/territory of residence.

If *you* are claiming under part b), there is no coverage for any out-of-pocket expenses *you* incur before the date *you* are scheduled to return to *your* province/territory of residence.

Child Care

Up to \$500 per day to a maximum of \$5,000 for child care costs for *insured* children 18 years and under who are travelling with *you* (excluding child care provided by a *family member*) when:

- a *You* are *hospitalized*; or,
- b *You* are transferred to a different *hospital* in another city for *emergency treatment*.

Pre-Existing Medical Condition Stability Exclusion

The Emergency Medical Insurance plan is also subject to the Emergency Medical Insurance Exclusions and to the General Exclusions shown on page 32.

The stability requirements for *pre-existing medical conditions* are outlined below:

We will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 Any *medical condition* which is not *stable* on or within the 60 days before the date of departure.
- 2 Any complications that develop after departure, related to a *medical condition* that was not *stable* on or within the 60 days before the date of departure.

Medical conditions that do not meet the stability criteria set out above are not covered.

Refer to the following definitions: *alteration*, *medical condition*, *pre-existing medical condition*, *treatment* and *stable*.

The *pre-existing medical condition* stability exclusion does not apply to *your medical conditions* if:

- a This Policy is purchased in the 7 days from the date *you* made *your* initial payment for the booking with the *tour operator*, whether it's a full payment, partial payment or deposit; and,
- b *Your medical conditions* are *stable* on or within the 7 days before the *application date* of the Policy.

Exclusions

In addition to the General Exclusions shown on page 32, we will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 Any claim incurred after a *physician* advised *you* not to travel.
- 2 Any claim incurred after any other registered medical practitioner advised *you* not to travel.
- 3 A trip that is undertaken after the diagnosis of a *terminal condition*.
- 4 A trip that is undertaken while *you* are receiving palliative care or after palliative care has been recommended.
- 5 *Medical conditions* or any related *medical conditions* for which, on or before departure, *diagnostic tests* took place, were scheduled to take place or were recommended and for which results had not yet been received at the time of departure. This includes *diagnostic tests* that were scheduled or recommended on or before departure, but had not yet taken place at the time of departure.

This exclusion does not apply to:

- a Tests to monitor an existing *medical condition* if there have been no new or more frequent symptoms, whether or not results have been received; or,
- b Screening tests intended to prevent illness or to detect *medical conditions* before symptoms are noticed, whether or not results have been received.

Replacement must be purchased during the same trip when the loss or delay occurred and prior to *your* return to *your* ordinary place of residence.

If *your* flight or baggage is delayed as outlined in the benefits listed above, coverage terminates on the date and time *you* return to *your* ordinary place of residence or within 30 days after the original scheduled date of return, whichever is earlier.

If *your* flight is cancelled and *you* are issued a new ticket/boarding pass to resume *your* travel, this is not considered a delay.

Domestic Services in Canada

This benefit is payable only when pre-approved by us

If *you* have been returned to *your* province/territory of residence under the Emergency Air Transportation Benefit or the Airfare to Return Home for Treatment Benefit, *we* will reimburse up to a maximum of \$300 for necessary and reasonable cooking, cleaning, child care and/or pet care services that are required at *your* principal residence. The services cannot be provided by a *family member* and receipts are required.

Coverage is available within the 15 days after the date *you* return to *your* province/territory of residence.

Medical Follow-Up in Canada

This benefit is payable only when pre-approved by us

If *you* have been returned to *your* province/territory of residence under the Emergency Air Transportation Benefit or the Airfare to Return Home for Treatment Benefit after being *hospitalized* during *your* trip, *we* will reimburse the following expenses in Canada:

- a Up to \$1,000 for a semi-private room in a *hospital*, rehabilitation centre or convalescent home; and,
- b Up to \$100 per day for *home care nursing* when it is *medically necessary*; and,
- c Up to \$300 for licensed ambulance services or taxi services to receive medical care; and,
- d Up to \$300 to rent or purchase essential medical appliances, including but not limited to, wheelchairs, crutches and canes. When medical appliances are purchased, the reimbursement will not exceed the total cost that would have been incurred if the medical appliance had been rented.

Coverage is available within the 15 days after the date *you* return to *your* province/territory of residence.

Return to Your Destination

If *you* are returned to *your* province/territory of residence under the Emergency Air Transportation Benefit or the Airfare to Return Home for Treatment Benefit, *we* will pay the cost of a one-way economy airfare by the most direct route to return *you* to the place *you* departed from or to continue *your* trip as originally scheduled.

Your Policy will not terminate, however *you* will not be covered for any expenses incurred in *your* province/territory of residence. There is also no refund for the number of days *you* spend in *your* province/territory of residence.

Once *you* are returned to *your* trip destination, a recurrence of the same *medical condition* which necessitated a return to *your* province/territory of residence or the occurrence of a related *medical condition* will not be covered under this Policy. This benefit can only be offered once during the same trip, and will not apply after *your* original expected return date.

- 15 The cancellation of *your trip* by the school board due to a teachers' labour strike. The labour strike and the trip cancellation must both occur within the 90 days before the *departure date*. Cancellation would require a letter on school board letterhead, signed by someone with authority to do so.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: none
- 16 The cancellation of *your trip* by the school board or the association/organization that *you* booked the *trip* with, when the school board or association/organization has determined that *you* are at a risk of physical harm due to an event directly occurring at any of *your* travel destinations. The event and the trip cancellation must both occur within the 90 days before the *departure date*. Cancellation would require a letter on official school board or association/organization letterhead, signed by someone with authority to do so.
This Covered Risk only applies if the Insurance is purchased in the 10 days from the date *you* make an initial payment for the *trip*, whether it's a full payment, partial payment or deposit. No chaperone, parent or *insured* can decide to cancel their individual participation in the *trip*.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: none

Legal

- 17 *You* or *your travelling companion* being subpoenaed, after the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, for jury duty, as a witness, or required to appear at a court proceeding during the period of travel (excluding law enforcement officers).
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 3, 4, 5, 6
- 18 *You* or *your travelling companion* being summoned to police, fire, paramedic or military service (active or reserve).
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 3, 4, 5, 6
- 19 An official travel advisory issued by a Canadian Government stating to "avoid all travel" or "avoid non-essential travel" to any of *your* travel destinations (including any stopovers, layovers or any other destinations *you* are transiting through), provided such travel advisory was issued after the date *your trip* is booked or after the date this Insurance is purchased, whichever occurs later, and the travel advisory is still in effect on *your* scheduled *departure date* or at any time within the 7 days before *your* scheduled *departure date*.
This covered risk also applies if a Canadian government (including provincial/territorial governments) issues an advisory stating against travel to any province/territory, region or city within Canada for Canadians travelling within Canada.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: none
- 20 An official travel advisory issued after *your* departure by a Canadian Government stating to "avoid all travel" or "avoid non-essential travel" to any of *your* travel destinations (including any stopovers, layovers or any other destinations *you* are transiting through), provided such travel advisory was issued for *your* scheduled travel dates and this Insurance was purchased before the travel advisory being issued.

Pregnancy and Adoption

- 7 *You or your travelling companion* being notified, after the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, that the actual date of a legal adoption of a child by *you or your travelling companion* is scheduled to take place during *your trip*.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 3, 4, 5, 6
- 8 *You, your spouse's or your family member's* pregnancy, or *your travelling companion's, your travelling companion's spouse's or your travelling companion's family member's* pregnancy, being diagnosed after the date the *trip* is booked or after the date this Insurance is purchased, whichever occurs later, if *you or your travelling companion's trip* is scheduled to take place in the nine weeks before or after and including the expected date of delivery.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: none
- 9 Complications of *your, your spouse's or your family member's* pregnancy, or *your travelling companion's, your travelling companion's spouse's or your travelling companion's family member's* pregnancy, occurring within the first 31 weeks of pregnancy.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: none

Employment and Education

- 10 *Your, your spouse's, your parent/guardian's or your travelling companion's* job transfer which results in the relocation of *your or your travelling companion's* principal residence (excluding contract or self-employment).
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 3, 4, 5, 6
- 11 Involuntary loss of *your, your spouse's, your parent/guardian's, your travelling companion's or your travelling companion's spouse's* permanent employment (excluding contract or self-employment) if *you, your spouse, your parent/guardian, your travelling companion or your travelling companion's spouse* had been continuously employed by the same employer for at least 365 days before the date the *trip* is booked or before the date this Insurance is purchased, whichever occurs later.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 3, 4, 5, 6
- 12 The cancellation of a *business meeting* at *your* destination beyond *your or your employer's* control or beyond *your travelling companion's or your travelling companion's employer's* control. Only the *travel costs* related directly to the *business meeting* will be reimbursed.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 3, 4, 5, 6
- 13 The cancellation of a conference, seminar, workshop, convention, symposium or retreat at *your or your travelling companion's* destination that is beyond *your or your travelling companion's* control.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 3, 4, 5, 6
- 14 The revocation of *your* previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.
Trip Cancellation Benefits: 1,2
Trip Interruption Benefits: 3, 4, 5, 6

TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE

- Trip cancellation means an event occurring before *your departure date*, causing *you* to cancel *your trip* or a portion of *your trip*.
- Trip interruption means an event occurring on or after *your departure date* causing *you* to disrupt *your trip* as originally scheduled or interrupt *your trip* and return earlier or later than *your return date*.

Covered Risks

Benefits will only be payable if the *trip* has been cancelled or interrupted as a result of one of the following covered risks. Refer to pages 22 to 23 for a description of the benefits applicable to the covered risks described below.

Health

- 1 *Medical condition*, death or quarantine of *you* or *your travelling companion*.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: 3, 4, 5, 6, 9
- 2 *Medical condition*, death or quarantine of *your family member* or *your travelling companion's family member*.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: 3, 4, 5, 6
- 3 *You* and/or *your travelling companion* have been advised by a Canadian government (including provincial/territorial government) that if *you* travel to a specific country, region or city, *you* will have to self-quarantine or self-isolate upon *your* return to *your* province/territory of residence.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: none
- 4 *Medical condition*, death of *your* or *your travelling companion's* business partner, employer or key employee, *caregiver*, or death of a friend not travelling with *you* on the *trip*.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: 3, 4, 5, 6
- 5 *Medical condition*, death or quarantine of *your* host at *your* destination.
Trip Cancellation Benefits: 1, 2
Trip Interruption Benefits: 3, 4, 5, 6
- 6 *Hospitalization* (including home-based palliative care) or death of a *family member* not travelling with *you*, that causes *you* to interrupt *your trip* before *your* scheduled *return date*.
Trip Cancellation Benefits: none
Trip Interruption Benefits: 8

Automatic Extensions to Coverage

At the time the period of coverage ends, *your* coverage will be automatically extended at no additional premium:

Hospitalization

If *you*, *your* family travelling with *you* or *your travelling companion* are *hospitalized*. The automatic extension will be provided to *you* for the remaining period of the *hospitalization*, plus up to seven days after *hospital* release to recover and/or travel home.

Medically Unfit to Travel

If *you*, *your* family travelling with *you* or *your travelling companion* are unable to travel on the scheduled return date due to a *medical condition* that does not require *hospitalization*. The automatic extension will be provided to *you* for up to seven days to recover and/or travel home. In the event of a claim, written documentation must be provided to *us* by the attending *physician* to substantiate the inability to travel home as originally scheduled.

Delay of Common Carrier

If *your common carrier* is delayed due to circumstances beyond *your* control, preventing *you* from returning to *your* province/territory of residence. The automatic extension will be provided to *you* for up to seven days. In the event of a claim, written documentation must be provided to *us* to substantiate the *common carrier* delay.

Quarantine

If *you*, *your* family travelling with *you* or *your travelling companion* are unable to travel on *your* scheduled return date due to being placed under quarantine after a positive COVID-19 test, the automatic extension will be provided to *you* for up to 14 days. In the event of a claim, written documentation must be provided to *us* to substantiate the quarantine.

If an official travel advisory is issued for the country, region or city of *your* destination after *you* have already arrived to that country, region or city, *your* coverage for an *emergency* or a *medical condition* related to the travel advisory in that specific destination will be limited to a period of 30 days from the date the travel advisory was issued. *We* may extend this coverage beyond 30 days if authorized at *our* discretion.

This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory or to claims incurred for COVID-19.

- 18 Expenses incurred when coverage is purchased after departure, unless *we* authorized it in advance.
- 19 Any medical and related expenses in excess of \$50,000, if *you* are not covered by a provincial or territorial government health care plan at the time *your* claim occurred.
- 20 A *medical condition* for which symptoms arose or worsened or for which *emergency treatment* was received after the date of departure from *your* province/territory of residence but before the effective date of this Policy, and any related *medical condition* or any subsequent claim related to the *medical condition*.
- 21 A *medical condition* for which symptoms arose or worsened or for which *treatment* by a *physician* or other registered medical practitioner was received during a temporary visit to *your* province/territory of residence during the period of coverage or any *medical condition* wholly or partly, directly or indirectly, related thereto. This exclusion does not apply if the *treatment* was for either:
 - a The unchanged use of *prescribed* drugs or medication for a *stable medical condition*, symptom or problem; or,
 - b A check-up where the *physician* or other registered medical practitioner observes no change in a previously noted *medical condition*, symptom or problem.
- 22 Loss, theft or breakage of prosthetic devices or dentures.
- 23 *Your* participating, training or practicing for the following sports or activities:

<ul style="list-style-type: none"> ◦ <i>Backcountry</i> skiing/snowboarding ◦ Base jumping ◦ Boxing ◦ <i>Downhill freestyle skiing/snowboarding in organized competitions</i> ◦ <i>Downhill mountain biking</i> ◦ Hang gliding/paragliding ◦ <i>High risk snowmobiling</i> ◦ <i>Ice climbing</i> 	<ul style="list-style-type: none"> ◦ <i>Mixed martial arts</i> ◦ <i>Motorized speed contests</i> ◦ <i>Mountaineering</i> ◦ Parachuting/skydiving/tandem skydiving ◦ <i>Rock climbing</i> ◦ Scuba diving or free diving over 40 metres ◦ <i>White water sports – Class VI</i> ◦ Wingsuit flying
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- 24 *Your* participating, training or practicing as part of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event for the following sports or activities, if *you* are 21 years of age and over:

<ul style="list-style-type: none"> ◦ Football (American and Canadian) 	<ul style="list-style-type: none"> ◦ Ice hockey ◦ Rugby
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- 6 The cost of any mandated test required for travel.
- 7 *Medical conditions* or any related *medical conditions* for which, on or before departure, tests to follow up on the effectiveness or response to a procedure, surgery or *hospitalization* were scheduled to take place or were recommended. This includes tests that were scheduled or were recommended on or before departure, but had not yet taken place at the time of departure.
- 8 *Medical conditions* or any related *medical conditions* for which before departure, medical procedures, surgeries and/or referrals to a specialist were scheduled to take place or were recommended but had not yet taken place at the time of departure.
- 9 Any cancer (other than basal cell or squamous cell skin cancer and/or cancer that is in *remission*) for which *you* received or were recommended to receive *active cancer treatment* on or within the 90 days before the date of departure. This includes *active cancer treatment* that *you* were recommended to receive but chose to decline.
- 10 Tests and investigation except when performed at the time of the initial *emergency medical condition*.
- 11
 - a Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *your* trip.
 - b Any *medical condition* arising during *your* trip from, or in any way related to, the misuse or abuse of drugs or other intoxicants, or to the use or abuse of alcohol when *you* have reached a blood alcohol level of 80 milligrams of alcohol per 100 millilitres of blood or when records indicate *you* were intoxicated and no blood alcohol level is specified.
- 12 Any *medical condition* for which *you* are registered on a waiting list in Canada for *treatment* or diagnosis.
- 13 Expenses incurred once the *emergency* ends and in the opinion of the attending *physician* or other registered medical practitioner, *you* are able to travel to *your* province/territory of residence for any further *treatment* relating to the *medical condition* that led to the *emergency*, unless otherwise specified in a benefit.
- 14 The continued *treatment*, recurrence or complication of a *medical condition* or related condition, following *emergency treatment* during *your* trip, if *we* determine that *your emergency* has ended, unless otherwise specified in a benefit.
- 15 Expenses incurred for emergency air transportation and any expenses incurred after emergency air transportation, when the emergency air transportation was not arranged by *us*.
- 16 Any *medical condition* or related expenses if *we* determine that *you* should transfer to another facility or could return to *your* province/territory of residence for *treatment*, and *you* choose not to, benefits will not be paid for further *treatment* related to the *medical condition*.
- 17 An official travel advisory issued by a Canadian government stating to "avoid all travel" or "avoid non-essential travel" regarding the country, region or city of *your* destination, before the effective date of the Policy or the date *you* travel to that destination (including any stopovers, layovers or any other destinations *you* are transiting through).

To view the travel advisories, visit the Government of Canada Travel site.

Diagnostic tests

Tests required to:

- a Assess, identify or investigate a symptom or a *medical condition*; or,
- b Follow up on abnormal test results.

Downhill freestyle skiing/snowboarding in organized competitions

Any skiing/snowboarding competition with the following activities: aerial skiing/snowboarding, kite-skiing, mogul or cross competitions, half-pipes and/or slopestyle activities, rails, jumps and other terrain park features.

Downhill mountain biking

Biking down mountain trails or rough mountain terrain (whether as part of a race or not) and often features jumps, drops, rock gardens or other obstacles. It often requires the use of mechanical lifts or elevators.

Emergency

An unforeseen *medical condition*, which requires immediate *treatment* to alleviate existing danger to life or health. An emergency no longer exists, when the medical evidence indicates that *you* are able to continue the trip or return to *your* province/territory of residence. Once such emergency ends, no further benefits are payable in respect of the *medical condition* which caused the emergency, unless otherwise specified in a benefit.

Emotional or mental disorder

An emotional condition, state of anxiety, situational crisis, anxiety or panic attack, or any other illness or disorder impacting mood, thinking and/or behaviour.

Family member

(Whether by birth, adoption or marriage) *your* legal or common-law *spouse*, parents/guardians, step-parents, brothers, sisters, fathers-in-law, mothers-in-law, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, natural or adopted children, stepchildren, stepbrothers or stepsisters, grandparents, grandchildren, aunts, uncles, nieces, nephews, foster children or any individual of whom *you* are a legal guardian.

Follow-up

Re-examination of *you* to monitor the effects of earlier *treatment* related to the initial *emergency*, except while *hospitalized*. Follow-up does not include *diagnostic tests* and/or continued *treatment* (as determined by *us*).

High risk snowmobiling

Racing competitions, endurance events, high-marking and/or snowmobiling in unguided *backcountry* terrain.

Home care nursing

Medical and non-medical home care performed by skilled nursing professionals that is not covered by a provincial/territorial government health care plan.

Application date

The date when premium for this Insurance is paid.

Backcountry

An area that is not marked, not patrolled and/or not cleared for avalanche dangers, but where public access is permitted. Backcountry is also known as slackcountry, sidecountry and/or off-piste and does not include heli-skiing or cat skiing.

Beneficiary

Estate unless otherwise requested in writing.

Business meeting

A meeting between companies with unrelated ownership that pertains to *your* full-time occupation or profession and is the primary purpose of *your trip*. The meeting must be pre-arranged before the date the *trip* was booked or the date this Insurance was purchased, whichever occurs later.

Courses and legal proceedings are not business meetings.

Canadian resident

An *insured* who is eligible for or has a provincial or territorial government health care plan in place and:

- a Is a Canadian citizen with a primary permanent residence in Canada; or,
- b Has landed immigrant status in Canada and a primary permanent residence in Canada; or,
- c Has a permit to study or work in Canada.

Caregiver

A person entrusted with the care and guidance of *your* dependent(s) on a permanent, full-time basis and whose absence cannot reasonably be replaced.

Common carrier

A boat, cruise ship, airplane, bus, taxi, train or other similar vehicle that is licensed, intended and used primarily to transport passengers for hire.

Departure date

The date *you* leave *your departure point* to begin *your* trip.

Departure point

The place *you* depart from on the first day of *your* trip.

Dependent children

Unmarried children who are dependent on a parent or guardian and are:

- a Up to and including 21 years, if they are residing with their parent or guardian; or,
- b Up to and including 25 years, if they are attending an educational institution full-time, whether or not they are residing with their parent or guardian; or,
- c Any age, if they have a cognitive, developmental or physical disability, whether or not they are residing with their parent or guardian.

DEFINITIONS

Active cancer surveillance

Also known as 'watchful waiting' is a *treatment* plan that involves monitoring cancer without giving any other form of *treatment*. It is used to monitor changes in test results to see if the cancer is getting worse and whether other forms of *active cancer treatment* might also be needed. This method of *treatment* is often used when the cancer is newly diagnosed and before it's clear what types of *treatment* would be most effective, for conditions that progress slowly and/or when the risks of *active cancer treatment* are greater than the possible benefits.

Active cancer treatment

Treatment that is not limited to but includes chemotherapy, radiation therapy, surgery, medication, experimental treatment or *active cancer surveillance*.

Acts of terrorism

An act, or acts, of any person, or group(s), committed for political, religious, ideological, ethnic or similar purposes with the intention to influence any government and/or, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of acts of terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

Acts of war

War, civil war, riot, rebellion, insurrection, revolution, invasion, hostilities or warlike operations (whether war be declared or undeclared), civil commotion, overthrow of the legally constituted government, military or usurped power, explosions of war weapons.

Acute

Initial or *emergency* short course (not chronic) *treatment* by a *physician* phase of a *medical condition*.

Aggregate limit

The maximum amount of coverage available, regardless of the number of separate claims.

Alteration

The medication usage, dosage or type has been increased, decreased or stopped and/or a new medication has been *prescribed*.

Alteration does not include:

- a Changes in brand to an equivalent name brand or to an equivalent generic brand of the same or equivalent usage or dosage; or,
- b Routine dosage adjustments within *prescribed* parameters for insulin or oral diabetes medication to ensure correct blood levels are maintained; blood sugar levels must be checked regularly and the *medical condition* must remain unchanged; or,
- c Routine dosage adjustments within *prescribed* parameters for blood thinner medication to ensure correct blood levels are maintained; blood levels must be checked regularly and the *medical condition* must remain unchanged; or,
- d A temporary stoppage of blood thinner medication up to a maximum of 24 hours if the stoppage is required for a surgery or a procedure; or,
- e Usage changes due to the combination of several medications into one; the *medical condition* must remain unchanged.

- 24 The law of the province or territory of Canada in which *you* ordinarily reside, will govern this Policy, including all issues of its interpretation and performance. Any legal action or other proceeding related to or connected with this Policy that is commenced by *you* or anyone claiming on *your* behalf or by an assignee of benefits under this Policy must take place in the courts of the province or territory of Canada in which *you* ordinarily resided or in which *you* purchased this Policy, and no other court has jurisdiction to hear or determine any such action or proceeding.
- 25 This Insurance provides no coverage and no *insurer* shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose that *insurer* to any sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- 26 We shall not reimburse any interest charges accrued by *you*.
- 27 If *you* are a US citizen, *you* may have an obligation to purchase insurance under the Affordable Care Act ("ACA"). This policy is not subject to the ACA and is not intended to fulfill individual obligations to purchase health insurance coverage under the ACA. Please contact *your* tax adviser or lawyer if *you* think the ACA obligations may apply to *you*.
- If *you* are a US citizen or US resident, *you* may have an obligation to purchase insurance under the Affordable Care Act ("ACA"). This policy is not subject to the ACA and is not intended to fulfill individual obligations to purchase health insurance coverage under the ACA. Please contact *your* tax adviser or lawyer if *you* think the ACA obligations may apply to *you*.
- 28 When a premium is not paid, we reserve the right to terminate the Policy with notice, except as otherwise provided by law.

REFUNDS

Refunds are not available if a claim has been or will be submitted.

When no travel has taken place, a full refund is available in the 10 days from the *application date* of the Policy.

A refund less an administration fee is available when the *trip* is cancelled before any penalties from the *tour operator* apply.

If *you* purchased a trip cancellation sum insured that exceeded any payments or deposits made for *your trip*, a partial refund less an administration fee may be provided. Proof of all payments made up to the date the refund was requested must be submitted to *us*.

- 10 **Duplication of Coverage**—If *you* are insured under more than one Policy, Plan or Optional Coverage administered by *us* and they are in effect at the time of loss, the total amount paid to *you* cannot exceed *your* total expenses. Benefits are paid under the one Policy, Plan or Optional Coverage with the greatest benefit limit, except for Baggage, Trip Cancellation & Trip Interruption and Trip Interruption Only. For limits that apply to these Plans or Optional Coverages, refer to Duplication of Coverage under the Conditions section of each applicable Plan or Optional Coverage.
- 11 In the case of duplicate benefits in this Policy, claims are payable under the one benefit with the greatest benefit limit.
- 12 The date and time of commencement and termination of coverage is based on the time zone of the province or territory the Policy was purchased in.
- 13 Premium and coverage are based on factors including but not limited to age, trip length, travel destination and answers to the Medical Questionnaire, if applicable.
- 14 The availability, quality, results or effects of any *treatment*, assistance, *hospitalization*, transportation or *your* failure to obtain any of the above, is not *our* responsibility or the responsibility of any company or agency providing services on *our* behalf.
- 15 *We* reserve the right to accept or to decline any person as an *insured*.
- 16 In the event of *your treatment* by a *physician* or other registered medical practitioner or other circumstances that have led or may lead to a claim under this Policy, *you* authorize any *hospital*, *physician* or other person or organization that has records or knowledge of *you* or *your* health, medical history or other information relevant to the claim to provide *us* that information and authorize *us* to use and disclose that information for the purpose of determining whether any claim that may be made is covered by this Policy or by another plan or Policy.
- 17 If requested by *us*, *you* must furnish or consent to the release of *your* medical records for the relevant period before the effective date of the Policy and/or during the term of the insurance required in order to determine if the claim is payable. Failure to produce these records will invalidate *your* claim.
- 18 In the event of a claim, upon request, *you* will establish the date and time of departure and initially planned date of return of the trip.
- 19 *You* shall be responsible for the verification of any *hospital* and medical expenses incurred and shall obtain itemized accounts of all *hospital* and medical services which have been provided.
- 20 *We* shall not reimburse any expense incurred after a period of 365 days has elapsed following the date on which the loss first occurred or the relevant *emergency* first occurred.
- 21 *We* shall comply with all applicable privacy legislation and regulations. *You* can learn about *our* privacy policy at tugo.com/en/privacy.
- 22 If any of the terms or conditions of this Policy are in conflict with the statutes of the province or territory in which this Policy is issued, the terms and conditions are hereby amended to conform to such statutes.
- 23 In the event of complaints or unresolved disputes respecting any claim or portion thereof, the following should be contacted: TuGo, 1200 - 6081 No. 3 Road, Richmond, BC, V6Y 2B2, Canada.

GENERAL CONDITIONS APPLICABLE TO ALL COVERAGES

Provisions & Conditions

- 1 This Policy is issued on the basis of information in *your* Policy declaration or provided in connection with *your* application. 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.
- 2 Coverage under this Policy will be void if *you* do not meet the eligibility requirements for the plan selected as set out at the time of application.
- 3 *We* will not pay a claim if *you*, any person insured under this Policy or anyone acting on *your* behalf fails to disclose any material fact or makes a fraudulent, false or exaggerated statement or claim.
- 4 **Subrogation**—*We* will not subrogate against any extended benefit plans if the lifetime maximum limit for all in-country and out-of-country benefits under that plan is currently \$100,000 or less. If the lifetime maximum limit under that plan is greater than \$100,000, *we* may exercise *our* right to subrogate, but, if applicable, *we* will limit *our* subrogated claim to the extent required to preserve \$50,000 of the lifetime limit available under that plan, except in the event of *your* death.

If compensation is or will be available from a third party for any payments made by *us* under this Policy, *we* have the right to subrogate to recover those payments. *We*, at *our* own expense, can file a suit in *your* name for that purpose and *you* authorize *us* to do so. This right of subrogation is in addition to and does not limit any other right of subrogation existing under common law, equity or statute. Further, if *you* make any claim against a third party related to payments that *we* made under this Policy, *you* will include the amount of those payments in *your* claim against the third party. If *you* obtain compensation for a portion or all of the included payments *we* made, *you* must immediately remit that compensation to *us*. *You* understand that *you* shall do nothing to prejudice *our* rights of subrogation, which includes not releasing third parties from liability without *our* express written agreement.

- 5 **Coordination of Benefits**—Unless otherwise stated in this Policy, this Insurance is excess to all other valid insurance. If any other valid insurance is also an excess insurance, *we* will coordinate benefits of all eligible expenses with that insurer. All coordination follows the guidelines set by the Canadian Life and Health Insurance Association.
- 6 *You* may not claim or receive more than 100% of *your* total covered expenses. This general condition does not apply to Accidental Death and Dismemberment.
- 7 **Misstatement of Age**—If *your* age has been misstated to *us*, the coverage and/or premium may be adjusted in accordance with the correct age as of the date *you* became covered. Any premium adjustment is payable upon receipt of a premium notice.
- 8 *You* must be accurate and complete in *your* dealings with *us* at all times.
- 9 **Currency**—Any dollar amount expressed as a limit of coverage or benefit payable under this Policy is deemed by *us* to be in Canadian currency, unless otherwise stated.

- 12 *Your* commission or attempted commission of a criminal offence or illegal act based on the law where the cause of the claim occurred.
- 13 *Non-emergency*, experimental or elective *treatment* or procedures (including but not limited to ongoing care, chronic care, rehabilitation or check-ups) and their related complications.
- 14
 - a Cosmetic surgeries, procedures and/or *treatments*, and,
 - b Complications related to cosmetic surgeries.
- 15 Any *medical condition* or symptoms for which it is reasonable to believe or expect that *treatments* will be required during *your* trip.
- 16 Unless otherwise stated in this Policy (see General Condition, number 4), expenses incurred if other insurance policies, plans or contracts cover the loss. This includes, but is not limited to, any private or provincial automobile insurance plan or any provincial or territorial government health care plan. If, however, the loss exceeds the limits of the other policies, plans or contracts and if this Insurance covers losses and periods not covered by those other policies, plans or contracts, this Insurance shall then apply in excess of all other valid insurance. This exclusion does not apply to Accidental Death and Dismemberment Insurance and Baggage Insurance.

GENERAL EXCLUSIONS APPLICABLE TO ALL COVERAGES

In addition to the exclusions specified in each Insurance coverage, we will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 Your participation in and/or voluntary exposure to *acts of war* or *acts of terrorism*.
- 2 Death, disablement or injury in any way caused by or contributed by radioactive contamination or by the utilization of nuclear, chemical or biological weapons (whether or not caused by *acts of war* or *acts of terrorism*).
- 3 Any *medical condition* that is the result of you not following *treatment as prescribed to you*, including *prescribed* or over the counter medication.
- 4 Consumption or use of illegal or controlled drugs (based on the law where the cause of the claim occurred).
- 5 Your participating, training or practicing in any areas that have been closed off to public access and/or can typically only be accessed by crossing a fenced, gated or roped-off area that has been marked as off limits according to recommendations of safety authorities in the area for the following activities:
 - Backcountry skiing/snowboarding
 - Downhill freestyle skiing/snowboarding in organized competitions
 - High risk snowmobiling
 - Ice climbing
 - Mountaineering
 - Rock climbing
- 6 Your participating in, training or practicing for any of the following sports or activities:
 - Barrel racing
 - Bronc riding
 - Bull riding
 - Chariot racing
 - Chuck wagon racing
 - Harness racing
 - Rodeo bareback racing
 - Rodeo clowning
 - Rodeo team roping
 - Steer wrestling/chute dogging
 - Trick riding
- 7 Any *medical condition* or recognized complication of a *medical condition*, where the purpose of *your* trip is to seek *treatment*, advice or services, and where the medical evidence indicates the *treatment*, advice or services received are related to that *medical condition*.
- 8
 - a Routine pre-natal or post-natal care; or,
 - b Pregnancy, delivery, or complications of either, arising within the nine weeks before the expected date of delivery or within the nine weeks after.
- 9 Your child born during the trip, except as specified under the Unexpected Birth of a Child benefit.
- 10 Your voluntary termination of pregnancy or resulting complications.
- 11 Your suicide or attempt thereat or self-inflicted injury.

Exclusions

In addition to the exclusions of the plan this optional coverage is purchased with and to the General Exclusions shown on page 32, we will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

1 Loss, damage or theft of:

- Animals; or,
- Motorized vehicles of any kind and their accessories and/or related equipment; or,
- Trailers, boats, motors, aircrafts or other vehicles and their accessories and/or related equipment; or,
- Bicycles except while checked as baggage with a *common carrier*; or,
- Household goods and furnishings; or,
- Artificial teeth and limbs; or,
- Hearing aids; or,
- Prescription and non-prescription glasses (including sunglasses) and contact lenses; or,
- Money, currency, securities, tickets and documents (except as specified under the Passport and Travel Visas Benefit); or,
- Electronic and/or mobile devices and their accessories and/or related equipment; or,
- Professional or occupational equipment or property, except for musical instruments; or,
- Works of art, antiques and collectors' items; or,
- Property illegally acquired, kept, stored or transported; or,
- Jewellery or furs; or,
- Cameras, camera accessories and/or related equipment.

2 Loss or damage caused by wear and tear, deterioration, moths or vermin.

3 Property insured for a specific value under another insurance policy.

4 Loss caused by theft from an unattended vehicle unless the vehicle was securely locked and displayed visible signs of forced entry.

5 Any loss caused by or related to a circumstance known to *you* or to any person purchasing this Policy on *your* behalf before the date and time this Insurance is purchased.

BAGGAGE INSURANCE

Maximum limit—\$3,000

Benefits

Baggage and Personal Effects

We agree to pay for the loss, damage, destruction or theft of personal effects (including musical instruments) owned by and travelling with the *insured* while in transit, or while in any hotel or other building, en route anywhere in the world, on land or water or in the air.

Passport and Travel Visas

We agree to pay up to a maximum of \$100 for the cost to replace *your* lost or stolen passport and/or travel visas.

Credit Cards

We agree to pay up to a maximum of \$50 for costs associated with unauthorized use of *your* lost or stolen credit cards, provided that *you* have complied with all conditions of the credit card company. This benefit is not applicable if the credit card company has or will reverse the charge and there aren't any applicable administration fees.

Baggage Delay

If *your* baggage is delayed beyond 12 hours while *you* are en route and before *you* return to *your* ordinary place of residence, we will pay for personal necessities up to a maximum of \$500, until *your* baggage has been returned to *you*.

Limitation

Coverage for risk of loss of or damage to *your* property for any single item is limited to not more than 25% of the sum insured per *insured* per claim.

Conditions

In addition to the General Conditions shown on page 34, the following conditions apply:

- 1 This insurance offers coverage on a first payor basis unless the property that is lost, stolen or damaged is:
 - a insured for a specific value under another insurance policy; or,
 - b in the care of any *common carrier* at the time of loss, theft or damage.
- 2 **Notice of Loss** — If the insured property is lost, stolen or damaged, *you* must promptly notify the police, any hotel, hostel, campground, timeshare, vacation rental, airline or any other commercial common carrier in whose custody the property was at the time of loss, damage or theft. *You* must also notify *us* within 30 days from the date of return and take all reasonable measures to protect, save and/or recover the property.
- 3 **Payment of Loss** — Any claim hereunder for damage and/or destruction shall be paid immediately after *we* have been presented evidence substantiating such damage and/or destruction.
- 4 **Valuation** — *We* shall reimburse the repair or replacement with a like kind and quality or the actual cash value of the property at the time any loss or damage occurs, whichever is less.
- 5 **Duplication of Coverage** — If *you* are insured under more than one Policy, Plan or Optional Coverage administered by *us* and they are in effect at the time of loss, the total amount paid to *you* cannot exceed *your* total expenses. Expenses are paid to an overall maximum limit of \$3,000 per *insured* for the Baggage plan.

- 7 An official travel advisory issued by a Canadian government stating to "avoid all travel" or "avoid non-essential travel" regarding the country, region or city of *your* destination, before the effective date of the Policy or the date *you* travel to that destination (including any stopovers, layovers or any other destinations *you* are transiting through).

To view the travel advisories, visit the Government of Canada Travel site.

If an official travel advisory is issued for the country, region or city of *your* destination after *you* have already arrived to that country, region or city, *your* coverage for an *emergency* or a *medical condition* related to the travel advisory in that specific destination will be limited to a period of 30 days from the date the travel advisory was issued. *We* may extend this coverage beyond 30 days if authorized at *our* discretion.

This exclusion does not apply to claims for an accident unrelated to the travel advisory.

- 8 *Your* participating, training or practicing for any of the following activities:

- *Backcountry* skiing/snowboarding
- Base jumping
- Boxing
- *Downhill freestyle skiing/snowboarding in organized competitions*
- *Downhill mountain biking*
- Hang gliding/paragliding
- *High risk snowmobiling*
- *Ice climbing*
- *Mixed martial arts*
- *Motorized speed contests*
- *Mountaineering*
- Parachuting/skydiving/tandem skydiving
- *Rock climbing*
- Scuba diving or free diving over 40 metres
- *White water sports – Class VI*
- Wingsuit flying

- 9 *Your* participating, training or practicing as part of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event for the following sports if *you* are 21 years of age and over:

- Football (American and Canadian)
- Ice hockey
- Rugby

Limitation

The total *aggregate limit* is \$10,000,000 for any one event under this Policy and all policies administered and issued by *us*. If the total sum of all claims resulting from the same event exceeds the total *aggregate limit*, the \$10,000,000 will be shared proportionately among all *insureds*. The proportionate share for each *insured* will not exceed the maximum limits of their plan. Payment will be processed after *we* have completed the review of all submitted claims related to the same event.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Maximum limit—\$25,000

Covered Risks

Death or dismemberment as a result of an accident sustained during the period of coverage.

Benefits

In the case of *your* accidental death or certain *losses* resulting from an accident, *we* will pay to or on behalf of *you*, *your* estate or other *beneficiary*, the benefits as outlined below, but in no event shall payment exceed the sum insured under this section:

- 1 100% of the sum insured for loss of life, double dismemberment or *loss* of sight in both eyes.
- 2 50% of the sum insured for single dismemberment or *loss* of sight in one eye.

Benefits for loss of life, limb or sight are payable for *loss* which occurs in the 90 days from the date of the accident.

Any claim for indemnity for loss of life, dismemberment or *loss* of sight must be substantiated by a certificate from the attending medical *physician* at the place of the accident attesting to the actual injuries sustained.

Exclusions

In addition to the General Exclusions shown on page 32, *we* will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 Any claim incurred after a *physician* advised *you* not to travel.
- 2 Any claim incurred after any other registered medical practitioner advised *you* not to travel.
- 3 A trip that is undertaken after the diagnosis of a *terminal condition*.
- 4 A trip that is undertaken while *you* are receiving palliative care or after palliative care has been recommended.
- 5 Any cancer (other than basal cell or squamous cell skin cancer and/or cancer that is in *remission*) for which *you* received or were recommended to receive *active cancer treatment* on or within the 90 days before the date of departure.
This includes *active cancer treatment* that *you* were recommended to receive but chose to decline.
- 6
 - a Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *your* trip.
 - b Any *medical condition* arising during *your* trip from, or in any way related to, the misuse or abuse of drugs or other intoxicants, or to the use or abuse of alcohol when *you* have reached a blood alcohol level of 80 milligrams of alcohol per 100 millilitres of blood or when records indicate *you* were intoxicated and no blood alcohol level is specified.

- 13 a Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to the chronic use of alcohol, drugs or other intoxicants whether prior to or during the *trip*.
- b Any *medical condition* arising from, or in any way related to, the misuse or abuse of drugs or other intoxicants, or to the use or abuse of alcohol when a blood alcohol level of 80 milligrams of alcohol per 100 millilitres of blood has been reached or when records indicate intoxication and no blood alcohol level is specified.
- 14 Any cancer (other than basal cell or squamous cell skin cancer and/or cancer that is in *remission*) where *active cancer treatment* was received or recommended (including *active cancer treatment* that was recommended but declined) on or within the 90 days before the date this Insurance is purchased.
- 15 Any unused prepaid travel expenses when a refund is available, whether *you* choose to accept the refund or not.
- 16 Any unused prepaid travel expenses when a travel credit is available unless *you* choose to cancel the credit.
- 17 Travel arrangements for which no premium was paid before departure.
- 18 Cancellation due to a *medical condition* when a *physician* has not been consulted and has not advised against travel, on or before the date and time of cancellation. When it's not possible for the patient to consult a *physician* on or before the date and time *you* are scheduled to leave from *your departure point*, the patient must consult a *physician* within one business day from the scheduled date of departure.
- 19 Interruption due to a *medical condition* when a *physician* has not been consulted at the place where the *medical condition* occurred and has not advised against travel, on or before the date and time of interruption or disruption.

Exclusions

In addition to the General Exclusions shown on page 32, we will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 A *trip* booked or for which Insurance is purchased after the diagnosis of a *terminal condition*.
- 2 A *trip* booked or for which Insurance is purchased while receiving palliative care or after palliative care was recommended.
- 3 Any claim incurred for a *trip* booked or for which Insurance is purchased after a *physician* advised *you* or *your travelling companion* not to travel.
- 4 Any claim incurred for a *trip* booked or for which Insurance is purchased after any other registered medical practitioner advised *you* or *your travelling companion* not to travel.
- 5 Cancellation or interruption caused by or related to a circumstance known to *you* or any person purchasing insurance on *your* behalf before the date and time the *trip* is booked or before the date and time this Insurance is purchased, whichever occurs later, and which eventually prevents or interrupts travel as booked.
- 6 Cancellation or interruption caused by or related to the following events occurring before the date and time this Insurance is purchased: earthquakes, tsunamis, hurricanes, tornados, cyclones, avalanches, rock slides, snow storms/blizzards, floods, wildfires, volcanic eruptions and volcano ash clouds, political unrest, epidemics and/or pandemics . This exclusion applies whether or not *you* were aware of these events at the date and time the Insurance was purchased and whether or not these events were affecting any of *your* travel destinations at the date and time the Insurance was purchased.
- 7 Cancellation or interruption caused by or related to any of the following:
 - a Coronavirus disease (COVID-19);
 - b Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - c Any mutation or variation of SARS-CoV-2.

This exclusion does not apply if *you* must cancel or interrupt *your trip* as a result of a *medical condition* caused by or related to any of the above.
- 8 *Emotional or mental illness or disorders*, unless they result in *hospitalization*.
- 9 Acute psychosis if drug or alcohol induced.
- 10 A disease, illness or death (other than death caused by an accident) occurring within 72 hours after the date this Insurance is purchased if the Policy was purchased more than 72 hours after the transportation and/or commercial accommodations are booked.
- 11 Travel undertaken to visit an ailing *family member* where the *medical condition* or death of that *family member* is the cause of the cancellation or interruption of the *trip*.
- 12 An early or late return due to a *medical condition*, unless ordered in writing by the attending *physician* that *you* return to *your* province/territory of residence.

- 9 Payments due or made by the *insureds* to the *tour operator* after the *trip* is cancelled as a result of a union mandated teachers' labour strike, a school board or an association/organization decision to cancel will only be covered if the student had a contractual obligation to make the payment to the *tour operator*.
- 10 Coverage will not be provided for cancellation due to a teachers' strike if any labour disputes or union negotiations were taking place before the date and time the *trip* was booked or the Insurance was purchased.

Pre-Existing Medical Condition Stability Exclusion

The Trip Cancellation & Trip Interruption plan is also subject to the Trip Cancellation & Trip Interruption Exclusions and to the General Exclusions shown on page 32.

The stability requirements for *pre-existing medical conditions* are outlined below:

We will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of the following:

Applicable to Trip Cancellation & Trip Interruption

- 1 Any *medical condition* affecting you or your family member, caregiver, friend, business partner, host at destination, employer or key employee, unless the *medical condition* was *stable* on or within the 60 days before the date this Insurance is purchased.
- 2 Any *medical condition* affecting your travelling companion or your travelling companion's family member, caregiver, business partner, host at destination, employer or key employee, unless the *medical condition* was *stable* on or within the 60 days before the date this Insurance is purchased.

Applicable to Trip Cancellation

Any complications that develop after the date this Insurance is purchased, related to a *medical condition* that was not *stable* on or within 60 days before the date this Insurance is purchased.

Applicable to Trip Interruption

Any complications that develop after the *departure date*, related to a *medical condition* that was not *stable* on or within the 60 days before the *departure date*.

The *pre-existing medical condition* stability exclusion does not apply to your *medical conditions* if:

- a This policy is purchased in the 7 days from the date you made your initial payment for the booking with the *tour operator*, whether it's a full payment, partial payment or deposit; and,
- b Your *medical conditions* are *stable* on or within the 7 days before the *application date* of the Policy.

Conditions

In addition to the General Conditions shown on page 34, the following conditions apply:

- 1 **Duplication of Coverage** — If *you* are insured under more than one Policy, Plan or Optional Coverage administered by *us* and they are in effect at the time of loss, the total amount paid to *you* cannot exceed *your* total expenses. Expenses are paid to an overall maximum limit of \$100,000 for any trip cancellation and/or trip Interruption claim.
- 2 When the reason for cancellation occurs before departure, *you* must:
 - a Contact the travel agent or airline on the day the reason for cancellation occurs or on the next business day; and,
 - b Advise *us* within the same period. Claim payment will be limited to the cancellation penalties specified in the *trip* contracts which are in effect at the time the cause of cancellation occurs.
- 3 No claims will be considered unless the original unused transportation ticket(s) or electronic ticket(s) are provided to *us*. If applicable, *we* will also require copies of substitute transportation tickets and travel agent or travel supplier invoices.
- 4 **Trip Cancellation** — If *you* need to cancel *your trip* because of a *medical condition*, the patient must consult a *physician* before *you* cancel *your trip* and before the date and time *you* are scheduled to leave from *your departure point*. If it's not possible for the patient to consult a *physician* on or before the date and time *you* are scheduled to leave from *your departure point*, the patient must consult a *physician* within one business day from the scheduled date of departure.
Trip Interruption — If *you* need to interrupt *your trip* because of a *medical condition*, the patient must consult a *physician* at the place where the *medical condition* occurred, on or before the date and time *you* interrupt or disrupt *your trip*.
In both cases, *you* must provide a medical certificate or letter completed by the attending *physician* at the place where the *medical condition* occurred, advising against travel that includes: a complete diagnosis, the date of onset of the *medical condition*, the dates and type of *treatment*, and the medical necessity of cancelling or interrupting or disrupting *your trip*. If a *physician* was not consulted as required or if *you* do not provide the complete written certificate, *your* claim will be denied.
- 5 If *your* travel dates change, *you* must notify *us* of *your* new travel dates. Failure to do so will result in denial of *your* claim.
- 6 The benefits are only applicable if:
 - a *You* had left enough travel time to comply with the travel provider's recommended check-in time before departure;
 - b *Your trip*, whether booked online or through a travel agent, meets the minimum connection times approved by the applicable travel provider.
- 7 *We* do not insure or reimburse the cash value of any *travel costs* that have been booked and paid for with points, air miles or any other type of travel reward program. However, *we* will insure and reimburse the cost of any applicable administration fees to reinstate points.
- 8 If *you* increase *your* Policy sum insured, all exclusions below will apply to the date *you* increased *your* sum insured, for the amount of the increase.

- 4 Reimbursement of *your* other non-refundable unused prepaid *travel costs*, excluding the cost of unused prepaid transportation back to the original *departure point* from a destination where *you* have already been reimbursed for a one-way economy airfare under Benefit no.3c) to return *you* to *your* original *departure point*.
- 5 Reimbursement of the additional single supplement commercial accommodation expense in the event a *travelling companion* cancels or interrupts their *trip*.
- 6 Up to the limit of \$200 per day to a maximum of \$2,000 for *your* reasonable out-of-pocket expenses for commercial accommodation, meals, internet, telephone and taxi expenses.
- 7 Reimbursement of the cost of a round-trip economy airfare to return *you* to the original *departure point* and back to *your* original travel destination point provided the return to *your* original travel destination takes place within the same *trip*.

If *you* return to *your* province/territory of residence under this benefit, *your* Policy will not terminate, however, *you* will not be covered for any expenses incurred in *your* province/territory of residence. There is also no refund for the number of days *you* spend in *your* province/territory of residence.

- 8 Reimbursement of the cost of a round-trip economy airfare to return *you* to the original *departure point* or the place of *hospitalization* or death of *your family member* and back to *your* original travel destination point, provided the return to *your* original travel destination takes place within the same *trip*.

For airfare to a location other than the *departure point*, the cost of the ticket is limited to the cost for a round-trip economy airfare to the *departure point*.

If *you* return to *your* province/territory of residence under this benefit, *your* Policy will not terminate, however, *you* will not be covered for any expenses incurred in *your* province/territory of residence. There is also no refund for the number of days *you* spend in *your* province/territory of residence.

- 9 Repatriation — In the event of *your* death during a *trip*, *we* will pay:
 - a Preparation and return of *your* body, including the cost of a standard shipping container (excluding the cost of funeral and related expenses or a burial coffin) to *your* province/territory of residence; or,
 - b Up to a maximum of \$5,000 for burial at the place of death (excluding the cost of funeral and related expenses or a burial coffin), including one death certificate, in the event *your* body is not returned to *your* province/territory of residence; or,
 - c Up to a maximum of \$5,000 for cremation at the place of death (excluding the cost of funeral and related expenses or an urn), including one death certificate and the standard shipping cost to return *your* ashes to *your* province/territory of residence.

Benefits

Maximum limit — Up to the sum insured as indicated on the Policy declaration

Sum insured amounts are *aggregate limits* per *insured*, per Policy and are payable up to the maximum limit as shown on the Policy declaration, except for benefits 1b, 6, 9b and 9c which are payable up to the amount listed.

Trip Cancellation Before Departure

Benefits outlined below are payable if cancellation of *your trip* results in unexpected expenses.

- 1 Reimbursement of:
 - a Non-refundable prepaid *travel costs*, other than prepaid transportation costs, that cannot be recovered from another source; and,
 - b Up to a maximum of \$200 for additional commercial accommodation to resume *your* travel itinerary to *your* next pre-scheduled destination, when *you* choose to cancel a portion of *your trip*; and,
 - c Non-refundable prepaid transportation costs that cannot be recovered from another source; or,
 - d Either of the following, if *you* choose not to cancel *your trip* or if *you* choose to cancel a portion of *your trip*:
 - i The change fees charged by the transportation supplier; or,
 - ii A one-way *common carrier* economy fare via the most direct route to resume *your* travel itinerary to *your* next pre-scheduled destination.

If *you* received any refunds or travel credits from the travel supplier for *your* original, unused prepaid *travel costs*, reimbursement towards an economy fare or commercial accommodation will be limited to the amount over and above the refunded/credited amount.

- 2 Reimbursement of the additional single supplement commercial accommodation expense in the event a *travelling companion* cancels their *trip*.

Trip Interruption After Departure

Benefits outlined below are payable if interruption of *your trip* results in unexpected expenses.

- 3 Reimbursement of either:
 - a *Your* non-refundable, unused prepaid airfare costs; or,
 - b The change fees; or,
 - c The cost of a one-way economy airfare to the original *departure point* to return earlier or later than the *return date*; or,
 - d An airline seat upgrade when *medically necessary* to the original *departure point* to return earlier or later than the *return date*. This benefit is only payable if the attending *physician* indicates in writing that the upgrade is medically required and when pre-approved and arranged by *us*; or,
 - e Transportation costs or a one-way economy airfare to catch-up to *your* next travel destination.

Under c), d) and e), if *you* received any refunds or travel credits from the travel supplier for *your* original, unused prepaid airfare, reimbursement towards a new one-way airfare will be limited to the amount over and above the refunded/credited amount.

- 30 An *act of terrorism* which occurs at *your departure point* or in a city *you* are scheduled to travel to on *your trip*, and which occurs within the 30 days before *your departure date*, provided the city has not experienced an *act of terrorism* within the 30 days before the *application date* of the Policy.
 Trip Cancellation Benefits: 1, 2
 Trip interruption benefits: 3, 4, 5, 6
- 31 An *act of terrorism* which occurs at *your departure point* or in a city *you* are scheduled to travel to on *your trip*. This coverage is available if coverage is not provided under any of the other Covered Risks.
 Trip Cancellation Benefits: none
 Trip Interruption Benefits: 6
- 32 A government-mandated shutdown of an airport or air traffic control system due to a natural disaster or *acts of terrorism*.
 Trip cancellation benefits: 1, 2
 Trip interruption benefits: 3, 4, 5, 6

Other

- 33 Hijacking when *you, your spouse, your travelling companion* or *your travelling companion's spouse* is a victim.
 Trip Cancellation Benefits: 1, 2
 Trip interruption benefits: 3, 4, 5, 6
- 34 A natural disaster, which renders *your* or *your travelling companion's* principal residence uninhabitable or place of business inoperative.
 Trip Cancellation Benefits: 1,2
 Trip Interruption Benefits: 3, 4, 5, 6
- 35 An unforeseeable event completely independent of any intentional or negligent act which renders *your* or *your travelling companion's* principal residence uninhabitable or place of business inoperative.
 Trip Cancellation Benefits: 1,2
 Trip Interruption Benefits: 3, 4, 5, 6
- 36 A natural disaster or unforeseeable event completely independent of any intentional or negligent act, which renders *your* principal residence uninhabitable and that causes *you* to interrupt *your trip* before *your* scheduled *return date*.
 Trip Cancellation Benefits: none
 Trip Interruption Benefits: 7

This covered risk also applies if a Canadian government (including provincial/territorial governments) issues an advisory against travel to any province/territory, region or city within Canada for Canadians travelling within Canada.

Trip Cancellation Benefits: none

Trip Interruption Benefits: 3, 4, 5, 6

- 21 The non-issuance of *your* or *your travelling companion's* travel or student visa (not including an immigration or employment visa) for reasons beyond *your* or *your travelling companion's* control, provided *you* or *your travelling companion* were eligible to make such an application, and the application was not submitted late.

Trip Cancellation Benefits: 1,2

Trip Interruption Benefits: none

- 22 A reported theft of *your* or *your travelling companion's* passport or travel visa. This coverage cannot be combined with Covered Risk no. 1.

Trip Cancellation Benefits: 1,2

Trip Interruption Benefits: 3, 4, 5, 6

- 23 A reported loss or theft of *your* or *your travelling companion's* travel documents or currency. This coverage cannot be combined with Covered Risk no. 20.

Trip Cancellation Benefits: none

Trip Interruption Benefits: 6

Cancellations and Delays

- 24 The earlier departure, the later departure or the later arrival of *your* or *your travelling companion's common carrier* causing a missed connection.

Trip cancellation benefits: 1, 2

Trip interruption benefits: 3, 4, 5, 6

- 25 The earlier departure, the later departure or the later arrival of *your* or *your travelling companion's common carrier* by at least 4 hours when there is no connection.

Trip cancellation benefits: 1, 2

Trip interruption benefits: 3, 4, 5, 6

- 26 The cancellation of a *common carrier* for any reason other than bankruptcy, insolvency or quarantine.

Trip cancellation benefits: 1, 2

Trip interruption benefits: 3, 4, 5, 6

- 27 The cancellation of *your* or *your travelling companion's* tour by the *tour operator*.

Trip cancellation benefits: 1, 2

Trip interruption benefits: 3, 4, 5, 6

- 28 An accident on the way to the *departure point* involving a private *vehicle* in which *you* are a passenger or driver; or a *common carrier* in which *you* are a passenger (a police report or written confirmation from the common carrier is required).

Trip Cancellation Benefits: 1,2

Trip Interruption Benefits: 3, 4, 5, 6

- 29 The delay of a private *vehicle* resulting from mechanical failure of the *vehicle*, weather conditions, earthquakes, volcanic eruptions, a traffic accident, or an emergency police-directed road closure.

Trip Cancellation Benefits: 1,2

Trip Interruption Benefits: 3, 4, 5, 6

Cancel For Any Reason Waiver

When you purchase the TuGo “Explorer” insurance package within 10 days of the initial deposit/payment for your Trip, you also receive the WorldStrides Canada Inc. Cancel For Any Reason Waiver benefit. This waiver allows you to cancel your WorldStrides Canada travel arrangements more than 2 days before your scheduled departure **for any reason**. With this WorldStrides Canada Cancel For Any Reason Waiver, 75% of your non-refundable cancellation fees will be refunded in cash.

Please Note: This Cancel For Any Reason Waiver does not cover penalties associated with air or other travel arrangements not provided by WorldStrides Canada. Any benefit payable under this Cancel For Any Reason Waiver will be reduced by the amount of any cancellation benefits paid or payable by the TuGo “Explorer” package or any other insurance plan providing Trip Cancellation benefits.

This Cancel For Any Reason Waiver is provided by WorldStrides Canada and is not an insurance benefit provided by TuGo or their designated underwriters.

To file a Cancel For Any Reason (CFAR) claim, please contact TuGo to open a Trip Cancellation claim, or visit www.tugo.com/claims.

TuGo will contact WorldStrides Canada once the claim is processed, informing WorldStrides Canada of any cancellation benefits to be paid out. WorldStrides Canada will then process the CFAR claim for 75% of the non-refundable cancellation fees, less any TuGo paid cancellation benefits.

Concierge Services — These are Non-Insurance Services provided by Generali Global Assistance:

- Delivery of foods and beverages
- Event ticketing - sports, concerts, theater
- Flowers and gift baskets
- Golf outings and tee times
- Hotel accommodation assistance
- Meet and greet services
- Personalized shopping assistance
- Restaurant reviews and reservations
- Rental car reservations
- Pet services locator

Terms, Conditions and Exclusions

GGA shall provide services to all participants. On any expenditure for which the participant is responsible, GGA shall not be obligated to provide services without first securing funds from the participant in payment of such expenditure. If the participant pays for covered expenses without receiving an approval or authorization in writing from GGA, then GGA shall not be obligated to reimburse the participant for any such expenditure. In the event a participant requests a service not included in a program, GGA may, in its sole and absolute discretion, provide such benefits or services at the sole expense of the participant, including a reasonable fee to GGA for its efforts on behalf of the participant. While we strive to provide help and advice for problems encountered by travelers wherever or whenever they occur, situations may arise beyond our control when immediate resolution is not possible. We will make every reasonable effort to refer you to appropriate medical and legal providers, but neither the Insurer nor GGA may be held responsible for the availability, quality or results of any medical treatment or your failure to obtain medical treatment.



Insurance is administered by North American Air Travel Insurance Agents Ltd. doing business as TuGo®, a licensed insurance broker in all provinces and territories. The issuer of the contract is Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific General Insurance Corporation. TuGo® is a registered trademark owned by North American Air Travel Insurance Agents Ltd. doing business as TuGo®.

CODE OF CONSUMER RIGHTS & RESPONSIBILITIES

This following information is from the Insurance Bureau of Canada.

Insurance companies selling home, auto and business insurance are committed to protecting your rights. These include the right to be informed fully, to be treated with respect, to timely claims handling and complaint resolution, and to privacy.

Insurance is a two-way contract, and you have a role to play. You are responsible for understanding your needs, asking questions and providing accurate, up-to-date information to your insurer. For more information about your role, speak to your insurance representative and read your policy.

Right to Be Informed

You have the right to an easy-to-understand explanation of how insurance works and how insurers calculate price based on relevant facts. You can expect to access clear information about your policy, your coverage and the claims settlement process. Under normal circumstances, insurers will advise an insurance customer of changes to, or the cancellation of, a policy at least 30 days prior to the expiration of the policy. Your insurer is required to provide you with the renewal terms of your policy at least 30 days prior to the expiration of the policy.

You have the right to know how your broker or agent is compensated, and if they have any conflicts of interest.

Right to Timely and Transparent Claims Handling

You can expect qualified staff to respond to your claim in a timely manner. You have the right to be informed of procedures and timelines for settling your claim, as well as the status of your claim. If your claim is denied, you have the right to be informed why.

Right to Complaint Resolution

You can access your company's complaint resolution process. Your insurer, agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. You may also contact your provincial insurance regulator or the independent General Insurance OmbudService (www.giocalcanada.org).

Right to Privacy

You have the right to understand how your personal information will be used. All insurers have privacy statements and are subject to Canada's privacy laws. Ask your insurer to provide you with a copy of its privacy statement.

Responsibility to understand your needs

You are responsible for asking questions and educating yourself about your policy. Visit www.ibc.ca for information about questions you should ask your insurance provider. Make sure you ask all relevant questions and give your insurance provider a detailed explanation of your circumstances to help him or her make informed recommendations on what your policy should include. This will ensure that you have the right insurance coverage.

You are responsible for making premium payments as required by your insurer. Failure to do so could result in a lapse of coverage or cancellation of your policy.

Insurer to Furnish Forms for Proof of Claim

The insurer must furnish forms for proof of claim within 15 days after receiving notice of claim, but if the claimant has not received the forms within that time the claimant may submit his or her proof of claim in the form of a written statement of the cause or nature of the accident, sickness or disability giving rise to the claim and of the extent of the loss.

Rights of Examination

As a condition precedent to recovery of insurance moneys under the contract,

- a the claimant must give the insurer an opportunity to examine the person of the person insured when and as often as it reasonably requires while a claim is pending, and
- b in the case of death of the person insured, the insurer may require an autopsy, subject to any law of the applicable jurisdiction relating to autopsies.

When Moneys Payable

All money payable under this contract shall be paid by the insurer within sixty days after it has received proof of claim.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the limitation period specified in the Insurance Act, Limitations Act, Civil Code of Quebec or other relevant legislation of the applicable jurisdiction.

Applicable to Quebec Residents

Notwithstanding any other provisions herein contained, this contract is subject to the mandatory provisions of the Civil Code of Quebec respecting contracts of Accident and Sickness Insurance.

Action Against Company

Service of legal proceedings to enforce the obligations under this Policy to the *insurers* listed in the definition of *us* may be validly made by serving the offices of North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, 1200 - 6081 No. 3 Road, Richmond, BC, V6Y 2B2, Canada.

Notice To Company

Notice under this Policy to the *insurers* listed in the definition of *us* may be validly given to North American Air Travel Insurance Agents Ltd. d.b.a. TuGo, 1200 - 6081 No. 3 Road, Richmond, BC, V6Y 2B2, Canada. Complaints or unresolved disputes should be referred to Industrial Alliance Insurance and Financial Services Inc. at 400-988 West Broadway, P.O. Box 5900, Vancouver BC V6B 5H6, Canada, solutions@ia.ca or toll-free at 1-800-266-5667.

Vehicle

Car, recreational vehicle, motorcycle, boat or other land or water conveyance used for the trip.

White water sports – Class VI

Rafting on extreme rapids or waterfalls deemed unnavigable according to safety authorities. Class VI white water sports include rafting on rapids with substantial levels of white water, large waves, hazardous rocks and/or drops with the potential to damage most rafting equipment.

You or your

The same as *insured* or *insured persons*.

STATUTORY CONDITIONS**The Contract**

The application, this policy, any document attached to this policy when issued and any amendment to the contract agreed on 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 is deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing signed by the insurer.

Copy of Application

The insurer must, upon request, furnish to insured or to a claimant under the contract a copy of the application.

Material Facts

No statement made by the insured or a person insured at the time of application for the contract may be used in defence of a claim under or to avoid the contract unless it is contained in the application or any other written statements or answers furnished as evidence of insurability.

Notice and Proof of Claim

Notice of a claim shall be given in accordance with the claims procedures clause included in this policy as soon as practical but in no case later than 30 days from the date a claim arises under this policy. You must also within 90 days from the date the claim arises under this policy furnish such proof and additional information as is reasonably possible and if required by the company, furnish a certificate from a physician detailing the cause or nature of the sickness or injury for which the claim has been instituted.

Failure to Give Notice or Proof

Failure to give notice of claim or furnish proof of claim within the time required by this 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 after the date of the accident or the date a claim arises under the contract on account of sickness or disability, and if it is shown that it was not reasonably possible to give notice or furnish the proof in the time required by this condition, or (b) in the case of death of the person insured, if a declaration of presumption of death is necessary, the notice or proof is given or furnished no later than one year from the date a court makes the declaration.

Stable

A *medical condition* is considered stable when all of the following statements are true:

- a There has been no deterioration of the *medical condition* as determined by a *physician* or other registered medical practitioner, and
- b There have been no new symptoms or findings or more frequent or severe symptoms or findings, and
- c There has been no change in *treatment* by a *physician* or other registered medical practitioner or any *alteration* in any medication related to the *medical condition*, and
- d There has been no new *treatment* received, *prescribed* or recommended by a *physician* or other registered medical practitioner.

Terminal condition

A *medical condition* for which, before the date of departure, a *physician* has given you a terminal prognosis with a life expectancy of 12 months or less.

Tour operator

The tour operator that *you* purchased your *trip* and this insurance from.

Travel costs

Non-refundable unused prepaid travel arrangements booked through the *tour operator* for: hotels, hostels and campgrounds; timeshares and vacation rentals that are booked through a rental agency or platform with a published cancellation process; airfares, car rentals, boat rentals, RV rentals, bus, train, ferry and cruise tickets; conference, seminar, workshop, convention, symposium and training fees; entrance fees, sports tickets and passes (intended for a participant or a spectator); tours, retreats, excursions, city passes and ski passes.

Travelling companion

A person who has prepaid shared commercial accommodation or transportation with *you* for the same period of travel.

Treatment, treat, treated

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

Trip

For Trip Cancellation & Trip Interruption Insurance

The period of time *you* are travelling and for which coverage under this Policy has been purchased.

Us, we, our

OneWorld Assist Inc. doing business as **Claims at** TuGo and North American Air Travel Insurance Agents Ltd. doing business as TuGo. TuGo is a third party administrator for the following insurers:

- For all insurance plans except Baggage Insurance: Industrial Alliance Insurance and Financial Services Inc.
- For Baggage Insurance: Industrial Alliance Pacific General Insurance Corporation.

Non-emergency

Any *treatment*, investigations or surgery either:

- a not required for the immediate relief of *acute* pain and suffering; or,
- b which reasonably could be delayed until *you* return to Canada; or,
- c which *you* elect to have during a trip following *emergency treatment* by a *physician* or other registered medical practitioner of a *medical condition* or the diagnosis of a *medical condition*, which on medical evidence would not prevent *you* from returning to Canada before such *treatment* or surgery.

Pet

Dog, cat, bird, small reptile or small mammal.

Physician

A medical practitioner who is registered and licensed to practice their medical profession in accordance with the regulations applying in the jurisdiction where the person practices. A physician must be a person other than *you* or a *family member*.

Pre-existing medical condition

For Emergency Medical Insurance

Any *medical condition* that exists on or before the date *you* leave for *your* trip.

For Trip Cancellation & Trip Interruption Insurance

Any *medical condition* that exists on or before the date the trip is booked or the date this Insurance is purchased.

Prescribed

Treatment ordered or recommended by a *physician* and/or any other registered medical practitioner, as documented in *your* medical records.

Reasonable and customary charges

Charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

Remission

The decrease in or the disappearance of signs and symptoms of cancer and/or the removal of cancer as determined by *your physician* and noted in *your* medical records.

Remission can be complete or partial. Complete remission means the disappearance of all signs or symptoms. Partial remission means a decrease in or disappearance of some, but not all, signs and symptoms.

Return date

The date on which *you* are scheduled to return from *your trip* or the date of *your* actual return to *your departure point*.

Rock climbing

The sport of climbing rock faces, especially with the aid of ropes and special equipment. Rock climbing includes the following activities: bouldering, traditional climbing, free soloing, top-rope, sports climbing, canyoning/canyoneering, but does not include indoor wall rock climbing.

Spouse

The person *you* are legally married to, or a person *you* have been living with for a minimum period of one year and who is publicly presented as *your* spouse.

Hospital

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

Formal admission to the in-patient services of a *hospital*. This does not include visits to the emergency room unless they result in the formal admission to the in-patient services of a *hospital*.

Ice climbing

The act of climbing or rappelling from vertical or nearly vertical ice formations such ice falls, frozen waterfalls or cliffs or rock slabs that are covered with ice from flows of water freezing over. Ice climbing requires the use of specialized equipment including but not limited to ice axes, crampons or ice screws. Glacier hiking is not ice climbing. If the glacier hike is on a mountain, it is considered *mountaineering*.

Insured or insured persons

The person named in the Policy declaration for whom the applicable premiums have been paid.

Insurer

The insurers listed under the definition of *us, we, our*.

Loss

For Accidental Death and Dismemberment Insurance

In respect of limbs means actual severance through or above wrist or ankle joints and, in respect of loss of sight, means entire and irrecoverable loss of sight.

Medical condition

Any disease, illness or injury (including symptoms of undiagnosed conditions).

Medically necessary

The medical service or product in question is necessary to preserve, protect or improve *your medical condition* and well being.

Mixed martial arts

A combat sport in which participants use fighting and grappling techniques from any combination of wrestling, boxing and martial arts. Mixed martial arts include ultimate fighting.

Motorized speed contest

Any motorized vehicle race or timed event by land, air or water.

Mountaineering

The act of climbing or descending a mountain using specialized equipment including but not limited to pickaxes, ice axes, anchors, bolts, crampons, carabineers and lead or top rope anchoring equipment. Mountaineering does not include *ice climbing*.

GENERALI GLOBAL ASSISTANCE CONCIERGE SERVICES

To speak with Generali Global Assistance (GGA) for travel support services, simply call:

From Canada & USA

1-833-430-3653

Worldwide (collect)

954-308-3925

ops@gga-usa.com

When you call, please be ready to provide:

- The partner code listed on your policy declaration
- A phone number where Generali Global Assistance may reach you

Non-Insurance Personal Assistance Services — These are Non-Insurance Services provided by Generali Global Assistance:

Pre-Trip Information — Upon request, GGA will provide information services such as: visa and passport requirements, health hazard advisories, currency exchange, inoculation and immunization requirements, temperature and weather conditions and embassy and consulate referrals.

Interpretation/Translation — If during your trip you need an interpretation, GGA will assist with telephone interpretation in all major languages. If you require ongoing or more complex translation services, GGA will refer you to local translators.

Legal Referral/Bail — Upon request, GGA will provide you with referrals to a local lawyer. All costs associated with this service are your responsibility. In case of your incarceration, GGA will notify the proper embassy or consulate, arrange the receipt of funds from third party sources and locate an attorney and bail bonds, where permitted by law, with satisfactory guarantee of reimbursement from you, family member or friend. You are responsible for associated fees.

Emergency Cash Advance — GGA will advance up to \$500 after satisfactory guarantee of reimbursement from you. Any fees associated with the transfer or delivery of funds are your responsibility.

Assistance with Replacement Medication, Medical Devices, and Eyeglasses or Corrective Lenses — GGA will arrange to fill a prescription that has been lost, forgotten, or requires a refill, subject to local law, whenever possible. GGA will also arrange for shipment of replacement eyeglasses/corrective lenses or medical devices. You are responsible for payments of all costs related to these services.

INTERNATIONAL ASSISTANCE SERVICES

The following services will be provided to all insureds:

- 1 Toll-free help line 24 hours a day, every day (for medical and trip interruption emergencies only).
- 2 Vital communications link between claimant/hospital regarding insurance coverage and procedures.
- 3 Medical (physician and surgeon) consultative and advisory services including review of appropriateness and analysis of medical care.
- 4 Monitoring of progress during treatment and recovery.
- 5 Establishing contact with family, personal physician and/or employer as appropriate.
- 6 Multilingual capabilities.
- 7 Coordination of payments.
- 8 Special assistance respecting claims.
- 9 Management, arrangement and authorization of emergency medical evacuation.
- 10 Arrangement and coordination of repatriation of remains.
- 11 Interpretation of policy wordings.
- 12 Assistance in locating the nearest and most appropriate medical care.
- 13 Payment to hospitals and other medical providers for emergency medical expenses will be guaranteed where possible relieving claimant of credit responsibilities.
- 14 Travel arrangements assistance for family members.
- 15 Provision of medical assistant to travel with claimant when necessary.
- 16 Physicians, hospitals/administrators and ambulance arrangements and communications.
- 17 Assistance on how to contact:
 - Consulates
 - Travel Agents
 - Embassies
 - Tour Guides
 - Airlines
 - Police
 - Foreign Affairs Department
- 18 Legal referral services in order to meet the legal needs of travellers.

To access this service, please refer to the Contact Information section at the beginning of this policy wording.

HOW TO CLAIM

Claims Procedures & Payment of Benefits

For information on how to contact us, please refer to Contact Information at the beginning of this policy wording booklet.

Applicable to All Claims

- 1 Any notices of claim or correspondence concerning a claim should be promptly sent to:
Claims at TuGo
1200 - 6081 No. 3 Road
Richmond, BC V6Y 2B2 Canada
- 2 Claims for medical, dental and trip cancellation & trip interruption can be opened online at tugo.com/claims, although some restrictions apply.
- 3 Any cost incurred to obtain documentation required to confirm eligibility of *your* claim, other than medical records requested by *us* is the responsibility of the claimant.
- 4 To receive benefits, any requested supporting documentation must be provided by the claimant. Claim Forms will be provided to the claimant to complete and return to *us*. It is the claimant's responsibility to complete and/or produce any documentation that *we* require to process and confirm the eligibility of the claim.
- 5 All required documentation must be received within one year from the date of loss. Failure to do so will result in the denial of the claim.
- 6 To qualify for reimbursement, original itemized receipts must be provided as support for all eligible expenses. If original, itemized receipts are not provided, the expense will not be reimbursed.
- 7 If the claim is the result of a death, the following documents are required:
 - a A copy of the death certificate
 - b A copy of the Will or Power of Attorney
 - c A police report, if applicable

The claim forms must be signed by the Executor of Estate or the person who holds Power of Attorney.

Applicable to Emergency Medical Insurance

- 1 *We* will submit a claim for medical expenses to *your* provincial or territorial government health care plan offices PROVIDED THAT the Claim Forms, including the appropriate Provincial Assignment Form are completed in full and forwarded together with original, itemized receipts from *your* medical providers within the deadline that is established by *your* provincial or territorial government health care plan. If *you* fail to meet their deadline, *you* will be responsible for the provincial or territorial government health care plan portion. While these deadlines vary across Canada, some deadlines are as short as 90 days. For the deadline that applies to *you*, please check with *your* provincial or territorial government health care plan office.
- 2 Claims will not be considered unless the Claim Form is completed in full and signed by the claimant (or legally authorized representative). Failure to provide fully completed, original forms will invalidate *your* claim.
- 3 Only bills from *physicians, hospitals* and other medical care provider(s) that are original itemized and which state *insured's* name, diagnosis, date(s) of service and type of *treatment* or service will be considered. Only original official pharmacy prescription receipts will be considered. For all other benefits, original itemized receipts are required.

Applicable to Trip Cancellation & Trip Interruption Insurance

- 1 To receive benefits, the following documents must be provided:
 - a The original unused tickets or e-tickets and/or all additional travel tickets or e-tickets purchased to return home, to catch up to your next destination or to rejoin the tour.
 - b Original itemized, dated invoices and receipts from all travel suppliers showing full payment, taxes and fees paid.
 - c A copy of the originally scheduled travel arrangements or itinerary, confirming traveller name(s), destination(s) and dates.
 - d Proof of cancellation from all airlines, hotel or accommodation providers, tour operators, cruise lines and any other travel suppliers, for all unused expenses.
 - e A statement from the travel agency/airline/travel supplier documenting their refund policies and copies of all refunds and/or credits provided for cancelled or unused expenses.
 - f If the claim occurred before departure, a medical certificate completed by the attending *physician* at the place where the *medical condition* occurred, stating the diagnosis, the date of onset of symptoms, the dates and type of *treatment*, and the reason why travel was not possible.
 - g If the claim occurred after departure, a medical certificate completed by the attending *physician* at the place where the *medical condition* occurred, stating the diagnosis, the date of onset of the symptoms, the dates and type of *treatment*, and the reason why it was necessary to interrupt the *trip*.

Applicable to Baggage Insurance

- 1 Lost, stolen or damaged baggage must be promptly reported (and claimed for where applicable) to the most appropriate local authority or party in whose custody the property was in the care of at the time of loss, damage or theft. This includes but is not limited to: the police, any hotel, hostel, campground, timeshare, vacation rental, airline or any other commercial common carrier.
- 2 If baggage is lost or stolen, proof of loss (copy of notice and/or police report) is necessary to substantiate claim.
- 3 If baggage is damaged, a written estimate to repair damaged luggage from a repair shop of *your* choice (if under \$25, have repairs completed and forward the invoice to us) is necessary to substantiate claim.

Responsibility to Provide Accurate Information

You are required to provide all relevant information in your application for insurance and you must ensure that the information is accurate. If you have questions about the application or policy, contact your insurance representative and have him or her explain it to you to ensure that you understand your and the insurer's obligations.

Responsibility to Update Your Information

To maintain your protection against loss, you must promptly inform your insurance company, broker or agent of any change in your circumstances, such as renovations to your home, the purchase of a big-ticket item that may require additional insurance coverage or having a home-based business.

Responsibility to Report the Facts

You must report an accident or claim, providing complete and accurate details, as soon as possible following the accident or incident giving rise to the claim.

PRIVACY

Privacy Notice

The protection of your personal information is very important to us. TuGo is committed to the protection of your personal information. TuGo fully complies with Canada's privacy laws. TuGo's privacy policy determines our responsibilities on the collection and use of your personal information. You can review TuGo's entire Privacy Policy at tugo.com/en/privacy.

Personal information is gathered at the time of application to determine the premium and appropriate coverage. In the event of a claim, we may need to collect additional medical information to help provide the best possible assistance, arrange care, possible medical evacuation, and to determine coverage. This information may be obtained or shared with your agent, any affiliate or subsidiary, referring organization and third-party provider including but not limited to health care providers and government health insurers. The information is used by authorized personnel only as needed, and is maintained securely for the period required by law. Your information may need to be shared with or by organizations located outside of Canada, such as the country you are travelling to and will be also subject to the laws of those foreign jurisdictions. We encourage you to review TuGo's Privacy Policy occasionally as it could be amended.

Upon written request, you may also review your personal information to verify its accuracy. For more information about how TuGo collects and uses personal information, contact our privacy officer: TuGo, Attn: Privacy Officer, 1200 - 6081 No. 3 Road, Richmond BC, Canada, V6Y 2B2. Email: privacy@tugo.com Fax: (604) 276-9409.

Notice on Privacy & Confidentiality

PLEASE READ CAREFULLY AND RETAIN FOR YOUR RECORDS

The specific and detailed information requested pursuant to this application from you and which may be subsequently requested by us, from time to time, is required to process your application, and process any claim for benefits made by you. To protect the confidentiality of such personal information, access to your information is restricted to any person you authorize or as authorized by law as well as those Industrial Alliance Insurance and Financial Services Inc. (the "Company") employees, its reinsurers, third party administrators, agents or brokers of the Company, plan sponsors and any agents

or brokers of such sponsors or other market intermediaries for the purposes of (a) sponsoring a plan for you, (b) marketing and administration of Company products or services, (c) assessment of risk (underwriting) and (d) investigation of claims (where applicable). **Your file will be kept in our offices.**

You are entitled to review your personal information contained in our files, subject to certain limited exceptions established by law, and if necessary, to have it rectified by sending a written request to us at: 400 - 988 West Broadway.

P.O. Box 5900, Vancouver, BC V6B 5H6, Attention: Director, iA Special Markets.

Corrections will be noted in the file. If a requested correction is in dispute, we nonetheless note your requested correction in the file. Further information on our privacy practices can be found online at ia.ca or alternatively, contact us at 1.800.266.5667 and request that a copy be faxed or mailed to you.

In witness whereof this Policy has been signed as authorized by the *insurers* listed in the definition of *us*.

K. Starko, Executive Director

EMERGENCY MEDICAL INSURANCE

Benefits

Maximum limit—\$1,000,000

We will pay *reasonable and customary charges* for medical and related expenses up to the coverage limits for an *acute*, sudden and unexpected *emergency medical condition*. The charges must result from an *emergency* that first occurs after coverage commences and while *you* are travelling outside *your* province/territory of residence.

Eligible medical and related expenses are described below.

Emergency Medical Treatment

• Hospital Services

- *Hospitalization* services (limited to a semi-private room). Any coverage related to *hospitalization* terminates upon release from the *hospital* other than what is specified under the Follow-up Visit Benefit.
- Out-patient *treatment* provided by a *hospital*.

• Physician

The services of a *physician*.

• Ambulance Services

The services of a licensed ground, air or sea ambulance and paramedics to the nearest *hospital*. Fire rescue expenses are also covered if a fire rescue team is dispatched in response to *your* medical *emergency*. If an ambulance is medically required but is unavailable, we will reimburse *you* for taxi expenses, but the taxi receipt is required.

• X-ray Examinations

X-ray examinations and diagnostic laboratory procedures when performed at the time of the initial *emergency*.

• Prescription Drugs

Up to a maximum supply of 30 days for prescription drugs. All prescriptions must be issued by a *physician* and purchased in the 30 days from the initial date of the *emergency* visit and/or the *follow-up* visit. While *you* are *hospitalized*, we will pay the total cost of all prescription drugs, in addition to the 30-day maximum supply of related prescription drugs purchased in the 30 days from the release from *hospital*.

Over the counter medicine, vitamins, minerals and dietary supplements are not covered. Original pharmacy prescription receipts indicating the medication name, quantity, dosage, prescribing *physician* and cost are required.

• Lost, Stolen or Damaged Prescription Drugs

Up to a maximum of \$200 for one *physician* visit to obtain a new prescription and the cost of the new prescription drugs in the event *your* prescription drugs are lost, stolen or damaged.

Over the counter medicine, vitamins, minerals and dietary supplements are not covered. Original pharmacy prescription receipts indicating the medication name, quantity, dosage, prescribing *physician* and cost are required.

• Essential Medical Appliances

The cost to rent or purchase essential medical appliances, including but not limited to, wheelchairs, crutches and canes. When appliances are purchased, the reimbursement will not exceed the total cost that would have been incurred if the appliance had been rented.

• Private Duty Nursing

Private duty nursing services, performed by a registered nurse (R.N.) other than a *family member*, when ordered in writing by the attending *physician*.

COVID-19

We will pay up to the Policy limit or as specified under each benefit limit in this plan for expenses incurred due to COVID-19.

Follow-up Visit

One *follow-up* visit within the 14 days after the initial *emergency treatment*, provided the *follow-up* visit is required as a direct result of the initial *emergency*.

Fracture Treatment

Following the initial *emergency treatment* and the one *follow-up* visit, we will pay up to a maximum of \$1,250 for the following *treatments* related to fractures:

- X-ray examinations; and,
- Re-examination *physician* visits; and,
- Casting and re-casting, if *medically necessary*; and,
- Cast removal

Eligible expenses must be incurred during the same trip and before *your* return to *your* province/territory of residence.

This benefit is only available in lieu of the Airfare to Return Home for Treatment Benefit.

Hospital Allowance

Up to \$100 per day to cover incidental *hospital* charges, which are billed by the *hospital*, such as TV rental and telephone charges.

Other Professional Medical Services

Up to a maximum of \$700 for any one incident at any time during the trip, per practitioner for the services of the following registered practitioners as a result of an *emergency*:

- Physiotherapist
- Chiropractor
- Chiropodist
- Osteopath
- Podiatrist
- Optometrist
- Acupuncturist

Dental Services

The services of a dentist or dental surgeon for *emergency* dental *treatment*, including the cost of prescription drugs and x-rays, as follows:

- a Up to the Policy limit for dental expenses *you* incur while on *your* trip, for an accidental blow to the face requiring the repair or replacement of sound natural teeth or permanently attached artificial teeth, including crowns, bridges and dental implants.

You are also covered for continuous treatment in *your* province/territory of residence for up to 30 days after *your* return, provided the *treatment* is related to the accidental blow to the face.

All *treatment* whether it occurs during *your* trip or in *your* province/territory of residence must be completed no later than 90 days after the initial *treatment* began.

This benefit does not cover dental *treatment* for veneers or dentures.

- b Up to a maximum of \$700 for dental expenses *you* incur while on *your* trip for any dental *emergencies* other than pain caused by an accidental blow to the face. *Treatment* must be completed within the 90 days after the *treatment* began and before *your* return to *your* province/territory of residence.

Applicable to Accidental Death & Dismemberment Insurance and Baggage Insurance

Coverage commences on the date and time *you* leave for *your* trip. Coverage terminates on the earliest of the following:

- 1 At 11:59 PM on the expiry date of the Policy:
- 2 On the date and time *you* return to *your* ordinary place of residence, except as outlined below:
 - a If *your* trip is interrupted before the scheduled return date as a result of an event as mentioned under the Trip Cancellation & Trip Interruption benefit numbers 7 and 8; *your* Policy will not terminate, however *you* will not be covered while in *your* province/territory of residence. There will be no refund for the number of days *you* spend in *your* province/territory of residence.
 - b If *you* are returned to *your* province/territory of residence under the Emergency Air Transportation Benefit or the Airfare to Return Home for Treatment Benefit during the period of coverage, coverage will be suspended during *your* temporary return and will resume once *you* return to *your* trip destination under the Return to Your Destination benefit. In this case, *your* Policy will not terminate, however *you* will not be covered while in *your* province/territory of residence. There will be no refund for the number of days *you* spend in *your* province/territory of residence.

Coverage shall be void if purchased after the date of departure from *your* province/territory of residence or for a trip not originating in Canada.

Top-up is not available under this Insurance.

ELIGIBILITY

At the time of application, *you* are eligible for coverage if:

- 1 *You* have booked and paid for *your trip*,
- 2 *You* are a *Canadian resident*.
- 3 *You* are not travelling against a *physician* or other registered medical practitioner's advice.
- 4 *You* have not been diagnosed with a *terminal condition*.
- 5 *You* are not receiving palliative care or palliative care has not been recommended.

PERIOD OF COVERAGE

Applicable to Emergency Medical Insurance

Coverage commences on the later of:

- 1 The date and time *you* depart from *your* province/territory of residence or Canada; or,
- 2 The effective date of the Policy.

Coverage terminates on the earliest of the following:

- 1 At 11:59 PM on the expiry date of the Policy;
- 2 On the date and time when *you* return to *your* province/territory of residence, except as outlined below:
One temporary visit to *your* province/territory of residence, is permitted during *your* period of coverage provided the temporary visit is unexpected or beyond *your* control; *your* Policy will not terminate, however *you* will not be covered while in *your* province/territory of residence. There will be no refund for the number of days *you* spend in *your* province/territory of residence.

Applicable to Trip Cancellation Insurance

Coverage commences on the *application date* of the Policy and terminates on the earlier of:

- 1 The date of the cause of cancellation before *your departure date*; or,
- 2 At 11:59 PM on the day before *your departure date*.

Applicable to Trip Interruption Insurance

Coverage commences on the *departure date* and terminates on the earlier of:

- 1 The date *you* return to *your departure point*; or,
- 2 At 11:59 PM on the expiry date of the Policy, as shown on the Policy declaration.

If *your* return is delayed due to a covered risk, coverage terminates on the date *you* return to *your departure point* or within 30 days after the original scheduled *return date*, whichever is earlier.

As part of our mission to make experiential travel a reality for as many young people as possible, WorldStrides Canada is dedicated to creating inclusive opportunities for individuals to participate in our programs. To support this vision, elementary and secondary school students are eligible to receive financial assistance through the **WorldStrides Canada Financial Assistance Program**.

Candidates for financial assistance may have undergone family financial hardships that prevent them from joining their classmates on tour, identify as a member of an underrepresented group (Black/African, Hispanic/Latinx, Asian, Indigenous Peoples, LGBTQIA+), or they have a disability. To be considered, **the participant's school** must complete an application form and an educator statement for each applicant.

- Individuals travelling on a coach tour could receive up to \$250
- Individuals travelling on a flight tour could receive up to \$1,000

INSTRUCTIONS AND NOTES

Application Eligibility

All schools must travel with WorldStrides Canada to be eligible for a scholarship. Tours should be sponsored by the school and approved by the Board of Education. Each student is eligible for a scholarship only once during their elementary and high school tenure.

Application Process

Please [click here to submit your application](#), which includes a short form and an educator statement. Incomplete applications will not be considered.

Schools with multiple applicants should submit a new form for each applicant, indicating the dollar amount requested per student (up to \$2,000 per school). Applications will be reviewed as they are received and funds allocated on a first-come, first-served basis.

The status of the application will be emailed within six weeks of the review date. Successful applicants will receive the scholarship funds through WorldStrides Canada in the form of a credit on their final invoice. The financial assistance application process is completely confidential.

Terms and Conditions

Participation in the Financial Assistance Program is subject to the participant remaining in good academic standing and attending the program for which they are registered. A limited number of scholarships are available each year. Funds are awarded based on eligibility and on a first-come, first-served basis until the total available funds of \$50,000 have been distributed.

WorldStrides Canada reserves the right to suspend the program at any time. Awards may not be sold, transferred, deferred, or assigned, nor are they convertible to cash. If a trip is cancelled and refunded for any reason, award recipients will not be entitled to an additional cash amount equivalent to that of the scholarship.

All information provided above will be held in confidence.

EDUCATOR STATEMENT CRITERIA

A letter, written by an educator on school letterhead, must be uploaded to each application form. Letters from the participant or parent cannot be accepted; therefore, interested parents should speak with their school. The content of the letter should include the information outlined below.

Elementary School Participants

1. Reasons the participant is deserving of a scholarship:
 - Demonstration of academic achievement based on ability.
 - Demonstration of contributions to the school or local community.
 - Expected benefits to the student by participating in the tour.
2. Fundraising efforts by the participant:
 - Demonstration of participation in school fundraising projects for the tour.
 - In cases where fundraising is not available through the school, demonstration of independent efforts by the participant to subsidize their trip.
3. Financial circumstances:
 - Explanation of the inability of the family to support the participant financially, either in whole or in part. Please be specific. **Note: Proof of financial information is not required.**
4. Self-Identification:
 - Participants identify as a member of an underrepresented group (Black/African, Hispanic/Latinx, Asian, Indigenous Peoples, LGBTQIA+) or have a disability.

Secondary School Participants

1. Reasons the participant is deserving of a scholarship:
 - Demonstration of enthusiasm for the subject matter that inspired the tour.
 - Demonstration of contribution to the school or local community, over and above the required community service hours.
 - Expected benefits to the participant by participation in the tour.
2. Fundraising efforts by the participant:
 - Demonstration of efforts to raise some or all of the funds necessary to pay for the tour.
3. Financial circumstances:
 - Explanation of the inability of the family to support the participant financially, either in whole or in part. Please be specific. **Note: Proof of financial information is not required.**
 - Please be advised, saving for post-secondary education is not an acceptable demonstration of financial need.
4. Self-Identification:
 - Participants identify as a member of an underrepresented group (Black/African, Hispanic/Latinx, Asian, Indigenous Peoples, LGBTQIA+) or have a disability.

FOR MORE INFORMATION

Participant Release & Agreement

I, the undersigned (or my parent or guardian if I am under 18 years old), an applicant for an educational tour provided by Explorica by WorldStrides (hereinafter referred to as "Explorica"), agree to the following:

- 1 Explorica by WorldStrides and their owners, directors, officers, employees and affiliates, your sponsoring school, teachers, chaperones and Program Leaders, (collectively "Explorica") does not own or operate any entity which is to or does provide goods or services for your trip including, for example, ownership or control over hotels or other lodging facilities, airline, vessel, bus, van or other transportation companies, local ground operators, providers or organizers of optional excursions or equipment used thereon, food service or entertainment providers, etc. All such persons and entities are independent contractors. As a result, Explorica is not liable for any negligent or willful act or failure to act of any such person or entity, or of any other third party. Without limitation, Explorica is not responsible for any injury, loss, or damage to person or property, death, delay or inconvenience in connection with the provision of any goods or services occasioned by or resulting from, but not limited to, acts of God, acts of government, force majeure, acts of war or civil unrest, insurrection or revolt, strikes or other labour activities, criminal or terrorist activities of any kind, or the threat thereof, overbooking or downgrading of accommodations, structural or other defective conditions in hotels or other lodging facilities, mechanical or other failure of airplanes or other means of transportation or for any failure of any transportation mechanism to arrive or depart timely or safely, dangers associated with or bites from animals, pests or insects, marine life or vegetation of any sort, dangers incident to recreational activities such as scuba diving, zip lining, snorkeling, paddle boarding, surfing, swimming, kayaking, sailing, canoeing, rafting, hiking, bicycling, rock climbing, etc., sanitation problems, food poisoning, lack of access to or quality of medical care, difficulty in evacuation in case of a medical or other emergency, illness, epidemics, pandemics, or the threat thereof or for any other cause beyond the direct control of Explorica. In addition, I release Explorica from its own negligence and assume all risk thereof.
- 2 My Explorica tour begins with the departure of the Explorica bus or take-off of the flight from my departure city and ends upon completion of the return flight or Explorica bus trip to Canada.
- 3 Without diminishing Paragraph 1 of this Agreement, I understand that Explorica is not responsible for me when I am apart from Explorica-organized activities, such as visits to friends or relatives, or during stay-ahead/stay-behind optional periods if the tour does not include the services of an Explorica Tour Director.
- 4 If I become ill or incapacitated, Explorica or my Program Leader may take any action they deem necessary for my safety and wellbeing, including attempting to secure medical treatment (at my own expense) and/or transporting me home at my own expense.
- 5 Explorica cannot be responsible for accommodating any food allergies, or dietary requirements and restrictions, and is not responsible for any problems associated with the same. All issues regarding food and drink, including allergies, or dietary requirements and restrictions, are the sole responsibility of the participant. In advance of travel, each student's parent/guardian should sign a release form that grants the Program Leader or chaperone the authority to dispense over-the-counter medication in the event of an emergency during the trip.
- 6 I agree to abide by Explorica's regulations and the directions of my Program Leader or Explorica's personnel during my tour. Failure to do so may result in Explorica terminating me from the tour immediately. I understand that to disobey such rules or directions is cause for me to be sent home, at my own expense, with no right of refund.
- 7 I agree to abide by all local laws including those concerning drugs and alcohol. I understand that to abuse or disobey such laws is cause for me to be sent home, at my own expense, with no right of refund. I understand that I will be subject to the laws of the country I am visiting.
- 8 I understand that I will be required to pay for any phone calls or incidental personal expenses that I incur at hotels, as well as for any damage I cause to hotel rooms or facilities, buses, ferries, trains, or cruise ships. I will indemnify Explorica and hold it harmless for any financial liability or obligation which I incur, or injury or damage to the person or property of others which I cause or contribute to, while participating on an Explorica tour.
- 9 I understand that both Explorica and my Program Leader reserve the right to refuse or cancel my enrolment for conduct which in either's sole discretion could impact the participant's ability to comply with trip regulations or which could impact the group's enjoyment of the trip and that in any such case standard cancellation fees will apply.
- 10 Explorica has the right to make changes in tour itineraries and departure dates and to modify transportation or lodging arrangements. In the event of changes being made, refunds will be given only in accordance with the provisions of the "Explorica Terms and Conditions" supplied herewith.
- 11 I understand that it is my responsibility to secure all necessary travel documents, including passport, visas, transit visa and any required travel insurance unless specifically arranged for the group by Explorica. Failure to do so does not constitute grounds for a refund except according to the normal cancellation guidelines as outlined in the "Explorica Terms and Conditions."
- 12 I acknowledge my choice to travel with the teacher/Program Leader organizing my group, and I understand that this choice is not the responsibility of Explorica. I understand that Explorica reserves the right to reassign my group to a replacement teacher/Program Leader should my original Program Leader be unable to, or determine not to, participate in the tour and that the standard cancellation policy will apply if I choose not to travel with the new Program Leader.
- 13 Any film or video likeness taken of me while participating in an Explorica program and any comments or statements made by me while participating in an Explorica program may be used in future promotional or other materials published by Explorica without payment of any consideration therefor.
- 14 I understand that as a participant or as a parent of a participant I authorize my first name and last initial to be included in an online roster.
- 15 This Agreement, and the Terms & Conditions supplied herewith, constitute the entire Agreement (collectively, "Agreement") between Explorica and me. I understand that no warranty or representation not herein, including but not limited to any oral statements made to me by agents of Explorica or by my school or Program Leader, applies to any Explorica tour. This agreement may be amended or modified only in writing, signed by an Explorica officer at Explorica's main office in Toronto, Canada.

To make sure everyone has a fun, mishap-free adventure, it's important that you follow a few basic behavioural guidelines on your tour.



Educate yourself about the culture you're visiting. Before you jet off across the world, do a little research. How do the locals dress? What do they eat? How do they say "hello"? This will help you adjust to the new environment and keep you from looking like a tourist.



X marks the spot. Be where you need to be when you need to be there. Always come prepared with local maps, essential phone numbers, and a watch, so it's easy for you to get to designated meeting spots on time. Scheduled activities are mandatory. If you need to be excused from an activity for any reason, please ask your Program Leader for permission in advance.



Pay attention to your surroundings. In a new environment, there's a lot to take in, but you need to stay alert. Be mindful of your safety and belongings at all times, so that you can avoid any mishaps while travelling.



Listen to your Program Leader and Tour Director. Your Program Leader is responsible for your safety, and your Explorica Tour Director is an expert in every aspect of your destination. Please arrive on time, respect curfew, and follow all rules in place so everyone can have a fun and safe experience. Quiet hours should be observed at the hotel from 10 p.m. until 6 a.m. *You are expected to follow all COVID-19 specific rules established by Explorica, as well as any rules established by attractions, sites, and service providers.*



Organize your free time responsibly. Throughout your trip you'll have periods of free time. During this time, you should always be with a small group, and never stray too far from your meeting place. Be sure to wear a watch, carry a map, and allot plenty of time to get to your meeting place early, so your group doesn't have to wait.



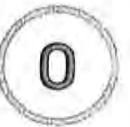
Respect the people and the culture. When you travel, think of yourself as a guest in someone else's home. Even if foods, clothes, or behaviours seem strange to you, be understanding and accepting of the culture. Physical, verbal, or virtual violence, bullying, cyberbullying, inappropriate language, or inappropriate interactions with others will not be tolerated.



Illegal activities will not be tolerated. The laws abroad may be very different from the laws back home, but no matter how strange they may seem to you, follow them! If not, you are subject to the legal consequences and immediate dismissal from the tour.



Consumption of hard alcohol will not be tolerated. We do not permit excessive drinking on our tours. The allowance of a glass of wine or beer at meals is up to the discretion of your Program Leader if you are over 18 and of legal drinking age in the country you are visiting.



Offer help and support to your peers, Program Leader, and Tour Director. You're all in this together! Whether a friend needs a hand lifting a suitcase, your Program Leader needs to get everyone quiet, or your Tour Director needs help learning someone's name, lend a helping hand to whoever needs it.



Damages are your own personal responsibility. If you break it, you buy it. If you damage anything in your hotel or bus or incur any additional fees (e.g. phone calls, room service, etc.), you will be held responsible and required to pay for it. If you notice any damage upon arrival, notify your Tour Director immediately.



Experience the world and have fun! These rules are in place to keep your entire group safe, healthy, and happy on tour. Now it's your job to get out there and enjoy the experience of a lifetime. Bon voyage!



FINANCIAL ASSISTANCE PROGRAM - CANADA

Explorica by WorldStrides is dedicated to providing students with the opportunity to participate in an educational travel experience. To support this vision, participants ages 6-18 from families with a total annual income up to \$65,000 CAD are eligible to receive \$150 in financial assistance through the WorldStrides FAP Foundation.

The financial assistance application process is completely confidential.

APPLICANT REQUIREMENTS

- Current elementary, middle, junior high, or high school student
- In good academic standing
- Demonstrates independence and responsibility
- Explorica account is in good standing
- Has financial need

ITEMS TO REMIT

- Application Checklist (enclosed)
- Completed Application (enclosed)
- Parent Statement (enclosed)
- Support for Household Income (see application for details)

Please note: All information must be provided in one envelope. We cannot process incomplete applications.

TERMS AND CONDITIONS

The financial assistance program is subject to verification of household income, the student remaining in good academic standing, and the student attending the program for which he or she is registered. Only a limited number of grants are available each year, and funds are awarded based on eligibility and on a first-come, first-served basis until all available funds have been awarded. Order of award will be defined by the order in which the application, including income verification, is received. Award amounts identified over the phone are thus provisional until the award is made following receipt of your completed application. Explorica reserves the right to suspend the program at any time.

Students and parents are not entitled to any cash amount under any circumstances, including if the assistance is not used.

FOR MORE INFORMATION

Contact Explorica Customer Care at 1.888.378.8845



APPLICATION CHECKLIST

I have completed and am submitting the following materials in application for financial assistance:

- ☐ Signed Application Checklist
- ☐ Completed Application
- ☐ Completed Parent Statement
- ☐ Support for Household Income

Please note: All information must be provided in one envelope. Incomplete applications will not be considered.

TERMS AND CONDITIONS

The Financial Assistance program is subject to verification of household income, the student remaining in good academic standing, and the student attending the program for which he or she is registered. Only a limited number of grants are available each year, and funds are awarded based on eligibility and on a first-come, first-served basis until all available funds have been awarded. Order of award will be defined by the order in which the application, including income verification, is received. Award amounts identified over the phone are thus provisional until the award is made following receipt of your completed application. Explorica by WorldStrides reserves the right to suspend the program at any time. Students and parents are not entitled to any cash amount under any circumstances, including if the assistance is not used.

I, the undersigned, believe the financial information and documentation I have provided to be true and correct and agree to provide upon request any additional information that becomes available.

X _____ Date: _____
(Parent or guardian)



FINANCIAL ASSISTANCE APPLICATION

Please print clearly.

Full Name of Traveller: _____

Address: _____
[Street] [City] [Province] [Postal Code]

Telephone Number: _____

Date of Birth: ____/____/____
[DD] [MM] [YYYY]

Gender: ☐ Male ☐ Female

Name of School: _____ Grade: _____

Name of Teacher: _____ Tour Centre ID: _____

Family Household Income: \$ _____ * [Canada Revenue Agency Total Income - line 150]
*Support required

Father/Legal Guardian:

[Name] [Complete Address] [Telephone #]

Mother/Legal Guardian:

[Name] [Complete Address] [Telephone #]

*Support is usually a copy of the first page(s) of your most recent Canada Revenue Agency "Notice of Assessment" OR "Proof of Income Statement", showing name, address, filing status, names of dependents, and **Total Income (line 150)**. **Feel free to remove all Social Insurance Numbers. Please also include all income from family members who you expect to contribute to the trip.** Other financial information may be removed. Families that file more than one return should provide copies of all returns and include those amounts in the Family Household Income reported above. **Both statements are available online through the CRA "My Account" website – please contact the CRA directly for website assistance.**



PARENT / LEGAL GUARDIAN STATEMENT

Please indicate here the nature of financial need and any other information relating to your financial situation that you believe will help us understand the circumstance, as well as the value you place on your child attending an Explorica by WorldStrides program.

Date: _____

Applicant's full name: _____

(Signature of applicant) Date: _____

I, the undersigned, believe the above information to be true and the attached financial information is complete and correct for the most recent year.

(Signature of parent/legal guardian) Date: _____

Return application and all required documents to:

WorldStrides Canada Inc.
Attn: Financial Assistance Program
3280 Bloor St. W, Suite 901
Toronto, ON M8X 2X3
(e) info@explorica.com

COMMUNICATION PLAN

Board Office: 705-748-4861

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

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

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

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

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

3. EMERGENCY CONTACTS IN GREECE:

EXPLORICA: 1-617-210-6194 (ask for Higgins or McDermott)

TuGo: 1-866-419-9038

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

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

Cost Sharing for Greece 2025

Consolidated Tour Fee: **\$4679.00** per student Includes the following:

- Explorica Tour Package (Accommodation, Breakfast-Supper, Flights etc.)
- Travel Protection Plan Plus cost of \$225.00 (includes medical insurance)
- Trip Hoodie (\$65.00)
- Bus to and from airport (\$100.00)

Additional Costs:

- Passport Application

Any personal bonuses will be used to offset the cost of the trip and/or to enhance the trip.

Chaperone Information

- Chaperone to student ratio will be approximately 8:1; this allows for close supervision at all times.
- All chaperones will have police checks (teachers have already had police records checks completed).
- Proposed Chaperones: Stacy Higgins, Nathalie McDermott

Liability Forms & Student Information

See attached forms:

- Informed Consent (Category 5) for Students under 18 years
- Informed Consent (Category 5) for students over 18 years
- Code of Behaviour contract
- International Travel Registration Form and Participant Release & Agreement
- Student Information and Parental Consent

Please Note:

These are collected at the pre-departure meeting (along with copies of passports and birth certificates). Copies are made for each chaperone to carry with them. Rooming lists are created and used for nightly room checks.

CATEGORY 5 APPROVAL FORM

Teacher/Organizer: Stacy Higgins & Nathalie McDermott	School: Holy Cross Secondary School
Adult Supervisors Attending: Stacy Higgins, Nathalie McDermott, TBD (3 additional staff)	
Destination: Greece	Mode of Transportation: Airplane/Ship
Grade/Course: Grades 10,11,12 (co-instructional)	Date of Submission: January 12th, 2024
Departure Date: March 6th-15th, 2025	Return Date: March 15th, 2025
Number of Students: boys:20 girls 20	Number of Adult Supervisors: female: 4 male: 1
Name of Travel Agent: Explorica Educational Travel	Type of Excursion: <input type="checkbox"/> Curricular <input checked="" type="checkbox"/> Co-instructional
Total cost to be paid by each Student: \$4679.00	

Summary of Proposed Activity: Students will have the opportunity to immerse themselves in the incredible cultures of Greece They will travel with a licensed tour guide to a variety of historic locations including: Parthenon, Acropolis, Excursion to Mount Olympus and the monastery of Meteora.

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

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$4519.00/ student (includes breakfast/supper, accommodation/flight/tour)	School Accounts	\$
Travel	\$100.00 x 40 ppl - Bus transportation to airport = \$4000.00	School Fund-raising	\$
Cost of Supply Teachers	No cost	Student/Parent share	\$4679.00
Meals	\$ included in accommodation	Other:	\$
Programs/Materials	\$ included in accommodation cost.	Other: Teacher contributions, if applicable	\$
Other	\$ Identifiable wear (hoodie) \$60.00 x 40 = \$2400.00		
Total	\$4679.00/ student (includes meals, accommodation, transportation & hoodie)	Total	\$ 4679.00 or \$187,160 (assuming a group of 40 students)

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

- | | |
|--|--|
| <ul style="list-style-type: none"> ✓ Itinerary ✓ Contract Information ✓ Additional Medical Coverage needs considered ✓ History of Excursion – number of years: ✓ Certification required by staff attending: will have required safety certification ✓ Educational objectives stated | <ul style="list-style-type: none"> ✓ Information and consent letter to parents ✓ Liability waivers signed ✓ Supervision ratio in alignment with A.P. 305 (1:6 ratio) ✓ List of destination/emergency phone numbers provided ✓ Passports (required) ✓ All safety considerations accounted for at the upcoming Parent meetings in 2023-2024 |
|--|--|

COMPLIANCE WITH OPHEA GUIDELINES FOR HIGH CARE ACTIVITIES Reviewed

Teacher Signature

Principal Signature

Superintendent Signature

Date

Date

Date

INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS

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

The Holy Cross Catholic Secondary School is arranging
(name of school)
 a Greece Guided Tour Trip on March 6th-15th, 2025
(description of activity and dates)

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

ELEMENTS OF RISK:

Educational activity programs, such as excursion to Mount Olympus involve certain elements of risk. Injuries may occur while participating in these activities. The following list includes, but is not limited to, examples of the types of injury which may result from participating in hiking, boat cruise, cliff excursion, beach walk:
(describe activity)

1. slips, trips, falls, sprains, strains
2. _____
3. _____

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

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

If you choose to participate in these activities on March 6-15th 2025, you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

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

ACKNOWLEDGEMENT

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

Signature of Student: _____ Date: _____

Signature of Parent/Guardian: _____ Date: _____

PERMISSION

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

Signature of Parent/ Guardian: _____ Date: _____



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 Holy Cross CSS Greece March Break Trip (describe activity) to its students on or about March 6-15, 2024.

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

ELEMENT OF RISK

Educational activity programs, such as, Holy Cross CSS Greece March Break Trip (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 Holy Cross CSS Greece March Break Trip (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about March 6-15, 2024.

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

Signature of Student: _____ Date: _____

Consent Letter for Children Travelling Abroad

I/We, _____ 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. By signing this letter, I am giving permission for my child to be travelling under the supervision of two lead chaperons, Stacy Higgins and Nathalie McDermott on March 6th, 2025 from Toronto Parson International Airport and arriving in Athens, Greece. They will be returning from Athens, Greece to Toronto Pearson International Airport on March 15th, 2025.

Name: _____

Date of Birth: _____

To whom it may concern,

I / We,

Address:

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

street address, city

province/state, country

Telephone and email:

telephone

email

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

Information about travelling child

Name:

child's full name

Date and place of birth:

dd/mm/yyyy

city, province/territory

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

number

dd/mm/yyyy

Issuing authority of passport (if available):

country where passport was issued

Birth certificate registration number

number

Issuing authority of birth certificate

province / territory where birth certificate was issued.

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

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

This child has my / our consent to travel with

Name:

full name of accompanying person

Relationship to child:

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

Number and date of issue of passport:

number

dd/mm/yyyy

Issuing authority of passport:

country where passport was issued.

Contact information during trip

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

Destination(s):

name of destination country / countries

Travel dates:

date of departure to date of return

to stay with / at (if applicable)

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

at the following address(es)

street address(es), city (cities)

Telephone and email

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

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 Official

Full Name/Title of Official

signature(s) of person(s) giving consent

Signature of Official

dd/mm/yyyy

dd/mm/yyyy

city, province/territory



Whether you and your children plan to travel or live abroad together or your child will be travelling alone, prepare well in advance to ensure a safe and happy trip.

Travel documents

Check the entry and exit requirements of each country you plan to visit in our Travel Advice and Advisories. Do you need visas? Do your passports have to be valid for a certain period of time after your return date to Canada? Do you need to carry return air tickets? Contact the embassy or consulate of each country you plan to visit to check its entry requirements.

All children should carry a valid Canadian passport when they are travelling or living abroad. Children under the age of 16 can sign their own passports. If they do not, leave the signature block on page 3 blank. If you sign it on behalf of the child, the passport will be invalid.

If you or your children are dual or multiple citizens, always travel with your Canadian passport so you can access Canadian consular services while you are abroad and re-enter Canada. Always present yourself as Canadian to foreign authorities, especially when entering and leaving the country of your other nationality, unless you must use that country's passport to do so.

Carry supporting identification for each child, such as a photocopy of their birth or citizenship certificate; divorce papers; consent letter for children travelling abroad; all documents referring to the custody of, mobility of, or access to the child; or a death certificate, if one or both parents are deceased. This will help prove the child's citizenship, residency and your custodial and decision-making rights when you return to Canada.

Make sure you have a consent letter for children travelling abroad or a court order, if required, if a child is travelling abroad alone, without all parents or legal guardians, or with friends, relatives or a group. A consent letter demonstrates that the child has permission to travel abroad, away from parent(s) or legal guardian(s) who are not accompanying them. It may be requested by authorities when a child enters or leaves a foreign country or by Canadian officials when the child re-enters Canada.

The consent letter should be signed by all persons or organizations who are not travelling with the child and who have the legal right to make major decisions for the child, including anyone with access, custody rights or guardianship rights or parental authority.

Make sure the letter includes the date on which the child is to return home. It may also help to have the letter witnessed by a notary public so that border officials will be less likely to question it.

Speak with a lawyer if you are involved in a custody dispute or if a dispute might develop while the child is abroad. If you already have a custody order or agreement, make sure that it permits the child to travel outside Canada. Travelling abroad with the child without the legal right to do so may result in legal or criminal consequences. Canadian custody orders are not automatically recognized or enforceable in other countries without going to court. Check with your destination country's embassy or consulate if you have any questions.

If your child has been abducted or retained without authority abroad, contact the local police and the nearest Canadian embassy or consulate abroad. For more information, visit Child abduction and custody issues.

QUICK TIPS!

Keep a business card or a piece of paper with emergency phone numbers in your child's pocket in case you become separated. If the child has a cellphone, activate the GPS tracking system to make it easier to locate them.

Carry recent photographs of your child in case of emergency. If your child goes missing, take a screen shot of the map location where you last saw them.

Stay healthy

Visit your health care professional preferably six weeks before leaving Canada to learn how to protect your child's health while you are in areas where there are infectious diseases that are not common here. You may need to arrange an alternative or accelerated childhood immunization schedule for your child. Research the medical facilities available in your destination country. For more information on health risks at your destination, see our Travel Advice and Advisories.

Children flying alone

Some airlines will provide services for an unaccompanied child for a fee. If your child will be travelling alone, make sure you

- confirm with the airline whether its staff will escort and supervise your child from check-in through arrival
- find out if there are age limits or flight restrictions for unaccompanied children
- ensure that your child carries their passport on them and pack other identification in their luggage
- ensure that a parent or legal guardian stays at the airport until the flight has departed, even if it is delayed
- ensure that the person meeting the child has appropriate identification and authorization

Important: Global Affairs Canada does not escort or supervise unaccompanied children travelling to or from Canada.

QUICK TIPS!

Contact your airline, bus, train or other transport company to check its policies for child travellers, particularly when children are travelling on their own.

Make sure you read about Taking small children through security screening.

If you are flying with a child under the age of two, you can carry baby food, milk, formula, water, juice and gel packs in small containers in your carry-on bag. You must declare these items when you go through security screening.

Pregnant travellers

If you are pregnant or expect to give birth in a foreign country, be sure to consult your health-care professional preferably six weeks before you travel. Ask them about diseases that may have negative effects on your pregnancy. Make sure you find a local hospital or birthing facility that meets your standards in advance. For more information on health risks at your destination, see our Travel Advice and Advisories.

Make sure your travel health insurance covers pregnancy-related conditions, pre-term and full-term birth and neonatal care. Ask your airline about its policy on flying while pregnant before you book your flight.

If your baby is born abroad, contact the nearest Canadian embassy or consulate to find out how to apply for the child's Certificate of Canadian Citizenship and passport.

For more information, visit Children and travel, or contact us by telephone at 613-944-6788 (TTY 613-944-1310) or email at travel@international.gc.ca.



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

Greece travel advice

Take normal security precautions

Latest updates: The Need help? section was updated.

Last updated: January 12, 2024 11:51 ET

On this page

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



Risk level

Greece - Take normal security precautions

[Take normal security precautions](#) in Greece

[↑ Back to top](#)



Safety and security

Crime

Petty crime

Petty crime, such as pickpocketing, purse snatching and luggage theft occurs. Tourists are frequently targeted.

Organized groups of thieves often use distraction techniques and are particularly active:

- at tourist sites and attractions
- in restaurants, patios and bars
- in hotel lobbies
- on public transportation, including metro and trains to and from Athens International Airport
- at airports, bus and railway stations including Larissa and Peloponnese stations in Athens
- on beaches

While you're in Greece:

- ensure that your belongings, including your passport, are secure at all times
- don't keep your passport and other types of ID at the same place and carry a photocopy rather than the original
- avoid showing signs of affluence
- avoid carrying large sums of cash or unnecessary valuables
- pay attention to your surroundings, particularly in crowded and tourist areas
- be wary of unsolicited offers or advice from strangers

- avoid isolated areas, parks and down-market bars and restaurants, especially after dark

Violent crime

Violent crime, such as attacks committed by far-right extremists against individuals belonging to ethnic, religious or political minorities are uncommon, but do occur.

Always be vigilant and aware of your surroundings.

Spiked food and drinks

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

Victims of crime

If you are a victim of a crime, go to the nearest police station to report it. Keep a copy of your report, as you may need it to make a claim to your insurance provider.

If you are a victim of sexual assault:

- seek medical assistance, whether or not you appear to have been physically harmed
- contact the local police immediately and ensure they file a report
- inform consular officials at the nearest Canadian embassy or consulate

The Greek police has a dedicated unit to assist foreign tourists and offers services in English and other languages.

You can contact the tourism police 24/7 anywhere in Greece by dialling the 1571 or the regular police at 100.

Fraud

Credit card and ATM fraud occurs.

When using debit or credit cards:

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

Overseas fraud

Terrorism

There is a threat of terrorism in Europe. Terrorists have carried out attacks in several European cities. Terrorist attacks could occur at any time.

Targets could include:

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

Be particularly vigilant if attending:

- sporting events

- religious holidays
- other public celebrations

Terrorists have used such occasions to mount attacks.

Extremism

Extremist groups and organizations have used improvised explosive devices, bombs and arson attacks in urban areas to target:

- the Greek State and its institutions
- foreign commercial and diplomatic interests
- medias
- ethnic, religious and migrants' centers and organizations

While tourists are not specifically targeted, you could find yourself in the wrong place at the wrong time.

Always be vigilant and aware of your surroundings.

Demonstrations and strikes

Demonstrations

Demonstrations take place regularly, particularly in Athens and Thessaloniki. They are usually held on days of social or historical significance, such as:

- Workers' Day on May 1
- the commemoration of the Athens Polytechnic uprising of 1973 on November 17
- the commemoration of the riots of 2008 on December 6

In Athens, demonstrations and marches occur primarily in areas around:

- Syntagma Square, in front of the Greek Parliament
- Omonia Square
- the National Technical University complex on Patision Avenue
- Exarchia neighbourhood

In Thessaloniki, they occur primarily in areas around:

- Aristotelous Square
- Egnatia Street
- the Arch of Galerius
- the campus of the Aristotle University

Even peaceful demonstrations can turn violent at any time.

Demonstrations and strikes can also lead to disruptions to traffic and public transportation.

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

Strikes

Strikes and pressure tactics occur regularly, particularly in key sectors such as transport and public health services. These strikes can disrupt travel and public services.

- Consult local media to be aware of strikes that may affect your stay or travel plans
- In the event of a transport strike, plan extra time to get to your destination

Mass gatherings (large-scale events)

Women's safety

Foreigners have been sexually assaulted, most often on the islands.

Don't accept rides from strangers or casual acquaintances.

Advice for women travellers

Water activities

Swimming

Many beaches in Greece are supervised and enforce excellent safety procedures.

However, tidal changes and strong winds can cause hazardous currents and riptides.

Coral, urchin, jellyfish and other aquatic life found along reefs can poison, sting or cause infection if touched or stepped on.

- Always obey warning flags at beaches
- Ask local authorities about the presence of dangerous species and immediately seek medical assistance if you get hurt
- Wear reef shoes to protect yourself against stone and coral cuts or urchin stings
- Keep a safe distance from boats and restricted areas
- Avoid visiting beaches or coastal areas during periods of severe weather warnings
- Look out for signs warning of cliff erosion and falling rocks
- Don't dive into unknown waters, as hidden rocks or shallow depths can cause serious injury or death
- Exercise caution and follow the advice of the local authorities

Recreational boating

If you are planning to go boating:

- know the capacity of your boat and don't exceed it
- know and respect the navigation rules
- follow safe practices for all activities on the water
- keep a safe distance from areas reserved for certain activities such as snorkeling
- carry a VHF marine radio that will generate your position in case of emergency
- be prepared for emergencies

Water safety abroad

Hiking

Outdoor activities, such as hiking, can be dangerous if unprepared. Trails are not always marked, and weather conditions can change rapidly, even in summer.

If you intend to go hiking or mountaineering:

- never do so alone, and do not part with your hiking companions
- obtain detailed information on your activity and on the environment in which you will be before setting out
- buy travel insurance that includes helicopter rescue and medical evacuation
- ensure that your physical condition is good enough to meet the challenges of your activity
- avoid venturing off marked trails
- ensure that you're adequately equipped and bring sufficient water
- stay informed about weather and other conditions that may pose a hazard
- be aware of the presence of dangerous species such as snakes

- inform a family member or friend of your itinerary
- dial 112 from a cellphone for any emergency

Road safety

Road conditions and road safety can vary greatly throughout the country.

Severe traffic congestion and difficult terrain may lead to hazardous driving conditions.

Accidents causing fatalities are common. Drivers often drive at excessive speeds and are reckless.

Drivers and speeding motorbikes don't always yield to pedestrians or bicycles. Exercise caution when walking, crossing streets or biking.

Motorbikes

Accidents involving tourists renting motorbikes, scooters or mopeds are common, especially on the islands.

Small, unlicensed rental agencies do not always offer vehicles that comply with up-to-date safety standards.

- Read the rental contract carefully
- Inspect the equipment before renting it
- Never drink and drive
- Reduce your speed on rough and uneven terrain
- In the event of an accident, wait for police to arrive

You may not be able to file an insurance claim without a police report.

Public transportation

Public transportation is generally safe and reliable. The bus network is extensive, and train services connect certain major cities. Athens has a modern metro system. Strikes may sometimes affect transportation services.

Taxis

Taxis are generally safe. Metered taxis are widely available.

There are fixed rates for transportation to and from Athens International Airport. Confirm the rate before departure.

Ferries

Ferries between mainland Greece and its islands meet European safety standards.

Weather conditions and strong winds can lead to cancellations or significant delays. Rough sea conditions may cause motion sickness, particularly on high-speed ferries.

- Pay attention to pre-departure notices from your carrier
- Always reconfirm departure schedule before heading to the port

Air travel

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

[Information about foreign domestic airlines](#)

[↑ Back to top](#)



Entry and exit requirements

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

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

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

Schengen area

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

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

Useful links

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

Passport

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

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

Regular Canadian passport

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

Passport for official travel

Different entry rules may apply.

Official travel

Passport with "X" gender identifier

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

Other travel documents

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

Useful links

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

Visas

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

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

Work visa: required

Student visa: required

Overstays

If you must stay in Greece longer than 90 days due to serious and unforeseen events, such as a medical emergency, you may be able to seek an extension of your stay as a visitor.

Present your request to the office of the Greek police on aliens' issues at least 15 days before your 90-day, visa-free period expires.

Yellow fever

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

Children and travel

Learn more about [travelling with children](#).

[↑ Back to top](#)



Health



Relevant Travel Health Notices

- [Global Measles Notice](#) - 31 August, 2023
- [COVID-19 and International Travel](#) - 31 August, 2023

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

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

Routine vaccines

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

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

Pre-travel vaccines and medications

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

- ▶ Yellow Fever - Country Entry Requirements
- ▶ Malaria
- ▶ Rabies
- ▶ Measles

- ▶ Hepatitis B
- ▶ COVID-19
- ▶ Influenza

Safe food and water precautions

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

- Learn more about food and water precautions to take to avoid getting sick by visiting our [eat and drink safely abroad](#) page.

Remember: Boil it, cook it, peel it, or leave it!

- Avoid getting water into your eyes, mouth or nose when swimming or participating in activities in freshwater (streams, canals, lakes), particularly after flooding or heavy rain. Water may look clean but could still be polluted or contaminated.
- Avoid inhaling or swallowing water while bathing, showering, or swimming in pools or hot tubs.

Insect bite prevention

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

- Use insect repellent (bug spray) on exposed skin
- Cover up with light-coloured, loose clothes made of tightly woven materials such as nylon or polyester
- Minimize exposure to insects

- Use mosquito netting when sleeping outdoors or in buildings that are not fully enclosed

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

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

Animal precautions

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

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

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

Person-to-person infections

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

- [washing your hands often](#)

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

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

Medical services and facilities

Health care is adequate, but varies throughout the country.

Facilities are generally good in cities such as Athens and Thessaloniki and in towns that have large hospitals, such as Heraklion, Ioannina and Patras.

If you're travelling to smaller islands or to remote areas, you may need a medical evacuation to a central hospital, in the event of serious illness or injury.

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

Travel health and safety

Keep in Mind...

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

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

[↑ Back to top](#)

Laws and culture

You must abide by local laws.

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

Transfer to a Canadian prison

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

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

Drugs

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

Drugs, alcohol and travel

Identification

Local police may ask to see your identification at any time.

- Carry adequate identification at all times, such as your passport or residence permit
- Keep a photocopy of your passport in a safe place, in case it is lost or stolen

Photography

There are restrictions on photographing and filming:

- military installations and military personnel
- border areas
- harbours, airports and other transportation hubs
- churches, monasteries and monks
- schools

In and around these areas, you should always:

- verify if photography is allowed or if a special permit is required
- request permission if individuals are involved
- refrain from photographing or filming if in doubt
- comply with all requests from local authorities

Drones

Recreational and commercial flying of drones is regulated.

You must register your drone to use it across the European Union. If you don't comply, you may be fined and your drone confiscated.

Useful links

- [Information to visitors concerning drones](#) - Hellenic Civil Aviation Authority (HCAA)
- [Civil drones](#) - European Union Aviation Safety Agency

Weapons

Greece has strict laws regarding the possession and use of weapons and items that may be used as weapons, such as:

- knuckledusters
- pocketknife
- pepper spray

Do not buy or travel with these items.

Cultural heritage and antiquities

There are strict laws regarding:

- purchase and exportation of antiquities and objects of special significance to the country's cultural heritage
- excavation and on-site archaeological research
- access to underwater archaeological sites
- filming and photography of archaeological sites for commercial purposes
- protection of archaeological sites and monuments

To avoid any difficulties, make sure you:

- have the proper permit to conduct activities related to cultural heritage and archaeological sites
- obtain and carry the required legal paperwork to purchase or export antiquities

While visiting archaeological sites and monuments:

- don't film or photograph unless it is clearly allowed
- stay on the dedicated paths and respect off-limits areas
- don't touch statues and monuments
- don't pick up rocks or any other artifacts found on site

Greek Cultural Heritage law - Hellenic Society for Law and Archaeology

Dual citizenship

Dual citizenship is legally recognized in Greece.

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

Travellers with dual citizenship

National obligations

If you are a Canadian citizen, but also a citizen of Greece, or are eligible for Greek citizenship, you may be subject to compulsory military service and other aspects of Greek law.

Obtain a document certifying your status from the Embassy of Greece prior to travel.

Useful links

- National service - Embassy of Greece in Ottawa
- Greek citizenship - Embassy of Greece in Ottawa

International Child Abduction

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

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

If you are in this situation:

- act as quickly as you can
- contact the Central Authority for your province or territory of residence for information on starting an application under The Hague Convention
- consult a lawyer in Canada and in Greece to explore all the legal options for the return of your child
- report the situation to the nearest Canadian government office abroad or to the Vulnerable Children's Consular Unit at Global Affairs Canada by calling the Emergency Watch and Response Centre

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

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

Useful links

- [List of Canadian Central Authorities for the Hague Convention](#)
- [International Child Abduction: A Guidebook for Left-Behind Parents](#)
- [Travelling with children](#)
- [The Hague Convention](#) - Hague Conference on Private International Law
- [Canadian embassies and consulates by destination](#)
- [Emergency Watch and Response Centre](#)

Boating

If you plan on entering Greece by sea on your boat or a rented boat of a total length of over 7 metres, you must pay the Recreational and Daily Tour Cruise Ships fee (TEPAI). This must be done online prior to arrival.

[Recreational and Daily Tour Cruise Ships fee](#) - Independent Authority for Public Revenue (AADE) (in Greek)

Driving

As a tourist or temporary resident, you can drive with a valid Canadian driver's licence.

You must have valid insurance coverage.

You must wear a helmet when driving or as a passenger of a motorcycle, a scooter or a moped. You may be fined if you fail to comply.

Carrying an individual in an irregular migration situation in your vehicle, even without your knowledge, is a criminal offence. Don't pick up hitchhikers.

[Driving in Greece](#) - European Commission

Money

The currency of Greece is the euro (EUR).

ATMs may not be easily available in remote areas or may be out of cash. Make sure to carry some money if you plan on visiting small islands and remote regions.

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

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

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

[EU cash controls](#) - European Commission

[↑ Back to top](#)



Natural disasters and climate

Seismic activity

Greece is located in an active seismic zone. Major earthquakes could occur and can cause significant damage.

Volcanoes

Santorini and Nisyros islands have active volcanoes.

If you're travelling near an active volcano or are practising volcano tourism:

- closely monitor volcanic activity levels through local media and official sources
- ensure that you're well informed about conditions that may pose a hazard
- follow the advice of local authorities

Useful links

- [Earthquakes - What to Do?](#)
- [Latest earthquakes](#) - National Observatory of Athens
- [Volcanic eruptions](#) - Ministry for climate crisis and civil protections

Seasonal storms and flooding

Seasonal storms and heavy rains can cause severe flooding and landslides particularly during the spring and winter months. Roads may become impassable and infrastructure damaged.

- Stay informed of the latest regional weather forecasts
- Follow the advice of local authorities, including evacuation orders

[Weather forecast and alerts](#) - Hellenic National Meteorological Service

Meltemi wind

The Meltemi or Etesian is a strong wind that regularly sweeps the Aegean and the eastern Mediterranean seas from May to September. It can blow uninterrupted for several days. This wind may bring high waves, strong currents and may disrupt transportation.

If you travel to Greece during this period:

- expect possible transportation delays or cancellations
- be very cautious if sailing or boating
- avoid swimming during rough sea conditions

- monitor the latest regional weather forecasts

Wildfires

Wildfires are common between July and September, particularly in:

- the Peloponnese
- Central Greece
- Eastern Macedonia and Thrace
- the northern areas of Athens.

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

In case of a major fire:

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

[Latest information on fires](#) - General Secretariat for Civil Protection

[↑ Back to top](#)



Need help?

Local services



- ▶ Emergency services

Consular assistance

- ▶ **Athens** - Embassy of Canada
- ▶ **Thessaloniki** - Honorary consul of Canada

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

Useful links

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

Disclaimer

The decision to travel is your choice and you are responsible for your personal safety abroad. We take the safety and security of Canadians abroad very seriously and provide credible and timely information in our Travel Advice to enable you to make well-informed decisions regarding your travel abroad.

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

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

Learn more about [consular services](#).

Date modified:

2024-01-12

Safety and Security Plan

Table of Contents

About WorldStrides Canada	2-3
Associations and Partners.....	4
Your WorldStrides Canada Tour	5-7
Tour Directors	
Ground Transportation	
Flights	
Activities	
Meals and Accommodations	
Code of Conduct	8
Communication on Tour.....	9
Travel Protection.....	10-11
Liability.....	12
Travel with Confidence	13
Safety Committee	14
Proactive Security Steps	15
Emergency Management.....	16
Emergency Response Plan	17-19
Contact Information	20



About WorldStrides Canada

Education and personal growth are at the heart of WorldStrides Canada's mission. We aim to be the leader in experiential learning for students of all ages throughout their lifetime learning journey, allowing them to develop independence, leadership, problem-solving skills, compassion, and worldliness. In short, we encourage students and teachers to see the world—and themselves—in new ways.

We see every day as an opportunity to learn, grow, and inspire. Led by our expert Tour Directors, your students will discover new destinations, broaden their horizons, and participate in hands-on educational activities that stimulate critical thinking and personal growth. We're steadfast in our goal of making educational travel easy, fun, and safe for both students and teachers.

When it comes to safety, our record is exceptional

Our Health and Safety team continues to work behind the scenes to make sure your students are able to squeeze every ounce of learning and excitement out of your trip—after all, what's travel without fun? From safety briefings and adjusted itineraries to cleaning protocols and more, you can rest assured that we've thought of it all—and we continue to review, revise, and implement updated procedures to keep our travellers safe, no matter where in the world their learning takes them.

We've spent the last couple of years working hard to get travellers back on the road, and we're more excited than ever to continue bringing immersive educational adventures to you and your students. You'll travel with confidence knowing that you're backed by a global network of support, industry-leading innovation, and more than half a century of experience keeping travellers safe.

About WorldStrides Canada continues on the next page.



We proudly offer you and your students the following, included on all tours:

Comprehensive liability coverage	When you travel with WorldStrides Canada, your tour is backed by our industry-leading policy, protecting third parties such as your school and school board.
24/7 emergency support	For any problems that may arise, our dedicated WorldAssist Team is always ready to provide assistance.
Global presence	With more than 70 offices around the world, you can rest assured that we're always nearby and ready to help if the need arises.
Doctors on Call Program	Exclusive partnership with the George Washington University Department of Emergency Medicine.
Exlog Global partnership	An international risk management organization providing premium travel security and crisis response services.

In addition, students have the option to include a travel protection plan because, as we know, unexpected things may cause you to cancel your travel plans or cut them short. Without adequate protection, you could lose your travel investment. With insurance, your child can travel while you remain stress-free knowing they're protected.

Travel Protection Plan Plus - WorldStrides Canada

Our Travel Protection Plan Plus covers school board cancellations and common mishaps like misplaced tickets or passports, lost luggage, sickness or injury during the tour, and more. Along with providing a range of insured benefits from TuGo, the Travel Protection Plan Plus also includes the WorldStrides exclusive Cancel For Any Reason (CFAR) Waiver benefit. This CFAR Waiver allows you to cancel your trip for any reason not otherwise covered by your insurance policy.

Travel Guard - Brightspark

Brightspark offers the opportunity to protect both your child and your financial investment in their trip. This plan includes full reimbursement in the case of a cancellation due to a school board ruling or covered cancellation prior to departure; partial reimbursement for trip interruption; complete medical coverage while away; and lost, stolen, or damaged baggage.*

**The policy does have terms and conditions. It is the passenger's or passenger guardian's responsibility to contact Travel Guard for clarification of coverage. For a detailed copy of the policy, please speak with your Program Consultant.*

Please take some time to read through this plan and familiarize yourself with our company policies regarding safety and security. If you have any further questions or concerns, please call us at 1-888-378-8845 or 1-800-267-6425.



Associations and Partners

Associations

We're proud to be members in good standing with some of the top travel organizations in the industry.

- * **Ontario Motor Coach Association (OMCA)**
- * **Travel Industry Council of Ontario (TICO)**
- * **Office de la Protection du Consommateur (OPC)**
- * **Student Youth Travel Association (SYTA)**
- * **National Tour Association (NTA)**
- * **European Tour Operators Association (ETOA)**
- * **The Better Business Bureau (BBB)**
- * **International Air Transportation Association (IATA)**
- * **World Youth Student & Educational Travel Confederation (WYSETC)**
- * **United States Tour Operators Association (USTOA)**

Partners

As part of our partnership with **Exlog Global**, WorldStrides offers a global network of support, including industry-leading risk management services. Exlog is a premier global security company that enables you to travel the world safely and efficiently. Their state-of-the-art technology identifies and monitors current and potential threats, providing you with the most up-to-date intelligence and insights available. Our travellers, staff, and partners can rest easy knowing that risks are anticipated, monitored, and addressed in real time.

Our **Doctors on Call** program is an exclusive partnership with George Washington University Hospital physicians to provide 24/7 access to medical support for travellers in the Washington, D.C. metro area and around the world. Dr. Neal Sikka, Chief of Innovative Practice at the George Washington University Department of Emergency Medicine, serves as WorldStrides' Medical Director and heads the Doctors on Call program. He and his team oversee medical response planning and case management for the organization.

We work directly with the best suppliers in the business, communicating with them constantly to ensure that the accommodations, activities, transportation, and meals for our student groups are second to none. United Airlines, Coach Canada, Marriott, and Hard Rock Cafe are just a few of our premium partners.



Your WorldStrides Canada Tour

We work with you every step of the way to ensure that every aspect of your tour goes your way, from the preliminary planning process to your students' safe arrival home. That's why our dedicated staff works around the clock, so that you can get back to doing what you do best: changing lives one student at a time.

Tour Directors

With WorldStrides Canada, you never work alone. Our professional Tour Directors provide 24/7 support for our travellers, accompanying them every step of the way from arrival to departure. They know the cities our tours visit by heart, are fluent in the local languages and customs, and will advise travellers to support their personal safety and the safety of their belongings. Every WorldStrides Canada Tour Director is thoroughly trained in safety procedures and how to handle any situation that may arise. We maintain regular contact with all WorldStrides Canada field staff to provide up-to-date information on local conditions.

Requirements for all WorldStrides Canada Tour Directors:

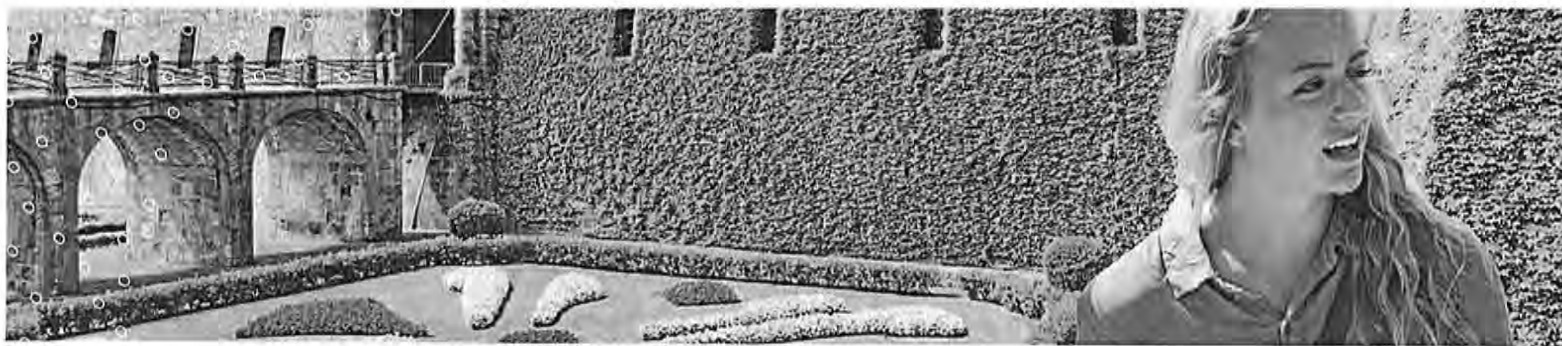
- * Regular criminal background checks
- * Introductory first-aid certification
- * Intensive annual trainings in safety and security
- * References before hire

Tour Director responsibilities:

- * Lead and coordinate tours, ensuring the itinerary runs smoothly and on time
- * Advise students on safety practices, such as keeping hotel doors locked, securing valuables, locating emergency exits, and implementing the "buddy" system
- * Liaise effectively with WorldStrides Canada's operations and emergency departments

Tour Director department support from WorldStrides Canada:

- * Organize annual Tour Director conferences to communicate safety and security updates
- * Organize on-tour support visits, sending senior Tour Directors to assist for quality control and emergency assistance purposes



Ground Transportation

WorldStrides Canada's emergency and land departments are available 24/7 and routinely deal with transportation issues. Itineraries can be rescheduled accordingly to make up for any missed activities where possible.

Public transportation

When travelling via public transit, students are organized into sub-groups with chaperones. Our student-to-chaperone ratio—6:1 internationally and 10:1 domestically—supports safety when travelling in this fashion. Every group travels with a Tour Director familiar with cities visited and corresponding public transit systems.

Rail transportation

We work with railway companies with the highest safety ratings, including Eurostar, AVE, TGV, and a number of other international rail transit lines.

Coach safety features and equipment

- * All of our motor coaches are equipped with standard safety features to protect passengers.
- * Seatbelts may be present for the comfort and safety of passengers—in fact, wearing them is compulsory in most European countries. In Canada, seatbelts are less common in spaces where transportation has been deemed safe without.
- * Fire extinguishers are usually located at the front of the vehicle.
- * Emergency exits include instructions for use in an emergency. Most coaches also have roof hatches that can be used as emergency exits.
- * First aid kits are often located in the overhead compartment above the first row of seats. They should be in a container clearly marked with the Red Cross symbol.
- * Strict adherence to current driving hours legislation.

Flights

Airline partners

We only work with the most reliable airlines. Our airline partners include most major airlines, such as KLM, Air France, Air Canada, British Airways, Lufthansa, Iberia, and Delta Airlines.

Flight delays and cancellations

Our WorldAssist team is available 24/7/365 for any problems that may arise. We also recommend purchasing an insurance plan that includes trip cancellation or interruption, as well as coverage for any additional costs incurred due to delays and cancellations. Itineraries will be rescheduled where possible to make up for any missed activities.



Activities

Water safety (swimming, kayaking, boating, canoeing, etc.)

Life jackets are provided for all water-based activities by the activity provider.

Adventure activities

For adventure activities such as zip-lining, snorkelling, hiking, circus school, or others, proper safety equipment (helmets, belays, snorkels, etc.) is required for all participants. The activity provider may require participants, or chaperones in the case of minors, to sign a waiver or release agreement. Participants are not required by WorldStrides Canada to participate in this or in any activity, and may choose not to do so. Program Leaders should advise their Tour Directors of any students who are afraid of heights or water, or are uncomfortable participating in any activity, in which case non-participation may be the best option.

NOTE: If required, all selected on-tour activities must first be approved by your school board.

Meals and Accommodations

Food safety

All restaurants must pass a safety inspection. We partner with restaurants with a variety of food options in order to accommodate food allergies, as well as cultural and religious needs. We collect and send allergy lists to restaurants in advance.

On Brightspark tours, Tour Directors will inform restaurant staff of allergies so students are served appropriate meals. At buffets, the Tour Director will explain the options for students who have allergies or restrictions.

Hotel safety

All hotels must pass a safety inspection. In most cases, specific floor supervision and nighttime security can be provided upon request. Teachers, chaperones, and students will be placed on the same floors to provide additional supervision when possible.



Code of Conduct

Learning about the local culture. Before jetting off across the world, students should do a little research. How do the locals dress? What do they eat? How do they say “hello”? This will help them adjust to the new environment and keep them from looking like tourists.

X marks the spot. Students should be where they need to be when they need to be there. Being prepared with local maps, essential phone numbers, and a watch can help them get to designated meeting spots on time. Scheduled activities are mandatory. If a student needs to be excused from an activity for any reason, they should ask their Program Leader for permission in advance.

Paying attention to surroundings. In a new environment, there’s a lot to take in, but it’s crucial to stay alert. Students are advised to remain mindful of their safety and belongings at all times to avoid any mishaps while travelling.

Listening to the Program Leader and Tour Director. The group’s Program Leader is responsible for students’ safety, and the Tour Director is an expert in every aspect of their destination. Arriving on time, respecting curfew, and following all rules help ensure everyone can have a fun and safe experience. Quiet hours should be observed at the hotel from 10 p.m. until 6 a.m. Students are expected to follow all COVID-19 specific rules established by WorldStrides Canada, as well as any rules established by attractions, sites, and service providers.

Organizing free time responsibly. Throughout the trip, students will have periods of free time. During this time, they should always be with a small group and never stray too far from the meeting place. They should be encouraged to wear a watch, carry a map, and allot plenty of time to get to the meeting place early so the group doesn’t have to wait.

Respecting the people and the culture. When travelling, students should think of themselves as guests in someone else’s home. Even if foods, clothes, or behaviours seem strange, it’s important to be understanding and accepting of the culture. Physical, verbal, or virtual violence, bullying, cyberbullying, inappropriate language, or inappropriate interactions with others will not be tolerated.

Illegal activities will not be tolerated. The laws abroad may be very different from the laws back home, but no matter how strange they may seem, students must follow them! If not, they are subject to the legal consequences and immediate dismissal from the tour.

Consumption of hard alcohol will not be tolerated. We do not permit excessive drinking on our tours. The allowance of a glass of wine or beer at meals is up to the discretion of Program Leaders for students over 18 and of legal drinking age in the country they are visiting.

Offering help and support to peers, Program Leader, and Tour Director. We’re all in this together! Whether a friend needs a hand lifting a suitcase, a Program Leader needs to get everyone quiet, or a Tour Director needs help learning someone’s name, students should lend a helping hand to whoever needs it.

Damages are students’ personal responsibility. If you break it, you buy it. Damages to anything in the hotel or bus or any additional fees incurred by students (e.g. phone calls, room service, etc.) will be their financial responsibility. If students notice any damage upon arrival, they should notify their Tour Director immediately.

Experience the world and have fun! These rules are in place to keep the entire group safe, healthy, and happy on tour. Following them allows everyone to get out there and enjoy the experience of a lifetime.



Communication on Tour

We promise to keep our student travellers as safe as possible, but we understand that most parents want to check in for themselves. To ensure that student travellers can contact their families as much as possible, we make sure that there are a number of communication options available. This way students can share their adventures with those at home, and parents can personally verify that their children are safe and secure while on your program.

WorldAssist

We believe it's important to be prepared for any emergencies that might arise while travelling on your program. With WorldStrides Canada's worldwide network, internationally located offices, and 24/7/365 on-program support, our 20 full-time professionals are ready to assist with any problem, at any time, in any country. If a problem or emergency occurs on your tour, we will respond swiftly and appropriately to minimize any disruption to your program. Our support team can be reached at 1-800-999-4542 or +1-416-545-5845.

Brightspark's customer care

Our 24-hour on-tour customer service line is always staffed and ready to provide rapid response. If you have an emergency anywhere or at any time, please call 1-800-267-6425 ext 5.

Worldwide network

Our Vice President of Health and Safety, supported by our team of risk management professionals, continually assesses all travel destinations and situations. We partner with Exlog Global, a leading worldwide security and risk management organization, for additional assistance monitoring and evaluating global conditions.

We operate more than 70 offices on six continents. While on tour, our international network of offices enables us to react swiftly to any situation requiring immediate on-site assistance.

Calling home

While travellers should be careful about flaunting expensive smartphones, it can be a great safety asset to have a working phone while travelling. On international tours, consider purchasing a local SIM card or an appropriate roaming package from your cell phone provider to keep in touch with your group and your family at home.



Travel Protection

Protect yourself, your belongings, and your tour investment with the best insurance in educational travel. We offer your choice of protection plans in partnership with two industry-leading travel insurance companies.

Although not required, we highly suggest all travellers purchase travel protection, so they are covered for lost bags, misplaced tickets or passports, or illness during the tour.

Travel Protection Plan Plus - WorldStrides Canada

The Travel Protection Plan Plus, which includes the "Explorer" insurance package from TuGo, covers you for a range of events, including:

- * **A traveller's injury, sickness, or death of a family member;**
- * **Theft of passport or visas;**
- * **Flight cancellations and delays;**
- * **Loss of luggage and personal effects;**
- * **Trip cancellation or trip interruption due to covered reasons such as illness, injury, death, acts of terror;**
- * **Trip cancellation due to Government of Canada travel advisory for "avoid all travel" or "avoid non-essential travel";**
- * **School Board or governing organization-enforced trip cancellations**

Cancel For Any Reason Waiver

Along with providing you with the above insured benefits from TuGo, the Travel Protection Plan Plus also includes the WorldStrides exclusive Cancel For Any Reason (CFAR) Waiver Benefit. This CFAR waiver allows you to cancel your trip for any reason not otherwise covered by your insurance policy. WorldStrides will reimburse you for 75% of the applicable non-refundable cancellation fees, provided you cancel more than 2 days before your scheduled trip departure date.

The Cancel For Any Reason Waiver Benefit does not cover:

- * **Penalties associated with any air or other travel arrangements not provided by WorldStrides; or**
- * **The failure of WorldStrides to provide the bargained-for travel arrangements due to cessation of operations for any reason**

The Cancel For Any Reason Waiver Benefit is provided by WorldStrides and is not a TuGo insurance policy benefit. If you have questions about your coverage, please call TuGo at 1-855-929-8846 and refer to the "Explorer" insurance package.

Travel Guard - Brightspark

Travel Protection continues on the next page.



As a TICO-registered agency, Brightspark offers the opportunity to protect both your child and your financial investment in their trip. Coverage includes:

- * **Changed school board rulings:** full reimbursement if the school board cancels the trip due to a travel advisory to the destination, mandated labour strike, or any other reason
- * **Cancellation prior to departure for covered situations:** illness, family death, etc.
- * **Complete medical coverage while away:** includes expenses OHIP may not cover, like bedside companion should the child be hospitalized and the parent needs to travel to be with them
- * **Trip interruption:** reimbursement for the unused portion of a tour in the event the child's trip is shortened for a covered reason
- * **Baggage and personal effects:** reimbursement for lost, stolen, or damaged baggage

School Board Ruling Waiver

If you must cancel your trip due to a school board ruling as a result of a union mandated teachers' labour strike or a school board or principal of the school determines that there is a risk of harm to students travelling to a specific region of a country included in your trip, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on your application for insurance.

In addition, should the school board cancel the trip for any other reason, or the principal of the school advises of cancellation, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on your application for insurance.

The policy does have restricted benefits. It is the passenger's or passenger's guardian's responsibility to contact Travel Guard for clarification of coverage. For a detailed copy of the policy, please talk to your Program Consultant.

WorldStrides Canada tours are underwritten by TuGo/Industrial Alliance Insurance. Brightspark tours are underwritten by Travel Guard/IAG.



Liability

We understand that many school officials are concerned about allowing their students to travel, but we assure you that safety is WorldStrides Canada's number-one priority. We have taken all precautions to protect students and other tour participants, and we have policies in place to protect the school, school board, teachers, and participants involved with our tours.

WorldStrides Canada has an exceptional safety record, but in the unlikely event of injuries or damages resulting from our negligence, we have industry-leading liability insurance that protects third parties such as the school and school board. For additional information on our liability insurance, or to receive proof of coverage, please contact your WorldStrides Canada program consultant or call 1-888-378-8845.



Travel With Confidence

WorldStrides Canada has built a decades-long reputation for industry-leading commitment to health and safety. Our experienced team is leading the way in innovating and evolving to make sure your next travel experience is safe and fun-filled. We're committed to your health, safety, and WorldClass Flexibility—for you, for your group, and for these unprecedented times.

The following COVID-19 safety protocols are reviewed regularly in conjunction with our Medical Director and are adjusted as needed. We are committed to keeping current measures in place for as long as they are helpful in mitigating the risk of contracting COVID-19 while participating on a WorldStrides Canada program. As we journey forward, we look forward to having you join us soon on your next educational travel adventure!

WorldStrides Canada's Back to Travel Task Force leverages decades of experience across our company to assess the safety of the destinations we travel, stay abreast of openings/closings, understand new protocols and regulations from our partners, and create trainings and detailed safety plans to manage the risk associated with COVID-19. The Back to Travel group, led by Chief Health and Safety and Academics Officer Terri Morgoglione, is also informed by the CDC, the Government of Canada, and our Doctors on Call staff at The University of George Washington Department of Emergency Medicine. We are closely monitoring the evolving standards of the education community and the travel industry and will continue to update our plans as new information on COVID-19 comes to light.

The values that underpin our commitment to health and safety are unchanged: a dedication to scenario and contingency planning that relies on a rich network of partners, plus a do-what-it-takes commitment to respond to whatever the world hands out.

Adaptations for safety

WorldStrides Canada will continue to rely on our deep network of safety resources, including our exclusive Doctors on Call program, 24/7/365 WorldAssist Team, and age-appropriate adult supervision to adapt in this changing environment. They may differ slightly from group to group and city to city, because we are committed to getting it right.

- * **An in-depth safety briefing upon arrival**
- * **Deep cleaning and modified check-in at hotels**
- * **Adjusted itineraries to account for capacity management**
- * **Advanced cleaning protocols on motorcoaches**
- * **Carefully vetted restaurants that adhere to local guidelines and hygiene practices**



Safety Committee

WorldStrides employs a Vice President of Health and Safety, who leads a department of employees fully focused on health and safety support. This executive also chairs a committee that meets biweekly to review current issues and incidents and to prioritize initiatives for incremental improvement. The committee includes seven executives with over 100 years of collective experience in educational travel.

The purpose of the Global Health and Safety Department is to look after every aspect of safety and security related to WorldStrides Canada's tours. This includes, but is not limited to, the following:

- * **Advising on tour itinerary development;**
- * **Eliminating or issuing warnings on risks related to activities;**
- * **Creating standards and compliance for selecting Tour Directors, partners, and suppliers;**
- * **Providing safety training for Tour Directors;**
- * **Visiting suppliers to review safety checklists and liability insurance;**
- * **Drafting and reviewing contracts;**
- * **Overseeing processes and policies for Customer Service and Emergency Service;**
- * **Reviewing and updating communication tools during an emergency;**
- * **Updating WorldStrides Canada's safety and security manual; and**
- * **Ensuring training and compliance with WorldStrides Canada's major and minor incidents management plan.**

Our foremost priority as a company is to invest in resources to provide for the safety of all our travellers while on an WorldStrides Canada tour. All appropriate measures are taken to maintain our current high standard of safety.



Proactive Security Steps

To ensure the highest level of safety for our travellers in every scenario:

- › We have a global presence with more than 70 offices around the world to monitor situations and assist in the event that safety issues arise.
- › Our VP of Health and Safety, supported by our 24/7 team of dedicated risk management professionals, continually assesses all travel destinations and situations.
- › We partner with Exlog Global, a leading worldwide security and risk management organization, for additional assistance in evaluating global conditions, and we actively monitor any security issues with them.
- › Our Tour Directors are extremely familiar with the cities our students visit and are available at all times to support their groups. We are in regular contact with all of our staff on the ground to provide up-to-date information on local conditions.

Some important guidance for major incident management:

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

- › The Tour Director and Program Leader should determine whether to shelter in place, to return to the hotel, or to move to a safer location.

If a terror event or natural disaster occurs in your city during travel (if group is together without the Tour Director):

- › If you are at a location/activity, follow the instructions of local officials if possible, and determine whether it is best to shelter in place, return to the hotel, or move to a safer location.
- › If you are at a restaurant/other public location, you can consult with locals for their recommendations.
- › Contact WorldStrides Canada as soon as practical (as well as your school). Use the 24/7 number listed below.

If a terror event or natural disaster event occurs in your city during travel (if during free time):

- › During free time, it is likely your group will be fragmented and in multiple locations. Your top priority as Program Leader is to determine the safety of your students.
- › All group participants (students, chaperones) must understand that if there is an incident in the city at time of travel, they must either immediately return to the hotel for headcount, or contact you indicating they are safe but unable to safely return to the hotel at the time.
- › You may choose to share a secondary meeting location if your hotel is unsafe for return.
- › If participants assess that it is not safe for them to return to the hotel, they can shelter in place. They should then reach out to you via phone/text, email, or through social media posts. Students without phones may need to borrow one from local residents.
- › Contact WorldStrides Canada as soon as practical (as well as your school). Use the 24/7 number listed below.

How to reach us in an emergency:

- * WorldAssist (On-Program Incidents): Within Canada: 1-800-999-4542 or outside of Canada: +1-416-545-5845
- * Brightspark Emergency Contact Line: 1-800-267-6425 ext 5
- * Please program the above numbers and your school's number into your phone prior to travel.



Emergency Management

Tour Directors are trained on how to address emergency situations at the onset of every travel season. WorldStrides Canada provides an emergency phone number to all participants, parents, chaperones, Tour Directors, and anyone else associated with the trip. WorldStrides Canada's emergency and operations staff conduct drills and trainings on an annual basis to test all processes and procedures.

Minor incidents

Tour Directors report any minor accident to our WorldAssist Team at the onset of the incident. Depending on the situation, appropriate personnel are informed via our Tour Centre Incident Management System, which alerts multiple departments, allowing them to work quickly and efficiently to resolve the issue. Incidents are not resolved until labelled as closed in the system.

Major incidents

All information regarding a major accident is reported via our Tour Centre Incident Management System, following established protocols for escalation of information to appropriate senior leaders of the organization. In a major accident situation, our safety and security officer is contacted immediately to ensure the situation is communicated accordingly to all parties. Tour Directors and staff work with the Program Leader to accommodate the groups' needs for the remainder of the tour. We will contact the insurance provider when necessary.

Extreme weather or natural disasters

In the case of extreme weather or natural disasters, the Tour Director will report the situation via our Tour Centre Incident Management System and notify our Safety and Security Officer. Arrangements will be made to accommodate the needs of the students on tour.

Allergies

WorldStrides Canada advises the Tour Director and all relevant suppliers of any traveller allergies provided by the traveller online or by the Program Leader through completed allergy forms. The Tour Director will work with chaperones to accommodate the students' needs.

Prevention and action plan for missing students

Head counts are performed at each meeting point on tour, and each time the group boards a bus or other form of transportation. All students receive the hotel's name, address, and phone numbers. In the event of a missing student, our emergency procedures would be activated, and all parties on location would support efforts in finding the student. Teachers are also accountable for assisting in these efforts.

Lost or stolen passport

In the event of a lost or stolen passport, your group's Tour Director and the WorldAssist Team will assist you in the proper procedures for obtaining a new one. WorldStrides Canada is not liable for lost or stolen passports. For coverage in such an event, please purchase a travel protection plan.



Emergency Response Plan

WorldStrides Canada's approach to safety and security is to be prepared. We always plan not to have a crisis, but we prepare for everything just in case. WorldStrides Canada has a very comprehensive internal response plan (including a major and minor incident response plan) regarding the many emergency situations that may occur while on tour.

We conduct emergency drills with our WorldAssist Team, Tour Directors, and select staff yearly in order to practice handling emergencies. The teacher and chaperones, along with the WorldStrides Canada Tour Director, are responsible for the safety of the students while on tour.

In the event of a crisis, our emergency plans are immediately activated. Every emergency situation is tracked in our Tour Centre Incident Management System, and no issue is closed until the emergency is completely resolved. All levels of the company are involved in order to resolve any situation. This includes the direct involvement of the Tour Director, their communications to the Health and Safety Department, Tour Director supervisors, the Emergency Support Department, the Operations Department, and our Customer Care Department. There is a corresponding priority and escalation process, with senior executive involvement only a mobile phone call away, 24 hours per day.

At WorldStrides Canada, we consider an emergency as follows:

- * **A serious, unexpected, and often dangerous situation requiring immediate action.**
- * **A situation that poses an immediate risk to health, life, property, or environment.**
- * **A situation or event that has caused unexpected consequences, changes, or has affected the tour, the participants, or the Program Leaders and the ability of the tour to continue to run as planned. For us, these can also be quality concerns or tour flow concerns in addition to traditional "emergency" situations.**

We believe that each incident requires a customized approach, which is why we dedicate substantial resources to incident and emergency management. The examples provided in the subsequent pages detail our individual approach to situations we have managed in the past. While these examples provide an outline, we recognize that every situation is unique and will be approached as such.

Some examples of crises we have handled where there were tour participants impacted include grounded flights due to Icelandic volcano eruption (2010); Arab Spring (2011); Japanese Tsunami (2011); Paris bombing (2015); Brussels and Nice bombing (2016).

WorldStrides Canada partners with Exlog Global, an elite international risk management agency that uses protective intelligence to anticipate threats, keep travellers informed of current or potential crises, and intervene rapidly if necessary.



Emergency Example 1

Missing participant

In a situation where a participant has been separated from the group, our team has taken the following action steps:*

- › Speak to the rest of the group and ask when they last saw the missing tour member.
- › Institute the buddy system and have the group check likely locations (room, bathroom, meal room, lobby, bus). Ensure buddy teams contact the Tour Director and return to the group immediately if the participant is located.
- › Contact hotel staff if there is a possibility the missing person is in their hotel room.
- › Contact event or venue staff to arrange for the tour member to be contacted.
- › Contact the local police. Once police are involved, do not leave them without first advising them, and make sure they have an itinerary and number where they can reach you.
- › If police contact is made, contact WorldAssist immediately. The Program Leader or WorldAssist personnel can contact the nearest relative if the missing tour member is travelling alone.
- › Explain to the Program Leader that the Tour Director's responsibility is to the group and that once the student is located (e.g., back at hotel) the tour should go on as scheduled for the other tour members—this could mean a missed site for the student and Program Leader.
- › Have the Program Leader assume responsibility for working with the local police and determine who will remain behind or who will come to the police station to assist them with searching for the missing person.
- › Prepare the major incident report on what has happened, outlining contacts made with hotel, event/attraction staff, police and relatives.

Each student will be informed of detailed safety guidelines for each location by their Program Leader and Tour Director.

**Please note, we recognize there is no one-size-fits-all response to an emergency. This event occurred in the past and serves as an example, not a guideline, of how the situation may be handled.*



Emergency Example 2

Hospitalization

In a situation where a participant requires significant medical intervention, our team has taken the following action steps:*

- › Contact the WorldAssist Team immediately. The Program Leader can contact the nearest relative if the passenger is travelling alone.
- › Explain to the Program Leader your responsibilities to the group, and that the tour must go on as scheduled (e.g. while student is at hospital, tour to museum continues).
- › The Program Leader must assume responsibility for the care and attention appropriate for the ill passenger and determine who will remain behind with the ill passenger or who will come to join the person at the hospital.
- › Do not depart the hospital and resume the tour until all appropriate papers are signed.
- › Make sure the ill person is under proper medical care and that there is a clear understanding with the Program Leader as to who will be looking after the passenger.
- › Do not give out any medication.
- › If you are at a hotel, advise hotel staff of the situation immediately and ask them to call an ambulance.
- › If the passenger becomes ill whilst on the coach, depending on the degree of illness, try to reach the next designated lunch or rest stop.
- › If the illness appears serious, consider proceeding directly to the nearest hospital or medical centre immediately.
- › The passengers could be let off the coach at a nearby restaurant or shopping centre, rather than having to wait at the hospital.
- › The primary priority is the ill passenger; we make sure he or she is getting the necessary medical care. After that, the tour can be resumed as normal.
- › Make sure you fill in the 'Major Incident Form' about what transpired giving informed details of what happened, and make sure you give your home/office contact details.
- › Please inform the local Canadian Embassy when any Canadian Citizen is hospitalized.

Additional Information—We have services available to our participants:

- › **TuGo insurance:** included in your insurance package is an International Assistance Service. To learn more about this service please refer to the "Explorer" insurance package or call TuGo at 1-855-929-8846.
- › **Travel Guard Insurance:** included in your insurance package is 24-hour Emergency Medical Assistance. To learn more about this service please refer to the Travel Guard brochure or call at 1-866-648-8425.
- › **Doctors on Call Program:** an exclusive partnership with the George Washington University Medical Centre. In the event of a surgery, we could arrange for a conference call with parents, teachers, and the student with our on-call medical doctors. This call could be arranged in as short as 30 minutes, and can involve translation services from over 100 countries. Therefore, if a local doctor in Italy was recommending a specific surgery, we could clarify in English for the parents, and the George Washington University medical doctor on call could provide their feedback for the parents. After the call, we would work on transportation for a/both parent(s) if they desired. This program is included in tour costs.

** Please note, we recognize there is no one-size-fits-all response to an emergency. This event occurred in the past and serves as an example, not a guideline, of how the situation may be handled.*



Contact Information

General information

1-888-378-8845 or 1-800-267-6425

WorldAssist (on-program incidents)

Within Canada: 1-800-999-4542

Outside of Canada: +1-416-545-5845

Brightspark emergency information

Emergency Line: 1-800-267-6425 ext 5

TuGo insurance

1-855-929-8846

Travel Guard insurance

1-866-648-8425

This is confidential information and is not to be distributed to parents or students.



Peterborough Victoria
Northumberland and Clackington
Catholic District School Board

CATEGORY 5 APPROVAL FORM

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

Teacher/Organizer: Kevin O'Neill

School: St. Peter CSS

Adult Supervisors Attending (Full names and phone numbers):

Dana Bidgood

Stephen Brown

Kevin O'Neill

705-977-6336

705-772-9938

705-927-2021

Destination: Antigua, Guatemala	Mode of Transportation: bus/plane/minibus
Grade/Course: 10-12	Date of Submission: 23 November 2023
Departure Date: 29 March 2025	Return Date: 5 April 2025
Number of Students: 24 boys: 6 girls: 18	Number of Adult Supervisors: 3 female: 1 male: 2
Name of Travel Agent: Quays Crossing Travel and Tours	Type of Excursion: <input checked="" type="checkbox"/> Curricular <input type="checkbox"/> Co-instructional
Total cost to be paid by each Student: \$ 4563.46	

Summary of Proposed Activity:

Without any swimming, students will do physical construction work at Eco Farm, just outside of Antigua, to support the educational, eco-agricultural, and social programs there. They will learn and practise Spanish and gain awareness of local Indigenous culture.

Curricular Relevance: (provide the overall expectations addressed)

Catholic Graduate Expectations: to be a collaborative contributor and a responsible citizen; Geography/Social Sciences: experiencing economic realities of a community of the 'Global South.' Language: Spanish classes are scheduled into the program.

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$ 50 000	School Accounts	\$
Travel	\$ 55 518	School Fund-raising	\$
Cost of Supply Teachers	\$ 4005	Student/Parent share	\$ 109 523
Meals	\$ incl.	Other:	\$
Programs/Materials	\$ incl.	Other: Teacher contributions, if applicable	\$
Other	\$		
Total	\$ 109 523	Total	\$ 109 523

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

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

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

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

 Teacher Signature	8 Feb 2024 Date
 Principal Signature	8 Feb. 2024 Date
 Superintendent Signature	12 Feb 2024 Date



Peterborough Victoria
Northumberland and Clarington
Catholic District School Board

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

Trip: St. Peter CSS Antigua, Guatemala 2025
Date: March 29 - April 5, 2025
Supervisor in Charge: Kevin O'Neill

Emergency Item:	Action Plan:
Emergency Contacts Include full names and phone numbers for the following individuals: Supervisor in Charge Additional Supervisors School Principal	Kevin O'Neill – Supervisor in Charge 705-927-2021 Shannon Brady – Principal 705-772-4929 Sandra Coyle – Vice Principal 705-931-8585 Dana Bidgood - Teacher 705 - 977 - 6336 Stephen Brown - Teacher 705 - 772-9938
Location of Activity Address of Facility	Maximo Nivel: 6a Avenida Norte #16, Antigua, Guatemala Phone: +502 7932 1500
Student List Include full student names and birthdays	TBD – List and information to be provided once participants are confirmed.
Parent Contact List Include full parent names and phone numbers	TBD – List and information to be provided once participants are confirmed.
Nearest Hospital Address of nearest Hospital	Hospital privado Hermano Pedro, Antigua Guatemala Avenida La recolección #4, Calle de Recoletos, Antigua Guatemala, Guatemala



<p>Border Crossing Plan Include an emergency plan if a student and/or staff member are turned away at the border by a border services officer. Who is picking them up? Does the whole group stay with them or one designated person? Is the whole trip canceled? How do you communicate to that student's parents if they are denied entry</p>	<ul style="list-style-type: none"> All students will have notarized letters of consent to travel without parents. In case of a student being denied entry, parents will be contacted to come pick him/her up at the airport. Parents will be responsible for any applicable costs. A designated chaperone of the same sex, will stay with the student until picked up. The trip will continue as planned.
<p>First Aid Kit A first-aid kit must be accessible at all times</p>	<p>A first-aid kit will be carried by the supervisor in charge, at all times. The other two supervisors will carry condensed kits. Staff of Maximo Nivel will also carry first-aid kits.</p>
<p>Plan of Care A copy for each applicable student must be printed from Edsemlbi</p>	<p>Student information, including medical information, is provided to all chaperones along with access to a Google Drive Folder with digital copies. Off-line pdf will also be downloaded to staff members' phones.</p>
<p>Concussion Protocol A copy of the required policy and forms must be available for completion in the event of a suspected concussion</p>	<p>Forms to be kept by Supervisor in charge at all times as well as digital copies in Google Drive, along with off-line pdf versions</p>
<p>Heat Warning Monitor Environment Canada/local Public Health recommendations Encourage staff and students to drink lots of cold fluids Avoid strenuous physical activities Wear light, loose fitted and breathable clothing Avoid direct exposure to sun Wear hat, sunglasses and apply sunscreen Alter schedule for the day to put strenuous tasks before heat rises (if possible) Provide a cooling room, if available</p>	<p>Students will be regularly reminded to fill water bottles and wear hats and apply sunscreen. Our host organization Maximo Nivel provides the cool space of their main campus to be regularly available.</p>
<p>Cold Warning Establish "warm areas" for lunch and</p>	<p>Anticipating some cooler temperatures, during a hike to higher elevations, students will be instructed</p>



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"	to pack, and wear, appropriate layers and footwear.
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.	We will check weather updates daily and take appropriate precautions, such as canceling day excursions. We would call the hotline, if provided by our insurance provider, or check their website for risks.
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.	We will check weather updates daily and take appropriate precautions, such as canceling day excursions. We would call the hotline, if provided by our insurance provider, or check their website for risks.
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)	We will check weather updates daily and take appropriate precautions, such as canceling day excursions. We would call the hotline, if provided by our insurance provider, or check their website for risks.
Flood Advisory When issued by the local conservation authority, schools will take advised precautions to maintain the safety of staff and students.	Food provided by 'home stays' will meet safety standards for food safety.



Peterborough Victoria
Northumberland and Clarington
Catholic District School Board

Communication Plan

When in transit and while on excursions around Antigua, the St. Peter teacher supervisors will carry cell phones so that students may contact them. Supervisors will have all of the students' emergency contact numbers.

Kevin O'Neill, supervisor in charge, will be the primary contact in Guatemala and can be reached by:

cell: (705) 927-2021

emails: kevinoneill@pvnccdsb.on.ca waterfordkevinoneill@gmail.com or
kevinmelissaoneill@gmail.com

SPCSS: (705) 745-1358

PVNCCDSB: (705) 748-4861

Dana Bidgood: (705) 977-6336

Stephen Brown (705) 772-9938

Kevin O'Neill (705) 927-2021

Sandra Coyle – Vice Principal

Email: scoyle@pvnccdsb.on.ca

Cell: 705-931-8585

Shannon Brady – Principal

Email : sbrady@pvnccdsb.on.ca

Cell : 705-772-4929

Karen Bycok: 705-745-1358

Email: kbycok@pvnccdsb.on.ca

In Guatemala

Maximo Nivel: +502 7932 1500

Urgent Services Manager: +502 5584 9125

Police: 110 / 120

Medical assistance: 122 / 123

Firefighters: 122 / 123

Canadian Embassy in Guatemala City: (502) 2363-4348

INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS

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

The St. Peter Catholic Secondary School is arranging
 a construction and awareness-raising trip to Antigua, Guatemala from March 29-Apr 5, 2025.
(name of school)
(description of activity and dates)

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

ELEMENTS OF RISK:

Educational activity programs, such as international travel 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 Doing construction work in a developing country:

1. strained muscles and fatigue (describe activity)
2. aversion to novel foods
3. accidents from use of tools, or from lifting or carrying lumber or from pushing wheelbarrows

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 Guatemala trip on Mar 29 - Apr 5, 2025, you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

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

ACKNOWLEDGEMENT

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

Signature of Student: _____ Date: _____

Signature of Parent/Guardian: _____ Date: _____

PERMISSION

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

Signature of Parent/ Guardian: _____ Date: _____



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 The construction and awareness-raising trip to Antigua, Guatemala (describe activity) to its students on or about March 29 - April 5, 2025.

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

ELEMENT OF RISK

Educational activity programs, such as, The construction and awareness-raising trip to Antigua, Guatemala (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

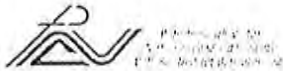
I, _____ understand and accept the above and provide the Peterborough Victoria Northumberland and Clarington Catholic District School Board with the following waiver of liability and indemnification agreement:

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 The construction and awareness-raising trip to Antigua, Guatemala (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about March 29 - April 5, 2025.

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: _____



Kevin O'Neill <kevinoneill@pvncdsb.on.ca>

positive feedback for Rod

Dana - Hamilton Bus Lines <hambus@nexicom.net>

21 November 2023 at 13:57

To: Kevin O'Neill <kevinoneill@pvncdsb.on.ca>

The airport incl 407 is now \$1500.00 + hst + airport fee of \$49 or \$93.00 depending on the size of vehicle. Would you want the 22 or 37 passenger mini coach?

[Quoted text hidden]

Pro: return
to transportation
SPCSS → airport.

To Whom it May Concern:

The **Parent Information Meeting** for the

St. Peter Catholic Secondary School **Guatemala Trip** of Spring 2025

is scheduled for **27 March 2024** at 6:00 in the Learning Commons of St. Peter Catholic
Secondary School

Alternate Dates are: 3rd or 4th of April 2024



MÁXIMO NIVEL

EMERGENCY PROCEDURES

Traveling Abroad

Traveling abroad involves a certain degree of risk, especially when traveling to developing countries. These include, but are not limited to: language barriers, different hygienic standards, infrastructure problems, natural disasters, civil unrest, mountainous terrain, high altitude, and accidents or illness in remote regions without means of rapid evacuation or the availability of medical facilities.

It's important to understand that the media frequently overstates and exaggerates reality. Whereas it's important to be careful, don't let the headlines keep you from leaving your mark on the world!

Natural disasters, crime, disease, and demonstrations DO HAPPEN in Costa Rica, Guatemala, and Peru. Whereas Maximo Nivel does everything it can to ensure a safe experience abroad, there are times when things are simply beyond human control.

Prior to Departure

Before traveling abroad, make a list of the following items and leave a copy with your family and/or emergency contact(s) at home:

- Passport number
- Bank account number(s)
- Credit card number(s)
- Insurance policy number(s)
- Copy of insurance policies – health/medical/travel
- Driver's license number
- Social Security number
- Birth certificate
- Prescription medicine

Be sure you have easy access to funds for emergencies. Many international insurance policies require you to pre-pay your medical expenses and the insurance company *reimburses* you. You may need access to thousands of dollars to ensure you receive medical care even if you have medical insurance.

Prior to your departure, you should record the location of your country's embassy and the embassy phone number. If you are going to stay for more than two weeks, you should register with your embassy so your government knows how many of its citizens are in country.

If you don't have a will, leave instructions with your emergency contact about any special wishes or directions in case of death or serious injury. Remember, you might not be conscious to help direct your medical care.

Be sure your emergency contact has Maximo Nivel's telephone numbers:

- U.S. Office 1-800-866-6358

- Costa Rica +506 2253 9220
- Guatemala +502 7932 1500
- Peru +51 84 58 1800

In the Event of an Emergency

Be sure you have the EMERGENCY CONTACT CARD that Maximo Nivel gives you during orientation. This card has telephone numbers for the Maximo Nivel Team, taxi service, Police, and Fire Department.

Remain calm under all circumstances.

Stay with other people, even if you do not know them; work as a team to deal with the situation.

Notify the Maximo Nivel Team of your location as soon as possible.

Follow all instructions provided by the Maximo Nivel Team.

The first priority is always to find a safe location.

The second priority is to make contact with emergency personnel if possible.

In the event of a natural disaster and/or civil unrest, you should contact your embassy. They will be able document your whereabouts, help you with evacuation procedures, give general advice, and help with travel documents.

Speak with your family-stay or people at your other accommodations, use internet, listen to radio, and watch television. Information helps you make better decisions.

You should stay alert and be prepared. Have your things packed and be ready to leave immediately! You should have your passport and other travel documents with you.

Store provisions—potable water, food, first aid kit, and flashlight if possible. Conserve food, water, and other resources. It may take time to get supplies delivered to your location.

If you're evacuating, pack only the essentials—leave things you do not absolutely need behind. This will make moving around and relocating quickly much easier!

Maximo Nivel will follow up as needed, including calling the authorities, contacting your family, notifying your embassy, arranging medical attention, and managing emergency transportation.

Illness, Accidents & First Aid

If you are sick, remember that you are not in your home country. You will NOT get better with time, and your condition will likely get worse! You should immediately notify Maximo's International Team, so we can make sure you're examined by a doctor. Please note that you will need to pay for the doctor's visit.

If you or someone else is seriously injured, immediately call the Police or Fire Department to report the incident; then notify Maximo Nivel. If medical personnel are not available, you should quickly perform the following steps to the best of your ability:

- Keep the victim still and comfortable. DO NOT move the victim!
- Ask the victim, "Are you okay? ; What is wrong?; Where does it hurt?"
- Check breathing and, if you are trained, provide mouth-to-mouth and/or CPR as needed.
- Control serious bleeding by applying direct pressure on the wound.
- Continue to assist the victim until help arrives.
- Look for medical I.D., question witnesses, and give this information to emergency personnel.
- Notify Maximo Nivel as soon as possible.

Ordered Quarantine

If a quarantine is ordered, Maximo Nivel will follow all recommendations as outlined by the local authorities, CDC, and WHO for each program location and take the following actions:

- Notify everyone in the Maximo Nivel building.
- Call every family-stay and other accommodations where program participants are staying.
- Call each project site and notify the onsite Director.
- Send an email to every program participant and employee who is in country.
- Where this information is provided, send an email to every participant's emergency contact.
- Where this information is provided, call every program participant's emergency contact.
- Local regulations will be followed if different from CDC or WHO recommendations.

If you are experiencing symptoms, advise the local Maximo Nivel Team immediately, so the Maximo Nivel Team can help you schedule a check-up with a local doctor (\$65/visit).

In addition, the Maximo Nivel Team will provide general support to all program participants with what they need. For example, but not limited to:

1. Provide transportation services.
2. Provide recommended hostels and hotels or extend homestay accommodations at a discounted rate (\$20/night).
3. Continue to update all participants in-country via email and social media, and phone calls.

To prepare for a quarantine, collect the following items to bring with you:

- Passport
- Cash
- Credit cards
- Prescription medicine
- Food
- Water
- Soap
- Hand Sanitizer

COVID Safety & Protocols

The following COVID protocols are currently implemented at each Maximo Nivel institute:

- Hand gel at entry and in public areas around the institute
- Body temperature check at entry
- Mask use is required; Masks are provided if needed
- Increased cleaning and sanitization across the institute
- Less furniture in common areas for social distancing
- Adjusted classroom layout to support social distancing
- Increased signage on handwashing, coughing/sneezing
- Online-only classes and blended learning for people who prefer these approaches

If you are experiencing COVID symptoms, follow these steps immediately:

1. Advise your Maximo Nivel Field Manager or the Urgent Services Manager, depending on the time of day, immediately.
2. You will be tested for COVID at a local clinic or laboratory.
3. You will be quarantined until test results are received, which may be up to 3 days, but usually just 24 hours.
4. Depending on test results, you may return to your project/classes (if negative) or receive additional medical assistance (if positive).
5. You will continue quarantine based on doctor recommendations.
6. The Maximo Nivel team will provide ongoing support throughout the process.

If you test positive for COVID while in-country:

1. Advise your Maximo Nivel Field Manager or the Urgent Services Manager, depending on the time of day, immediately.
2. Your current accommodations will be extended for 14 days at a discounted rate (\$20/night).
3. Assuming you are in a family-stay, you will be quarantined in a private room. Breakfast and dinner are provided each day. Lunch can also be provided for an additional fee (\$10/day).
4. The local Maximo Nivel team will be in touch with you daily. A doctor can be arranged for home visits if required (\$65/visit).
5. You and your doctor will determine if extra care or hospitalization is required.
6. The local Maximo Nivel team will help you arrange a follow-up COVID test (\$100). Results are available in 1-3 days, or usually just 24 hours.
7. Depending on test results, you may leave quarantine (if negative) or receive additional medical assistance (if positive).
8. You must continue quarantine based on the doctor's recommendations.
9. The Maximo Nivel team will provide ongoing support throughout the process.

Fire

Be aware of all the marked exits close to your work area, study area, or project site.

Know the location of fire extinguishers close to your work area, study area, or project site.

With a minor fire that appears controllable, immediately call the Fire Department and then promptly direct the charge of a fire extinguisher toward the *base* of the flame.

With large fires that do not appear controllable, immediately call the Fire Department. If time allows, close all doors and windows in your area. DO NOT lock doors.

Evacuate the building. Walk quickly to the nearest marked exit. Tell other people to do the same. Stay calm and do not run! Do not attempt to take personal items with you.

Please assist handicapped people in exiting the building.

Smoke is the greatest danger in a fire, so stay near the floor where the air is more breathable.

If you become trapped in a building and a window is available, place an article of clothing (shirt, coat, etc.) outside the window as a marker for emergency personnel. If there is no window, stay near the floor where the air is more breathable. Shout at regular intervals to alert others to your location. Once outside the building, move to a clear area away from the affected building. Keep streets and walkways clear for emergency vehicles and personnel.

DO NOT return to an evacuated building!

Civil Disturbance & Demonstrations

Most demonstrations are peaceful, and everyone should attempt to carry on business as normal. Avoid provoking or obstructing the demonstrators. Whenever possible, simply avoid the area where the demonstration is taking place. If violence breaks out:

- Move to the safest place possible. Try to move inside, lock the doors, and close the windows.
- Call the Police and then notify Maximo Nivel.
- Alert all individuals in the area about the situation.

Natural Disasters

EARTHQUAKE

Be aware of designated safe zones close to your work area, study area, or project site.

All emergency procedures will be directed by Maximo Nivel's staff until emergency personnel arrive.

Stay calm. Emergency response efforts will require clear thinking and cooperation from everyone.

If you're close to an exit, leave the building immediately. Walk quickly, but do not run. Tell other people to do the same.

If you cannot exit the building, take cover under tables, desks or other objects that give you protection against falling glass and debris. After the earthquake subsides, make your way to the nearest exit.

Be aware at all times of dangerous structural conditions around you.

Please assist handicapped people in exiting the building.

Once outside the building, move to a clear area away from the affected building. Keep streets and walkways clear for emergency vehicles and personnel.

DO NOT return to an evacuated building.

TSUNAMI

Tsunamis are a mass of waves that are usually caused by an earthquake in the floor of the ocean. If the earthquake that causes the tsunami happens far out in the ocean, there should be time for authorities to issue a tsunami warning. However, if the earthquake happens close to shore, then you may only have a few minutes to escape.

The first wave is generally NOT the strongest. Successive waves are often larger than the first. Waves can occur minutes apart and may continue for several hours.

If you are in a coastal zone and you feel the ground shake and/or you know an earthquake has occurred, you should take evasive action.

If you notice an abrupt change in the sea level—if the ocean suddenly recedes, this is a major warning sign that there is about to be a surge of water.

Immediately move inland and move to high ground! If possible, make sure you are at least fifty (50) feet above sea level. At this height, you should be clear of any waves.

Move away from the coast. Keep moving to higher ground, and if possible move into the hills or mountains. Always head away from the coast and keep moving inland!

If you cannot head inland, then head up! If it is your only option, choose a high, sturdy building and move up as high as you can, all the way to the roof if possible.

As a last resort, if you cannot move inland or climb a high building, find a strong tree and climb up as high as you can. The stronger the tree, the higher it will allow you to climb.

If you are caught in the water, grab onto something that floats and use it to keep yourself above water.

After the tsunami subsides, do not assume it is safe to return to the coast. Always wait until the local authorities state that it is safe to return to shore.

VOLCANIC ERUPTION

When a volcano erupts, immediately tune in to TV and radio advisories to determine if you are in immediate danger.

You may be ordered to evacuate. Leave the area immediately if you're told to do so. Conversely, if you are NOT instructed to evacuate the area, stay where you are unless you are in immediate danger.

If you're in immediate danger, get to high ground. Lava flows, mudflows, and flooding are common in a major eruption.

If you're caught in a hail of rocks and debris, crouch down on the ground, facing away from the volcano, and protect your head with your arms, a backpack, or anything else you can find.

If you're very close to the eruption, breathe through a surgeon's mask or moist piece of cloth. Try to get away from the volcano as quickly as possible.

Unless you need to evacuate, the safest place you can be is inside a strong structure. Close all the windows and doors to protect yourself from ash and burning cinders. Stay indoors to minimize exposure to ash fall.

As much as possible, keep ash out of buildings, machinery, air, and water supplies.

Driving in an ash fall is very hazardous—it is likely best to stay where you are unless you're in immediate danger.

Ordered Evacuation

If an evacuation is ordered, Maximo Nivel will take the following actions:

- Notify everyone in the Maximo Nivel building.
- Call each volunteer project site and notify the onsite Director.
- Call every family-stay and other accommodations where program participants are staying.
- Send an email to every program participant who is in country.

- If possible, send an email to every participant's emergency contact.
- If possible, call every program participant's emergency contact.

The emergency meeting point is the Maximo Nivel building in each country. If you can safely make your way to the Maximo Nivel building, then do so immediately.

If you are unable to get to Maximo Nivel, then go to your family-stay or other accommodation. If that's not possible, find a safe location close to where you are. Stay with other people if possible.

Make sure you only pack the essentials. This will make moving around much easier!

Make sure you have the following items:

- Passport
- Cash
- Credit cards
- Prescription medicine

Criminal Behavior & Violence

THEFT or ATTACK

Everyone is asked to assist in keeping Maximo Nivel and its project sites safe by being alert to suspicious people. Immediately notify Maximo Nivel's International Team of any suspicious behavior.

Maximo Nivel's team will help you report any theft/loss to the Police. This is an important step because your insurance company will likely require a formal police report before reimbursing you.

If you lose your passport, you will need to go to the embassy immediately to get it replaced.

If you are the victim of a crime, DO NOT take unnecessary chances! DO NOT attempt to fight back or chase your assailant.

Notify Maximo Nivel and the Police as soon as possible. Try to have the following information:

- Nature of incident
- Location of incident
- Description and names of person(s) involved
- Description of property involved

Safety measures will be discussed in your Maximo Nivel orientation. To minimize the risk of theft or attack, it is important to store valuables in a safe and place avoid carrying large sums of cash, important documents, or expensive electronics on your person.

KIDNAPPED or HELD HOSTAGE

Stay calm no matter what! Be alert to situations that you can exploit to your advantage.

The first objective of Maximo Nivel and law enforcement is to secure your safe return.

Do not attempt to fight back or to struggle physically.

The initial 45 minutes are the most dangerous. Avoid arguments and provocative remarks. Your abductors may react explosively and become violent and abusive.

Comply with your abductors' instructions as well as you can. Try to establish rapport with your captors. Make a mental note of all movements including transit times, direction, distances, speeds, landmarks, special odors and sounds like transportation, bells, construction, etc.

Take note of your abductors' characteristics, their habits, surroundings, speech, and the contacts they make. This information can be of great value in locating you and/or in apprehending your abductors.

No attempt to escape should be made unless your life is in *imminent danger*.

ARMED INTRUDER

If you hear a weapon fired, take cover immediately and use all available means to conceal yourself.

If you can safely escape, leave the area of danger as quickly as possible.

If you can safely do so, call the Police.

Lock all exterior and interior doors and go to the nearest classroom, office, or storage area.

Active shooters are extremely unpredictable; however, the following guidelines can be effective:

- Be silent.
- Trust your instincts.
- Understand your situation and think of effective strategies to protect yourself and others.
- Locate a place to hide that offers protection. Avoid places that trap or restrict your movement. Lock doors, close windows, close curtains and blinds, and turn off the lights.
- When law enforcement arrives, they must assume that anyone could be a threat. Be quiet, make sure your hands are visible, do not move, and follow their orders.

Sexual Assault

KEEP IN MIND

Most people imagine a rapist as a psychotic stranger lurking in an alley. However, many rapes are committed by people you may know quite well—an acquaintance, classmate, co-worker, etc.

PRESERVING EVIDENCE

Preserving evidence is critical after a sexual assault. Victims should be careful not to bathe, douche, wash clothing, urinate, defecate, or tamper with other potential evidence on their person or in the area where the attack occurred. Your first inclination may be to do one or more of the above; however, you should resist the temptation because the evidence will be vital to criminal prosecution.

REPORTING A SEXUAL ASSAULT

If you are assaulted, you should report it immediately to Maximo Nivel's International Team. The International Team will get you immediate medical attention and notify the Police. Maximo Nivel will not pressure you to file charges. That is your decision alone.

SEXUAL ASSAULT EXAMINATION

A member of your same gender from Maximo Nivel's team will take you to the nearest medical facility for a complete physical exam by a physician. The doctor will treat you for any injuries and may obtain evidence necessary for law enforcement. The doctor will also give you antibiotics to decrease the chances of venereal disease. If you would like a friend to accompany you, every effort will be made to accommodate your request.

Following the examination, a member of your same gender from Maximo Nivel's team will assist you in obtaining a change of clothing so that your clothes can be secured as evidence.

POLICE INTERVIEW

You will be brought to a police office or another location for interviewing. Maximo Nivel will try to have a specialized counselor or victim advocate available for you at this time, but this is not always possible.

The police will ask you for a brief review of the events, a description of the attacker, the direction the assailant traveled, and a description of the vehicle used, if any.

The interview serves two purposes: 1) It assists the Police in their criminal investigation; and 2) It helps you firmly establish what happened. The interview may be recorded for future reference.

Following the interview, a member of your same gender from Maximo Nivel's team will assist you in getting to your family-stay or other accommodation.

Only at your *specific request* will Maximo Nivel notify your emergency contact of the assault.

**St. Peter Catholic Secondary School
Guatemala Trip 2025**

27 travellers: 24 students + 3 staff

Price estimate** at November 21, 2023

\$1990 CDN per paying participant

Note the
inclusion of
full insurance.

Included in the Cost of the Tour

- return airfare Toronto to Guatemala City, Guatemala (estimated **)
- All Inclusive insurance (including Emergency Medical, Trip Cancellation, Cancel For Any Reason)
- Applicable taxes (HST)

** airlines which fly from Toronto to Guatemala won't release their flight prices until approximately 300 days prior to the trip's departure date (May of 2024)

Not Included in the Cost of the Tour

- bus to and from Toronto Pearson Airport
- ground transportation in Guatemala
- accommodations
- meals
- excursions
- expenses of a personal nature

Thank you for travelling with Quays Crossing Travel and Tours Ltd.!

Group Name St Peter Secondary School
Place Antigua, Guatemala
Duration 1 week
Dates 2024/2025
Group Leader Kevin O'Neill
Program Type Volunteer Abroad

The following fees relate to our hosting organization company.

		Individual
PROGRAM FEES	Construction Volunteer Program	\$685.00
	Special Project Surcharge	\$85.00
	Student 1-hour Private Spanish Classes	\$60.00
	Student Housing - Host Family Shared Room	Included
	Faculty Housing Upgrade - Host Family Private Room	\$50.00
	Student, 2 Extra Nights - Host Family Shared Room	\$50.00
	Faculty, 2 Extra Nights - Host Family Private Room	\$60.00
	*Includes: This fee includes project administration, breakfast and dinner 7 days/week, Official Program Certificate, and Letter of Recommendation.	

24 Students + 3 Faculty	
Participants	Total
27	\$18,495.00
27	\$2,295.00
24	\$1,440.00
24	Included
3	\$150.00
24	\$1,200.00
3	\$180.00
Total Base Fees	\$23,760.00

TRANSPORTATION	Airport pick-up	Included
	Daily Private Transport	Varies
	Airport drop-off *	\$14.00
*This fee is based on the whole group departing together. If participants depart on different flights, the fee will be higher.		

Included	
1	\$1,680.00
27	\$378.00
Total Transportation	\$2,058.00

TOURS / ACTIVITIES	La Antigua Walking Tour	\$25.00
	Chocolate Museum Workshop	\$53.00
	Iximche Ruins	\$58.00
	Yalu Coffee Farm	\$63.00
	Lake Atitlan	\$147.00
	Pacaya Volcano Hike	\$37.00
	Mayan Cultural Experience	\$53.00
	Spanish Language Tutoring	Included
	Tandem Conversation Program	Included
	Traditional Cooking Class	Included
	Weekly Salsa Dancing Lessons	Included

27	\$675.00
27	\$1,431.00
27	\$1,566.00
27	\$1,701.00
27	\$3,969.00
27	\$999.00
27	\$1,431.00
Included	
Included	
Included	
Included	
Included	
Total Tours	\$11,772.00

TRAVEL GRANTS	11th Person Travel Grant	(\$745.00)
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2	(\$1,490.00)
Total Travel Grant	(\$1,490.00)

TOTAL GROUP FEES
TOTAL PER STUDENT FEE

Total Group Program Fees	\$36,100.00
Per Student Fee	\$1,504



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/1/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Clements Worldwide
1220 L St. NW
Suite 1200
Washington, DC 20005

CONTACT

NAME:

PHONE
(A/C, No, Ext): (202) 872-0060FAX
(A/C, No):E-MAIL
ADDRESS: Info@Clements.com

INSURER(S) AFFORDING COVERAGE

NAIC #

INSURER A: Lloyds of London

INSURER B:

INSURER C:

INSURER D:

INSURER E:

INSURER F:

INSURED

Maximo Nivel International, LLC
Ken Jones
7950 NW 53rd Street #337
Miami, FL 33166

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADOL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:		B0621F33103122/018	5/1/2023	5/1/2024	EACH OCCURRENCE \$ 3,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000
A	<input type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		B0621F33103122/018	5/1/2023	5/1/2024	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB DED <input type="checkbox"/> RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below	N/A	B0621F33103122/018	5/1/2023	5/1/2024	PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

General Use

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Laurel R. Hoyer
Senior Vice President

DIR-B-O 2024 02 27

Page 175

St. Peter Secondary School

GT – 2023

Group Leader: Monica Nolan
23 Group Members + 3 Faculty

Welcome to Maximo Nivel in Antigua, Guatemala

ARRIVAL:	<ul style="list-style-type: none"> - Arrival on Saturday, 15-April-2023 at La Aurora (Guatemala City) International Airport (GUA) - Airport Pick-Up provided. - You will be met by a Maximo Nivel Field Manager upon arrival. - Walk out of the airport and look for the yellow smiley face flag 😊
DEPARTURE:	<ul style="list-style-type: none"> - Departure on Sunday, 23-April-2023
CONTACT INFORMATION:	<p>Pre-Departure: Simone Putters – Program Advisor at international@maximonivel.com or 1-800-866-6358</p> <p>In-Country:</p> <ul style="list-style-type: none"> - XXX– Director of International Programs at +502 7932 1500 - Urgent Services Manager—7pm to 7am support, at +502 5584 9125
AIRPORT PICK-UP AIRPORT DROP-OFF & IN-COUNTRY TRANSPORTATION:	<ul style="list-style-type: none"> - Airport Pick-up is included as part of your program fee. Our local team will meet you at the airport when you arrive, and will take you to your homestay. - You have elected to add Airport Drop-off. Our local team will meet you at the homestay, and take you directly to the airport in time for your departure. - Private transportation to and from your construction volunteer site will be provided on Monday through Friday of your volunteer week. You will be picked up and dropped off at your host family.
ACCOMMODATION INFORMATION	<ul style="list-style-type: none"> - You will be staying in a traditional-style home with a local Guatemalan host. Their service includes breakfast and dinner, as well as basic cleaning for the duration of your stay. - Our homestays are located in and around the Antigua area, typically between 10-20 minutes from the institute. We will divide the students up into smaller houses. Faculty will be in private rooms.

VOLUNTEER PROJECT INFORMATION	Construction volunteers join projects in the Antigua area to work on public buildings and schools, typically in communities in need of assistance and funding. You are supported by a local, Spanish-speaking project manager who is experienced in guiding and training international volunteers.
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OUTLINED DAILY SCHEDULE

Saturday, 15-April-2023	
AM	- Our local team will meet you at the airport when you arrive and will take you to your homestay.
PM	- You will have your program and safety orientation.
EVE	- Get settled and enjoy a nice meal with the host family.
Sunday, 16-April-2023	
AM	- Attend mass in Iglesia de San Francisco El Grande.
PM	- La Antigua Walking Tour (A walking tour of the city Antigua—a UNESCO world heritage site. The tour includes La Merced Church, The Arc of Santa Catalina, Central Park, Ayuntamiento Palace, the Cathedral, 'Palace of the Captains,' 'Tanque La Union,' the Jade Museum, and the Central Market.)
EVE	- Dinner with the local host family.
Monday, 17-April-2023	
AM	- Construction Project.
	- 1 hour of private group Spanish classes.
PM	- Eco-Agriculture Farm (Yalu Coffee Farm) - In Yalu, you will learn how their excellent coffee is produced, you also can take tours picking fresh berries, walking through the trails with very attractive landscapes, take a horseback ride around the farm, feed baby cows or help in the dairy farm milking the cows.
EVE	- Enjoy dinner at the Yalu farm.
Tuesday, 18-April-2023	
AM	- Construction Project.
	- 1 hour of private group Spanish classes.
PM	- Trip to the Mayan Ruins of Iximche.
	- Salsa Dance Classes! Refreshments, Chips & Dips provided.
EVE	- Dinner with local host family.

Wednesday, 19-April-2023	
AM	- Construction Project.
PM	- Lunch in Antigua
EVE	- Pacaya Volcano Hike (A beautiful hike up the amazing Pacaya volcano. Hikers experience fantastic views of the Panchoy Valley; and at the top, the group roasts marshmallows on hot lava rocks!) - Dinner at the Pacaya Volcano
Thursday, 20-April-2023	
AM	- Construction Project.
PM	- 1 hour of private group Spanish classes.
EVE	- Cooking classes (Unique chance to make local Guatemalan food and practice your Spanish) - Sports Night. - Dinner with local host family.
Friday, 21-April-2023	
AM	- Pick up at 6:00 Am for a visit to Lake Atitlan.
EVE	- Dinner with local host family.
Saturday, 22-April-2023	
AM	- Breakfast in Antigua and pick up for Mayan Culture Day
PM	- Activities include: Teaching English to the community, working in the fields with the animals and crops, watching, and learning how to weave. Learn a traditional dance.
EVE	- Final night in La Antigua, we are happy to make a reservation at a restaurant serving traditional food.
Sunday, 23-April-2023	
Departure Day: Our local team will meet you at the homestay and take you directly to the airport in time for your departure.	

PLEASE NOTE: This itinerary is subject to change depending on field conditions at the time of the project and tours.

PARENTAL CONSENT, RELEASE & WAIVERS

(Please read carefully)

I **[Full Name of Parent]** understand that my son/daughter, **[Full Name of student]**, a minor who is **[XX]** years old, will be taking part in an international work/study program in Costa Rica/Guatemala/Peru from **[Date]** to **[Date]**. I understand this program is created primarily for adult learners and as such it is an unsupervised program. I acknowledge my child will not be supervised nor chaperoned in any way.

Furthermore, I understand Costa Rica/Guatemala/Peru is a developing country and that living, studying, and working internationally can be hazardous and that there are inherent risks both foreseen and unforeseen. As the legal parent and/or guardian of **[Full Name of Student]**, I acknowledge and accept the responsibilities and risks associated with allowing my daughter to take part in this program.

I hereby waive, release, absolve, indemnify and agree to hold harmless, Maximo Nivel International LLC and Maximo Nivel, S.A., and their representatives, agents, and partners for any claim(s) arising out of an injury to my child and any related medical treatment. By waiving my rights to assert a claim, I am agreeing to release, absolve, indemnify and hold harmless any and all parties previously mentioned for any and all legal, civil, moral, and/or financial liability for any accident that may occur during the program, including personal injury, death, and/or loss or damage to personal property.

My waiver expressly means that I agree to be financially responsible for the cost of medical treatment associated with any injuries. Furthermore, I consent to the delivery of routine medical care and first aid to my child without the need for any additional consent from me. I agree that while my child is participating in the program(s) offered through Maximo Nivel, first aid will be administered if needed until medical care facilities can be reached. Furthermore, I agree that the representative(s) of Maximo Nivel may consent on my behalf to treatment advised by medical personnel for my child in the event I cannot be contacted.

Parent Name

Parent Signature

Date

Students who violate these rules will be subject to dismissal from the program without refund. He/she will be responsible for all extra expenses to change their plane ticket and departure date.

Student Name

Student Signature

Date

Parent Name

Parent Signature

Date

St. Peter Secondary School
Guatemala Trip for
Construction and Cultural Awareness
Spring of 2025



NOTE: This form must be returned to Mr. O'Neill in Room 1037 no later than _____.

Name: [Please print] _____ Grade in 2024/2025: _____

If you'd rather write your answers on lined paper or type them, please be sure that they are clearly numbered and the pages are stapled here.

1. In one brief paragraph, tell us why you should be a member of the Guatemala Student brigade for 2025.

2. What volunteer work and/or extra-curricular experiences have you done within the school or within the community?

3. Define initiative. What are some ways that you have shown initiative in the past?

4. Fundraising is a part of the journey to bring us to Guatemala. The money we raise is used for the building and educational projects. Are you willing to commit time to raise money for these projects? Will you share some ideas of how you would go about this?

-

- How might you do in situations where few, or no, people speak or understand much English?
- How might you cope with cold showers?
- How might you cope with electricity being unexpectedly off for a period of time (black outs)?
- How might you manage being **hosted** by a family, in their home, where you may be served food that you're not used to?
- Have you had experiences in which you've had to speak up for yourself, make reasonable requests but also be respectful and flexible?
- How do you generally cope with unexpected changes in plans?
- How might you cope with not using a phone (for social media for example) in many contexts?
- How do you regulate your own emotions, anxiety, etc.?

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

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11. Please list any health (mental and physical) concerns and what strategies you will put in place during the trip.

12. The supervisors will need to know any medications that you take regularly. Please list any medications that you take.



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



Guatemala travel advice



Exercise a high degree of caution (with regional advisories)

Latest updates: Safety and security - updated information on national demonstrations

Last updated: January 17, 2024 10:11 ET

On this page

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



Risk levels

Guatemala - Exercise a high degree of caution

Exercise a high degree of caution in Guatemala due to high levels of violent crime, roadblocks, strikes and demonstrations that occur throughout the country.

Regional risk

Regional advisories - Avoid non-essential travel

Avoid non-essential travel to the following areas due to very high levels of violent crime:

Within Guatemala City:

- Zone 3
- Zone 18
- Zone 19
- Zone 21

Municipalities:

- Amatitlán
- Chinautla
- Escuintla
- San José del Golfo
- San Raymundo
- Villa Nueva

Departments:

- Chiquimula
- Jutiapa
- Zacapa

Highways:

- RN-7E
- CA-11
- CA-12
- CA-13
- PET-13



Safety and security



National demonstrations

The Guatemalan Presidential transition took place on January 14, 2024. Demonstrations could occur throughout the country in the following weeks, particularly in Zone 1 of Guatemala City.

Demonstrations could affect your ability to travel safely across Guatemala, including on major roads.

If you participate in demonstrations as a foreigner, you may face detention, deportation or be denied future entry into Guatemala.

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

Useful links

- [Mass gatherings \(large-scale events\)](#)
- [protests and blockades listed by date](#) – Government of Guatemala (in Spanish)
- [tourist assistance website](#) – Instituto Guatemalteco de Turismo (INGUAT)

Crime

Violent crime

Violent crime, including homicides, is common in Guatemala. Due to a lack of resources within the police force, arrest and detention rates are quite low. There have been incidents involving deceptive police officers who commit petty crimes, while other officers have reportedly been involved in sexual assault cases.

Most incidents are drug- and gang-related. They occur throughout the country, including in tourist destinations. Travellers have been attacked when visiting volcanoes and other tourist sites. Rifles and handguns are very common.

Criminals perceive foreigners as wealthy. As a result, travellers are often victims of robbery and carjacking. They have also been subject to armed assault and sexual assault, including rape.

Incidents of armed robbery occur daily on public buses. Buses are frequently targeted by gangs, who may hurl grenades or fire shots as a way of ensuring compliance with their demands or to settle accounts. Criminals have attacked drivers, fare collectors and passengers.

Due to very high levels of violent crime, you should avoid non-essential travel to certain:

- zones in Guatemala City
- municipalities in Guatemala and Escuintla departments
- departments along the borders with El Salvador and Honduras
- highways throughout the country

Crimes that occur in these areas include:

- murders
- kidnappings
- sexual assaults

Petty crime

Petty crime, such as pickpocketing and purse snatching, is prevalent in urban and tourist areas, especially in:

- markets
- national parks
- volcanoes
- other crowded places

Crime tends to increase during the holiday seasons.

Schemes often involve some form of distraction. Criminals frequently operate in groups and, increasingly, on motorcycles. Typically, two men on a motorcycle accost a pedestrian or driver stuck in traffic and demand valuables.

Some criminals also pose as police officers. They may tell you they are drug enforcement officers and then take you to a side road where they steal everything from you. Victims who have resisted have been injured or killed.

If travelling to Guatemala:

- don't display signs of affluence, especially upon arrival at the airport, where travellers have been followed and robbed or carjacked en route to Guatemala City and Antigua
- keep laptop computers, mobile phones and other personal electronic devices out of sight, and refrain from using them in public
- ensure that your belongings, including passports and other travel documents, are secure at all times
- carry only a copy of the identification page of your passport and enough money for the day

- if threatened by robbers, do not resist: hand over your valuables and cash immediately

Express kidnappings

Express kidnappings have occurred. The kidnappers usually force their victims to withdraw funds from an ATM or to arrange for family or friends to pay the ransom. Criminal taxi drivers often use this ploy. They first pick up the victim and then stop to pick up associates.

- Be cautious of strangers
- Avoid travelling alone, especially at night
- Avoid isolated areas and secondary roads
- Avoid low-cost hotels with poor security
- Avoid excessive alcohol and narcotic consumption, as it can make you a more vulnerable target for criminals

Border areas

Border areas often see higher levels of criminal activity and violence. Crime rates are high near all border crossings in Guatemala, but are worse near unofficial ones.

Drug-related armed attacks occur in departments close to all borders. The southwestern department of San Marcos at the Guatemala-Mexico border and the zone at the border with Belize are especially affected.

There is a heightened security presence at the official Guatemala-Mexico border points due to increased migration flows. Military and police forces conduct random vehicle searches along all borders. Wait times may be long.

Many border posts close for lunch and at dusk.

- Travel only through official border crossings
- Allow enough time for border formalities
- Cross only during the daytime and allow enough time to reach your destination or a major city before dark

Fraud

Credit card and ATM fraud occurs.

When using debit or credit cards:

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

Overseas fraud

Demonstrations

Demonstrations take place frequently. Even peaceful demonstrations can turn violent at any time. They can also lead to disruptions to traffic and public transportation.

Vigilante justice

Vigilante justice has increased in rural areas, resulting in lynchings of suspected child abductors, extortionists and other criminals.

Photography

Many people in Guatemala fear that children are being kidnapped for illegal adoption or sexual abuse. Photographing children and women, especially in areas with Indigenous presence, may result in exacerbating this fear. Violent incidents involving foreigners taking photos have occurred.

Avoid approaching or photographing children and women, especially in Indigenous communities.

Women's safety

Women travelling alone may be subject to some forms of harassment and verbal abuse.

Incidents of sexual assault have also occurred, including on buses. Some tourist service-providers build trusting relationships with female tourists and then sexually assault them.

- Avoid travelling alone, with informal guides or with strangers, even if they appear friendly and helpful
- Use only reputable tour guides or buses
- Ensure the tour guide has a name tag with the name of the tour company

Advice for women travellers

Spiked food and drinks

The spiking of drinks is a problem in tourist areas, especially in Antigua. Never leave food or drinks unattended or in the care of strangers. Be wary of accepting snacks, beverages, gum or cigarettes from new

acquaintances, including taxi drivers. These items may contain drugs that could put you at risk of sexual assault and robbery.

Hiking

Mountain activities, such as hiking, can be dangerous, especially if they are not well-organized. Trails are not always marked and weather conditions can change rapidly, even in summer.

Some volcanoes are at high altitude, with sub-zero temperatures at night. Warm and waterproof attire is essential. Local tour companies might underestimate the risk of hypothermia.

There is no mountain rescue service in Guatemala.

If you intend on hiking, including on volcanoes:

- never do so alone and always hire an experienced guide from a reputable company
- buy travel insurance that includes helicopter rescue and medical evacuation
- ensure that your physical condition is good enough to meet the challenges of your activity
- ensure that you're properly equipped
- stay informed about weather and other conditions that may pose a hazard
- inform a family member or friend of your itinerary
- know the symptoms of acute altitude sickness, which can be fatal
- obtain detailed information on hiking routes before setting out and do not venture off marked trails

Water activities

Coastal waters can be dangerous. Riptides are common.

Not all beaches have lifeguards or warning flags.

- Exercise caution when swimming
- Don't swim alone, after hours or outside marked areas
- Consult residents and tour operators for information on possible hazards and safe swimming areas
- Follow the instructions of local authorities

Water safety abroad

Adventure tourism

Tour operators may not adhere to international standards.

If you participate in adventure activities, such as zip-lining, diving and whitewater rafting:

- choose a well-established and reputable company that has insurance
- make sure safety equipment, such as helmets and life jackets, are available and in good condition
- make sure your travel insurance covers the recreational activities you choose
- avoid challenging rivers, such as the Cahabón, Los Esclavos, Nahualate and Naranjo rivers, if you don't have previous rafting experience

If in doubt concerning the safety of the facilities or equipment, don't use them.

Road travel

Road conditions

Road safety and road conditions can vary greatly throughout the country. While most roads in urban areas are in fair condition, travel on secondary streets and rural roads can be hazardous due to:

- poor maintenance and lighting
- poorly maintained vehicles
- lack of road signs
- pedestrians on the road
- steep and winding mountain roads
- mudslides and rock slides during the rainy season, which can also affect main highways in mountainous regions

Road safety

Local drivers generally don't respect traffic laws. They are often reckless. Driving under the influence of alcohol is also common.

There is heavy traffic on:

- the Pan-American Highway (CA-1)
- the road from Guatemala City to the Atlantic Ocean (CA-9)

Police presence is scarce on:

- the isolated dirt roads near Lake Atitlan
- the road from Godínez to Panajachel

Seek advice from a registered travel agency if you plan off-road travel in the remote highlands of Petén to ensure you're prepared and properly equipped.

Roadblocks

Roadblocks erected because of roadwork are common, particularly in the following northern and western departments:

- Alta Verapaz
- Escuintla
- Huehuetenango
- Petén
- Quiché
- San Marcos

These roadblocks may cause substantial delays.

Illegal roadblocks are also frequent. They can occur on the main roads leading to Guatemala City's La Aurora International Airport.

Throughout Guatemala:

- avoid travelling at night
- drive with car windows closed and doors locked at all times
- be prepared to change your travel plans in case of roadblocks
- don't go through roadblocks without stopping, even if they appear unattended

PROVIAL, the government roadside assistance agency, patrols most of the major highways and provides updates on roads conditions.

PROVIAL - Directorate General of Road Safety and Protection (in Spanish)

Public transportation

Buses

Local public buses, known as "chicken buses", are not safe. Most of the time, they are recycled school buses mechanically unreliable. They are often overcrowded. Unlicensed drivers often drive at excessive speeds.

They are frequently involved in major road accidents, and serious crimes occur on board.

Avoid using chicken buses.

Privately owned bus lines, including Transmetro and Transurbano in Guatemala City, are safer, but passengers have been subject to attacks at stations. If you travel by bus:

- travel only during daylight hours
- make sure the transportation provider is reputable and reliable before booking
- confirm your drop-off location, because Guatemala City Council no longer allows some intercity buses to enter the city centre

Taxis

Hotel-associated taxis and yellow cabs (*taxis amarillos*), which operate in Guatemala City, are considered safe. White taxis operate independently and are considered dangerous. They have been involved in cases of extortion, petty theft and other crimes.

- Avoid boarding taxis at taxi stands or flagging taxis in the street
- Avoid using white taxis
- If using hotel taxis, request the service at the front desk and always look for the hotel logo on the car
- When travelling by air, pre-arrange your pickup with your hotel prior to your arrival or use authorized airport taxis
- Note the driver's name on the picture identification badges, as well as the licence number
- Never share a taxi with strangers
- Make sure the driver doesn't pick up other passengers along the way to your destination

- Negotiate the fare in advance
- Have small bills available for payment

Ridesharing services

Several ridesharing services are also available but safety varies depending on the company.

Ridesharing services drivers are sometimes targets of taxi drivers who oppose these services. As a result, some may ask you to sit in the front seat to hide the fact that they are providing a rideshare service.

- Use ridesharing services from a trusted app only
- Confirm the driver's identity and the licence plate before getting in the car

Tuk-tuks / rickshaw taxis / moto taxis

These two- or three-wheeled motorcycles with passenger cabins are unsafe. While they operate with taxi licences, they are not regulated and are frequently involved in accidents.

Avoid riding in tuk-tuks, rickshaw taxis or moto taxis.

Boating

Illegal drug traders may operate vessels in Guatemalan waters. Boaters in the Rio Dulce area of Izabal have been the victim of violent armed attacks.

- Avoid boating at night
- Enter Guatemala only through official ports of entry staffed by Guatemalan immigration officers
- Use officially recognized docking and berthing facilities only

Air travel

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

[Information about foreign domestic airlines](#)

[↑ Back to top](#)



Entry and exit requirements

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

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

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

Passport

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

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

Regular Canadian passport

Your passport must be valid for at least 6 months beyond the date you expect to leave Guatemala.

Passport for official travel

Different entry rules may apply.

Official travel

Passport with “X” gender identifier

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

Other travel documents

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

Useful links

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

Visas

Tourist visa: not required for stays of up to 90 days

Business visa: not required for stays of up to 90 days

Student visa: required

You may request an extension of up to 90 days from the Guatemala Directorate General of Migration. If you wish to conduct business or stay in Guatemala for a period exceeding 6 months, you require a visa.

[Guatemala Directorate General of Migration](#) – Government of Guatemala (in Spanish)

Entry stamp

When entering Guatemala by land or sea, you must obtain an entry stamp in your passport.

If you fail to present your entry stamp when departing Guatemala, you may be fined and experience delays.

If you enter Guatemala with a vehicle, you must comply with the deadline for leaving the country, which is indicated on the temporary importation form provided by Guatemalan customs at the port of entry. If you fail to leave Guatemala with your vehicle by the expiry date, you will be subject to a fine for the extra days.

Electronic declaration form

You must complete an electronic declaration form before arriving and leaving Guatemala. You will then receive a QR code. Keep your QR code in order to present it to authorities upon your arrival or departure.

[Electronic declaration form](#) - Government of Guatemala

Central America-4 Border Control Agreement

Under the terms of the Central America-4 Border Control Agreement (CA-4), Canadian tourists may travel freely within any of the following CA-4 countries:

- El Salvador
- Guatemala
- Honduras
- Nicaragua

You can travel between these countries for up to 90 days without having to undergo entry and exit formalities at border immigration checkpoints.

You must still check in at immigration counters when you enter or exit these checkpoints.

The 90-day period begins at the first point of entry to any of the CA-4 countries. You will be fined if you exceed the 90-day limit.

You may request an extension of up to 90 days once a year. You must request this extension and pay the required fee at the Guatemala Directorate General of Migration before your first 90-day limit expires. Immigration authorities will determine the length of the extension.

[Guatemala Directorate General of Migration](#) (in Spanish)

Children and travel

Children travelling with only one parent or with a third party must travel with a notarized letter of consent from the other parent, both parents or their guardian.

Useful links

- [Immigration exit requirements](#) – Government of Guatemala (in Spanish)
- [Recommended consent letter for children travelling abroad](#)
- [Travel with children](#)

Yellow fever

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



Health



Relevant Travel Health Notices

- [Global Measles Notice](#) - 31 August, 2023
- [Zika virus: Advice for travellers](#) - 31 August, 2023
- [COVID-19 and International Travel](#) - 31 August, 2023
- [Dengue: Advice for travellers](#) - 15 January, 2024

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

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

Routine vaccines

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

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

Pre-travel vaccines and medications

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

- ▶ Yellow Fever - Country Entry Requirements
- ▶ Hepatitis A
- ▶ Measles
- ▶ Hepatitis B
- ▶ COVID-19
- ▶ Influenza
- ▶ Malaria
- ▶ Rabies

Safe food and water precautions

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

- Learn more about food and water precautions to take to avoid getting sick by visiting our [eat and drink safely abroad](#) page.

Remember: Boil it, cook it, peel it, or leave it!

- Avoid getting water into your eyes, mouth or nose when swimming or participating in activities in freshwater (streams, canals, lakes),

particularly after flooding or heavy rain. Water may look clean but could still be polluted or contaminated.

- Avoid inhaling or swallowing water while bathing, showering, or swimming in pools or hot tubs.

► Travellers' diarrhea

► Typhoid

Insect bite prevention

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

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

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

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

► Chikungunya

► Dengue

► Zika virus

► American trypanosomiasis

Animal precautions

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

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

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

Person-to-person infections

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

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

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

► Tuberculosis

Medical services and facilities

Good health care is limited to private hospitals and clinics in urban areas. Quality of care varies greatly throughout public or rural facilities.

Public facilities are often understaffed and experience shortages of basic supplies and medication.

Physicians and hospitals often expect immediate cash payment for medical care, though most private hospitals also accept credit cards.

Medical evacuation can be very expensive and you may need it in case of serious illness or injury.

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

Travel health and safety

Medications

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

- Bring sufficient quantities of your medication with you
- Always keep your medication in the original container
- Pack them in your carry-on luggage

- Carry a copy of your prescriptions

Keep in Mind...

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

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

[↑ Back to top](#)



Laws and culture

You must abide by local laws.

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

Drugs

Penalties for possession, use or trafficking of illegal drugs are severe. Convicted offenders can expect lengthy prison sentences.

Drugs, alcohol and travel

Dual citizenship

Dual citizenship is legally recognized in Guatemala.

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

Travellers with dual citizenship

International Child Abduction

The Hague Convention on the Civil Aspects of International Child Abduction is an international treaty. It can help parents with the return of children who have been removed to or retained in certain countries in violation of custody rights. It does not apply between Canada and Guatemala.

If your child was wrongfully taken to, or is being held in Guatemala by an abducting parent:

- act as quickly as you can
- consult a lawyer in Canada and in Guatemala to explore all the legal options for the return of your child
- report the situation to the nearest Canadian government office abroad or to the Vulnerable Children's Consular Unit at Global Affairs Canada by calling the Emergency Watch and Response Centre.

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

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

Useful links

- [International Child Abduction: A Guidebook for Left-Behind Parents](#)
- [Travelling with children](#)
- [Canadian embassies and consulates by destination](#)
- [Emergency Watch and Response Centre](#)

2SLGBTQI+ travellers

Guatemalan law doesn't criminalize sexual acts or relationships between individuals of the same sex.

However, outside urban areas, 2SLGBTQI+ travellers could be discriminated based on their sexual orientation, gender identity, gender expression, or sex characteristics.

Travel and your sexual orientation, gender identity, gender expression and sex characteristics

Investments

If you plan on buying property, or making other investments in Guatemala, seek legal advice in Canada and in Guatemala. Do so before making commitments. Related disputes could take time and be costly to resolve.

Dress and behaviour

Guatemala has many different and firmly held local beliefs and customs. To avoid offending local sensitivities:

- dress conservatively
- behave discreetly
- respect religious and social traditions

Imports and exports

Customs authorities may enforce strict regulations concerning import or export of items such as antiquities and artefacts.

Photography

It is illegal to photograph:

- government buildings
- military installations and establishments
- the Presidential Palace
- airports

Don't photograph children and women, especially in areas with Indigenous presence.

Driving

You can drive in Guatemala with your valid Canadian driver's licence. You should carry an international driving permit.

If you are involved in a driving accident that results in injury or death, you may be taken into custody until responsibility for the accident is determined.

International Driving Permit

Money

The currency in Guatemala is the Guatemalan quetzal (GTQ).

You cannot exchange Canadian dollars in Guatemala. Some ATMs will accept Canadian debit cards with a four-digit PIN. Canadian debit cards with a five-digit PIN are not accepted.

U.S. dollars may be exchanged for local currency at most major banks.

[↑ Back to top](#)



Natural disasters and climate

Wildfires

Forest fires occur between November and June. They can happen throughout the country, but the Petén area is usually the most affected.

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

In case of a major fire:

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

Hurricane season

Hurricanes usually occur from mid-May to the end of November. During this period, even small tropical storms can quickly develop into major hurricanes.

These severe storms can put you at risk and hamper the provision of essential services.

If you decide to travel to a coastal area during the hurricane season:

- know that you expose yourself to serious safety risks
- be prepared to change your travel plans on short notice, including cutting short or cancelling your trip
- stay informed of the latest regional weather forecasts
- carry emergency contact information for your airline or tour operator

- follow the advice and instructions of local authorities

Useful links

- [Tornadoes, cyclones, hurricanes, typhoons and monsoons](#)
- [Large-scale emergencies abroad](#)
- [Active storm tracking and hurricane watches and warnings](#) - United States' National Hurricane Center

Rainy season

The rainy season extends from mid-May to mid-November. Seasonal flooding can hamper overland travel and reduce the provision of essential services.

Flash floods and landslides are common. Roads may become impassable and bridges may be damaged.

[Weather bulletins](#) - National Institute of Volcanology and Meteorology (in Spanish)

Seismic activity

Earthquakes and tsunamis

Guatemala is located in an active seismic zone. Earthquakes and tsunamis can occur.

A tsunami can occur within minutes of a nearby earthquake. However, the risk of tsunami can remain for several hours following the first tremor. If you're staying on the coast, familiarize yourself with the region's evacuation plans in the event of a tsunami warning.

Volcanoes

There are four active volcanoes in Guatemala.

Eruptions may occur at any time. Series of tremors sometimes lead to evacuations of surrounding areas. Falling ash may also disrupt flights at La Aurora International Airport.

In the event of an earthquake or volcanic eruption:

- monitor local media to stay informed of the evolving situation
- follow the instructions of local authorities, including evacuation orders

Useful links

- [CONRED](#) – National Coordinator for Disaster Reduction (in Spanish)
- [Earthquakes – What to Do?](#)
- [Tsunami warning system](#) - U.S. National Weather Service
- [Latest earthquakes](#) - U.S. Geological Survey

[↑ Back to top](#)



Need help?

Local services

- ▶ Emergency services

Tourist assistance

Guatemalan authorities provide information and assistance to tourists via their ASISTUR and DISETUR programs. They may arrange security escorts for road travel or organized hiking activities.

[INGUAT](#) - The Guatemalan Tourist Institute

Consular assistance

► Guatemala City - Embassy of Canada

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



Useful links



[Register as a Canadian abroad](#)



[View travel insurance information](#)



[Read our Traveller's Checklist](#)

Disclaimer

The decision to travel is your choice and you are responsible for your personal safety abroad. We take the safety and security of Canadians abroad very seriously and provide credible and timely information in our Travel Advice to enable you to make well-informed decisions regarding your travel abroad.

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

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

Learn more about [consular services](#).

Date modified:

2024-01-17

Out of School Activity Request for
Approval Form (page 3)

Itinerary (pages 4-6)

Historical and Educational Significance of the
trip (pages 7-8)

Contract Information & Terms and Conditions
(pages 9-10)

Cost and Sharing Arrangements
(pages 11-13)

Medical and Travel Coverage (page 14)

Waivers (pages 15-20)

Emergency Action Plan & Communication
Plan
(page 21-24)

Parent Info and Meetings (pages 25-27)

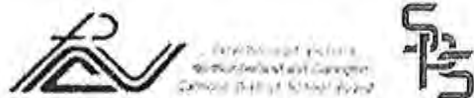
Letter to Family Acknowledging
receipt/read/understanding of Insurance
Policy (page 28)

Safety and Security Plan (page 29)

**May 1 – 9,
2025**

**St. Peter Catholic
Secondary School
VE Day 80th
Anniversary Trip to
Netherlands and
France**





Mrs. 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

January 8th, 2024

Dear Mrs. Armstrong,

Please accept this letter as a request for approval of a proposed international trip to commemorate the 80th anniversary of Victory Day in Europe. St. Peter Catholic Secondary School would like to tour the Netherlands and France as part of an international trip to commemorate the 80th anniversary of the Liberation of the Netherlands. This trip would take place between May 1st and May 9th 2025. St. Peter has a long tradition of traveling internationally with students. As well, teacher organizer Robin Clément, has organized and participated in 11 previous international trips. We have found that the students thoroughly enjoyed the itineraries and travel experiences. This particular tour offers a once in a lifetime opportunity to commemorate Canadian history and take part in three unique events together with schools from all over Canada.

We will be using Explorica Worldwide Educational Travel to organize the trip. They are a very reputable company. Schools throughout our board use this company and we have used this company in the past to organize our European trips.

The student to chaperone ratio will be 8 to 1.

Attached please find:

- An Out of School Activity Request for Approval Form (Category 5) – Page 3
- A copy of the itinerary – Pages 4-6
- Historical and educational significance of the trip – Pages 7-8
- Contract information & Terms and Conditions – Pages 9-10
- Cost and sharing arrangements – Pages 11-13
- Details of medical and travel coverage – Page 14
 - Waivers – Pages 15-20
 - Release and Indemnification Form for Educational Trips (over 18 years)
 - Informed Consent Form for Education Trips (under 18 years)
 - Customs Form
 - Student Code of Behaviour
- Emergency Action Plan and Communication Plan – Pages 21-24
- Parent Info – Pages 25-27
- Letter to Parents Acknowledging Understanding of Insurance Policy – Page 28
- Safety & Security Guide – Page 29

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

Sincerely,

Shannon Brady, Principal
 St. Peter Catholic Secondary
 School



LSS 5

CATEGORY 5 APPROVAL FORM

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

Teachers/Organizers: Mr. Robin Clément

Schools: St. Peter Catholic Secondary School

Adult Supervisors Attending (Full names and phone numbers):
Robin Clément - Teacher in Charge
 Email: rclement@pvnccdsb.on.ca
 Cell: 705-772-9112

Shannon Brady - Principal
 Email: sbrady@pvnccdsb.on.ca
 Cell: 705-772-4929

Sandra Coyle - Vice Principal
 Email: scoyle@pvnccdsb.on.ca
 Cell: 705-931-8585

Linda Gendron - Teacher
 Email: lgendron@pvnccdsb.on.ca
 Cell: 705-957-2418

Steve Brown - Teacher
 Email: sbrown@pvnccdsb.on.ca
 Cell: 705-772-9938

Destination: Netherlands & France

Mode of Transportation: Air/Bus

Grade/Course: 10/11/12 (co-instructional)

Date of Submission: January 8th, 2024

Departure Date: May 1st, 2025

Return Date: May 9th, 2025

Number of Students: boys: 20 girls: 20

Number of Adult Supervisors: female: 3 male: 2

Name of Travel Agent: Explorica Educational Travel

Type of Excursion: Curricular ☐ Co-instructional ☒
Total Cost to be paid by each Student: \$4,930.00

Summary of Proposed Activity:

Students will have the opportunity to immerse themselves in Canadian and European cultural, historical and Christian sites. They will travel with a licensed tour guide to a variety of historic and religious locations including: Anne Frank House, Groesbeek Canadian War Cemetery, Explorica event at Bergen Op Zoom, Explorica Event at Overloon War Museum, Explorica event at Efteling Theme Park, Flanders Fields Museum, Passchendael, Vimy Ridge, Notre-Dame Cathedral and the Louvre.

Curricular Relevance: (provide the overall expectations addressed)

The students will experience historic, cultural, and religious sites/monuments throughout the tour. Please see the submitted package for a more detailed explanation in the section Historical and Educational Significance of the Trip (Pages 7-8).

Estimated Cost for Entire Group:

Accommodation	\$
Travel	\$ 3,600.00 (Bus)
Cost of Supply Teachers	\$ 8,000.00
Meals	\$
Programs/Materials	\$ 185,600.00 (Tour fee)
Other	\$
Total	\$ 197,200.00

Anticipated Sources of Revenue:

School Accounts	\$
School Fund-raising	\$
Student/Parent share	\$ 4,930.00 (Tour fee + Bus + Supply)
Other:	\$
Other: Teacher contributions, if applicable	\$
Total	\$ 197,200.00

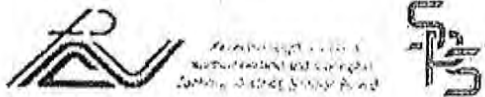
It is understood that this excursion will not proceed without the approval of the Board and signed parental forms completed.

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

<input checked="" type="checkbox"/> Itinerary (Pages 4-6)	<input checked="" type="checkbox"/> Information and consent letter to parents (Page 17)
<input checked="" type="checkbox"/> Contract Information (Pages 9-10)	<input checked="" type="checkbox"/> Liability waivers signed (Pages 15-20)
<input checked="" type="checkbox"/> Additional Medical Coverage needs considered (Page 14)	<input checked="" type="checkbox"/> Supervision ratio in alignment with A.P. 305 (1:8 ratio)
<input checked="" type="checkbox"/> History of Excursion - number of years: 11	<input checked="" type="checkbox"/> List of destination/emergency phone numbers provided (Page 21-24)
<input checked="" type="checkbox"/> Certification required by staff attending: N/A Tour Director	<input checked="" type="checkbox"/> Passports (required)
<input checked="" type="checkbox"/> Educational objectives stated (Pages 7-8)	<input checked="" type="checkbox"/> Followed the directives of AP305 and Purchasing Handbook

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

 Teacher Signature	Date Jan. 23, 2024
 Principal Signature	Date Jan. 24, 2024
 Superintendent Signature	Date January 24/24



Itinerary for Netherlands & France trip on May 1st - 9th, 2025

May 1 - Fly Toronto to Amsterdam

May 2 - Amsterdam

- Meet tour director and check into hotel
- Amsterdam tour director-led sightseeing tour
- Canal guided cruise, Diamond factory visit, Anne Frank House visit

May 3 - Arnhem excursion

- Freedom Museum visit
- Groesbeek Canadian War Cemetery visit
- John Frost Bridge (photo stop)
- Mass at Church of Our Lady Catholic Church

May 4 - Amsterdam—Brabant Region

- Travel to the Brabant Region
- Explorica event in Bergen Op Zoom

May 5 - Liberation Celebration Day

- Explorica event at Overloon War Museum
- Explorica event at Efteling Theme Park

May 6 - Brabant Region—Flanders

- Travel to Flanders
- In Flanders Fields Museum visit
- Passchendaele Canadian Memorial Park

May 7 - Flanders--Paris

- Vimy Ridge excursion
- Vimy Ridge guided visit, Vimy Trenches visit, Vimy Tunnels visit, Memorial Museum visit
- Paris city walk
- Île de la Cité, Notre-Dame Cathedral, Île St. Louis, Latin Quarter

May 8 - Paris Landmarks

- Paris guided sightseeing tour
- Arc de Triomphe, Champs-Élysées, Eiffel Tower, Champ de Mars, École Militaire, Les Invalides, Conciergerie, Tuileries Garden, Place Vendôme, Opera House
- Louvre visit

May 9 – Fly home to Toronto



City Specifics

Amsterdam:

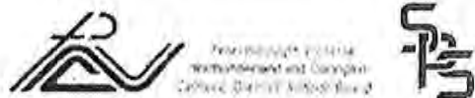
- We will take a glass-topped canal boat ride down the flower-lined canals of Amsterdam for an amazing view of the gabled houses and nearly 1,200 bridges.
- We will go on a Diamond cutting and polishing tour in one of Amsterdam's renowned diamond factories. The diamond cutting industry was introduced to Amsterdam in the 16th century by the Sephardic Jews.
- We will take a tour of Anne Frank's house, where three different Jewish families hid for more than two years during World War II and where Anne's famous diaries were discovered. See where she and her family lived before being betrayed to the Nazi's and deported to concentration camps.
- Mass at Church of our Lady Catholic Church on Saturday May 3rd 2025.

Arnhem:

- The Freedom Museum is close to Germany and right in the area of two of the most important operations on the Western Front during WW2: Market Garden and Veritable. Visitors experience the fascinating Story of War and Freedom without Borders in both the Netherlands and Germany, Europe and beyond. A multifaceted image of the Second World War is created through various perspectives, in the context of the history of the 20th century and current events.
- Most of those buried in Groesbeek Canadian War Cemetery were Canadians, many of whom died in the Battle of the Rhineland, when the 2nd and 3rd Canadian Infantry Divisions and the 4th Canadian Armoured Division took part in the drive southwards from Nijmegen to clear the territory between the Maas and the Rhine in February and March 1945. The cemetery contains 2,610 Commonwealth burials of the Second World War, and nine war graves of other nationalities. Within the cemetery stands the Groesbeek Memorial, which commemorates by name more than 1,000 members of the Commonwealth land forces who died during the campaign in north-west Europe between the time of crossing the Seine at the end of August 1944 and the end of the war in Europe, and whose graves are not known.

Brabant Region:

- Explorica event in **Bergen Op Zoom**: May 4th – Dutch Remembrance Day. The cemetery is blocked just for Explorica groups, we'll be doing a private ceremony with student involvement and hopefully encouraging some soldier research before students arrive. After the ceremony the students will do a silent march from the cemetery to the center of town where we'll present a Peace Tower Flag from the Dutch Queen's birthday to the town. After that we have a big hall booked for a catered dinner for all the students. After dinner we'll join the locals for their Remembrance Day ceremony in the square.
- Explorica event at **Overloon War Museum**: May 5th Liberation Day. The Overloon War Museum is going to open early for us this day. It's huge, has almost every vehicle you could imagine and they'll have a scavenger hunt for the students. They also have some critical thinking exhibits for students to reflect on what they would have done during the occupation in the survivors positions and they even have the vehicle the Dutch Royal Family escaped in to eventually come to Canada.
- Explorica event at **Efteling Theme Park**: May 5th. We'll be heading to Efteling. It's a day of celebration, so we're lifting the heaviness of the past couple days and doing what the Dutch people do. It's a distinctly Dutch theme park, everything is themed to Dutch history and culture. They have very few foreign visitors, but it's a very impressive theme park. The students will get a meal card to get food and snacks.

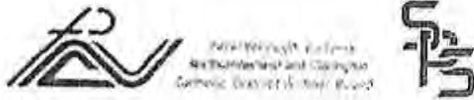


Flanders:

- Visit Vimy Ridge and the World War I trenches and tunnels. View the endless graves made famous in the poem 'In Flanders Fields'. The Canadian War Monument is the largest monument from World War I honouring the Canadian soldiers who lost their lives.
- Learn the meaning of trench warfare at the reconstructed trench line at Vimy Ridge. Stand where Canadian troops fought in the spring of 1917, and see the view of how little land stood between them and their German enemies. See the frontlines of the Canadian Corps victory that helped shape Canada's national identity.
- Visit the Grange Tunnel at Vimy Memorial Battlefield Park. Over six miles of tunnel were either newly built or created from existing caves and medieval mine works. Learn how these tunnels helped the Canadian Corps plan their military strategy and win the Battle of Vimy Ridge.

Paris:

- Stroll grand boulevards with sweeping views of the city, pristine parks with trees planted in perfect rows, and narrow streets crowded with vendors selling flowers, pastries and cheese. Then head to the Île de la Cité, a small island in the Seine, to see Notre Dame Cathedral.
- See the Arc de Triomphe and some of the most famous sites, including the ornate, 19th-century Opera, the Presidential residence, the ultra-chic shops of the Rue du Faubourg St-Honoré, and the gardens of the Tuileries. You'll pass the Place de la Concorde, where in the center you'll find the Obelisk of Luxor, a gift from Egypt in 1836, and the Place Vendôme, a huge square surrounded by 17th-century buildings. Spot chic locals (and tons of tourists) strolling the Champs-Élysées. Look up at the iron girders of the Eiffel Tower. See Les Invalides (a refuge for war wounded), the École Militaire (Napoleon's alma mater), and the Conciergerie (the prison where Marie Antoinette was kept during the French Revolution).
- The world's largest art museum, the Louvre is housed in a Medieval fortress-turned-castle so grand it's worth a tour itself. You walk through the 71-foot glass pyramid designed by I.M. Pei and added in 1989, and step into another world--one with carved ceilings, deep-set windows, and so many architectural details you could spend a week just admiring the rooms. The Mona Lisa is here, as well as the Venus de Milo and Winged Victory (the headless statue, circa 200 BC, discovered at Samothrace). The Louvre has seven different departments of paintings, prints, drawings, sculptures and antiquities. Don't miss the Egyptian collection, complete with creepy sarcophagi, or the collection of Greek ceramics, one of the largest in the world.



Rationale for the trip:

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

Historical and Educational:

- Students will have the opportunity to immerse themselves in European culture, Christian religious and historical sites.
- We will travel with a licensed tour guide to a variety of historic locations including: Amsterdam – Anne Frank House, John Frost Bridge, Bergen Op Zoom; Flanders; Passchendaale; Vimy Ridge; Paris – Eiffel Tower, Louvre, Notre Dame and Arc de Triomphe
- We will also be attending three Explorica events commemorating the 80th anniversary of VE Day.
- From a religious, cultural and historical perspectives the students will be able to visit sites that fit into all the religion courses, Grade 10 Canadian History, Grade 11 Travel and Tourism and Grade 11 and 12 World History courses. This is a great chance for them to truly see the past.

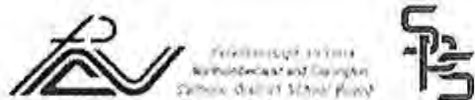
Curriculum Expectations:

Travel and Tourism

- A2.4 Identify some careers in which a geography background might be an asset (e.g., travel agent, hospitality worker, travel writer, web designer for a tourist destination, marketing analyst, tourist attraction worker, community museum interpreter, GIS technician).
- B1.2 Identify the world's major tourist destinations, and analyse the cultural and natural characteristics of successful tourist destinations.
- C1.1 Assess the impacts of tourism, both positive and negative, on the natural environment in selected tourist locations.
- D1.2 Describe major components of the local tourism industry, and explain how they are interrelated.

World History since 1900

- A2.4 Identify some careers in which the skills learned in history might be useful (e.g., aid worker, artist, game designer, historical re-enactor, journalist, politician, tour guide)
- C2.2 Explain the main causes and consequences of World War II (e.g., causes: the impact of the Treaty of Versailles; militarism; expansionism of Nazi Germany, fascist Italy, and imperial Japan; consequences: civilian and military casualties, the Holocaust, displaced persons, the creation of the United Nations [UN], the partition of Germany).



Canada: History, Identity, and Culture

- D2.1 Describe domestic and international conflicts in which Canadian military forces participated during this period (e.g., the Red River Resistance, the North-West Rebellion, the Alaska Boundary Dispute, the Boer War, World War I, the Spanish Civil War, World War II), and assess their contribution to the development of Canada, including the development of identity in Canada
- D2.4 Analyse how various international events and developments contributed to the development of Canada's political autonomy during this period (e.g., Canadian participation in the Boer War, World War I, and World War II; the Paris Peace Conference, the Chanak Affair, the Halibut Treaty, the Balfour Report, Imperial Conferences, the Statute of Westminster)

Canadian History Since World War I

- B2.1 Explain the main causes of World War I and of Canada's participation in the war and analyse some of the consequences of Canada's military participation in the war.
- B2.2 Analyse, with reference to specific events or issues, the significance of and perspectives on Canada's participation in international relations between 1914 and 1929.
- C2.2 analyse how some key issues and/or developments affected Canada's relationships with Great Britain and the United States during this period (e.g., with reference to trade, tariffs, and investments; the founding of the Commonwealth; the Imperial Conferences; the Lend-Lease Agreement; military involvement in World War II; Arctic sovereignty).
- C2.3 Explain the main causes of World War II and analyse Canada's contribution to the war effort (e.g., with reference to the Battle of the Atlantic, the Battle of Hong Kong, the Italian campaign, D-Day, the liberation of the Netherlands, the liberation of concentration camps, the British Commonwealth Air Training Plan, Camp X; the contribution of individuals such as Paul Triquet and Charles Tompkins; the contributions of women and of Indigenous soldiers).
- C2.5 Explain some ways in which World War II affected non-Indigenous Canadians (e.g., with reference to economic recovery, enlistment, censorship, rationing), including how the war changed the lives of various groups in this country (e.g., young men who fought and those who did not; farmers; women in the workforce and at home; "enemy aliens"; veterans, including men who were in the merchant navy)

French as a Second Language

- A2.2 Respond with understanding to what others say while participating in interactions about a wide variety of topics, in formal and informal situations.
- A3.1 Identify French-speaking communities worldwide, find out about aspects of their cultures, and make connections to personal experiences and their own and other communities.



VE Day 80 (2025): Netherlands & France

explorica.ca/Clement-2363

May 01 - May 09, 2025

Day 1 Start tour

Day 2 Hello Amsterdam

Meet tour director and check into hotel
Amsterdam tour director-led sightseeing
Canal guided cruise, Diamond factory visit, Anne Frank House visit

Day 3 Arnhem excursion

Freedom Museum visit
Groesbeek Canadian War Cemetery visit
John Frost Bridge (photo stop)

Day 4 Amsterdam--Brabant Region

Travel to the Brabant Region
Explorica event in Bergen Op Zoom

Day 5 Liberation Celebration Day

Explorica event at Overloon War Museum
Explorica event at Efteling Theme Park

Day 6 Brabant Region--Flanders

Travel to Flanders
In Flanders Fields Museum visit
Passchendaele Canadian Memorial Park

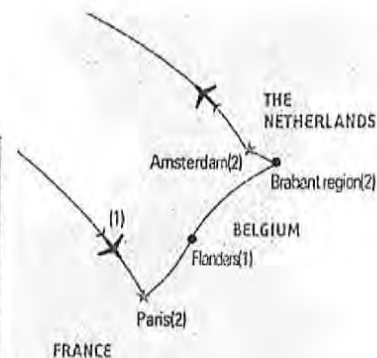
Day 7 Flanders--Paris

Vimy Ridge excursion
Vimy Ridge guided visit, Vimy Trenches visit, Vimy Tunnels visit, Memorial Museum visit
Paris city walk
Île de la Cité, Notre-Dame Cathedral, Île St. Louis, Latin Quarter

Day 8 Paris Landmarks

Paris guided sightseeing tour
Arc de Triomphe, Champs-Élysées, Eiffel Tower, Champ de Mars, École Militaire, Les Invalides, Conciergerie, Tuileries Garden, Place Vendôme, Opera House
Louvre visit

Day 9 End tour



Reserve your Spot!

Tour Center ID: Clement-2363

Initial registration deadline: February 29, 2024

What's included

We provide everything you need for a remarkable trip:

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

Tour investment

Students (travellers under the age of 23): \$4,640

Adults (age 23 and over): \$5,080

Price reflects savings of a \$200 travel grant. Sign up by 2/29/2024 and enter code PVNCCDSB200 in order to take advantage of this limited-time offer!

Automatic monthly payment plan

Pay \$50 upon enrolment and the balance will be divided into equal monthly payments, charged automatically to your chequing account. As of December 19, 2023, your monthly payment would be just \$291.00. Manual plan also available; learn more on explorica.ca/paymentplans.

Travel Protection

Most Explorica travellers protect their investment with our Travel Protection Plan Plus, which includes a Cancel For Any Reason waiver for only \$25 per day. To learn more, visit explorica.ca/cfar.

Carbon neutral travel with Choose Earth

Our Choose Earth program enables travellers to offset the carbon emissions generated by their travel for \$19, plus our 100% company match. To learn more, visit worldstrides.ca/carbonoffset.

Enroll online,
by phone, or by mail

explorica.ca/Clement-2363

1.828.378.8845

Download and
complete a paper
application on
explorica.ca/resources

←explorica→
by WorldStrides

3280 Bloor Street West
Suite 901,
Toronto, ON M8X 2X3



VE Day 80 (2025): Netherlands & Paris

GROUP INFORMATION



TourCenter ID:
Clement-2363

Departing From:
Toronto

Departing:
May 1, 2025

Returning:
May 9, 2025

Sign Up Deadline
February 29, 2024

Day 7 Flanders--Paris

Vimy Ridge excursion
Vimy Ridge guided visit, Vimy Trenches visit, Vimy
Tunnels visit, Memorial Museum visit
Paris city walk
Île de la Cité, Notre-Dame Cathedral, Île St. Louis,
Latin Quarter

Day 8 Paris Landmarks

Paris guided sightseeing tour
Arc de Triomphe, Champs-Élysées, Eiffel Tower,
Champ de Mars, École Militaire, Les Invalides,
Conciergerie, Tuileries Garden, Place Vendôme,
Opera House
Louvre visit

Day 9 Fly home to Toronto

TOUR ITINERARY

Day 1 Start tour

Tour must depart Canada on May 1, 2025

Day 2 Hello Amsterdam

Meet your tour director and check into hotel
Amsterdam tour director-led sightseeing
Canal guided cruise, Diamond factory visit, Anne
Frank House visit

Day 3 Arnhem excursion

Freedom Museum visit
Groesbeek Canadian War Cemetery visit
John Frost Bridge (photo stop)

Day 4 Amsterdam--Brabant Region

Travel to the Brabant Region
Explorica event in Bergen Op Zoom

Day 5 Liberation Celebration Day

Explorica event at Overloon War Museum
Explorica event at Efteling Theme Park

Day 6 Brabant Region--Flanders

Travel to Flanders
In Flanders Fields Museum visit
Passchendaele Canadian Memorial Park

Total Fee:* \$4,640.00

Tour Quote Breakdown

The following fees apply to your full-paying participants:

Tour Fee*	\$4,594.00
Tour Fee Discount	\$-92.00
Travel Protection Plan Plus	\$225.00
On-Tour Tipping	\$113.00
** Fall Travel Voucher	\$-200.00
Total Fee*	\$4,640.00

OR 15 monthly payments of \$291.00

After initial payment of \$275.00

* Last day for this Tour Fee is Feb 29, 2024.

** Only valid with voucher code PVNCCDSB200

Additional Adult Fees

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

Adult Supplement	\$125.00
Twin Room Upgrade	\$315.00
Additional Adult Fee	\$440.00

Free Chaperones

6 travellers = 1 Free Chaperone

Your free place ratio is such that your group will fully contribute towards 5 free places, and partially contribute to an additional free place. We reimburse this partial contribution to you as a Cash Stipend.

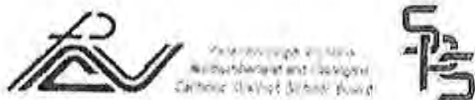
Private Group Fees:**Your Tour is a Private Group Tour**

As a Private Group, the cost of your tour will be based on the final group size. The Private Group amount in bold below has been included in the total cost of the trip quoted above and this is based on your estimated group size. If the final group size is smaller or larger than estimated, the Private Group amount will be updated on each participant's account the day after the final enrolment deadline.

15-19 Travelers	\$498
20-24 Travelers	\$315
25-29 Travelers	\$199
30-34 Travelers	\$120
35-39 Travelers	\$62
40+ Travelers	\$0

TOUR FEE INCLUDES:

- Round-trip airfare
- 7 overnight stays (10 with extension) in hotels with private bathrooms
- Full European breakfast daily
- Dinner daily
- Full-time services of a professional tour director
- Guided sightseeing tours and city walks as per itinerary
- Visits to select attractions as per itinerary
- Tour Diary™
- Local Guide and Local Bus Driver tips; see note regarding other important tips
- Note: On arrival day only dinner is provided; on departure day, only breakfast is provided
- Note: Tour cost does not include airline-imposed baggage fees, or fees for any required passport or visa. Optional excursions, optional pre-paid Tour Director and multi-day bus driver tipping, among other individual and group customizations will be listed as separate line items in the total trip cost, if included.



Cost & Sharing

- Consolidated Tour Fee: \$4,640.00 per student
 - Includes Gratuities of \$113.00 per student
 - Travel Protection Plan Plus \$225.00 per student
- Additional Costs (To be paid by student and/or their parents):
 - Passport Application
 - Bus to and from airport (approx. \$90 per student)
 - Supply coverage for teacher-chaperones (approx. \$200 per student)
- Any personal bonuses will be used to offset the cost of the trip and/or to enhance the trip.

Chaperone Information

- Chaperone to student ratio will be approximately 1:8; this allows for close supervision at all times.
- Chaperones will be current staff members at St. Peter Catholic Secondary School with a mixture of male and female teachers. All chaperones will have police checks (teachers have already had police record checks completed).
- Proposed Chaperones:
 - Robin Clément - Group Leader & male teacher
 - Shannon Brady – Principal & female chaperone
 - Sandra Coyle – Vice Principal & female chaperone
 - Linda Gendron – Female teacher
 - Stephen Brown – Male teacher

Liability Forms & Student Information

- See attached forms:
 - Informed Consent (Category 5) for Students under 18 Years
 - Informed Consent (Category 5) for Students over 18 Years
 - Code of Behaviour Contract
 - Student Information & Parental Consent, Custom's Letter
- These are collected at the pre-departure meeting (along with copies of passports and birth certificates). Copies are made for each chaperone to carry with them. Rooming lists are created and used for nightly room checks.



TuGo Travel Insurance

TuGo is a third-party administrator of travel insurance products and services, based in Richmond, BC. With over 56 years of experience, they offer a comprehensive insurance package and excellent customer service.

Some important benefits included under the TuGo Explorer Package are:

- Emergency Medical: Up to \$1,000,000
- Travel Delay: \$200 per day up to a maximum of \$2,000
- Baggage and Personal Effects: Up to a maximum of \$3,000
- Delay of Baggage: Up to a maximum of \$500
- Mental Health Coverage
- Emergency Medical COVID-19 Benefit for Vaccinated Canadians
- Coverage for the Cancellation of a Trip by the School Board due to Labour Strike
- Coverage for the Cancellation of a Trip by the School Board due to Risk of Harm
- Cancel For Any Reason Waiver benefit*

If you have any questions, please contact Explorica by WorldStrides at 1-888-378-8845 and a customer service consultant will assist you. If you have any outstanding questions, TuGo's Customer Service team can be reached at:

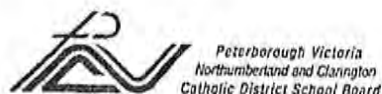
Toll-Free: 1-855-929-8846

Local: 604-276-9900

Mon-Fri: 6:00 a.m. – 6:00 p.m. (PST)

Sat: 7:00 a.m. – 4:00 p.m. (PST)

* The Cancel For Any Reason Waiver benefit is provided by WorldStrides Canada and is not an insurance benefit provided by TuGo or their designated underwriters.



LSS 10

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)

St. Peter Catholic Secondary School has arranged an educational international trip with the tour company Explorica to tour the Netherlands & France as part of the commemoration of the 80th anniversary of VE Day from May 1 – May 9, 2025.

**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 the tour listed above and in the detailed itinerary 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 international travel:

1. Injury due to trip and fall
2. Injury due to transportation accident
3. Illness

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 Netherlands & France 2025 trip from May 1 - 9 2025 you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

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

ACKNOWLEDGEMENT

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

Signature of Student: _____ Date: _____

Signature of Parent/Guardian: _____ Date: _____

PERMISSION

I give _____ permission to participate in the Netherlands & France tour that is to be held on or about
(print name of student)

May 1-9, 2025. If my child is participating in an international excursion, I will keep apprised of travel advisories in place at the time of the trip.

Signature of Parent/ Guardian: _____ Date: _____



RELEASE AND INDEMNIFICATION FORM FOR EDUCATION TRIPS

Category 4 or 5 - Students over 18 Years

The Peterborough Victoria Northumberland and Clarington Catholic District School Board will make available the opportunity of participating in an educational international trip with the tour company Explorica to tour the Netherlands & France as part of the commemoration of the 80th anniversary of VE Day from May 1 – May 9, 2025 to the students at St. Peter Catholic Secondary School.

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

ELEMENT OF RISK

Educational activity programs, such as the tour listed above and in the detailed itinerary 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 May 2025 Trip to the Netherlands & France arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board and St. Peter Catholic Secondary School on or about May 1-9, 2025.

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/Adult: _____ Date: _____



May 1, 2025

Customs Official,

My child _____ is traveling on a international trip
(full name)
planned with Explorica and is traveling with 39 other students and 6 teacher
chaperones (total group size 46) from St. Peter Catholic Secondary School.

By signing this letter, I am giving permission for my child to be traveling: leaving
Toronto Pearson International Airport on May 1, 2025 arriving in Amsterdam May 2,
2025. Returning from Paris to Toronto Pearson International Airport on May 9, 2025.
The group will be traveling throughout Amsterdam and France according to the detailed
itinerary on the reverse.

Should you need to contact me/us:

Parent/Guardian: _____

Address: _____

Phone Number: _____

Relationship: _____

Signature: _____

Parent/Guardian: _____

Address: _____

Phone Number: _____

Relationship: _____

Signature: _____



Itinerary for the Netherlands and France trip on May 1st – 9th, 2025

May 1 - Fly Toronto to Amsterdam

May 2 - Amsterdam

- Meet tour director and check into hotel
- Amsterdam tour director-led sightseeing
- Canal guided cruise, Diamond factory visit, Anne Frank House visit

May 3 - Arnhem excursion

- Freedom Museum visit
- Groesbeek Canadian War Cemetery visit
- John Frost Bridge (photo stop)
- Mass at Church of Our Lady Catholic Church

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- Travel to the Brabant Region
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- Explorica event at Overloon War Museum
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- Travel to Flanders
- In Flanders Fields Museum visit
- Passchendaele Canadian Memorial Park

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- Vimy Ridge excursion
- Vimy Ridge guided visit, Vimy Trenches visit, Vimy Tunnels visit, Memorial Museum visit
- Paris city walk
- Île de la Cité, Notre-Dame Cathedral, Île St. Louis, Latin Quarter

May 8 - Paris Landmarks

- Paris guided sightseeing tour
- Arc de Triomphe, Champs-Élysées, Eiffel Tower, Champ de Mars, École Militaire, Les Invalides, Conciergerie, Tuileries Garden, Place Vendôme, Opera House
- Louvre visit

May 9 – Fly home to Toronto



Code of Behavior Netherlands & France May 1-9, 2025

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

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

To ensure that everyone will be able to enjoy this excursion, the following Code of Behaviour has been put in place.

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

9. Dress appropriately. Clothing which is unacceptable on dress down days at school is unacceptable on the trip. In order to enter churches, you must be wearing a shirt with sleeves, your shirt must meet your pants, you cannot be wearing short shorts/skirts. Leggings/tights should be worn with long shirts. You are not permitted to wander the halls of the hotel or lobby areas wearing pajamas.
10. All participants are subject to the laws of the countries they are visiting. Shoplifting, illegal drug possession and other offences carry severe consequences.
11. Should any hotels have a pool, participants are not allowed to swim in hotel pools or at any beach. **Swimming on the trip will not be allowed under any circumstances.**
12. Students may not rent, drive or be a passenger in any vehicle (car, bike, motorcycle, boat etc.) unless approved by a chaperone. (Emergency use of taxis is permitted)
13. A student who chooses not to follow the outlined expectations, is subject to the appropriate consequences during the trip and upon his/her return, which may include suspension from school and/or the loss of future school excursion privileges.
14. You are to listen to the chaperones from our group. Regardless of what any groups we may be paired with is doing you are to follow the rules laid out in this document and the directions of Mr. Clément, Mrs. Brady, Mrs. Coyle, Mrs. Gendron, Mr. Brown and any other teacher chaperones.
15. If, in the judgement of the chaperones, the action of a student seriously breaches the Code of Behavior, or 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.**

.....

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

Parent/guardian Signature: _____

Date: _____

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

Student Signature: _____

Date: _____

Submit 1 copy & Keep one copy at home



EMERGENCY ACTION PLAN

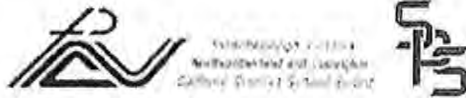
Category 3, 4 or 5 (and Category 2 if engaging in High Care Activities)

Trip : St. Peter Catholic Secondary School, The Netherlands & France 2025

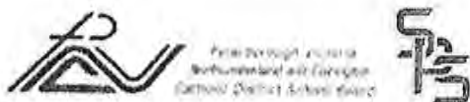
Date: May 1 – 9 2025

Supervisor in Charge : Mr. Robin Clément

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	Robin Clément – Supervisor in Charge 705-772-9112 Shannon Brady – Principal 705-772-4929 Sandra Coyle – Vice-Principal 705-931-8585 Linda Gendron – Teacher 705-957-2418 Stephen Brown – Teacher 705-772-9938
Location of Activity <i>Address of Facility</i>	Netherlands & France Hotels TBD, but common hotels used by Explorica: Amsterdam – Ibis Hotel Budget City South Amsterdam - Professor J.H. Bavincklaan 1, 1183 AT Amstelveen, Netherlands Brabant Region - Campanile Breda - Minervum 7090, 4817 ZK Breda, Netherlands Paris – Ibis Hotel Paris La Defense Centre - La Défense, 4 Boulevard De Neuilly, 1 Pont De Neuilly, 92400 Courbevoie, France
Student List <i>Include full student names and birthdays</i>	TBD – List and information to be provided once participants are confirmed.
Parent Contact List <i>Include full parent names and phone numbers</i>	TBD – List and information to be provided once participants are confirmed.
Nearest Hospital <i>Address of nearest Hospital</i>	Based on possible hotels listed above: VU University Medical Center - De Boelelaan 1117, 1081 HV Amsterdam, Netherlands Jeroen Bosch Ziekenhuis - Henri Dunantstraat 1, 5223 GZ 's-Hertogenbosch, Netherlands Centre Hospitalier Rives de Seine, Site de Courbevoie - 30 Rue Kilford, 92400 Courbevoie, France
Border Crossing Plan <i>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?</i>	1. Parents will be contacted to come pick him/her up at the airport. Parents will be responsible for any applicable costs. 2. A designated chaperone of the same sex, as well as an Explorica representative will stay with the student until picked up. 3. The trip will continue as planned.
First Aid Kit <i>A first-aid kit must be accessible at all times</i>	First-aid kit will be on the Supervisor in charge's (Robin Clément) person at all times. Tour Director also carries first-aid supplies.



Emergency Item	Action Plan
Plan of Care <i>A copy for each applicable student must be printed from Edsembl</i>	Student information, including medical information, is provided to all chaperones as well as access to a Google Drive Folder with digital copies.
Concussion Protocol <i>A copy of the required policy and forms must be available for completion in the event of a suspected concussion</i>	Forms to be kept by Supervisor in charge at all times as well as digital copies in Google Drive.
Heat Warning <i>Monitor Environment Canada/local Public Health recommendations</i> <i>Encourage staff and students to drink lots of cold fluids</i> <i>Avoid strenuous physical activities</i> <i>Wear light, loose fitted and breathable clothing</i> <i>Avoid direct exposure to sun</i> <i>Wear hat, sunglasses and apply sunscreen</i> <i>Alter schedule for the day to put strenuous tasks before heat rises (if possible)</i> <i>Provide a cooling room, if available</i>	Explorica Contacts (see also p. 15- 20 of Explorica Safety and Security Plan): 24/7 emergency support Global Vigilance Group – Network of 70+ offices around the world Emergency Phone Number (24/7): 1.617.210.6194 International Tours: 1.888.378.8845 ext. 194 (Toll-free within Canada) 1.416.485.1200 (Outside Canada) Customer Service: 1.888.378.8845, select option #3 (Toll-free within Canada) Department of Health Amsterdam - https://www.fast-trackcities.org/department-of-health/amsterdam Paris Public Health - https://u-paris.fr/paris-public-health/
Cold Warning <i>Establish "warm areas" for lunch and work/rest breaks</i> <i>Encourage the use of warm clothing for outdoor play</i> <i>Encourage the use of layers for outdoor play</i> <i>Encourage staff to wear appropriate footwear</i> <i>Follow AP816 "Extreme Weather"</i>	Explorica Contacts (see also p. 15- 20 of Explorica Safety and Security Plan): 24/7 emergency support Global Vigilance Group – Network of 70+ offices around the world Emergency Phone Number (24/7): 1.617.210.6194 International Tours: 1.888.378.8845 ext. 194 (Toll-free within Canada) 1.416.485.1200 (Outside Canada) Customer Service: 1.888.378.8845, select option #3 (Toll-free within Canada) Department of Health Amsterdam - https://www.fast-trackcities.org/department-of-health/amsterdam Paris Public Health - https://u-paris.fr/paris-public-health/
Tornado Warning <i>Seek shelter immediately</i> <i>Make an effort to move portable classes indoors</i> <i>Move students to lowest level of building</i> <i>Move students away from windows, doors, outside</i> <i>Put as many walls as possible between staff/students & outside (ideal locations include washroom, change rooms, interior rooms)</i> <i>Coordinate which stairwell should be used by which class</i> <i>Guide staff and students to crouch low, head down and protect the back of your head with your arms.</i>	Explorica Contacts (see also p. 15- 20 of Explorica Safety and Security Plan): 24/7 emergency support Global Vigilance Group – Network of 70+ offices around the world Emergency Phone Number (24/7): 1.617.210.6194 International Tours: 1.888.378.8845 ext. 194 (Toll-free within Canada) 1.416.485.1200 (Outside Canada) Customer Service: 1.888.378.8845, select option #3 (Toll-free within Canada) Department of Health Amsterdam - https://www.fast-trackcities.org/department-of-health/amsterdam Paris Public Health - https://u-paris.fr/paris-public-health/



Emergency Item	Action Plan
Thunderstorm Warning <i>When lightning is seen or thunder is heard, staff will immediately suspend outdoor activities and have staff and students take shelter in a protected area. Establish the protected area and ensure all staff know where it is.</i>	Explorica Contacts (see also p. 15- 20 of Explorica Safety and Security Plan); 24/7 emergency support Global Vigilance Group – Network of 70+ offices around the world Emergency Phone Number (24/7): 1.617.210.6194 International Tours: 1.888.378.8845 ext. 194 (Toll-free within Canada) 1.416.485.1200 (Outside Canada) Customer Service: 1.888.378.8845, select option #3 (Toll-free within Canada) Weather Network - https://www.theweathernetwork.com/eu
High Wind Warning <i>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)</i>	Explorica Contacts (see also p. 15- 20 of Explorica Safety and Security Plan); 24/7 emergency support Global Vigilance Group – Network of 70+ offices around the world Emergency Phone Number (24/7): 1.617.210.6194 International Tours: 1.888.378.8845 ext. 194 (Toll-free within Canada) 1.416.485.1200 (Outside Canada) Customer Service: 1.888.378.8845, select option #3 (Toll-free within Canada) Weather Network - https://www.theweathernetwork.com/eu
Flood Advisory <i>When issued by the local conservation authority, schools will take advised precautions to maintain the safety of staff and students.</i>	Explorica Contacts (see also p. 15- 20 of Explorica Safety and Security Plan); 24/7 emergency support Global Vigilance Group – Network of 70+ offices around the world Emergency Phone Number (24/7): 1.617.210.6194 International Tours: 1.888.378.8845 ext. 194 (Toll-free within Canada) 1.416.485.1200 (Outside Canada) Customer Service: 1.888.378.8845, select option #3 (Toll-free within Canada) International Water Association https://iwa-network.org/city/amsterdam/ Conservation and restoration in France - https://www.culture.gouv.fr/en/Thematic/Conservation-restoration/Conservation-and-restoration-in-France

Government of Canada Travel advice and advisories:

Netherlands

<https://travel.gc.ca/destinations/netherlands>

France

<https://travel.gc.ca/destinations/france>



Communication Plan

Board Office: 705-748-4861

1. In case of emergency or delay, **Robin Clément** will contact **Karen Bycok** at St. Peter Catholic Secondary School.

Karen Bycok: during school days: SPCSS: 705-745-1358 ext 1016
Email: kbycok@pvnccdsb.on.ca

2. While on excursions in the Netherlands and France the PVNC teacher supervisors will carry a cell phone so that students may contact them. **Robin Clément** will be the primary contact in Europe and can be reached by PVNC email - rclement@pvnccdsb.on.ca.

3. EMERGENCY CONTACTS IN EUROPE:

EXPLORICA: 1-617-210-6194 (ask for Clément)

TRIPMATE: 1-800-555-9095

Robin Clément - Teacher in Charge
Email: rclement@pvnccdsb.on.ca
Cell: 705-772-9112

Shannon Brady – Principal
Email: sbrady@pvnccdsb.on.ca
Cell: 705-772-4929

Linda Gendron – Teacher
Email: lgendron@pvnccdsb.on.ca
Cell: 705-957-2418

Sandra Coyle – Vice Principal
Email: scoyle@pvnccdsb.on.ca
Cell: 705-931-8585

Steve Brown – Teacher
Email: sbrown@pvnccdsb.on.ca
Cell: 705-772-9938



This is a **SAMPLE** Parent Information Package that is sent home prior to departure. Copies are also given to the administration team. This contains all the phone numbers that parent(s)/guardian(s) would require to contact the group while on tour should they need to. This is one that was used for a previous March Break trip to Italy.

Parent Information Package

Explorica Contact:

Emergency Phone Number (24/7): 1.617.210.6194

International Tours: 1.888.378.8845 (Toll-free within Canada)
1.416.485.1200 (Outside Canada)

Customer Service: 1.888.378.8845, select option #3 (Toll-free within Canada)

Departing Flight: Alitalia 651 depart 5:15pm arrive Rome 7:45am

Rome Hotel:

Hotel Cascina Palace
Via Attilio Benigni 7 Roma, 00153
Phone Number: 011 39 0682002288

Florence Hotel:

Club Hotel de la Gare
Via Santa Caterina da Siena 11
Firenze, 50123
Phone Number: 011 39 055217707

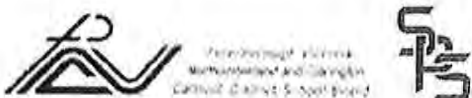
Venice Hotel:

Hotel Sant'ambrogio (Lido di Jesolo)
Via Bafile 393 Lido di Jesolo, 30017
Phone Number: 011 39 0421370370

Milan Hotel:

Express Holiday Inn Milan Bicocca
Via Della Giustizia 10/D Milan, Italy 20125
Phone Number: 011 39 0266715000

Returning Flight: Air One 2701 Depart Milan 6:45am arrive Rome 7:55am
Alitalia Flight 650 Depart Rome 10:20am arrive Toronto 3:20pm



Itinerary for the Netherlands and France trip on May 1st - 9th, 2025

May 1 - Fly Toronto to Amsterdam

May 2 - Amsterdam

- Meet tour director and check into hotel
- Amsterdam tour director-led sightseeing
- Canal guided cruise, Diamond factory visit, Anne Frank House visit

May 3 - Arnhem excursion

- Freedom Museum visit
- Groesbeek Canadian War Cemetery visit
- John Frost Bridge (photo stop)
- Mass at Church of Our Lady Catholic Church

May 4 - Amsterdam--Brabant Region

- Travel to the Brabant Region
- Explorica event in Bergen Op Zoom

May 5 - Liberation Celebration Day

- Explorica event at Overloon War Museum
- Explorica event at Efteling Theme Park

May 6 - Brabant Region--Flanders

- Travel to Flanders
- In Flanders Fields Museum visit
- Passchendaele Canadian Memorial Park

May 7 - Flanders--Paris

- Vimy Ridge excursion
- Vimy Ridge guided visit, Vimy Trenches visit, Vimy Tunnels visit, Memorial Museum visit
- Paris city walk
- Île de la Cité, Notre-Dame Cathedral, Île St. Louis, Latin Quarter

May 8 - Paris Landmarks

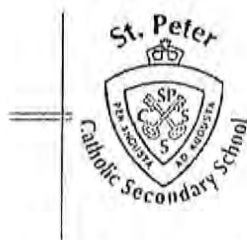
- Paris guided sightseeing tour
- Arc de Triomphe, Champs-Élysées, Eiffel Tower, Champ de Mars, École Militaire, Les Invalides, Conciergerie, Tuileries Garden, Place Vendôme, Opera House
- Louvre visit

May 9 - Fly home to Toronto



PARENT MEETINGS

1. Parent information meeting for international trip to the Netherlands and France to commemorate the 80th anniversary of VE Day.
 - January 17th, 2024 in the Learning Commons at St Peter Catholic Secondary School.
2. First meeting with confirmed trip participants
 - June, 2024 in the Learning Commons at St Peter Catholic Secondary School.
3. Pre-departure meeting with confirmed trip participants
 - April, 2025 in the Learning Commons at St Peter Catholic Secondary School.



ST. PETER
CATHOLIC SECONDARY SCHOOL

730 MEDICAL DRIVE • PETERBOROUGH • ONTARIO • K9J 6M4
TEL: (705) 745-1358 • FAX: (705) 745-5025

Dear Parents & Guardians:

This letter is to invite you to an information meeting about a prospective international trip to the Netherlands and France in 2025 to commemorate the 80th anniversary of VE Day. The purpose of this meeting is to discuss costs, itinerary, insurance and coverage, fundraising opportunities, emergency action plan, behavioural expectations, and the process for going on an international tour. All interested participants should attend as well.

International trips are a long standing tradition at St. Peter as well as throughout the PVNC school community. Personally, I have been a part of 11 European tours with both St. Stephen and St. Peter Secondary Schools.

Due to changing travel conditions since the pandemic, parents and guardians must acknowledge that the Travel Protection Plan Plus insurance through Explorica is mandatory. Participants may not opt out of the insurance. The extent to what is covered by travel insurance has also changed. Travel Protect Plan Plus and Cancel for Any Reason Insurance (CFAR) is the premium cancellation insurance policy that the tour is able to currently secure. Within the premium package, 75 percent of the cancellation fees may be recovered if the tour is to be cancelled due to extenuating circumstances.

I _____ parent/guardian of _____ (student) have read, acknowledge, and agree to that if the trip is cancelled I understand I may only receive up to 75 percent of the money back (insurance cancellation policy).

(Signature of parent/guardian) Please sign and return to Mr. Clément.

Thank you for your interest in this wonderful opportunity.

Sincerely,

Robin Clément
St. Peter Secondary School
rclement@pvncdsb.on.ca

Safety and Security Plan

Table of Contents

About WorldStrides Canada	2-3
Associations and Partners.....	4
Your WorldStrides Canada Tour	5-7
Tour Directors	
Ground Transportation	
Flights	
Activities	
Meals and Accommodations	
Code of Conduct	8
Communication on Tour.....	9
Travel Protection.....	10-11
Liability.....	12
Travel with Confidence	13
Safety Committee	14
Proactive Security Steps	15
Emergency Management.....	16
Emergency Response Plan	17-19
Contact Information	20



About WorldStrides Canada

Education and personal growth are at the heart of WorldStrides Canada's mission. We aim to be the leader in experiential learning for students of all ages throughout their lifetime learning journey, allowing them to develop independence, leadership, problem-solving skills, compassion, and worldliness. In short, we encourage students and teachers to see the world—and themselves—in new ways.

We see every day as an opportunity to learn, grow, and inspire. Led by our expert Tour Directors, your students will discover new destinations, broaden their horizons, and participate in hands-on educational activities that stimulate critical thinking and personal growth. We're steadfast in our goal of making educational travel easy, fun, and safe for both students and teachers.

When it comes to safety, our record is exceptional

Our Health and Safety team continues to work behind the scenes to make sure your students are able to squeeze every ounce of learning and excitement out of your trip—after all, what's travel without fun? From safety briefings and adjusted itineraries to cleaning protocols and more, you can rest assured that we've thought of it all—and we continue to review, revise, and implement updated procedures to keep our travellers safe, no matter where in the world their learning takes them.

We've spent the last couple of years working hard to get travellers back on the road, and we're more excited than ever to continue bringing immersive educational adventures to you and your students. You'll travel with confidence knowing that you're backed by a global network of support, industry-leading innovation, and more than half a century of experience keeping travellers safe.

About WorldStrides Canada continues on the next page.



We proudly offer you and your students the following, included on all tours:

Comprehensive liability coverage	When you travel with WorldStrides Canada, your tour is backed by our industry-leading policy, protecting third parties such as your school and school board.
24/7 emergency support	For any problems that may arise, our dedicated WorldAssist Team is always ready to provide assistance.
Global presence	With more than 70 offices around the world, you can rest assured that we're always nearby and ready to help if the need arises.
Doctors on Call Program	Exclusive partnership with the George Washington University Department of Emergency Medicine.
Exlog Global partnership	An international risk management organization providing premium travel security and crisis response services.

In addition, students have the option to include a travel protection plan because, as we know, unexpected things may cause you to cancel your travel plans or cut them short. Without adequate protection, you could lose your travel investment. With insurance, your child can travel while you remain stress-free knowing they're protected.

Travel Protection Plan Plus - WorldStrides Canada

Our Travel Protection Plan Plus covers school board cancellations and common mishaps like misplaced tickets or passports, lost luggage, sickness or injury during the tour, and more. Along with providing a range of insured benefits from TuGo, the Travel Protection Plan Plus also includes the WorldStrides exclusive Cancel For Any Reason (CFAR) Waiver benefit. This CFAR Waiver allows you to cancel your trip for any reason not otherwise covered by your insurance policy.

Travel Guard - Brightspark

Brightspark offers the opportunity to protect both your child and your financial investment in their trip. This plan includes full reimbursement in the case of a cancellation due to a school board ruling or covered cancellation prior to departure; partial reimbursement for trip interruption; complete medical coverage while away; and lost, stolen, or damaged baggage.*

**The policy does have terms and conditions. It is the passenger's or passenger guardian's responsibility to contact Travel Guard for clarification of coverage. For a detailed copy of the policy, please speak with your Program Consultant.*

Please take some time to read through this plan and familiarize yourself with our company policies regarding safety and security. If you have any further questions or concerns, please call us at 1-888-378-8845 or 1-800-267-6425.



Associations and Partners

Associations

We're proud to be members in good standing with some of the top travel organizations in the industry.

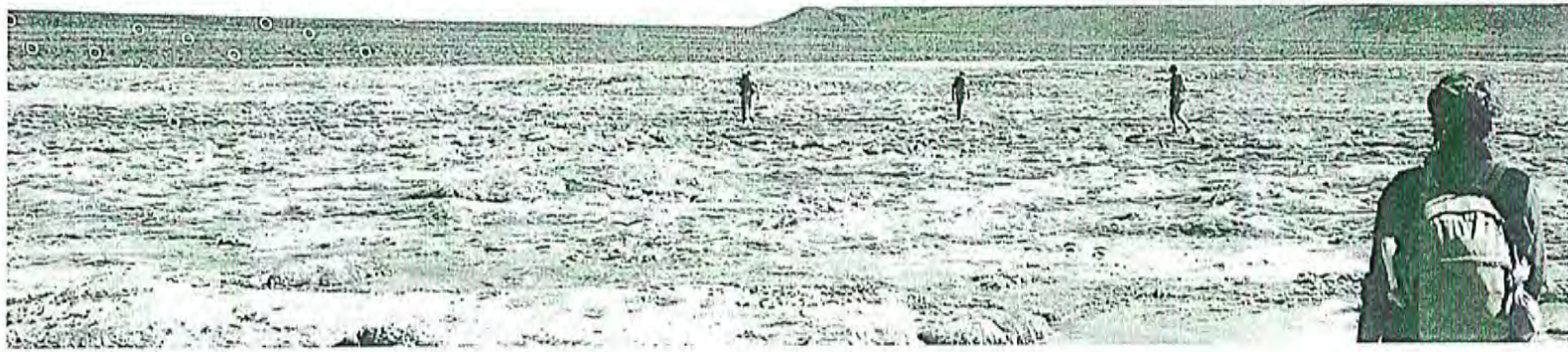
- * Ontario Motor Coach Association (OMCA)
- * Travel Industry Council of Ontario (TICO)
- * Office de la Protection du Consommateur (OPC)
- * Student Youth Travel Association (SYTA)
- * National Tour Association (NTA)
- * European Tour Operators Association (ETOA)
- * The Better Business Bureau (BBB)
- * International Air Transportation Association (IATA)
- * World Youth Student & Educational Travel Confederation (WYSETC)
- * United States Tour Operators Association (USTOA)

Partners

As part of our partnership with **Exlog Global**, WorldStrides offers a global network of support, including industry-leading risk management services. Exlog is a premier global security company that enables you to travel the world safely and efficiently. Their state-of-the-art technology identifies and monitors current and potential threats, providing you with the most up-to-date intelligence and insights available. Our travellers, staff, and partners can rest easy knowing that risks are anticipated, monitored, and addressed in real time.

Our **Doctors on Call** program is an exclusive partnership with George Washington University Hospital physicians to provide 24/7 access to medical support for travellers in the Washington, D.C. metro area and around the world. Dr. Neal Sikka, Chief of Innovative Practice at the George Washington University Department of Emergency Medicine, serves as WorldStrides' Medical Director and heads the Doctors on Call program. He and his team oversee medical response planning and case management for the organization.

We work directly with the best suppliers in the business, communicating with them constantly to ensure that the accommodations, activities, transportation, and meals for our student groups are second to none. United Airlines, Coach Canada, Marriott, and Hard Rock Cafe are just a few of our premium partners.



Your WorldStrides Canada Tour

We work with you every step of the way to ensure that every aspect of your tour goes your way, from the preliminary planning process to your students' safe arrival home. That's why our dedicated staff works around the clock, so that you can get back to doing what you do best: changing lives one student at a time.

Tour Directors

With WorldStrides Canada, you never work alone. Our professional Tour Directors provide 24/7 support for our travellers, accompanying them every step of the way from arrival to departure. They know the cities our tours visit by heart, are fluent in the local languages and customs, and will advise travellers to support their personal safety and the safety of their belongings. Every WorldStrides Canada Tour Director is thoroughly trained in safety procedures and how to handle any situation that may arise. We maintain regular contact with all WorldStrides Canada field staff to provide up-to-date information on local conditions.

Requirements for all WorldStrides Canada Tour Directors:

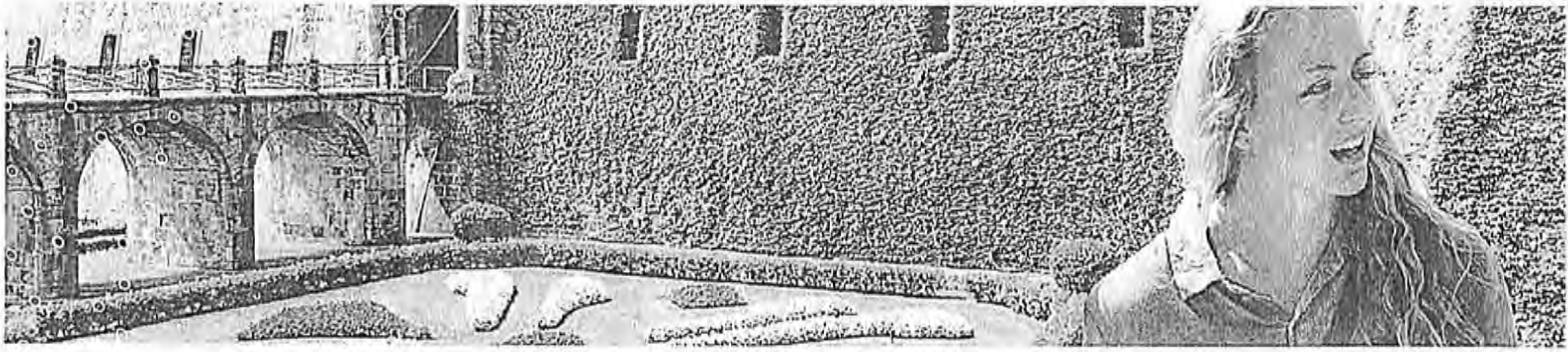
- * Regular criminal background checks
- * Introductory first-aid certification
- * Intensive annual trainings in safety and security
- * References before hire

Tour Director responsibilities:

- * Lead and coordinate tours, ensuring the itinerary runs smoothly and on time
- * Advise students on safety practices, such as keeping hotel doors locked, securing valuables, locating emergency exits, and implementing the "buddy" system
- * Liaise effectively with WorldStrides Canada's operations and emergency departments

Tour Director department support from WorldStrides Canada:

- * Organize annual Tour Director conferences to communicate safety and security updates
- * Organize on-tour support visits, sending senior Tour Directors to assist for quality control and emergency assistance purposes



Ground Transportation

WorldStrides Canada's emergency and land departments are available 24/7 and routinely deal with transportation issues. Itineraries can be rescheduled accordingly to make up for any missed activities where possible.

Public transportation

When travelling via public transit, students are organized into sub-groups with chaperones. Our student-to-chaperone ratio—6:1 internationally and 10:1 domestically—supports safety when travelling in this fashion. Every group travels with a Tour Director familiar with cities visited and corresponding public transit systems.

Rail transportation

We work with railway companies with the highest safety ratings, including Eurostar, AVE, TGV, and a number of other international rail transit lines.

Coach safety features and equipment

- * All of our motor coaches are equipped with standard safety features to protect passengers.
- * Seatbelts may be present for the comfort and safety of passengers—in fact, wearing them is compulsory in most European countries. In Canada, seatbelts are less common in spaces where transportation has been deemed safe without.
- * Fire extinguishers are usually located at the front of the vehicle.
- * Emergency exits include instructions for use in an emergency. Most coaches also have roof hatches that can be used as emergency exits.
- * First aid kits are often located in the overhead compartment above the first row of seats. They should be in a container clearly marked with the Red Cross symbol.
- * Strict adherence to current driving hours legislation.

Flights

Airline partners

We only work with the most reliable airlines. Our airline partners include most major airlines, such as KLM, Air France, Air Canada, British Airways, Lufthansa, Iberia, and Delta Airlines.

Flight delays and cancellations

Our WorldAssist team is available 24/7/365 for any problems that may arise. We also recommend purchasing an insurance plan that includes trip cancellation or interruption, as well as coverage for any additional costs incurred due to delays and cancellations. Itineraries will be rescheduled where possible to make up for any missed activities.



Activities

Water safety (swimming, kayaking, boating, canoeing, etc.)

Life jackets are provided for all water-based activities by the activity provider.

Adventure activities

For adventure activities such as zip-lining, snorkelling, hiking, circus school, or others, proper safety equipment (helmets, belays, snorkels, etc.) is required for all participants. The activity provider may require participants, or chaperones in the case of minors, to sign a waiver or release agreement. Participants are not required by WorldStrides Canada to participate in this or in any activity, and may choose not to do so. Program Leaders should advise their Tour Directors of any students who are afraid of heights or water, or are uncomfortable participating in any activity, in which case non-participation may be the best option.

NOTE: If required, all selected on-tour activities must first be approved by your school board.

Meals and Accommodations

Food safety

All restaurants must pass a safety inspection. We partner with restaurants with a variety of food options in order to accommodate food allergies, as well as cultural and religious needs. We collect and send allergy lists to restaurants in advance.

On Brightspark tours, Tour Directors will inform restaurant staff of allergies so students are served appropriate meals. At buffets, the Tour Director will explain the options for students who have allergies or restrictions.

Hotel safety

All hotels must pass a safety inspection. In most cases, specific floor supervision and nighttime security can be provided upon request. Teachers, chaperones, and students will be placed on the same floors to provide additional supervision when possible.



Code of Conduct

Learning about the local culture. Before jetting off across the world, students should do a little research. How do the locals dress? What do they eat? How do they say "hello"? This will help them adjust to the new environment and keep them from looking like tourists.

X marks the spot. Students should be where they need to be when they need to be there. Being prepared with local maps, essential phone numbers, and a watch can help them get to designated meeting spots on time. Scheduled activities are mandatory. If a student needs to be excused from an activity for any reason, they should ask their Program Leader for permission in advance.

Paying attention to surroundings. In a new environment, there's a lot to take in, but it's crucial to stay alert. Students are advised to remain mindful of their safety and belongings at all times to avoid any mishaps while travelling.

Listening to the Program Leader and Tour Director. The group's Program Leader is responsible for students' safety, and the Tour Director is an expert in every aspect of their destination. Arriving on time, respecting curfew, and following all rules help ensure everyone can have a fun and safe experience. Quiet hours should be observed at the hotel from 10 p.m. until 6 a.m. Students are expected to follow all COVID-19 specific rules established by WorldStrides Canada, as well as any rules established by attractions, sites, and service providers.

Organizing free time responsibly. Throughout the trip, students will have periods of free time. During this time, they should always be with a small group and never stray too far from the meeting place. They should be encouraged to wear a watch, carry a map, and allot plenty of time to get to the meeting place early so the group doesn't have to wait.

Respecting the people and the culture. When travelling, students should think of themselves as guests in someone else's home. Even if foods, clothes, or behaviours seem strange, it's important to be understanding and accepting of the culture. Physical, verbal, or virtual violence, bullying, cyberbullying, inappropriate language, or inappropriate interactions with others will not be tolerated.

Illegal activities will not be tolerated. The laws abroad may be very different from the laws back home, but no matter how strange they may seem, students must follow them! If not, they are subject to the legal consequences and immediate dismissal from the tour.

Consumption of hard alcohol will not be tolerated. We do not permit excessive drinking on our tours. The allowance of a glass of wine or beer at meals is up to the discretion of Program Leaders for students over 18 and of legal drinking age in the country they are visiting.

Offering help and support to peers, Program Leader, and Tour Director. We're all in this together! Whether a friend needs a hand lifting a suitcase, a Program Leader needs to get everyone quiet, or a Tour Director needs help learning someone's name, students should lend a helping hand to whoever needs it.

Damages are students' personal responsibility. If you break it, you buy it. Damages to anything in the hotel or bus or any additional fees incurred by students (e.g. phone calls, room service, etc.) will be their financial responsibility. If students notice any damage upon arrival, they should notify their Tour Director immediately.

Experience the world and have fun! These rules are in place to keep the entire group safe, healthy, and happy on tour. Following them allows everyone to get out there and enjoy the experience of a lifetime.



Communication on Tour

We promise to keep our student travellers as safe as possible, but we understand that most parents want to check in for themselves. To ensure that student travellers can contact their families as much as possible, we make sure that there are a number of communication options available. This way students can share their adventures with those at home, and parents can personally verify that their children are safe and secure while on your program.

WorldAssist

We believe it's important to be prepared for any emergencies that might arise while travelling on your program. With WorldStrides Canada's worldwide network, internationally located offices, and 24/7/365 on-program support, our 20 full-time professionals are ready to assist with any problem, at any time, in any country. If a problem or emergency occurs on your tour, we will respond swiftly and appropriately to minimize any disruption to your program. Our support team can be reached at 1-800-999-4542 or +1-416-545-5845.

Brightspark's customer care

Our 24-hour on-tour customer service line is always staffed and ready to provide rapid response. If you have an emergency anywhere or at any time, please call 1-800-267-6425 ext 5.

Worldwide network

Our Vice President of Health and Safety, supported by our team of risk management professionals, continually assesses all travel destinations and situations. We partner with Exlog Global, a leading worldwide security and risk management organization, for additional assistance monitoring and evaluating global conditions.

We operate more than 70 offices on six continents. While on tour, our international network of offices enables us to react swiftly to any situation requiring immediate on-site assistance.

Calling home

While travellers should be careful about flaunting expensive smartphones, it can be a great safety asset to have a working phone while travelling. On international tours, consider purchasing a local SIM card or an appropriate roaming package from your cell phone provider to keep in touch with your group and your family at home.



Travel Protection

Protect yourself, your belongings, and your tour investment with the best insurance in educational travel. We offer your choice of protection plans in partnership with two industry-leading travel insurance companies.

Although not required, we highly suggest all travellers purchase travel protection, so they are covered for lost bags, misplaced tickets or passports, or illness during the tour.

Travel Protection Plan Plus - WorldStrides Canada

The Travel Protection Plan Plus, which includes the "Explorer" insurance package from TuGo, covers you for a range of events, including:

- * A traveller's injury, sickness, or death of a family member;
- * Theft of passport or visas;
- * Flight cancellations and delays;
- * Loss of luggage and personal effects;
- * Trip cancellation or trip interruption due to covered reasons such as illness, injury, death, acts of terror;
- * Trip cancellation due to Government of Canada travel advisory for "avoid all travel" or "avoid non-essential travel";
- * School Board or governing organization-enforced trip cancellations

Cancel For Any Reason Waiver

Along with providing you with the above insured benefits from TuGo, the Travel Protection Plan Plus also includes the WorldStrides exclusive Cancel For Any Reason (CFAR) Waiver Benefit. This CFAR waiver allows you to cancel your trip for any reason not otherwise covered by your insurance policy. WorldStrides will reimburse you for 75% of the applicable non-refundable cancellation fees, provided you cancel your trip 31 days or more before your scheduled trip departure date.

The Cancel For Any Reason Waiver Benefit does not cover:

- * Penalties associated with any air or other travel arrangements not provided by WorldStrides; or
- * The failure of WorldStrides to provide the bargained-for travel arrangements due to cessation of operations for any reason

The Cancel For Any Reason Waiver Benefit is provided by WorldStrides and is not a TuGo insurance policy benefit. If you have questions about your coverage, please call TuGo at 1-855-929-8846 and refer to the "Explorer" insurance package.

Travel Protection continues on the next page.



Travel Guard - Brightspark

As a TICO-registered agency, Brightspark offers the opportunity to protect both your child and your financial investment in their trip. Coverage includes:

- * **Changed school board rulings:** full reimbursement if the school board cancels the trip due to a travel advisory to the destination, mandated labour strike, or any other reason
- * **Cancellation prior to departure for covered situations:** illness, family death, etc.
- * **Complete medical coverage while away:** includes expenses OHIP may not cover, like bedside companion should the child be hospitalized and the parent needs to travel to be with them
- * **Trip interruption:** reimbursement for the unused portion of a tour in the event the child's trip is shortened for a covered reason
- * **Baggage and personal effects:** reimbursement for lost, stolen, or damaged baggage

School Board Ruling Waiver

If you must cancel your trip due to a school board ruling as a result of a union mandated teachers' labour strike or a school board or principal of the school determines that there is a risk of harm to students travelling to a specific region of a country included in your trip, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on your application for insurance.

In addition, should the school board cancel the trip for any other reason, or the principal of the school advises of cancellation, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on your application for insurance.

The policy does have restricted benefits. It is the passenger's or passenger's guardian's responsibility to contact Travel Guard for clarification of coverage. For a detailed copy of the policy, please talk to your Program Consultant.

WorldSrides Canada tours are underwritten by TuGo/Industrial Alliance Insurance. Brightspark tours are underwritten by Travel Guard/LAG.



Liability

We understand that many school officials are concerned about allowing their students to travel, but we assure you that safety is WorldStrides Canada's number-one priority. We have taken all precautions to protect students and other tour participants, and we have policies in place to protect the school, school board, teachers, and participants involved with our tours.

WorldStrides Canada has an exceptional safety record, but in the unlikely event of injuries or damages resulting from our negligence, we have industry-leading liability insurance that protects third parties such as the school and school board. For additional information on our liability insurance, or to receive proof of coverage, please contact your WorldStrides Canada program consultant or call 1-888-378-8845.



Travel With Confidence

WorldStrides Canada has built a decades-long reputation for industry-leading commitment to health and safety. Our experienced team is leading the way in innovating and evolving to make sure your next travel experience is safe and fun-filled. We're committed to your health, safety, and WorldClass Flexibility—for you, for your group, and for these unprecedented times.

The following COVID-19 safety protocols are reviewed regularly in conjunction with our Medical Director and are adjusted as needed. We are committed to keeping current measures in place for as long as they are helpful in mitigating the risk of contracting COVID-19 while participating on a WorldStrides Canada program. As we journey forward, we look forward to having you join us soon on your next educational travel adventure!

WorldStrides Canada's Back to Travel Task Force leverages decades of experience across our company to assess the safety of the destinations we travel, stay abreast of openings/closings, understand new protocols and regulations from our partners, and create trainings and detailed safety plans to manage the risk associated with COVID-19. The Back to Travel group, led by Chief Health and Safety and Academics Officer Terri Morgoglione, is also informed by the CDC, the Government of Canada, and our Doctors on Call staff at The University of George Washington Department of Emergency Medicine. We are closely monitoring the evolving standards of the education community and the travel industry and will continue to update our plans as new information on COVID-19 comes to light.

The values that underpin our commitment to health and safety are unchanged: a dedication to scenario and contingency planning that relies on a rich network of partners, plus a do-what-it-takes commitment to respond to whatever the world hands out.

Adaptations for safety

WorldStrides Canada will continue to rely on our deep network of safety resources, including our exclusive Doctors on Call program, 24/7/365 WorldAssist Team, and age-appropriate adult supervision to adapt in this changing environment. They may differ slightly from group to group and city to city, because we are committed to getting it right.

- * An in-depth safety briefing upon arrival
- * Deep cleaning and modified check-in at hotels
- * Adjusted itineraries to account for capacity management
- * Advanced cleaning protocols on motorcoaches
- * Carefully vetted restaurants that adhere to local guidelines and hygiene practices



Safety Committee

WorldStrides employs a Vice President of Health and Safety, who leads a department of employees fully focused on health and safety support. This executive also chairs a committee that meets biweekly to review current issues and incidents and to prioritize initiatives for incremental improvement. The committee includes seven executives with over 100 years of collective experience in educational travel.

The purpose of the Global Health and Safety Department is to look after every aspect of safety and security related to WorldStrides Canada's tours. This includes, but is not limited to, the following:

- * Advising on tour itinerary development;
- * Eliminating or issuing warnings on risks related to activities;
- * Creating standards and compliance for selecting Tour Directors, partners, and suppliers;
- * Providing safety training for Tour Directors;
- * Visiting suppliers to review safety checklists and liability insurance;
- * Drafting and reviewing contracts;
- * Overseeing processes and policies for Customer Service and Emergency Service;
- * Reviewing and updating communication tools during an emergency;
- * Updating WorldStrides Canada's safety and security manual; and
- * Ensuring training and compliance with WorldStrides Canada's major and minor incidents management plan.

Our foremost priority as a company is to invest in resources to provide for the safety of all our travellers while on an WorldStrides Canada tour. All appropriate measures are taken to maintain our current high standard of safety.



Proactive Security Steps

To ensure the highest level of safety for our travellers in every scenario:

- › We have a global presence with more than 70 offices around the world to monitor situations and assist in the event that safety issues arise.
- › Our VP of Health and Safety, supported by our 24/7 team of dedicated risk management professionals, continually assesses all travel destinations and situations.
- › We partner with Exlog Global, a leading worldwide security and risk management organization, for additional assistance in evaluating global conditions, and we actively monitor any security issues with them.
- › Our Tour Directors are extremely familiar with the cities our students visit and are available at all times to support their groups. We are in regular contact with all of our staff on the ground to provide up-to-date information on local conditions.

Some important guidance for major incident management:

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

- › The Tour Director and Program Leader should determine whether to shelter in place, to return to the hotel, or to move to a safer location.

If a terror event or natural disaster occurs in your city during travel (if group is together without the Tour Director):

- › If you are at a location/activity, follow the instructions of local officials if possible, and determine whether it is best to shelter in place, return to the hotel, or move to a safer location.
- › If you are at a restaurant/other public location, you can consult with locals for their recommendations.
- › Contact WorldStrides Canada as soon as practical (as well as your school). Use the 24/7 number listed below.

If a terror event or natural disaster event occurs in your city during travel (if during free time):

- › During free time, it is likely your group will be fragmented and in multiple locations. Your top priority as Program Leader is to determine the safety of your students.
- › All group participants (students, chaperones) must understand that if there is an incident in the city at time of travel, they must either immediately return to the hotel for headcount, or contact you indicating they are safe but unable to safely return to the hotel at the time.
- › You may choose to share a secondary meeting location if your hotel is unsafe for return.
- › If participants assess that it is not safe for them to return to the hotel, they can shelter in place. They should then reach out to you via phone/text, email, or through social media posts. Students without phones may need to borrow one from local residents.
- › Contact WorldStrides Canada as soon as practical (as well as your school). Use the 24/7 number listed below.

How to reach us in an emergency:

- * WorldAssist (On-Program Incidents): Within Canada: 1-800-999-4542 or outside of Canada: +1-416-545-5845
- * Brightspark Emergency Contact Line: 1-800-267-6425 ext 5
- * Please program the above numbers and your school's number into your phone prior to travel.



Emergency Management

Tour Directors are trained on how to address emergency situations at the onset of every travel season. WorldStrides Canada provides an emergency phone number to all participants, parents, chaperones, Tour Directors, and anyone else associated with the trip. WorldStrides Canada's emergency and operations staff conduct drills and trainings on an annual basis to test all processes and procedures.

Minor incidents

Tour Directors report any minor accident to our WorldAssist Team at the onset of the incident. Depending on the situation, appropriate personnel are informed via our Tour Centre Incident Management System, which alerts multiple departments, allowing them to work quickly and efficiently to resolve the issue. Incidents are not resolved until labelled as closed in the system.

Major incidents

All information regarding a major accident is reported via our Tour Centre Incident Management System, following established protocols for escalation of information to appropriate senior leaders of the organization. In a major accident situation, our safety and security officer is contacted immediately to ensure the situation is communicated accordingly to all parties. Tour Directors and staff work with the Program Leader to accommodate the groups' needs for the remainder of the tour. We will contact the insurance provider when necessary.

Extreme weather or natural disasters

In the case of extreme weather or natural disasters, the Tour Director will report the situation via our Tour Centre Incident Management System and notify our Safety and Security Officer. Arrangements will be made to accommodate the needs of the students on tour.

Allergies

WorldStrides Canada advises the Tour Director and all relevant suppliers of any traveller allergies provided by the traveller online or by the Program Leader through completed allergy forms. The Tour Director will work with chaperones to accommodate the students' needs.

Prevention and action plan for missing students

Head counts are performed at each meeting point on tour, and each time the group boards a bus or other form of transportation. All students receive the hotel's name, address, and phone numbers. In the event of a missing student, our emergency procedures would be activated, and all parties on location would support efforts in finding the student. Teachers are also accountable for assisting in these efforts.

Lost or stolen passport

In the event of a lost or stolen passport, your group's Tour Director and the WorldAssist Team will assist you in the proper procedures for obtaining a new one. WorldStrides Canada is not liable for lost or stolen passports. For coverage in such an event, please purchase a travel protection plan.



Emergency Response Plan

WorldStrides Canada's approach to safety and security is to be prepared. We always plan not to have a crisis, but we prepare for everything just in case. WorldStrides Canada has a very comprehensive internal response plan (including a major and minor incident response plan) regarding the many emergency situations that may occur while on tour.

We conduct emergency drills with our WorldAssist Team, Tour Directors, and select staff yearly in order to practice handling emergencies. The teacher and chaperones, along with the WorldStrides Canada Tour Director, are responsible for the safety of the students while on tour.

In the event of a crisis, our emergency plans are immediately activated. Every emergency situation is tracked in our Tour Centre Incident Management System, and no issue is closed until the emergency is completely resolved. All levels of the company are involved in order to resolve any situation. This includes the direct involvement of the Tour Director, their communications to the Health and Safety Department, Tour Director supervisors, the Emergency Support Department, the Operations Department, and our Customer Care Department. There is a corresponding priority and escalation process, with senior executive involvement only a mobile phone call away, 24 hours per day.

At WorldStrides Canada, we consider an emergency as follows:

- * A serious, unexpected, and often dangerous situation requiring immediate action.
- * A situation that poses an immediate risk to health, life, property, or environment.
- * A situation or event that has caused unexpected consequences, changes, or has affected the tour, the participants, or the Program Leaders and the ability of the tour to continue to run as planned. For us, these can also be quality concerns or tour flow concerns in addition to traditional "emergency" situations.

We believe that each incident requires a customized approach, which is why we dedicate substantial resources to incident and emergency management. The examples provided in the subsequent pages detail our individual approach to situations we have managed in the past. While these examples provide an outline, we recognize that every situation is unique and will be approached as such.

Some examples of crises we have handled where there were tour participants impacted include grounded flights due to Icelandic volcano eruption (2010); Arab Spring (2011); Japanese Tsunami (2011); Paris bombing (2015); Brussels and Nice bombing (2016).

WorldStrides Canada partners with Exlog Global, an elite international risk management agency that uses protective intelligence to anticipate threats, keep travellers informed of current or potential crises, and intervene rapidly if necessary.



Emergency Example 1

Missing participant

In a situation where a participant has been separated from the group, our team has taken the following action steps:*

- › Speak to the rest of the group and ask when they last saw the missing tour member.
- › Institute the buddy system and have the group check likely locations (room, bathroom, meal room, lobby, bus). Ensure buddy teams contact the Tour Director and return to the group immediately if the participant is located.
- › Contact hotel staff if there is a possibility the missing person is in their hotel room.
- › Contact event or venue staff to arrange for the tour member to be contacted.
- › Contact the local police. Once police are involved, do not leave them without first advising them, and make sure they have an itinerary and number where they can reach you.
- › If police contact is made, contact WorldAssist immediately. The Program Leader or WorldAssist personnel can contact the nearest relative if the missing tour member is travelling alone.
- › Explain to the Program Leader that the Tour Director's responsibility is to the group and that once the student is located (e.g., back at hotel) the tour should go on as scheduled for the other tour members—this could mean a missed site for the student and Program Leader.
- › Have the Program Leader assume responsibility for working with the local police and determine who will remain behind or who will come to the police station to assist them with searching for the missing person.
- › Prepare the major incident report on what has happened, outlining contacts made with hotel, event/attraction staff, police and relatives.

Each student will be informed of detailed safety guidelines for each location by their Program Leader and Tour Director.

**Please note, we recognize there is no one-size-fits-all response to an emergency. This event occurred in the past and serves as an example, not a guideline, of how the situation may be handled.*



Emergency Example 2

Hospitalization

In a situation where a participant requires significant medical intervention, our team has taken the following action steps:*

- › Contact the WorldAssist Team immediately. The Program Leader can contact the nearest relative if the passenger is travelling alone.
- › Explain to the Program Leader your responsibilities to the group, and that the tour must go on as scheduled [e.g. while student is at hospital, tour to museum continues].
- › The Program Leader must assume responsibility for the care and attention appropriate for the ill passenger and determine who will remain behind with the ill passenger or who will come to join the person at the hospital.
- › Do not depart the hospital and resume the tour until all appropriate papers are signed.
- › Make sure the ill person is under proper medical care and that there is a clear understanding with the Program Leader as to who will be looking after the passenger.
- › Do not give out any medication.
- › If you are at a hotel, advise hotel staff of the situation immediately and ask them to call an ambulance.
- › If the passenger becomes ill whilst on the coach, depending on the degree of illness, try to reach the next designated lunch or rest stop.
- › If the illness appears serious, consider proceeding directly to the nearest hospital or medical centre immediately.
- › The passengers could be let off the coach at a nearby restaurant or shopping centre, rather than having to wait at the hospital.
- › The primary priority is the ill passenger; we make sure he or she is getting the necessary medical care. After that, the tour can be resumed as normal.
- › Make sure you fill in the 'Major Incident Form' about what transpired giving informed details of what happened, and make sure you give your home/office contact details.
- › Please inform the local Canadian Embassy when any Canadian Citizen is hospitalized.

Additional Information—We have services available to our participants:

- › **TuGo insurance:** included in your insurance package is an International Assistance Service. To learn more about this service please refer to the "Explorer" insurance package or call TuGo at 1-855-929-8846.
- › **Travel Guard Insurance:** included in your insurance package is 24-hour Emergency Medical Assistance. To learn more about this service please refer to the Travel Guard brochure or call at 1-866-648-8425.
- › **Doctors on Call Program:** an exclusive partnership with the George Washington University Medical Centre. In the event of a surgery, we could arrange for a conference call with parents, teachers, and the student with our on-call medical doctors. This call could be arranged in as short as 30 minutes, and can involve translation services from over 100 countries. Therefore, if a local doctor in Italy was recommending a specific surgery, we could clarify in English for the parents, and the George Washington University medical doctor on call could provide their feedback for the parents. After the call, we would work on transportation for a/both parent(s) if they desired. This program is included in tour costs.

* Please note, we recognize there is no one-size-fits-all response to an emergency. This event occurred in the past and serves as an example, not a guideline, of how the situation may be handled.



Contact Information

General information

1-888-378-8845 or 1-800-267-6425

WorldAssist (on-program incidents)

Within Canada: 1-800-999-4542

Outside of Canada: +1-416-545-5845

Brightspark emergency information

Emergency Line: 1-800-267-6425 ext 5

TuGo insurance

1-855-929-8846

Travel Guard insurance

1-866-648-8425

This is confidential information and is not to be distributed to parents or students.



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



Netherlands travel advice



Exercise a high degree of caution

Latest updates: Editorial change

Last updated: January 9, 2024 09:21 ET

On this page

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



Risk level

Netherlands - Exercise a high degree of caution

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

[↑ Back to top](#)



Safety and security

Terrorism

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

Targets could include:

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

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

The Dutch government maintains a public alert system on terrorism and communicates threat level changes online and through local media. The current threat level for the Netherlands is level 4 ("substantial") on a scale of 5.

[Current terrorism threat levels](#) - Dutch Ministry of Security and Justice

Crime

Petty crime, such as pickpocketing and bag snatching, occurs, particularly in larger cities.

Thieves often target tourists. In Amsterdam, they are typically active:

- in restaurants and cafés
- in establishments that sell soft drugs, locally referred to as coffee shops
- at tourist attractions, including around the De Wallen District, also known as the red-light district
- at the Central Station
- on public transportation, particularly tram routes 1, 2, and 5, between Central Station and the museum district

Organized groups of pickpockets often use distracting techniques. Typically, a member of the group will distract someone by spilling something on them or by asking for directions, while others rob the victim.

Individuals posing as plain-clothes police officers have also approached foreigners to verify their documents or foreign currency with the intent to rob them. In a similar situation, politely decline to cooperate or offer to go to the nearest police station.

Thieves also operate on trains. They time their activities to coincide with train stops, which allows for a quick exit. Always be alert and particularly cautious on trains.

Travellers have had their passports and other valuable documents stolen in hostels.

- Ensure that personal belongings, including your passport and other travel documents, are secure at all times
- Do not carry valuables or large sums of money
- Never leave baggage or personal belongings unattended

Home burglaries occur, particularly in larger cities during the winter holiday period. Perpetrators monitor a property and break in when they know the residents are away.

Violent crime also occurs, including armed robbery. If you are the victim of such an incident, don't resist. Attackers have sometimes assaulted their victims for failing to comply or not complying quickly enough.

Loss or theft of ID documents

In case of the loss or theft of an identification document:

- immediately report the incident to the nearest police station
- obtain a copy of the police report and keep it with you at all times
- apply for a replacement document as soon as possible

To file a police report, authorities in certain jurisdictions may require your passport or at least a copy. Before you go, make sure to bring a photocopy or a digital copy of your passport.

Fraud

Credit card and ATM fraud

Credit card and ATM fraud occurs. Be cautious when using debit or credit cards:

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

Cybercrime

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Cybercrime occurs. Perpetrators may compromise public Wi-Fi networks to steal credit card or personal information.

- Avoid using public Wi-Fi networks
- Avoid making purchases on unencrypted websites
- Be cautious when posting information on social media
- Be particularly vigilant when contacting or meeting individuals known over the internet

Overseas fraud

Spiked food and drinks

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

Demonstrations

Demonstrations take place frequently, particularly in major cities. Even peaceful demonstrations can turn violent at any time. They can also lead to disruptions to traffic and public transportation.

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

Mass gatherings (large-scale events)

Road safety

Roads conditions and road safety are excellent throughout the country.

Be cautious when driving and keep the following in mind:

- cyclists have priority over other traffic
- trams have priority except where signposted at major junctions
- buses have priority when pulling out of bus stops
- unless otherwise signposted, vehicles coming from the right have priority

Whether you're driving or on foot, pay attention to cyclists and when crossing bike paths. While on foot, make sure you're not inadvertently walking on a bike path. These commonly run alongside sidewalks and are not always clearly marked.

Trams sometimes share pedestrian streets. Always be alert when walking near tram rails.

Pedestrians must follow the traffic lights at intersections. Even if it was safe to do so, you could be fined if you cross a road without waiting for the green light.

Air travel

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

[Information about foreign domestic airlines](#)

[↑ Back to top](#)



Entry and exit requirements

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

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

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

Schengen area

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

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

Useful links

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

Passport

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

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

Regular Canadian passport

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

Passport for official travel

Different entry rules may apply.

Official travel

Passport with "X" gender identifier

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

Other travel documents

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

Useful links

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

Visas

Tourist visa: not required for stays up to 90 days

Business visa: not required for stays up to 90 days

Student visa: not required for stays up to 90 days

Other entry requirements

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

Children and travel

Learn more about [travelling with children](#).

Yellow fever

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

[↑ Back to top](#)



Health



Relevant Travel Health Notices

- [Global Measles Notice](#) - 31 August, 2023
- [COVID-19 and International Travel](#) - 31 August, 2023

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

all risks are listed below.

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

Routine vaccines

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

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

Pre-travel vaccines and medications

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

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

DIR-B-O 2024 02 27

Page 274

Safe food and water precautions

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

- Learn more about food and water precautions to take to avoid getting sick by visiting our [eat and drink safely abroad](#) page.

Remember: Boil it, cook it, peel it, or leave it!

- Avoid getting water into your eyes, mouth or nose when swimming or participating in activities in freshwater (streams, canals, lakes), particularly after flooding or heavy rain. Water may look clean but could still be polluted or contaminated.
- Avoid inhaling or swallowing water while bathing, showering, or swimming in pools or hot tubs.

Insect bite prevention

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

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

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

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

Animal precautions

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

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

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

Person-to-person infections

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

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

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

Medical services and facilities

Health care is excellent. Service is available throughout the country.

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

Travel health and safety

Keep in Mind...

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

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

[↑ Back to top](#)



Laws and culture

You must abide by local laws.

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

Transfer to a Canadian prison

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

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

Drugs

Despite a common misconception, soft drugs like cannabis are controlled substances in the Netherlands. Some establishments, locally known as coffee shops, are allowed to sell soft drugs for personal use, but they must be licensed. Buyers must also be residents of the Netherlands.

Penalties for possession, use or trafficking of illegal drugs are severe. You could face a jail sentence and heavy fines for:

- trafficking
- attempting to travel in or out of the Netherlands with soft drugs, even for personal use
- using drugs outside licensed establishments
- attempting to buy drugs at a licensed establishment if you're not a resident of the Netherlands

Drugs, alcohol and travel

Knives

It's illegal in the Netherlands to carry certain types of knives. These restrictions might be more severe in certain municipalities and public venues, such as restaurants and stadiums.

Avoid travelling with a knife.

Identification

You must carry valid identification at all times if you are over 14. Local authorities may give you a fine if you fail to show them appropriate identification upon request.

The following documents, if valid, are acceptable identification:

- passports
- Dutch residence permits
- driver's licence issued in the Netherlands or elsewhere in the European Union and the European Economic Area

Keep a photocopy of your passport in a safe place, in case it's lost or confiscated.

Dual citizenship

Dual citizenship is not legally recognized in the Netherlands, with some exceptions.

If local authorities consider you a citizen of the Netherlands, they may refuse to grant you access to Canadian consular services. This will prevent us from providing you with those services.

Useful links

- [More about dual nationality](#) - Government of the Netherlands

- General information for travellers with dual citizenship

International Child Abduction

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

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

If you are in this situation:

- act as quickly as you can
- contact the Central Authority for your province or territory of residence for information on starting an application under The Hague Convention
- consult a lawyer in Canada and in the Netherlands to explore all the legal options for the return of your child
- report the situation to the nearest Canadian government office abroad or to the Vulnerable Children's Consular Unit at Global Affairs Canada by calling the Emergency Watch and Response Centre

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

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

Useful links

DIR-B-O 2024 02 27

- [List of Canadian Central Authorities for the Hague Convention](#)
- [International Child Abduction: A Guidebook for Left-Behind Parents](#)
- [Travelling with children](#)
- [The Hague Convention](#) - Hague Conference on Private International Law
- [Canadian embassies and consulates by destination](#)
- [Emergency Watch and Response Centre](#)

Driving

You must be at least 18 years old to drive a car in the Netherlands.

You should carry an international driving permit.

Traffic offences and parking violations can carry heavy, on-the-spot fines. If you are fined, always ask for a receipt.

Useful links

- [More about the International Driving Permit](#)
- [More information about driving in the Netherlands](#) - European Commission

Money

The currency of the Netherlands is the euro (EUR).

Credit cards are not widely accepted. Make sure you have access to enough cash to cover expenses during your trip.

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

- banknotes and coins

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

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

EU cash controls - European Commission

[↑ Back to top](#)



Natural disasters and climate

Flooding is a threat to coastal lands protected from the sea by dikes.

Along with flooding, strong winds can occur, particularly during the winter months. If severe wind storms are expected, the Royal Netherlands Meteorological Institute will issue national or regional warnings.

Latest warnings - Royal Netherlands Meteorological Institute (in Dutch)

[↑ Back to top](#)



Need help?

Local services

- ▶ Emergency services



Consular assistance

- ▶ **The Hague** - Embassy of Canada

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



Useful links

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

Disclaimer

The decision to travel is your choice and you are responsible for your personal safety abroad. We take the safety and security of Canadians abroad very seriously and provide credible and timely information in our Travel Advice to enable you to make well-informed decisions regarding your travel abroad.

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

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

Learn more about [consular services](#).

Date modified:

2024-01-09



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

France travel advice

! Exercise a high degree of caution

Latest updates: Editorial change

Last updated: January 12, 2024 10:32 ET

On this page

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



Risk level

France - Exercise a high degree of caution

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

↑ Back to top



Safety and security



"Attack emergency" alert

On October 13 2023, the Prime Minister of France raised the security threat level within the "Vigipirate" plan to "urgence attentat" ("attack emergency"). This is the highest level in the Vigipirate plan, a set of measures to prepare and protect the population and public places. The decision was made following an attack at a school in Arras.

Always be aware of your surroundings when in public places. Be particularly alert during public gatherings and demonstrations.

If you are in France:

- expect enhanced security measures and an increased police presence at the border and in public places
- monitor local media for the most recent information
- follow the instructions of local authorities

[Vigipirate plan](#) – Government of France (in French)

Terrorism

There is a threat of terrorism in Europe. Terrorists have carried out attacks in several European cities.

Over the past few years in France, several opportunistic and premeditated attacks have occurred. These have resulted in many deaths and injuries. Further attacks are likely.

Vigipirate plan

The Vigipirate plan is a set of measures established by the French government to prepare and protect the French population, infrastructure and institutions in the event of an attack. The aim is also to allow rapid deployment of intervention measures if necessary.

As part of this plan, the government maintains a 3-level public alert system for terrorism. Changes in the threat level are communicated online and through local and national media.

Operation sentinelle

Operation Sentinelle allows the deployment of military brigades in public places to patrol and deter terrorist acts. Enhanced security measures have been deployed in various strategic locations, including:

- transport hubs
- public places
- tourist locations, especially in Paris

Expect an increased police or military presence in public places, including some tourist locations, particularly in Paris.

Attacks can occur anywhere. Terrorists may target:

- government buildings and those of local authorities
- schools/universities
- places of worship
- places dedicated to culture, such as exhibition galleries, museums, concert halls and theatres
- airports, railway stations and other transportation hubs and networks
- public areas such as tourist attractions, monuments, restaurants, bars, coffee shops, shopping centres, markets, hotels and other sites frequented by foreigners

While in France:

- always be aware of your surroundings when in public places
- be particularly vigilant if attending large gatherings such as sporting events and religious celebrations or other public celebrations

Useful links

- [Information on the terrorist threat in France](#) - Ministry of the Interior (in French)
- [How to react in case of a terrorist attack](#) - Government of France (in French)
- [Social media accounts of the Ministry of the Interior](#) - Ministry of the Interior (in French)

Crime

Petty crime

Petty crimes, such as pickpocketing, and purse and mobile phone snatching are common.

Thieves are very skilled. They often act in groups and are often minors. They may use various techniques to divert your attention and steal your belongings.

Thieves are mainly active in large cities and busy places, such as:

- the main tourist sites
- department stores
- restaurants and patios
- hotel lobbies
- parks

- transport hubs
- public transport, in particular the Paris metro and the Île-de-France regional express network (RER) lines linking the capital to its surroundings

Violent crimes

Violent crimes are rarer, but still occur.

Tourists are sometimes victims of violent attacks by groups of young people who want to rob them. These attacks usually occur :

- around major tourist attractions
- near railway stations
- on trains of the Île-de-France regional express network (RER) connecting the capital to its surroundings

Assaults can also occur outside night-time establishments and in more isolated areas at night.

Residential break-ins

Residential break-ins occur, especially in large cities and coastal areas. Burglars sometimes target houses or holiday rental apartments.

While in France:

- be vigilant, particularly when approached by strangers
- ensure that your belongings, including passports and other travel documents, are secure at all times
- avoid showing signs of affluence and carrying large sums of cash
- limit the use of mobile phones on public transportation and in crowded areas to ensure you remain aware of your surroundings and to avoid attracting attention
- don't keep your credit, debit cards and cash in the same place

- never leave your bags unsupervised
- choose well-secured accommodation and make sure you lock doors and windows at night and when you're away

Parked vehicles and vehicles on the road

Vehicle break-ins are frequent. Theft of parked cars or their contents is particularly common on beach roads in the south of France and at highway rest stops throughout the country, especially during the summer, when there is a high number of travellers.

- Leave nothing in view in the vehicle
- Use secure parking facilities
- Be particularly vigilant when renting automobiles, as rented vehicles are a target of choice

Drivers are often tricked into stopping their cars by thieves who either obstruct the road or distract the driver by flashing their headlights. They may also pretend that you have a flat tire or even puncture a tire themselves. Once the vehicle is stopped, the thieves seize the opportunity to steal a bag or other valuable objects.

- Beware of any person who waves at you to stop on the highway
- Be especially vigilant when stopped at traffic lights, as bags are often snatched from the front passenger seat by thieves travelling on scooters
- Keep windows closed and doors locked at all times

Victims of crime

If you're a victim of theft, go to the nearest police station to report the crime. Keep a copy of your theft report, as you will need it if you wish to make a claim to your insurer. If the incident takes place in the metro, a

metro officer can direct you to the nearest police station.

You can complete an online pre-complaint for certain types of minor crime, such as property theft, before going to the police station. This may speed up the process once you get there.

Useful links

- [Prevention advice for tourists](#) - Préfecture de police de Paris
- [Online pre-complaint](#) - Ministry of the Interior (in French)

Bomb threats

Since October 2023, there have been a number of bomb threats sent to public places across France.

Bomb threats and hoaxes can target any location, including:

- tourist areas
- shopping centres
- transportation hubs
- government facilities
- schools
- religious institutions

If you are in an area targeted by a bomb threat, follow the instructions of local authorities including evacuation orders.

Fraud

Credit card and ATM fraud

Credit card and ATM fraud occurs.

When using debit or credit cards:

- pay careful attention if other people are handling your cards

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

Cybercrime

Cybercrime occurs. Perpetrators may compromise public Wi-Fi networks to steal credit card or personal information.

- Avoid using unsecured public Wi-Fi networks
- Avoid making purchases on unencrypted websites
- Be cautious when posting information on social media
- Be particularly vigilant when contacting or meeting individuals known over the internet

Overseas fraud

Demonstrations

Demonstrations occur frequently. They are usually planned as permission from the local authorities is required. However, unauthorized and spontaneous demonstrations also take place.

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

Radical activists and vandals have a history of using aggressive and violent tactics during demonstrations in order to cause damage and provoke a strong response from the police. They sometimes throw stones, smoke grenades, bottles and other debris at rallies. The police normally respond with tear gas to disperse the crowds.

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

Mass gatherings (large-scale events)

Strikes

Strikes and pressure tactics occur regularly, particularly in key sectors such as transport. These strikes can sometimes complicate travel and disrupt public services.

- Consult local media to be aware of strikes that may affect your stay or travel plans
- In the event of a transport strike, plan extra time to get to your destination

Swimming, boating and water safety

Swimming

Coastal waters can be dangerous. Always obey warning flags at beaches.

The main warning flags used in France are:

- Green: calm waters, swimming is allowed
- Yellow: agitated waters, swim with precautions
- Red: dangerous waters, swimming is prohibited
- Purple: contaminated waters or presence of dangerous aquatic species, swimming is prohibited

In autumn and winter, be cautious when walking on the shore, as waves can be unpredictable, breaking further than expected and causing strong undertows.

- Avoid visiting beaches or coastal areas during periods of severe weather warnings
- Look out for signs warning of cliff erosion and falling rocks
- Don't dive into unknown waters, as hidden rocks or shallow depths can cause serious injury or death
- Exercise caution and follow the advice of the local authorities

Recreational boating

If you are planning to go boating:

- know the capacity of your boat (people and weight) and don't exceed it
- know the navigation rules
- follow safe practices for all activities on the water: personal watercraft, water-skiing and towed devices, diving or swimming, fishing, etc.
- equip your boat with a VHF marine radio that will generate your position in case of emergency
- be prepared for emergencies

Search and rescue missions in France are carried out by the Regional Operational Surveillance and Rescue Centres (CROSS). In case of emergency, contact the centre on VHF radio channel 16 or by dialling 196.

Useful links

- [Surveillance and rescue at sea](#) - Ministry of the Sea (in French)

- Water safety abroad

Mountain activities

Mountain activities, such as hiking, can be dangerous, especially if they are not well prepared. Trails are not always marked and weather conditions can change rapidly, even in summer.

In winter, heavy snowfall can make it difficult to reach some villages and ski centres. Roads may become impassable. There is also a risk of avalanches, some of which can be fatal.

If you intend to go hiking, mountaineering or skiing:

- never do so alone and do not part with your hiking companions
- buy travel insurance that includes helicopter rescue and medical evacuation
- ensure that your physical condition is good enough to meet the challenges of your activity
- do not venture off marked trails or slopes
- ensure that you're adequately equipped
- stay informed about weather and other conditions that may pose a hazard
- inform a family member or friend of your itinerary
- know the symptoms of acute altitude sickness, which can be fatal
- obtain detailed information on your activity and on the environment in which you will be doing it before setting out

Useful links

- Information on mountain conditions - Association nationale pour l'étude de la neige et des avalanches (ANENA) (in French)
- Specialised mountain units - Gendarmerie nationale (in French)

- [Avalanche forecasts and warnings](#) - European Avalanche Warning Service (EAWS)

Road safety

French roads are well maintained.

Drive carefully and respect the Highway Code.

Public transportation

Urban and intercity public transportation is reliable. When using these types of transport, make sure you validate your ticket and keep it until the end of your journey. The authorities carry out regular random checks and you may be fined if you do not have a validated ticket.

Taxis

There is a problem of illegal taxis in Paris airports and train stations. These scammers charge much higher rates than the official ones.

- Ignore direct solicitations when leaving the airport or train station
- Use only official taxis or a trusted ride-sharing app
- Don't share a taxi with strangers

Air travel

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

[Information about foreign domestic airlines](#)

[↑ Back to top](#)



Entry and exit requirements

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

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

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

Schengen area

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

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

Useful links

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

Temporary border controls

The French government has reintroduced internal border controls at certain ports of entry. You may be required to pass through immigration controls when entering France, even if arriving from another Schengen

area country.

Passport

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

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

Regular Canadian passport

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

Passport for official travel

Different entry rules may apply.

Official travel

Passport with "X" gender identifier

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

Other travel documents

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

Useful links

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

Visas

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

Long-stay or residency visa: required for stays longer than 90 days

Work permit: required

Student visa: required for stays longer than 90 days

[More information on Visas](#) - Government of France

Other entry requirements

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

Children and travel

To leave France, any child under the age of 18 who normally resides in France must be accompanied by at least one parent. Children travelling without at least one parent must be in possession of:

- an authorization to leave the country signed by one of the parents
- a photocopy of the signing parent's identification

Useful links

- [More information on the authorization to leave the country](#) - French administration services
- [More about travelling with children](#)

Yellow fever

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

[↑ Back to top](#)



Health



Relevant Travel Health Notices

- [Global Measles Notice](#) - 31 August, 2023
- [Zika virus: Advice for travellers](#) - 31 August, 2023
- [COVID-19 and International Travel](#) - 31 August, 2023

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

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

Routine vaccines

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

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

Pre-travel vaccines and medications

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

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

Safe food and water precautions

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

- Learn more about food and water precautions to take to avoid getting sick by visiting our [eat and drink safely abroad](#) page.

Remember: Boil it, cook it, peel it, or leave it!

- Avoid getting water into your eyes, mouth or nose when swimming or participating in activities in freshwater (streams, canals, lakes), particularly after flooding or heavy rain. Water may look clean but could still be polluted or contaminated.
- Avoid inhaling or swallowing water while bathing, showering, or swimming in pools or hot tubs.

Insect bite prevention

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

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

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

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

- ▶ Dengue
- ▶ Zika virus

Animal precautions

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

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

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

Person-to-person infections

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

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

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

Medical services and facilities

Health care is excellent and available throughout the country. Up-front payment may be required.

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

Travel health and safety

Keep in Mind...

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

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

[↑ Back to top](#)



Laws and culture

You must abide by local laws.

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

Transfer to a Canadian prison

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

transfer requires the agreement of both Canadian and France authorities.

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

Drugs

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

Drugs, alcohol and travel

Identity checks

You may be subject to identity checks during your stay in France.

Always carry valid identification such as a driver's licence, passport or a copy of it.

Keep photocopies or digital copies of the following documents, in case of loss or seizure:

- the identification page of your passport
- your birth certificate
- your Canadian citizenship card
- your driver's licence

Keep originals and copies in separate safe locations.

Concealing your face in public places

In France, it's illegal to cover your face in public places, including international airport arrivals areas.

Offenders risk a very high fine. There is no exemption for tourists or for religious reasons.

Useful links

- [Identity checks](#) - French administration services
- [Concealment of the face in public places](#) - French administration services

Dual citizenship

Dual citizenship is legally recognized in France.

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

[Travellers with dual citizenship](#)

International Child Abduction

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

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

If you are in this situation:

- act as quickly as you can
- contact the Central Authority for your province or territory of residence for information on starting an application under The Hague Convention

- consult a lawyer in Canada and in France to explore all the legal options for the return of your child
- report the situation to the nearest Canadian government office abroad or to the Vulnerable Children's Consular Unit at Global Affairs Canada by calling the Emergency Watch and Response Centre

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

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

Useful links

- [List of Canadian Central Authorities for the Hague Convention](#)
- [International Child Abduction: A Guidebook for Left-Behind Parents](#)
- [Travelling with children](#)
- [The Hague Convention](#) - Hague Conference on Private International Law
- [Canadian embassies and consulates by destination](#)
- [Emergency Watch and Response Centre](#)

Driving

You must be at least 18 years old to drive a car in France.

You should carry an International Driving Permit. You can drive with your Canadian licence for up to 1 year. If you stay in France, you will have to exchange your Canadian licence for a French licence.

Numerous roadside cameras have been installed to help enforce traffic regulations. You could receive heavy fines if you do not obey the speed limit or the Highway Code. Local authorities may also confiscate your

driver's licence.

Fines must generally be paid within 3 days. They may be increased in case of delay of payment.

A reflective vest and warning triangle are mandatory in all vehicles.

From November 1 to March 31, winter tires or chains are compulsory in some cities and regions in mountainous areas.

Priority to the right

The "priority to the right" system is in effect in France. Drivers must give way to vehicles approaching from the right at intersections, even on secondary roads. This is often a surprise to foreign drivers and results in accidents.

In general, traffic in a roundabout has priority over vehicles trying to enter it. Priority switches to vehicles from the left.

Low-emission zones

Some cities and territories have put in place low emission zones to reduce air pollution.

Access to these zones is restricted to vehicles that meet certain environmental standards. You may need to get a permit to drive in these areas.

Useful links

- [More information about road travel in France](#) - European Commission
- [Obligations to equip vehicles in winter](#) - French administration services (in French)

- Air quality certificates: Crit'Air - Ministry of Ecological Transition (in French)

Money

The currency of France is the euro (EUR).

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

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

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

EU cash controls - European Commission

[↑ Back to top](#)



Natural disasters and climate

Avalanches

There is a risk of avalanches in mountainous areas, which can cause fatal accidents. If you intend to ski or climb, find out about the weather and safety conditions and follow the advice given.

Useful links

- Familiarise yourself with the avalanche risk levels - French administration services
- Information on mountain conditions - Association nationale pour l'étude de la neige et des avalanches (ANENA) (in French)
- Avalanche forecasts and warnings - European Avalanche Warning Service (EAWS)

Flooding

There is a risk of seasonal flooding, particularly in areas along major rivers and streams. Flooding can hamper overland travel and the provision of essential services.

The French government has a flood forecasting service called Vigicrues.

- Exercise caution
- Follow the instructions of local authorities
- Stay informed of the latest regional weather forecasts

Flooding risk - Vigicrues

Forest and maquis fires

Forest and maquis fires often occur in summer, particularly on the Mediterranean coast and in Corsica.

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

There is a ban on smoking in woods and forests during high forest fire risk periods as defined by the prefecture. This ban applies equally to areas situated within 200m of wooded areas.

In case of a major fire:

DIR-B-O 2024 02 27

Page 310

- stay away from affected areas, particularly if you suffer from respiratory ailments
- follow the advice of local authorities
- monitor local media for up-to-date information on the situation

[Forest weather](#) – Météo France (in French)

[↑ Back to top](#)



Need help?

Local services

- ▶ Emergency services
- ▶ **Paris** - Embassy of Canada
- ▶ **Nice** - Honorary consul of Canada
- ▶ **Toulouse** - Honorary consul of Canada
- ▶ **Lyon** - Honorary consul of Canada
- ▶ **Wellington** - High Commission of Canada

Consular assistance - France

Please call the consulates before visiting them.

For emergency consular assistance, call the Embassy of Canada to France, in Paris, and follow the instructions


Consular assistance - Wallis and Futuna


For emergency consular assistance, call the High Commission of Canada to New Zealand, in Wellington, and follow the instructions.


At any time, you may also contact the [Emergency Watch and Response Centre](#) in Ottawa.



Useful links

 [Register as a Canadian abroad](#)

 [View travel insurance information](#)

 [Read our Traveller's Checklist](#)

Disclaimer

The decision to travel is your choice and you are responsible for your personal safety abroad. We take the safety and security of Canadians abroad very seriously and provide credible and timely information in our Travel Advice to enable you to make well-informed decisions regarding your travel abroad.

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

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

Learn more about [consular services](#).

Date modified:

2024-01-12

Trustee Professional Development, Canadian Catholic School Trustees' Association (CCSTA) Annual General Meeting and Conference, May 30-June 2, 2024.

R.A.: that trustees wishing to do so, be authorized to attend the Canadian Catholic School Trustees' Association (CCSTA) Annual General Meeting and Conference, May 30-June 2, 2024, in Calgary, Alberta.

Recommended Actions from the Committee-of-the-Whole Meeting, February 12, 2024: .

Mover: John Connolly

that the following recommended actions from the Committee-of-the-Whole meeting held on February 12, 2024, be approved:

- a) that the draft 2024-2025 school year calendar be approved and submitted to the Ministry of Education for approval, as required. Page 316-317
- b) the Board approve a second trip for the St. Stephen Catholic Secondary School to Greece in March 2025. Page 320
- c) that the Board approve the St. Mary Catholic Secondary School Trip Amendment for New York in April 2024. Page 338
- d) that a letter be written in support of stronger federal funding for school-based nutrition programs.

February 12, 2024.

Committee-of-the-Whole

Ontario School Year Calendar 2024-2025

Calendar Title 101532817: Draft 2024-25 Elementary School Year Calendar						Calendar Description Draft 2024-25 Elementary School Year Calendar																			LEGEND H Statutory Holiday E Scheduled Examination Day P Board Directed PA Day P* PA Day Devoted to Provincial Priorities* B Board Designated Holiday / Half Day			
Board Name Peterborough Victoria Northum Clarington CDSB					Date Created Oct 20, 2023			Panel Elementary			Calendar Type Modified			Calendar Status Draft														
Start of School Year Aug 29, 2024		End of School Year Jun 27, 2025			First Day Students Sep 03, 2024			Last Day Students Jun 26, 2025			Total PA Days 7			Total Instr. Days 187			Total Exam Days 0											
MONTH	First Week					Second Week					Third Week					Fourth Week					Fifth Week					PA Days	Instr. Days	Exam Days
	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F			
August 2024				1	2	5	6	7	8	9	12	13	14	15	16	19	20	21	22	23	26	27	28	29 P*	30 B	1	0	0
September 2024	2 H	3	4	5	6	9	10	11	12	13	16	17	18	19	20	23	24	25	26	27 P*	30					1	19	0
October 2024		1	2	3	4	7	8	9	10	11	14 H	15	16	17	18	21	22	23	24	25	28	29	30	31		0	22	0
November 2024					1 P	4	5	6	7	8	11	12	13	14	15	18	19	20	21	22	25	26	27	28	29	1	20	0
December 2024	2	3	4	5	6	9	10	11	12	13	16	17	18	19	20	23 B	24 B	25 B	26 B	27 B	30 B	31 B				0	15	0
January 2025			1 B	2 B	3 B	6	7	8	9	10	13	14	15	16	17	20	21	22	23	24	27	28	29	30	31 P	1	19	0
February 2025	3	4	5	6	7	10	11	12	13	14	17 H	18	19	20	21	24	25	26	27	28						0	19	0
March 2025	3	4	5	6	7 B	10 B	11 B	12 B	13 B	14 B	17	18	19	20	21	24	25	26	27	28	31					0	15	0
April 2025		1	2	3	4	7	8	9	10	11 P*	14	15	16	17	18 H	21 H	22	23	24	25	28	29	30			1	19	0
May 2025				1	2	5	6	7	8	9	12	13	14	15	16	19 H	20	21	22	23	26	27	28	29	30	0	21	0
June 2025	2	3	4	5	6 P	9	10	11	12	13	16	17	18	19	20	23	24	25	26	27 P	30					2	18	0
July 2025		1	2	3	4	7	8	9	10	11	14	15	16	17	18	21	22	23	24	25	28	29	30	31		0	0	0
TOTAL																										7	187	0

Schools assigned to this calendar:

School Name	Town or City
Enterphase Child and Family Services	Peterborough
Good Shepherd C Elem S	Courtice
Holy Family C Elem S	Bowmanville
Immaculate Conception C Elem S	Peterborough
Monsignor Leo Cleary C Elem S	Courtice
Monsignor O'Donoghue C Elem S	Peterborough
Notre Dame C Elem S	Cobourg
St. Alphonsus C Elem S	Peterborough
St. Anne C Elem S	Peterborough
St. Anthony C Elem S	Port Hope
St. Catherine C Elem S	Peterborough
St. Dominic C Elem S	Lindsay
St. Elizabeth C Elem S	Bowmanville
St. Francis of Assisi C Elem S	Newcastle
St. John C Elem S	Peterborough
St. John Paul II C Elem S	Lindsay

School Name	Town or City
St. Joseph C Elem S	Douro
St. Joseph C Elem S	Cobourg
St. Joseph C Elem S	Bowmanville
St. Luke C Elem S	Lindsay
St. Martin C Elem S	Ennismore
St. Mary C Elem S	Grafton
St. Mary C Elem S	Campbellford
St. Mary C Elem S	Lindsay
St. Michael C Elem S	Cobourg
St. Mother Teresa C Elem S	Courtice
St. Patrick C Elem S	Peterborough
St. Paul C Elem S	Norwood
St. Paul C Elem S	Lakefield
St. Paul C Elem S	Peterborough
St. Teresa C Elem S	Peterborough

Professional Activity Days and Descriptions

Date	Topic(s)	Description
Aug 29, 2024	Topic A - To be determined	
Sep 27, 2024	Topic B - To be determined	
Nov 01, 2024		
Jan 31, 2025		
Apr 11, 2025	Topic C - To be determined	
Jun 06, 2025		
Jun 27, 2025		

Ontario School Year Calendar 2024-2025

Calendar Title 101577945: Draft 2024-25 Secondary School Year Calendar						Calendar Description Draft 2024-25 Secondary School Year Calendar																	LEGEND <div>H</div> Statutory Holiday <div>E</div> Scheduled Examination Day <div>P</div> Board Directed PA Day <div>P*</div> PA Day Devoted to Provincial Priorities* <div>B</div> Board Designated Holiday <div>/</div> Half Day					
Board Name Peterborough Victoria Northum Clarington CDSB					Date Created Oct 24, 2023			Panel Secondary			Calendar Type Modified				Calendar Status Draft													
Start of School Year Aug 29, 2024		End of School Year Jun 27, 2025			First Day Students Sep 03, 2024			Last Day Students Jun 26, 2025			Total PA Days 7			Total Instr. Days 177			Total Exam Days 10											
MONTH	First Week					Second Week					Third Week					Fourth Week					Fifth Week					PA Days	Instr. Days	Exam Days
	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F			
August 2024				1	2	5	6	7	8	9	12	13	14	15	16	19	20	21	22	23	26	27	28	29 P*	30 B	1	0	0
September 2024	2 H	3	4	5	6	9	10	11	12	13	16	17	18	19	20	23	24	25	26	27 P*	30					1	19	0
October 2024		1	2	3	4	7	8	9	10	11	14 H	15	16	17	18	21	22	23	24	25	28	29	30	31		0	22	0
November 2024					1 P	4	5	6	7	8	11	12	13	14	15	18	19	20	21	22 P	25	26	27	28	29	2	19	0
December 2024	2	3	4	5	6	9	10	11	12	13	16	17	18	19	20	23 B	24 B	25 B	26 B	27 B	30 B	31 B				0	15	0
January 2025			1 B	2 B	3 B	6	7	8	9	10	13	14	15	16	17	20	21	22	23	24 E	27 E	28 E	29 E	30 E	31 P	1	14	5
February 2025	3	4	5	6	7	10	11	12	13	14	17 H	18	19	20	21	24	25	26	27	28						0	19	0
March 2025	3	4	5	6	7 B	10 B	11 B	12 B	13 B	14 B	17	18	19	20	21	24	25	26	27	28	31					0	15	0
April 2025		1	2	3	4	7	8	9	10	11 P*	14	15	16	17	18 H	21 H	22	23	24	25	28	29	30			1	19	0
May 2025				1	2	5	6	7	8	9	12	13	14	15	16	19 H	20	21	22	23	26	27	28	29	30	0	21	0
June 2025	2	3	4	5	6	9	10	11	12	13	16	17	18	19	20 E	23 E	24 E	25 E	26 E	27 P	30					1	14	5
July 2025		1	2	3	4	7	8	9	10	11	14	15	16	17	18	21	22	23	24	25	28	29	30	31		0	0	0
TOTAL																										7	177	10

Schools assigned to this calendar:

School Name	Town or City
Enterphase Child and Family Services	Peterborough
Holy Cross Catholic SS	Peterborough
Holy Trinity Catholic SS	Courtice
St. Mary Catholic SS	Cobourg

School Name	Town or City
St. Peter Catholic SS	Peterborough
St. Stephen Catholic SS	Bowmanville
St. Thomas Aquinas Catholic SS	Lindsay

Professional Activity Days and Descriptions

Date	Topic(s)	Description
Aug 29, 2024	Topic A - To be determined	
Sep 27, 2024	Topic B - To be determined	
Nov 01, 2024		
Nov 22, 2024		
Jan 31, 2025		
Apr 11, 2025	Topic C - To be determined	
Jun 27, 2025		



Peterborough Victoria
Northumberland and Clarington
Catholic District School Board

CATEGORY 5 APPROVAL FORM

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

Teacher/Organizer: A. Richardson

School: St. Stephen Catholic Secondary School

Adult Supervisors Attending (Full names and phone numbers):

David Hendriks 905-244-7642 Michelle Rodriguez 905 - 447 - 6 Kevin Walchuk 905 - 925 - 2416
Nora Green 705 - 749 - 7133 Daniel Mann 705 - 931 - 2949 Angela Richardson 705-768-0526

Destination: Greece

Mode of Transportation: Flight, Coach, Boat

Grade/Course: 10, 11, & 12

Date of Submission: Oct. 30

Departure Date: March 6 2025

Return Date: March 14 2025

Number of Students: 80 boys: 40+- girls: 40+-

Number of Adult Supervisors: 12 female: 6 male: 6

Name of Travel Agent: Explorica by World Strides

Type of Excursion: ☐ Curricular ☒ Co-instructional

Total cost to be paid by each Student: \$ 3982

Summary of Proposed Activity:

March Break trip to Greece: Athens, Delphi, Toledo, Saronic Gulf. The purpose of the trip is to allow students an opportunity visit ancient and modern Greek sites.

Curricular Relevance: (provide the overall expectations addressed)

Canada History A2.4, Travel and Tourism (Grade 11) A2.4, B1.2, C1.1, D1.2, World History A1.2, A2

Estimated Cost for Entire Group:

Anticipated Sources of Revenue:

Accommodation	\$	School Accounts	\$
Travel	\$	School Fund-raising	\$
Cost of Supply Teachers	\$	Student/Parent share	\$3982.00 x 80 participants
Meals	\$	Other:	\$
Programs/Materials	\$	Other: Teacher contributions, if applicable	\$
Other	\$		
Total	\$318560	Total	\$318560

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

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

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

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

<p><i>Angela Richardson</i> Teacher Signature</p>	<p>Jan 31 2024 Date</p>
<p><i>T. P. Mann</i> Principal Signature</p>	<p>Jan 30, 2024 Date</p>
<p><i>Julie Selby</i> Superintendent Signature</p>	<p>Jan 31st, 2024 Date</p>

Additional 6 Supervisors

CATEGORY 5 APPROVAL FORM

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

Teacher/Organizer: A. Richardson (second form with additional chaperones)

School: St. Stephen Catholic Secondary School

Adult Supervisors Attending (Full names and phone numbers):

Joelle LaRonde 9054494230 Christopher Heitzner 905447296 Ben Lukow 2899797045

Kathryn Lesperance 905995238 Steve Smith 9052431026 Zandra Smith 9054391383

Destination: Greece	Mode of Transportation:
Grade/Course:	Date of Submission:
Departure Date:	Return Date:
Number of Students: boys: girls:	Number of Adult Supervisors: female: male:
Name of Travel Agent:	Type of Excursion: <input type="checkbox"/> Curricular <input checked="" type="checkbox"/> Co-instructional
Total cost to be paid by each Student: \$	
Summary of Proposed Activity:	

Curricular Relevance: (provide the overall expectations addressed)

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$	School Accounts	\$
Travel	\$	School Fund-raising	\$
Cost of Supply Teachers	\$	Student/Parent share	\$
Meals	\$	Other:	\$
Programs/Materials	\$	Other: Teacher contributions, if applicable	\$
Other	\$		
Total	\$	Total	\$

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 type="checkbox"/> Itinerary (including Mass if on the weekend) | <input type="checkbox"/> Information and consent letter to parents |
| <input type="checkbox"/> Contract Information | <input type="checkbox"/> Liability waivers signed |
| <input type="checkbox"/> Additional Medical Coverage needs considered | <input type="checkbox"/> Supervision ratio in alignment with A.P. 305 |
| <input type="checkbox"/> History of Excursion – number of years: 2* | <input type="checkbox"/> List of destination/emergency phone numbers provided |
| <input type="checkbox"/> Certification required by staff attending: _____ | <input type="checkbox"/> Passports (if required) |
| <input type="checkbox"/> Educational objectives stated | <input type="checkbox"/> Followed the directives of AP305 and Purchasing Handbook (including obtaining quotes from 3 travel providers) |

<input type="checkbox"/> This excursion complies with the OPHEA Guidelines for the High Care Activities listed below:	
Teacher Signature	Date
Principal Signature	Date
Superintendent Signature	Date



Angela Richardson <arichardson@pvncdsb.on.ca>

2nd bus inquiry

Stephanie Crosbie <scrosbie@worldstrides.ca>
To: Angela Richardson <arichardson@pvncdsb.on.ca>

Tue, Jan 23, 2024 at 11:25 AM

Hi Angela,

We can accommodate a second bus – as discussed each bus will have their own Tour Director and the school will be able to choose which travellers will go on which bus. We ask that any roommates be on the same coach as sometimes hotel properties may vary between the two coaches and entrances to attractions will be staggered. To ensure the best possible flights, it's also a possibility that the two groups may have separate flight itineraries to travel from Toronto Pearson to Athens.

If the board has any other questions, please let me know!

All the best,

Stephanie Crosbie

Canadian History Lead

WorldStrides Canada Inc

From: Angela Richardson <arichardson@pvncdsb.on.ca>
Sent: Tuesday, January 23, 2024 10:23 AM
To: Stephanie Crosbie <scrosbie@worldstrides.ca>
Subject: 2nd bus inquiry

External E-mail

[Quoted text hidden]

Itinerary

Day 1 Start tour

Day 2 Yassou Athens

Meet your tour director and check into hotel

Athens city walk

Plaka district, Temple of Olympian Zeus, Hadrian's Arch

Day 3 Athens landmarks

Athens guided sightseeing tour

Parthenon, Acropolis site visit, Temple of Athena Nike., Omonoia Square, Syntagma Square, 2004

Olympic site

Day 4 Athens--Delphi

Mass at Catholic Cathedral Basilica of St. Dionysius the Areopagite (9:30 a.m.)

Travel to Delphi

Delphi guided sightseeing tour

Visit Delphi site, Temple of Apollo

Day 5 Delphi--Tolo

Travel to Tolo via Olympia

Ancient Olympia guided visit

Day 6 Tolo--Athens

Travel to Athens

Mycenae & Epidaurus guided excursion

Corinth Canal

Greek dinner in Plaka

Plaka treasure hunt

Day 7 Saronic Gulf Cruise

Saronic Gulf Cruise full day excursion

Athens - Hotel Overnight

Day 8 Cape Sounion

Cape Sounion guided excursion

Temple of Poseidon

Day 9 End tour

Cost & Sharing

- Consolidated Tour Fee: \$3982.00 per student (includes tour fee, mandatory insurance, and tipping)
- Includes: mandatory insurance, flights, hotels, 24 h tour director, designated bus driver and coach bus, breakfast and dinner daily, admission to all places listed on itinerary, guided tour with local guides as listed on itinerary, and all gratuities.
- Additional Costs:
 - Passport Application
 - European Travel Information and Authorisation System Application \$10.25 (only if the traveler is over 18)

Chaperone Information

- Chaperone to student ratio will be 1:8; this allows for close supervision at all times.
- All chaperones will be current staff members at St. Stephen Secondary School with a mixture of male and female teachers. As all chaperones are teachers they have already had police records checks completed.
- Proposed Chaperones:
 - Angela Richardson – Group Leader & Female Teacher
 - Kevin Walchuk – Male Teacher (has chaperoned previous trips)
 - Michelle Rodriguez - Female Teacher (has chaperoned previous trips)
 - Other chaperones as required dependant on final numbers/student participation, however, Nora Green, David Hendriks and Dan Mann have agreed to chaperone when/if numbers demonstrate need

Communication Plan

Board Office: 705-748 - 4861

In case of emergency or delay Angela Richardson or Kevin Walchuk will contact Trevor Poechman principal at St. Stephen Catholic Secondary School.

Contact Information for administration at SSCSS:

Trevor Poechman, Principal SSCSS: tpoechman@pvnccdsb.on.ca
 School: 905 - 623 - 3990 Extension 1006 Cell: 905 - 442 - 2994

Greg Kieszowski: Vice Principal SSCSS: gkieszowski@pvnccdsb.on.ca
 School: 905 - 623 - 3990 Extension 1008 Cell: 905 - 209 - 1972

Lisa Diachenko: Vice Principal SSCSS: ldiachenko@pvnccdsb.on.ca
 School: 905 - 623 - 3990 Extension: 1007 Cell: 905 - 809 - 6180

While on excursion in Europe, the teacher chaperone will carry a cell phone so students may contact her. Angela Richardson can be reached via email arichardson@pvnccdsb.on.ca. There is also a What'sApp group chat for all students to share important information.

Contact Information for teacher chaperones:

Angela Richardson
arichardson@pvnccdsb.on.ca
 705 - 768 - 0521

David Hendriks
dhendriks@pvnccdsb.on.ca
 905-244-7642

Kevin Walchuk
kwalchuk@pvnccdsb.on.ca
 905 - 925 - 2416

Michelle Rodriguez
mrodriguez@pvnccdsb.on.ca
 905 - 447 - 0576

Nora Green
ngreen@pvnccdsb.on.ca
 705 - 749 - 7133

Dan Mann
dmann@pvnccdsb.on.ca
 705 - 931 - 2949

Joelle LaRonde
jlaronde@pvnccdsb.on.ca
 905-449-4239

Christopher Heitzner
cheitzner@pvnccdsb.on.ca
 905-447-2969

Ben Lukow
blukow@pvnccdsb.on.ca
 289- 979-7045

Kathryn Lesperance
klesperance@pvnccdsb.on.ca
 905-995-2382

Steve Smith
stesmith@pvnccdsb.on.ca
 905-243-1026

Zandra Smith
zsmith@pvnccdsb.on.ca
 905-439-1383

Emergency contact in Europe (Greece):

Explorica: 1 - 617 - 210 - 6194 (Ask for A. Richardson)

All Emergency numbers for Explorica are in the Safety and Security Guide included at the end of this package

Liability Forms & Student Information

- See attached forms are included towards the end of the package before the insurance and safety and security plan
- Prior to the tour students are given a package that contains additional forms (Student Information and Customs Letter) that are collected at our Guardian/Participant Pre-Departure meeting.
- Purchasing the insurance through Explorica by Worldstrides is mandatory for all trip participants

- Chaperones travel with a set of copies of all forms collected. In addition, all forms are scanned and saved electronically.

Financial Assistance Opportunities

- Students will have two opportunities for financial assistance from Explorica.
- First, if their family demonstrates financial need there is a \$150 bursary opportunity. Families fill out the required documentation and return it to Explorica.
- Second, Explorica offers fundraising opportunities. Every student has access to this once they sign up and they can individually fundraise for their portion of the trip costs.

Specific Curriculum Expectations

Canada & World Studies

Canada History

A2.4 identify some careers in which the skills learned in history might be useful (e.g., editor, journalist, lawyer, mediator, museum curator, politician, teacher)

Canada & World Studies

Travel and Tourism (Grade 11)

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

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

C1.1 assess the impacts of tourism, both positive and negative, on the natural environment in selected tourist locations (e.g., Banff, the Galapagos Islands, Nepal, Antarctica)

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

Canada & World Studies

World History

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

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

C3.3 assess the artistic and/or scientific contributions of various individuals to the identity and/or culture of the society/civilization in which they lived (e.g., Al-Zahrawi, Archimedes, Avicenna [Ibn Sina], Homer,

Leonardo da Vinci, Phidias, Virgil; temple, mosque, and cathedral builders; **Greek**, Roman, and/or Indian sculptors; Byzantine mosaicists; Chinese or Chimú ceramicists; Mayan or Incan goldsmiths; Phoenician or Viking shipbuilders)

Historical & Educational Significance of Some of Locations Visited

Athens:

- City Walk
 - You're never more than a few steps away from the past in Athens. Walk through Plaka, the historic district that borders the Acropolis. In its twisting narrow streets you'll catch glimpses of an older city, from wrought-iron balconies bursting with geraniums to traditional Greek dancing in basement tavernas. Continue on to the Temple of Olympian Zeus, begun in the 6th century B.C. and finished in A.D. 132 by the emperor Hadrian. Its enormous columns provide a sense of the scale of the original temple.
 - Art, History,
- Hadrian's Arch
 - View Hadrian's Arch, an enormous triumphal arch built by the Roman Emperor Hadrian, which is still a symbolic entrance to Athens.
 - Art, History
- Acropolis
 - Visit the Acropolis, which has overlooked Athens for over 2,000 years; habitation traces indicate that it was occupied as early as the Neolithic Age. View the Temple of Athena Nike, and its successor, The Parthenon. The Parthenon is the crowning achievement of the Doric order, built to demonstrate the wealth of Athens in tribute to its patron goddess, Athena.
 - Art, History

Delphi:

- Walking tour
 - Explore the impressive ruins at Delphi, which the Greeks considered the center of the world. Within the depths of the Temple of Apollo, a priestess would inhale vapors that used to rise from the earth and, thus inspired, deliver the prophecies of Apollo. Modern visitors might find more inspiration in the view from Mount Parnassus, over 8000 feet high.
 - Art, History, Geography

Tolo:

- Ancient Olympia
 - Once one of the most important sites in Greece, the former locale of the Olympic games now has some of the most picturesque ruins in the country. Surrounded by shady olive trees and flowing rivers, the stones of the original temple and stadium still inspire awe – and the occasional victory lap.
 - Geography, History, Art

Mycenae and Epidauros:

- Walking Tour

- See the sacred precinct of Epidaurus, a former health clinic and spa with a 4th-century BC amphitheater. Continue to Mycenae. Framed by twin mountains and looking out over the plains, Mycenae was a palace, a workshop, and a grave. Gold cups, jewelry, bronze armor, swords, and daggers, as described by Homer, were discovered here. Walk up to the remains of the citadel. Look out over the rolling hills. Imagine the bonfires blazing in all directions, signaling that Troy had fallen to Agamemnon.
- Art, History, Geography

Saronic Gulf:

- Full Day Excursion
 - Spend the day on the water cruising between the islands of Hydra, Poros and Aegina in the Saronic Gulf.
 - Art, History, Geography

Athens:

- Cape Sounion
 - Contemplate the sea god Poseidon from his temple perched high atop the hill of Cape Sounion, the southernmost tip of Central Greece. Stand among the tall, marble pillars rising up from the slippery slabs of rock and look out over the calm blue Aegean Sea. The Temple of Poseidon, built around the same time as the Parthenon (between 450-440 BCE), is a refreshing point of calm.
 - Art, History, Geography

Ontario Catholic School Graduation Expectations

- **A discerning believer** formed in the Catholic Faith community who celebrates the signs and sacred mystery of God's presence through word, sacrament, prayer, forgiveness, reflection and moral living.
- **An effective communicator** who speaks, writes and listens honestly and sensitively, responding critically in light of gospel values.
- **A reflective, creative and holistic thinker** who solves problems and makes responsible decisions with an informed moral conscience for the common good.
- **A self-directed, responsible, lifelong learner** who develops and demonstrates their God-given potential.
- **A collaborative contributor** who finds meaning, dignity and vocation in work which respects the rights of all and contributes to the common good.
- **A caring family member** who attends to family, school, parish, and the wider community.
- **A responsible citizen** who gives witness to Catholic social teaching by promoting peace, justice and the sacredness of human life.

International travel gives students a chance to live their Ontario Catholic School Graduation Expectations abroad while reflecting on how to continue to live the expectations at home. We will visit several churches where students will have the opportunity to celebrate God's presence. Students will have an opportunity to communicate with one another, staff, and citizens from around the world while exploring a new location. They'll have the chance to reflect on their decision making and work towards the common good. Travel is an incredible way to experience learning (they'll be able to make connections between curriculum and the world around them). They will collaborate with one another in a new place. They'll be a caring member of our trip community. Lastly, students will be world citizens. They'll give witness to Catholic teachings and learn more about peace and justice around the world.

Travel Advisories from Government of Canada

Greece - Take normal security precautions

Take normal security precautions in Greece.

For more information visit: <https://travel.gc.ca/destinations/greece>

Parent Meetings

Parent meetings will occur at least twice over the course of the preparations for the trip.

- 1) December 2023 or January 2024 - provide information and begin signing up (at this meeting parents will be informed that the insurance is mandatory regardless of their personal insurance).
- 2) February 2025 - pre departure information/collect forms night

Hotels in Greece

This is a list of hotels that Explorica by WorldStrides typically uses for this Best of Greece itinerary. It is subject to change depending on availability and student numbers.

Athens

Hotel London Athens

Aten,

Posidonos Avenue 38,

Glifada 166 74,

Greece

Phone Number: +30 21 0894 3995

Delphi

Hotel Parnassos 32

Pavlou and, Friderikis str

Delfi 330 54,

Greece

Phone Number: +30 22650 82321

Tolo

Zakros Hotel

Ναυπλίου 7

Tolo 210 56

Greece

Phone Number:+30 2752 059418

Emergency Contact Information

- This is an **example** of the Reservation Card that all **participants** will receive at the airport on the day of departure. It is to be on their person at all times while on tour.
- It contains:
 - o Flight Details
 - o Hotel Names, Addresses & Phone Numbers
 - o Cell Phone number to contact me, should they need to at any time

****Please note: this is a sample and will be finalized when travel arrangements are finalized**



March 6 - 14 2025

Hotels:

Athens: Mar 7 & 8
Hotel London Athens
Aten,
Posidonos Avenue 38,
Glifada 166 74,
Greece

Delphi: March 9
Hotel Parnassos 32
Pavlou and, Friderikis
str
Delfi 330 54,
Greece

Departing Flight: TBD
Returning Flight:
TBD

Tolo: March 10
Zakros Hotel
Ναυπλίου 7
Tolo 210 56
Greece

Athens: Mar 11, 12 & 13
Hotel London Athens
Aten,
Posidonos Avenue 38,
Glifada 166 74,
Greece

Miss Richardson's Cell 705-768-0521

Keep this card on you at all times

This is a sample **Parent Information Package** that is sent home prior to departure. Copies are also given to the administration team. This contains all the phone numbers that parent(s)/guardian(s) would require to contact the group while on tour should they need to.



**St. Stephen
Catholic
Secondary School
BOWMANVILLE**

Best of Greece 2025 Parent Information Package

Explorica Contact:

Emergency Phone Number (24/7): 1.617.210.6194

International Tours: 1.888.378.8845 (Toll-free within Canada)
1.416.485.1200 (Outside Canada)

Customer Service: 1.888.378.8845, select option #3 (Toll-free within Canada)

Departing Flight Information:

To be included when finalized

Hotel Information:

Athens –
Hotel London Athens
Aten,
Posidonos Avenue 38,
Glifada 166 74,
Greece
+30 21 0894 3995

Delphi –
Hotel Parnassos 32
Pavlou and, Friderikis str
Delfi 330 54,
Greece
+30 2265 082321

Tolo –
Zakros Hotel
Ναυπλίου 7
Tolo 210 56
Greece
+30 2752 059418

Athens –
Hotel London Athens
Aten,
Posidonos Avenue 38,
Glifada 166 74,
Greece
+30 21 0894 3995

Returning Flight Information:

To be included when finalized

Bus to arrive back at the school approx.TBD. We will have students call when we are in Pickering.

Tour Diary Info:

explorica.ca/Richardson-5163 ☐ Parents ☐ Tour Diary ☐ Tour ID: Richardson-5163

*****Day by Day Itinerary on Reverse*****



**Code of Behaviour
Best of Greece
March 6 - 14 2024**



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

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

To ensure that everyone will be able to enjoy this excursion, the following Code of Behaviour has been put in place.

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

9. Dress appropriately. Clothing which is unacceptable on dress down days at school is unacceptable on the trip. In order to enter churches you must be wearing a shirt with sleeves, your shirt must meet your pants, and you cannot be wearing short shorts/skirts. You are not permitted to wander the halls of the hotel or lobby areas wearing pajamas.
10. All participants are subject to the laws of the countries they are visiting. Shoplifting, illegal drug possession and other offences carry severe consequences.
11. Students **may not swim** under any circumstances (pool, river, lake, ocean). Swimming is strictly prohibited.
12. Students may not rent, drive or be a passenger in any vehicle (car, bike, motorcycle, etc) unless approved by a chaperone. (Emergency use of taxis is permitted)
13. A student who chooses not to follow the outlined expectations, is subject to the appropriate consequences during the trip and upon his/her return, which may include suspension from school and/or the loss of future school excursion privileges.
14. If, in the judgement of the chaperones, the action of a student seriously breaches the Code of Behaviour, that **student will be sent home** on the first available commercial flight at the expense of the parent/guardian.
15. You are to listen to the chaperones from our group. You are to follow the rules laid out in this document and the directions of Ms. Richardson, Mr Walchuk, Ms. Rodriguez, Mr. Hendriks, and all chaperones.

.....

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

Parent/guardian Signature: _____

Date: _____

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

Student Signature: _____

Date: _____

Submit 1 copy & Keep one copy at home



March 1, 2025

Customs Official,

My child _____ is traveling on a March Break trip
(full name)

planned with Explorica by WorldStrides and is traveling with ____ other students and __ teacher chaperones (total group size __) from St. Stephen Catholic Secondary School Bowmanville.

By signing this letter I am giving permission for my child to be traveling: leaving Toronto Pearson International Airport on March 6, 2024 arriving in Athens Greece March 7, 2025. Returning from Athens to Toronto Pearson International Airport on March 14, 2024. The group will be traveling throughout Greece according to the detailed itinerary on the reverse.

Should you need to contact me/us:

Guardian 1 Name: _____

Address: _____

Phone Number: _____

Guardian 1 Signature: _____

Guardian 2 Name: _____

Address: _____

Phone Number: _____

Guardian 2 Signature: _____



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 Best of Greece March Break Tour 2025 (describe activity) to its students on or about March 2025.

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

ELEMENT OF RISK

Educational activity programs, such as, Best of Greece March Break Tour 2025 (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 Best of Greece March Break Tour 2025 (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about March 2025.

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: _____

INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS

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

The St. Stephen Catholic Secondary School is arranging
 Best of Greece Tour March Break 2025
 (name of school)
 (description of activity and dates)

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

ELEMENTS OF RISK:

Educational activity programs, such as Best of Greece Tour 2025 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 Best of Greece Tour March Break 2025:

1. Injury due to trip or fall (describe activity)
2. Injury due to transportation Accident
3. Illness

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 Best of Greece on March 6-14, 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: _____

Proposal for Trip to New York
Choir
St Mary Secondary School
April 18th -April 22rd
Group Leader: TANYA EARLE

CONTENTS

Category 5 Approval Form
Educational Objectives
Itinerary
About WorldStrides Music Festival
Insurance details
Mass included
Informed Consent Forms-Category 5
Release and Indemnification form for Educational Trips-Category 5
Release and Indemnification form/Contract agreement

NOTE

1. Specific details are subject to change based on availability and numbers
Including final price, times and maybe some locations.

BUS

Franklin Coach Lines
Ph: 613-966-7000
Toll Free: 1-800-267-2183
Email: dispatch.franklincoach@gmail.com

Bus will be taking us to and from all events

Tammy Smith will forward emergency contact info for all students

- Parent meeting Feb. 8th 5:00 to review change
of destination.



CATEGORY 5 APPROVAL FORM

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

Teacher/Organizer: Mrs T Earle

School: St Mary Secondary Cobourg

Adult Supervisors Attending (Full names and phone numbers):

Tanya Earle 9053754182

Laura Finnan 9052697569

Clarey Stretch 4169173304

Wendy Killoran 9052690722

Marie Anderson 9052697433

Paul Stretch 4169173304

Destination: New York

Mode of Transportation: Coach Bus

Grade/Course: 9-12

Date of Submission: October 19th, 2023

Departure Date: April 19th 2024

Return Date: April 22, 2024

Number of Students: 4 boys: 20 girls:

Number of Adult Supervisors: 6 female: 5 male: 1

Name of Travel Agent: Worldstrides

Type of Excursion: ☐ Curricular ☒ Co-Instructional

Total cost to be paid by each Student: \$1499 (29 paying)

Summary of Proposed Activity: Traveling to New York to participate in Worldstrides Choral Festival.

Curricular Relevance: (provide the overall expectations addressed)

→ making cultural connections → sharing & observing music with other like minded students
→ connecting practice to performance

Estimated Cost for Entire Group:

Accommodation	\$	33,338
Travel	\$	9636.00
Cost of Supply Teachers	\$500	
Meals	\$included unless stated	
Programs/Materials	\$included	
Other	\$included	
Total	\$	43,475

Anticipated Sources of Revenue:

School Accounts	\$
School Fund-raising	\$
Student/Parent share	\$ 43,475
Other:	\$
Other: Teacher contributions, if applicable	\$
Total	\$ 43,475

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

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

- | | |
|--|--|
| <input checked="" type="checkbox"/> Itinerary (including Mass if on the weekend) | <input checked="" type="checkbox"/> Information and consent letter to parents |
| <input checked="" type="checkbox"/> Contract Information | <input checked="" type="checkbox"/> Liability waivers signed |
| <input checked="" type="checkbox"/> Additional Medical Coverage needs considered | <input checked="" type="checkbox"/> Supervision ratio in alignment with A.P. 305 |
| <input type="checkbox"/> History of Excursion – number of years: 30 Plus | <input checked="" type="checkbox"/> List of destination/emergency phone numbers provided |
| <input type="checkbox"/> Certification required by staff attending: | <input checked="" type="checkbox"/> Passports (if required) |
| <input checked="" type="checkbox"/> Educational objectives stated | <input 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:

Teacher Signature

Principal Signature

Superintendent Signature

Date

Date

Date

New York (Mrs. Earle's cell phone 905-375-4182)
Thursday April 18th-Monday April 22,2024

BUD NEEDED- for bus driver to know when they are needed.

BUS DRIVER_ Franklin Coach Lines Belleville (613) 966-7000

*Passports/birth certificate and photo id required on each person (not in bags under the bus)

*Anyone over 18 years old may be required to show proof of vaccination

*Students may wish to bring a packed dinner to save costs

Thurs:

12:00pm depart from school to New York

Bring your lunch on the bus

5:30 dinner enroute (\$ needed)

10:00 Check into Hotel

Marriott Hotel

Newark Liberty International Airport Hotel, 1 Hotel Road

1-973-623-0006

Friday

7:30 Breakfast provided

9:00-11:30 am rehearsal at hotel dress in Hoodie ready for the day

12:00 **BUS NEEDED** grab lunch on bus (\$10 cash US sandwich/chocolate bar/drink)
depart for

Workshop at St Bartholomew's Church Park Avenue at 51st, New York City
212-378-0200 (wear pants/jeans and hoodie)

1:00-3:30 Workshop

3:30 **BUS NEEDED** back to hotel to get ready for dinner

5:30 **BUS NEEDED** Dinner at Mickie Mantles Restaurant

7:20 **BUS NEEDED** BROADWAY Lena Horne Theatre 256 West 47th Street

10:30 **BUS NEEDED** return to Hotel

11:00 Bed

Saturday

7:00 am BREAKFAST provided

8:00 **BUS NEEDED** -guided tour of New York..Drop of at Central Park

10:30 Central Park time

12:00 Lunch at Ellen Stardust Diner-Singing Staff

2:00 Time Square for the afternoon
5:30 Dinner TBD
8:00 return to Hotel **BUS NEEDED**

10:00 BED performance tomorrow

Sunday April 21st

8:00 am breakfast provided and get dressed for performance
11:00 MASS St Francis of Asissi Church 135 West 31st Street
12:30 lunch (you need \$)
1:30 Riverside Church Festival Performance
490 Riverside Dr, New York, NY 10027, **BUS NEEDED**

5:00 Awards Ceremony at Church
7:00 Dinner TBD with other choirs-Bus Needed

10:30 Back to Hotel **BUS NEEDED**

Monday April 22

7:00 breakfast at Hotel
8:00am depart for home
12:00 Lunch enroute (\$ needed)
5:00 arrive home



NEW YORK HERITAGE FESTIVAL

Date: 1/23/2024

GROUP INFORMATION

Number of Students	24	Departure Date	4/18/2024
Number of Adults	6	Return Date	4/21/2024
Total Participants	30	Total Free Spots	1

PERFORMING INCLUSIONS

- ✓ Performance in a national music festival
- ✓ On-stage clinic
- ✓ Nationally acclaimed adjudicators
- ✓ Positive, constructive adjudication with recorded and written comments
- ✓ Performance recording
- ✓ Meaningful awards and trophies

FESTIVAL SPECIFIC INCLUSIONS

- ✓ Awards Ceremony at Riverside Church
- ✓ Dinner & Dance on the Circle Line Cruise

NEW YORK CUSTOMIZED PROGRAM PACKAGE

# of Hotel Nights	Room occupancy	Number of Participants	Price per Participants	Total Price
3	QUAD	24	\$612	\$14,697
3	TRIPLE		\$683	\$0
3	DOUBLE	5	\$825	\$4,127
3	SINGLE		\$1,250	\$0
3	FREE - DR	1	\$0	\$0

TOTAL BASE PACKAGE PRICE: 30 \$18,824

ADDITIONAL OPTIONS, ACTIVITIES, AND/OR MEALS \$15,685

Deposit Paid -\$1,171

TOTAL PRICE: \$33,338

AVERAGE PRICE PER FULL-PAYING PARTICIPANT: \$1,150

OTHER INCLUSIONS

- ✓ One free package for every 25 full-paying participants
- ✓ Medical, accident, and liability insurance coverage
- ✓ Free professional development for directors
- ✓ Free academic credit for students
- ✓ Student-friendly hotels
- ✓ Gift for the Director
- ✓ Gift for each student



WORLDSTRIDES PROPOSAL CONTINUED

PAYMENT OPTION: Group-billed

COMMENTS

All prices quoted in CAD. Costs based on 29 full-paying participants and 1 complimentary package. This estimate includes transportation estimated, activities as quoted below, and your base package costs. The final cost may change depending on final transportation costs, activities or meals selected, and your final number of registrants and rooming list submission. Pricing, itineraries, total price, transportation, and activities are subject to change. Quote prepared by Eric Reynolds TICO# T1488335

ADDITIONAL OPTIONS, ACTIVITIES, AND/OR MEALS

Description	Number of Participants	CAD Price per Participant	Total Price
Day 1		\$0.00	\$0.00
Check In to Hotel		\$0.00	\$0.00
Explore Times Square (on own)		\$0.00	\$0.00
Dinner in Little Italy	30	\$38.36	\$1,150.80
Day 2		\$0.00	\$0.00
Breakfast at Hotel	30	\$20.55	\$616.50
Sounds of the City Tour/NY City Guided Tour	30	\$28.77	\$863.10
TBD Broadway Show	30	\$205.50	\$6,165.00
Ellen's Stardust Diner - Dinner	30	\$65.76	\$1,972.80
Day 3		\$0.00	\$0.00
Breakfast at Hotel	30	\$20.55	\$616.50
Empire State Building (students)	26	\$38.36	\$997.36
Empire State Building (adults)	4	\$60.28	\$241.12
Box Lunch at Festival	30	\$24.66	\$739.80
Perform at Heritage Festival		\$0.00	\$0.00
Awards Ceremony at Riverside Church		\$0.00	\$0.00
Circle Line Dinner Cruise		\$0.00	\$0.00
		\$0.00	\$0.00
Insurance (students)	24	\$71.00	\$1,704.00
Insurance (adults)	6	\$103.00	\$618.00
		\$0.00	\$0.00
TOTAL ADDITIONAL ACTIVITIES			\$15,684.98

NOTE: ALL PRICES QUOTED IN CAD. PACKAGE PRICE BASED UPON ROOM OCCUPANCY. BUS AND AIR PRICE SHOWN ARE FOR A LIMITED TIME ONLY; THEY MAY VARY BASED ON ITINERARY AND FINAL NUMBER OF PARTICIPANTS. BROADWAY SHOW TICKETS, OTHER ADMISSIONS AND MEALS ARE NOT BEING HELD AND PRICES ARE ESTIMATES BASED ON PRIOR SEASON PRICES AND SUBJECT TO CHANGE. AVAILABILITY NOT GUARANTEED UNTIL DEPOSIT IS RECEIVED AND ACTIVITIES ARE BOOKED. NO FORMAL RESERVATIONS HAVE BEEN MADE AT THIS TIME.

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 Choral Music Festival (describe activity) to its students on or about April 18-22nd 2024.

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

ELEMENT OF RISK

Educational activity programs, such as, choir (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 _____ (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about _____.

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: _____

INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS **Category 3, 4 or 5 - Students Under 18 Years (and Category 2 if engaging in High Care Activities)**

The St Mary Secondary is arranging
 (name of school)
Choral Festival April 18th - 22nd - 2024
 (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 choir 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. _____ (describe activity)
2. _____
3. _____

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

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

If you choose to participate in _____ on _____, 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

New York

NOTE TO PARENTS AND STUDENTS

The Peterborough Victoria Northumberland Clarington Catholic District School Board is arranging an excursion to Chicago through WorldStrides Educational Travel and Experiences during the period

April 18, 2024 to April 22, 2023

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

The PVNCCDSB (St. Mary Secondary School) does NOT provide any accidental death, disability, dismemberment or medical expense insurance for students participating in this excursion; however each student may be covered by additional medical insurance, purchased privately at their own expense.

I _____, as legal guardian, understand and accept the above and provide the PVNCCDSB (St. Mary Secondary School) with the following waiver of liability and indemnification agreement.

I _____, as legal guardian, hereby release the PVNCCDSB (St. Mary Secondary School) and its staff and agents from any and all liability for any injury sustained by my child, regardless of how caused, resulting from their participation in the Chicago ^{New York} trip arranged through the PVNCCDSB (St. Mary Secondary School) during the dates above.

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

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ST. MARY TRIP TO New York, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

(Parent/Guardian signature)

(Date)

NOTE TO STUDENTS

The Peterborough Victoria Northumberland Clarington Catholic District School Board is arranging an excursion - St Mary Secondary - Tanya Earle

READ THE FOLLOWING WITH A PARENT/GUARDIAN

I, _____, as a student participating on this excursion, agree to cooperate fully with the supervisors of this trip

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

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

(Student Signature)

(Date)



Archdiocese of Baltimore
Catholic District School Board

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

Trip: Choral Festival New York
Date: April 18-22 2024
Supervisor in Charge: Tanya Earle

Emergency Item	Action Plan
Emergency Contacts Include full names and phone numbers for the following individuals: Supervisor in Charge Additional Supervisors School Principal	Tanya Earle 905-375-4182 - 20 th Laura Finnan 905-269-5769 - 3 rd trip Clarey Ellis-Stretch 416-917-3304 - 3 rd trip Paul Stretch 416-917-3304 - 2 nd trip Marie Anderson 905-269-7433 - 2 nd trip Jason Roberts 289-251-4061
Location of Activity Address of Facility	New York Marriott Hotel Newark Liberty 1 Hotel Rd 1-973-623-0006
Student List Include full student names and birthdates	Tammy Smith to forward
Parent Contact List Include full parent names and phone numbers	Tammy Smith to forward

Nearest Hospital Address of nearest Hospital	Chicago Hospital 5758 Maryland Ave Chicago
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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?	We will have one of our extra chaperones that are traveling by car, wait at the border until a parent arrives. We have email and cell phone numbers of all students participating
First Aid Kit A first-aid kit must be accessible at all times	It is
Plan of Care A copy for each applicable student must be printed from Edseml	Copy with attendance sheet in main choir binder that travels with the group at all times
Concussion Protocol A copy of the required policy and forms must be available for completion in the event of a suspected concussion	N/A

<p>Heat Warning Monitor Environment Canada/local Public Health recommendations Encourage staff and students to drink lots of cold fluids Avoid strenuous physical activities Wear light, loose fitted and breathable clothing Avoid direct exposure to sun Wear hat, sunglasses and apply sunscreen Alter schedule for the day to put strenuous tasks before heat rises (if possible) Provide a cooling room, if available</p>	<p>Follow the guidelines outlined to the left</p>
<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>	<p>Follow the guidelines outlined to the left</p>



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



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[COVID-19: travel health notice for all travellers](#)



United States travel advice



Take normal security precautions

Latest updates: Editorial change

Last updated: October 26, 2023 10:41 ET

On this page

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



Risk level

United States - Take normal security precautions

[Take normal security precautions](#) in the United States

[↑ Back to top](#)

Travel Guard

TRAVEL INSURANCE & GLOBAL ASSISTANCE

SCHEDULE OF BENEFITS

Insurance	Deluxe Package	
Trip Cancellation, Interruption and Delay Coverage	YES	
School Board Ruling Insurance*	YES	
Emergency Medical Coverage	YES	
24-Hour Emergency Medical Assistance	YES	
Baggage Insurance Coverage	YES	
Accidental Death & Dismemberment	In Flight	100,000
	Non Flight	25,000

All benefits and premiums are quoted in Canadian currency.

*Subject to payment of additional premium.

The Travel Industry Council of Ontario (TICO) strongly recommends that every passenger purchase travel insurance prior to departure as protection against unforeseen and costly events.

QUESTIONS?

CALL: 1.866.648.8425

Refer to product number: 800209



Brightspark
Simplifying Student Travel

3280 Bloor Street West, Suite 901
Toronto, ON M8X 2X3
416.486.6440 or 1.800.267.6425

TRIP CANCELLATION, INTERRUPTION AND DELAY COVERAGE

Trip Cancellation: If you must cancel your trip due to a covered risk prior to your departure date, this policy reimburses pre-paid non-refundable expenses up to the sum insured.

Trip Interruption: If your trip is interrupted due to a covered risk, on or after the departure date of the insured trip, we will pay for the non-refundable, unused trip arrangements for which you have already paid and additional travel transportation expenses to return you to your original departure point.

Trip Delay: If your trip is delayed due to a covered risk after the scheduled return date of the insured trip we will pay for commercial accommodations and meals.

Next Occupancy Charge: If you have prepaid shared accommodations and your travel companion(s) cancel the trip for a covered risk and you elect to travel as originally planned, you will be reimbursed the next occupancy charge.

Missed Connection: If you miss a connection or must interrupt your trip because of the delay of a private automobile or your connecting passenger plane, ferry, cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the vehicle; a traffic accident; an emergency, police-directed road closure; or weather conditions, we will reimburse you up to \$800 for the extra cost of your one-way airfare via the more cost-effective itinerary to your next destination or to your original point of departure.

SCHOOL BOARD RULING INSURANCE

If you have purchased the Deluxe Package and paid the additional premium, this coverage is included in your package.

School Board Ruling: If you must cancel your trip due to a school board ruling as a result of a union mandated teachers' labour strike or a school board or principal of the school determination that there is a risk of harm to students travelling to a specific region of a country included in your trip, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on your Application for Insurance.

If you must cancel your trip due to a school board ruling for any other reason, or the principal of the school advising of cancellation, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on your application for insurance.

EMERGENCY MEDICAL COVERAGE

Hospital and Medical Expenses: Coverage for the actual expenses related to the medical attention you need during your trip if a medical condition begins unexpectedly after your departure date.

Bedside Companion Travel and Subsistence: If you are travelling alone and are admitted to a hospital for 3 days or more, we will pay for someone to be with you.

BAGGAGE INSURANCE COVERAGE

Baggage & Personal Effects Loss Benefit: Can reimburse you if your baggage is lost, stolen, or damaged while on your trip, subject to the maximum benefit limit.

Baggage Delay Benefit: If your baggage is delayed more than 24 consecutive hours, you can be reimbursed for the purchase of necessary personal effects, subject to the maximum benefit limit.

Please note: This Baggage and Personal Effects insurance does not cover and no benefit is payable for any claim arising for loss or theft of: glasses of any type, contact lenses, prescription drugs, money, tickets, mobile phones, computers and accessories, CDs, DVDs and personal entertainment devices.

ACCIDENTAL DEATH & DISMEMBERMENT

Accidental Death & Dismemberment: Pays for loss of life or limb if an accidental bodily injury is sustained within 365 days of an accident during your Trip.

RESTRICTED BENEFITS:

Please Note: The policy does have restricted benefits. It is the passenger's or passenger's guardian's responsibility to contact Travel Guard for clarification of coverage.

A pre-existing condition exclusion applies to medical conditions and/or symptoms that existed prior to travel. There may be no coverage if you have a pre-existing condition.

Parent/guardian/student change of mind regarding participation or conflicting personal schedules resulting in cancellation of trip participation is not a covered benefit.

You must notify us at 1.855.878.0192 or 416.646.3723 (collect) prior to any emergency medical treatment or hospitalization. Failure to do so will result in your being responsible for 30% of any eligible expenses incurred unless your medical condition prevents you from calling. You must call as soon as medically possible or have someone call on your behalf.

Travel Guard®



Travel Insurance & Global Assistance



800209 P1, P4 0315; P2, P5, P6 0916

In the event of a claim, please refer to the above product number.

PRIVACY PRINCIPLES

We abide by the Privacy Principles of the AIG Insurance Company of Canada and want You, Our policyholders, Insureds and claimants (referred to as "Customers" or "You"), to be aware of how and why We handle personal information. We work hard to respect and maintain Your privacy. However, the very nature of Our business is such that the collection, use and disclosure of personal information is fundamental to the products and services We provide.

For the purposes of the Privacy Principles, personal information means information that identifies an individual. For example: an individual's name, birth date, address, age, health and financial information is personal information which We may collect, use and in certain circumstances, where necessary, disclose, in the course of providing insurance services and carrying on business. By applying for or purchasing AIG's products and services, You are providing Your consent to Our collection, use, and disclosure of Your personal information for insurance purposes and carrying on business, as set out in the Privacy Principles.

You may obtain a copy of the Privacy Principles on Our website at www.aig.ca or request a copy by contacting Us at:

The Privacy Officer

c/o AIG Insurance Company of Canada

120 Bremner Boulevard, Suite 2200

Toronto, ON M5J 0A8

1-800-387-4481

PLEASE READ THIS POLICY CAREFULLY

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that You read and understand Your Policy before You travel as Your coverage may be subject to certain limitations or exclusions.

This Policy provides complete descriptions of the benefits, terms, conditions, limitations and exclusions of Your insurance coverage. This insurance is designed to cover certain medical expenses resulting from unanticipated accidents. Your Policy may not provide coverage for Medical Conditions and/or symptoms that existed before Your Trip. Check to see how this applies in Your Policy and how it relates to Your Departure Date, date of purchase or effective date.

In the event of an Accident, Injury or Sickness, Your prior medical history may be reviewed when a claim is made.

If Your Policy provides travel assistance, You may be required to notify the designated assistance company prior to Treatment. Your Policy may limit benefits should You not contact the assistance company within a specified period.

This Policy contains a clause that may restrict Your right to designate a beneficiary. See page (enter page number when all changes are made) of this Policy for detailed information with respect to this restriction. Further information can also be obtained from Travel Guard Canada.

Limitation of Action

Every action or proceeding against an Insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), the Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or other applicable legislations.

This Policy is the only contract under which benefits are paid. Please read Your Policy with care so You will understand the coverage.

This Policy is the only contract under which benefits are paid. Please read Your Policy with care so You will understand the coverage.

YOU ARE NOT ELIGIBLE FOR ANY COVERAGE UNDER THIS POLICY IF:

1. A licensed Physician has diagnosed You with a Terminal Illness.
2. You have undergone a bone marrow transplant or an organ transplant (excluding corneal transplant) that requires the use of anti-rejection (immune suppression) drugs.
3. You require dialysis of any type for a kidney disease.
4. In the last 12 months, You have been prescribed or utilized home oxygen therapy at any time.

SCHEDULE OF BENEFITS

COVERAGE	MAXIMUM LIMIT
OPTION/PLAN 1: MEDICAL PLAN	
Hospital & Medical Expenses	\$2,000,000
Expenses Related to Your Death	\$5,000
Accidental Death & Dismemberment (In-Flight Only)	\$100,000
Accidental Death & Dismemberment (Non-Flight Only)	\$25,000
Subsistence & Out of Pocket Expenses (Max \$300 per day)	\$1,200
Emergency Dental Expense	\$1,800
Emergency Air Transportation	Unlimited
Bedside Companion	Included
Emergency Assistance	Included
OPTION/PLAN 2: DELUXE PACKAGE	
Includes all the coverage in OPTION/PLAN 1 plus the following:	
Trip Cancellation	Up to \$15,000
Trip Interruption	Up to \$15,000
Next Occupancy	Unlimited
Missed Connection	\$800
Schedule Change	\$800
Flight Delay (\$50 per 12 hours)	\$200
Return of Vehicle	Unlimited
Baggage and Personal Effects (Max \$250 per article)	\$2,000
Baggage Delay (\$50 per 24 hours)	\$500
Bag Trak	Included
Vacation Rain Check (Travel voucher)	\$500
OPTION ADDITIONAL COVERAGE*	
Available as optional additional coverage to Option/Plan 2 only	
School Board Ruling	Included

*Subject to payment of an additional premium.

RESTRICTED BENEFITS

1. This Policy covers losses resulting from unforeseeable and Emergency circumstances only.
2. Pre-existing condition exclusions apply to Medical Conditions and/or symptoms that existed prior to travel and, in certain coverage, prior to the date You purchased Your coverage. There may be no coverage if You have a pre-existing condition.
3. You must contact Us before seeking medical attention and a failure to call will result in Your being responsible for 30% of any eligible expenses incurred, or no reimbursement, unless Your Medical Condition prevents You from calling. You must call as soon as medically possible or have someone call on Your behalf.
4. Our medical department must approve all medical procedures (including, but not limited to, cardiac procedures and cardiac catheterization) in advance. A failure to call will result in Your being responsible for 30% of any eligible expenses incurred unless Your Medical Condition prevents You from calling, in which case You must call as soon as medically possible or have someone call on Your behalf.
5. If You choose not to receive Treatment or services from a Provider as directed by Us You may be responsible for 70% of any eligible expenses incurred.
6. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions.
7. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations.
8. This Policy will not cover any loss, Injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region.
9. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

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

IMPORTANT INFORMATION

Some words have very specific meanings that are set out in the Definitions Section. These words are capitalized in this Policy document when the Policy definition applies with the exception of titles.

Along with this Policy document, You should have received a Confirmation of Coverage that sets out details specific to the product You purchased. Our medical questionnaire (if applicable) will be sent to You for Your review to ensure You have answered the questions correctly.

All of these documents make up Your contract of insurance. If You did not receive all of these documents, if any information contained in these documents is incorrect, or if You have questions regarding Your coverage, it is Your responsibility to contact Us. You should bring all of these documents with You when You travel.

DEFINITIONS

This Policy covers losses arising from sudden, unexpected and unforeseeable circumstances only. Some words have very specific meanings that are set out in the Definitions Section. These words appear capitalized in this Policy document when the Policy definition applies.

Accident/Accidental means a sudden, unexpected, unintended, unforeseeable, external event, occurring during an Insured Trip that independently of any other cause, results in Injury (or damage, if the context relates to property loss or damage).

Accidental Bodily Injury means an Injury sustained during Your Trip which is caused by external violent and purely Accidental means, directly and independently of all other causes.

AD&D means Accidental Death and Dismemberment.

Age means Your age on Departure Date.

Application for Insurance means computer printout, printed form, invoice or document which confirms the coverage for which You have paid the required premium. The application for insurance forms part of this Policy.

Change(s) in Medication means any change in the kind, type, dosage or action of medicine, and/or the Treatment prescribed by a Physician to manage a Medical Condition, including but not limited to a diet or a pacemaker adjustment (a pacemaker battery change is not considered a Treatment change in type or dosage). The following are not considered alterations or change(s) in medication: the change from a brand-named medication to a generic brand medication provided the usage or dosage has not changed; the dosage changes of the regulatory medications insulin and coumadin; and the decrease or elimination of a medication dosage, recommended by a Physician, provided it has been changed more than 90 days prior to Your Departure Date and has not had an effect on Your Medical Condition.

Child/Children means an unmarried dependent son or daughter under the age of 21 or an unmarried, dependent son or daughter who is mentally or physically challenged.

Common Carrier means an air, land, or sea conveyance operated under a license for the transportation of passengers.

Controlled means a Medical Condition is not worsening and there has been no alteration in any medication or its usage or dosage for the condition, nor any Treatment, prescribed or recommended by a Physician, or received, within the period before Your Trip specified in this Policy.

Departure Date means the date on which You are scheduled to leave Your province/territory of residence as shown on Your Application for Insurance.

Destination means any place where the Insured expects to travel to on his/her Trip.

Emergency means an unforeseen Medical Condition that takes place during the period of coverage.

Emergency Medical Treatment means Treatment required for the immediate relief of an acute symptom or that, according to a Physician, cannot be delayed until You return to Your original point of departure. It must

be ordered by a Physician (or in the case of dental Treatment, by a dentist) and administered by a licensed Physician, dentist, physiotherapist, chiropractor or podiatrist during Your Trip.

Family Member means Your Spouse; natural, step, or adopted Children; sons/daughters-in-law; persons for whom You are the legal guardian; parents; parents-in-law; step-parents; sisters; brothers; sisters/brothers in-law; step-sisters/brothers; grandparents; grandchildren; aunts; uncles; nieces; and nephews.

Government Health Insurance Plan (GHIP) means the coverage that the provincial/territorial governments provide to residents of Canada.

Home means Your province/territory of residence or the place from which You leave on the first day of coverage and to which You are scheduled or ticketed to return on the last day of coverage.

Hospital means a facility that is licensed as a hospital where in-patients receive medical care that has a registered nurse on permanent duty and that includes a laboratory and operating theatre. A clinic; an extended or palliative care facility; a rehabilitation establishment; an addiction centre; a convalescence, rest, or nursing home; home for the aged; or health spa is not a hospital.

Hospitalized/Hospitalization means the state of being admitted to a Hospital and receiving Emergency Medical Treatment on an inpatient basis.

Injury/Injured means a bodily injury caused by an Accident occurring while the Insured's coverage under the Policy is in force and resulting directly and independently of all other causes of loss covered by the Policy. The injury must be verified by a Physician.

Insured means a person for whom:

- a. any required enrollment form has been completed;
- b. any required plan or package cost has been paid;
- c. is covered under this Policy.

Insurer means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200 Toronto, ON M5J 0A8. This Policy is administered on AIG Insurance Company of Canada's, behalf by Travel Guard Group Canada, Inc. (Travel Guard Canada).

Key-person means someone to whom a dependent's full-time care is entrusted and who cannot reasonably be replaced, a business partner, or an employee who is critical to the ongoing affairs of Your business during Your Trip.

Medical Condition means complications of pregnancy within the first 31 weeks of pregnancy, a mental or emotional disorder that requires admission to a Hospital, Accidental Bodily Injury, illness, or disease validated by a Physician.

Mountain Climbing means the ascent or decent of a mountain requiring the use of specialized equipment, including pick-axes, anchors, bolts, crampons, carabineers and lead or top-rope anchoring equipment.

Passenger Plane means a certified multi-engine transport type aircraft provided by a regularly scheduled airline on any regularly scheduled Trip operated between licensed airports and holding a valid Canadian

Air Transport Board or Charter Air Carrier license, or its foreign equivalent and operated by a certified licensed pilot.

Physician means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A physician must be a person other than Yourself or Your Family Member.

Policy or Policies means this Policy, any riders or endorsements to the Policy and the Application for Insurance shall form the entire contract. This policy is valid only if the required premium has been received by Us and only We have the authority to change the contract or waive any of its terms, conditions or provisions.

Policy Effective Date means the date Your coverage begins, as stated on Your Application for Insurance.

Policy Expiry Date means the date Your coverage ends, as stated on Your Application for Insurance.

Prescription Drugs means drugs or medicine that can only be prescribed by a licensed Physician or dentist and are dispensed by a licensed pharmacist.

Professional means a person who is engaged in a specific activity and receives remuneration.

Provider means the Hospitals, clinics, Physicians, and other medical service providers, the use of which must be approved by Us at the time of the Medical Emergency.

Rental Car means a private passenger automobile used during Your Trip exclusively for transporting of passengers other than for hire.

Return Date means the date on which You are scheduled to return to Your original point of departure from Your Trip as shown on Your Application for Insurance.

Sickness means an acute illness, acute pain and suffering, or disease requiring Emergency Medical Treatment or Hospitalization due to the sudden onset of symptoms.

Spouse means someone to whom one (1) is legally married, or with whom one (1) has been living in a conjugal relationship for at least one (1) full year before the insurance starts.

Terminal Illness means a Medical Condition for which, prior to Your Policy Effective Date, a Physician gave a prognosis of eventual death or palliative care was received.

Terrorism means act(s) including but not limited to the use or threat of forces or violence (including hijacking and kidnapping) by an individual or group for the purpose of terrorizing or intimidating any person, government, group, association or the general public for ideological, political or religious reasons.

Travel Advisory means an advisory issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or a specific region of a country included in Your Trip.

Travel Companion means someone who shares travel arrangements with You up to a maximum of three (3) companions.

Travel Supplier means the tour operator, cruise line, and/or airline that provides pre-paid travel arrangements for the Insured's Trip.

Treatment means medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a Physician, including but not limited to Prescription Drugs, investigative testing, and surgery. Treatment does not include a regular medical check-up where there is no medical clinical signs or patient-portrayed symptoms.

Trip means Your travel outside Your Home for which coverage under this Policy has been purchased and is in effect.

Violent Acts means human physical force which injures or abuses You but does not include Your involvement in an illegal activity, felonious assault or self-inflicted Injury.

We, Us, Our means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200 Toronto, ON M5J 0A8. This Policy is administered on AIG Insurance Company of Canada's behalf by Travel Guard Group Canada, Inc. (Travel Guard Canada).

You, Yourself, Your means the person named as the Insured on the Application for Insurance.

ELIGIBILITY, EFFECTIVE & TERMINATION DATES

Eligibility: Travellers who enroll, accept and purchase coverage through the Travel Supplier no later than final Trip payment.

Effective Date: After the premium has been paid, Trip Cancellation coverage will be effective for an Insured at 12:01 a.m. standard time on the date following receipt by the Insurer or the Insurer's authorized representative of any required plan cost.

All other coverages will begin on the later of:

- a. 12:01 a.m. standard time on the scheduled Departure Date shown on the travel documents; or
- b. the date and time the Insured starts his/her Trip, provided the required plan cost has been paid.

Termination Date: All coverage, other than Trip Cancellation, ends on the earlier of:

- a. the date the Trip is completed;
- b. the scheduled Return Date;
- c. the insured's arrival at the return Home on a round Trip.

The Trip Cancellation coverages ends on the earliest of:

- a. the cancellation of the Insured's Trip; or
- b. the date and time the Insured starts on his/her Trip.

Premium: By paying the premium for this insurance, You agree that:

1. We may verify Your health card number and other information required to process Your claim, with government and other authorities;
2. Physicians, Hospitals and other medical Providers are authorized by You to provide to Us any and all information they have regarding You, while under observation or Treatment, including Your medical history, diagnoses and test results; and
3. We may disclose the information available under 1) and 2) above and from other sources to such other persons, as may be required for the purposes of providing assistance about or processing Your claim for benefits.

Automatic Extension of Coverage: If You, Your Travel Companion or Family Member travelling with You is Hospitalized on Your Return Date or Policy Expiry Date, Your coverage will automatically be extended at no additional premium for the period of Hospitalization and up to 72 hours after discharge. In addition, coverage will automatically be extended for up to 72 hours when there is a delay of a Common Carrier on which You are a passenger.

GENERAL CONDITIONS

All of the following conditions apply to all coverage under this Policy.

1. We will insure You against eligible expenses incurred as the result of an Emergency or pay benefits for other covered losses in accordance with the product selected by You under the heading Schedule of Benefits. All benefits are subject to the terms, conditions, limits and exclusions of this Policy. The maximum period of coverage under this Policy shall not exceed 12 consecutive months. Your application for Emergency Medical Plan (Option/Plan 1) must be submitted and the premium must be paid prior to Your Trip Departure Date. Your application for Deluxe Package (Option/Plan 2) must be submitted and the premium paid at the time of booking your Trip. Coverage will be declared null and void if: a) the premium is not received; b) the cheque is not honoured; or c) credit card charges are declined for any reason.
2. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions.
3. You must, at all times while You are covered under this Policy, act in a prudent manner so as to minimize costs to Us.
4. If any benefits payable to You under this Policy are in addition to similar benefits payable to You by any other insurer, total benefits paid to You by all insurers must not exceed Your actual total expenses. If You are covered under more than one (1) of Our Policies, the total amount paid to You will not exceed Your actual expenses; and the maximum to which You are entitled is the largest amount specified for the benefit in any one (1) of Our Policies. We co-ordinate payment of benefits with all insurers who provide You benefits similar to those provided under this Policy, up to a maximum of the largest amount specified by each insurer. We are last payor. We have full rights of subrogation. In the event of a payment of a claim under this Policy, We have the right to proceed, in Your name but at Our expense, against third parties who may be responsible for giving rise to a claim under this Policy. You will execute and deliver documents as necessary and co-operate fully with Us so as to allow Us to fully assert Our rights. You will do nothing to prejudice such rights.
5. Notwithstanding any provisions contained herein, this Policy is subject to the statutory conditions of the Insurance Act applicable to contracts of Accident and Sickness insurance and the laws and regulations in Your province/territory of residence in Canada. For non-residents, the Insurance Act and the laws and regulations of the Province of Ontario will apply.
6. The Application for Insurance, this Policy and any riders or endorsements to the Policy shall form the entire contract. Only We have the authority to change the contract or waive any of its terms, conditions or provisions. Any provision of this Policy which is in conflict with any federal law or provincial/

territorial law of Your province/territory of residence in Canada is hereby amended to conform with the minimum requirements of that law, and all other provisions shall remain in full force and effect.

7. All premiums, benefits, and limits are quoted in Canadian currency. To facilitate direct payment to Providers, We may elect to pay the claim in the currency of the country where the charges were incurred, based on the rate of exchange established by any chartered bank in Canada on the last date of service, or where cheques are issued directly to doctors, Hospitals or other medical Providers, on the date of issuance. No refund of premium will be made in the event a claim has been incurred or paid under this Policy, or in respect of the Trip cancellation or interruption coverage after it is effective. Our liability under this Policy is limited solely to the payment of eligible benefits, up to the maximum amount specified herein for any loss or expense. Our maximum limit of liability resulting from all occurrences within a 168-hour period will be \$10,000,000 in the aggregate. If loss for all Insureds exceeds \$10,000,000, We will pay each Insured that portion of the benefit stated which \$10,000,000 bears to the total loss of all persons under all Travel Guard Canada Policies. We do not assume responsibility for the availability, quality, results or outcome of any Treatment or service, or Your failure to obtain any Treatment or service covered under the terms of this Policy.
8. If You have misstated or misrepresented any information on Your Application for Insurance which results in: (i) Your not paying the sufficient premium, or (ii) Your not being eligible for the option/plan which You have chosen, then any claim submitted by You will be denied and/or Your Policy will be declared null and void.
9. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations.
10. This Policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region.
11. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

GENERAL EXCLUSIONS

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (outlined under the Exclusions section for each benefit section), this Policy does not cover and no benefit is payable for any claim arising from:

1. Routine or elective Treatment for pregnancy within the first 31 weeks of pregnancy; abortion; childbirth or complications of childbirth; pregnancy or complications thereof within the nine (9) weeks before or any time after the expected date of delivery; expenses incurred by an infant less than 15 days old or a person not named as an Insured on Your Application for Insurance; or a Medical Condition arising from or related to a congenital birth defect;
2. Emotional, mental or nervous disorders or other acute psychosis (including stress) while sane or insane by whatever cause that does not require admission to a Hospital;
3. Committing or attempting to commit suicide or intentionally self-inflicted Injury;
4. Your being impaired or adversely influenced by medication, Prescription Drugs, alcohol, prohibited drugs or intoxicants of any kind;

5. A Trip undertaken in contravention of a Physician's recommendation or after the manifestation of medical symptoms which would cause an ordinarily prudent person to seek medical advice; or where a Terminal Illness prognosis has been given;
6. A Trip undertaken for the purpose of securing medical Treatment, consultation or advice; whether or not recommended by any Physician;
7. Elective, non-Emergency, or cosmetic medical or dental Treatment or routine follow-up procedures including but not limited to Treatment for varicose veins, gout, arthritis, cataracts;
8. Any medical procedure, Hospitalization or air ambulance service that was not previously authorized or arranged in advance by Us;
9. Civil unrest, acts of foreign enemies, acts of war, or rebellion, whether declared or not;
10. Any loss arising directly or indirectly out of, or contributed to by, or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon;
11. Any unlawful or criminal/criminal-like acts or contravention of any statutory law/regulation; participation in protests or commercial sexual transactions; (committed by You, Your Family Member, Your Travel Companion, or Your Travel Companion's Family Member whether an Insured or not);
12. Rock or Mountain Climbing; participation in a motor sport, motor racing or speed contests; or scuba diving (unless You hold an open water diving certificate);
13. Your Professional participation in an organized sport;
14. Operating or learning to operate any aircraft, as pilot or crew;
15. Engagement in manual labour for wages or profit including the operation of transport vehicles; performing employment duties on any aircraft or ship; performing duties in any regular armed forces service;
16. A travel, immigration or work visa that is not issued due to a late application, or has been previously refused;
17. Expenses incurred in Your province/territory of residence (unless specifically provided for in this Policy);
18. Any interest, finance or late payment charge;
19. Expenses incurred if You chose to travel to or in a country or to or in a specific region of a country if there was a Travel Advisory issued after Your Policy Effective Date by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip;
20. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions;
21. Concealment or Fraud: The Insurer does not provide coverage if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the Policy or claim;
22. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations;
23. This Policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region;
24. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

TRIP CANCELLATION AND INTERRUPTION INSURANCE

If You have purchased and paid the applicable premium for Option/Plan 2, the following benefits, up to the limit shown below, will apply if an Insured cancels his/her Trip or is unable to continue on his/her Trip due to one (1) of the following unforeseen events subject to the General Conditions and General Exclusions listed in the Policy.

If You must cancel Your Trip before Your Departure Date, You must notify Us within 24 hours of notification of the need to cancel. Failure to do so will result in the benefits being restricted to the Trip cancellation benefits which were in effect on that date.

If You are unable to depart on Your scheduled Trip or return to Your original departure point, due to a covered risk, We will pay airfare and/or unused, non-refundable, prepaid travel arrangement costs up to the policy limit, provided that the charges are not recoverable from any other source.

The following risks are covered prior to Your Departure Date.

- a. You, Your Travel Companion, Your Family Member, Your Key-person, or Your Travel Companion's Family Member develops a Medical Condition or dies; Your friend dies; or the person who is providing care and supervision of Your Child/Children while You are on Your Trip becomes Hospitalized or dies.
- b. You, Your Spouse, Your Travel Companion, or Your Travel Companion's Spouse a) becomes pregnant after You book Your Trip and Your Departure Date falls during the nine (9) weeks before the expected delivery date or b) legally adopts a Child and the date of the adoption falls during Your Trip.
- c. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse loses a permanent job which any of You have had for at least 12 months (excluding contract work) because of layoff or dismissal without just cause; or Your employer, Your Spouse's employer or Your Travel Companion's employer initiates a job transfer which necessitates relocation of principal residence within 30 days of Your scheduled Departure Date (not applicable to self-employed persons). Your parent or legal guardian loses a permanent job, provided the employment has been active and with the same employer for at least 12 months, because of layoff or dismissal without just cause (not applicable if Your parent or legal guardian has contract work or temporary employment or is self-employed).
- d. Your parent's or legal guardian's employer initiates a job transfer which necessitates relocation of Your principal residence within 30 days of Your scheduled Departure Date (not applicable if Your parents or legal guardians are self-employed).
- e. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is called to service during Your Trip as a reservist, firefighter, or military or police staff, or called to jury duty or to be a defendant in a civil suit; or You or Your Spouse are subpoenaed as a witness.
- f. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is quarantined or hijacked.
- g. You or Your Spouse is unable to occupy Your principal residence or to operate Your business because of a natural disaster.
- h. A Travel Advisory is issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip after You purchase Your Policy.
- i. Your or Your Travel Companion's visa is not issued for a reason beyond Your or Your Travel Companions control.
- j. Violent Acts while on Your Trip except for Violent Acts which occur in countries where travel advisories have been issued.
- k. Your or Your Travel Companion's Common Carrier is delayed by weather conditions for at least 30% of Your Trip and You or Your Travel Companion chooses not to continue Your Trip.

The following risks are covered on, or after, Your Departure Date.

- a. You, Your Travel Companion, Your Family Member, Your Key-person, or Your Travel Companion's Family Member develops a Medical Condition or dies; Your friend dies; or the person who is providing care and supervision of Your Child/Children while You are on Your Trip becomes Hospitalized or dies.
- b. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is called to service during Your Trip as a reservist, firefighter, or military or police staff, or called to jury duty or to be a defendant in a civil suit; or You or Your Spouse are subpoenaed as a witness.
- c. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is quarantined or hijacked.
- d. A Travel Advisory is issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip after you have departed on Your Trip.
- e. Violent Acts while on Your Trip except for Violent Acts which occur in countries where travel advisories have been issued.
- f. Your or Your Travel Companion's Common Carrier is delayed by weather conditions for at least 30% of Your Trip and You or Your Travel Companion chooses not to continue Your Trip.

Benefits for Trip Cancellation and Interruption

Trip Cancellation:

If You must cancel Your Trip due to a covered risk, prior to the Departure Date on Your Application for Insurance, You will be reimbursed for the non-refundable prepaid travel arrangement costs You selected on Your Application for Insurance and for which the premium You have paid.

Trip Interruption: If Your Trip is interrupted due to a covered risk, on or after the Departure Date shown on the Application for Insurance, We will pay for the non-refundable, unused Trip arrangements for which You have already paid and additional travel transportation expenses to return You to Your original departure point, (except Your prepaid unused return transportation).

Next Occupancy Charge: If You have prepaid shared accommodations and Your Travel Companion(s) cancels for a covered risk and You elect to travel as originally planned, You will be reimbursed the next occupancy charge.

Missed Connection: If You miss a connection or must interrupt Your Trip because of the delay of a private automobile or Your connecting Passenger Plane, ferry, cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the vehicle; a traffic Accident; an Emergency, police-directed road closure; or weather conditions, We will reimburse You up to \$800 for the extra cost of Your one-way airfare via the most cost-effective itinerary to Your next Destination or to Your original point of departure. (You must have been scheduled to arrive at Your point of boarding at least two (2) hours before the scheduled time of departure.)

Schedule Change: We will reimburse up to the maximum of \$800 for the change fees charged by the airline(s) if Your or Your Travel Companion's Trip is cancelled, interrupted or delayed because Your or Your Travel Companion's next connecting flight leaves earlier or later than originally scheduled providing a two-hour connecting time was originally scheduled.

Flight Delay: If Your flight is delayed, You will receive \$50 for each full 12 hours of the Trip that is missed. (Maximum claim \$200)

Return of Vehicle: Expenses to return Your vehicle – if You are unable to drive Your vehicle to Your original departure point as a result of a medical Emergency; We will cover the reasonable costs charged by a commercial agency to return Your vehicle. If You used a Rental Car during Your Trip, We will cover its return to the rental agency.

Vacation Rain Check: We will provide payment in the form of a redeemable travel voucher payable only to You, up to a maximum of \$500, if Your Trip is interrupted and causes You to return earlier than Your contracted Return Date forcing You to miss at least 70% of Your Trip due to the death or Hospitalization of a non-travelling Family member or Key-person (Hospital records and/or death certificate required). You must book the replacement Trip before the 180th day following the date of Your early return from Your interrupted insured Trip through the same Travel Supplier which booked Your original interrupted Trip. No benefit is payable if the Travel Supplier named on the coupon are insolvent.

Exclusions for all Trip Cancellation and Interruption Insurance

This coverage is subject to the General Exclusions listed in this Policy. Also, this Policy does not cover and no benefit is payable for any claim arising from:

1. Your or Your Travel Companion's knowledge at the time of booking or application for this insurance of any reason why the Trip might be cancelled or interrupted;
2. any Injury or Sickness incurred by You, Your Family Member, Your Travel Companion or his/her Family Member which manifests itself during the 90 days immediately preceding and including the date of Your Application for Insurance, unless the condition is Controlled through the taking of Prescription Drugs or medication and remains Controlled throughout the 90-day period. A Sickness has manifested itself when: a) medical care or Treatment has been given; or b) there exist symptoms which would cause a reasonably prudent person to seek diagnosis, care or Treatment;
3. travel which is planned contrary to medical advice, or where a Terminal Illness prognosis has been given, or after the manifestation of medical symptoms which would cause an ordinarily prudent person to seek medical advice;
4. travel for the purpose of visiting a person suffering from a Medical Condition and the Medical Condition (or ensuing death) of that person is the cause of cancellation or interruption of Your Trip;
5. expenses incurred as a direct result of Terrorism except when a Travel Advisory is issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip:
 - after You purchase Your Policy (for Trip Cancellation)
 - or after You depart on Your Trip (for Trip Interruption);
6. expenses incurred as the result of inadequate or invalid passport, travel or visa documentation required by countries included in Your Trip.

SCHOOL BOARD RULING WITH CANCEL FOR ANY REASON

The following benefit is available only on Option/Plan 2

Thilf You have purchased and paid the applicable premium for Option/Plan 2, the following benefits, up to the limit shown below, will apply if an Insured cancels his/her Trip or is unable to continue on his/her Trip due to one (1) of the following unforeseen events subject to the General Conditions and General Exclusions listed in the Policy.

If You must cancel Your Trip due to a school board ruling as a result of a union mandated teachers' labour strike or a school board or principal of the school determines that there is a risk of harm to students travelling

to a specific region of a country included in Your Trip, You will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on Your Application for Insurance.

In addition should the school board cancel the Trip for any other reason, or the principal of the school advises of cancellation, You will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on Your Application for Insurance.

EMERGENCY MEDICAL INSURANCE

This coverage is available if You have purchased and paid the applicable premium for Option/Plan 1 or Option/Plan 2 and is subject to the General Conditions and General Exclusions listed in this Policy. The Emergency medical attention You receive must be outside of Your Home unless specifically provided for in this Policy and be required as part of Your Emergency Treatment and ordered by a Physician or a dentist. The following benefits, up to the Policy limit shown below, will apply:

Emergency Medical:

1. We will pay for covered expenses incurred as a result of a medical Emergency, up to the Policy limits, for the actual expenses related to the medical attention You require if a Medical Condition begins unexpectedly after You leave Your province/territory of residence, and if these expenses are not covered by Your provincial/territorial health insurance plan or any other related insurance or reimbursement plan. Medical expenses will be limited to a maximum of \$25,000 if You are not covered under a Canadian provincial/territorial Government Health Insurance Plan (GHIP) or You are not a permanent resident of Canada. Canadian residents travelling outside their province/territory of residence for more than 182 days (212 days for Ontario and Newfoundland/Labrador) must receive written permission from their provincial/territorial government to maintain their GHIP.
2. We will pay covered expenses incurred as the direct result of Terrorism which causes Accidental Bodily Injury or Sickness to You during Your Trip. This Terrorism benefit is payable only after You have exhausted all other recovery sources. We will pay up to a maximum limit of \$10,000 as a direct result of Terrorism which causes Your death within 72 hours of the Terrorism occurrence. Our maximum limit of liability for all claims directly resulting from Terrorism occurring within a 72-hour period is \$500,000 in the aggregate. Our maximum limit of liability for all claims directly resulting from Terrorism occurring within a calendar year is \$1,000,000.

If loss for all Insureds exceeds the maximum limits listed above, We will pay each Insured that portion of the benefit stated which the maximum limits bear to the total loss of all Insureds under all Travel Guard Canada Policies after the end of the calendar year.

We, in consultation with Your attending Physician, reserve the right to return You to Your Home prior to any Treatment or following Emergency Treatment or Hospitalization for a Sickness or Injury, if on medical evidence You are able to return to Your Home without endangering Your health. If You elect not to return to Your Home of residence following the recommendation to do so, then any expenses incurred for continuing medical Treatment or surgery with respect to such Emergency will not be covered and all coverage and benefits under this Policy will cease.

Benefits for Emergency Medical Insurance

Emergency Medical Expenses:

1. Care received from a Physician in or out of a Hospital, the cost of a Hospital room to a maximum of semi-private rates, the rental or purchase (whichever is less) of a Hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose Your condition, and Prescription Drugs. All of the above must be prescribed by a Physician or a dentist. This benefit is limited to \$2,000,000.
2. Professional services referred by a Physician – care received from a licensed chiropractor, osteopath, physiotherapist or podiatrist, up to \$250 per category of practitioner.
3. Ambulance transportation – local ground ambulance service to a medical service Provider in an Emergency.

Emergency Evacuation and Repatriation: If approved in advance by Us, expenses to return You to Your original point of departure of the insured Trip if Your attending Physician recommends Your return because of Your Medical Condition or if Your attending Physician recommends Your return after Your Emergency Treatment, We will pay via the most cost-effective itinerary for one (1) or more of:

- The extra cost of an economy/charter class fare;
- A stretcher fare on a commercial flight;
- The return economy/charter class fare of a qualified medical attendant and the attendant's reasonable fees and expenses, if required by the airline;
- The cost of air ambulance transportation, pre-approved and arranged by Us; or
- A Travel Companion's extra fare to accompany You.

Expenses Related to Your Death: If You die during Your Trip from a covered risk, We will reimburse Your estate up to \$3,000 for the preparation of Your remains and the transportation container plus the transportation costs (using customary airline procedures) to Your original departure point of the insured Trip or up to \$2,000 for the cremation or preparation of Your remains and the cost of a standard burial container at the place of death. If someone is legally required to identify Your body and must travel to the place of Your death, We will pay the economy/charter fare via the most cost-effective itinerary for that person, and up to a maximum of \$300 for that person's hotel and meal expenses.

Subsistence Allowance: If a medical Emergency prevents You or Your Travel Companion from returning to Your original point of departure of Your insured Trip or if Your Emergency Medical Treatment or that of Your Travel Companion requires Your transfer to a location that is different from Your original Destination, We will reimburse Your expenses for meals, hotel, phone calls, and taxis, up to \$300 per day to a maximum of \$1,200. We will only reimburse these expenses if You have actually paid for them (receipts must be submitted).

Bedside Companion Travel and Subsistence: If You are travelling alone and admitted to a Hospital for three (3) days or more, We will pay the economy/charter class fare via the most cost-effective itinerary for someone to be with You. We will also pay up to a maximum of \$300 for that person's hotel and meals (receipts must be submitted) and cover him/her under this Policy, subject to the terms, conditions, limits and exclusions, until You are medically fit to return to Your Home. For an insured Child, a bedside companion is available immediately upon Hospital admission.

Emergency Dental: You are covered for the following dental expenses when required as Emergency Treatment and ordered or prescribed by a licensed dentist:

- a) If You need dental Treatment to repair or replace Your natural or permanently attached artificial teeth because of an Accidental blow to Your mouth, You are covered for the Emergency dental expenses You incurred during Your Trip and to a maximum of \$1,000 to continue necessary Treatment after You return to Your Home. This Treatment must be completed within 90 days after the Accident. This benefit is limited to a maximum of \$1,800.
- b) If You need dental Treatment in an Emergency, We will pay up to \$250 for the relief of dental pain.

Exclusions for Emergency Medical Insurance

This coverage is subject to the General Exclusions listed in this Policy. Also, this Policy does not cover and no benefit is payable for any claim arising from:

1. any Injury or Sickness that You have sought or received medical Treatment
 - (a) within 90 days prior to Your Trip departure if You are Age 59 or younger; or,
 - (b) within 180 days prior to Your Trip departure if You are Age 60 or older.UNLESS (applies to a and b): the condition is Controlled through the taking of Prescription Drugs or medication and remains Controlled throughout the applicable 90/180-day period. A Sickness has manifested itself when medical care or Treatment has been given, there has been a Change(s) in Medication, or there exists symptoms which would cause a reasonably prudent person to seek diagnosis, care or Treatment.
2. unless otherwise provided for in this Policy, expenses incurred for follow-up Treatment, recurrence of a condition or subsequent Emergency Treatment or Hospitalization for a condition or related condition for which You received Emergency Treatment during Your Trip.
3. cardiac procedures including cardiac catheterization, angioplasty or surgery, unless approval is specifically given by Us prior to the procedure being performed.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

This coverage is available if You have purchased and paid the applicable premium for Option/Plan 1 or Option/Plan 2 and is subject to the General Conditions and General Exclusions listed in this Policy. The following benefits, up to the Policy limit shown below, will apply:

If the total amount of all AD&D benefits You have under Our Policies is more than Your in-flight Policy limit Our aggregate liability will not exceed Your in-flight Policy limit and any excess insurance will be void, and the excess premiums paid will be refunded. Our total aggregate limit is \$10,000,000 for any one (1) Accident.

Benefits for Accidental Death and Dismemberment

1. If an Accidental Bodily Injury sustained during Your Trip causes You:
 - a. to die, to become completely and permanently blind in both eyes, or to have two (2) of Your limbs fully severed above Your wrist or ankle joints in the 12 months after the Accident, We will pay 100% of the amount shown on the Schedule of Benefits;
 - b. to become completely and permanently blind in one (1) eye or have one (1) of Your limbs fully severed above a wrist or ankle joint in the 12 months after the Accident, We will pay 50% of the amount shown on the Schedule of Benefits.
2. If You have more than one (1) Accidental Bodily Injury during Your Trip, We will pay the applicable insured sum only for the one (1) Accident that entitles You to the largest benefit amount.
3. If Your body is not found within 12 months of the Accident, We will presume that You died as a result of Your injuries.

4. Unless You have notified Us in writing prior to Your Departure Date of the name of Your designated beneficiary, this benefit will be paid to Your estate.

In-Flight AD&D: This benefit, as described in 1 and 2 above, applies only to an Accidental Bodily Injury sustained by You while riding as a passenger (but not as a pilot, operator, or member of the crew) in, on, boarding or alighting from any Passenger Plane having a current and valid airworthiness certificate or any transport type Passenger Plane operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation.

Non-Flight AD&D: This benefit, as described in 1 and 2 above, applies only to an Accidental Bodily Injury sustained by You other than while riding in an aircraft of any type. Our maximum liability is limited to the amount shown on the Schedule of Benefits for non-flight.

Exclusions for Accidental Death and Dismemberment

This coverage is subject to the General Exclusions listed in this Policy. Also, this Accidental Death and Dismemberment insurance does not cover and no benefit is payable for any claim arising from a disease, even if the proximate cause of its activation or reactivation is the Accidental Bodily Injury.

BAGGAGE AND PERSONAL EFFECTS INSURANCE

This coverage is available if You have purchased and paid the applicable premium for Option/Plan 2 and is subject to the General Conditions and General Exclusions listed in this Policy. The following benefits, up to the Policy limit shown below, will apply:

Benefits for Baggage and Personal Effects:

This insurance is payable only after You have exhausted all benefits available from any other insurance or coverage.

1. We will pay this benefit up to \$2,000 after making proper allowance for wear and tear or depreciation for the loss of, or damage to the baggage and personal effects that belong to You and that You use during Your Trip. We cover the current actual cash value of Your property when it is lost or damaged up to \$2,000. We also reserve the option to repair or replace Your property with other of a similar kind, quality, and value. We may also ask You to submit damaged items for an appraisal of the damage. The limit for loss per single article including its attachments, accessories and equipment, or matched pair or set, or group of related articles is \$250. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this benefit, You must obtain written documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide, or transportation authorities. You must also take all precautions to protect, save or recover the property immediately, and advise Us as soon as You return Home. Your claim will not be valid under this Policy if You do not comply with these conditions.

Baggage Delay: If Your checked baggage is delayed due to a delay or misdirection by an airline or ground carrier but is subsequently recovered intact, You will receive \$50 for each full 24-hour period of delay. Maximum claim is \$500. This coverage provides reimbursement for necessary toiletries and clothing when Your checked baggage is delayed. This benefit applies only if the delay happens before Your return Home.

Bag Trak: The industry's premier baggage tracing service protects Your baggage and personal possessions if they are delayed.

Exclusions for Baggage and Personal Effects

This coverage is subject to the General Exclusions listed in this Policy. Also, this baggage and personal effects insurance does not cover and no benefit is payable for any claim arising from:

1. Loss or theft of: animals, perishable items, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, Prescription Drugs, tobacco products, money, tickets, securities, documents, items related to Your occupation, mobile phones, computers and accessories, CDs, DVDs and personal entertainment devices, antiques or collectors' items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis or are insured by another insurer.
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, Your imprudence or omission.
3. Unaccompanied baggage or personal property, baggage or personal property left in an unattended vehicle and which was not locked in the trunk, or baggage or personal property shipped under a freight contract.

24-HOUR EMERGENCY MEDICAL ASSISTANCE

With all Hospital & Emergency medical expenses coverage, Your benefits include 24-hour Emergency medical assistance. Whether You need Emergency medical care or Emergency arrangements to return Home, You can count on Our Emergency assistance counsellors, doctors and nurses to help You anywhere in the world, anytime of day

Call Us 24-hours a day, seven (7) days a week:

- toll free 1-866-878-0192, if in Canada or Continental U.S.
- collect 1-416-646-3723, if calling from elsewhere in the world

For general inquiries, please call: 1-866-648-8425

CLAIM PROCEDURES

Payment of Claims - To Whom Paid:

Benefits are payable to the Insured who applied for coverage and paid any required plan cost.

Any benefits payable due to that Insured's death will be paid to the survivors of the first surviving class of those that follow:

1. the beneficiary named by that Insured and on file with Us; if no beneficiary, then
2. to the Insured's estate.

If a benefit is payable to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to \$3,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment Insurer makes in good faith fully discharges Insurer to the extent of that payment.

To Claim For Emergency Medical and Dental Benefits:

1. You must contact Us at the numbers below before seeking medical attention and a failure to call will result in Your being responsible for 30% of any eligible expenses incurred, or no reimbursement, unless Your Medical Condition prevents You from calling. You must call as soon as medically possible or have someone call on Your behalf.
2. Our medical department must approve all medical procedures (including, but not limited to, cardiac procedures and cardiac catheterization) in advance. A failure to call will result in Your being responsible for 30% of any eligible expenses incurred unless Your Medical Condition prevents You from calling, in which case You must call as soon as medically possible or have someone call on Your behalf.
3. If You choose not to receive Treatment or services from a Provider as directed by Us You may be responsible for 70% of any eligible expenses incurred.

New Brunswick, Newfoundland and Saskatchewan Residents:

Canada and Continental USA: 1-888-566-8028 OR

International Collect at 1-819-566-8028

All Other Provinces, Call:

Canada and Continental USA: 1-866-878-0192 OR

International Collect at 1-416-646-3723

Benefits for Emergency Medical Expense/Emergency Evacuation and Repatriation of Remains services may be payable directly to the provider of the services. However, the provider:

1. must comply with the statutory provision for direct payment; and
2. must not have been paid from any other sources.

Our assistance coordinators will provide guidance. We will make every effort, although We cannot guarantee, to pay Providers directly. You must provide Us with original receipts for incurred expenses including those for Subsistence Allowance expenses.

We do not subrogate against any retiree plan benefit if the lifetime maximum limits for all in-country and out-of-country benefits is \$50,000 or less.

To Claim For Trip Cancellation, Interruption and Delay Benefits:

You must notify Us immediately of a cancellation, interruption or delay no later than the next business day following a cancellation, interruption or delay. You must provide:

1. proof of all non-refundable, prepaid deposits or payments;
2. completed documentation if a Medical Condition was the cause for cancellation;
3. complete unused transportation tickets and vouchers;
4. original receipts for Subsistence Allowance expenses;
5. original receipts for new tickets;
6. reports from police or local authorities documenting the missed connection or travel delay; and
7. invoices and original receipts from travel service providers.

To Claim For Baggage and Personal Effects Benefits:

You must notify Us immediately of the loss or damage to baggage or personal effects. You must also report the loss or damage to police, local or conveyance authorities, tour operator representatives, the hotel manager or official transportation representative and obtain a written report.

When filing Your claim You must submit:

1. a letter of coverage or denial from the transportation carrier;
2. the written report regarding the loss or damage;
3. original receipts or sales slips for all lost or stolen articles over \$149.99 Canadian per item claimed and proof that You owned the articles; and
4. original receipts or sales slips for all items claimed under

Baggage and Personal Effects Coverage.

Failure to submit the written report to Us with Your claim will place Your claim on hold until the report(s) is received.

If You have any questions regarding Your claim, please call: 1-866-648-8425.

For all claims, You must include the following where required:

- Fully completed Claim Form;
- Proof of travel and insurance payment;
- Originals of all travel tickets, bills, invoices and receipts;
- Written incident reports, police reports, doctor/Hospital records and/or death certificate, autopsy or coroner's report (where lawful).

For Baggage claims:

- (a) the incident or police report must accompany Your claim;
- (b) claims for valuable items must be accompanied by original receipts;
- (c) You must also submit a letter of coverage or denial from the transportation carrier and/or Your homeowner's insurance company.

10 Day Right to Examine

You have the right to cancel Your Policy within ten (10) days from the date You purchased Your travel insurance coverage.

Please take the time to read Your Policy.

If You have any questions or You are unsure about Your coverage You must contact your Travel Supplier as soon as possible.

Beneficiary Designation and Change

The Insured's beneficiary(ies) is (are) the person(s) designated by the Insured and on file with Us. If no beneficiary has been designated, payment will be made to the Insured's estate.

An Insured over the age of majority and legally competent may change his/her beneficiary designation at any time unless the beneficiary designation is irrevocable, without the consent of the designated beneficiary(ies), by providing Us a written request for change. When the request is received, whether the Insured is then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to the Insurer on account of any payment made by it prior to receipt of the request.

24-HOUR EMERGENCY ASSISTANCE

You must notify Us prior to any Emergency Medical Treatment and prior to any surgery, invasive procedure or Hospitalization. Failure to do so will result in Your being responsible for 30% of any eligible expenses incurred.

New Brunswick, Newfoundland and

Saskatchewan Residents

Call Global Excel Management:

Canada and Continental USA: 1-888-566-8028 OR

International Collect at 1-819-566-8028

All Other Provinces Call Travel Guard:

Canada and Continental USA: 1-866-878-0192 OR

International Collect at 1-416-646-3723

**Recommended Action from the Policy Development
Committee Meeting, February 6, 2024.**

R.A.: Mover: Loretta Durst
that the Board receive the reports and recommendations
from the Policy Development Committee meeting dated
February 6, 2024, for publication and implementation.

Policy Development Committee

February 6, 2024.

Report of the Approved Recommended Actions from the Policy Committee Meeting, February 6, 2024.

1. Revised Policy Framework Document.

that the Policy Development Committee recommend to the Board that the Revised Policy Framework document be received with minor adjustments and posted under the Policy and Procedures for PVNCCDSB.

2. Revised Policy Development Committee Terms of Reference

that the Policy Committee Terms of Reference be received with the recommended changes.

3. Revised Directional Policy – DP #1000, Parent and Community Relations.

that the revised draft Directional Policy #1000, Parent and Community Relations, be received and posted to the engagement platform for further consultation.

4. Revised Directional Policy – DP #100, Governance, Vision, and Strategic Priorities.

that the revised draft Directional Policy #100, Governance, Vision, and Strategic Priorities, be received and posted to the engagement platform for further consultation.

5. Revised Administrative Procedures.

that the revised administrative procedures be received and posted as presented:

C.1 a) Administrative Procedure #824, Student Injury Prevention

that the Policy Development Committee recommend to the Board that AP # 824, Student Injury Prevention be renamed to AP # 801, Student Injury Prevention.

C.1 b) Administrative Procedure #207, Opening and/or Closing Exercises in Catholic Schools

that Administrative Procedure #207, Opening and/or Closing Exercises in Catholic Schools, be received and posted as revised under Directional Policy #200, Catholic Education.

C.1c) Administrative Procedure #811, Fitness for Duty and Substance Use

that Administrative Procedure #811, Fitness for Duty and Substance Use, be received and posted as revised under Directional Policy #800, Healthy Schools and Workplaces.

C.1d) Administrative Procedure #824, Asbestos Management Program

that Administrative Procedure #824, Asbestos Management Program, be received and posted under Directional Policy #800, Healthy Schools and Workplaces.

C.1 e) Administrative Procedure #905, Bomb Threat Procedures

that Administrative Procedure #905, Bomb Threat Procedures be received and posted as revised under Directional Policy #900, Safe and Accepting Schools.



Ontario Catholic School
Trustees' Association



January 22, 2024

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

FROM: Patrick J. Daly, President

CC: Nick Milanetti, Executive Director (OCSTA)
Anne O'Brien, Director of Catholic Education (OCSTA) & Project Manager (CVO)
Rose Burton Spohn, Coordinator, Catholic Virtual Ontario (CVO)

SUBJECT: Release of Catholic Secondary Online Courses

It was a pleasure to see you at our 2024 Catholic Trustees Seminar this past weekend, and to come together to celebrate Catholic education across Ontario. As a follow-up to the President's Report, I offer the following updates about Catholic online learning.

Release of New Catholic Secondary Online Courses

Today, the following new Catholic online secondary courses were submitted to the Ministry of Education and will be copied to your board's provincial virtual learning environment (VLE).

CGF3M: Grade 11, University/College Preparation, Forces of Nature
CGG3O: Grade 11, Open, Travel and Tourism: A Geographic Perspective
CGR4M: Grade 12, University/College Preparation, Environment Resource Management
CHW3M: Grade 11, University/College Preparation, World History to the End of the 15th Century
CLN4U: Grade 12, University Preparation, Canadian and International Law
EMS3O: Grade 11, Open, Media Studies
ENG2D: Grade 10, Academic, English
ENG2P: Grade 10, Applied, English
HHS4C: Grade 12, College Preparation, Families in Canada

In addition, you can expect the following new Catholic online courses to be released to your boards in **approximately one week**:

CHI4U: Grade 12, University Preparation, Canada: History, Identity, and Culture
CLN4CF: Grade 12, College Preparation, Legal Studies, French Immersion
FSF4U: Grade 12, University Preparation, Core French
GLC2OF: Grade 10, Open, Career Studies, French Immersion
HSB4UF: Grade 12, University Preparation, Challenge and Change in Society, French Immersion

Sincere gratitude and congratulations are extended to the employees from 15 different Catholic boards – from the northern, southern, eastern, and western portions of the province – who were involved in this phase of writing. We are especially delighted that approximately a third of these new courses address the programming needs of students studying French or in the Catholic French immersion context.

Update of Existing Catholic Secondary Online Courses

As part of our commitment to providing boards with high-quality online courses, we are also pleased to announce the re-release of the following updated Catholic online courses, all of which include important updates. We ask that boards delete the current versions of these Catholic course packs and replace them with these revised versions.

BBB4M: Grade 12, University Preparation, International Business Fundamentals
CGW4U: Grade 12, University Preparation, Canadian and World Issues
CHY4U: Grade 12, University Preparation, World History Since the Fifteenth Century
CIA4U: Grade 12, University Preparation, Analysing Current Economic Issues
DCO3O: Grade 11, Open, Creating Opportunities Through Co-op
EWC4U: Grade 12, University Preparation, The Writer's Craft
GLC2O: Grade 10, Open, Career Studies
GWL3O: Grade 11, Open, Designing Your Future
HHS4U: Grade 12, University Preparation, Families in Canada
HRF3O: Grade 11, Open, World Religions and Belief Traditions in Daily Life
HRT3M: Grade 11, University/College Preparation, World Religions and Belief Traditions in Daily Life
HSB4U: Grade 12, University Preparation, Challenge and Change in Society
HSP3C: Grade 11, College Preparation, Introduction to Anthropology, Psychology and Sociology
HSP3U: Grade 11, University Preparation, Introduction to Anthropology, Psychology and Sociology
HZT4U: Grade 12, University Preparation, Theories and Questions

MCR3U: Grade 11, University Preparation, Functions
MDM4U: Grade 12, University Preparation, Mathematics of Data Management
MEL3E: Grade 11, Workplace Preparation, Mathematics for Work and Everyday Life
MF2M2P: Grade 10, Applied, Foundations of Mathematics
MTH1W: Grade 9, Destreamed, Mathematics
NBE3U: Grade 11, University Preparation, Understanding Contemporary First Nations, Métis, and Inuit Voices
PSK4U: Grade 12, University Preparation, Introductory Kinesiology
SBI3C: Grade 11, College Preparation, Biology
SBI3U: Grade 11, University Preparation, Biology
SBI4U: Grade 12, University Preparation, Biology
SCH3U: Grade 11, University Preparation, Chemistry
SNC2P: Grade 10, Applied, Science

We once again thank you sincerely for your support of Catholic online learning and invite you to share this memo with your Technology Enabled Learning and Teaching (TELT) Contact Lead, your secondary principals, and your superintendent responsible for online learning.

Should you have any questions or concerns, either about the release of these courses and/or sharing your course offerings with Catholic boards during the next school year, please feel free to contact either Anne O'Brien at aobrien@ocsta.on.ca or Rose Burton Spohn at coordinator@catholicvirtualontario.org.



Ontario Catholic School Trustees' Association

January 22, 2024

MEMORANDUM

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

CC: OCSTA Directors and Staff
Board Secretaries and Administrative Assistants

FROM: Patrick J. Daly, President

SUBJECT: OCSTA Short Video Contest Winners

Late last year OCSTA was pleased to receive almost 100 entries in response to our call for submissions for our annual Short Video Contest for Ontario's Catholic Schools. This year's theme "*We are Called to Love*" was clearly reflected in the faith-filled video productions we received. We are grateful for the goodness and efforts of all of the students and staff who contributed to promoting the Catholic Identity of publicly funded Catholic schools in our province.

We thank each and every participant for your thoughtful submissions and appreciate the support of all those who participated in the voting process.

I am pleased to extend congratulations to the following Catholic elementary and secondary schools for their winning submissions:



*Screenshot from the 1st place elementary school winner:
St. Mary Catholic Elementary School, Niagara Catholic DSB*

ELEMENTARY SCHOOL WINNERS

1st Place: St. Mary CES, Niagara Catholic District School Board

<https://youtu.be/RagkVC1qvI0?si=7tzipLUTH-4UKVwet>

2nd Place: St. Clare of Assisi CES, Hamilton-Wentworth Catholic District School Board

<https://youtu.be/1Ax8hHTR6UM?si=edc814IdLNAhV1HE>

3rd Place: Holy Family Catholic School, Toronto Catholic District School Board

https://youtu.be/rEnktovKQyE?si=7DcxAd_iik606XYf

SECONDARY SCHOOL WINNERS

1st Place: Francis Libermann Catholic High School, Toronto Catholic District School Board

<https://youtu.be/zN8A-YnW-EE?si=b95LuGD1oAdsTpfa>

2nd Place: St. Anne's Catholic Secondary School, Huron-Perth Catholic District School Board

https://youtu.be/EEAqI_2wnhg?si=0TXQjhNvo9VoetXZ

3rd Place: Dante Alighieri Academy CSS, Toronto Catholic District School Board

<https://youtu.be/I49Rd3aSpp4?si=BLVZ1SqA2rzFCYIX>

Plenary Presentations - Audio and Slides - 2024 Catholic Trustees Seminar

1 message

OCSTA - Sharon McMillan <SMcMillan@ocsta.on.ca>
To: OCSTA - Sharon McMillan <SMcMillan@ocsta.on.ca>

Mon, Jan 22, 2024 at 4:42 PM

To: All Trustees and Directors of Education
From: Sharon McMillan, Director of Communications
Re: Catholic Trustees Seminar Presentations

Thank you to all who attended the 2024 Catholic Trustees Seminar, January 19 – 20 in Toronto. As referenced during the Seminar, presentations that were shared during the plenary sessions of the program, are available on the OCSTA website in the “Members’ Centre”. However, at this time some may have difficulties logging onto the website, so to provide direct access to members now, links to each presentation are listed below:

Keynote Presentation “Advocacy & Communication Considerations for Catholic Trustees” – Neil MacCarthy

--AUDIO: <https://www.ocsta.on.ca/ocsta/wp-content/uploads/2024/01/3.-Neil-MacCarthy-Advocacy-Communications-Keynote.mp3>

--SLIDES: <https://www.ocsta.on.ca/ocsta/wp-content/uploads/2024/01/OCSTA-2024-Conference-Keynote-Neil-MacCarthy-January-19-2024.pptx>

OCSTA President Patrick J. Daly – “President’s Report to Members”

--SLIDES: <https://www.ocsta.on.ca/ocsta/wp-content/uploads/2024/01/President-Report-PP-2024-CTS-January-19-2024.pptx>

--AUDIO: <https://www.ocsta.on.ca/ocsta/wp-content/uploads/2024/01/5.-Presidents-Report-QA.mp3>

“Impact of Changing Demographics/New Data for Catholic School Boards” – Jack Ammendolia

--AUDIO: <https://www.ocsta.on.ca/ocsta/wp-content/uploads/2024/01/6.-Jack-Ammendolia-New-Data-For-Catholic-School-Boards.mp3>

--SLIDES: <https://www.ocsta.on.ca/ocsta/wp-content/uploads/2024/01/Impact-of-Changing-Demographics-Jack-Ammendolia-January-15-24.pptx>

“Artificial Intelligence – K-12 Implications” – Tom D’Amico

--AUDIO: <https://www.ocsta.on.ca/ocsta/wp-content/uploads/2024/01/7.-Tom-DAmico-A.I.-K-12-Implications.mp3>

--SLIDES: <https://www.ocsta.on.ca/ocsta/wp-content/uploads/2024/01/AI-in-K-12-Education-PP.pptx>

“Ministry of Education Update” – Minister of Education, The Hon. Stephen Lecce

AUDIO: <https://www.ocsta.on.ca/ocsta/wp-content/uploads/2024/01/8.-Stephen-Lecce-Education-Minister.mp3>

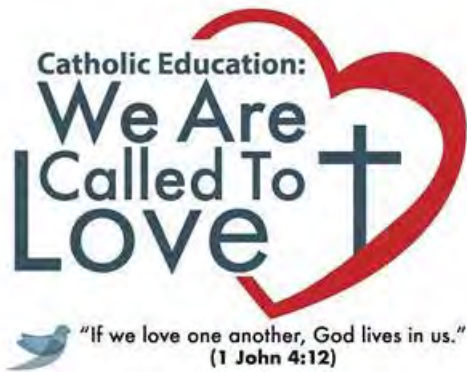
Sharon McMillan

DIRECTOR OF COMMUNICATIONS

Ontario Catholic School Trustees' Association www.ocsta.on.ca

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OCSTA Memo: Pastoral Letter on the Use of Social Media - Canadian Conference of Catholic Bishops

1 message

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

Wed, Jan 24, 2024 at 2:03 PM



January 24, 2024

MEMORANDUM

TO: Chairpersons and Directors of Education

- All Catholic District School Boards

CC: OCSTA Directors and Staff

Board Secretaries and Administrative Assistants

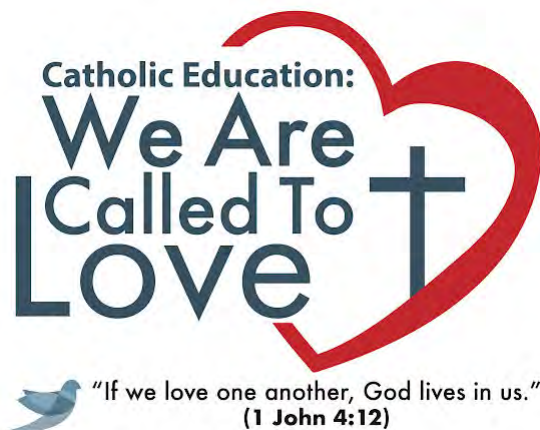
FROM: Patrick J. Daly, President

SUBJECT: Pastoral Letter on the Use of Social Media – Conference of Catholic Bishops

I thought that the attached would be of interest to you.



CONNIE ARAUJO-DE MELO | Executive Assistant | Ontario Catholic School Trustees' Association | 1804-20 Eglinton Avenue West, Box 2064, Toronto, ON M4R 1K8 | t 416-932-9460 ext. 226



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4 attachments



image001.jpg
65K



image003.jpg
21K



Bishops Release a Pastoral Letter on the Use of Social Media.pdf
91K



Pastoral-Letter-on-Social-Media_EN-2024-01-22.pdf
3371K



Bishops Release a Pastoral Letter on the Use of Social Media

Wednesday, January 24, 2024

Today, on the liturgical memorial of Saint Francis de Sales, and with the approval of the Permanent Council, the Episcopal Commission for Justice and Peace of the Canadian Conference of Catholic Bishops (CCCCB) releases its Pastoral Letter on the use of social media titled: “Let Your Speech Always Be Gracious.”

Acknowledging the prominent role social media has come to play at an individual and societal level, this timely Pastoral Letter considers the benefits and dangers of social media from the perspective of Catholic Social Teaching. It provides tools for moral reflection and self-examination, and suggests seven commitments by which to be guided for a more ethical use of social media:

- check for accuracy
- seek greater perspective
- value human dignity
- bring curiosity into the conversation
- distinguish between intention and impact
- privilege “in real life” encounters
- tend to our time spent online

The [Pastoral Letter](#) concludes with Discussion Questions to stimulate deeper reflection individually or in group settings.

“Let Your Speech Always Be Gracious”

PASTORAL LETTER ON THE USE OF SOCIAL MEDIA

EPISCOPAL COMMISSION FOR JUSTICE AND PEACE
CANADIAN CONFERENCE OF CATHOLIC BISHOPS



LET YOUR SPEECH ALWAYS BE GRACIOUS, SEASONED WITH SALT, SO THAT YOU MAY KNOW HOW YOU OUGHT TO ANSWER EVERYONE.

— Colossians 4:6

INTRODUCTION

1. Twenty years ago, few of us would have even heard the term “social media.” Now it permeates almost every aspect of our lives. We use it to keep in contact with family and friends and distant cousins. We read both neighbourhood, national, and international news on it. We connect with strangers who share our interests and hobbies. We discover events in which we want to participate and videos that make us laugh. Currently, 87% of the Canadians who have access to the internet are active on social media.¹ By 2026, that number is expected to climb to 96%.² The average Canadian social media user has 6.4 accounts and spends an average of 1 hour and 56 minutes per day perusing various platforms.³

2. On one hand, we could say that social media is simply one more way we have developed to communicate with others—the latest in an ever-growing repertoire of possibilities that over the course of human history has included everything from sign language to the spoken word to written texts. Like every mode of communication, it exists to serve a fundamental human good: the building of bridges among people by the sharing of information. As Pope

Benedict XVI observed, this desire to connect with others—whatever the mode—is a beautiful thing: “When we find ourselves drawn towards other people, when we want to know more about them and make ourselves known to them, we are responding to God’s call – a call that is imprinted in our nature as beings created in the image and likeness of God, the God of communication and communion.”⁴

3. On the other hand, social media is unique in terms of its speed and its reach. Unlike at any other time in human history, massive numbers of people are now able to communicate almost



Photo: MangoStar_Studio/Canva

- 1 Simon Kemp, [Digital 2022: April Global Statshot Report](#), *DataReportal*, April 21, 2022, slide #112, “Social Media Users versus Population”.
- 2 S. Dixon, “[Canada: Social Network Penetration 2018–2027](#),” *Statista*, February 13, 2023.
- 3 Kemp, [Digital 2022](#), slide #116, “Daily Time Spent Using Social Media,” and slide #124, “Average Number of Social Media Platforms Used.”
- 4 Benedict XVI, “[New Technologies, New Relationships: Promoting a Culture of Respect, Dialogue and Friendship](#),” Message of the Holy Father Benedict XVI for the 43rd World Communications Day, May 24, 2009.

instantaneously. And, while social media's speed and reach exponentially increase the potential good it can do, they also increase the potential harm it can do. Even if we do not use social media ourselves, we are impacted by the role it plays in the spread of misinformation, the coarsening of civil discourse, the radicalization of political systems, and the mental health crisis that is especially prevalent among our youth. As such, we realize that social media is worthy of our special attention and reflection.

4. Just last year, the Holy See's Dicastery for Communication released a pastoral reflection on social media titled *Towards Full Presence*. Building on the parable of the Good Samaritan, this reflection considers how we can be loving neighbours to each other online.⁵ Over the past two decades, Popes Benedict XVI and Francis have attended to and reflected on both the promise and the challenge of social media in their annual World Communications Day⁶ messages and, more recently, in Francis' 2020 encyclical *Fratelli tutti: On Fraternity and Social Friendship*. The Popes have encouraged Catholic Christians to engage social media boldly, embracing new platforms to foster and sustain meaningful relationships and even to share faith with

others.⁷ At the same time, they have warned against naiveté. The design of the platforms and the algorithms that dictate their performance can play on the worst of our human tendencies, leading to online environments that violate the core Christian values of truth and human dignity. As Pope Francis notes, "Digital relationships, which do not demand the slow and gradual cultivation of friendships, stable interaction or the building of a consensus that matures over time, have the appearance of sociability. Yet they do not really build community."⁸ Social media can give the illusion of creating bridges between people when it is in fact tearing apart our common life.⁹

A CALL TO ALL CANADIAN CATHOLICS

5. As Catholic Bishops in Canada, we share the Popes' hopes and concerns about the role of social media in modern life. As we talk to those we pastor in our dioceses and as we engage in social media ourselves, we see the potential of putting new platforms in the service of Jesus' vision of the Kingdom of God. We see how the communication that takes place online could enhance global friendship and the promotion of

"SOCIAL MEDIA EXISTS TO SERVE A
FUNDAMENTAL HUMAN GOOD: THE BUILDING
OF BRIDGES AMONG PEOPLE BY THE SHARING
OF INFORMATION."

5 The pastoral reflection, as well as additional resources, are available at <https://www.fullypresent.website/en.html>.

6 World Communications Day website, <https://www.comunicazione.va/en/giornata-mondiale-comunicazioni-sociali.html>.

7 Benedict XVI, *Message for World Communications Day*, 2009.

8 Francis, Encyclical Letter *Fratelli tutti* (2020), 43.

9 Francis, *Fratelli tutti*, 42–50.

worldwide justice and peace. We admire the creative work of our Catholic parishes, schools, and other organizations to keep people abreast of goings on and opportunities for greater participation in local faith communities. We see the ways that our Catholic newspapers and TV stations, magazines, and journals are transforming them-



Photo: thanasus/iStock.com

selves in order to reach an ever-broader audience. Drawing on the words of Pope Benedict XVI, we acknowledge that we have before us a new “digital continent”¹⁰ in which to share and live the Christian life.

6. We applaud the missionary spirit of those who have felt a call to witness explicitly to their Christian faith through social media—sharing quality resources about the faith; inviting friends to visit their parish or come on a retreat; celebrating Catholic feasts and practices online. We welcome more of this! At the same time, we recognize that the most fundamental way

we witness to our faith is by the quality of our lives—how we treat other people; how we handle our disagreements; how we respond to challenges and disappointments. Indeed, whether we choose to be explicit about our faith on social media platforms or not, *all of us* are called to ensure that our conduct online gives witness to Christian virtue. For example, if we share our Catholic faith with others online, but do so in ways that are not grounded in charity, prudence, and truth, we may end up doing harm rather than good.¹¹

7. At this time, we call on all Canadian Catholics to pause and reflect—both individually and communally—on their engagement with social media and on how they might be part of the larger effort to claim the “digital continent” for Christ, most particularly by the quality of their conduct online.

“THE MOST
FUNDAMENTAL WAY WE
WITNESS TO OUR FAITH
IS BY THE QUALITY OF
OUR LIVES—HOW WE
TREAT OTHER PEOPLE;
HOW WE HANDLE
OUR DISAGREEMENTS;
HOW WE RESPOND
TO CHALLENGES AND
DISAPPOINTMENTS.”

10 Benedict XVI, [Message for World Communications Day](#), 2009.

11 Francis, [Fratelli tutti](#), 46.

SEVEN COMMITMENTS WE CAN MAKE TOGETHER

8. The Episcopal Commission for Justice and Peace invites all who use social media to join us in making the following seven commitments as a way to witness to core Christian values and help build a healthy online environment that serves the common good. We commit to...

CHECK FOR ACCURACY

9. A commitment to truth lies at the centre of the Christian life. The great Doctor of the Church Saint Thomas Aquinas describes truth as *adaequatio rei et intellectus* (“the correspondence of the thing to the intellect”) or—in everyday language—having a picture of things in your mind that is aligned with how they are in reality.¹² While reality is vast, and we will never have a complete picture of it in our minds, as Christians we always commit to trying to make sure that we align what is in our minds, as best as we are able, with what is real. This is not an easy commitment to live out on social media.

10. As each of us attempts to build connections and healthy online communities, we do so on platforms congested with content posted by others: some who are known to us and others who are not; some of whom share our commitment to seeking truth and others who do not. One of the most dangerous dynamics in social media today is the proliferation of misinformation, disinformation, and “fake news.” Many posts intend to deceive or manipulate readers to serve an agenda, be it political, economic, social, or even personal. Pope Francis notes, “We need to unmask what could be called the

‘snake-tactics’ used by those who disguise themselves in order to strike at any time and place. This was the strategy employed by the ‘crafty serpent’ in the Book of Genesis, who, at the dawn of humanity, created the first fake news, which began the tragic history of human sin.”¹³



Photo: Tramont_ana/Canva

11. We should all be cautious about online information generated to deceive or manipulate others, regardless of the reason; in all such cases, we should take care not to spread it. As Christians, our commitment to truth necessarily implies a commitment to accuracy. There are certain tools we can rely upon to help us establish the accuracy of the information we encounter online, such as our own critical judgment, as well as objective information about the trustworthiness of the source and of its specific claims. Of course, there can be legitimate reasons for sharing or engaging with doubtful or uncertain information as long as it is done in good faith, is motivated by a desire for the truth,

12 Thomas Aquinas, [Summa Theologiae](#) I, q. 16.

13 Francis, [Message for World Communications Day](#), 2018.

“A FULSOME COMMITMENT TO TRUTH ALWAYS IMPLIES A CONCERN FOR THE PERSONHOOD OF THE OTHER.”

and is mindful of the inherent dignity of the person and the common good. We should never use social media with the intent to manipulate, to deceive others, or to tarnish someone’s reputation.

SEEK GREATER PERSPECTIVE

12. Pope Francis reminds us that part of “the difficulty of unmasking and eliminating fake news is due ... to the fact that many people interact in homogeneous digital environments impervious to differing perspectives and opinions.”¹⁴ The Christian commitment to truth implies not only that we pursue what is real, but also that we look at the vastness of reality from a wealth of angles. The danger of “fake news” on social media exists alongside the danger of echo chambers in which we read only from a narrow set of sources and engage with a narrow

set of like-minded voices that reconfirm what we already believe rather than broadening our understanding of reality.

13. Social media platforms benefit financially from keeping people online as long as possible; these platforms have learned that one way of doing so is to continue to feed us information and perspectives that we already agree with. When we demonstrate interest in a particular topic and linger there, platforms will continue to send us further content on that topic and put us into contact with people who share similar opinions. If we want to demonstrate a commitment to looking at the breadth of reality from multiple angles, we will need to be intentional about seeking information from sources to which we are not already inclined or predisposed. Furthermore, in order to reverse the trends toward polarization and political radicalization, it can be beneficial to glean information from a variety of trustworthy sources and to connect online with individuals across political, racial, ethnic, and religious divides who share a common longing to seek what is true.

VALUE HUMAN DIGNITY

14. In addition to pursuing truth, in terms of both accuracy and breadth, even when using social media, Pope Francis reminds us that we must *be true* to one another online. Considering the way that social media conversations—even among Christians—too often unfold, he notes,



Photo: Santiago Meja LC/Cathopic

.....
14 Francis, [Message for World Communications Day](#), 2018.

“An impeccable argument can indeed rest on undeniable facts, but if it is used to hurt another and to discredit that person in the eyes of others, however correct it may appear, it is not truthful.”¹⁵ A fulsome commitment to truth always implies a concern for the personhood of the other.

15. Remembering the personhood of those with whom we enter into conversation on social media can be difficult. The fact that on most platforms we see only a small headshot of the person on the screen—if that—perhaps inclines us to treat persons as if they were *only* heads, in essence *only* a sum of their thoughts and ideas. It is easy to forget that behind those thoughts and ideas are real people who, just like us, have bad days and good days, experience a wide range of emotions, make mistakes, and lead complicated lives. Even when we disagree with what others post and when we understand their views to be misguided, we must maintain a commitment to treat them with human dignity.

16. Sadly, even those who are deeply committed to sharing about the Catholic faith have sometimes failed in this regard. “Even in Catholic media,” Pope Francis reminds us, “limits can be overstepped, defamation and slander can become commonplace, and all ethical standards and respect for the good name of others can be abandoned.”¹⁶ It is important that there always be an alignment between the truth we are trying to share and how we go about sharing it. We will not come to know a God of love through any communication that is not itself loving.

17. While we can be “hard” on identifying erroneous information and courageous in bringing up our own perspective, we should always be “soft” on people by assuming good intent and not conflating their ideas with their very personhood. We challenge social media users to avoid all *ad hominem* comments in which persons are attacked rather than their ideas confronted. We challenge users not to post online any comment that they would not be willing to say to the other person face to face with fellow Christians present.



Photo: pcess609/iStock

BRING CURIOSITY INTO THE CONVERSATION

18. One important way that we demonstrate our commitment to human dignity when we disagree is to begin by assuming there may be something that we do not yet understand in the other’s perspective or behaviour. Rather than

15 Francis, [Message for World Communications Day](#), 2018.

16 Francis, [Fratelli tutti](#), 46. For a fuller reference, see Francis, [Gaudete et exsultate](#) (2018), 115.

entering into online conversation by making contrary statements, we can start by asking ourselves a few questions. Is the difference between us due to the fact that we have sources of information and access to facts that the other is not aware of? Is the difference due to each of us weighing and interpreting the facts in a different way? Why is this important to the other? What is at stake for them here? How might they be impacted by this issue in their own life? How might this topic stir fear or anxiety for them? Should we decide to enter into conversation with another online, we can then start from a stance of curiosity. Whatever we post in response should seek to open dialogue rather than close it by simply trading debate points.

19. Pope Francis is forthright about the qualities needed to engage in real dialogue: “What is it, then, that helps us, in the digital environment, to grow in humanity and mutual understanding? We need, for example, to recover a certain sense of deliberateness and calm. This calls for time and the ability to be silent and to listen. We need also to be patient if we want to understand those who are different from us.”¹⁷ On social media platforms, the rapid back-and-forth of interaction, with limited non-verbal clues to how one’s words are being received—and, in some cases, a limited number of characters available—does not easily lend itself to deep listening. Online conversations, Francis notes, “lack the physical gestures, facial expressions, moments of silence, body language and even the smells, the trembling of hands, the blushes and perspiration that speak to us and are a part of human communication.”¹⁸ If we want to enter

into substantive conversation with someone we care about concerning a topic we care about, it makes the most sense to move the conversation offline. It is easier to convey a desire to listen when we are face to face.



Photo: Farknot_Architect/Canva

DISTINGUISH BETWEEN INTENTION AND IMPACT

20. When we enter into a conversation assuming that we already understand another person’s perspective, it is a short leap to assuming that we also understand what is motivating the person to take this stance or to behave in this way. And generally, our assessment of motive is not a positive one. When we find another person’s post offensive, in poor taste, or ignorant, we will tend to think that they meant to be offensive or tasteless, or if they didn’t know that what they posted was ignorant, they are lacking basic common sense. We will tend to conflate bad impact on us with bad intention on the

17 Francis, [Message for World Communications Day](#), 2014.

18 Francis, [Fratelli tutti](#), 43.

other's part. Ironically, however, when we post something that others find offensive, in poor taste, or ignorant, and they react accordingly, we will tend to feel misunderstood. We expect that others will know we had good intentions and should not be upset with us. We believe them to be overreacting.

21. One of the most helpful things that we as Christians can do in the online world is distinguish between intention and impact, realizing that it is possible to simultaneously mean well and still cause harm, just as it is possible for us to be hurt and for the other person not to have intended our hurt. When sensibilities have been stepped on, we can ask social media users to slow the conversation down by asking about what others' intentions are as well as what the impact of their words has been on others.

22. Slowing down is not easy. Again, social media platforms are often designed to keep users on for as long as possible; one way they have learned to keep us online is by pushing

emotionally provocative posts to the top of our feeds. Posts that make us angry or upset get more attention and keep us scrolling for longer periods of time. Consuming a diet bloated with outrage, however, is good for no one. In the words of Pope Francis, the online environment will be a healthy one only when it is populated by "people who are attracted by goodness and take responsibility for how they use language."¹⁹

PRIVILEGE "IRL" ENCOUNTERS

23. Thus far, we have considered what it looks like to show up as a Christian online, but we must also be attentive to the impact of our online time on the rest of our lives, especially our relationships with those we meet IRL (in real life). In 2011, Pope Benedict XVI observed the amount of time spent on social media and wondered, "Does the danger exist that we may be less present to those whom we encounter in our everyday life? Is there a risk of being more distracted because our attention is fragmented and absorbed in a world 'other' than the one in



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"IT IS POSSIBLE TO SIMULTANEOUSLY MEAN WELL AND STILL CAUSE HARM, JUST AS IT IS POSSIBLE FOR US TO BE HURT AND FOR THE OTHER PERSON NOT TO HAVE INTENDED OUR HURT."

19 Francis, [Message for World Communications Day](#), 2018.

which we live?”²⁰ More than a decade later, we can answer in the affirmative. Yes, there is a danger, and the risks are now well documented. In fact, the behaviour of paying more attention to one’s phone than to the persons one is actually with now has a name—phubbing (a contraction of the term “phone snubbing”)—and it has been shown to decrease enjoyment of face-to-face interactions in the moment while increasing anxiety.²¹ Over the long haul, phubbing leads to more shallow interactions in which people do not develop the kinds of deep and lasting relationships that sustain and mature us as human beings.

24. We must remember that the God we have come to know as Christians is not one who was content with connecting with us from afar; instead, God chose to take on our human flesh to eat with us and pray with us, talk with us, lay hands on us, even die our death. Social media can be a powerful way of making new connections and nurturing old ones, but it can never be an end in itself. It should enrich, not diminish, face-to-face encounter. As Pope Francis reminds us, social media is intended to complement, not replace, “an encounter in the flesh that comes alive through the body, heart, eyes, gaze, breath of the other. If [social media] is used as an extension or expectation of such an encounter, then [it] ... remains a resource for communion. If a family uses [social media] to be more connected, to then meet at table and

look into each other’s eyes, then it is a resource. If a Church community coordinates its activity through [social media] and then celebrates the Eucharist together, then it is a resource.”²² The implication is that if social media does not lead to more profound physical presence with one another in the larger picture, then it is no longer a helpful resource for the Christian life. We need to prioritize being present to those with whom we share a physical environment.



Photo: patty_c/iStock.com

TEND TO OUR TIME SPENT ONLINE

25. Of particular concern to us as Bishops is research indicating the amount of time persons are spending on social media and the effect that such extensive use has on users’ mental health

20 Benedict XVI, [Message for World Communications Day](#), 2011.

21 See Ryan J. Dwyer et al., “[Smartphone use undermines enjoyment of face-to-face social interactions](#),” *Journal of Experimental Social Psychology* 78 (Sept. 2018): 233–39; and Fortuna Procentese et al., “[Families and Social Media Use: The Role of Parents’ Perceptions about Social Media Impact on Family Systems in the Relationship between Family Collective Efficacy and Open Communication](#),” *International Journal of Environmental Research and Public Health* 16:4 (Dec. 2019): 5006.

22 Francis, [Message for World Communications Day](#), 2019.

and general well-being. Given the average global human life span of 73.4 years, with the average global social media user engaging for 147 minutes per day, at present each of us will spend an estimated six years and eight months of our lives on social media, in contrast to three years and seven months spent eating and drinking.²³ In a faith tradition that treasures table fellowship, that is no small thing. And when we consider that the average teen now spends approximately 180 minutes per day on social media, we are even more taken aback.²⁴ How will the percentage of time our youth spend on social media impact the quality of their lives for many years to come?

26. Over a decade ago, Benedict XVI noted that “If the desire for virtual connectedness becomes obsessive, it may in fact function to isolate individuals from real social interaction while also disrupting the patterns of rest, silence and reflection that are necessary for healthy human development.”²⁵ We share this worry. We are concerned that time spent online will not only negatively impact deepening relations with close family and friends, but also cut into the time we spend in prayer, exercise, civic activity, nature, sleep, and the other goods of life.

“GOD DOES NOT
WANT US TO FEEL
CHAINED TO OUR
DEVICES.”

27. A growing number of social media users report experiencing addiction-like behaviours: a desire to compulsively check their accounts; mood changes if they are not on social media; relapse after they’ve tried to step away. Throughout scripture, we see God’s desire for human freedom from every form of slavery. We can be certain that God does not want us to feel chained to our devices. We call on all users to monitor the amount of time they spend on social media and to question whether it aligns



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with the amount of time they *want* to spend. We support the practice of taking a “Technology Sabbath”—a full day without screen time—each week, and we encourage users to seek the help of others if they are engaging social media in a way that is detrimental to their own well-being.

23 Based on the 147 minutes per day average recorded in 2022: see S. Dixon, “[Average Daily Time Spent on Social Media Worldwide 2012-2022](#),” *Statista* (Aug 22, 2022). Averages compiled by [Broadband Search](#) using statistics gleaned from the U.S. Bureau of Labor Statistics in 2019–2020.

24 *Common Sense Media*, [The Common Sense Census: Media Use by Tweens and Teens](#), 2021 (2022). This number includes video viewing on platforms like TikTok and YouTube.

25 Benedict XVI, [Message for World Communications Day](#), 2009.

COMING TOGETHER TO TEND TO THE COMMON GOOD

28. The above seven commitments are ones that each of us can make personally to change the social media landscape, one post at a time. The gift of belonging to a global faith community, however, is that we can also harness our energies to pull human society forward as a whole, one nation at a time. We believe the moment is ripe to consider what we might do together as Canadian Catholics to advocate for a healthier online environment that serves the common good.

29. While legislation related to social media is developing and changing and cannot be addressed in a pastoral letter such as this, we want to urge and support legislation that seeks to foster truthfulness and respect for human dignity on social media platforms. This includes legislative efforts to work with social media platforms to quell violent content and abusive trolling.

30. We ask our Catholic school boards and parishes to consider what they might do to promote

media literacy in their own settings. We all need to educate ourselves about how to engage modern media with greater intentionality and care, aware of the ways in which we are being shaped by these platforms even as we work to shape them. We encourage book studies and evenings of reflection, curricular development and speakers' series around healthy social media use. Examinations of conscience should include introspection about our own social media use. Preaching should foster links to online behaviour and Christian living. Our Catholic universities, theology schools, and seminaries can be places of proactive critical thinking around the future of social media.

31. Our expectation is that our own Catholic institutions and media outlets will hold themselves to the highest standard in assuring that their online posting adheres to the greatest degree of accuracy and truthfulness possible, while also prioritizing Christian charity and human dignity. Others will model what they see us doing, and we want to demonstrate great virtue in this regard.

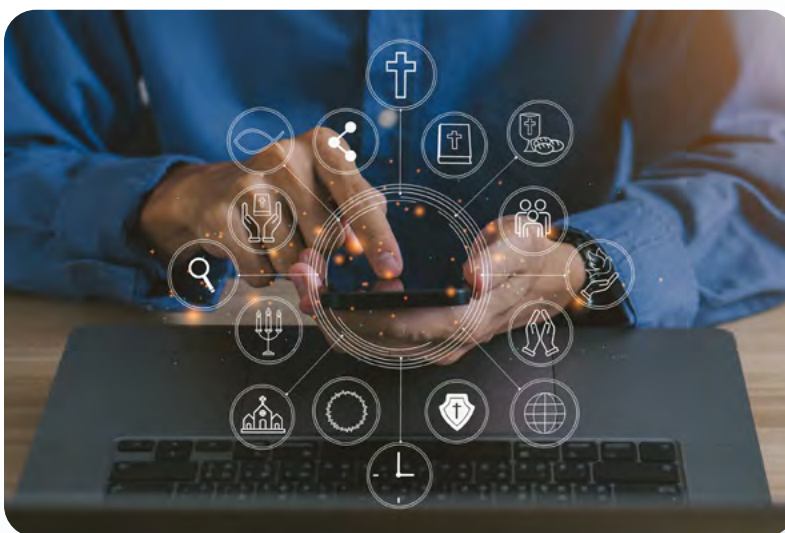


Photo: witsarut sakorn/iStock.com

32. Individually and together, we commit to moving forward with courage, aware of both the great potential and the great challenges of this new way of communicating with one another.

Joining in prayer with Pope Francis, we lift up our voices to the Lord, asking that every effort we make in this emerging arena might serve God's greater design:

Lord, make us instruments of your peace.

Help us to recognize the evil latent in a communication that does not build communion.

Help us to remove the venom from our judgments.

Help us to speak about others as our brothers and sisters.

You are faithful and trustworthy; may our words be seeds of goodness for the world:

where there is shouting, let us practise listening;

where there is confusion, let us inspire harmony;

where there is ambiguity, let us bring clarity;

where there is exclusion, let us offer solidarity;

where there is sensationalism, let us use sobriety;

where there is superficiality, let us raise real questions;

where there is prejudice, let us awaken trust;

where there is hostility, let us bring respect;

where there is falsehood, let us bring truth.

Amen.²⁶

26 Francis, [Message for World Communications Day](#), 2018.

QUESTIONS FOR DISCUSSION

- Are you currently on social media? Why did you decide to engage in social media? Has it lived up to your expectations? In what ways?
- What are your hopes related to social media in your life? In Canada? What are your concerns or fears?
- Do you associate social media more with the building up of relationships or the tearing apart of relationships? More with the deepening of relationships or greater distraction in your relationships? What kinds of behaviours have you witnessed that incline outcomes in one direction versus the other?
- This pastoral letter calls for a commitment to truth in what one reads and shares on social media, in terms of both accuracy and breadth. Which of these two dimensions (accuracy or breadth) is more challenging for you? How do you figure out whether something on social media is true?
- This pastoral letter reminds us that a commitment to truth also demands that we be true to one another by honouring the human dignity of the other and assuming good intentions on their part. Where have you found this most challenging to uphold in your own social media engagement?
- If you see something that disturbs you on social media, how do you decide whether to enter into conversation with the other person or simply to scroll past their post? Have you tried other options for engagement?
- Do you have any rules in your own home around the use of devices at the dinner table? Before bed? How much screen time per day? On a scale of 1 to 10, how are these rules working?
- Are you content with the amount of time you spend on social media? Do you wish you could spend less or more time on it? How do you try to keep your social media usage in check relative to other priorities in your life?
- When you consider what your family / parish / school community might do to promote a healthy social media environment for all, what ideas come to mind? How could you put these ideas into practice?

Episcopal Commission for Justice and Peace

*Issued with the approval of the Permanent Council of the Canadian Conference of Catholic Bishops
24 January 2024, Memorial of Saint Francis de Sales*



Canadian Conference of
Catholic Bishops

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OCSTA Memo: Message of His Holiness Pope Francis for Lent 2024

1 message

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

Tue, Feb 6, 2024 at 8:43 AM



Ontario Catholic School
Trustees' Association

February 6, 2024

MEMORANDUM

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

CC: OCSTA Directors and Staff
Board Secretaries and Administrative Assistants

FROM: Patrick J. Daly, President

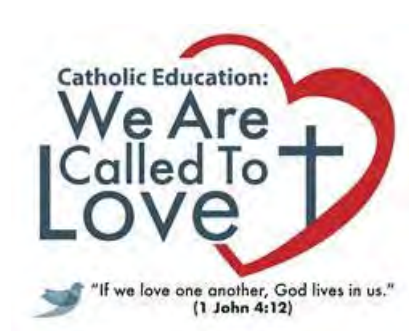
SUBJECT: Message of His Holiness Pope Francis for Lent 2024

The attached message of His Holiness Pope Francis is shared for your information. I pray that you and the Catholic school systems you serve have a Blessed Lenten season.



Attachment

CONNIE ARAUJO-DE MELO | Executive Assistant | Ontario Catholic School Trustees' Association | 1804-20 Eglinton Avenue West, Box 2064, Toronto, ON M4R 1K8 | t 416-932-9460 ext. 226



MESSAGE OF HIS HOLINESS POPE FRANCIS FOR LENT 2024

Through the Desert God Leads us to Freedom

Dear brothers and sisters!

When our God reveals himself, his message is always one of freedom: "I am the Lord your God, who brought you out of the land of Egypt, out of the house of slavery" (Ex 20:2). These are the first words of the Decalogue given to Moses on Mount Sinai. Those who heard them were quite familiar with the exodus of which God spoke: the experience of their bondage still weighed heavily upon them. In the desert, they received the "Ten Words" as a thoroughfare to freedom. We call them "commandments", in order to emphasize the strength of the love by which God shapes his people. The call to freedom is a demanding one. It is not answered straightaway; it has to mature as part of a journey. Just as Israel in the desert still clung to Egypt – often longing for the past and grumbling against the Lord and Moses – today too, God's people can cling to an oppressive bondage that it is called to leave behind. We realize how true this is at those moments when we feel hopeless, wandering through life like a desert and lacking a promised land as our destination. Lent is the season of grace in which the desert can become once more – in the words of the prophet Hosea – the place of our first love (cf. Hos 2:16-17). *God shapes his people, he enables us to leave our slavery behind* and experience a Passover from death to life. Like a bridegroom, the Lord draws us once more to himself, whispering words of love to our hearts.

The exodus from slavery to freedom is no abstract journey. If our celebration of Lent is to be concrete, the first step is to desire to *open our eyes to reality*. When the Lord calls out to Moses from the burning bush, he immediately shows that he is a God who sees and, above all, hears: "I have observed the misery of my people who are in Egypt; I have heard their cry on account of their taskmasters. Indeed I know their sufferings, and I have come down to deliver them from the Egyptians, and to bring them up out of that land to a good and broad land, a land flowing with milk and honey" (Ex 3:7-8). Today too, the cry of so many of our oppressed brothers and sisters rises to heaven. Let us ask ourselves: Do we hear that cry? Does it trouble us? Does it move us? All too many things keep us apart from each other, denying the fraternity that, from the beginning, binds us to one another.

During my visit to Lampedusa, as a way of countering the globalization of indifference, I asked two questions, which have become more and more pressing:

"Where are you?" (*Gen 3:9*) and "Where is your brother?" (*Gen 4:9*). Our Lenten journey will be concrete if, by listening once more to those two questions, we realize that even today we remain under the rule of Pharaoh. A rule that makes us weary and indifferent. A model of growth that divides and robs us of a future. Earth, air and water are polluted, but so are our souls. True, Baptism has begun our process of liberation, yet there remains in us an inexplicable longing for slavery. A kind of attraction to the security of familiar things, to the detriment of our freedom.

In the Exodus account, there is a significant detail: it is God who sees, is moved and brings freedom; Israel does not ask for this. Pharaoh stifles dreams, blocks the view of heaven, makes it appear that this world, in which human dignity is trampled upon and authentic bonds are denied, can never change. He put everything in bondage to himself. Let us ask: Do I want a new world? Am I ready to leave behind my compromises with the old? The witness of many of my brother bishops and a great number of those who work for peace and justice has increasingly convinced me that we need to combat a deficit of hope that stifles dreams and the silent cry that reaches to heaven and moves the heart of God. This "deficit of hope" is not unlike the nostalgia for slavery that paralyzed Israel in the desert and prevented it from moving forward. An exodus can be interrupted: how else can we explain the fact that humanity has arrived at the threshold of universal fraternity and at levels of scientific, technical, cultural, and juridical development capable of guaranteeing dignity to all, yet gropes about in the darkness of inequality and conflict.

God has not grown weary of us. Let us welcome Lent as the great season in which he reminds us: "I am the Lord your God, who brought you out of the land of Egypt, out of the house of slavery" (*Ex 20:2*). Lent is *a season of conversion, a time of freedom*. Jesus himself, as we recall each year on the first Sunday of Lent, was driven into the desert by the Spirit in order to be tempted in freedom. For forty days, he will stand before us and with us: the incarnate Son. Unlike Pharaoh, God does not want subjects, but sons and daughters. The desert is the place where our freedom can mature in a personal decision not to fall back into slavery. In Lent, we find new criteria of justice and a community with which we can press forward on a road not yet taken.

This, however, entails *a struggle*, as the book of Exodus and the temptations of Jesus in the desert make clear to us. The voice of God, who says, "You are my Son, the Beloved" (*Mk 1:11*), and "You shall have no other gods before me" (*Ex 20:3*) is opposed by the enemy and his lies. Even more to be feared than Pharaoh are the idols that we set up for ourselves; we can consider them as his voice speaking within us. To be all-powerful, to be looked up to by all, to domineer over others: every human being is aware of how deeply seductive that lie can be. It is a road well-travelled. We can become attached to money, to certain projects, ideas or goals, to our position, to a tradition, even to certain individuals. Instead of making

us move forward, they paralyze us. Instead of encounter, they create conflict. Yet there is also a new humanity, a people of the little ones and of the humble who have not yielded to the allure of the lie. Whereas those who serve idols become like them, mute, blind, deaf and immobile (cf. *Ps 114:4*), the poor of spirit are open and ready: a silent force of good that heals and sustains the world.

It is time to act, and in Lent, *to act also means to pause*. To pause *in prayer*, in order to receive the word of God, to pause like the Samaritan *in the presence of a wounded brother or sister*. Love of God and love of neighbour are one love. Not to have other gods is to pause in the presence of God beside the flesh of our neighbour. For this reason, prayer, almsgiving and fasting are not three unrelated acts, but a single movement of openness and self-emptying, in which we cast out the idols that weigh us down, the attachments that imprison us. Then the atrophied and isolated heart will revive. Slow down, then, and pause! The contemplative dimension of life that Lent helps us to rediscover will release new energies. In the presence of God, we become brothers and sisters, more sensitive to one another: in place of threats and enemies, we discover companions and fellow travelers. This is God's dream, the promised land to which we journey once we have left our slavery behind.

The Church's synodal form, which in these years we are rediscovering and cultivating, suggests that Lent is also *a time of communitarian decisions*, of decisions, small and large, that are countercurrent. Decisions capable of altering the daily lives of individuals and entire neighbourhoods, such as the ways we acquire goods, care for creation, and strive to include those who go unseen or are looked down upon. I invite every Christian community to do just this: to offer its members moments set aside to rethink their lifestyles, times to examine their presence in society and the contribution they make to its betterment. Woe to us if our Christian penance were to resemble the kind of penance that so dismayed Jesus. To us too, he says: "Whenever you fast, do not look dismal, like the hypocrites, for they disfigure their faces so as to show others that they are fasting" (*Mt 6:16*). Instead, let others see joyful faces, catch the scent of freedom and experience the love that makes all things new, beginning with the smallest and those nearest to us. This can happen in every one of our Christian communities.

To the extent that this Lent becomes a time of conversion, an anxious humanity will notice a burst of creativity, a flash of new hope. Allow me to repeat what I told the young people whom I met in Lisbon last summer: "Keep seeking and be ready to take risks. At this moment in time, we face enormous risks; we hear the painful plea of so many people. Indeed, we are experiencing a third world war fought piecemeal. Yet let us find the courage to see our world, not as being in its death throes but in a process of giving birth, not at the end but at the beginning of a great new chapter of history. We need courage to think like this" (Address to University Students, 3 August 2023). Such is the courage of conversion, born of coming up from slavery. For faith and charity take hope, this small child, by the

hand. They teach her to walk, and at the same time, she leads them forward. [1]

I bless all of you and your Lenten journey.

Rome, Saint John Lateran, 3 December 2023, First Sunday of Advent.

FRANCIS

[1] Cf. CH. PÉGUY, *The Portico of the Mystery of the Second Virtue*.

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