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A. EMERGENCY MEDICAL BENEFITS

When It Applies If You experience a medical Emergency

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then We will assume that You died from an Injury due to an Accident and the loss of life benefit will apply.

If You are exposed to the elements due to an Accident and You become Injured due to that exposure, this benefit will apply.

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

2. Common carrier: If You die as a result of an Injury caused while riding as a fare paying passenger on:

%% any form of public transportation; or

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'  $\ensuremath{\texttt{\&}}$  on a scheduled flight on an airplane or helicopter

The loss of life benefit will be \$100,000.

With respect to benefits 1 and 2 in this section, the Company's maximum liability under any guard.me policy with respect to any one incident is

health insurance plan, group or personal accident and sickness insurance or extended health/medical care coverage, any automobile insurance or benefits plan, homeowner, tenant, or other multi-peril insurance, credit card benefit insurance, and other travel insurance.

Specifically for injuries incurred as a result of an automobile accident in Ontario, if You are designated catastrophically impaired under the Schedule of Accident Benefits under the Ortario Insurance Act, after benefits have been paid under this policy, said benefits are secondary to the Schedule of Accident Benefits and the Company is entitled to invoke the Assignment of Benefit provision of this policy to recover the benefits paid under this policy.

Termination by us: We may terminate this contract at any time by giving You written notice of termination. Unused premiums will be refunded in the event that no claims have been paid or are pending. Notice of termination may be sent to You or Your authorized agent by mail, fax or email. Five days notice of termination will be given, effective the date of mailing, fax or email.

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

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

## DEFINITIONS

Accident/Accidental means a sudden, unexpected, unforeseeable, unavoidable external event, leading directly and independently of all other causes, to bodily Injury to You during the Coverage Period.

Administrator means Travel Healthcare Insurance Solutions Inc. operating as Guard.me International Insurance. Company, We, Us, Our means Old Republic Insurance Company of Canada.

Corrective Device means a device that is required by You on the advice of a Physician, to correct a debilitating physical impairment and without which it would be a physical impossibility for You to continue Your studies or Your teaching responsibilities at the educational institution in which You are enrolled or are teaching. Corrective Devices include prosthetic limbs, wheelchairs, seeing-eye dogs, and hearing aids, but do NOT include eyeglasses.

Coverage Period means the period of time from the Effective Date to the Termination Date (see page 1 - Coverage Period).

Dentist means a qualified doctor of dentistry lawfully licensed to practice dentistry in the place where dental services are performed, but does not include You or a Family Member.

Effective Date means the date Your coverage under this policy begins (see page 1 - Coverage Period).

Emergency means any unexpected Sickness or Injury first occurring during the Coverage Period, which requires immediate Treatment to relieve acute pain and suffering. An Emergency no longer exists once Your condition has stabilized or when medical evidence obtained from Our medical advisor and Your local attending Physician confirms You are able to return to Your Home Country for further Treatment.

Family Member means spouse, parent, step

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