



What's not covered?

Travel insurance is designed to cover losses that are sudden and unforeseen. It does not cover every situation and expense. **The following is not a complete list of exclusions. For a full list of exclusions, please refer to your [Policy](#).**

Emergency Medical

You will not be paid for expenses that are in any way due to, contributed by, or resulting from:

- Pre-existing medical condition that is not stable before the effective coverage date. The stability period varies based on your age,
 - If you are 64 years old or younger: 90 days
 - If you are 65 years old or older: 150 days
- Unrepaired aneurysm 4 cm or greater.
- Certain matters related to pregnancy.
- Elective or experimental treatment.

Trip Interruption

You will not be paid for expenses that are in any way due to, contributed by, or resulting from:

- Pre-existing medical condition that is not stable before the effective coverage date. The stability period varies based on your age,
 - If you are 64 years old or younger: 90 days
 - If you are 65 years old or older: 150 days
- Certain matters related to pregnancy.
- Canadian government issues a travel advisory before the effective coverage date.

Travel Delay

Travel Delay coverage is subject to the General Exclusions below.

Baggage

You will not be paid for expenses that are in any way due to, contributed by, or resulting from:

- The travel suppliers restrictions on any baggage, including medical supplies and equipment.
- Ordinary wear and tear or defective materials or workmanship.

Travel Accident

Travel Accident coverage is subject to the General Exclusions below.

General Exclusions – Apply to ALL Coverages

You will not be paid for expenses that are in any way due to, contributed by, or resulting from:

- Any loss, condition, or event that was known, or expected when your policy was purchased.
- Acts of self-harm.
- Acts committed with intent to cause loss.
- Abuse of alcohol or drugs.
- Participating in extreme, high-risk sports and activities.
- Participating in professional sporting competition.
- Illegal acts.
- Epidemic or pandemic, except when covered under the policy.
- Acts of war and terrorism or any nuclear occurrence.
- Cyber risk.
- Travel against the orders of any government or public authority.