



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](#).**

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.

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.