



## 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 Cancellation

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

- A pre-existing medical condition that is not stable for 90 days before the effective coverage date.
- Certain matters related to pregnancy.
- Canadian government issues a travel advisory before the effective coverage date.

### Emergency Medical

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

- A pre-existing medical condition that is not stable for 90 days before the effective coverage date.
- 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:

- A pre-existing medical condition that is not stable for 90 days before the effective coverage date.
- 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.