

# Package Upgrade Rider



Insurance

## Package Upgrade Rider

This Package Upgrade rider is available to **you** if **you**:

- qualify for and have purchased any of our Package coverage Single Trip options; or qualify for and have purchased any of our Package coverage Multi-Trip Annual Plan options; and
- **you** must pay the required Package Upgrade rider premium for each individual **trip you** want to cover; and
- pay the required Package Upgrade rider premium before **your** date of departure from **your departure point**.

### IMPORTANT

**Package Upgrade rider must be purchased in conjunction with your Package coverage. The Rider is not valid if purchased on its own.**

For the purposes of **your** Package in which **you** paid the required “Package Upgrade rider” premium, it is hereby understood and agreed that the terms of **your** policy are amended as follows:

### Transportation on Same Class Ticket Benefit

If **you** are travelling on a **passenger plane** with a ticket or pass in which this insurance was purchased against, and **you** are eligible for benefits under Cancellation & Interruption Insurance, this insurance will cover the extra cost of **your** same class transportation via the most cost effective route.

### Out of Pocket Expenses Benefit Increase

- Under **Emergency** Medical Insurance, the maximum sum payable under Out of Pocket Expenses Benefit is hereby increased to up to \$500 per day to a maximum of \$5,000 (not applicable to the Non-Medical Package).
- Under Cancellation & Interruption Insurance, the maximum sum payable under Out of Pocket Expenses:

- 1 Benefit f) is hereby increased to up to a daily maximum of \$500, to a maximum of \$1,000; and
- 2 Benefit g) is hereby increased to up to a daily maximum of \$500, to a maximum of \$5,000.

### Entertainment Benefit

If **you** are delayed, beyond **your** scheduled **return date**, from returning to **your departure point** due to one of the Covered Reasons, **we** will reimburse **you** for the expenses **you** incur, up to \$100 for entertainment expenses, for **you** to attend a ticketed event such as, but not limited to, a movie theatre, theatre, concert hall, opera or sporting event.

### Special Event Benefit

The Special Event Benefit is available to **you** when the primary reason for **your trip** is to attend a wedding, sporting event, or conference, which cannot be delayed regardless of **you** being in attendance.

- If **your** departure from or return to **your departure point** is interrupted and **your** scheduled time of arrival is delayed for any reason beyond **your** control, **we** will reimburse **you** for the expenses **you** actually incur, up to \$600, for the additional transportation cost of an alternate route on a scheduled carrier to **your** planned destination to allow **you** to arrive in time for the Special Event.

The Special Event Benefit does not cover any expenses incurred directly or indirectly as a result of:

- **your** failure to comply with normal check-in procedure of the travel supplier;
- strike, hijack, riot or civil commotion; or
- any extra costs that are not described in paragraph above, which **you** have incurred due to a missed connection, as a result of **your** delay.

## Increase Delay of Baggage & Personal Effects Benefit

Under Baggage & Personal Effects Insurance, the maximum sum payable under Delay of Baggage & Personal Effects is hereby increased to up to \$750 for necessary toiletries and clothing (including formal wear) when **your** checked baggage is delayed by the carrier for 12 hours or more while en route and before returning to **your departure point**.

**Your insurance coverage is subject to all other terms set out in this policy document.**

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