Trip Cancellation and Interruption Insurance

Product Summary

September 1, 2026

CAA Québec Insurance

How to Contact *Us*

Insurer:	Echelon Insurance Registered with the Autorité des marchés financiers under client number 2000702152 Attn.: Orion Travel Insurance 60 Commerce Valley Drive East Thornhill, Ontario L3T 7P9 Phone: 905-747-4900 Toll free: 1-855-674-6684 Email: orioninfo@orionti.ca Website: www.oriontravelinsurance.ca
Distributor:	Agence de voyages de l'automobile et Touring club du Québec inc. 444 Bouvier Street, Quebec (Quebec) G2J 1E3 Phone: 1-800-686-9243 Email: assurances@caaquebec.com Website: www.caaquebec.com/travel-insurance
Autorité des marchés financiers :	The Autorité des marchés financiers can provide *you* with information about *your insurer*'s or *your* insurance distributor's obligations. Website: www.lautorite.qc.ca

Things to Consider

This is a summary. For complete details, please refer to the insurance *policy*. *You* can get a copy from the CAA-Quebec Travel Centre where *you* purchased this insurance, as well as on the website at https://www.caaquebec.com/en/for-your-insurance/documentation/.

If *you* have any questions, *you* may contact CAA-Quebec at 1-833-861-0112 (in Canada & United States) or +1-514-861-0112 (call collect elsewhere in the world).

NOTE: This insurance does not include medical expense coverage. If *you* wish to be protected in the event of an accident, injury, or illness, CAA-Québec offers other travel insurance products that include Emergency Medical coverage.

All amounts stated on this summary are in Canadian Dollars, unless otherwise specified.

Key Definitions

Departure Point means the place *you* leave from on the first day of coverage and are scheduled to return to on the last day of *your trip*.

If *you* wish to be covered while travelling within *your* province of residence, the departure point must be the day *you* leave *your* primary residence to begin *your trip.*

Insurer means Echelon Insurance.

Medical treatment means any reasonable procedure which is medical, therapeutic or diagnostic in nature, which is medically necessary and which is prescribed by a physician. *Medical treatment* includes hospitalization, basic investigative testing, surgery, prescription medication (including prescribed as needed) or other treatment directly related to the sickness, injury or symptom.

Things to Consider

Policy means this document, any riders or amendments to this document, the application, any medical questionnaire(s) (if applicable), and *your* Declaration Page, all of which form the entire contract and must be read as a whole.

Travel companion means a person accompanying *you* on the *trip*, who shares accommodation or transportation with *you* and who has paid such accommodation or transportation in advance of departure. A maximum of 6 persons will be considered *travel companions* (including *you*).

Trip means the period of time between *your* date of departure and *your* date of return. For travel within *your* province or territory of residence, a trip qualifies only if it includes at least one overnight stay with a travel supplier.

We, ***us*** or ***our*** means the *Insurer*.

You and ***your*** means the Insured.

> **WARNING:** The insurance *policy* will be issued on the basis of information in or in connection with *your* application. *Your* answers must be complete and accurate.
>
> *We* will not pay a claim if *you*, any person insured under this *policy* or anyone acting on *your* behalf attempt to deceive *us* or makes a fraudulent, false or exaggerated statement or claim.

Who is Eligible to Purchase This Insurance

To be eligible *you* must be a:

- Canadian resident; or
- Non-Canadian resident living in, travelling through or visiting Canada during *your trip*. Some insured risks and benefits are limited to Canadian residents only.

***You* are not eligible for coverage if:**

- *you* have been diagnosed with a terminal illness for which a physician has estimated that *you* have less than 6 months to live;
- *you* have been advised by a physician against travel at this time;
- *you* require kidney dialysis;
- *you* have ever received a bone marrow or organ transplant (except cornea or skin transplant);
- *you* have been diagnosed with and/or received *medical treatment* for metastatic cancer in the last 5 years; or
- *you* have been prescribed or taken home oxygen for a lung condition in the last 12 months.

> **WARNING**: If at the time *you* purchase the insurance, *you* know of an event or condition that would prevent *you* or *your travel companion* from starting and/or completing *your trip* as booked, coverage will be denied and there will be no payment for a claim.

What Does the Insurance Cover

COVERAGE	MAXIMUM BENEFIT
Trip Cancellation & Interruption	**Prior to departure:** Up to the selected sum insured
	After departure: Up to unlimited

OTHER COVERAGE DETAILS

Maximum *Trip* Days	Up to 365 days
Medical Questionnaire	Not required
Deductible Options	Not applicable
Coverage Starts	**Trip Cancellation** starts the latest of: • the date and time this *policy* is purchased and paid in full; • the day *you* pay the first non-refundable deposit for *your trip*. **Trip Interruption** starts the latest of: • the date *you* leave *your departure point*; • the date of departure as shown on *your* Declaration Page. The effective date and expiry date vary depending on the benefits provided. For complete details, please refer to the effective date and expiry date applicable to each coverage offered under the Trip Cancellation and Trip Interruption benefit.
Coverage Ends	**Trip Cancellation** ends on: • the date of departure as shown on *your* Declaration Page. **Trip Interruption** ends the earliest of: • the date on which there was a cause for interruption after departure; • the date of return as shown on *your* Declaration Page; or • for non-Canadian residents, the date *you* leave Canada to return to *your* permanent residence. The effective date and expiry date vary depending on the benefits provided. For complete details, please refer to the effective date and expiry date applicable to each coverage offered under the Trip Cancellation and Trip Interruption benefit.

- Coverage will be extended automatically without additional premium if *your* return is delayed beyond the date of return as shown on *your* Declaration Page under certain conditions, for certain situations beyond *your* reasonable control.

  You must notify CAA Assistance of the delay prior to the date of return.

- Coverage can be voluntarily extended provided that *you* apply prior to the date of return as shown on *your* Declaration Page, *we* approve the extension, a supplemental premium is paid and that all required conditions are met.

What Does the Insurance Cover

TRIP CANCELLATION & TRIP INTERRUPTION SUMMARY OF COVERAGE

The Trip Cancellation & Interruption Insurance provides *you* with financial protection when unforeseen events disrupt *your* travel plans. This coverage is designed to help *you* recover eligible prepaid travel costs and manage additional expenses that may arise if *you* must cancel, interrupt, or delay *your trip* due to unexpected circumstances. Benefits for travel delays and supplier default are also available.

For a complete list of covered situations, as well as details of benefits, conditions and exclusions, please refer to the insurance *policy*.

TRIP CANCELLATION

The following provides an overview of the benefits available when *you* must cancel *your trip* due to a covered situation. For a complete list, please refer to the *policy.*

Benefits paid up to 100% of the:

- Prepaid, nonrefundable portion of *your* travel arrangements including cancellation fees and service fees.
- Difference in price for next occupancy charges if *your travel companion* cancels their *trip* and *you* decide to continue with the *trip* as planned.

CANCELLATION FOR ANY REASON

If *your* situation does not qualify under any of the listed Trip Cancellation Covered Situations, *you* may still be eligible for the Cancellation For Any Reason. *You may* cancel *your trip* within 3 hours of *your* date of departure for any reason subject only to the General Conditions and General Exclusions.

To Qualify for the Cancellation for Any Reason Benefit:

- *You* must purchase *your* insurance **within 72 hours of making an initial payment on *your* travel arrangements or before cancellation penalties come into effect**.
- *You* must cancel *your trip* 3 hours or more before *your* date of departure.

Covered Expenses

- 75% of any prepaid, nonrefundable portion of *your* fully prepaid travel arrangements when booked through CAA-Quebec Travel; or
- 50% of any prepaid, nonrefundable portion of *your* fully prepaid travel arrangements when booked elsewhere.

TRIP INTERRUPTION

The following provides an overview of the benefits available when *you* must interrupt *your trip* due to a covered situation. For a complete list, please refer to the *policy.*

Benefits paid up to 100% of the:

- Extra cost of a one-way economy fare to the *departure point* or to the *trip* destination point.
- Unused nonrefundable prepaid travel arrangements excluding the cost of the original ticket (arranged at the time of application for insurance) will be refunded up to a maximum amount indicated as the sum insured prior to departure on *your* Declaration Page.
- Extra cost of accommodation and other expenses (such as meals, taxis, phone calls) up to $400 per day, to a maximum of $4,000.
- Additional fees incurred to change the dates of *your* original return ticket.

INTERRUPTION FOR ANY REASON

After being at *your trip* destination for at least 48 hours, *you* may use this benefit to interrupt *your trip*. The interruption for any reason is subject only to the General Conditions and General Exclusions provided for in the *policy.*

What Does the Insurance Cover

Covered Expenses

- 75% of any prepaid, nonrefundable portion of *your* fully prepaid travel arrangements up to $2,500, when booked through CAA - Quebec Travel; or
- 50% of any prepaid, nonrefundable portion of *your* fully prepaid travel arrangements up to $2,500, when booked elsewhere;
- Up to $1,000 for the extra cost of a one-way economy airfare via the most cost effective route to return *you* to *your* home or any additional fees incurred to change the dates of *your* original return ticket when such an option is available to *you*.

Exclusions and Limitations

The following are some of the main exclusions of the *policy.* Please consult the policy for a full list of all the exclusions and limitations which could impact *your* coverage.

General Exclusions

There will be no coverage **and no payment will be made** for any claim resulting from:

1. Being a driver, operator, co-driver, crew member, or passenger on a commercial vehicle used to deliver goods or carry a load. This exclusion does not apply if the commercial vehicle is used during *your trip* solely for pleasure purposes and not for delivering goods or carrying a load.
2. Losses arising from a supplier's failure to perform its contractual obligations or deliver its services, unless otherwise stated in this policy.
3. Any medical condition resulting from *you* not following a treatment as prescribed to you, including prescribed medication.
4. Suicide, attempted suicide, or self-inflicted injury, regardless of *your* mental state.
5. *Your* negligent behaviour, or *your* involvement in the commission or attempted commission of a criminal or illegal act.
6. Expenses for which no charge would normally be made in the absence of insurance.
7. Acts of war whether declared or undeclared.
8. Situations where an official travel advisory was issued by the Canadian government stating to "Avoid non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before the effective date of coverage.

   This exclusion does not apply to claims related to an emergency or a medical condition unrelated to the travel advisory.
9. Acts of terrorism involving biological, chemical, nuclear, or radioactive means, regardless of any other contributing cause.
10. Professional or other services rendered by a family member.
11. Travel services that have been booked and paid for with points, miles or any other type of travel reward program, as well as any informal or undocumented arrangements, such as cash-only or money-transfer-only bookings, handwritten receipts, or cryptocurrency payments without verifiable receipts.

Specific Exclusions for Trip Cancellation and Interruption Insurance

There will be no coverage **and no payment will be made** for any claim resulting from:

1. A *trip* to visit a sick or injured person when the *trip* is cancelled, interrupted or delayed due to such person's medical condition or death.
2. *Your* failure to comply with any requirements from the government authorities for entry at customs, or security checkpoint.

Refer to the *policy* for a complete list of the specific exclusions.

How to File a Claim

STEP 1: NOTIFYING CAA ASSISTANCE OF A CLAIM

You must contact CAA Assistance at 1-866-580-2999 in Canada & mainland U.S. or from elsewhere at 1-519-251-5179:

- **immediately** in the case of a Trip Interruption claim; and
- **within 1 business day** of the event causing the cancellation when there is a claim for Trip Cancellation.

If *you* do not call, *your* benefits may be reduced due to cancellation penalties that are imposed by the travel supplier.

STEP 2: SUBMITTING *YOUR* CLAIM

Submit, **within 90 days**, a claim form and all required documents (invoices receipts, police reports and other back-up documentation) described in the applicable insurance coverage(s) in the policy (see section – How to File a Claim):

Online Claim Submission

To avoid mail delays, submit *your* claim online at **orion.xodus.ca** and follow the instructions.

Mail Claim Submission

You may also submit *your* claim by mail, sending *your* claim form completed and all requested documents at:

CAA Quebec Travel Insurance
Xodus Travel Services Inc.
PO Box 36, Station A
WINDSOR, ON
N9A 6J5

Phone numbers to reach us:

From Canada & Mainland US: **1-866-580-2999**
From Elsewhere: **1-519-251-5179**

If a travel supplier ceases operations, written notice of claim must be submitted **within 60 days** of when the travel supplier announces that it is in default along with receipts, proof of payments and other supporting documents (see section – How to File a Claim).

STEP 3: REIMBURSEMENT

- All money payable under this *policy* shall be paid by *us* within **60 days** after *we* have received proof of claim and all required documentation.
- Benefits are payable to *you* unless *you* authorize *us*, in writing, to pay a third party directly.

The Cost of This Insurance Product

Premiums for the Trip Cancellation and Interruption coverage are personalized and are determined based on:

- *your* age upon purchase;
- the sum insured;
- the applicable rebates, if any.

Premiums are subject to change before purchase without notice.

Your Right to Cancel

You may cancel *your policy* within **10 days of purchase** if:

i. *you* have not departed on *your trip* and there is no claim in progress;

ii. *your policy* is purchased 11 days or more before *your* date of departure.

By calling CAA-Quebec at 1-833-861-0112 (in Canada & United States) or +1-514-861-0112 (call collect elsewhere in the world), in person at any CAA-Quebec Travel centre (a list of locations is available online at https://www.caaquebec.com/en/contact-us/ under Find a Service Outlet, click on "Travel Centres") or by mailing the Notice of Recession found in Schedule I.

Refunds

Premium refunds may be available provided no claim has been paid, incurred or reported under this *policy.*

Full refund if:

a. *you* cancel *your trip* before any cancellation penalties are in effect; or

b. the carrier/travel supplier issues a full refund to *you* (in currency or in a travel credit) when they cancel the entire *trip* and all penalties are waived. *You* must provide a travel supplier invoice showing a full refund or stating all penalties are waived; or

c. the carrier/travel supplier changes *your trip* dates and *you* are not able to travel and all penalties are waived. *You* must provide a travel supplier invoice showing a full refund or stating all penalties are waived; or

d. client financing through the travel supplier is declined;

e. If the sum insured prior to departure as shown on *your* Declaration Page, is $0, a full refund may be issued prior to the date of departure.

Filing a Complaint

Our Customer Complaints office is in place to ensure the decision is fair, equitable and developed within company standards.

The *Insurer* is also a member of the General Insurance Ombudservice, an independent dispute resolution service. Customers are encouraged to first attempt to resolve their complaint directly with the *Insurer* before accessing the General Insurance Ombudservice.

You may contact *our* Customer Complaints Office by phone, fax, email or by regular post:

Attention: Customer Complaints Office
Orion Travel Insurance
PO Box 8075 STN Industrial Park
Markham, Ontario L3R 0K4

Phone: 905-747-4900
Toll Free: 1-855-674-6684
Email: orioninfo@OrionTi.ca

More information on the Dispute Resolution process is available at www.oriontravelinsurance.ca.

SCHEDULE I
Notice of Cancellation of an Insurance Contract

NOTICE GIVEN BY DISTRIBUTOR

Article 440 of the Act respecting the distribution of financial products and services.

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS

- The Act enables you to cancel the insurance contract you just signed at the same time as another contract, **without penalties, within 10 days of its signature**. To do so, you must send the insurer a notice by registered mail within this delay. You may use the enclosed model to that effect.
- Despite the cancellation of the insurance contract, the first contract entered into retains all its effects. Be careful, it is possible that you may incur the loss of favourable conditions extended upon signing this contract; please enquire from your distributor or consult your contract.
- After the expiry of the **10-day** delay, you have the option of cancelling your insurance at any time, but penalties may apply.

  For further information, please contact the Autorité des marchés financiers at: (418) 525-0337 or 1-877-525-0337.
- Section 441 does not apply where the principal contact is for a period of 10 days or less and where it became effective at the time of the request for cancellation of the Trip Cancellation & Interruption Insurance.
- Section 441 does not apply where the Trip Cancellation is purchased within 11 days prior to the Trip.

NOTICE OF RECISSION OF AN INSURANCE CONTRACT

To: Echelon Insurance
Attn.: Orion Travel Insurance
PO Box 8075 STN Industrial Park
Markham, Ontario L3R 0K4

Date: ____

(Date of sending of this Notice)

Under Article 441 of the Act respecting the distribution of financial products and services, I hereby cancel insurance contract no. ______________________

(Number of contract, if indicated)

entered into on: ____

(Date of signature of contract)

at: ____

(Place of signature of contract)

____

(Name of client) (Signature of client)

The distributor must fill in this section beforehand.

This notice must be sent by registered mail.

Notes

AUTORITÉ
DES MARCHÉS
FINANCIERS

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Agence de voyages de l'automobile et Touring club du Québec inc

Name of insurer: Echelon Insurance

Name of insurance product: Trip Cancellation and Interruption Insurance

IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.

HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.

DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount.

RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period. Ask your distributor for details.**

The *Autorité des marchés financiers* can provide you with unbiased, objective information.

Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

This fact sheet cannot be modified

Insurance

Questions about your contract?

1-833-861-0112 – Canada & United States
+1-514-861-0112 – Elsewhere in the world, call collect

caaquebec.com

CAA-Quebec Travel Insurance, an Orion Travel Insurance product, is underwritten by Echelon Insurance. Terms and conditions apply.

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