

Annual Vacation Package Plan

Product Summary



Insurance

July 1, 2025

How to Contact Us

Insurer:	<p>Echelon Insurance</p> <p>Registered with the Autorité des marchés financiers under client number 2000702152</p> <p>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</p>
Distributor:	<p>Agence de voyages de l'automobile et Touring club du Québec inc.</p> <p>444 Bouvier Street, Quebec (Quebec) G2J 1E3 Phone: 1-800-686-9243 Email: assurances@caaquebec.com Website: www.caaquebec.com/travel-insurance</p>
Autorité des marchés financiers :	<p>The Autorité des marchés financiers can provide <i>you</i> with information about <i>your insurer's</i> or <i>your insurance distributor's</i> obligations.</p> <p>Website: www.lautorite.qc.ca</p>

Things to Consider

This is a summary. Review the policy for complete details. *You* can get a copy from a CAA-Quebec Travel centre or, on the website where *you* buy *your* insurance 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 plan provides coverage for multiple individual *trips* outside or within *your* province / territory of residence.

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

Key Definitions

Contract means the insurance policy, any riders or amendments to the insurance policy, the application, any medical questionnaire (s) (if applicable), and the Confirmation of Coverage, all of which form the entire *contract* and must be read as a whole.

Government health insurance plan (GHIP) means a Canadian provincial or territorial *government health insurance plan*.

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

Minor ailment means any illness, injury or condition related to a medical condition which ends at least 30 days prior to the effective date of coverage and does not require:

- the use of medication for a period greater than 15 days; or
- more than one (1) follow-up visit to a physician; or
- a hospitalization; or
- a surgical intervention; or
- consultation with a medical specialist.

A chronic medical condition or the complication of a chronic medical condition is not a *minor ailment*.

Pre-existing medical condition means any medical condition(s) that exists prior to the departure date of *your trip* or effective date of *your contract* for which *you* have received a diagnosis and/or had *medical treatment* and/or been hospitalized and/or been prescribed or taken medication and/or had a change in medication and/or had a change in *medical treatment* and/or experienced new or more frequent symptoms and/or are requiring investigation (other than a routine check-up).

This exclusion will not apply if *you* purchase the *Pre-Existing Medical Condition* optional coverage.

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 travel outside *your* Canadian province or territory of residence and ends when *you* return to *your* Canadian province or territory of residence.

Trips within the province of Quebec:

An individual *trip* begins when *you* leave *your* permanent residence in Quebec and ends when *you* return to *your* permanent residence in Quebec.

For *trips* within Quebec, *you* must have at least a one-night stay with a travel supplier or private accommodation services.

Trips outside of your province or territory of residence:

An individual *trip* begins when *you* leave and ends when *you* return to *your* province or territory of residence. For non-Canadian residents, a *trip* means travel outside of *your* country of permanent residence.

We, us or our means the *Insurer*.

You and your means the *Insured*.

WARNING: The insurance *contract* will be issued on the basis of information in or provided in connection with *your* application, including answers to the medical questionnaire, if any. *Your* answers must be complete and accurate. In the event of a claim, *we* will review *your* medical history. If any of *your* answers are incomplete or inaccurate *you* will be responsible for the first \$5,000 of any claim, in addition to any applicable deductible. *You* will also be required to pay the additional premium necessary based on true and accurate answers to the medical questionnaire, otherwise no future coverage will be provided under this *contract*.

We will not pay a claim if *you*, any person insured under this *contract* 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 covered by a *government health insurance plan (GHIP)* for the full duration of the *trip*;
- be a maximum of 84 years old on the date of application;
- complete a medical questionnaire no more than 6 months before *you* leave, if *you* are between the ages of 60-69 and *your trip* is 18 days or more;
- complete a medical questionnaire no more than 6 months before *you* leave regardless of the length of *your trip* if *you* are between the ages of 70-84.

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

- Provides protection for multiple individual *trips* outside and within *your* province or territory of residence for up to 4, 8, 15 or 30 days, based on the option that *you* select.
- The maximum benefits for Trip Cancellation applies per insured, per *trip*.
- Baggage delay benefits of up to \$500 per *trip* and baggage damage or loss is payable up to a maximum of \$1,500 per *trip* and \$3,000 per *contract* year.
- *Trips* within Canada and Quebec, see definition of *trip*.
- **Immediate family member coverage**, is available for 3 or more immediate family members. All immediate family members must be insured under one *contract* and must be listed on *your* Confirmation of Coverage with the appropriate paid premium for immediate family member coverage. Refer to the definition of immediate family member in *your* policy.

Optional coverages can **only** be purchased in conjunction with products containing Emergency Medical Insurance coverage (except Single Trip within Canada, Canada Vacation Package and Visitors to Canada):

- **Pre-Existing Medical Condition Coverage:** for eligible hospital and medical related expenses for sickness or injury incurred as a result of a **pre-existing medical condition** that was not stable and existed prior to the departure date of *your trip* up to a maximum of \$200,000 per insured, per *trip*.

What Does the Insurance Cover

- **Adventurous Air Activities Rider:** where *you* will be **reimbursed** for expenses incurred as a result of an injury or sickness while participating in activities which include ballooning, parasailing and helicopter excursions.
- **Professional Sports and Participation in Speed Contests Coverage:** for expenses incurred as a result of an injury or sickness while participating in: training, practicing or competing in a professional sport or motorized speed contest.

COVERAGE	MAXIMUM BENEFIT
Emergency Medical Insurance	Up to \$5 million
Trip Cancellation and Trip Interruption (per <i>trip</i>)	Before departure: \$2,000, \$3,000, \$4,000 or \$5,000 per <i>trip</i> (depending on <i>your</i> choice) and \$10,000 per <i>contract</i> year. After departure: Up to unlimited
Travel Accident Insurance	Up to \$100,000 Flight Accident Up to \$50,000 Travel Accident
Baggage Insurance	Up to \$1,500 per <i>trip</i> / \$3,000 per <i>contract</i> year
• Baggage Delay	Up to \$500
• Lost Documents	Up to \$250
Infant Protection	Up to \$5 million: Emergency Medical Insurance
Holiday Protection	Up to \$750

Maximum of **\$25,000** if at time of claim:

- your government health insurance plan* coverage has lapsed; or
- you* did not have authorization from *your government health insurance plan* to cover *your trip* days exceeding the days *GHIP* covers outside *your* province or territory of residence.

OTHER COVERAGE DETAILS

Maximum Trip Days including Top-ups	<ul style="list-style-type: none"> • Up to 59 years old – from 4 to 30 days per <i>trip</i>, up to 365 days including extensions* • Between ages 60 and 84 – from 4 to 30 days per <i>trip</i>, up to 63 days including extensions
Medical Questionnaire	<ul style="list-style-type: none"> • Up to age 59 - not required • 60-84 years of age - required for all <i>trips</i>
Deductible Options	Not applicable

* Maximum *trip* days means the period for which *your GHIP* covers *you* up to 365 days. Coverage cannot extend beyond 365 days from departure date or effective date.

What Does the Insurance Cover

Coverage Starts	<p>Trip Cancellation:</p> <ul style="list-style-type: none"> • The date and time the insurance is purchased. <p>For all other coverages</p> <p>The first of the following dates:</p> <ul style="list-style-type: none"> • The date that <i>you</i> left <i>your</i> province or territory of residence; • The departure date, start date or effective date shown on <i>your</i> Confirmation of Coverage. <p>For full details, refer to the policy under “Coverage Starts” in Emergency Medical, Trip Cancellation and Interruption, Travel Accident or Baggage Insurance sections.</p>
Coverage Ends	<p>Trip Cancellation and Interruption:</p> <ul style="list-style-type: none"> • The date on which there was a cause for cancellation prior to departure; • The date on which an interruption occurred after the departure. <p>For all other coverages</p> <p>The first of the following:</p> <ul style="list-style-type: none"> • The date <i>you</i> return to <i>your</i> permanent residence; or • The return date as shown on <i>your</i> Confirmation of Coverage. <p>For full details, refer to the policy under “Coverage Ends” in Emergency Medical Insurance, Trip Cancellation and Interruption, Travel Accident or Baggage Insurance sections.</p>

- Coverage will be extended automatically without additional premium if *your* return is delayed beyond the return date as shown on *your* Confirmation of Coverage under certain conditions beyond *your* reasonable control.
You must notify CAA Assistance of the delay prior to the return date.
- Coverage can be voluntarily extended provided that *you* apply prior to the return date as shown on *your* Confirmation of Coverage, *we* approve the extension, a supplemental premium is paid and that other conditions are met.

TRIP CANCELLATION & TRIP INTERRUPTION SUMMARY OF COVERAGE

Trip Cancellation and Trip Interruption Insurance coverage includes 37 insured risks for canceling or interrupting *your trip*.

For the full list of insured risks, benefits, conditions and exclusions please see the *contract*.

Trip Cancellation Covered Expenses

Covered Expenses

This is an overview of covered expenses. For a complete list, please refer to the *contract*.

Benefits paid up to 100% of the:

- Prepaid, nonrefundable portion of *your* travel arrangements including cancellation fees and service fees;
- Rebooking and/or amendment 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;

What Does the Insurance Cover

- Prepaid, nonrefundable portion of *your* travel arrangements including cancellation fees and service fees, when booked through an approved online platform.

CANCEL FOR ANY OTHER REASON

You may cancel *your trip* within 3 hours of *your* departure date for any reason other than the 37 insured risks listed in *your contract* which are subject only to the General Conditions and General Exclusions.

To qualify for the Cancel for Any Other 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* at least 3 hours or more before *your* departure date.

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 Covered Expenses

This is an overview of covered expenses. For a complete list, please refer to the *contract*.

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* Confirmation of Coverage.
- 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 OTHER REASON

After being at *your trip* destination for at least 48 hours, *you* may use this benefit to interrupt *your trip* for any reason other than the 37 insured risks listed in *your contract*. The interruption for any other reason is subject only to the General Conditions and General Exclusions provided for in the *contract*.

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 *contract*. 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. Driving, operating, being a crew member or passenger on a commercial vehicle used to deliver goods or to carry a load;
2. Unless otherwise stated in this *contract*, we will not cover any loss resulting from a supplier's failure to perform its contractual obligations or deliver its services;
3. Failing to comply with *your* prescribed *medical treatment*, including taking prescribed medication;
4. Suicide, attempted suicide or self-inflicted injuries;
5. *Your* negligence or involvement in the commission of a criminal offence, or illegal act;
6. Expenses for which *you* are charged solely because *you* are insured;
7. An act of war;
8. Travelling to a destination where the Canadian government has issued an advisory to avoid all travel or non-essential travel (*you* can view the travel advisories on the Government of Canada travel website at). This exclusion does not apply to claims for an emergency or a medical condition unrelated to the travel advisory (applies to Emergency Medical Insurance claims only);
9. Any services rendered by a family member.

Emergency Medical Insurance Exclusions

In addition to the general exclusions, there is no coverage if:

1. *You* have any sickness, injury or medical condition that has not been stable for at least 3 months prior to *your* departure (or 6 months if *you* are 70 years old or older).

Note: If ***you* are under 60** years of age, this exclusions applies if *you* have a lung condition and in the 3 months prior to the departure date, *you* required treatment with Prednisone.

No *pre-existing medical condition* exclusion applies for *trips* within Canada.

Any conditions or symptoms which appeared or worsened on the departure date or at any time within the 7 days prior to the departure date, other than a *minor ailment* for ***Pre-Existing Medical Condition Coverage* only.**

2. Treatment is non-emergent, experimental or elective.

Trip Cancellation and Interruption Insurance Exclusions

There will be no coverage and **no payment will be made** for a claim:

1. If *you* are taking 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. If *you* fail or neglect to perform all actions required by government authorities for entry at customs, or security checkpoints.
3. For any nonrefundable prepaid *travel services* when the *trip* was paid for through a points or rewards program.

Exclusions and Limitations

Additional Emergency Medical Insurance, Travel Accident Insurance, and/or Trip Cancellation and Interruption Insurance Exclusions

There are exclusions or reductions of coverage:

1. If *you* are pregnant and have any complications from pregnancy or delivery;
2. For any child born during *trip*;
3. For the renewal or replacement of dietary or food supplements, over-the-counter medication, processed food for infants or medication not approved in Canada;
4. If *you participate* in certain sports and high risk leisure activities;
5. For any continuing care and/or *medical treatment* after the initial medical emergency has ended;
6. For the abuse of alcohol, drugs or intoxicants;
7. For travelling against the medical advice of *your* physician;
8. For travelling specifically to receive *medical treatment*;
9. For claims of patients in chronic care or convalescent homes;
10. For any event that was known at the purchase of insurance that could give rise to a claim.

Refer to the policy for a complete list of 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:

- prior to obtaining emergency *medical treatment*;
- **immediately** in the case of a Trip Interruption;
- **within 1 business day** in the event of a Trip Cancellation or Baggage Insurance claim. If *you* do not call, *your* benefits may be reduced due to cancellation penalties that are imposed by the travel supplier.

CAA Assistance will pay hospitals, physicians and other medical providers directly, whenever possible. Where direct payment cannot be arranged, *we* will reimburse eligible expenses.

Some benefits are reimbursable on *your* return. Check the benefits section for the insurance coverage(s) *you* have purchased to see if this applies.

WARNING: *You* must contact CAA Assistance before obtaining emergency *medical treatment*. If it is medically impossible for *you* to contact them prior to obtaining the *medical treatment*, call them as soon as possible or have someone contact them on *your* behalf. **If *you* fail to contact CAA Assistance before *you* obtain the *medical treatment*, *your* maximum benefit will be reduced to 80% of expenses up to a maximum of \$25,000.**

Also keep in mind that certain treatments, such as magnetic resonance imaging (MRI), CAT scans, sonograms, ultrasounds, cardiac catheterization, angioplasties, and cardiovascular surgery will not be covered unless pre-approved by CAA Assistance.

How to File a Claim

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 payment and other supporting documents (see section – How to File a Claim).

STEP 3: REIMBURSEMENT

- All money payable under this *contract* shall be paid by *us* within **60 days** after *we* have received proof of claim and all required documentation.
- Benefits under Trip Cancellation and Interruption Insurance coverage 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 Annual Vacation Package Plan are personalized and are determined based on:

- *your* age at the time of purchase;
- the exact number of days of *your* plan;
- sum insured;
- *pre-existing medical conditions*, if applicable;
- the applicable rebates, if any.

Premiums are subject to change before purchase without notice.

Your Right to Cancel

You may cancel a *contract* within **10 days of purchase** if:

- i. *you* have not departed on *your trip* and there is no claim in progress;
- ii. *your contract* is purchased 11 days or more before *your* departure date.

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

Annual Vacation Package Plan

Nonrefundable after the effective date.

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

60 Commerce Valley Drive East

Thornhill, Ontario L3T 7P9

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 contract 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
60 Commerce Valley Dr. East
Thornhill, ON, L3T 7P9

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

Notes

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: Annual Vacation Package Plan



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



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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100% post-consumer recycled fibre

QC-24(07/25)