



# Definitions

“Change in Medication” means the medication dosage or frequency has been reduced, increased, stopped and/or new medication(s) have been prescribed or recommended.

**Change in Medication Exceptions** - The following does not constitute a change in medication:

- The routine adjustment of insulin or Coumadin or Warfarin;
- A change from a brand name medication to a generic brand medication (same dosage);
- Aspirin (or Entrophen) taken for non-prescribed medical purposes;
- Cholesterol reducing medication, hormone replacement medication, vitamins, minerals and non-prescription medication;
- Adjustment of Aspirin (or Entrophen) if taken for a heart condition provided it is not being taken in conjunction with other heart medication.

“Deductible Amount” means the amount of covered expenses that you will be responsible for paying per claim per insured under this policy. Your deductible amount applies before any covered expenses are paid under this policy. The deductible amount applicable to this policy is shown in Canadian dollars on your letter of confirmation.

“Dependent Child(ren)” as used herein means an unmarried natural child of the insured person, or adopted child of the insured person, or step-child of the insured person, or infants to which the insured person is in loco parentis or grandchildren, and:

- Under 21 years of age and dependent upon the insured person for maintenance and support or;
- Under 26 years of age and enrolled as a full-time student at an institution of higher learning and dependent upon the insured person for maintenance and support or;
- By reason of mental or physical infirmity, is incapable of self-sustaining employment, and is totally dependent upon the insured person for support within the terms of the Income Tax Act of Canada.

“Effective Date” means the date your coverage starts. For Trip Cancellation, included in the All-Inclusive plan, coverage starts at the date and time you purchase your prepaid trip provided you have already purchased this insurance. All other coverage start on the later of the date you leave home or the effective date shown on your confirmation.

“Injury” means any accidental bodily harm which is sustained by you and which is caused solely by external, and accidental means, and independently of sickness and of any other cause.

“Medical Attention” means treatment required for the immediate relief of an acute symptom or that, according to a physician cannot be delayed until you return home. It must be ordered by and received during your trip from a licensed physician, physiotherapist, chiropractor, osteopath, chiropractist, or podiatrist.

“Medical Condition” means injury or sickness; or complication of pregnancy within the first 31 weeks of pregnancy.

“Minor Ailment” means a sickness or injury which does not require the use of medication for a period of greater than 14 days nor requires more than one follow-up visit to a physician nor requires hospital admittance or surgical intervention and which ends at least 30 days prior to your departure date. However, a condition or complications thereof which require continuous and ongoing medical attention is not considered a minor ailment.

“Pre-existing Condition” means any sickness, injury or symptom, that existed before your effective date. A minor ailment is not considered a pre-existing condition.

“Sickness” means an illness or disease.

“Spouse” means someone to whom one is legally married, or with whom one has been living in a conjugal relationship for at least one full year before the effective date of this insurance.

“Stable” means that the medical condition has not worsened; symptoms have not become more frequent or more severe; there has been no test result(s) showing deterioration, no new symptoms, no change in medication, and/or no medical attention prescribed or recommended by a physician; and there has been no hospitalization and you are not awaiting any test results.

“Treatment” means any medical, therapeutic or diagnostic procedure prescribed or performed or recommended by a licensed medical practitioner including but not limited to or surgery related to any sickness, injury or symptom.