
EXTENSIONS, TOP-UPS, REFUNDS AND CHANGES

For extensions, Top-Ups, refunds or changes to your CAA Travel Insurance policy that was purchased online, please call 1-800-437-8541. Our business hours are Monday through Friday from 8:30 am to 8:00 pm and Saturday from 9:00 am to 5 pm Eastern Standard Time.

Or, you may email us at info@caasco.ca and someone will respond to your email on the next following business day.

EXTENSIONS AND TOP-UPS

AUTOMATIC EXTENSION OF COVERAGE

Coverage will be extended automatically without additional premium if:

1. Your return to the point of departure is delayed beyond *your return date* solely because of the following reasons:
 - a. delay of the means of transportation provided the scheduled carrier was due to arrive at the departure point by the *return date*, and provided that the journey is completed in a reasonable amount of time; or
 - b. if driving, delay due to inclement weather provided the return journey commences prior to the *return date*; or
 - c. the personal means of transportation in which *you* are travelling is involved in an accident or mechanical breakdown that prevents *you* from returning to *your* Canadian province or territory of residence or *your* country of permanent residence on or before the *return date* provided *your* return journey commences prior to the *return date*; or
 - d. delay due to a sudden, unforeseen and emergent *sickness* or *injury* of *you*, *your* accompanying *family* member or *travel companion*.

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

You will be required to provide proof of the reason for *your* delay in the event that *you* have to file a claim.

Coverage is extended for a period of five *days*, or for the period of *hospitalization* plus five *days* after discharge from the *hospital* or until deemed medically able to travel by the Medical Director of CAA Assistance. This benefit does not include any costs associated with flight change arrangements, with the exception of emergency repatriation that is approved in advance by the Medical Director of CAA Assistance.

2. You have a Multi-Trip Annual Plan or Multi-Trip Annual Vacation Package Plan and *your trip days* are entirely within Canada.

Coverage may never extend beyond 365 *days* from the *departure date* or the *effective date*.

VOLUNTARY EXTENSION OR TOP-UP OF COVERAGE

We will extend or *Top-Up* the number of *trip days* on *your* coverage beyond *your return date*, provided that:

1. You make application for the extension or *Top-Up* prior to the expiry date of *your policy* AND complete a new *Medical Questionnaire* to determine eligibility and premium for the extension or *Top-Up*.
2. There is no cause for a claim against this *policy*. (If *you* have a medical claim on *your* Multi-Trip Annual Plan or Multi-Trip Annual Vacation Package Plan, *you* are still entitled to a *Top-Up* for subsequent *trips*, but the cause of the first claim will be deemed a pre-existing medical condition that must qualify for the stability requirements for *your age*.)
3. The extension or *Top-Up* is requested, approved by *us* and *you* have paid any additional required premium for such extension or *Top-Up* prior to the *effective date* of the *Top-Up* or extension.
4. If *you* are topping up another insurer's *policy*, *you* must confirm with that insurer that a *Top-Up* is permitted on *your* existing *policy* with no loss of coverage.
5. The total period of coverage for any single covered *trip*, including the extension or *Top-Up* requested, does not exceed the applicable periods for the insurance coverage's indicated in the chart below.

INSURANCE COVERAGE	MAXIMUM TRIP DAYS INCLUDING EXTENSION OR TOP-UP
<ul style="list-style-type: none">• Emergency Medical Insurance:<ul style="list-style-type: none">- Single Trip Plan- Canada Plan- Multi-Trip Annual Plan- <i>Top-Up</i> to Multi-Trip Annual Plan• Vacation Package Plans (Under Age 60):<ul style="list-style-type: none">- Single Trip Vacation Package Plan- Multi-Trip Annual Vacation Package Plan	365 <i>Days</i> with <i>GHIP</i> approval.

- <i>Top-Up</i> to Multi-Trip Annual Vacation Package Plan	
<ul style="list-style-type: none"> • Vacation Package Plans (Age 60 to 84) <ul style="list-style-type: none"> - Single Trip Vacation Package - Multi-Trip Annual Vacation Package - <i>Top-Up</i> to Multi-Trip Annual Vacation Package 	63 Days
<ul style="list-style-type: none"> • Non-Medical Vacation Package Plan • Trip Cancellation & Interruption Insurance • Visitors to Canada Insurance* 	365 Days.

* Visitors to Canada Insurance may only be extended if *you* have not experienced any *change* in *your* health and *you* have been continuously insured under an Orion Visitors to Canada Insurance policy with no gap in coverage.

REFUNDS

A refund of premium may be available **provided no claim has been paid, incurred or reported under this policy**. Please refer to the individual insurance coverage's outlined below for the refund type(s) available for the coverage(s) *you* have purchased.

- **Full refunds** must be requested and approved prior to the *departure date* or *effective date* of the *trip*.
- **Partial refunds** must be requested and approved prior to the *return date* of the *trip*. Proof of early return (for example, customs or immigration stamp, gas receipts) or *trip* interruption is required. Any refund is calculated from the postmarked date of written request or the actual date *you* visited or called your agent to request the refund.

Emergency Medical Insurance (Single Trip, *Top-Up* to Multi-Trip Annual Plan, Canada Plan)

Full or Partial refund.

Visitors to Canada Insurance

Full refund if:

- *you* request cancellation prior to the *effective date* and, if this *policy* was purchased as a requirement to obtain or maintain a Super Visa, *you* provide proof from Citizenship and Immigration Canada that *your* Super Visa was denied.

Partial Refund if:

- *you* become eligible and/or covered under a *GHIP* during *your policy* coverage period; or
- *you* return to *your* country of permanent residence prior to *your* scheduled *return date*,

and *you* provide

- proof of the date *you* became eligible and/or covered under a *GHIP*; or
- proof of *your* departure from Canada and return to *your* country of permanent residence (airline ticket/boarding pass or customs/immigration entry stamp); or
- proof of *your* early return to *your* country of permanent residence from Citizenship and Immigration Canada if this *policy* was purchased for a Super Visa.

Multi-Trip Annual Plan (Emergency Medical Insurance) and Multi-Trip Annual Vacation Package Plan

Non-refundable after the *effective date*.

Trip Cancellation & Interruption Insurance, Single Trip Vacation Package, Non-Medical Vacation Package

Full refund if:

- a. *you* cancel *your trip* before any cancellation penalties are in effect; or
- b. the carrier/*travel supplier* cancels the entire *trip* and 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; or
- d. client financing through *travel supplier* is declined.

CHANGES

For a change to *your policy* that was purchased online, please have *your policy* number ready and call **1-800-437-8541**.