

---

## CAA ASSISTANCE

---

CAA Assistance is available 24 hours per day, 365 days per year.

### WHAT TO DO IF YOU NEED CAA ASSISTANCE

Have your *policy* number or *Declaration Page* with you at all times and contact CAA Assistance at the telephone number(s) listed below.

COUNTRY	TOLL-FREE NUMBER
<b>in CANADA &amp; mainland U.S</b>	<b>1-888-493-0161</b>
Australia	0011 800-8877-9000
Bahamas	1-800-389-0701
Bermuda	1-800-204-8226
Cayman Islands	1-800-204-8226
Costa Rica	00 800-8877-9000
Dominican Republic	1-800-203-9591
Italy	00 800-8877-9000
Jamaica	1-800-204-0004
Mexico	001-800-248-8561
New Zealand	00800-8877-9000
Saint Lucia	1-800-300-3229
South Africa	00 800-8877-9000
Thailand	001 800-8877-9000
United Kingdom	00 800-8877-9000
<b>Call Collect From Anywhere Else</b>	<b>+1-519-988-7044</b>
<b>Email if Calling is Not Possible</b>	<a href="mailto:orionassistance@acmtravel.ca">orionassistance@acmtravel.ca</a>

When contacting CAA Assistance, please provide your name, your *policy* number, your location and the nature of your emergency.

### WHAT HAPPENS WHEN YOU CALL CAA ASSISTANCE?

Prior to receiving all relevant medical information, we will handle your emergency assuming you are eligible for benefits under this *policy* and you will be reminded that any services rendered are subject to the terms and conditions of this *policy*. If it is later determined that a *policy* term, limitation, condition, and exclusion, general and specific, applies to your claim, you will be required to reimburse us for any payments we have made on your behalf.

CAA Assistance will work closely with you to:

- direct you to an appropriate *physician* or *hospital* at your *trip* destination, wherever possible;
- provide multilingual interpreters to communicate with *physicians* and *hospitals*;
- monitor your care so that only appropriate, *medically necessary* treatment is given and to ensure that your medical needs are met;
- contact your family and *physician* on your behalf;
- pay *hospitals*, *physicians* and other medical providers directly, whenever possible;
- approve and arrange air ambulance transportation when *medically necessary*;
- inform you of any expenses not covered by this *policy* or to explain this *policy*'s terms and provisions as they relate to your *medical emergency*.

Where a claim is payable we will arrange, wherever possible, to have any medical expenses billed directly to us.

### WHY ARE YOU REQUIRED TO CALL CAA ASSISTANCE?

1. If CAA Assistance is not notified, you may receive *medical treatment* or services which are not considered *medically necessary* as defined by this *policy* and benefits will be limited to:
  - a. in the event of *hospitalization*, 80% of eligible expenses based on *reasonable and customary costs* to a maximum of \$25,000; and
  - b. in the event of out-patient medical consultation, a maximum of one visit per *sickness* or *injury*.You will be responsible for the payment of any remaining charges.
2. CAA Assistance must approve certain benefits in advance. Check the benefits section of your coverage(s) to see which benefit(s) this applies to.
3. Trip Cancellation claims must be reported within one business *day* of the event forcing cancellation. If you do not call, you may sustain reduced benefits due to cancellation penalties that are imposed by the *travel supplier*. Benefits payable apply to those charges which are in effect on the *day* of the loss.

4. Trip Interruption claims must be reported immediately to ensure that *you* do not incur expenses which are not covered benefits.
5. If *you* pay eligible expenses directly to a health service provider without prior approval by *CAA Assistance*, these services will be reimbursed to *you* on the basis of the *reasonable and customary costs* that would have been paid directly to such provider by the *Insurer*. Medical charges that *you* pay may be higher than this amount, therefore *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary costs* reimbursed by the *Insurer*.

**LIMITATION ON CAA ASSISTANCE SERVICES**

*CAA Assistance* reserves the right to suspend, curtail or limit services in any area or country in the event that war, political instability or hostility renders the area inaccessible by *CAA Assistance*. *CAA Assistance* will use its best efforts to provide services during any such occurrence.

*You* may contact *CAA Assistance* prior to *your* departure to confirm coverage for *your trip* destination.