

Vacation Package Plan (ages 0-84)

Provides Emergency Medical Travel, Trip Cancellation and Interruption Benefits, Accidental Death and Dismemberment Benefits, Travel Baggage and Personal Effects benefits for a single trip outside your province of residence.

- No Medical Declaration required
- Family or single coverage available
- Deductible options

To purchase the Vacation Package Plan you must be:

- Age 59 or under – travelling up to 212 days outside your province of residence
- Age 60 to 84 – travelling up to a maximum of 37 days outside your province or territory of residence

Summary of Benefits*

Emergency Medical Travel Coverage up to a maximum of \$5 million (CAD)

- Hospital Accommodation
- Physicians' Fees
- Diagnostic Services (such as: lab tests, x-rays)
- Private Duty Nursing during Hospitalization
- Ambulance Services and Emergency Air Transportation
- Prescriptions Drugs
- Medical Appliances (such as: casts, canes, crutches)
- Paramedical Services (such as: chiropractor, physiotherapist)
- Emergency Dental Expenses
- Preparation and Return of Deceased
- Pet Return
- Trip Cancellation: Up to the sum insured
- Trip Interruption: Unlimited
- Travel Baggage and Personal Effects: Up to \$1,500 per insured (\$2,000 per family)
- Accidental Death and Dismemberment: Up to \$150,000

*Certain conditions, limitations and exclusions may apply.

Eligibility Requirements:

1. You must meet the following conditions in order to be eligible for this insurance:
 - a) you must be a Canadian resident or a landed immigrant and be covered by the government health insurance plan (GHIP) of your Canadian province of residence for the entire duration of your trip; and
 - b) you must NOT have been prescribed or used home oxygen during the 12 months prior to your date of application; and
 - c) you must NOT have a kidney disease requiring dialysis; and
 - d) you must NEVER have been diagnosed with AIDS (Acquired Immune Deficiency Syndrome) or HIV (Human Immunodeficiency Virus); and
 - e) you must NOT be travelling against the advice of a physician and/or have been diagnosed with a terminal illness or metastatic cancer.
2. The policy must be:
 - a) issued in Canada for travel arrangements booked through a supplier of travel services; and
 - b) purchased prior to your departure date from your province of residence or Canada; and
 - c) applied for the entire duration of a trip which originates and terminates in Canada.
3. It is a condition precedent to the Insurer's liability under the policy that at the time of purchase:
 - a) you know of no reason for you, an immediate family member, a travel companion, or a travel companion's immediate family member, to seek medical attention; and
 - b) you and your travel companion(s) must be deemed fit to undertake and complete the covered trip as booked.
4. If this insurance is purchased in any other manner than as stated in this Section, this policy shall be null and void and the Insurer's sole liability will be limited to the refund of the insurance premium paid.

For a complete list of benefits, view the policy wording [here](#).

Annual Vacation Package Plan (all ages)

Provides Emergency Medical Travel, Trip Cancellation and Interruption Benefits, Accidental Death and Dismemberment Benefits, Travel Baggage and Personal Effects benefits for any number of trips up to 8, 15 or 30 consecutive days of travel outside your province of residence, taken within the policy year.

- Offers unlimited travel within Canada (excluding province of residence)
- No Medical Declaration required
- Family or single coverage available
- Deductible options
- Top Up coverage available at CAA Stores only

Summary of Benefits*

Emergency Medical Travel Coverage up to a maximum of \$5 million (CAD)

- Hospital Accommodation
- Physicians' Fees
- Diagnostic Services (such as: lab tests, x-rays)
- Private Duty Nursing during Hospitalization
- Ambulance Services and Emergency Air Transportation
- Prescriptions Drugs
- Medical Appliances (such as: casts, canes, crutches)
- Paramedical Services (such as: chiropractor, physiotherapist)
- Emergency Dental Expenses
- Preparation and Return of Deceased
- Pet Return
- Trip Cancellation & Trip Interruption: Up to \$2,500 per insured per trip (\$5,000 per family)
- Travel Baggage and Personal Effects: Up to \$1,500 per insured per trip (\$2,000 per family)
- Accidental Death and Dismemberment: Up to \$150,000

*Certain conditions, limitations and exclusions may apply.

Eligibility Requirements:

1. You must meet the following conditions in order to be eligible for this insurance:
 - a) you must be a Canadian resident or a landed immigrant and be covered by the government health insurance plan (GHIP) of your Canadian province of residence for the entire duration of your trip; and
 - b) you must NOT have been prescribed or used home oxygen during the 12 months prior to your date of application; and
 - c) you must NOT have a kidney disease requiring dialysis; and
 - d) you must NEVER have been diagnosed with AIDS (Acquired Immune Deficiency Syndrome) or HIV (Human Immunodeficiency Virus); and
 - e) you must NOT be travelling against the advice of a physician and/or have been diagnosed with a terminal illness or metastatic cancer.
2. The policy must be:
 - a) issued in Canada for travel arrangements booked through a supplier of travel services; and
 - b) purchased prior to your departure date from your province of residence or Canada; and
 - c) applied for the entire duration of a trip which originates and terminates in Canada.
3. It is a condition precedent to the Insurer's liability under the policy that at the time of purchase:
 - a) you know of no reason for you, an immediate family member, a travel companion, or a travel companion's immediate family member, to seek medical attention; and
 - b) you and your travel companion(s) must be deemed fit to undertake and complete the covered trip as booked.
4. If this insurance is purchased in any other manner than as stated in this Section, this policy shall be null and void and the Insurer's sole liability will be limited to the refund of the insurance premium paid.

For a complete list of benefits, view the policy wording [here](#).