

## Exclusions:

CAA Travel Insurance does not cover:

- Routine prenatal care or childbirth at any time during your trip.
- Medical treatment and expenses for your child(ren) born during your trip.
- Complications, conditions or symptoms of pregnancy during the nine weeks prior to or after and including the expected delivery date.
- Alcohol-related sickness, death or injury or the abuse of alcohol.
- Alcohol abuse includes having a blood alcohol level in excess of 80 milligrams of alcohol per 100 milliliters of blood.
- Any sickness, death or injury related to the abuse of medication, drugs or any other toxic substance.
- Non-compliance with prescribed medical treatment or therapy.
- Any loss resulting from a specific or related medical condition contracted in a country during your trip when, before your effective date, a written formal or an official warning was issued by Foreign Affairs, Trade and Development Canada, advising Canadian residents not to travel to that country, region or city.
- While performing as pilot or crew member of, or travelling as a passenger on, any aircraft: flying machines or devices that are supported chiefly by their buoyancy in air, and includes, but is not limited to, any balloon, kite balloon, airship, glider, hang glider, paraglider, parasail, parachute, kite and wingsuit. Travelling as a passenger on a common carrier is not subject to this exclusion.
- While participating in any maneuvers or training exercises of armed forces.
- During your professional participation in any sport or your participation in any motorized or mechanically assisted speed contests.
- CAA Travel Insurance only covers pre-existing medical conditions or symptoms that meet our stability criteria. (Refer to policy for Visitors to Canada and Package requirements). Stable means you have not experienced any of the following for any sickness, injury or medical condition before your trip: hospitalization, a medical procedure or intervention, change in medication, change in medical treatment, experienced new or more frequent symptoms, require investigation (other than a routine check-up).

Note: Stability is based on age.

Under age 60: Any sickness, injury or medical condition needs to be stable for at least three months prior to each departure date to have coverage. A lung condition requiring treatment with Prednisone needs to be stable for at least three months prior to each departure date to have coverage.

Age 60 to 69: Any sickness, injury or medical condition needs to be stable for at least three months prior to each departure date to have coverage.

Age 70 and over: Any sickness, injury or medical condition needs to be stable for at least six months prior to each departure date to have coverage.

CAA Travel Insurance does not cover: a sickness, injury or related condition during a trip undertaken with knowledge you will require or seek treatment or surgery for the purpose of obtaining treatment or surgery or a sickness, injury or related condition for which future investigation or treatment (except routine monitoring) was planned before your trip or where it was reasonable to expect treatment or hospitalization during your trip.