

ROCKY MOUNTAINEER RAIL TOURS ALL-INCLUSIVE INSURANCE PLAN*

Dear Traveller

Cover your investment from those unforeseen circumstances that may arise before or during your trip with Rocky Mountaineer. Allianz Global Assistance offers valuable coverage at an affordable price and includes a waiver of Pre-existing Condition Exclusion if insurance is purchased within 14 days of initial trip payment.

Schedule of Benefits	
Coverage	Maximum Limit
Trip Cancellation	100% of Trip Cost to a maximum of \$100,000
Trip Interruption	100% of Trip Cost to a maximum of \$100,000
Baggage & Personal Effects	\$1,000
Delayed Baggage	\$200
Emergency Hospital & Medical	\$2,000,000 if covered under a Canadian government health insurance plan \$500,000 if not covered under a Canadian government health insurance plan
Emergency Dental Expenses	\$1,000
Emergency Transportation	\$200,000
Accidental Death & Dismemberment	\$10,000
Cancel For Any Reason (Optional Coverage)	Up to 75% of pre-paid insured trip cost, subject to specific conditions.

*Pre-existing Condition Exclusion Waiver***

The Insurer will waive the pre-existing condition exclusion up to a maximum of the trip cost, not to exceed \$25,000 per person or \$50,000 per booking, if the following conditions are met:

- this plan is purchased within 14 days of making the initial trip payment;
- the amount of coverage purchased equals all prepaid, non-refundable payments or deposits applicable to the trip at the time of purchase, and the cost of any subsequent arrangement(s) added to your Rocky Mountaineer itinerary for the same trip are insured within 14 days of the date of payment or deposit for any subsequent travel arrangement(s);
- all insured persons are medically able to travel when plan cost is paid.

** Trip must be arranged by Rocky Mountaineer

Plan cost

Age Band	0-59	60-64	65-69	70-74	75-79	80+
All-inclusive	8.6%	9.2%	10.2%	12.2%	16.4%	23%

Applicable taxes extra

Optional Coverage - Cancel for Any Reason (CFAR)

Provided Cancel for Any Reason coverage option was purchased at the time of booking the trip or before any cancellation penalties apply, if the trip is cancelled for any reason other than a Covered Reason, the Insurer will reimburse:

- 75% of the non-refundable pre-paid insured travel arrangements, if the trip is cancelled 7 days or more prior to the scheduled departure date; or
- 75% of the non-refundable pre-paid insured travel arrangements to a maximum of \$1,500, if trip is cancelled 6 days to 48 hours prior to the scheduled departure date.

Benefits are not payable if the trip is cancelled less than 48 hours prior to the scheduled departure date for any reason other than a Covered Reason.

Plan cost

Age Band	0-59	60-64	65-69	70-74	75-79	80+
All-inclusive with CFAR	11.2%	12.0%	13.3%	16.1%	21.5%	30%

Applicable taxes extra

IMPORTANT: Travel insurance doesn't cover everything; it is designed to cover situations, events and losses arising from your trip as defined by your Rocky Mountain itinerary, subject to the terms and conditions of coverage. Any additional travel arrangements that you make in conjunction with your trip not reflected to your Rocky Mountaineer itinerary are not covered by this travel insurance. **It is important that you read and understand your certificate before you travel.**

*Travel insurance is underwritten by CUMIS General Insurance Company under Group Policy H007026 issued to Great Canadian Railtour Company Ltd. o/a Rocky Mountaineer, administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. and distributed by Rocky Mountaineer Vacations Ltd. ("Rocky Mountaineer").