MEDAVIE BLUE CROSS™

ACCITRAVEL

Group no. 39363

Updated Effective Date: August 1, 2026

The AcciTravel program offers coverage in case of accident during school trips. This program is known as an "umbrella" coverage, which insures all eligible students. A case file will therefore only be created in the Insurer's system if a claim is filed.

This plan shall at all times be the second payer following any government or private insurance plan.

ELIGIBILITY

Students covered by the public health insurance plan of their province of residence and who are also enrolled in an educational institution insured by FEEP's ACCITRAVEL program.

Participation is mandatory for all eligible students.

EFFECTIVE DATE OF INSURANCE

The insurance takes effect at the start of the school year, which begins on August 1 of any given year, for all eligible students on that date.

END OF INSURANCE

The insurance ends on the first of the following dates:

a) the date the insured is no longer recognized as a student by the policyholder;
b) the end of the school year, which is July 31 following the start date of the insurance.

QUESTIONS AND CLAIMS

FOR ANY QUESTION REGARDING THIS COVERAGE

► Please consult the AcciTravel booklet or communicate with Medavie Blue Cross:
Telephone.....1 888 588-1212
Email.....contact@bluecross.medavie.ca
Policy number.....39363
Identification number.....000039363
(this identification number is a generic number that allows the customer service of Medavie Blue Cross to access the AcciTravel Program in their system and to answer general questions)

CLAIMS IN THE EVENT OF AN ACCIDENT OR TRIP CANCELLATION

► Communicate with FEEP Service des assurances to create an account and to receive the Claim form.
Telephone.....1 888 381-8891
Email.....accivoyage@feep.qc.ca

EMERGENCY DURING A SCHOOL TRIP

► It is important to communicate quickly with CanAssistance:
Telephone..... From Canada or the United States: 1 866 491-7726
Telephone.....Elsewhere in the world:
..... +1 514 286-7726 (collect call, dial 00 first)
Policy number.....39363
Information to be provided..... Name of the school

The Insurer will inform FEEP Service des assurances, who will communicate with the school to confirm the student's eligibility and obtain the necessary information to open a case file. The Insurer will then take the necessary steps to process the claim.

BENEFITS IN CASE OF AN ACCIDENT

COVERAGE EXTENT

The insured person is covered 24 hours a day, while insurance is in force regardless of the place of the accident.

NATURAL DEATH

Benefit in case of natural death of a student age 25 or less: $2,500

ACCIDENTAL DEATH

Benefit in case of accidental death:

- On a school vehicle or public transit: $15,000.
- Other circumstances:
  - Insured age 25 or less on the date of death: $5,000

ACCIDENTAL DEATH OR DISMEMBERMENT

Benefit in case of accidental death or dismemberment:

Loss of two limbs or one limb and sight in one eye or loss of sight in both eyes	$50,000
Loss of speech and hearing in both ears	$50,000
Loss of speech or hearing in both ears	$25,000
Loss of one limb or sight in one eye	$12,500
Loss of hearing in one ear	$3,000
Loss of fingers or toes (completely severed)	$1,000

Maximum payable under this Benefit: $50,000

The Accidental death or dismemberment benefit is payable 365 days following the date of the accident under the following conditions:

- The loss is sustained within 365 days from the date of the accident.
- The insured did not die as a result of the accident within 365 days from the date of the accident.

In the event of death within 365 days of an accident, only the death benefit is payable.

ACCIDENTAL FRACTURE

The fracture must be diagnosed within 30 days following the accident, otherwise, no benefit will be payable under this Benefit.

If you sustain more than one fracture, Medavie Blue Cross will pay for only one fracture, namely the one allowing the highest amount.

Accidental fracture:

Of the skull (with depressed skull), spine (with displaced vertebrae), pelvis	$250
Of the skull (no depressed skull), spine (no displaced vertebrae), femur, tibia, fibula, humerus, ulna, radius	$50
A bone not listed above	$25

DENTAL CARE FOLLOWING AN ACCIDENT

Services of a dentist when required to repair or replace sound natural teeth (x-rays and treatments), maximum of $300 per damaged tooth per accident. The cost of replacement or repairs to a dental prostheses, maximum $300. Treatment must be performed within 260 weeks following the accident. Dental care is reimbursed according to the suggested fees from the Dental Surgeon's Association of the province where services are performed.

DISABILITY

Total disability resulting from an accident for an insured with a student status at the time of accident:

Reorientation expenses: expenses incurred for a student due to a total disability, in order to undergo another training needed due to the accident, subject to a maximum of $3,000.

Remedial classes: expenses incurred for classes given by a teacher approved by the direction of the educational institution up to $20 per hour, payable as of the 21st day of absence to normal classes, subject to a maximum of $1,000.

Disability Benefit: if an accident is the direct cause of a total and continuous disability, and it's acknowledged by a doctor, the insurer will pay a weekly benefit of $125 as of the 8th day of disability, for a total disability between June 1st to August 31st.

Restriction: No benefit for Reorientation expenses, Remedial classes or Disability benefit will be paid if the insured has received benefits for accidental dismemberment or loss of use of a limb, eye sight, hearing or speech.

HEALTH CARE BENEFIT IN CASE OF ACCIDENT

Proof of claim must be received within 90 days following the date of the accident.

Reimbursement of reasonable fees for services, care and treatment received following an injury sustained in the insured's province of residence during the period of 104 weeks following the date of accident, subject to an overall maximum reimbursement of $25,000 per accident for all the expenses listed below:

Hospitalization: additional charges for a private or a semi-private room, during a hospital stay, subject to a maximum of $55 per day.

Hospitalization allowance: a $25 allowance per night spent at the hospital (paid in addition to the hospital room fees) as of the first night, subject to a maximum of $1,000 per accident.

Drugs: drugs required for treatment, which cannot be obtained without a Physician's prescription and which are sold by a pharmacist (in excess of the fees reimbursed by a Governmental plan or a private insurance plan).

Mobility aids: charges for rental or purchase (at the insurer's choice), but not for the replacement of a wheelchair, crutches, orthopedic appliances or fiberglass cast. A medical recommendation is required for braces medically required for healing.

Exclusion: Orthopedic appliances used in the practice of sport activities are not covered.

Prostheses: charges for the purchase (not the replacement) of prostheses (artificial limbs), subject to an overall maximum of $3,000 per limb, per accident.

Exclusion: Dentures and hearing aids are excluded.

Hearing aids: charges for the purchase (not the replacement) of hearing aids, subject to a maximum of $500 per accident.

Paramedical Services: charges for treatment given by a physiotherapist, a chiropractor, an occupational therapist, a podiatrist, an osteopath, an audiologist or a speech therapist, who is a duly registered member of their professional guild, subject to an overall maximum of $240 per contract year ($20 per visit per professional including x-rays taken by a chiropractor, an osteopath and a podiatrist).

Nursing care: services of a registered nurse (or registered nursing assistant when a registered nurse is not available), provided such services are rendered at home and recommended by a Physician.

Transportation: transportation fees within 24 hours following the accident, by the most economic means, taking into account the insured's condition, subject to a maximum of $1,000 per accident for the following expenses:

- Emergency transportation (ambulance, taxi or private motorized vehicle) of the insured to the nearest physicians' office or hospital which is reasonably equipped to give the required care;
- transportation of the insured (by taxi or private motorized vehicle) from that hospital or Physician's office to their residence;
- parking fees, subject to a maximum of $10 per accident;
- 67% of the round fair transportation fees from the insured's residence to the hospital or Physician's office for a second consultation;
- emergency transportation (ambulance, taxi or private motorized vehicle) due to a discomfort experienced between the place where the insured felt suddenly sick and the nearest qualified hospital where he can get the required care;
- transportation in a private motorized vehicle, subject to a reimbursement of $0.28 per kilometer.

Subsistance allowance: charges for the stay of the person responsible for the insured, when this latter is hospitalized at more than 50 kilometers from their residence because of an accident, subject to a maximum of $100 per day and up to $500.

Eyeglasses: charges to repair or replace glasses or contact lenses in order to correct eyesight, subject to a maximum of $300 per contract year.

CONVALESCENCE ALLOWANCE (insureds age 18 and over)

A $50 per day allowance is payable up to $500 per contract year, if the insured spends at least one night at the hospital or undergoes a day surgery following an accident:

- a day surgery entitles the insured to a convalescence allowance of $50;
- each night of hospitalization entitles the insured to $50.

CHILD CARE FEES

Expenses incurred by the parent (or guardian), subject to a maximum of $10 per hour and up to an overall maximum of $100 per contract year in order to look after:

- their insured child under 18 years old who has to stay at home following an accident;
- their other children under 18 years old if they have to take an insured child under 18 years old for a check-up following an accident.

The sitter must be over 18 years old and must not be a member of the insured's immediate family.

TRANSPORTATION EXPENSES (ROUND TRIP) BETWEEN THE RESIDENCE AND THE EDUCATIONAL INSTITUTION

Expenses paid by the parent (or guardian) following an accident involving an insured student, for the transportation of the student from their residence to their educational institution, subject to a maximum of $10 per day and up to a maximum of $100 per contract year.

The insured student must be unable to go to their educational institution by their usual means of transportation and the person providing the round trip transportation to the student must be at least 18 years old. Transportation fees by means of a private motorized vehicle will be reimbursed at $0.28 per kilometer.

REGISTRATION FEES FOR A STUDENT AGE 25 OR LESS AT THE TIME OF THE ACCIDENT

If a student becomes totally disabled due to an accident during the school year or part of the school year and they have to redo that grade, Medavie Blue Cross will reimburse 50% of the student's registration fees, up to $1,000.

SCHOOL TRIP BENEFIT

This coverage applies only to trips organized by the educational institution

Internships outside Quebec are not covered

Trips made without any accompanying adults appointed by the educational institution are not covered

No Insured is entitled to benefits in the following cases: war, invasion, actions of foreign enemies, hostilities between nations (whether war is declared or not), civil war, rebellion, revolution, insurrection, legitimate or usurped military power, confiscation, nationalization, requisition, destruction of or damage to property following an order issued by any government or local public authority.

Specific definition

In this benefit **Emergency or Emergency situation** means an illness or injury that requires immediate medical treatment due or related to:

- an injury resulting from an accident;
- a new medical condition which begins during the trip
- a medical condition that existed prior to the trip provided that it is **stable**.

Stable means the Insured, in the 90 days before the departure date (or 90 days before the booking date for Trip Cancellation and Interruption Insurance), has not:

- been treated or evaluated for new symptoms or related conditions;
- had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;
- been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan);
- been admitted to or treated in a hospital for the condition; or
- been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

The above criteria will be considered collectively in relation to the overall medical condition.

Refund condition

For reimbursement purposes, the eligible expenses described under Hospital and Medical Travel Insurance and Trip Cancellation and Interruption Insurance must be incurred with the prior approval of CanAssistance Inc.

Hospital and Medical Travel Insurance

The plan reimburses all customary and reasonable expenses incurred following an **emergency situation**, up to a maximum of $1,000,000 per school trip per insured. Expenses described hereunder are eligible if incurred following an **emergency situation**, arising within the first ***90 days*** of a school trip outside the insured's province or residence and provided they are covered by the public health insurance plan of their province of residence.

Eligible treatments are those declared necessary to stabilize the insured's medical condition and benefits granted are complementary to those provided by Governmental plans.

Hospitalization: fees for hospitalization services that exceed those that are refundable under the Government health program in your province of residence.

Incidental expenses: expenses inherent to hospitalization (telephone, television, parking, etc.), up to a maximum of $200 per hospitalization.

Physician's fees: the difference between physician's fees and benefits provided under the Government health program in your province of residence.

Medical accessories: the cost of purchase or rental of crutches, canes or splints and the cost of rental of manual standard wheelchairs, orthopedic appliances and other medical appliances, when prescribed by the attending physician.

Nursing care: registered nurse's fees (not a relative) for private care while hospitalized and when prescribed by the attending physician and up to $10,000 per school trip.

Laboratory tests: charges for laboratory tests and X-rays when prescribed by the attending physician.

Drugs: cost of drugs prescribed by a physician when required for an emergency treatment (excluding over-the-counter products or drugs, whether prescribed or not).

Dental care: dental care required for the repair or replacement of sound natural teeth damaged as the result of an accidental blow to the mouth (and not due to an object or food wittingly or unwittingly placed in the mouth), including crowns and dentures, up to a maximum of $2,000 per accident. Treatment must begin during while this insurance is in force and must be completed within six months of the accident.

Transportation expenses

The following services must be approved and planned by CanAssistance:

Ambulance: the cost of ground or air ambulance for transportation to the nearest qualified medical facility, including inter-hospital transfer when the attending physician and CanAssistance determine that existing facilities are inadequate to treat or stabilize the patient's condition.

Repatriation: the cost of repatriating the Insured to the province of Quebec to receive immediate medical attention, following authorization of the attending physician and CanAssistance.

The cost of an extra seat to accommodate a stretcher during repatriation, when recommended by the attending physician.

The economy class, round-trip fare for transportation for a family member to visit the insured at the hospital or to identify the deceased, if required prior to disposal of the body. The cost of accommodation and meals will be reimbursed upon reception of explanatory receipts, up to $150/day for a maximum of 7 days.

In the case of death due to an illness or an accident, the cost of preparing and returning transportation of the deceased (excluding the cost of coffin) or the cost of cremation, subject to a maximum of $10,000. Funeral charges are excluded.

Subsistance allowance

The cost of accommodation and meals in a commercial establishment, when your return must be delayed due to illness or bodily injury, up to $1,200 ($75 per day, maximum of 16 days).

Travel Assistance

The Insurer provides you, through CanAssistance inc., with a toll-free emergency hotline, **24 hours a day, 7 days a week**, to assist you if you must consult a physician or require hospitalization following an accident or sudden illness. CanAssistance will intervene where required and provide the following supportive services:

- Direct you to an appropriate clinic or hospital.
- Advance funds to the hospital, if necessary.
- Confirm the medical insurance coverage to spare you a substantial monetary deposit.
- Ensure follow-up of the medical file and communicate with the family physician.
- Co-ordinate repatriation of the insured, if applicable.
- Make the necessary arrangements for bringing a family member if you are hospitalized and if the attending physician advises such attendance.

Trip Cancellation and Interruption Insurance

Trip cancellation and Interruption Insurance covers the amounts that are not reimbursable on the date of the trip cancellation for a school trip outside their province of residence or in their province of residence, up to $5,000 per school trip per insured.

Coverage begins on the effective date of this benefit.

The student's Trip Cancellation and Interruption Insurance must include the risk that a Travel Companion may have to stay with the student if the student is ill or if the student's medical condition does not allow them to return to their home province. Subsistence fees, subject to a maximum of $1,200 ($75 per day, maximum 16 days), and transportation (plane, bus or train) change fees for the Travel Companion who stays with the student are included in the student's Trip Cancellation and Interruption Insurance.

Coverage applies when the Insured must cancel your departure, interrupt or prolong your trip after it has begun, for one of the following reasons:

- Illness, hospitalization, bodily injury, as well as your death or the death of a member of your immediate family.
- Diagnosis of pregnancy after the date of purchase or of the non-refundable initial deposit for the trip or ticket, if the departure or return date of the trip falls within eight weeks preceding or following the expected date of delivery.
- Summons for jury duty, quarantine, or highjacking.
- Disaster that renders your main residence inhabitable.
- Delay due to mechanical failure of your vehicle, bad weather, a traffic accident or an emergency roadblock set up by the police which results in the insured missing a connection or preventing them to continue the trip as planned, provided the vehicle was due to arrive at the transfer point at least two hours before the scheduled departure time.
- Subpoena to appear as a witness in a trial to be heard during the trip, excluding law enforcement officers.
- An event in the country of destination that incites the Government of Canada to issue a travel warning to avoid all travel or avoid non-essential travel to that country during a period that includes the scheduled trip. Travel arrangements must have been made before the recommendation was disclosed.

Eligible expenses

In the event of school trip **cancellation**, the plan guarantees reimbursement of the following expenses:

- Pre-paid, non-refundable travel expenses.
- The extra cost of an economy air fare (one way only) to the insured's departure point, and the unused, non-refundable portion of other pre-paid travel expenses (other than the return ticket initially bought), upon the occurrence of one of the insured risks.

The following expenses are also reimbursed:

- The non-refundable and unused portion of prepaid travel costs, if the weather conditions result in the insured missing a scheduled connection with another carrier causing an interruption of at least 30% of the total duration of the trip covered hereunder, and if the insured decides not to continue their trip.
- The extra cost of an economy class fare with a carrier (airline, bus or train) to the school trip destination point, when you miss a connection because of a delay by the carrier insuring the connection.
- Charges for one-way economy fare (by airline, bus or train) to the point of departure, when the insured's, an Immediate Family Member's, an accompanying member of the insured's educational institution's, or a Travel Companion's return must be delayed due to an Emergency illness or injury sustained by the insured. The proof of claim must demonstrate the Emergency illness or injury is serious enough to prevent the scheduled return.

Please take note that eligible transportation fees under this benefit include airplane, train and bus only.

Baggage Insurance

The Baggage Insurance benefit covers the loss or damage to the baggage owned by the Insured and/or their Travel Companion during a school trip outside their province of residence or in their province of residence, while coverage is in effect and subject to a maximum of $500 per trip.

In the event the checked baggage is delayed for 12 hours or more while in route and before returning to the point of departure, the Insurer will reimburse a maximum of $250, for the purchase of necessary toiletries and clothing. Proof of delay of checked baggage from the carrier along with receipts of purchases must accompany the claim upon presentation to the Insurer when returning from the trip.

Coverage takes effect on school trip's departure date.

Specific conditions

Theft: Where loss is due to theft, burglary, vandalism or disappearance, the insured must notify the police upon discovery of the loss. Failure to report the said loss to the authorities invalidates any claim under this insurance for such loss.

Loss: In the event of loss, the insured must notify the Insurer as promptly as possible and take all reasonable precautions to protect, safeguard or recover their property and must also promptly notify the police and obtain from them written confirmation regarding such loss. The Insured must obtain written confirmation from the hotel manager, tour guide or transportation authorities. They must furnish proof of loss or damage and value with a sworn statement within 90 days of the date of loss. Failure to comply with these conditions invalidates claims under this benefit.

If the covered property is checked with a public carrier and delivery is delayed until after expiry of the coverage, coverage will continue until such property is delivered by the public carrier.

The Insurer is not liable beyond the actual cash value of the property at the time any loss or damage occurs and may elect to repair or replace any damaged or lost property with other of like quality or value.

This insurance may not profit, directly or indirectly, any carrier or guarantor.

TRAVEL ASSISTANCE

For assistance during a school trip and for any questions pertaining to Hospital and Medical Travel Insurance, Trip Cancellation and Interruption Insurance or Baggage Insurance, **please contact CanAssistance** at one of the following numbers:

- from Canada or the United States: 1-866-491-7726
- from anywhere in the world: .....1-514-286-7726 (collect call)

DEFINITIONS

Accident: a sudden, fortuitous and unforeseeable event resulting directly and independently of all other causes in bodily injury. Such injury must be certified by a Physician within 30 days and must be inflicted solely by external means that were violent in nature and unintended by the Insured.

Accidental death: death resulting from an accident.

Claimant: the insured if not, their beneficiaries or their legal representatives.

Disability: impairment of a physical or mental capacity, resulting directly from an accident that directly and permanently impairs the insured's functioning of the body or mind and prevents them from devoting themselves to any normal activities of a student of their age.

Dismemberment or loss of use of limbs, eyesight, hearing or speech: loss resulting from an accident. Member means a hand or a foot. Loss of a hand or a foot means total and permanent loss of use of a hand or foot. Loss of sight in one eye, hearing or speech means total and irrecoverable loss of use of these senses or faculties. Loss of a finger or a toe means complete severance at the metacarpophalangeal joint or the metatarsophalangeal joint, if applicable.

Fracture: violent breaking of a bone due to an accident.

Hospital: an establishment that is recognized and accredited as a hospital or an active care hospital by the pertaining Government authority. Establishments reserved for convalescence care or chronic care are excluded.

Immediate family member: the insured's father, mother, grand-parents, brother, sister, half-brother, half-sister, uncle or aunt.

Injury: bodily injury resulting from and accident.

Insured: a person age 25 or less who satisfies the eligibility requirements and for whom the required premium has been paid.

Insurer: Canassurance Hospital Service Association (Québec Blue Cross), Medavie Inc. and Blue Cross Life Insurance Company of Canada.

Internship: period during which a student is temporarily employed by a company for training, apprenticeship or development.

Natural death: death resulting from an illness.

Student: a person who is domiciled in Canada, age 25 or less, covered by the public health insurance plan of their province of residence and who is enrolled full-time in a program of studies in a recognized educational institution, as defined by the Education Ministry of their province or residence, as well as a person, who at the beginning of the school year, is between 3 and 4 years old and enrolled in an institution's program of studies.

Orthopedic appliances: appliance used to correct an injury on a member or part of the body.

Public transit: public transit vehicle with a transportation licence to transport passengers against payment, while the insured is travelling as a paying passenger.

EXCLUSIONS

No benefits are payable in the following cases:

a) Losses, fractures, disability or expenses resulting from attempted suicide, intentional dismemberment, any self-inflicted injury, whatever the state of mind of the insured.
b) Death, losses, fractures, disability or expenses resulting from gas inhalation, poisoning, intentional absorption of medications or drugs unless taken as prescribed by a physician.
c) Death, losses, fractures, disability or expenses arising when the insured is under the influence of narcotics or when the blood alcohol level exceeds 80 milligrams per 100 milliliters, whether the insured is aware of their actions or not.
d) Death, losses, fractures, disability or expenses resulting from a criminal act the insured commits, attempts to commit or was getting ready to commit; or any provocation on their part, a riot, civil commotion or war whether declared or not.
e) Death, losses, fractures, disability or expenses resulting from flying or attempting to fly any form of aircraft if the insured is a member of the crew or performs any type of flight duty.
f) Death, losses, fractures, disability or expenses arising from the Insured's participation in a sport practiced for compensation, or in an extreme sport, including, but not limited to: motor vehicle race or scuba diving (except as part of a class given in a recognized educational institution), skydiving, alpine ski competition, hang gliding, mountain climbing, bungy jumping, rafting.
g) Dental care, hospital and paramedical expenses and emergency care reimbursed by any other private insurance (group or individual insurance) or Governmental plan. Moreover, in the event a person is not covered by a Governmental plan allowing benefits following an illness or injury, the insurer will only reimburse the portion of expenses that would have been reimbursed if the person was covered by a Governmental plan.
h) Care or services given by an immediate family member of the insured (except for transportation expenses).
i) Orthopedic appliances solely used in the practice of a sport.
j) Expenses for Magnetic Resonance Imaging (MRI), CT scan and X-rays.
k) Expenses are incurred while travelling in a country (or a specific region of a country) for which there is a Government of Canada travel warning, when such travel warning was issued before the departure date and the loss or expense is related to the reason for which the travel warning was issued.
l) Trips made without any accompanying adults appointed by the educational institution.