

## Travel Medical Emergency Insurance

Notice to all employees/members of  
Clinical Teachers Association - University of Western Ontario  
insured under Viator Group Out-of-Province/Canada  
Travel Medical Emergency Insurance Policy

Please note the following changes to your benefit booklet:

**The following wording shall replace Exclusion 9 & 26:**

The *policy* does not cover losses or expenses related in whole or in part, directly or indirectly, to any of the following:

9. Hospitalization or services rendered in connection with a general health examinations for “checkup” purposes, treatment of an *ongoing condition*, regular care of a chronic condition, home health care, investigative testing, rehabilitation or ongoing care or treatment in connection with drugs, alcohol or any other substance abuse or non-compliance with any prescribed medical therapy or treatment and medical treatment of an acute *sickness* and/or *injury* after the initial *emergency* has ended (as determined by the Medical Director of *Global Excel*).
  
26. An *accident* occurring while the *insured person* was operating a motorized *vehicle*, vessel or aircraft, if the *insured person*:
  - a. was under the influence of drugs or toxic substances, or
  - b. had a blood alcohol level higher than 80 milligrams of alcohol per 100 milliliters of blood, or
  - c. had a blood alcohol level higher than the legal limit in the location where the *accident* occurred.

This notice is intended to provide information on the changes brought to your plan but it does not list all the conditions and exclusions that apply. The actual wording of the policy and any endorsements govern all situations.

Viator™

Group Out-of-Province/Canada

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**The following wording shall be added:**

**The *policy* and *your* benefit booklet contain a provision removing or restricting the right of the group person to designate persons to whom or for whose benefit insurance money is to be payable.**

**The following wording shall be added and replaces any wording contained in the policy and your benefit booklet relating to the Limitation Period or Limitation of Actions:**

**Limitation Period**

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act.

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