

Product Summary—COVID-19 Emergency Medical Insurance for WestJet and WestJet Vacations Inc.

The Group Master Policy WES000 has been issued by Industrial Alliance Insurance and Financial Services Inc. to WestJet and WestJet Vacations Inc.

What is the purpose of this summary?

This document is a summary of the insurance coverage included with your WestJet flight or WestJet Vacations package. It has been provided to help you decide if this coverage meets your needs. This is not a Certificate of Insurance. The information contained within this summary is not exhaustive. Please refer to the Certificate of Insurance for complete details. You can access this summary and a specimen of the certificate at <https://ia.ca/specialmarkets-forms>.

What is COVID-19 Emergency Medical Insurance for WestJet and WestJet Vacations Inc.?

This insurance covers you up to \$200,000 CAD for unexpected emergency medical and other expenses if you have tested positive and been diagnosed with COVID-19 while on your trip.

This insurance only covers you for COVID-19 emergency medical and related expenses. It does not provide coverage for other emergencies or for your pre-existing medical conditions.

Contact Information

Who is the insurer?	Who is the administrator?	Who is the distributor?
The COVID-19 Emergency Medical Insurance for WestJet and WestJet Vacations Inc. is underwritten by Industrial Alliance Insurance and Financial Services Inc.	North American Air Travel Insurance Agents Ltd., doing business as TuGo, is the administrator of the insurance. It provides administrative and claims services under the Group Policy.	WestJet Inc. and WestJet Vacations Inc.
Industrial Alliance Insurance and Financial Services Inc. is registered with the Autorité des Marchés Financiers under number 1168366202.	TuGo is registered with the Autorité des Marchés Financiers under number 600258.	Not applicable

Address: 400-988 West Broadway, PO Box 5900, Vancouver BC V6B 5H6 Telephone: 1-800-266-5667 Email: SpecialMarkets@ia.ca	Address: Suite 1200, 6081 Number 3 road, Richmond BC V6Y 2B2 Telephone: 1-844-896-8846 Email: info@tugo.com	Address: 22 Aerial Place NE, Calgary, AB T2E 3J1 Telephone: 1-888-937-8538 Email: https://www.westjet.com/en-ca/contact-us/share-feedback
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The Autorité des Marchés Financiers can be contacted at www.lautorite.qc.ca

What is the cost?

This insurance is included in your WestJet Flight or WestJet Vacations Package with no additional cost.

Who is covered?

This insurance is included when you purchase a WestJet Flight to travel outside of Canada or a WestJet Vacations Package.

You need to meet the following **eligibility criteria** to be covered by this insurance:

- **Age:** You must be 15 days old or older
- **Canadian resident:** You must be a Canadian resident covered by a valid provincial government health insurance plan (such as the RAMQ) **Date of purchase:** You must purchase a flight or vacation package on or after September 18, 2020
- **Travel:** You must be travelling outside of Canada between and including September 18, 2020 and October 31, 2021. Travels within Canada are not covered,
- **Health condition:**
 - You must not have been diagnosed with COVID-19 in the 30 days before departure
 - You must not have shown symptoms of COVID-19 as shown on the Government of Quebec's website <https://www.quebec.ca/en/health/health-issues/a-z/2019-coronavirus/symptoms-transmission-treatment> in the 14 days before departure
 - You are not travelling against a doctor or other registered medical practitioner's advice
 - You have not been diagnosed with a terminal condition (life expectancy of 12 months or less)
 - You are not receiving palliative care or palliative care has not been recommended

Ⓜ If you do not meet these requirements, you will not be covered by this insurance.

How long am I covered for?

You will be covered for the length of your trip, from your departure date to your return date, to a maximum of 21 days. You will not be covered after 21 days unless you have incurred a medical claim prior to the expiry date of your certificate. Refer to your certificate for full details.

If you have booked a one-way ticket, you will be covered for 7 days.

What is covered?

We will cover up to \$200,000 per person for your COVID-19 emergency medical and other related expenses.

You must test positive and be diagnosed with COVID-19 while on your trip.

The benefits have maximum amounts based on the types of expenses incurred. The following chart explains what we cover and how much. For further information, refer to pages 4 to 6 of the certificate available at <https://ia.ca/specialmarkets-forms> for a full list of benefits.

Coverage	Amount covered in Canadian dollars
Emergency medical treatment expenses: <ul style="list-style-type: none"> • Medical treatment by a doctor or a hospital • Laboratory expenses and tests • X-rays • Prescription drugs • Ambulance • Private duty nursing 	100% of expenses
Air transportation (when pre-approved by us)	Medical air evacuation back home or between medical facilities
Return of the travelling companion (when pre-approved by us)	One-way economy airfare back home
Return of the dependent children (when pre-approved by us)	One-way economy airfare back home and a chaperone
Return of the deceased	\$5,000
Quarantine ordered by a physician and that cannot be done where you originally booked	\$150/day per person or \$300/day per immediate family. This is limited to 14 days

You are also covered by a trip interruption benefit of up to \$500 per person.

When the government of Canada’s travel advisory goes from a level 3 (avoid non-essential travel) to a level 4 (avoid all travel) while on your trip, you are eligible to receive up to \$500 combined for:

- One-way flight home
- Airline change fee
- Unexpected meals and accommodation

WHAT IS NOT COVERED

Here are some of the expenses that we would not cover under this Insurance:

- Any claim not related to COVID-19.
- Any claim you have as a result of a COVID-19 test that is negative and any expenses incurred after a COVID-19 test that is negative.
- Any claim you have for any general quarantine mandated by the local government or public authority when travelling to or through a country, region or city.
- Any claim related to government traveling restriction that where in place before your departure.
- When the government of Canada’s travel advisory is a level 4 (avoid all travel)
- Any claim resulting from you not following your prescribed treatment or refusing to transfer or return to your province of residence when we determine that you should.
- Any trip cancellation.
- Any claim for your unused prepaid travel arrangements.
- Any cruise travel.

You also are not covered by this Insurance if you do not meet the eligibility criteria listed above.

ⓘ This is not the full list of exclusions, limitations and conditions. We recommend you read the certificate of insurance available at <https://ia.ca/specialmarkets-forms> for full details on what is and what is not covered by this insurance.

Limitations are on pages 5 and 6

Exclusions are listed on pages 6 and 7

General conditions are listed on pages 7 and 8

What else should I know about this insurance?

Certain words are shown throughout the certificate of insurance in italics. This means they are defined, and a definition is provided in the certificate for each word. You can view the definitions on pages 8 to 10 of the certificate available at <https://ia.ca/specialmarkets-forms>.

Some key definitions are:

Emergency

An unforeseen ***medical condition***, which requires immediate ***treatment*** to alleviate existing danger to life or health. An emergency no longer exists, when the medical evidence indicates that ***you*** are able to continue the trip or return to ***your*** province/territory of residence. Once such emergency ends, no further benefits are payable in respect of the ***medical condition*** which caused the emergency, unless otherwise specified in a benefit

Treatment, treat, treated

A procedure ***prescribed***, performed or recommended by a ***physician*** for a ***medical condition***. This includes but is not limited to medication, investigative testing and surgery.

How do I file a claim?

You must report your claim to the administrator as soon as possible. You must provide several documents supporting your claim, such as the original itemized bills and receipts. All required documentation must be received within **one year** from the date of loss. Failure to do so will result in the denial of the claim.

To submit a claim or learn how to make it, visit tugo.com/en/claims/how-to-make-claim.

Once we have reviewed the claim, we will notify you of the decision and any payment you may receive from us within 30 days.

If your claim is denied, you can submit in writing a dispute of this denial, within 1 year.

For complete details, please see the "How to Claim" section in the Certificate of insurance available at <https://ia.ca/specialmarkets-forms>.

What if I have a complaint?

We are here to help. Please visit the administrator's website at <https://tugo.com/en/legal/> for more details on how to file a complaint.

If you wish to review the insurer's complaint policy or file a complaint directly with the insurer, you may do so by visiting: <https://ia.ca/corporate/complaint/file-complaint#0>

Can I decline or cancel this insurance?

This insurance can be cancelled at any time by contacting WestJet or WestJet Vacations Inc. You may want to review the certificate to determine if this insurance fits your need.

False statement

Any false statement or reluctance on your part may result in the cancellation of this insurance or in your claim being denied.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: Industrial Alliance Insurance and Financial Services inc.
400-988 West Broadway, P.O. Box 5900, Vancouver BC V6B 5H6,
Toll-free at 1-800-266-5667.

Email: SpecialMarkets@ia.ca

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.: _____
(number of contract, if indicated)

Entered into on: _____
(date of signature of contract)

In: _____
(place of signature of contract)

(name of client)

(signature of client)