

Freedom Exclusions:

As follows:

Applicable to persons 59 years and under (on the application date)

a) On trips 35 days or less, except for conditions and/or symptoms which arose or worsened on the date of departure, or at any time within the seven days prior to the date of departure, other than a *minor ailment*.

b) On trips over 35 days, any condition which has remained *stable* in the 90 days prior to the commencement date of a covered trip.

Applicable to persons 60 to 74 years (on the application date)

On all trip lengths, *pre-existing conditions* must be *stable* in the 180 days prior to the commencement date of a covered trip.

Applicable to persons 75 to 89 years (on the application date)

On all trip lengths, *pre-existing conditions* must be *stable* in the 365 days prior to the commencement date of a covered trip.

1. *Pre-existing conditions* that do not meet the criteria set out above are not covered. Refer to the following definitions: *accident* and *injury*, *alteration*, *medical treatment*, *minor ailment*, *pre-existing condition*, *sickness* and *stable*.
2. Any *medical treatment*, *recurrence* or complications related directly or indirectly to a *sickness* or *injury* which was diagnosed or for which symptoms first occurred, or *medical treatment* was received after the date of departure but prior to the effective date of this Insurance or the date coverage under this Policy commenced, when this Policy is purchased to top-up any other insurance plan, or as an extension.
3. A medical condition for which symptoms were present or *medical treatment* was received during a temporary visit to *your home province* during the period of coverage or any condition wholly or partly, directly or indirectly, related thereto.
4. Any *loss* incurred as a result of *sickness* that originated or was symptomatic during the *waiting period*.
5. A trip that is undertaken against a *physician's* advice.
6. A trip that is undertaken after the diagnosis of a *terminal condition*.
7. Conditions or any related conditions for which, prior to departure, testing or investigative consultation took place, was scheduled to take place or was recommended (not including routine check-up or routine monitoring for a medical condition), and for which results had not yet been received at the time of departure. This includes tests that were recommended or scheduled prior to departure, but had not yet taken place at the time of departure.
8. Tests and investigative consultation except when performed at the time of initial *emergency sickness* or *injury*.
9. Any condition(s) for which *you* are registered on a waiting list in Canada for treatment or diagnosis.
10. Any *medical treatment* which is a continuation of or subsequent to an *emergency sickness* or *injury*, including its *recurrence* or any complications related directly or indirectly thereto, unless *you* are declared by an attending *physician* medically unfit to return to *your home province*.
11. Expenses once the *emergency* ends and in the opinion of the attending *physician*, *you* are able to travel to *your home province* for any further treatment relating to the *sickness* or *accident* that led to the *emergency* (other than for a *follow-up* visit as listed under the benefits for Emergency Medical Treatment).
12. Loss, theft or breakage of prescription glasses, contact lenses, prosthetic devices, hearing aids and dentures.
13. Expenses incurred after emergency air transportation, when the emergency air transportation was not arranged by *OneWorld Assist*.
14. Expenses incurred and trips where the date of departure from *your home province* preceded the effective date of coverage under this Policy, unless authorized in advance by *Travel Underwriters*.
15. Any amount which would have been payable under the provincial or territorial government health care plan of *your home province*, if *you* are not insured under that plan.