

**Out-of Country Travel  
Information and Guidelines  
When Travelling to Areas of High Risk**

Attached you will find the most up-to-date War Zone Listing, issued by AXA Assurance which applies to your Accidental Death and Dismemberment and Travel benefits. This document is updated on a monthly basis.

Following, is a general overview of the limitations/exclusions which are included in your employee benefit insurance contracts, for covered members, while travelling outside of Canada.

Each insurer will manage an Out-of-Province claim based on their standard assessment process, and in-force contract. The decision with respect to the risk of the area of travel is completed at time of claim. The risk of the travel area and how it relates to the other limitations/exclusions within the contract contributes to the final decision on the outcome of an out-of-country travel claim.

There are several travel advisory references issued for Canadians, to help understand the risks of an area of travel. A popular reference site is issued by the Government of Canada – through Foreign Affairs and International Trade and found at:

<http://www.voyage.gc.ca/index-eng.asp>

[http://www.voyage.gc.ca/countries\\_pays/updates\\_mise-a-jour-eng.asp](http://www.voyage.gc.ca/countries_pays/updates_mise-a-jour-eng.asp)

This site will provide travelers with information regarding the risk of travel, as well gives an indication if the (high risk) limitations/exclusions within the benefits' contract could apply, should a claim occur. In viewing this website, there are four risk warnings used. The higher the risk warning, the more likely the (high risk) limitations/exclusions within the insurer contracts could apply to assessment of a claim.

**The four risk warnings are:**

- Exercise normal security precautions - there is no significant security concerns
- Exercise a high degree of caution – there are identifiable security concerns, and travelers should be alert and vigilant to their surroundings
- Avoid non-essential travel – there is a specific security concern, and travelers should reconsider their need to travel at this time
- Avoid all travel - There is an extreme risk to personal safety, and Canadians should not travel at this time

The following limitations/exclusions may apply in the assessment of your travel claim, when travelling to countries considered higher risk. Please refer to the limitations/exclusions portion of your booklet to reference other limitations/exclusions that will apply when travelling out of country.

### **AXA Assurance - Basic and Optional Accidental Death and Dismemberment and Emergency Travel Health Insurance**

High risk travel limitation/exclusion:

*"The policy does not cover any loss, fatal or non-fatal, caused or contributed to by declared or undeclared war or any act thereof within Canada, the United States of America and countries designated as Zones: A1, A2, A3 and B in the war zone listing attached."*

Coverage while travelling to higher risk areas outside of Canada may be available for an additional premium, which would waive this exclusion in the event of a claim. Please contact your HR Office for more information.

For the Emergency Travel Health insurance you must be currently covered for health benefits under the St. FX program based on the terms of the contract. Members must also be covered for MSI while travelling outside of Canada. Members who are not Canadian Citizens are particularly encouraged to confirm MSI coverage.

### **Manulife Basic Life Insurance**

The basic life benefit does not include a high risk travel exclusion relating to war; therefore, benefits remain in-force in accordance with the terms of the contract

### **Manulife Long Term Disability**

The following exclusion may apply, but not limited to, travel to a high risk areas and incur a claim:

*"for disability resulting from injury or disease which occurred while the employee is on active duty in the armed forces of any country, state or international organization or for disability resulting from war or act of war, whether declared or undeclared"*

High Risk Coverage may be available for an additional premium, which would waive the exclusion in the event of a claim. Please contact your HR Office for more information.

### **RBC Travel Policy**

Will not provide coverage in the event of nuclear war; or War between North America and/or the states of the former Soviet Union, China, France, or the United Kingdom  
RBC will not remove any applicable exclusion.