



GUESTS OF EAGLE PASS HELISKIING:

Learn About Trip Interruption Insurance

This insurance reimburses non-refundable travel costs if travel plans are interrupted after departure enroute to Eagle Pass Heliskiing and while you are their guest.

The limited Trip Interruption coverage will not insure you for extended vacation before or after your Eagle Pass Heliskiing trip.

1.0 Basic info

Features	
Maximum sum insured	Trip Interruption after Departure: <ul style="list-style-type: none"> Day Skiers \$10,000 Multi day Skiers/Private Groups \$25,000

2.0 Covered Risks

Health	
Medical conditions	Applicable to: <ul style="list-style-type: none"> The insured and their family members The insured’s business partner, employer, key employee, or caregiver, friend Covid-19 must be confirmed with a positive PCR or Lab test Interruption due to a Medical Condition must be supported by a physician statement
Quarantine and self-isolation	Quarantine: Applicable to the insured and their family members Self-isolation: Applicable to the insured
Death	Applicable to: <ul style="list-style-type: none"> The insured and their family members The insured’s business partner, employer or key employee or caregiver or friend



2.0 Covered Risks Continued..

Cancellations & Delays	
Schedule changes	Applicable when: the insured's common carrier has an early or late departure or a late arrival
Cancellations	Applicable when: <ul style="list-style-type: none"> • A common carrier is cancelled for any reason other than bankruptcy, insolvency or quarantine • The insured's tour is cancelled by the tour operator
Delays	Applicable when: <ul style="list-style-type: none"> • There's been a private vehicle or common carrier accident on the way to the departure point • There's been a private vehicle delay due to mechanical failure, weather conditions, volcanic eruptions, earthquakes, a traffic accident or an emergency police-directed road closure
Legal	
Travel advisory	Applicable after departure, when: an official travel advisory has been issued by the Canadian government for the scheduled travel dates
Police, fire, paramedic or military service	Applicable to: the insured if summoned for active or reserve service
Other	
Natural disaster or unforeseeable event	Applicable to the insured if a natural disaster or unforeseeable event renders their principal residence uninhabitable or place of business inoperable



3.0 Benefits

Refer to the policy wording to see how benefits apply to each applicable Covered Risks

Plan Benefits	
Trip interruption	<p>Benefits available include reimbursement of:</p> <ul style="list-style-type: none"> • Non-refundable unused prepaid airfare costs (or change fees in lieu) plus any other non-refundable unused prepaid travel costs • Non-refundable prepaid tours and up to \$1,000 for additional transportation costs incurred when a tour is cancelled • One-way economy airfare back to the departure point and an airline seat upgrade if medically necessary
Delayed return/ Quarantine	<p>Benefits available include reimbursement of:</p> <ul style="list-style-type: none"> • One-way economy airfare back to the departure point • Up to \$350 per day to a maximum of \$1,500 for out-of-pocket expenses for accommodation, meals, internet, telephone charges and taxi expenses
Repatriation	<p>Benefits available include reimbursement of:</p> <ul style="list-style-type: none"> • Up to the policy limit for preparation and return of the body • Up to \$5,000 for burial costs at the place of death • Up to \$5,000 for cremation costs at the place of death (includes the cost to return ashes to the insured's home province or country)

Pre-Existing Medical Conditions	
Coverage	<p>Interruption related to pre-existing medical conditions are covered if they are stable:</p> <ul style="list-style-type: none"> • On or within the 60 days before the trip is booked & nonrefundable deposit is paid to Eagle Pass Heliskiing • Applies to: the insured, and their family members, business partner, employer, key employee, friend, caregiver.



4.0 Exclusions

Plan Exclusions

Trip interruption

Benefits are not payable for:

- Cancellation of your trip before departure
- Interruption related to Alcohol, intoxicants, or drugs
- Interruption related to SARS-CoV-2, COVID-19 except as a medical condition in the insured
- Interruption related to Cancer when active cancer treatment was received or recommended on within the 90 days before the date the trip is booked or nonrefundable deposit is paid.
- Interruption due to a medical condition when a physician has not been consulted.

Duplication of Coverage: If more than one TuGo policy, plan or optional coverage is purchased the trip interruption claim will be paid out under the individual policy.

The language in this document is a summary only and is not a complete list of Covered Risks, Benefits or Exclusions.

The actual policy wording will prevail in all instances.

We're here to help.

CapriCMW's Lifestyle Travel Insurance Specialists are here to help individuals have peace of mind when it comes to travel plans. Let us know if you have questions about coverage for your heliskiing trip.

Contact a CapriCMW Travel Insurance Specialist.

E: lifestyle-travel@capricmw.ca

P: 250.542.8577

TF: 1.877.542.8577

[capricmw.ca/lifestyle](https://www.capricmw.ca/lifestyle)

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