



Introduction to
**CURAC Affinity
Partner Benefits**

February 2026



**What is travel insurance
and why do I need it?**

Travel insurance

Unique and individual

Are there **other coverage options** that I may have access to?
If so, what are those limits?

What is my **personal medical history** ?

What are my **lifestyle needs** while travelling?

Where do I want to travel?

How long do I want travel for? **How many** trips per year?

Am I able to pay for an emergency **out-of-pocket**?

What if **something unexpected** prevents me from travelling?

What would I do if I have a **medical emergency abroad**?

Travel insurance coverage

What are the types

Emergency medical

- Hospitalization
- Outpatient
- Out-of-pocket expenses

AD&D

Payment in the event of:

- Flight accident
- Death or dismemberment

Baggage

Reimbursement for:

- Lost or stolen baggage
- Necessities while baggage is delayed

Trip cancellation

- Non-refundable expenses
- Single occupancy charges

Trip interruption

- Return transportation
- Non-refundable expenses

Trip delay

- Return transportation
- Out-of-pocket expenses

Travel insurance

Why purchase?

Out of country
medical cost
can be expensive

Emergency
situations
can happen
anywhere, anytime

Your existing
embedded travel
coverage **may not be
sufficient**

Trip Cancellation
and
Interruption
**could happen to
anyone of us**

Choosing the right coverage

Quick tips to assess your needs

As with any kind of insurance coverage, travel insurance isn't one-size-fits-all. Whether you're travelling alone, with family, or with friends, proper coverage is a must.

Here are four quick tips on how to figure out what you need so that you can get back to getting excited for your trip:

1 | Assess your trip

Consider the destination and duration of your trip. For example, additional coverage may be needed for a longer stay outside of Canada.

2 | Check medical coverage

Always ensure that your policy includes adequate medical expense coverage for your needs (and your family, if that's the case!), especially for international trips.

3 | Review additional benefits

Look for the kind of coverage that protects against trip interruptions, cancellations, and delays. You don't want to end up out of pocket simply because you were unprepared.

4 | Read the fine print

Make sure you understand any exclusions and limitations to your travel insurance policy so you can avoid surprises when making a claim!

Also, ensure you read the fine print of the 3rd party travel partner (ie: bus tours, cruise lines, airlines) for their cancellation terms

Travel insurance

Why you need it

If you encounter a medical emergency while abroad, you should know the following:

- Your medical bills may not be paid by your personal Canadian health insurance
- Your provincial or territorial health plan may cover none, or only a small part, of the costs of your medical care abroad including a medical evacuation, if needed. It will never pay your bills up front
- Hospitals and clinics in other countries can be very expensive and may require immediate cash payment
- In some countries, hospitals and clinics will not treat you if you don't have enough insurance or money to pay your bills
- The Government of Canada will not pay your medical bills

Why you should buy trip interruption insurance

Trip interruption insurance is **different from medical travel insurance**. Trip interruption insurance provides coverage for situations that lead you to have to cancel a part of your trip once you've departed. **It will reimburse the unused portion of your trip if you must return early, due to an unforeseen incident.**

It's also different from trip cancellation coverage, which applies only when you cancel your trip before it starts.

What coverage do I have?

The complexities around multiple insurance options



Your provincial or territorial health plan may cover none, or only a small part, of the costs of your medical care abroad.



Hospitals and clinics in other countries can be very expensive and may require immediate cash payment



Retiree travel plans may only provide emergency medical travel insurance and may not cover the full length of your trip.



Airlines, hotels, resort and cruises may have cancellation fees or only reimburse a portion of the cost, or may be entirely non-refundable



What does your **credit card** cover and what does it not cover?



Purchasing travel insurance can help protect you against unexpected financial loss

Credit Card Coverage

Travel insurance through work or credit card

Is it enough?

Some credit cards and companies offer travel insurance, but there may be limitations and restrictions to your coverage. It's important you know the details of your policy and be aware of any specific restrictions your credit card company may have. Read through the details of your policy and keep THIA's four golden rules in mind, then ask your insurance provider questions specific to your health and travel activities. The Golden Rules:

Know your trip - Your trip details and medical history will determine your eligibility for travel health insurance. Are you going to be mountain climbing, skiing, drinking heavily or taking part in other activities? Let your insurer know about any high-risk activities that you may have planned for your trips so that you can get the right plan for your needs.

Know your health - It's important to know your medical history and declare any pre-existing medical conditions. Provide all information to your insurer to get an appropriate policy for you.

Know your policy - Make sure your policy covers your needs. For example, will you need coverage for you or your whole family? Will it cover any pre-existing conditions you/your family member(s) have? Will you be covered for one trip or many in the year? Will you be able to extend your policy if you have to stay longer than expected? What are the steps to extending? Will you be covered for COVID-19? Understanding your policy is key to peace of mind.

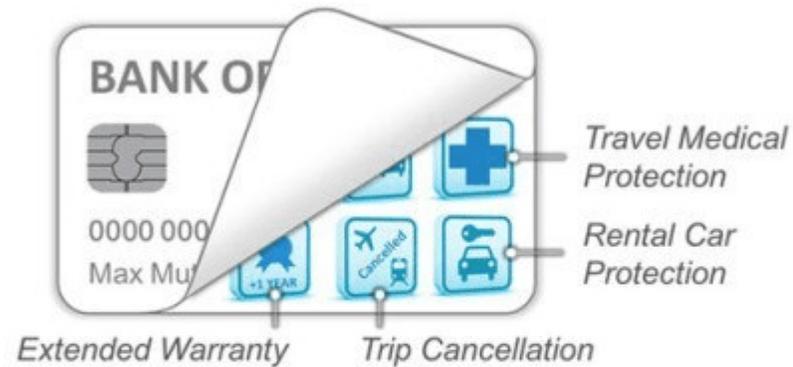
Know your rights and responsibilities - As a travel health insurance consumer, you have rights and responsibilities. THIA's short [Bill of Rights and Responsibilities](#) video will help you understand what to expect and what to do when buying or making a claim on your travel health insurance.

Source: Travel Insurance FAQ - [Travel Health Insurance Association of Canada](#)

Credit Card Coverage

Many variables on Travel Insurance Coverage

Credit Card: Travel and Insurance



- Compare 20 credit cards features including insurance, purchase security, warranty and rates
- Explore details of each insurance (e.g. coverage, limits, exclusions) and other benefit

[Launch tool](#)

Credit Cards: Rewards and Value



- Compare credit cards value based on rewards value, fees, cash back and interest
- Understand what cards let you to save the most at the month-end

[Launch tool](#)

Source: Canadian Credit Cards - [insurEYE](#)

Credit Card Coverage

Example

*Is travel medical coverage included? What ages have access to this coverage?
Are trip cancellation and interruption benefits enough to cover your trip?
Does your credit card provide all the benefits you need?*

Main protection			
Trip Interruption	Trip Cancellation	Travel Medical	Travel Medical, Seniors
?	?	?	?
✓	✓	✗	✗

Covered events / Pre-conditions

Covered events / Pre-conditions

\$2,500
per person

\$1,000
per person

Auxiliary protection						
Rental Car	Flight Delay	Baggage Delay	Baggage Loss	Common Carrier Accident	Evacuation insurance	Burglary insurance
?	?	?	?	?	?	?
✓	✓	✓	✓	✓	✗	✓

Travel within Canada

Travel within the country

Insurance is still recommended!

Did you know... If you're travelling within Canada, an agreement exists between the provinces and territories to provide you with a certain amount of medical coverage. **YOU PAY THE DIFFERENCE** if the fees are higher in the province you are visiting.

Ever heard of Interprovincial Medical Agreement under GHIP?

What if... Ontario resident driving from Ontario to British Columbia gets into a car accident in Banff.

As the ON residence who is now out to province, their OHIP coverage may be limited.

These types of expenses may not be covered by your provincial plan:

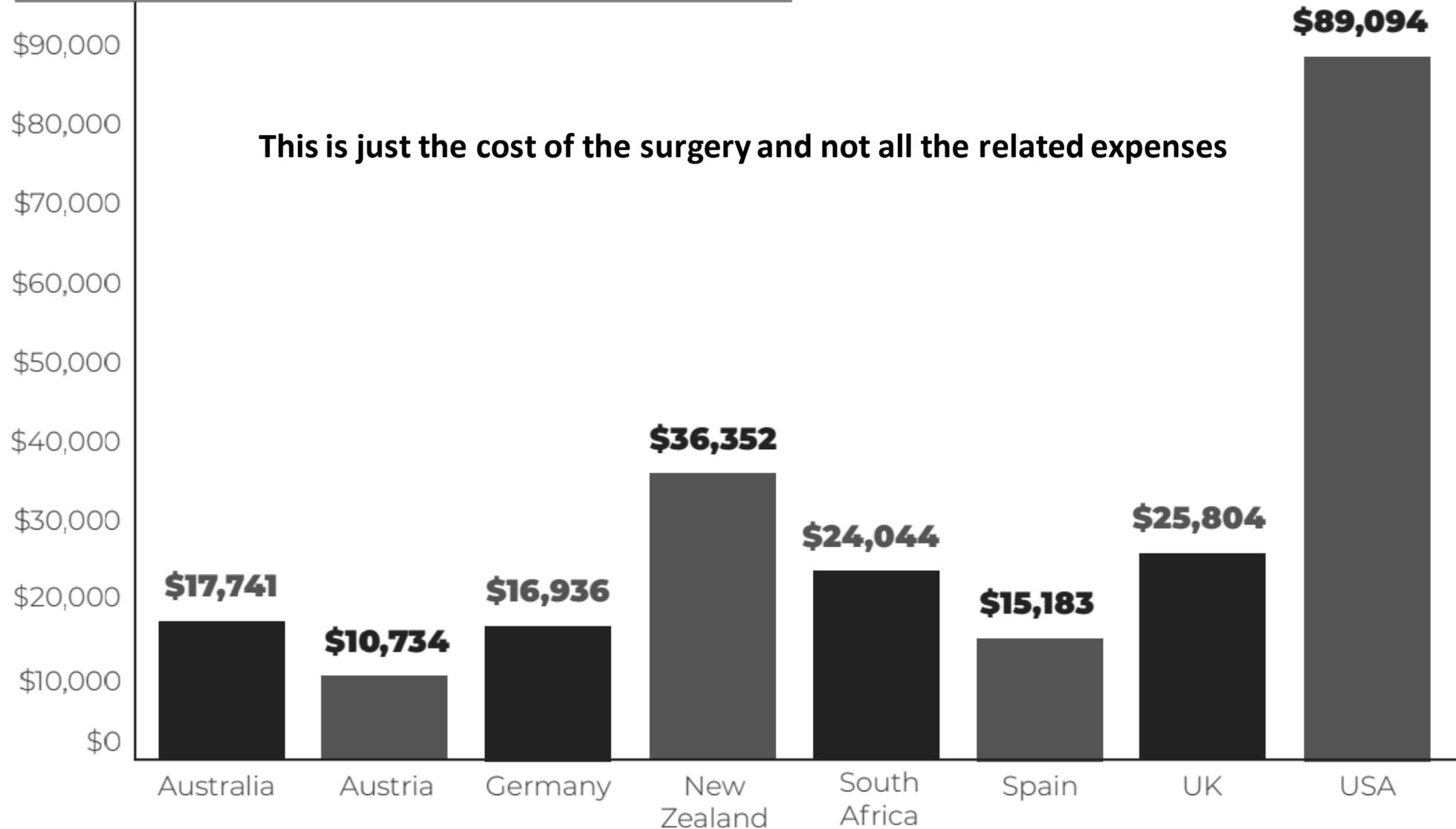
- air or ground ambulance
- attending paramedic
- prescription drugs outside a hospital
- emergency dental care
- travelling companion expense
- incidental hospital expenses
- trip interruption or delay



It is wise to get supplementary travel insurance for services like ambulance, prescription drugs, and other costs not covered by your provincial plan.

Healthcare Costs and Claims

INPATIENT: CORONARY BYPASS SURGERY



Source: INTERNATIONAL HEALTHCARE COST COMPARISON REPORT 2024 - [IHHP](#)

Travel in the US

Cost of a claim & negotiating

Case Study: Male travelling to Florida

A male was travelling to Florida and rushed to hospital after fainting. The hospital discovered a blocked artery, resulting in a valve replacement surgery that was approved at destination and performed within 6 days.

Hospital billed:	\$350,000
Physician billed:	\$52,500
Savings through negotiated agreements:	-\$213,427
Final bill paid by Travel Assistance Provider	\$189,073

Other Examples:

- Urinary Tract Infection: **\$3,773**
- Concussion w/o loss of consciousness: **\$4,327**
- Respiratory Infection: **\$11,176**
- Fever: **\$646**

61%

of those travelling outside of Canada,
travel to the U.S.

What is not covered

Reading the fine print

Exclusions

No travel insurance policy covers absolutely everything, and there are some exclusions that are worth noting in regard to both health and activities:

- **Unstable medical conditions:** Many insurers require your condition to be stable for at least 90 days to be covered. If your condition is unstable, verify coverage before booking or traveling, as it may not apply.
- **Extreme sports & risky adventures:** Thinking of bungee jumping, skydiving, or rock climbing with ropes? These kinds of activities typically aren't covered.
- **Professional athletes & sporting events:** If you're competing or training for a pro-level event, injuries sustained during that activity aren't covered and require a different kind of medical insurance.
- **Travelling for medical treatment:** If your main reason for travel is seeking medical care, most insurance won't cover expenses related to that treatment. Be sure to have the right coverage for your particular situation.

Make sure you understand any exclusions and limitations to your travel insurance policy so you can avoid surprises when making a claim!

“Stable”

What does this mean?

Travel insurance policies, including those providing protection for unexpected medical costs, trip cancellation or trip interruption may cover claims relating to your medical conditions if they are stable and controlled. **It is essential to review your policy and understand how it defines stable in relation to your personal medical history, your departure date or your date of booking.** Insurance companies may define this term differently, but generally they will not cover conditions or symptoms that have happened within a certain time frame prior to your departure.

When in doubt, talk to your insurance provider and your doctor.

SAMPLE DEFINITION

Stable means any medical condition (other than a minor ailment) for which all the following statements are true:

- there has been no new diagnosis, treatment or prescribed medication;
- there has been no change in treatment or change in medication, including the amount of medication to be taken, how often it is taken, the type of medication or change in treatment frequency or type. “Change in medication” does not include: the routine adjustment of Coumadin, Warfarin, insulin or oral medication to control diabetes, or a change from a brand medication to a generic brand medication (where there is no modification to the dosage);
- there have been no new symptoms, more frequent symptoms or more severe symptoms;
- there have been no test results showing deterioration; and
- there has been no hospitalization or referral to a specialist (made or recommended) and no waiting of results of further investigations for that medical condition.

Important to note: It is only any pre-existing conditions that would fall under the stability clause and no other medical emergencies that may occur while travelling

belairdirect Offers

Travel



Group Members

Flexible Options

belairdirect travel insurance

- Choose from two annual multi-trip options: a 17-day option or 35-day option, with no time limits for trips within Canada.
- Need coverage for a longer trip? Top-up your coverage up to 182 days.

belairdirect Trip Cancellation/Interruption

- Multi-Trip Plan up to a maximum of \$12,000 per insured, per trip.
- Baggage & Personal Effects up to a maximum of \$1,500 per insured to a maximum of \$3,000 per family.
- Document Replacement up to a maximum of \$200.
- Baggage Delay up to \$400 per insured to a maximum of \$1,000.

Affinity Group Insurance

Travel Insurance

We make travelling simple with one annual insurance plan. Our travel insurance plan is an exclusive product, not available on the open market and typically costs less than many single trip plans. Some of the many benefits of this product include:



Unlimited Trips

Coverage for an unlimited number of trips throughout the policy year* – whether domestic or international.

*Annual Plan trip duration of 17, 35, 62 or 93 days, based on plan selection. Longer trip durations are available.



Coverage

Access to coverage regardless of age or health status.*

*This insurance may not cover claims related to medical conditions that are not stable, whether disclosed or not at time of policy purchase



Medical

\$10M per person, per trip for medically necessary treatments during emergencies while traveling outside your province.



Trip Cancellation & Interruption

\$8,000 Trip cancellation, interruption and delay insurance per person, per trip. The policy also covers loss, theft or damage to baggage



Home Bonus

With the purchase of our travel insurance, customers qualify for 5% off a belairdirect home insurance policy.*

*Offered only in provinces where home insurance is available.

Flexible benefits for **Travel Insurance**



17-day base plan

Provides coverage for:

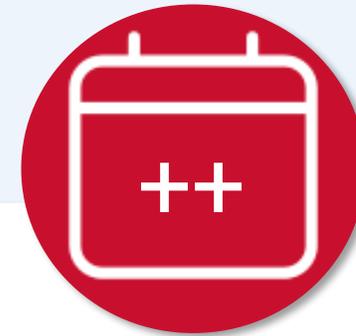
- An unlimited number of 17-day (or less) trips outside of Canada.
- An unlimited number of trips within Canada of any duration.*



35-day base plan

Provides coverage for:

- An unlimited number of 35-day (or less) trips outside of Canada.
- An unlimited number of trips within Canada of any duration.*



Supplemental plan

Provides coverage for:

- A single trip of up to 182 days (212 days in NL, ON, MB & BC).
- Available when travelling more than 35 consecutive days outside Canada.
- A 35-day Base Plan is included with the purchase of a Supplemental Plan.

*Certain benefits do not apply in the province or territory of residence.

belairdirect Travel Insurance

Advantage

Our **Travel Insurances** are leading-edge products in a highly competitive market.

Their unique features make an excellent travel insurance of choice and offer comprehensive coverage at a competitive rate.

No Age or Health Restriction

Coverage can be purchased regardless of age or health status

Coverage option for you and your family

Options available to cover your eligible spouse and dependents

Easy Premium Payment

Premiums are payable through pre-authorized bank deductions, without interest charges.

New policy each year

Each new policy includes the prior policy's plan selection, deductible option, and coverage selection. Annual Renewal September 1st – August 31st

24-hour Emergency Help line

Referral to the nearest appropriate medical facility and arrangement for eligible expenses to be paid directly (whenever possible)

belairdirect.

Trip Cancellation and Interruption insurance (TCI)



Already have emergency medical travel insurance?

Travel more confidently with our trip cancellation and interruption insurance. Let us handle the unexpected, so you can focus on your adventure.



What's covered?

If your trip gets canceled or interrupted, we may help to take care of those non-refundable expenses. It may also cover you for travel delays or interruptions, such as flights cancelled due to bad weather or a delay that causes you to miss a connecting flight.



Baggage delayed?

You could receive coverage for buying the essentials while you wait for your luggage to join you.

Trip Cancellation and Interruption insurance (TCI)

Multi-Trip Plan



Document Replacement up to a maximum of \$200.



Trip Cancellation, Interruption & Delay up to a maximum of \$12,000 per insured, per trip.



Baggage Delay up to \$400 per insured to a maximum of \$1,000 per family for the purchase of necessities.



Baggage & Personal Effects up to a maximum of \$1,500 per insured to a maximum of \$3,000 per family.



Coverage is available if you or your travel companion are unable to travel or must interrupt your trip due to **contracting COVID-19**.

HOW TO ENROLL

- Complete the attached Application Form
- Get a personal cheque marked VOID
- Return the above two items in the provided postage-paid envelope
- If you are eligible and all is in order with your Application, your coverage begins on the day that belairdirect Agency Inc. receives the completed and signed Application Form.
- You will receive written confirmation of your coverage, your policy and an ID Card. The ID card lists the toll-free numbers for Trip cancellation and interruption insurance. The policy will include complete information with respect to coverages, limitations and exclusions.
- TOLL FREE 1.877.466.292

Global Excel Management Inc.

How they support:

Refer the member to the nearest appropriate medical facility.

Arrange for eligible expenses to be paid directly (whenever possible).

Relay important messages to and from the member's family or Physician.

Provide language assistance and help obtain legal services.

www.globalexcel.com/claimcentre



24-Hour Emergency Help line

The belairdirect claims assistance centre toll-free emergency help line is available 24/7.

For placing collect calls to the toll-free number at travel the Members should be able to dial:
(00 or +)(country code) (phone number).

**Keep this card with you while travelling.
IN THE EVENT OF AN EMERGENCY OR CLAIM, CALL IMMEDIATELY:**

**Conservez cette carte sur vous lorsque vous voyagez.
EN CAS D'URGENCE OU DE DEMANDE DE RÈGLEMENT,
COMPOSEZ IMMÉDIATEMENT :**

In Canada/USA
Du Canada/des É.-U **1 800 709.3420**

In Mexico (toll free)
Du Mexique (sans frais) **800 514.7983**

Worldwide (collect call)
De tout autre pays (à frais virés) **819 566.1002**



* The Global Excel logo is a registered trademark of Global Excel Management Inc.
** Le logo Global Excel est une marque déposée de Gestion Global Excel inc.



If you need assistance before or while travelling, help is one call away. Global Excel provides the following services whenever possible:

Pre-Trip Assistance

Global Excel will provide you with pertinent travel information prior to leaving on your trip, such as:

- Travel advisories for the regions you will be visiting;
- Required inoculations;
- Local currencies;
- Visa requirements;
- Global Excel's emergency contact phone number(s) for the different countries you will be visiting; and
- How to make a phone call from the country you are visiting, including the required country codes.

Emergency Call Center

- No matter where you travel, professional assistance personnel are ready to take your call. You can call Global Excel
- Canada toll free at 1 800 709.3420
- United States/Mexico 800 514.7983
- Anywhere else in the world collect at + 819 566.1002
- For placing collect calls to the toll-free number at travel the Members should be able to dial (00 OR +) (country code) (phone number).

Passport to prizes contest

Now's your chance to win one of five
\$10,000 travel vouchers* up for grabs.
It's so easy to enter!



Simply scan the QR code or visit
belairdirect.com/ptpcontest
Complete the quick and easy
entry form, and you're entered!

belairdirect.
travel insurance



*No purchase necessary. Open Nov 10, 2025, to April 30, 2026, to legal residents of Canada who at time of entry have reached the age of majority in their province of residence. Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: belairdirect.com/ptpcontest-rules Certain conditions, eligibility requirements, limitations and exclusions apply to all offers. Visit belairdirect.com for more details. Offers may change without notice.

belairdirect Offers

Home & Auto



Home and Car Insurance

Products & pricing exclusively for affinity members



The best protection for your private-passenger vehicle:

- Take advantage of the **automerit program**, allowing you to benefit from a **personalized premium** based on your good driving habits (launching in Atlantic in 2025)
- **Roadside Assistance** offering you speedy help when you need it most
- **Accident Forgiveness** to protect your good driving record in the event of an accident in which you are deemed to be responsible
- **Discounts when you bundle** multiple vehicles or your vehicles with your property

Home, cottage, condo or apartment; we've got you covered:

- **Home Claim Forgiveness**, protecting your premium in the event of a claim to your primary residence
- **Enhanced water damage coverage**, offering protection against sewer back-up and overland water to eligible clients
- **No obligation to rebuild*** endorsement providing flexibility in the event of a total loss to an owner-occupied home
- Up to \$25,000 coverage related to **identity theft & cyber protection**

* Conditions apply

Affinity Exclusives:

- **Exclusive member discounts**
- **Interest-free monthly payments**
- Access to exclusive **Affinity Plus endorsement**:
 - Increased limits on certain coverages
 - Single deductible
 - Vanishing deductible (claims over \$25k*)
 - Critical Illness and Accidental Death & Dismemberment coverage
- **Assistance program** on property policies for affinity members:
 - Complimentary legal services and information
 - Complimentary home care services such as housekeeping when property is damaged, babysitting in case of the insured's hospitalization, and access to visiting nurses
- **Multi-policy discounts**: 5% off your home policy if you also have Travel Insurance

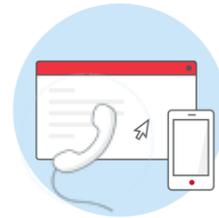
Belairdirect Affinity offering



Exclusive Affinity Plus Product



Preferred Group Home & Car Rates



Omnichannel Experience



belairdirect Mobile App



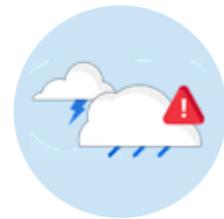
Industry-leading Digital Tools



Online Quote & Purchase



automerit User-Based Insurance



Mobile Severe Weather Alerts



24/7 Fast Claims Service



30 Minute Claims Guarantee



Seasonal Vehicle Coverage



Pay Online & Choose Payment Date

Group ID Code: CURAC

Leveraging IFC Subsidiaries

Under belairdirect, there are some areas of risk that will not be supported. For these risks, our sister company, a brokerage called BrokerLink, will provide customers with access to more markets to find the best coverage at the best possible price.

The following risks will be serviced by BrokerLink:



Ontario: motorcycles, mopeds, scooters



Alberta: mopeds, scooters



All provinces: Motorhomes, mobile homes,
Seasonal properties, farms, stand-alone vacation trailers and
more

Home & Auto

Exclusive rates and offers as an Affinity partner



Access add-on's like:

- ✓ **Temporary replacement vehicle coverage** so you can stay in the driver's seat
- ✓ **Accident Forgiveness™** so your premium won't go up as a result of your first at-fault accident†



Receive enhanced coverage with the Affinity Plus home endorsement:

- ✓ **Up to \$25,000 in protection** for identity theft and cyberattacks
- ✓ **Up to \$20,000 in theft coverage** for valuables like jewellery and watches

*in applicable provinces where belairdirect is licensed



belairdirect.

**WIN 1 OF 12
CASH PRIZES
OF \$2,500***



Simply scan the QR code and enter for your chance to win!

belairdirect.com/2500giveaway

See your price at belairdirect.com/exclusive-savings or **833 887.3399**

† In Quebec, Accident Forgiveness prevents your insurance premium from going up as a result of your first two at-fault accidents. Certain conditions, eligibility requirements, limitations and exclusions apply to all offers. Offers may change without notice. Insurance products are provided by Belair Insurance Company Inc.. © 2025, Belair Insurance Company Inc. All rights reserved. *NO PURCHASE NECESSARY. Open July 1st, 2025, to June 30, 2026, to legal residents of Canada (excluding MB, SK, NU, NT, YT,) who at the time of entry: (1) have reached the age of majority in their jurisdiction of residence and (2) are a member of an eligible recognized group with whom belairdirect has an insurance agreement. Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: belairdirect.com/2500giveaway-rules

Thank you for joining us today! We truly value you!

Travel

[belairdirect travel insurance](#)

1.833.583.3772

Home Auto

[Car and home insurance quote | belairdirect](#)

1.833.887.3399

[Insurance: belairdirect travel insurance — CURAC](#)

[Insurance: belairdirect car and home — CURAC](#)

