



Agenda

COMMITTEE OF THE WHOLE OPEN MEETING
FEBRUARY 12, 2024
Large Boardroom at 6:30 p.m.

Video call link: <https://meet.google.com/mhi-fxts-fri>

Chairperson: John Connolly

Trustees/Members who are unable to attend the meeting
are asked to please notify Sarah Barker,
Administrative Assistant at sbarker@pvnccdsb.on.ca .

1. Call to Order

- | | |
|---|--------------------------|
| a) Opening Prayer | Superintendent Armstrong |
| b) Land Acknowledgement | Superintendent Heuchert |
| c) Approval of Agenda | |
| d) Declarations of Conflict of Interest | |
| e) Approval of the Minutes of the Meeting of Monday, January 15, 2024 | Page 3 |
| f) Business Arising from the Minutes | |

2. Recommended Actions/Presentations

- | | |
|---|---|
| a) The Draft 2024-2025 School Year Calendar | |
| Superintendent Kahler | <ul style="list-style-type: none"> 1. Report (pg.9) 2. R.A. (pg. 11) 3. Calendars (pg. 12) |
| b) St. Stephen Catholic SS Trip Amendment - Greece 2025 | |
| Superintendent Selby | <ul style="list-style-type: none"> 1. R.A. (pg. 16) 2. Trip Package (pg. 17) |
| c) St. Mary Catholic SS Trip Amendment - New York City | |
| Superintendent Selby | <ul style="list-style-type: none"> 1. R.A. (pg. 35) 2. Trip Package (pg. 36) |



Agenda

3. Information Items

- a) Clarington New School Update Superintendent Heuchert
- b) Northumberland Capital Priority Plans Superintendent Heuchert
- c) Budget Process Review Superintendent Heuchert 1. R.A. (pg. 77)
2. Report (pg 78)
- d) FOI Annual Reporting Galen Eagle, Manager of Communications 1. R.A. (pg. 88)
2. Report (pg. 89)

4. Old Business

5. New Business

6. Next Meeting

- a) March 18, 2024, Large Boardroom, 6:30 p.m.

7. Conclusion

- a) Adjournment.
- b) Closing Prayer Superintendent Armstrong

The Minutes of the Committee of the Whole Open Meeting held on Monday, January 15, 2024 at 6:45 p.m. in the Large Boardroom and by Google meet. (*)

PRESENT

Trustees: Chair Connolly (Committee Chairperson), Trustee MacKenzie (Board Chairperson), Trustee Martin, Trustee Durst, Trustee Glover, Trustee Tanguay, Trustee Leahy, Trustee Gaskell (Senior Student Trustee), Trustee Heitzner (Junior Student Trustee)*.

Absent/Regrets:

Administration: Director O’Sullivan, Superintendent Armstrong, Superintendent Di Ianni, Superintendent Heuchert, Superintendent Kahler, Superintendent Selby, Superintendent Piggott, Executive Assistant Kennedy.

Guests:

Recorder: Mrs. Barker.

1. Call to Order

Trustee Connolly called the meeting to order at 6:45 pm.

a. Opening Prayer

Superintendent Piggott led the Committee-of-the-Whole in Opening Prayer.

b. Land Acknowledgment

Superintendent Heuchert respectfully acknowledged that the Committee of the Whole meeting was taking place on the treaty and traditional territory of the Mississauga Anishinaabeg.

c. Approval of Agenda

Motion: Moved by Trustee Martin, seconded by Trustee McKenzie, that the Agenda be approved with the addition 2 c) and d) Resolutions for OCSTA Annual General meeting; Fair and Equitable for Transportation of Students with Special Needs and Additional Ministry Funding to Adequately Fund the Sick Leave Plan.

Carried.

d. Declarations of Conflicts of Interest.

There were no conflicts of interest declared.

e. Approval of the Minutes of the Committee of the Whole Open Meeting on Monday, December 11, 2023.

Motion: Moved by Trustee Durst, seconded by Trustee Leahy, that the Committee of the Whole Open Meeting Minutes from Monday, December 11, 2023 be approved.

Carried.

f. Business Arising from the Minutes

There was no business arising from the minutes.

Superintendent Piggott advised that new software was purchased to help monitor cyber attacks and the issues that were experienced in December that prevented the posting of minutes to the website has now been resolved.

2. Recommended Actions/Presentations:

a) Interim Financial Statements - Nov 30

Superintendent Heuchert presented the financial statements for the first quarter and the percentages of spending up to November 30. He explained that enrollment was lower than anticipated in the secondary panel and elementary enrollment increased slightly. The net effect of enrollment decline resulted in a decrease in the per-student funding from the Ministry.

Superintendent Heuchert reviewed the consolidated expenses noting that there currently is a deficit of \$1,279,241. There were further discussions about the contributing factors to the deficit and actions that will be taken to counter the negative position.

Motion: Moved by Trustee Tanguay, seconded by Trustee Leahy, that the report on the Interim Financial Statements be received.

Carried.

b) Revised Estimates

Superintendent Heuchert advised the estimates that were made in June were based on projected enrollments, and are revised after the October 31 enrollment submission with actual enrollment numbers. The revised estimates are projecting a \$1,279,241 deficit. The board can have a deficit of up to 1% of its total budget, carried for up to two years without requiring Ministry approval. The plans for reducing the deficit include the Opt In Program for Transportation, the reinstatement of the Employee Sick Leave Program and the reduction of school budgets, if required.

Superintendent Heuchert answered questions from the Trustees.

Motion: Moved by Trustee Leahy, seconded by Trustee McKenzie, that the Committee of the Whole recommend that the Board receive the Revised Estimates Update Report for the 2023-2024 budget, as at November 30, 2023.

Carried.

Motion: Moved by Trustee Leahy, seconded by Trustee Durst, that the Committee of the Whole recommend that the board receive the “ In Year Deficit Elimination Plan” as described in the Revised Estimates Update Report for the 2023-2024 budget.

Carried.

Superintendent Heuchert noted that the ministry reporting requires Board approval for the deficit plan.

Motion: Moved by Trustee Tanguay, seconded by Trustee Glover, that the following motion be rescinded:

that the Committee of the Whole recommend that the Board receive the “ In Year Deficit Elimination Plan” as described in the Revised Estimates Update Report for the 2023-2024 budget.

Carried.

Motion: Moved by Trustee Leahy, seconded by Trustee Durst, that the Committee of the Whole recommend that the Board approve the “ In Year Deficit Elimination Plan” as described in the Revised Estimates Update Report for the 2023-2024 budget.

Carried.

c) Fair and Equitable Transportation Resolution

Trustee Tanguay presented the Fair and Equitable Funding for Transportation Resolution, which with Board approval, will be sent for inclusion in the OCSTA AGM package.

Motion: Moved by Trustee Martin, seconded by Trustee Leahy, that the Trustees attending the OCSTA meeting on Thursday, January 18, 2024, receive and share the draft Fair and Equitable Funding for Transportation Resolution with the other boards Trustees attending.

Carried.

Motion: Moved by Trustee Tanguay, seconded by Board Chairperson McKenzie, that the Committee of the Whole recommend that the Board approve the resolution on the topic of Fair and Equitable Transportation, and it be sent to the OCSTA for inclusion in the meeting package, for consideration by the membership at the Annual General Meeting in May, 2024.

Carried.

d) Additional Ministry Funding to Adequately Fund the Sick Leave Plan

Director O’Sullivan presented the draft resolution and gave rationale for its benefit. There was a discussion about the wording of the document.

Motion: Moved by Trustee Leahy, seconded by Trustee Glover, that the Committee of the Whole recommend to the Board the Resolution for Additional Ministry Funding to Adequately Fund the Sick Leave Plan.

Carried.

3. Information Items:

a) Clarington New School Update (Standing Item)

Superintendent Heuchert had no new information to report.

b) Northumberland Capital Priority Plans (Standing Item)

Superintendent Heuchert had no new information to report.

Superintendent Heuchert reported that he will be meeting with Trillium Lakes District School Board personnel about City of Kawartha Lakes Schools in the coming weeks.

4. Old Business:

5. New Business

6. Next Meeting:

- a) February 12, 2024, Large Boardroom, 6:30 p.m.

7. Conclusion

a) Adjournment

Motion: Moved by Trustee Glover, seconded by Trustee Tanguay, that the Committee-of-the-Whole meeting adjourned at 8:14 pm.

Carried.

b) Closing Prayer

Superintendent Piggott led the committee in closing prayer.



Trustee Connolly offered a welcome to Mrs. Barker, as she has just joined the Administrative Assistant role.

John Connolly
Committee Chairperson
/sb

Sean Heuchert
Superintendent of Business
and Finance

2024/2025 School Year Calendar

Report to Committee of the Whole

Meeting: Open

Presented for: Approval

Meeting Date: February 12, 2024

Presented by: Darren Kahler, Superintendent of Human Resource Services

Submitted by: Darren Kahler, Superintendent of Human Resource Services

Subject: 2024 / 2025 School Year Calendar

Recommended Action(s):

That the Committee of the Whole recommend to the Board that the draft 2024-2025 calendar be approved and submitted to the Ministry of Education for approval, as required.

Background:

Ontario Regulation 304 “School Year Calendar, Professional Activity Days” under the Education Act outlines the requirements for school boards in preparing and submitting school year calendars to the Ministry of Education. Please note the following:

- The regular school year calendar shall provide for a school year that
- commences on or after September 1 and ends on or before June 30.
- The minimum number of school days required in a school year calendar is 194. Of those, school boards must dedicate three (3) Professional Activity (PA) days to provincial education priorities.



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to ensure equity
and well-being.*

- Boards may designate up to four (4) additional PA Days per school year. Any school days not designated as professional activity days are to be designated as instructional days.
- Each school year calendar must be accompanied by a general outline of the activities to be conducted on PA Days.
- A board may designate up to ten instructional days as examination days.

As stated in Regulation 304, the teaching staff shall be in school during regular school hours on examination days and accessible to pupils, unless the school board directs otherwise. Student cohorts that are not writing any exams should be engaged in learning activities and may be in school for a portion of these days.

To accommodate local needs, a board may request permission from the Minister to use a modified school year calendar for a school (or schools) within its jurisdiction that is organized differently from the criteria outlined in Regulation 304. The request must be submitted along with records of consultation that describe the process leading to the decision to use a modified calendar.

Supporting documentation

All regular and modified calendars submitted to the ministry must include:

- A letter signed by the Director of Education.
- A copy of the school board's resolution approving the submission.
- Records of consultation about the proposed calendar indicating that constituent stakeholders have been consulted and are aware of the proposed calendar(s). (constituent stakeholders include parents, school councils, parent involvement committees, local branch affiliates of teachers' federations, unions, ratepayers, other members of the community and coterminous and neighbouring boards).
- Any further information or documentation requested by the Minister.

The appendices attached to this report are:

- Draft Elementary School Year Calendar
- Draft Secondary School Year Calendar



2. a) 2.

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Committee of the Whole:

Recommended Action:

That the Committee of the Whole recommend to the Board that the draft 2024-2025 calendar be approved and submitted to the Ministry of Education for approval, as required.

Ontario School Year Calendar 2024-2025

Calendar Title 101532817: Draft 2024-25 Elementary School Year Calendar		Calendar Description Draft 2024-25 Elementary School Year Calendar				
Board Name Peterborough Victoria Northum Clarington CDSB	Date Created Oct 20, 2023	Panel Elementary	Calendar Type Modified	Calendar Status Draft		
Start of School Year Aug 29, 2024	End of School Year Jun 27, 2025	First Day Students Sep 03, 2024	Last Day Students Jun 26, 2025	Total PA Days 7	Total Instr. Days 187	Total Exam Days 0

LEGEND

- H Statutory Holiday
- E Scheduled Examination Day
- P Board Directed PA Day
- P* PA Day Devoted to Provincial Priorities*
- B Board Designated Holiday
- / Half Day

MONTH	First Week					Second Week					Third Week					Fourth Week					Fifth Week					PA Days	Instr. Days	Exam Days
	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F			
August 2024				1	2	5	6	7	8	9	12	13	14	15	16	19	20	21	22	23	26	27	28	29 P*	30 B	1	0	0
September 2024	2 H	3	4	5	6	9	10	11	12	13	16	17	18	19	20	23	24	25	26	27 P*	30					1	19	0
October 2024		1	2	3	4	7	8	9	10	11	14 H	15	16	17	18	21	22	23	24	25	28	29	30	31		0	22	0
November 2024					1 P	4	5	6	7	8	11	12	13	14	15	18	19	20	21	22	25	26	27	28	29	1	20	0
December 2024	2	3	4	5	6	9	10	11	12	13	16	17	18	19	20	23 B	24 B	25 B	26 B	27 B	30 B	31 B				0	15	0
January 2025			1 B	2 B	3 B	6	7	8	9	10	13	14	15	16	17	20	21	22	23	24	27	28	29	30	31 P	1	19	0
February 2025	3	4	5	6	7	10	11	12	13	14	17 H	18	19	20	21	24	25	26	27	28						0	19	0
March 2025	3	4	5	6	7 B	10 B	11 B	12 B	13 B	14 B	17	18	19	20	21	24	25	26	27	28	31					0	15	0
April 2025		1	2	3	4	7	8	9	10	11 P*	14	15	16	17	18 H	21 H	22	23	24	25	28	29	30			1	19	0
May 2025				1	2	5	6	7	8	9	12	13	14	15	16	19 H	20	21	22	23	26	27	28	29	30	0	21	0
June 2025	2	3	4	5	6 P	9	10	11	12	13	16	17	18	19	20	23	24	25	26	27 P	30					2	18	0
July 2025		1	2	3	4	7	8	9	10	11	14	15	16	17	18	21	22	23	24	25	28	29	30	31		0	0	0
TOTAL																						7	187	0				

Schools assigned to this calendar:

School Name	Town or City
Enterphase Child and Family Services	Peterborough
Good Shepherd C Elem S	Courtice
Holy Family C Elem S	Bowmanville
Immaculate Conception C Elem S	Peterborough
Monsignor Leo Cleary C Elem S	Courtice
Monsignor O'Donoghue C Elem S	Peterborough
Notre Dame C Elem S	Cobourg
St. Alphonsus C Elem S	Peterborough
St. Anne C Elem S	Peterborough
St. Anthony C Elem S	Port Hope
St. Catherine C Elem S	Peterborough
St. Dominic C Elem S	Lindsay
St. Elizabeth C Elem S	Bowmanville
St. Francis of Assisi C Elem S	Newcastle
St. John C Elem S	Peterborough
St. John Paul II C Elem S	Lindsay

School Name	Town or City
St. Joseph C Elem S	Douro
St. Joseph C Elem S	Cobourg
St. Joseph C Elem S	Bowmanville
St. Luke C Elem S	Lindsay
St. Martin C Elem S	Ennismore
St. Mary C Elem S	Grafton
St. Mary C Elem S	Campbellford
St. Mary C Elem S	Lindsay
St. Michael C Elem S	Cobourg
St. Mother Teresa C Elem S	Courtice
St. Patrick C Elem S	Peterborough
St. Paul C Elem S	Norwood
St. Paul C Elem S	Lakefield
St. Paul C Elem S	Peterborough
St. Teresa C Elem S	Peterborough

Professional Activity Days and Descriptions

Date	Topic(s)	Description
Aug 29, 2024	Topic A - To be determined	
Sep 27, 2024	Topic B - To be determined	
Nov 01, 2024		
Jan 31, 2025		
Apr 11, 2025	Topic C - To be determined	
Jun 06, 2025		
Jun 27, 2025		

Ontario School Year Calendar 2024-2025

Calendar Title 101577945: Draft 2024-25 Secondary School Year Calendar		Calendar Description Draft 2024-25 Secondary School Year Calendar				
Board Name Peterborough Victoria Northum Clarington CDSB	Date Created Oct 24, 2023	Panel Secondary	Calendar Type Modified	Calendar Status Draft		
Start of School Year Aug 29, 2024	End of School Year Jun 27, 2025	First Day Students Sep 03, 2024	Last Day Students Jun 26, 2025	Total PA Days 7	Total Instr. Days 177	Total Exam Days 10

LEGEND

- H Statutory Holiday
- E Scheduled Examination Day
- P Board Directed PA Day
- P* PA Day Devoted to Provincial Priorities*
- B Board Designated Holiday
- / Half Day

MONTH	First Week					Second Week					Third Week					Fourth Week					Fifth Week					PA Days	Instr. Days	Exam Days
	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F	M	T	W	T	F			
August 2024				1	2	5	6	7	8	9	12	13	14	15	16	19	20	21	22	23	26	27	28	29 P*	30 B	1	0	0
September 2024	2 H	3	4	5	6	9	10	11	12	13	16	17	18	19	20	23	24	25	26	27 P*	30					1	19	0
October 2024		1	2	3	4	7	8	9	10	11	14 H	15	16	17	18	21	22	23	24	25	28	29	30	31		0	22	0
November 2024					1 P	4	5	6	7	8	11	12	13	14	15	18	19	20	21	22 P	25	26	27	28	29	2	19	0
December 2024	2	3	4	5	6	9	10	11	12	13	16	17	18	19	20	23 B	24 B	25 B	26 B	27 B	30 B	31 B				0	15	0
January 2025			1 B	2 B	3 B	6	7	8	9	10	13	14	15	16	17	20	21	22	23	24 E	27 E	28 E	29 E	30 E	31 P	1	14	5
February 2025	3	4	5	6	7	10	11	12	13	14	17 H	18	19	20	21	24	25	26	27	28						0	19	0
March 2025	3	4	5	6	7 B	10 B	11 B	12 B	13 B	14 B	17	18	19	20	21	24	25	26	27	28	31					0	15	0
April 2025		1	2	3	4	7	8	9	10	11 P*	14	15	16	17	18 H	21 H	22	23	24	25	28	29	30			1	19	0
May 2025				1	2	5	6	7	8	9	12	13	14	15	16	19 H	20	21	22	23	26	27	28	29	30	0	21	0
June 2025	2	3	4	5	6	9	10	11	12	13	16	17	18	19	20 E	23 E	24 E	25 E	26 E	27 P	30					1	14	5
July 2025		1	2	3	4	7	8	9	10	11	14	15	16	17	18	21	22	23	24	25	28	29	30	31		0	0	0
TOTAL																					7	177	10					

Schools assigned to this calendar:

School Name	Town or City
Enterphase Child and Family Services	Peterborough
Holy Cross Catholic SS	Peterborough
Holy Trinity Catholic SS	Courtice
St. Mary Catholic SS	Cobourg

School Name	Town or City
St. Peter Catholic SS	Peterborough
St. Stephen Catholic SS	Bowmanville
St. Thomas Aquinas Catholic SS	Lindsay

Professional Activity Days and Descriptions

Date	Topic(s)	Description
Aug 29, 2024	Topic A - To be determined	
Sep 27, 2024	Topic B - To be determined	
Nov 01, 2024		
Nov 22, 2024		
Jan 31, 2025		
Apr 11, 2025	Topic C - To be determined	
Jun 27, 2025		



2 b) 1.

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Committee of the Whole:

Recommended Action:

That the Committee of the Whole recommend that the Board approve the St. Stephen Catholic SS Trip Amendment - Greece 2025.



CATEGORY 5 APPROVAL FORM

To be used for travel outside of Canada or travel requiring flights

Teacher/Organizer: A. Richardson School: St. Stephen Catholic Secondary School

Adult Supervisors Attending (Full names and phone numbers):
 David Hendriks 905-244-7642 Michelle Rodriguez 905 - 447 - 66 Kevin Walchuk 905 - 925 - 2416
 Nora Green 705 - 749 - 7133 Daniel Mann 705 - 931 - 2949 Angela Richardson 705-768-0526

6/12

Destination: Greece Mode of Transportation: Flight, Coach, Boat
 Grade/Course: 10, 11, & 12 Date of Submission: Oct. 30
 Departure Date: March 6 2025 Return Date: March 14 2025
 Number of Students: 80 boys: 40+- girls: 40+- Number of Adult Supervisors: 12 female: 6 male: 6
 Name of Travel Agent: Explorica by World Strides Type of Excursion: Curricular Co-instructional
 Total cost to be paid by each Student: \$ 3982

Summary of Proposed Activity:
 March Break trip to Greece: Athens, Delphi, Tolo, Saronic Gulf. The purpose of the trip is to allow students an opportunity visit ancient and modern Greek sites.

Curricular Relevance: (provide the overall expectations addressed)
 Canada History A2.4, Travel and Tourism (Grade 11) A2.4, B1.2, C1.1, D1.2, World History A1.2, A2

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$	School Accounts	\$
Travel	\$	School Fund-raising	\$
Cost of Supply Teachers	\$	Student/Parent share	\$3982.00 x 80 participants
Meals	\$	Other:	\$
Programs/Materials	\$	Other: Teacher contributions, if applicable	\$
Other	\$		
Total	\$318560	Total	\$318560

It is understood that this excursion will not proceed without the approval of the Board and signed parental forms completed.

- Checklist of Criteria: Include all of the applicable information below in the package submitted to the Superintendent
- | | |
|--|---|
| <input checked="" type="checkbox"/> Itinerary (including Mass if on the weekend) | <input checked="" type="checkbox"/> Information and consent letter to parents |
| <input checked="" type="checkbox"/> Contract Information | <input type="checkbox"/> Liability waivers signed |
| <input checked="" type="checkbox"/> Additional Medical Coverage needs considered | <input checked="" type="checkbox"/> Supervision ratio in alignment with A.P. 305 |
| <input checked="" type="checkbox"/> History of Excursion – number of years: 3 | <input checked="" type="checkbox"/> List of destination/emergency phone numbers provided |
| <input checked="" type="checkbox"/> Certification required by staff attending: _____ | <input checked="" type="checkbox"/> Passports (if required) |
| <input checked="" type="checkbox"/> Educational objectives stated | <input checked="" type="checkbox"/> Followed the directives of AP305 and Purchasing Handbook (including obtaining quotes from 3 travel providers) |

This excursion complies with the OPHEA Guidelines for the High Care Activities listed below:

	Jan 31 2024
Teacher Signature	Date
	Jan 30, 2024
Principal Signature	Date
	Jan 31st, 2024
Superintendent Signature	Date

Additional 6 Supervisors

CATEGORY 5 APPROVAL FORM

To be used for travel outside of Canada or travel requiring flights

Teacher/Organizer: A. Richardson (second form with additional chaperones)

School: St. Stephen Catholic Secondary School

Adult Supervisors Attending (Full names and phone numbers):

Joelle LaRonde 9054494230 Christopher Heitzner 905447296 Ben Lukow 2899797045

Kathryn Lesperance 905995238 Steve Smith 9052431026 Zandra Smith 9054391383

Destination: Greece	Mode of Transportation:
Grade/Course:	Date of Submission:
Departure Date:	Return Date:
Number of Students: boys: girls:	Number of Adult Supervisors: female: male:
Name of Travel Agent:	Type of Excursion: <input type="checkbox"/> Curricular <input checked="" type="checkbox"/> Co-instructional
Total cost to be paid by each Student: \$	
Summary of Proposed Activity:	

Curricular Relevance: (provide the overall expectations addressed)

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$	School Accounts	\$
Travel	\$	School Fund-raising	\$
Cost of Supply Teachers	\$	Student/Parent share	\$
Meals	\$	Other:	\$
Programs/Materials	\$	Other: Teacher contributions, if applicable	\$
Other	\$		
Total	\$	Total	\$

It is understood that this excursion **will not** proceed without the approval of the Board and signed parental forms completed.Checklist of Criteria: Include all of the applicable information below in the package submitted to the Superintendent

- | | |
|--|--|
| <input type="checkbox"/> Itinerary (including Mass if on the weekend) | <input type="checkbox"/> Information and consent letter to parents |
| <input type="checkbox"/> Contract Information | <input type="checkbox"/> Liability waivers signed |
| <input type="checkbox"/> Additional Medical Coverage needs considered | <input type="checkbox"/> Supervision ratio in alignment with A.P. 305 |
| <input type="checkbox"/> History of Excursion – number of years: ^{3*} _____ | <input type="checkbox"/> List of destination/emergency phone numbers provided |
| <input type="checkbox"/> Certification required by staff attending: _____ | <input type="checkbox"/> Passports (if required) |
| <input type="checkbox"/> Educational objectives stated | <input type="checkbox"/> Followed the directives of AP305 and Purchasing Handbook (including obtaining quotes from 3 travel providers) |

- This excursion complies with the OPHEA Guidelines for the High Care Activities listed below:

Teacher Signature	Date
Principal Signature	Date
Superintendent Signature	Date



Angela Richardson <arichardson@pvncdsb.on.ca>

2nd bus inquiry

Stephanie Crosbie <scrosbie@worldstrides.ca>
To: Angela Richardson <arichardson@pvncdsb.on.ca>

Tue, Jan 23, 2024 at 11:25 AM

Hi Angela,

We can accommodate a second bus – as discussed each bus will have their own Tour Director and the school will be able to choose which travellers will go on which bus. We ask that any roommates be on the same coach as sometimes hotel properties may vary between the two coaches and entrances to attractions will be staggered. To ensure the best possible flights, it's also a possibility that the two groups may have separate flight itineraries to travel from Toronto Pearson to Athens.

If the board has any other questions, please let me know!

All the best,

Stephanie Crosbie

Canadian History Lead

WorldStrides Canada Inc

From: Angela Richardson <arichardson@pvncdsb.on.ca>
Sent: Tuesday, January 23, 2024 10:23 AM
To: Stephanie Crosbie <scrosbie@worldstrides.ca>
Subject: 2nd bus inquiry

External E-mail

[Quoted text hidden]

Itinerary

Day 1 Start tour

Day 2 Yassou Athens

Meet your tour director and check into hotel

Athens city walk

Plaka district, Temple of Olympian Zeus, Hadrian's Arch

Day 3 Athens landmarks

Athens guided sightseeing tour

Parthenon, Acropolis site visit, Temple of Athena Nike., Omonoia Square, Syntagma Square, 2004

Olympic site

Day 4 Athens--Delphi

Mass at Catholic Cathedral Basilica of St. Dionysius the Areopagite (9:30 a.m.)

Travel to Delphi

Delphi guided sightseeing tour

Visit Delphi site, Temple of Apollo

Day 5 Delphi--Tolo

Travel to Tolo via Olympia

Ancient Olympia guided visit

Day 6 Tolo--Athens

Travel to Athens

Mycenae & Epidaurus guided excursion

Corinth Canal

Greek dinner in Plaka

Plaka treasure hunt

Day 7 Saronic Gulf Cruise

Saronic Gulf Cruise full day excursion

Athens - Hotel Overnight

Day 8 Cape Sounion

Cape Sounion guided excursion

Temple of Poseidon

Day 9 End tour

Cost & Sharing

- Consolidated Tour Fee: \$3982.00 per student (includes tour fee, mandatory insurance, and tipping)
- Includes: mandatory insurance, flights, hotels, 24 h tour director, designated bus driver and coach bus, breakfast and dinner daily, admission to all places listed on itinerary, guided tour with local guides as listed on itinerary, and all gratuities.
- Additional Costs:
 - Passport Application
 - European Travel Information and Authorisation System Application \$10.25 (only if the traveler is over 18)

Chaperone Information

- Chaperone to student ratio will be 1:8; this allows for close supervision at all times.
- All chaperones will be current staff members at St. Stephen Secondary School with a mixture of male and female teachers. As all chaperones are teachers they have already had police records checks completed.
- Proposed Chaperones:
 - Angela Richardson – Group Leader & Female Teacher
 - Kevin Walchuk – Male Teacher (has chaperoned previous trips)
 - Michelle Rodriguez - Female Teacher (has chaperoned previous trips)
 - Other chaperones as required dependant on final numbers/student participation, however, Nora Green, David Hendriks and Dan Mann have agreed to chaperone when/if numbers demonstrate need

Communication Plan

Board Office: 705-748 - 4861

In case of emergency or delay Angela Richardson or Kevin Walchuk will contact Trevor Poechman principal at St. Stephen Catholic Secondary School.

Contact Information for administration at SSCSS:

Trevor Poechman, Principal SSCSS: tpoechman@pvnccdsb.on.ca
 School: 905 - 623 - 3990 Extension 1006 Cell: 905 - 442 - 2994

Greg Kieszowski: Vice Principal SSCSS: gkieszowski@pvnccdsb.on.ca
 School: 905 - 623 - 3990 Extension 1008 Cell: 905 - 209 - 1972

Lisa Diachenko: Vice Principal SSCSS: ldiachenko@pvnccdsb.on.ca
 School: 905 - 623 - 3990 Extension: 1007 Cell: 905 - 809 - 6180

While on excursion in Europe, the teacher chaperone will carry a cell phone so students may contact her. Angela Richardson can be reached via email arichardson@pvncdsb.on.ca. There is also a What'sApp group chat for all students to share important information.

Contact Information for teacher chaperones:

Angela Richardson

arichardson@pvncdsb.on.ca

705 - 768 - 0521

David Hendriks

dhendriks@pvncdsb.on.ca

905-244-7642

Kevin Walchuk

kwalchuk@pvncdsb.on.ca

905 - 925 - 2416

Michelle Rodriguez

mrodriguez@pvncdsb.on.ca

905 - 447 - 0576

Nora Green

ngreen@pvncdsb.on.ca

705 - 749 - 7133

Dan Mann

dmann@pvncdsb.on.ca

705 - 931 - 2949

Joelle LaRonde

jlaronde@pvncdsb.on.ca

905-449-4239

Christopher Heitzner

cheitzner@pvncdsb.on.ca

905-447-2969

Ben Lukow

blukow@pvncdsb.on.ca

289- 979-7045

Kathryn Lesperance

klesperance@pvncdsb.on.ca

905-995-2382

Steve Smith

stesmith@pvncdsb.on.ca

905-243-1026

Zandra Smith

zsmith@pvncdsb.on.ca

905-439-1383

Emergency contact in Europe (Greece):

Explorica: 1 - 617 - 210 - 6194 (Ask for A. Richardson)

All Emergency numbers for Explorica are in the Safety and Security Guide included at the end of this package

Liability Forms & Student Information

- See attached forms are included towards the end of the package before the insurance and safety and security plan
- Prior to the tour students are given a package that contains additional forms (Student Information and Customs Letter) that are collected at our Guardian/Participant Pre-Departure meeting.
- Purchasing the insurance through Explorica by Worldstrides is mandatory for all trip participants

- Chaperones travel with a set of copies of all forms collected. In addition, all forms are scanned and saved electronically.

Financial Assistance Opportunities

- Students will have two opportunities for financial assistance from Explorica.
- First, if their family demonstrates financial need there is a \$150 bursary opportunity. Families fill out the required documentation and return it to Explorica.
- Second, Explorica offers fundraising opportunities. Every student has access to this once they sign up and they can individually fundraise for their portion of the trip costs.

Specific Curriculum Expectations

Canada & World Studies

Canada History

A2.4 identify some careers in which the skills learned in history might be useful (e.g., editor, journalist, lawyer, mediator, museum curator, politician, teacher)

Canada & World Studies

Travel and Tourism (Grade 11)

A2.4 identify some careers in which a geography background might be an asset (e.g., travel agent, hospitality worker, travel writer, web designer for a tourist destination, marketing analyst, tourist attraction worker, community museum interpreter, GIS technician)

B1.2 identify the world's major tourist destinations, and analyse the cultural and natural characteristics of successful tourist destinations

C1.1 assess the impacts of tourism, both positive and negative, on the natural environment in selected tourist locations (e.g., Banff, the Galapagos Islands, Nepal, Antarctica)

D1.2 describe major components of the local tourism industry, and explain how they are interrelated

Canada & World Studies

World History

A1.2 select and organize relevant evidence and information on aspects of world history to 1500 from a variety of primary and secondary sources (e.g., primary: archaeological evidence; architecture, art works, or music from the period under study; artefacts; books from the time; letters; maps; oral traditions; photographs of ancient sites; treaties and other official documents; secondary: books and/or articles from the library, digital and built models, documentaries or other films, textbooks, websites), ensuring that their sources reflect a range of perspectives

A2.4 identify various careers in which the skills learned in history might be useful (e.g., archaeologist, archivist, curator, educator, game designer, lawyer, policy analyst, political speech writer, researcher)

C3.3 assess the artistic and/or scientific contributions of various individuals to the identity and/or culture of the society/civilization in which they lived (e.g., Al-Zahrawi, Archimedes, Avicenna [Ibn Sina], Homer,

Leonardo da Vinci, Phidias, Virgil; temple, mosque, and cathedral builders; **Greek**, Roman, and/or Indian sculptors; Byzantine mosaicists; Chinese or Chimú ceramicists; Mayan or Incan goldsmiths; Phoenician or Viking shipbuilders)

Historical & Educational Significance of Some of Locations Visited

Athens:

- City Walk
 - You're never more than a few steps away from the past in Athens. Walk through Plaka, the historic district that borders the Acropolis. In its twisting narrow streets you'll catch glimpses of an older city, from wrought-iron balconies bursting with geraniums to traditional Greek dancing in basement tavernas. Continue on to the Temple of Olympian Zeus, begun in the 6th century B.C. and finished in A.D. 132 by the emperor Hadrian. Its enormous columns provide a sense of the scale of the original temple.
 - Art, History,
- Hadrian's Arch
 - View Hadrian's Arch, an enormous triumphal arch built by the Roman Emperor Hadrian, which is still a symbolic entrance to Athens.
 - Art, History
- Acropolis
 - Visit the Acropolis, which has overlooked Athens for over 2,000 years; habitation traces indicate that it was occupied as early as the Neolithic Age. View the Temple of Athena Nike, and its successor, The Parthenon. The Parthenon is the crowning achievement of the Doric order, built to demonstrate the wealth of Athens in tribute to its patron goddess, Athena.
 - Art, History

Delphi:

- Walking tour
 - Explore the impressive ruins at Delphi, which the Greeks considered the center of the world. Within the depths of the Temple of Apollo, a priestess would inhale vapors that used to rise from the earth and, thus inspired, deliver the prophecies of Apollo. Modern visitors might find more inspiration in the view from Mount Parnassus, over 8000 feet high.
 - Art, History, Geography

Tolo:

- Ancient Olympia
 - Once one of the most important sites in Greece, the former locale of the Olympic games now has some of the most picturesque ruins in the country. Surrounded by shady olive trees and flowing rivers, the stones of the original temple and stadium still inspire awe – and the occasional victory lap.
 - Geography, History, Art

Mycenae and Epidaurus:

- Walking Tour

- See the sacred precinct of Epidaurus, a former health clinic and spa with a 4th-century BC amphitheater. Continue to Mycenae. Framed by twin mountains and looking out over the plains, Mycenae was a palace, a workshop, and a grave. Gold cups, jewelry, bronze armor, swords, and daggers, as described by Homer, were discovered here. Walk up to the remains of the citadel. Look out over the rolling hills. Imagine the bonfires blazing in all directions, signaling that Troy had fallen to Agamemnon.
- Art, History, Geography

Saronic Gulf:

- Full Day Excursion
 - Spend the day on the water cruising between the islands of Hydra, Poros and Aegina in the Saronic Gulf.
 - Art, History, Geography

Athens:

- Cape Sounion
 - Contemplate the sea god Poseidon from his temple perched high atop the hill of Cape Sounion, the southernmost tip of Central Greece. Stand among the tall, marble pillars rising up from the slippery slabs of rock and look out over the calm blue Aegean Sea. The Temple of Poseidon, built around the same time as the Parthenon (between 450-440 BCE), is a refreshing point of calm.
 - Art, History, Geography

Ontario Catholic School Graduation Expectations

- **A discerning believer** formed in the Catholic Faith community who celebrates the signs and sacred mystery of God's presence through word, sacrament, prayer, forgiveness, reflection and moral living.
- **An effective communicator** who speaks, writes and listens honestly and sensitively, responding critically in light of gospel values.
- **A reflective, creative and holistic thinker** who solves problems and makes responsible decisions with an informed moral conscience for the common good.
- **A self-directed, responsible, lifelong learner** who develops and demonstrates their God-given potential.
- **A collaborative contributor** who finds meaning, dignity and vocation in work which respects the rights of all and contributes to the common good.
- **A caring family member** who attends to family, school, parish, and the wider community.
- **A responsible citizen** who gives witness to Catholic social teaching by promoting peace, justice and the sacredness of human life.

International travel gives students a chance to live their Ontario Catholic School Graduation Expectations abroad while reflecting on how to continue to live the expectations at home. We will visit several churches where students will have the opportunity to celebrate God's presence. Students will have an opportunity to communicate with one another, staff, and citizens from around the world while exploring a new location. They'll have the chance to reflect on their decision making and work towards the common good. Travel is an incredible way to experience learning (they'll be able to make connections between curriculum and the world around them). They will collaborate with one another in a new place. They'll be a caring member of our trip community. Lastly, students will be world citizens. They'll give witness to Catholic teachings and learn more about peace and justice around the world.

Travel Advisories from Government of Canada

Greece - Take normal security precautions

Take normal security precautions in Greece.

For more information visit: <https://travel.gc.ca/destinations/greece>

Parent Meetings

Parent meetings will occur at least twice over the course of the preparations for the trip.

- 1) December 2023 or January 2024 - provide information and begin signing up (at this meeting parents will be informed that the insurance is mandatory regardless of their personal insurance).
- 2) February 2025 - pre departure information/collect forms night

Hotels in Greece

This is a list of hotels that Explorica by WorldStrides typically uses for this Best of Greece itinerary. It is subject to change depending on availability and student numbers.

Athens

Hotel London Athens

Aten,

Posidonos Avenue 38,

Glifada 166 74,

Greece

Phone Number: +30 21 0894 3995

Delphi

Hotel Parnassos 32

Pavlou and, Friderikis str

Delfi 330 54,

Greece

Phone Number: +30 22650 82321

Tolo

Zakros Hotel

Ναυπλίου 7

Tolo 210 56

Greece

Phone Number:+30 2752 059418

Emergency Contact Information

- This is an **example** of the Reservation Card that all **participants** will receive at the airport on the day of departure. It is to be on their person at all times while on tour.
- It contains:
 - o Flight Details
 - o Hotel Names, Addresses & Phone Numbers
 - o Cell Phone number to contact me, should they need to at any time

**Please note: this is a sample and will be finalized when travel arrangements are finalized

St. Stephen
Best of Greece
2025

March 6 - 14 2025

Departing Flight: TBD
Returning Flight:
TBD

Hotels:

Athens: Mar 7 & 8
Hotel London Athens
Aten,
Posidonos Avenue 38,
Glifada 166 74,
Greece

Delphi: March 9
Hotel Parnassos 32
Pavlou and, Friderikis
str
Delfi 330 54,
Greece

Tolo: March 10
Zakros Hotel
Ναυπλίου 7
Tolo 210 56
Greece

Athens: Mar 11, 12 & 13
Hotel London Athens
Aten,
Posidonos Avenue 38,
Glifada 166 74,
Greece

Miss Richardson's Cell 705-768-0521

Keep this card on you at all times

This is a sample **Parent Information Package** that is sent home prior to departure. Copies are also given to the administration team. This contains all the phone numbers that parent(s)/guardian(s) would require to contact the group while on tour should they need to.



**St. Stephen
Catholic
Secondary School
BOWMANVILLE**

Best of Greece 2025 Parent Information Package

Explorica Contact:

Emergency Phone Number (24/7): 1.617.210.6194

International Tours: 1.888.378.8845 (Toll-free within Canada)
1.416.485.1200 (Outside Canada)

Customer Service: 1.888.378.8845, select option #3 (Toll-free within Canada)

Departing Flight Information:

To be included when finalized

Hotel Information:

Athens –
Hotel London Athens
Athen,
Posidonos Avenue 38,
Glifada 166 74,
Greece
+30 21 0894 3995

Delphi –
Hotel Parnassos 32
Pavlou and, Friderikis str
Delfi 330 54,
Greece
+30 2265 082321

Tolo –
Zakros Hotel
Ναυπλίου 7
Tolo 210 56
Greece
+30 2752 059418

Athens –
Hotel London Athens
Athen,
Posidonos Avenue 38,
Glifada 166 74,
Greece
+30 21 0894 3995

Returning Flight Information:

To be included when finalized

Bus to arrive back at the school approx. TBD. We will have students call when we are in Pickering.

Tour Diary Info:

explorica.ca/Richardson-5163 Parents Tour Diary Tour ID: Richardson-5163

*****Day by Day Itinerary on Reverse*****



**Code of Behaviour
Best of Greece
March 6 - 14 2024**



This trip is a school-sanctioned excursion and accordingly the rules and regulations of the Peterborough, Victoria, Northumberland and Clarington Catholic District School Board and those of St. Stephen Catholic Secondary School will be adhered to by all students at all times.

Each student is an ambassador for our school and country and appropriate language, manners and deportment are expected during the trip.

To ensure that everyone will be able to enjoy this excursion, the following Code of Behaviour has been put in place.

1. Drugs and alcohol (wine, beer or liquor) are **strictly forbidden**.
2. Curfew times will be strictly followed by all students. "Curfew" means that you will be in your assigned room at a specific time, based on the day's activities. No guests are allowed in your rooms and the door must be locked for your safety. Lights are to be turned out within 30 minutes. There will be room checks every night. Group members of the opposite sex are not to be invited into your hotel room. You will sleep only in the room that is assigned to you.
3. No guests or visitors will be permitted in the rooms or be allowed to participate in any activity.
4. You are not allowed to accept beverages from strangers nor carry packages for them.
5. Activities will not begin until **all participants** are present. It is therefore important that each individual be on time for every function. A scheduled activity, which all participants have paid for, could be forfeited, with no reimbursement, due to one's tardiness. Lateness is not only inconsiderate, but can cause serious problems when travelling.
6. You are to go **nowhere alone** at any time, including washroom visits. Prior to using the washroom facilities you must inform your designated chaperone. During your free time and when travelling as a group you must inform your designated chaperone where you are going, with whom and when you will return. When you are out exploring the cities during free time, you will travel in groups of no less than three people. When using Public Transportation as a group you will travel with your designated chaperone.
7. You are not allowed outside the hotel at night unless accompanied by a chaperone.
8. Smoking/Vaping is not condoned by the board or by the school. **You may not smoke/vape on the trip.**

9. Dress appropriately. Clothing which is unacceptable on dress down days at school is unacceptable on the trip. In order to enter churches you must be wearing a shirt with sleeves, your shirt must meet your pants, and you cannot be wearing short shorts/skirts. You are not permitted to wander the halls of the hotel or lobby areas wearing pajamas.
10. All participants are subject to the laws of the countries they are visiting. Shoplifting, illegal drug possession and other offences carry severe consequences.
11. Students **may not swim** under any circumstances (pool, river, lake, ocean). Swimming is strictly prohibited.
12. Students may not rent, drive or be a passenger in any vehicle (car, bike, motorcycle, etc) unless approved by a chaperone. (Emergency use of taxis is permitted)
13. A student who chooses not to follow the outlined expectations, is subject to the appropriate consequences during the trip and upon his/her return, which may include suspension from school and/or the loss of future school excursion privileges.
14. If, in the judgement of the chaperones, the action of a student seriously breaches the Code of Behaviour, that **student will be sent home** on the first available commercial flight at the expense of the parent/guardian.
15. You are to listen to the chaperones from our group. You are to follow the rules laid out in this document and the directions of Ms. Richardson, Mr Walchuk, Ms. Rodriguez, Mr. Hendriks, and all chaperones.

.....

I/We understand the guidelines set out by the above Code of Behaviour and have discussed with the participant the need to follow them or face the appropriate consequence which can include being sent home at our/my expense:

Parent/guardian Signature: _____

Date: _____

I have read the guidelines set out in the Code of Behaviour and agree to follow them or face the appropriate consequence which can include being sent home at my parent/guardian's expense:

Student Signature: _____

Date: _____

Submit 1 copy & Keep one copy at home



March 1, 2025

Customs Official,

My child _____ is traveling on a March Break trip
(full name)

planned with Explorica by WorldStrides and is traveling with ___ other students and __ teacher chaperones (total group size __) from St. Stephen Catholic Secondary School Bowmanville.

By signing this letter I am giving permission for my child to be traveling: leaving Toronto Pearson International Airport on March 6, 2024 arriving in Athens Greece March 7, 2025. Returning from Athens to Toronto Pearson International Airport on March 14, 2024. The group will be traveling throughout Greece according to the detailed itinerary on the reverse.

Should you need to contact me/us:

Guardian 1 Name: _____
Address: _____
Phone Number: _____
Guardian 1 Signature: _____

Guardian 2 Name: _____
Address: _____
Phone Number: _____
Guardian 2 Signature: _____



LSS 11

RELEASE AND INDEMNIFICATION FORM FOR EDUCATION TRIPS
Category 4 or 5 - Students over 18 Years

The Peterborough Victoria Northumberland and Clarington Catholic District School Board will make available the opportunity of participating in Best of Greece March Break Tour 2025 (describe activity) to its students on or about March 2025.

THIS FORM MUST BE READ AND SIGNED BY ALL STUDENTS WHO WISH TO GO.

ELEMENT OF RISK

Educational activity programs, such as, Best of Greece March Break Tour 2025 (describe activity), present various elements of risk. Accidents resulting from such activities may occur and cause injury. The risk associated with the activity **MUST** be assumed by the participants.

ACKNOWLEDGEMENT

I, _____ understand and accept the above and provide the Peterborough Victoria Northumberland and Clarington Catholic District School Board with the following waiver of liability and indemnification agreement:

RELEASE AND INDEMNIFICATION AGREEMENT

I, _____ hereby release the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all liability for any injury sustained by me, regardless of how caused, resulting from my participation in the Best of Greece March Break Tour 2025 (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about

March 2025.

I further agree to indemnify and save harmless the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all suits, demands, torts, and actions of any kind which may be brought against its staff or agents for which it/they may become liable by reason of any injury, loss, damage or death resulting from, or occasioned to, or suffered by any person or any property, by reason of any act, neglect or default of mine.

Signature of Student: _____ Date: _____



LSS 10

INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS
Category 3, 4 or 5 - Students Under 18 Years (and Category 2 if engaging in High Care Activities)

The St. Stephen Catholic Secondary School is arranging
 (name of school)
Best of Greece Tour March Break 2025
 (description of activity and dates)

**THIS FORM MUST BE READ AND SIGNED BY EVERY STUDENT WHO WISHES TO PARTICIPATE
 AND BY A PARENT OR GUARDIAN OF A PARTICIPATING STUDENT.**

ELEMENTS OF RISK:

Educational activity programs, such as Best of Greece Tour 2025 involve certain elements of risk. Injuries may occur while participating in these activities. The following list includes, but is not limited to, examples of the types of injury which may result from participating in Best of Greece Tour March Break 2025:

1. Injury due to trip or fall (describe activity)
2. Injury due to transportation Accident
3. Illness

The risk of sustaining these types of injuries result from the nature of the activity and can occur without any fault of either the student, or the school board, its' employees/agents or the facility where the activity is taking place. By choosing to take part in this activity, you are accepting the risk that you/your child may be injured.

The chance of an injury occurring can be reduced by carefully following instructions at all times while engaged in the activity.

If you choose to participate in Best of Greece on March 6-14, you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

The Peterborough Victoria Northumberland and Clarington Catholic District School Board does not provide accidental death, disability, dismemberment or medical expense insurance on behalf of the students participating in this activity.

ACKNOWLEDGEMENT

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ACTIVITY DESCRIBED ABOVE, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

Signature of Student: _____ Date: _____

Signature of Parent/Guardian: _____ Date: _____

PERMISSION

I give _____ permission to participate in the _____
 (name of student) (description of activity)
 to be held on or about _____. If my child is participating in an International excursion, I will keep apprised of
 (date)
 travel advisories in place at the time of the trip.

Signature of Parent/ Guardian: _____ Date: _____



2. c) 1.

*Creating a culture of
faith, hope and love
to ensure equity
and well-being.*

Committee of the Whole:

Recommended Action:

That the Committee of the Whole recommend that the Board approve the St. Mary Catholic SS Trip Amendment - New York 2024.

Proposal for Trip to New York
Choir
St Mary Secondary School
April 18th -April 22rd
Group Leader: TANYA EARLE

CONTENTS

Category 5 Approval Form
Educational Objectives
Itinerary
About WorldStrides Music Festival
Insurance details
Mass included
Informed Consent Forms-Category 5
Release and Indemnification form for Educational Trips-Category 5
Release and Indemnification form/Contract agreement

NOTE

1. Specific details are subject to change based on availability and numbers including final price, times and maybe some locations.

BUS

Franklin Coach Lines
Ph: 613-966-7000
Toll Free: 1-800-267-2183
Email: dispatch.franklincoach@gmail.com

Bus will be taking us to and from all events

Tammy Smith will forward emergency contact info for all students

- Parent meeting Feb. 8th 5:00 to review change of destination.



CATEGORY 5 APPROVAL FORM

To be used for travel outside of Canada or travel requiring flights

Teacher/Organizer: Mrs T Earle School: St Mary Secondary Cobourg

Adult Supervisors Attending (Full names and phone numbers):
Tanya Earle 9053754182 Laura Finnan 9052697569 Clarey Stretch 4169173304
Wendy Killoran 9052690722 Marie Anderson 9052697433 Paul Stretch 4169173304

Destination: New York Mode of Transportation: Coach Bus
Grade/Course: 9-12 Date of Submission: October 19th, 2023
Departure Date: April 19th 2024 Return Date: April 22, 2024
Number of Students: 4 boys: 20 girls: Number of Adult Supervisors: 6 female: 5 male: 1
Name of Travel Agent: Worldstrides Type of Excursion: Curricular Co-instructional

Total cost to be paid by each Student: \$21499 (29 paying)

Summary of Proposed Activity: Traveling to New York to participate in Worldstrides Choral Festival.

Curricular Relevance: (provide the overall expectations addressed)
making cultural connections sharing & observing music with other like minded students
connecting practice to performance

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$ <u>33,338</u>	School Accounts	\$
Travel	\$ <u>9636.00</u>	School Fund-raising	\$
Cost of Supply Teachers	\$500	Student/Parent share	\$ <u>43475</u>
Meals	\$included unless stated	Other:	\$
Programs/Materials	\$included	Other: Teacher contributions, if applicable	\$
Other	\$included		
Total	\$ <u>43,475</u>	Total	\$ <u>43,475</u>

It is understood that this excursion will not proceed without the approval of the Board and signed parental forms completed.

- Checklist of Criteria: Include all of the applicable information below in the package submitted to the Superintendent
- Itinerary (including Mass if on the weekend)
 - Contract Information
 - Additional Medical Coverage needs considered
 - History of Excursion – number of years: 20 plus
 - Certification required by staff attending: _____
 - Educational objectives stated
 - Information and consent letter to parents
 - Liability waivers signed
 - Supervision ratio in alignment with A.P. 305
 - List of destination/emergency phone numbers provided
 - Passports (if required)
 - Followed the directives of AP305 and Purchasing Handbook (including obtaining quotes from 3 travel providers)

This excursion complies with the OPHEA Guidelines for the High Care Activities listed below:

	Date
<u>J. Robert</u>	<u>Oct. 20/23</u>
	Date
<u>Alia</u>	<u>Jan. 31/24</u>
	Date
	<u>24</u>

New York (Mrs. Earle's cell phone 905-375-4182)
Thursday April 18th-Monday April 22,2024

BUD NEEDED- for bus driver to know when they are needed.

BUS DRIVER_ Franklin Coach Lines Belleville (613) 966-7000

*Passports/birth certificate and photo id required on each person (not in bags under the bus)

*Anyone over 18 years old may be required to show proof of vaccination

*Students may wish to bring a packed dinner to save costs

Thurs:

12:00pm depart from school to New York

Bring your lunch on the bus

5:30 dinner enroute (\$ needed)

10:00 Check into Hotel

Marriott Hotel

Newark Liberty International Airport Hotel, 1 Hotel Road

1-973-623-0006

Friday

7:30 Breakfast provided

9:00-11:30 am rehearsal at hotel dress in Hoodie ready for the day

12:00 **BUS NEEDED** grab lunch on bus (\$10 cash US sandwich/chocolate bar/drink)
depart for

Workshop at St Bartholomew's Church **Park Avenue at 51st, New York City**
212-378-0200 (wear pants/jeans and hoodie)

1:00-3:30 Workshop

3:30 **BUS NEEDED** back to hotel to get ready for dinner

5:30 **BUS NEEDED** Dinner at Mickie Mantles Restaurant

7:20 **BUS NEEDED** BROADWAY Lena Horne Theatre 256 West 47th Street

10:30 **BUS NEEDED** return to Hotel

11:00 Bed

Saturday

7:00 am BREAKFAST provided

8:00 **BUS NEEDED** -guided tour of New York..Drop of at Central Park

10:30 Central Park time

12:00 Lunch at Ellen Stardust Diner-Singing Staff

2:00 Time Square for the afternoon
5:30 Dinner TBD
8:00 return to Hotel **BUS NEEDED**

10:00 BED performance tomorrow

Sunday April 21st

8:00 am breakfast provided and get dressed for performance
11:00 MASS St Francis of Assisi Church 135 West 31st Street
12:30 lunch (you need \$)
1:30 Riverside Church Festival Performance
490 Riverside Dr, New York, NY 10027, **BUS NEEDED**

5:00 Awards Ceremony at Church
7:00 Dinner TBD with other choirs-Bus Needed

10:30 Back to Hotel **BUS NEEDED**

Monday April 22

7:00 breakfast at Hotel
8:00am depart for home
12:00 Lunch enroute (\$ needed)
5:00 arrive home



NEW YORK HERITAGE FESTIVAL

Date: 1/23/2024

GROUP INFORMATION

<i>Number of Students</i>	24	<i>Departure Date</i>	4/18/2024
<i>Number of Adults</i>	6	<i>Return Date</i>	4/21/2024
<i>Total Participants</i>	30	<i>Total Free Spots</i>	1

PERFORMING INCLUSIONS

- √ Performance in a national music festival
- √ On-stage clinic
- √ Nationally acclaimed adjudicators
- √ Positive, constructive adjudication with recorded and written comments
- √ Performance recording
- √ Meaningful awards and trophies

FESTIVAL SPECIFIC INCLUSIONS

- √ Awards Ceremony at Riverside Church
- √ Dinner & Dance on the Circle Line Cruise

NEW YORK CUSTOMIZED PROGRAM PACKAGE

# of Hotel Nights	Room occupancy	Number of Participants	Price per Participants	Total Price
3	QUAD	24	\$612	\$14,697
3	TRIPLE		\$683	\$0
3	DOUBLE	5	\$825	\$4,127
3	SINGLE		\$1,250	\$0
3	FREE - DR	1	\$0	\$0

TOTAL BASE PACKAGE PRICE: 30 **\$18,824**

ADDITIONAL OPTIONS, ACTIVITIES, AND/OR MEALS **\$15,685**

Deposit Paid **-\$1,171**

TOTAL PRICE: **\$33,338**

AVERAGE PRICE PER FULL-PAYING PARTICIPANT: **\$1,150**

OTHER INCLUSIONS

- √ One free package for every 25 full-paying participants
- √ Medical, accident, and liability insurance coverage
- √ Free professional development for directors
- √ Free academic credit for students
- √ Student-friendly hotels
- √ Gift for the Director
- √ Gift for each student



WORLDSTRIDES PROPOSAL CONTINUED

PAYMENT OPTION: Group-billed

COMMENTS

All prices quoted in CAD. Costs based on 29 full-paying participants and 1 complimentary package. This estimate includes transportation estimated, activities as quoted below, and your base package costs. The final cost may change depending on final transportation costs, activities or meals selected, and your final number of registrants and rooming list submission. Pricing, itineraries, total price, transportation, and activities are subject to change. Quote prepared by Eric Reynolds TICO# T1488335

ADDITIONAL OPTIONS, ACTIVITIES, AND/OR MEALS

Description	Number of Participants	CAD Price per Participant	Total Price
Day 1		\$0.00	\$0.00
Check In to Hotel		\$0.00	\$0.00
Explore Times Square (on own)		\$0.00	\$0.00
Dinner in Little Italy	30	\$38.36	\$1,150.80
Day 2		\$0.00	\$0.00
Breakfast at Hotel	30	\$20.55	\$616.50
Sounds of the City Tour/NY City Guided Tour	30	\$28.77	\$863.10
TBD Broadway Show	30	\$205.50	\$6,165.00
Ellen's Stardust Diner - Dinner	30	\$65.76	\$1,972.80
Day 3		\$0.00	\$0.00
Breakfast at Hotel	30	\$20.55	\$616.50
Empire State Building (students)	26	\$38.36	\$997.36
Empire State Building (adults)	4	\$60.28	\$241.12
Box Lunch at Festival	30	\$24.66	\$739.80
Perform at Heritage Festival		\$0.00	\$0.00
Awards Ceremony at Riverside Church		\$0.00	\$0.00
Circle Line Dinner Cruise		\$0.00	\$0.00
Insurance (students)	24	\$71.00	\$1,704.00
Insurance (adults)	6	\$103.00	\$618.00
		\$0.00	\$0.00
TOTAL ADDITIONAL ACTIVITIES			\$15,684.98

NOTE: ALL PRICES QUOTED IN CAD. PACKAGE PRICE BASED UPON ROOM OCCUPANCY. BUS AND AIR PRICE SHOWN ARE FOR A LIMITED TIME ONLY; THEY MAY VARY BASED ON ITINERARY AND FINAL NUMBER OF PARTICIPANTS. BROADWAY SHOW TICKETS, OTHER ADMISSIONS AND MEALS ARE NOT BEING HELD AND PRICES ARE ESTIMATES BASED ON PRIOR SEASON PRICES AND SUBJECT TO CHANGE. AVAILABILITY NOT GUARANTEED UNTIL DEPOSIT IS RECEIVED AND ACTIVITIES ARE BOOKED. NO FORMAL RESERVATIONS HAVE BEEN MADE AT THIS TIME.

RELEASE AND INDEMNIFICATION FORM FOR EDUCATION TRIPS
Category 4 or 5 - Students over 18 Years

The Peterborough Victoria Northumberland and Clarington Catholic District School Board will make available the opportunity of participating in Choral Music Festival (describe activity) to its students on or about April 18-22nd 2024.

THIS FORM MUST BE READ AND SIGNED BY ALL STUDENTS WHO WISH TO GO.

ELEMENT OF RISK

Educational activity programs, such as, choir (describe activity), present various elements of risk. Accidents resulting from such activities may occur and cause injury. The risk associated with the activity MUST be assumed by the participants.

ACKNOWLEDGEMENT

I, _____ understand and accept the above and provide the Peterborough Victoria Northumberland and Clarington Catholic District School Board with the following waiver of liability and indemnification agreement:

RELEASE AND INDEMNIFICATION AGREEMENT

I, _____ hereby release the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all liability for any injury sustained by me, regardless of how caused, resulting from my participation in the _____ (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about _____.

I further agree to indemnify and save harmless the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all suits, demands, torts, and actions of any kind which may be brought against its staff or agents for which it/they may become liable by reason of any injury, loss, damage or death resulting from, or occasioned to, or suffered by any person or any property, by reason of any act, neglect or default of mine.

Signature of Student: _____ Date: _____

INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS
Category 3, 4 or 5 - Students Under 18 Years (and Category 2 if engaging in High Care Activities)

The St Mary Secondary is arranging
(name of school)
Choral Festival April 18th - 22 - 2024
(description of activity and dates)

**THIS FORM MUST BE READ AND SIGNED BY EVERY STUDENT WHO WISHES TO PARTICIPATE
 AND BY A PARENT OR GUARDIAN OF A PARTICIPATING STUDENT.**

ELEMENTS OF RISK:

Educational activity programs, such as choir involve certain elements of risk. Injuries may occur while participating in these activities. The following list includes, but is not limited to, examples of the types of injury which may result from participating in _____:

1. _____ (describe activity)
2. _____
3. _____

The risk of sustaining these types of injuries result from the nature of the activity and can occur without any fault of either the student, or the school board, its' employees/agents or the facility where the activity is taking place. By choosing to take part in this activity, you are accepting the risk that you/your child may be injured.

The chance of an injury occurring can be reduced by carefully following instructions at all times while engaged in the activity.

If you choose to participate in _____ on _____, you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

The Peterborough Victoria Northumberland and Clarington Catholic District School Board does not provide accidental death, disability, dismemberment or medical expense insurance on behalf of the students participating in this activity.

ACKNOWLEDGEMENT

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ACTIVITY DESCRIBED ABOVE, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

Signature of Student: _____ Date: _____

Signature of Parent/Guardian: _____ Date: _____

PERMISSION

I give _____ permission to participate in the _____
(name of student) (description of activity)
 to be held on or about _____. If my child is participating in an International excursion, I will keep apprised of
(date)
 travel advisories in place at the time of the trip.

Signature of Parent/ Guardian: _____ Date: _____

Release and Indemnification Form

New York

NOTE TO PARENTS AND STUDENTS

The Peterborough Victoria Northumberland Clarington Catholic District School Board is arranging an excursion to Chicago through WorldStrides Educational Travel and Experiences during the period

April 18, 2024 to April 22, 2023

THIS FORM MUST BE READ AND SIGNED BY EVERY STUDENT WHO WISHES TO PARTICIPATE AND BY A PARENT OR GUARDIAN OF A PARTICIPATING STUDENT.

The PVNCCDSB (St. Mary Secondary School) does NOT provide any accidental death, disability, dismemberment or medical expense insurance for students participating in this excursion; however each student may be covered by additional medical insurance, purchased privately at their own expense.

I _____, as legal guardian, understand and accept the above and provide the PVNCCDSB (St. Mary Secondary School) with the following waiver of liability and indemnification agreement.

I _____, as legal guardian, hereby release the PVNCCDSB (St. Mary Secondary School) and its staff and agents from any and all liability for any injury sustained by my child, regardless of how caused, resulting from their participation in the Chicago ^{New York} trip arranged through the PVNCCDSB (St. Mary Secondary School) during the dates above.

I _____, as legal guardian, give the teachers in charge of this trip, as well as agents of **WORLDSTRIDES**, permission to take my child out of the country and to be in charge of their well-being while traveling abroad. I designate them to provide medical treatment as deemed necessary while away and to act as a judicious parent while on the trip. I further agree to indemnify and save the PVNCCDSB (St. Mary Secondary School) and its staff and agents from and against any and all suit, demands, torts, and actions of any kind which may be brought against its staff or agents for which it/they may become liable by reason of any injury, loss, damage, or death resulting from, or occasioned to, or suffered by any person or any property, by reason of any act, neglect or default of mine or my child's.

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ST. MARY TRIP TO New York, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

(Parent/Guardian signature)

(Date)

NOTE TO STUDENTS

The Peterborough Victoria Northumberland Clarington Catholic District School Board is arranging an excursion - St Mary Secondary - Tanya Earle

READ THE FOLLOWING WITH A PARENT/GUARDIAN

I, _____, as a student participating on this excursion, agree to cooperate fully with the supervisors of this trip

- not putting myself or the group at risk at any time (including theft, vandalism, ignorance of the law...)
- I will not wander from the group or "pair off" but will join with everyone as a group, or in an assigned group.
- I will follow the curfew outlined by the teachers each night and stay in my own room after the curfew check is done.
- Students must be accompanied by a teacher or adult chaperone at all times.
- I will participate fully in all group activities and be punctual.
- I will adhere to the school rules as outlined in the Code of Conduct, which include being respectful of all timelines, curfews and limits set by my supervisors.
- I will abstain from all alcohol, non-medicinal drug consumption and any other illegal substances, including cannabis. I will also abstain from all tobacco products, including vaping and electronic cigarettes.
- I will not bring or purchase/view inappropriate visual or auditory material

If I fail to observe these expectations, I realize the consequences may include being sent home, suspension from school, and the loss of any redemption for remaining tour activities and costs.

(Student Signature)

(Date)



Peterborough, Virginia
Roanoke and Salem
School District School Board

EMERGENCY ACTION PLAN
Category 3, 4 or 5 (and Category 2 if engaging in High Carb Activities)

Trip: Choral Festival New York
 Date: April 18-22 2024
 Supervisor in Charge: Tanya Earle

Emergency Item	Action Plan
Emergency Contacts Include full names and phone numbers for the following individuals: Supervisor in Charge Additional Supervisors School Principal	Tanya Earle 905-375-4182 - 2 ^{0th} Laura Finnan 905-269-5769 - 3 rd trip CLarey Ellis-Stretch 416-917-3304 - 3 rd trip Paul Stretch 416-917-3304 - 2 nd trip Marie Anderson 905-269-7433 - 2 nd trip Jason Roberts 289-251-4061
Location of Activity Address of Facility	New York Marriott Hotel Newark Liberty 1 Hotel Rd 1-973-623-0006
Student List Include full student names and birthdates	Tammy Smith to forward
Parent Contact List Include full parent names and phone numbers	Tammy Smith to forward

<p>Nearest Hospital Address of nearest Hospital</p>	<p>Chicago Hospital 5758 Maryland Ave Chicago</p>
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<p>Border Crossing Plan Include an emergency plan if a student and/or staff member are turned away at the border by a border services officer. Who is picking them up? Does the whole group stay with them or one designated person? Is the whole trip canceled? How do you communicate to that student's parents if they are denied entry?</p>	<p>We will have one of our extra chaperones that are traveling by car, wait at the border until a parent arrives. We have email and cell phone numbers of all students participating</p>
<p>First Aid Kit A first-aid kit must be accessible at all times</p>	<p>It is</p>
<p>Plan of Care A copy for each applicable student must be printed from Edsemlli</p>	<p>Copy with attendance sheet in main choir binder that travels with the group at all times</p>
<p>Concussion Protocol A copy of the required policy and forms must be available for completion in the event of a suspected concussion</p>	<p>N/A</p>

<p>Heat Warning Monitor Environment Canada/local Public Health recommendations Encourage staff and students to drink lots of cold fluids Avoid strenuous physical activities Wear light, loose fitted and breathable clothing Avoid direct exposure to sun Wear hat, sunglasses and apply sunscreen Alter schedule for the day to put strenuous tasks before heat rises (if possible) Provide a cooling room, if available</p>	<p>Follow the guidelines outlined to the left</p>
<p>Cold Warning Establish "warm areas" for lunch and work/rest breaks Encourage the use of warm clothing for outdoor play Encourage the use of layers for outdoor play Encourage staff to wear appropriate footwear Follow AP816 "Extreme Weather"</p>	<p>Follow the guidelines outlined to the left</p>



<p>Tornado Warning Seek shelter immediately Make an effort to move portable classes indoors Move students to lowest level of building Move students away from windows, doors, outside Put as many walls as possible between staff/students & outside (ideal locations include washroom, change rooms, interior rooms) Coordinate which stairwell should be used by which class Guide staff and students to crouch low, head down and protect the back of your head with your arms.</p>	<p>Follow the guidelines outlined to the left</p>
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<p>Thunderstorm Warning <i>When lightning is seen or thunder is heard, staff will immediately suspend outdoor activities and have staff and students take shelter in a protected area. Establish the protected area and ensure all staff know where it is.</i></p>	<p><i>Follow the guidelines outlined to the left</i></p>
<p>High Wind Warning <i>Precautions will be taken when wind speeds are greater than 40 km/h. Activity is to stop or be moved indoors when wind poses a risk to participants. Schools MUST suspend outdoor activities when an Environment Canada wind warning has been issued (wind speeds of 70 km/h or gusts of 90 km/h)</i></p>	<p><i>Follow the guidelines outlined to the left</i></p>
<p>Flood Advisory <i>When issued by the local conservation authority, schools will take advised precautions to maintain the safety of staff and students.</i></p>	<p><i>Follow the guidelines outlined to the left</i></p>



[Canada.ca](#) > [Travel](#) > [Destinations](#)



[COVID-19: travel health notice for all travellers](#)



United States travel advice



Take normal security precautions

Latest updates: Editorial change

Last updated: October 26, 2023 10:41 ET

On this page

- [Risk level](#)
- [Safety and security](#)
- [Entry and exit requirements](#)
- [Health](#)
- [Laws and culture](#)
- [Natural disasters and climate](#)
- [Need help?](#)



Risk level

United States - Take normal security precautions

[Take normal security precautions](#) in the United States

[↑ Back to top](#)

Travel Guard®



TRAVEL INSURANCE & GLOBAL ASSISTANCE

SCHEDULE OF BENEFITS

Insurance	Deluxe Package	
Trip Cancellation, Interruption and Delay Coverage	YES	
School Board Ruling Insurance*	YES	
Emergency Medical Coverage	YES	
24-Hour Emergency Medical Assistance	YES	
Baggage Insurance Coverage	YES	
Accidental Death & Dismemberment	In Flight	100,000
	Non Flight	25,000

All benefits and premiums are quoted in Canadian currency.

* Subject to payment of additional premium.

The Travel Industry Council of Ontario (TICO) strongly recommends that every passenger purchase travel insurance prior to departure as protection against unforeseen and costly events.

QUESTIONS?

CALL: 1.866.648.8425

Refer to product number: 800209



3280 Bloor Street West, Suite 901
Toronto, ON M8X 2X3
416.486.6440 or 1.800.267.6425

TRIP CANCELLATION, INTERRUPTION AND DELAY COVERAGE

Trip Cancellation: If you must cancel your trip due to a covered risk prior to your departure date, this policy reimburses pre-paid non-refundable expenses up to the sum insured.

Trip Interruption: If your trip is interrupted due to a covered risk, on or after the departure date of the insured trip, we will pay for the non-refundable, unused trip arrangements for which you have already paid and additional travel transportation expenses to return you to your original departure point.

Trip Delay: If your trip is delayed due to a covered risk after the scheduled return date of the insured trip we will pay for commercial accommodations and meals.

Next Occupancy Charge: If you have prepaid shared accommodations and your travel companion(s) cancel the trip for a covered risk and you elect to travel as originally planned, you will be reimbursed the next occupancy charge.

Missed Connection: If you miss a connection or must interrupt your trip because of the delay of a private automobile or your connecting passenger plane, ferry, cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the vehicle; a traffic accident; an emergency, police-directed road closure; or weather conditions, we will reimburse you up to \$800 for the extra cost of your one-way airfare via the more cost-effective itinerary to your next destination or to your original point of departure.

SCHOOL BOARD RULING INSURANCE

If you have purchased the Deluxe Package and paid the additional premium, this coverage is included in your package.

School Board Ruling: If you must cancel your trip due to a school board ruling as a result of a union mandated teachers' labour strike or a school board or principal of the school determination that there is a risk of harm to students travelling to a specific region of a country included in your trip, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on your Application for Insurance.

If you must cancel your trip due to a school board ruling for any other reason, or the principal of the school advising of cancellation, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on your application for insurance.

EMERGENCY MEDICAL COVERAGE

Hospital and Medical Expenses: Coverage for the actual expenses related to the medical attention you need during your trip if a medical condition begins unexpectedly after your departure date.

Bedside Companion Travel and Subsistence: If you are travelling alone and are admitted to a hospital for 3 days or more, we will pay for someone to be with you.

BAGGAGE INSURANCE COVERAGE

Baggage & Personal Effects Loss Benefit: Can reimburse you if your baggage is lost, stolen, or damaged while on your trip, subject to the maximum benefit limit.

Baggage Delay Benefit: If your baggage is delayed more than 24 consecutive hours, you can be reimbursed for the purchase of necessary personal effects, subject to the maximum benefit limit.

Please note: This Baggage and Personal Effects insurance does not cover and no benefit is payable for any claim arising for loss or theft of: glasses of any type, contact lenses, prescription drugs, money, tickets, mobile phones, computers and accessories, CDs, DVDs and personal entertainment devices.

ACCIDENTAL DEATH & DISMEMBERMENT

Accidental Death & Dismemberment: Pays for loss of life or limb if an accidental bodily injury is sustained within 365 days of an accident during your Trip.

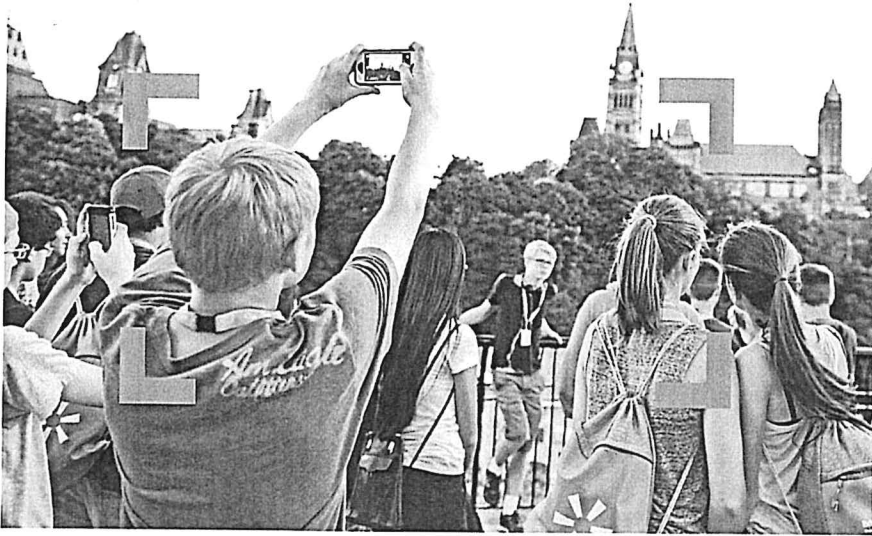
RESTRICTED BENEFITS:

Please Note: The policy does have restricted benefits. It is the passenger's or passenger's guardian's responsibility to contact Travel Guard for clarification of coverage.

A pre-existing condition exclusion applies to medical conditions and/or symptoms that existed prior to travel. There may be no coverage if you have a pre-existing condition.

Parent/guardian/student change of mind regarding participation or conflicting personal schedules resulting in cancellation of trip participation is not a covered benefit.

You must notify us at 1.856.878.0192 or 416 646.3723 (collect) prior to any emergency medical treatment or hospitalization. Failure to do so will result in your being responsible for 30% of any eligible expenses incurred unless your medical condition prevents you from calling. You must call as soon as medically possible or have someone call on your behalf.



Travel Insurance & Global Assistance



800209 P1, P4 0315; P2, P5, P6 0916

In the event of a claim, please refer to the above product number.

PRIVACY PRINCIPLES

We abide by the Privacy Principles of the AIG Insurance Company of Canada and want You, Our policyholders, Insureds and claimants (referred to as "Customers" or "You"), to be aware of how and why We handle personal information. We work hard to respect and maintain Your privacy. However, the very nature of Our business is such that the collection, use and disclosure of personal information is fundamental to the products and services We provide.

For the purposes of the Privacy Principles, personal information means information that identifies an individual. For example: an individual's name, birth date, address, age, health and financial information is personal information which We may collect, use and in certain circumstances, where necessary, disclose, in the course of providing insurance services and carrying on business. By applying for or purchasing AIG's products and services, You are providing Your consent to Our collection, use, and disclosure of Your personal information for insurance purposes and carrying on business, as set out in the Privacy Principles.

You may obtain a copy of the Privacy Principles on Our website at www.aig.ca or request a copy by contacting Us at:

The Privacy Officer

c/o AIG Insurance Company of Canada

120 Bremner Boulevard, Suite 2200

Toronto, ON M5J 0A8

1-800-387-4481

PLEASE READ THIS POLICY CAREFULLY

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that You read and understand Your Policy before You travel as Your coverage may be subject to certain limitations or exclusions.

This Policy provides complete descriptions of the benefits, terms, conditions, limitations and exclusions of Your insurance coverage. This insurance is designed to cover certain medical expenses resulting from unanticipated accidents. Your Policy may not provide coverage for Medical Conditions and/or symptoms that existed before Your Trip. Check to see how this applies in Your Policy and how it relates to Your Departure Date, date of purchase or effective date.

In the event of an Accident, Injury or Sickness, Your prior medical history may be reviewed when a claim is made.

If Your Policy provides travel assistance, You may be required to notify the designated assistance company prior to Treatment. Your Policy may limit benefits should You not contact the assistance company within a specified period.

This Policy contains a clause that may restrict Your right to designate a beneficiary. See page (enter page number when all changes are made) of this Policy for detailed information with respect to this restriction. Further information can also be obtained from Travel Guard Canada.

Limitation of Action

Every action or proceeding against an Insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or other applicable legislations.

This Policy is the only contract under which benefits are paid. Please read Your Policy with care so You will understand the coverage.

This Policy is the only contract under which benefits are paid. Please read Your Policy with care so You will understand the coverage.

YOU ARE NOT ELIGIBLE FOR ANY COVERAGE UNDER THIS POLICY IF:

1. A licensed Physician has diagnosed You with a Terminal Illness.
2. You have undergone a bone marrow transplant or an organ transplant (excluding corneal transplant) that requires the use of anti-rejection (immune suppression) drugs.
3. You require dialysis of any type for a kidney disease.
4. In the last 12 months, You have been prescribed or utilized home oxygen therapy at any time.

SCHEDULE OF BENEFITS

COVERAGE	MAXIMUM LIMIT
OPTION/PLAN 1: MEDICAL PLAN	
Hospital & Medical Expenses	\$2,000,000
Expenses Related to Your Death	\$5,000
Accidental Death & Dismemberment (In-Flight Only)	\$100,000
Accidental Death & Dismemberment (Non-Flight Only)	\$25,000
Subsistence & Out of Pocket Expenses (Max \$300 per day)	\$1,200
Emergency Dental Expense	\$1,800
Emergency Air Transportation	Unlimited
Bedside Companion	Included
Emergency Assistance	Included
OPTION/PLAN 2: DELUXE PACKAGE	
Includes all the coverage in OPTION/PLAN 1 plus the following:	
Trip Cancellation	Up to \$15,000
Trip Interruption	Up to \$15,000
Next Occupancy	Unlimited
Missed Connection	\$800
Schedule Change	\$800
Flight Delay (\$50 per 12 hours)	\$200
Return of Vehicle	Unlimited
Baggage and Personal Effects (Max \$250 per article)	\$2,000
Baggage Delay (\$50 per 24 hours)	\$500
Bag Trak	Included
Vacation Rain Check (Travel voucher)	\$500
OPTION ADDITIONAL COVERAGE*	
Available as optional additional coverage to Option/Plan 2 only	
School Board Ruling	Included

*Subject to payment of an additional premium.

RESTRICTED BENEFITS

1. This Policy covers losses resulting from unforeseeable and Emergency circumstances only.
2. Pre-existing condition exclusions apply to Medical Conditions and/or symptoms that existed prior to travel and, in certain coverage, prior to the date You purchased Your coverage. There may be no coverage if You have a pre-existing condition.
3. You must contact Us before seeking medical attention and a failure to call will result in Your being responsible for 30% of any eligible expenses incurred, or no reimbursement, unless Your Medical Condition prevents You from calling. You must call as soon as medically possible or have someone call on Your behalf.
4. Our medical department must approve all medical procedures (including, but not limited to, cardiac procedures and cardiac catheterization) in advance. A failure to call will result in Your being responsible for 30% of any eligible expenses incurred unless Your Medical Condition prevents You from calling, in which case You must call as soon as medically possible or have someone call on Your behalf.
5. If You choose not to receive Treatment or services from a Provider as directed by Us You may be responsible for 70% of any eligible expenses incurred.
6. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions.
7. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations.
8. This Policy will not cover any loss, Injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region.
9. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

Despite any other provision contained in the contract, the contract is subject to the statutory conditions in the Insurance Act respecting contracts of Accident and Sickness insurance.

IMPORTANT INFORMATION

Some words have very specific meanings that are set out in the Definitions Section. These words are capitalized in this Policy document when the Policy definition applies with the exception of titles.

Along with this Policy document, You should have received a Confirmation of Coverage that sets out details specific to the product You purchased. Our medical questionnaire (if applicable) will be sent to You for Your review to ensure You have answered the questions correctly.

All of these documents make up Your contract of insurance. If You did not receive all of these documents, if any information contained in these documents is incorrect, or if You have questions regarding Your coverage, it is Your responsibility to contact Us. You should bring all of these documents with You when You travel

DEFINITIONS

This Policy covers losses arising from sudden, unexpected and unforeseeable circumstances only. Some words have very specific meanings that are set out in the Definitions Section. These words appear capitalized in this Policy document when the Policy definition applies.

Accident/Accidental means a sudden, unexpected, unintended, unforeseeable, external event, occurring during an Insured Trip that independently of any other cause, results in Injury (or damage, if the context relates to property loss or damage).

Accidental Bodily Injury means an Injury sustained during Your Trip which is caused by external violent and purely Accidental means, directly and independently of all other causes.

AD&D means Accidental Death and Dismemberment.

Age means Your age on Departure Date.

Application for Insurance means computer printout, printed form, invoice or document which confirms the coverage for which You have paid the required premium. The application for insurance forms part of this Policy.

Change(s) in Medication means any change in the kind, type, dosage or action of medicine, and/or the Treatment prescribed by a Physician to manage a Medical Condition, including but not limited to a diet or a pacemaker adjustment (a pacemaker battery change is not considered a Treatment change in type or dosage). The following are not considered alterations or change(s) in medication: the change from a brand-named medication to a generic brand medication provided the usage or dosage has not changed; the dosage changes of the regulatory medications insulin and coumadin; and the decrease or elimination of a medication dosage, recommended by a Physician, provided it has been changed more than 90 days prior to Your Departure Date and has not had an effect on Your Medical Condition.

Child/Children means an unmarried dependent son or daughter under the age of 21 or an unmarried, dependent son or daughter who is mentally or physically challenged.

Common Carrier means an air, land, or sea conveyance operated under a license for the transportation of passengers.

Controlled means a Medical Condition is not worsening and there has been no alteration in any medication or its usage or dosage for the condition, nor any Treatment, prescribed or recommended by a Physician, or received, within the period before Your Trip specified in this Policy.

Departure Date means the date on which You are scheduled to leave Your province/territory of residence as shown on Your Application for Insurance.

Destination means any place where the Insured expects to travel to on his/her Trip.

Emergency means an unforeseen Medical Condition that takes place during the period of coverage.

Emergency Medical Treatment means Treatment required for the immediate relief of an acute symptom or that, according to a Physician, cannot be delayed until You return to Your original point of departure. It must

be ordered by a Physician (or in the case of dental Treatment, by a dentist) and administered by a licensed Physician, dentist, physiotherapist, chiropractor or podiatrist during Your Trip.

Family Member means Your Spouse; natural, step, or adopted Children; sons/daughters-in-law; persons for whom You are the legal guardian; parents; parents-in-law; step-parents; sisters; brothers; sisters/brothers in-law; step-sisters/brothers; grandparents; grandchildren; aunts; uncles; nieces; and nephews.

Government Health Insurance Plan (GHIP) means the coverage that the provincial/territorial governments provide to residents of Canada.

Home means Your province/territory of residence or the place from which You leave on the first day of coverage and to which You are scheduled or ticketed to return on the last day of coverage.

Hospital means a facility that is licensed as a hospital where in-patients receive medical care that has a registered nurse on permanent duty and that includes a laboratory and operating theatre. A clinic; an extended or palliative care facility; a rehabilitation establishment; an addiction centre; a convalescence, rest, or nursing home; home for the aged; or health spa is not a hospital.

Hospitalized/Hospitalization means the state of being admitted to a Hospital and receiving Emergency Medical Treatment on an inpatient basis.

Injury/Injured means a bodily injury caused by an Accident occurring while the Insured's coverage under the Policy is in force and resulting directly and independently of all other causes of loss covered by the Policy. The injury must be verified by a Physician.

Insured means a person for whom:

- a. any required enrollment form has been completed;
- b. any required plan or package cost has been paid;
- c. is covered under this Policy.

Insurer means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200 Toronto, ON M5J 0A8. This Policy is administered on AIG Insurance Company of Canada's, behalf by Travel Guard Group Canada, Inc. (Travel Guard Canada).

Key-person means someone to whom a dependent's full-time care is entrusted and who cannot reasonably be replaced, a business partner, or an employee who is critical to the ongoing affairs of Your business during Your Trip.

Medical Condition means complications of pregnancy within the first 31 weeks of pregnancy, a mental or emotional disorder that requires admission to a Hospital, Accidental Bodily Injury, illness, or disease validated by a Physician.

Mountain Climbing means the ascent or descent of a mountain requiring the use of specialized equipment, including pick-axes, anchors, bolts, crampons, carabineers and lead or top-rope anchoring equipment.

Passenger Plane means a certified multi-engine transport type aircraft provided by a regularly scheduled airline on any regularly scheduled Trip operated between licensed airports and holding a valid Canadian

Air Transport Board or Charter Air Carrier license, or its foreign equivalent and operated by a certified licensed pilot.

Physician means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A physician must be a person other than Yourself or Your Family Member.

Policy or Policies means this Policy, any riders or endorsements to the Policy and the Application for Insurance shall form the entire contract. This policy is valid only if the required premium has been received by Us and only We have the authority to change the contract or waive any of its terms, conditions or provisions.

Policy Effective Date means the date Your coverage begins, as stated on Your Application for Insurance.

Policy Expiry Date means the date Your coverage ends, as stated on Your Application for Insurance.

Prescription Drugs means drugs or medicine that can only be prescribed by a licensed Physician or dentist and are dispensed by a licensed pharmacist.

Professional means a person who is engaged in a specific activity and receives remuneration.

Provider means the Hospitals, clinics, Physicians, and other medical service providers, the use of which must be approved by Us at the time of the Medical Emergency.

Rental Car means a private passenger automobile used during Your Trip exclusively for transporting of passengers other than for hire.

Return Date means the date on which You are scheduled to return to Your original point of departure from Your Trip as shown on Your Application for Insurance.

Sickness means an acute illness, acute pain and suffering, or disease requiring Emergency Medical Treatment or Hospitalization due to the sudden onset of symptoms.

Spouse means someone to whom one (1) is legally married, or with whom one (1) has been living in a conjugal relationship for at least one (1) full year before the insurance starts.

Terminal Illness means a Medical Condition for which, prior to Your Policy Effective Date, a Physician gave a prognosis of eventual death or palliative care was received.

Terrorism means act(s) including but not limited to the use or threat of forces or violence (including hijacking and kidnapping) by an individual or group for the purpose of terrorizing or intimidating any person, government, group, association or the general public for ideological, political or religious reasons.

Travel Advisory means an advisory issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or a specific region of a country included in Your Trip.

Travel Companion means someone who shares travel arrangements with You up to a maximum of three (3) companions.

Travel Supplier means the tour operator, cruise line, and/or airline that provides pre-paid travel arrangements for the Insured's Trip.

Treatment means medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a Physician, including but not limited to Prescription Drugs, investigative testing, and surgery. Treatment does not include a regular medical check-up where there is no medical clinical signs or patient-portrayed symptoms.

Trip means Your travel outside Your Home for which coverage under this Policy has been purchased and is in effect.

Violent Acts means human physical force which injures or abuses You but does not include Your involvement in an illegal activity, felonious assault or self-inflicted Injury.

We, Us, Our means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200 Toronto, ON M5J 0A8. This Policy is administered on AIG Insurance Company of Canada's behalf by Travel Guard Group Canada, Inc. (Travel Guard Canada).

You, Yourself, Your means the person named as the Insured on the Application for Insurance.

ELIGIBILITY, EFFECTIVE & TERMINATION DATES

Eligibility: Travellers who enroll, accept and purchase coverage through the Travel Supplier no later than final Trip payment.

Effective Date: After the premium has been paid, Trip Cancellation coverage will be effective for an Insured at 12:01 a.m. standard time on the date following receipt by the Insurer or the Insurer's authorized representative of any required plan cost.

All other coverages will begin on the later of:

- a. 12:01 a.m. standard time on the scheduled Departure Date shown on the travel documents; or
- b. the date and time the Insured starts his/her Trip, provided the required plan cost has been paid.

Termination Date: All coverage, other than Trip Cancellation, ends on the earlier of:

- a. the date the Trip is completed;
- b. the scheduled Return Date;
- c. the insured's arrival at the return Home on a round Trip.

The Trip Cancellation coverages ends on the earliest of:

- a. the cancellation of the Insured's Trip; or
- b. the date and time the Insured starts on his/her Trip.

Premium: By paying the premium for this insurance, You agree that:

1. We may verify Your health card number and other information required to process Your claim, with government and other authorities;
2. Physicians, Hospitals and other medical Providers are authorized by You to provide to Us any and all information they have regarding You, while under observation or Treatment, including Your medical history, diagnoses and test results; and
3. We may disclose the information available under 1) and 2) above and from other sources to such other persons, as may be required for the purposes of providing assistance about or processing Your claim for benefits.

Automatic Extension of Coverage: If You, Your Travel Companion or Family Member travelling with You is Hospitalized on Your Return Date or Policy Expiry Date, Your coverage will automatically be extended at no additional premium for the period of Hospitalization and up to 72 hours after discharge. In addition, coverage will automatically be extended for up to 72 hours when there is a delay of a Common Carrier on which You are a passenger.

GENERAL CONDITIONS

All of the following conditions apply to all coverage under this Policy.

1. We will insure You against eligible expenses incurred as the result of an Emergency or pay benefits for other covered losses in accordance with the product selected by You under the heading Schedule of Benefits. All benefits are subject to the terms, conditions, limits and exclusions of this Policy. The maximum period of coverage under this Policy shall not exceed 12 consecutive months. Your application for Emergency Medical Plan (Option/Plan 1) must be submitted and the premium must be paid prior to Your Trip Departure Date. Your application for Deluxe Package (Option/Plan 2) must be submitted and the premium paid at the time of booking your Trip. Coverage will be declared null and void if: a) the premium is not received; b) the cheque is not honoured; or c) credit card charges are declined for any reason.
2. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions.
3. You must, at all times while You are covered under this Policy, act in a prudent manner so as to minimize costs to Us.
4. If any benefits payable to You under this Policy are in addition to similar benefits payable to You by any other insurer, total benefits paid to You by all insurers must not exceed Your actual total expenses. If You are covered under more than one (1) of Our Policies, the total amount paid to You will not exceed Your actual expenses; and the maximum to which You are entitled is the largest amount specified for the benefit in any one (1) of Our Policies. We co-ordinate payment of benefits with all insurers who provide You benefits similar to those provided under this Policy, up to a maximum of the largest amount specified by each insurer. We are last payor. We have full rights of subrogation. In the event of a payment of a claim under this Policy, We have the right to proceed, in Your name but at Our expense, against third parties who may be responsible for giving rise to a claim under this Policy. You will execute and deliver documents as necessary and co-operate fully with Us so as to allow Us to fully assert Our rights. You will do nothing to prejudice such rights.
5. Notwithstanding any provisions contained herein, this Policy is subject to the statutory conditions of the Insurance Act applicable to contracts of Accident and Sickness insurance and the laws and regulations in Your province/territory of residence in Canada. For non-residents, the Insurance Act and the laws and regulations of the Province of Ontario will apply.
6. The Application for Insurance, this Policy and any riders or endorsements to the Policy shall form the entire contract. Only We have the authority to change the contract or waive any of its terms, conditions or provisions. Any provision of this Policy which is in conflict with any federal law or provincial/

7. All premiums, benefits, and limits are quoted in Canadian currency. To facilitate direct payment to Providers, We may elect to pay the claim in the currency of the country where the charges were incurred, based on the rate of exchange established by any chartered bank in Canada on the last date of service, or where cheques are issued directly to doctors, Hospitals or other medical Providers, on the date of issuance. No refund of premium will be made in the event a claim has been incurred or paid under this Policy, or in respect of the Trip cancellation or interruption coverage after it is effective. Our liability under this Policy is limited solely to the payment of eligible benefits, up to the maximum amount specified herein for any loss or expense. Our maximum limit of liability resulting from all occurrences within a 168-hour period will be \$10,000,000 in the aggregate. If loss for all Insureds exceeds \$10,000,000, We will pay each Insured that portion of the benefit stated which \$10,000,000 bears to the total loss of all persons under all Travel Guard Canada Policies. We do not assume responsibility for the availability, quality, results or outcome of any Treatment or service, or Your failure to obtain any Treatment or service covered under the terms of this Policy.
8. If You have misstated or misrepresented any information on Your Application for Insurance which results in: (i) Your not paying the sufficient premium, or (ii) Your not being eligible for the option/plan which You have chosen, then any claim submitted by You will be denied and/or Your Policy will be declared null and void.
9. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations.
10. This Policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region.
11. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

GENERAL EXCLUSIONS

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (outlined under the Exclusions section for each benefit section), this Policy does not cover and no benefit is payable for any claim arising from:

1. Routine or elective Treatment for pregnancy within the first 31 weeks of pregnancy; abortion; childbirth or complications of childbirth; pregnancy or complications thereof within the nine (9) weeks before or any time after the expected date of delivery; expenses incurred by an infant less than 15 days old or a person not named as an Insured on Your Application for Insurance; or a Medical Condition arising from or related to a congenital birth defect;
2. Emotional, mental or nervous disorders or other acute psychosis (including stress) while sane or insane by whatever cause that does not require admission to a Hospital;
3. Committing or attempting to commit suicide or intentionally self-inflicted Injury;
4. Your being impaired or adversely influenced by medication, Prescription Drugs, alcohol, prohibited drugs or intoxicants of any kind;

5. A Trip undertaken in contravention of a Physician's recommendation or after the manifestation of medical symptoms which would cause an ordinarily prudent person to seek medical advice; or where a Terminal Illness prognosis has been given;
6. A Trip undertaken for the purpose of securing medical Treatment, consultation or advice; whether or not recommended by any Physician;
7. Elective, non-Emergency, or cosmetic medical or dental Treatment or routine follow-up procedures including but not limited to Treatment for varicose veins, gout, arthritis, cataracts;
8. Any medical procedure, Hospitalization or air ambulance service that was not previously authorized or arranged in advance by Us;
9. Civil unrest, acts of foreign enemies, acts of war, or rebellion, whether declared or not;
10. Any loss arising directly or indirectly out of, or contributed to by, or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon;
11. Any unlawful or criminal/criminal-like acts or contravention of any statutory law/regulation; participation in protests or commercial sexual transactions; (committed by You, Your Family Member, Your Travel Companion, or Your Travel Companion's Family Member whether an Insured or not);
12. Rock or Mountain Climbing; participation in a motor sport, motor racing or speed contests; or scuba diving (unless You hold an open water diving certificate);
13. Your Professional participation in an organized sport;
14. Operating or learning to operate any aircraft, as pilot or crew;
15. Engagement in manual labour for wages or profit including the operation of transport vehicles; performing employment duties on any aircraft or ship; performing duties in any regular armed forces service;
16. A travel, immigration or work visa that is not issued due to a late application, or has been previously refused;
17. Expenses incurred in Your province/territory of residence (unless specifically provided for in this Policy);
18. Any interest, finance or late payment charge;
19. Expenses incurred if You chose to travel to or in a country or to or in a specific region of a country if there was a Travel Advisory issued after Your Policy Effective Date by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip;
20. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions;
21. Concealment or Fraud: The Insurer does not provide coverage if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the Policy or claim;
22. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations;
23. This Policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region;
24. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

If You have purchased and paid the applicable premium for Option/Plan 2, the following benefits, up to the limit shown below, will apply if an Insured cancels his/her Trip or is unable to continue on his/her Trip due to one (1) of the following unforeseen events subject to the General Conditions and General Exclusions listed in the Policy.

If You must cancel Your Trip before Your Departure Date, You must notify Us within 24 hours of notification of the need to cancel. Failure to do so will result in the benefits being restricted to the Trip cancellation benefits which were in effect on that date.

If You are unable to depart on Your scheduled Trip or return to Your original departure point, due to a covered risk, We will pay airfare and/or unused, non-refundable, prepaid travel arrangement costs up to the policy limit, provided that the charges are not recoverable from any other source.

The following risks are covered prior to Your Departure Date.

- a. You, Your Travel Companion, Your Family Member, Your Key-person, or Your Travel Companion's Family Member develops a Medical Condition or dies; Your friend dies; or the person who is providing care and supervision of Your Child/Children while You are on Your Trip becomes Hospitalized or dies.
- b. You, Your Spouse, Your Travel Companion, or Your Travel Companion's Spouse a) becomes pregnant after You book Your Trip and Your Departure Date falls during the nine (9) weeks before the expected delivery date or b) legally adopts a Child and the date of the adoption falls during Your Trip.
- c. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse loses a permanent job which any of You have had for at least 12 months (excluding contract work) because of layoff or dismissal without just cause; or Your employer, Your Spouse's employer or Your Travel Companion's employer initiates a job transfer which necessitates relocation of principal residence within 30 days of Your scheduled Departure Date (not applicable to self-employed persons). Your parent or legal guardian loses a permanent job, provided the employment has been active and with the same employer for at least 12 months, because of layoff or dismissal without just cause (not applicable if Your parent or legal guardian has contract work or temporary employment or is self-employed).
- d. Your parent's or legal guardian's employer initiates a job transfer which necessitates relocation of Your principal residence within 30 days of Your scheduled Departure Date (not applicable if Your parents or legal guardians are self-employed).
- e. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is called to service during Your Trip as a reservist, firefighter, or military or police staff, or called to jury duty or to be a defendant in a civil suit; or You or Your Spouse are subpoenaed as a witness.
- f. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is quarantined or hijacked.
- g. You or Your Spouse is unable to occupy Your principal residence or to operate Your business because of a natural disaster.
- h. A Travel Advisory is issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip after You purchase Your Policy.
- i. Your or Your Travel Companion's visa is not issued for a reason beyond Your or Your Travel Companions control.
- j. Violent Acts while on Your Trip except for Violent Acts which occur in countries where travel advisories have been issued.
- k. Your or Your Travel Companion's Common Carrier is delayed by weather conditions for at least 30% of Your Trip and You or Your Travel Companion chooses not to continue Your Trip.

The following risks are covered on, or after, Your Departure Date.

- a. You, Your Travel Companion, Your Family Member, Your Key-person, or Your Travel Companion's Family Member develops a Medical Condition or dies; Your friend dies; or the person who is providing care and supervision of Your Child/Children while You are on Your Trip becomes Hospitalized or dies.
- b. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is called to service during Your Trip as a reservist, firefighter, or military or police staff, or called to jury duty or to be a defendant in a civil suit; or You or Your Spouse are subpoenaed as a witness.
- c. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is quarantined or hijacked.
- d. A Travel Advisory is issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip after you have departed on Your Trip.
- e. Violent Acts while on Your Trip except for Violent Acts which occur in countries where travel advisories have been issued.
- f. Your or Your Travel Companion's Common Carrier is delayed by weather conditions for at least 30% of Your Trip and You or Your Travel Companion chooses not to continue Your Trip.

Benefits for Trip Cancellation and Interruption

Trip Cancellation:

If You must cancel Your Trip due to a covered risk, prior to the Departure Date on Your Application for Insurance, You will be reimbursed for the non-refundable prepaid travel arrangement costs You selected on Your Application for Insurance and for which the premium You have paid.

Trip Interruption: If Your Trip is interrupted due to a covered risk, on or after the Departure Date shown on the Application for Insurance, We will pay for the non-refundable, unused Trip arrangements for which You have already paid and additional travel transportation expenses to return You to Your original departure point, (except Your prepaid unused return transportation).

Next Occupancy Charge: If You have prepaid shared accommodations and Your Travel Companion(s) cancels for a covered risk and You elect to travel as originally planned, You will be reimbursed the next occupancy charge.

Missed Connection: If You miss a connection or must interrupt Your Trip because of the delay of a private automobile or Your connecting Passenger Plane, ferry, cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the vehicle; a traffic Accident; an Emergency, police-directed road closure; or weather conditions, We will reimburse You up to \$800 for the extra cost of Your one-way airfare via the most cost-effective itinerary to Your next Destination or to Your original point of departure. (You must have been scheduled to arrive at Your point of boarding at least two (2) hours before the scheduled time of departure.)

Schedule Change: We will reimburse up to the maximum of \$800 for the change fees charged by the airline(s) if Your or Your Travel Companion's Trip is cancelled, interrupted or delayed because Your or Your Travel Companion's next connecting flight leaves earlier or later than originally scheduled providing a two-hour connecting time was originally scheduled.

Flight Delay: If Your flight is delayed, You will receive \$50 for each full 12 hours of the Trip that is missed. (Maximum claim \$200)

Return of Vehicle: Expenses to return Your vehicle – if You are unable to drive Your vehicle to Your original departure point as a result of a medical Emergency; We will cover the reasonable costs charged by a commercial agency to return Your vehicle. If You used a Rental Car during Your Trip, We will cover its return to the rental agency.

Vacation Rain Check: We will provide payment in the form of a redeemable travel voucher payable only to You, up to a maximum of \$500, if Your Trip is interrupted and causes You to return earlier than Your contracted Return Date forcing You to miss at least 70% of Your Trip due to the death or Hospitalization of a non-travelling Family member or Key-person (Hospital records and/or death certificate required). You must book the replacement Trip before the 180th day following the date of Your early return from Your interrupted insured Trip through the same Travel Supplier which booked Your original interrupted Trip. No benefit is payable if the Travel Supplier named on the coupon are insolvent.

Exclusions for all Trip Cancellation and Interruption Insurance

This coverage is subject to the General Exclusions listed in this Policy. Also, this Policy does not cover and no benefit is payable for any claim arising from:

1. Your or Your Travel Companion's knowledge at the time of booking or application for this insurance of any reason why the Trip might be cancelled or interrupted;
2. any Injury or Sickness incurred by You, Your Family Member, Your Travel Companion or his/her Family Member which manifests itself during the 90 days immediately preceding and including the date of Your Application for Insurance, unless the condition is Controlled through the taking of Prescription Drugs or medication and remains Controlled throughout the 90-day period. A Sickness has manifested itself when: a) medical care or Treatment has been given; or b) there exist symptoms which would cause a reasonably prudent person to seek diagnosis, care or Treatment;
3. travel which is planned contrary to medical advice, or where a Terminal Illness prognosis has been given, or after the manifestation of medical symptoms which would cause an ordinarily prudent person to seek medical advice;
4. travel for the purpose of visiting a person suffering from a Medical Condition and the Medical Condition (or ensuing death) of that person is the cause of cancellation or interruption of Your Trip;
5. expenses incurred as a direct result of Terrorism except when a Travel Advisory is issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip:
 - after You purchase Your Policy (for Trip Cancellation)
 - or after You depart on Your Trip (for Trip Interruption);
6. expenses incurred as the result of inadequate or invalid passport, travel or visa documentation required by countries included in Your Trip.

SCHOOL BOARD RULING WITH CANCEL FOR ANY REASON

The following benefit is available only on Option/Plan 2

Thilf You have purchased and paid the applicable premium for Option/Plan 2, the following benefits, up to the limit shown below, will apply if an Insured cancels his/her Trip or is unable to continue on his/her Trip due to one (1) of the following unforeseen events subject to the General Conditions and General Exclusions listed in the Policy.

If You must cancel Your Trip due to a school board ruling as a result of a union mandated teachers' labour strike or a school board or principal of the school determines that there is a risk of harm to students travelling

to a specific region of a country included in Your Trip, You will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on Your Application for Insurance.

In addition should the school board cancel the Trip for any other reason, or the principal of the school advises of cancellation, You will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on Your Application for Insurance.

EMERGENCY MEDICAL INSURANCE

This coverage is available if You have purchased and paid the applicable premium for Option/Plan 1 or Option/Plan 2 and is subject to the General Conditions and General Exclusions listed in this Policy. The Emergency medical attention You receive must be outside of Your Home unless specifically provided for in this Policy and be required as part of Your Emergency Treatment and ordered by a Physician or a dentist. The following benefits, up to the Policy limit shown below, will apply:

Emergency Medical:

1. We will pay for covered expenses incurred as a result of a medical Emergency, up to the Policy limits, for the actual expenses related to the medical attention You require if a Medical Condition begins unexpectedly after You leave Your province/territory of residence, and if these expenses are not covered by Your provincial/territorial health insurance plan or any other related insurance or reimbursement plan. Medical expenses will be limited to a maximum of \$25,000 if You are not covered under a Canadian provincial/territorial Government Health Insurance Plan (GHIP) or You are not a permanent resident of Canada. Canadian residents travelling outside their province/territory of residence for more than 182 days (212 days for Ontario and Newfoundland/Labrador) must receive written permission from their provincial/territorial government to maintain their GHIP.
2. We will pay covered expenses incurred as the direct result of Terrorism which causes Accidental Bodily Injury or Sickness to You during Your Trip. This Terrorism benefit is payable only after You have exhausted all other recovery sources. We will pay up to a maximum limit of \$10,000 as a direct result of Terrorism which causes Your death within 72 hours of the Terrorism occurrence. Our maximum limit of liability for all claims directly resulting from Terrorism occurring within a 72-hour period is \$500,000 in the aggregate. Our maximum limit of liability for all claims directly resulting from Terrorism occurring within a calendar year is \$1,000,000.

If loss for all Insureds exceeds the maximum limits listed above, We will pay each Insured that portion of the benefit stated which the maximum limits bear to the total loss of all Insureds under all Travel Guard Canada Policies after the end of the calendar year.

We, in consultation with Your attending Physician, reserve the right to return You to Your Home prior to any Treatment or following Emergency Treatment or Hospitalization for a Sickness or Injury, if on medical evidence You are able to return to Your Home without endangering Your health. If You elect not to return to Your Home of residence following the recommendation to do so, then any expenses incurred for continuing medical Treatment or surgery with respect to such Emergency will not be covered and all coverage and benefits under this Policy will cease.

Benefits for Emergency Medical Insurance

Emergency Medical Expenses:

1. Care received from a Physician in or out of a Hospital, the cost of a Hospital room to a maximum of semi-private rates, the rental or purchase (whichever is less) of a Hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose Your condition, and Prescription Drugs. All of the above must be prescribed by a Physician or a dentist. This benefit is limited to \$2,000,000.
2. Professional services referred by a Physician – care received from a licensed chiropractor, osteopath, physiotherapist or podiatrist, up to \$250 per category of practitioner.
3. Ambulance transportation – local ground ambulance service to a medical service Provider in an Emergency.

Emergency Evacuation and Repatriation: If approved in advance by Us, expenses to return You to Your original point of departure of the insured Trip if Your attending Physician recommends Your return because of Your Medical Condition or if Your attending Physician recommends Your return after Your Emergency Treatment, We will pay via the most cost-effective itinerary for one (1) or more of:

- The extra cost of an economy/charter class fare;
- A stretcher fare on a commercial flight;
- The return economy/charter class fare of a qualified medical attendant and the attendant's reasonable fees and expenses, if required by the airline;
- The cost of air ambulance transportation, pre-approved and arranged by Us; or
- A Travel Companion's extra fare to accompany You.

Expenses Related to Your Death: If You die during Your Trip from a covered risk, We will reimburse Your estate up to \$3,000 for the preparation of Your remains and the transportation container plus the transportation costs (using customary airline procedures) to Your original departure point of the insured Trip or up to \$2,000 for the cremation or preparation of Your remains and the cost of a standard burial container at the place of death. If someone is legally required to identify Your body and must travel to the place of Your death, We will pay the economy/charter fare via the most cost-effective itinerary for that person, and up to a maximum of \$300 for that person's hotel and meal expenses.

Subsistence Allowance: If a medical Emergency prevents You or Your Travel Companion from returning to Your original point of departure of Your insured Trip or if Your Emergency Medical Treatment or that of Your Travel Companion requires Your transfer to a location that is different from Your original Destination, We will reimburse Your expenses for meals, hotel, phone calls, and taxis, up to \$300 per day to a maximum of \$1,200. We will only reimburse these expenses if You have actually paid for them (receipts must be submitted).

Bedside Companion Travel and Subsistence: If You are travelling alone and admitted to a Hospital for three (3) days or more, We will pay the economy/charter class fare via the most cost-effective itinerary for someone to be with You. We will also pay up to a maximum of \$300 for that person's hotel and meals (receipts must be submitted) and cover him/her under this Policy, subject to the terms, conditions, limits and exclusions, until You are medically fit to return to Your Home. For an insured Child, a bedside companion is available immediately upon Hospital admission.

Emergency Dental: You are covered for the following dental expenses when required as Emergency Treatment and ordered or prescribed by a licensed dentist:

- a) If You need dental Treatment to repair or replace Your natural or permanently attached artificial teeth because of an Accidental blow to Your mouth, You are covered for the Emergency dental expenses You incurred during Your Trip and to a maximum of \$1,000 to continue necessary Treatment after You return to Your Home. This Treatment must be completed within 90 days after the Accident. This benefit is limited to a maximum of \$1,800.
- b) If You need dental Treatment in an Emergency, We will pay up to \$250 for the relief of dental pain.

Exclusions for Emergency Medical Insurance

This coverage is subject to the General Exclusions listed in this Policy. Also, this Policy does not cover and no benefit is payable for any claim arising from:

1. any Injury or Sickness that You have sought or received medical Treatment
 - (a) within 90 days prior to Your Trip departure if You are Age 59 or younger; or,
 - (b) within 180 days prior to Your Trip departure if You are Age 60 or older.
 UNLESS (applies to a and b): the condition is Controlled through the taking of Prescription Drugs or medication and remains Controlled throughout the applicable 90/180-day period. A Sickness has manifested itself when medical care or Treatment has been given, there has been a Change(s) in Medication, or there exists symptoms which would cause a reasonably prudent person to seek diagnosis, care or Treatment.
2. unless otherwise provided for in this Policy, expenses incurred for follow-up Treatment, recurrence of a condition or subsequent Emergency Treatment or Hospitalization for a condition or related condition for which You received Emergency Treatment during Your Trip.
3. cardiac procedures including cardiac catheterization, angioplasty or surgery, unless approval is specifically given by Us prior to the procedure being performed.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

This coverage is available if You have purchased and paid the applicable premium for Option/Plan 1 or Option/Plan 2 and is subject to the General Conditions and General Exclusions listed in this Policy. The following benefits, up to the Policy limit shown below, will apply:

If the total amount of all AD&D benefits You have under Our Policies is more than Your in-flight Policy limit Our aggregate liability will not exceed Your in-flight Policy limit and any excess insurance will be void, and the excess premiums paid will be refunded. Our total aggregate limit is \$10,000,000 for any one (1) Accident.

Benefits for Accidental Death and Dismemberment

1. If an Accidental Bodily Injury sustained during Your Trip causes You:
 - a. to die, to become completely and permanently blind in both eyes, or to have two (2) of Your limbs fully severed above Your wrist or ankle joints in the 12 months after the Accident, We will pay 100% of the amount shown on the Schedule of Benefits;
 - b. to become completely and permanently blind in one (1) eye or have one (1) of Your limbs fully severed above a wrist or ankle joint in the 12 months after the Accident, We will pay 50% of the amount shown on the Schedule of Benefits.
2. If You have more than one (1) Accidental Bodily Injury during Your Trip, We will pay the applicable insured sum only for the one (1) Accident that entitles You to the largest benefit amount.
3. If Your body is not found within 12 months of the Accident, We will presume that You died as a result of Your injuries.

4. Unless You have notified Us in writing prior to Your Departure Date of the name of Your designated beneficiary, this benefit will be paid to Your estate.

In-Flight AD&D: This benefit, as described in 1 and 2 above, applies only to an Accidental Bodily Injury sustained by You while riding as a passenger (but not as a pilot, operator, or member of the crew) in, on, boarding or alighting from any Passenger Plane having a current and valid airworthiness certificate or any transport type Passenger Plane operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation.

Non-Flight AD&D: This benefit, as described in 1 and 2 above, applies only to an Accidental Bodily Injury sustained by You other than while riding in an aircraft of any type. Our maximum liability is limited to the amount shown on the Schedule of Benefits for non-flight.

Exclusions for Accidental Death and Dismemberment

This coverage is subject to the General Exclusions listed in this Policy. Also, this Accidental Death and Dismemberment insurance does not cover and no benefit is payable for any claim arising from a disease, even if the proximate cause of its activation or reactivation is the Accidental Bodily Injury.

BAGGAGE AND PERSONAL EFFECTS INSURANCE

This coverage is available if You have purchased and paid the applicable premium for Option/Plan 2 and is subject to the General Conditions and General Exclusions listed in this Policy. The following benefits, up to the Policy limit shown below, will apply:

Benefits for Baggage and Personal Effects:

This insurance is payable only after You have exhausted all benefits available from any other insurance or coverage.

1. We will pay this benefit up to \$2,000 after making proper allowance for wear and tear or depreciation for the loss of, or damage to the baggage and personal effects that belong to You and that You use during Your Trip. We cover the current actual cash value of Your property when it is lost or damaged up to \$2,000. We also reserve the option to repair or replace Your property with other of a similar kind, quality, and value. We may also ask You to submit damaged items for an appraisal of the damage. The limit for loss per single article including its attachments, accessories and equipment, or matched pair or set, or group of related articles is \$250. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this benefit, You must obtain written documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide, or transportation authorities. You must also take all precautions to protect, save or recover the property immediately, and advise Us as soon as You return Home. Your claim will not be valid under this Policy if You do not comply with these conditions.

Baggage Delay: If Your checked baggage is delayed due to a delay or misdirection by an airline or ground carrier but is subsequently recovered intact, You will receive \$50 for each full 24-hour period of delay. Maximum claim is \$500. This coverage provides reimbursement for necessary toiletries and clothing when Your checked baggage is delayed. This benefit applies only if the delay happens before Your return Home.

Exclusions for Baggage and Personal Effects

This coverage is subject to the General Exclusions listed in this Policy. Also, this baggage and personal effects insurance does not cover and no benefit is payable for any claim arising from:

1. Loss or theft of: animals, perishable items, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, Prescription Drugs, tobacco products, money, tickets, securities, documents, items related to Your occupation, mobile phones, computers and accessories, CDs, DVDs and personal entertainment devices, antiques or collectors' items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis or are insured by another insurer.
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, Your imprudence or omission.
3. Unaccompanied baggage or personal property, baggage or personal property left in an unattended vehicle and which was not locked in the trunk, or baggage or personal property shipped under a freight contract.

24-HOUR EMERGENCY MEDICAL ASSISTANCE

With all Hospital & Emergency medical expenses coverage, Your benefits include 24-hour Emergency medical assistance. Whether You need Emergency medical care or Emergency arrangements to return Home, You can count on Our Emergency assistance counsellors, doctors and nurses to help You anywhere in the world, anytime of day

Call Us 24-hours a day, seven (7) days a week:

- toll free 1-866-878-0192, if in Canada or Continental U.S.
- collect 1-416-646-3723, if calling from elsewhere in the world

For general inquiries, please call: 1-866-648-8425

CLAIM PROCEDURES

Payment of Claims - To Whom Paid:

Benefits are payable to the Insured who applied for coverage and paid any required plan cost.

Any benefits payable due to that Insured's death will be paid to the survivors of the first surviving class of those that follow:

1. the beneficiary named by that Insured and on file with Us; if no beneficiary, then
2. to the Insured's estate.

If a benefit is payable to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to \$3,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment Insurer makes in good faith fully discharges Insurer to the extent of that payment.

To Claim For Emergency Medical and Dental Benefits:

1. You must contact Us at the numbers below before seeking medical attention and a failure to call will result in Your being responsible for 30% of any eligible expenses incurred, or no reimbursement, unless Your Medical Condition prevents You from calling. You must call as soon as medically possible or have someone call on Your behalf.
2. Our medical department must approve all medical procedures (including, but not limited to, cardiac procedures and cardiac catheterization) in advance. A failure to call will result in Your being responsible for 30% of any eligible expenses incurred unless Your Medical Condition prevents You from calling, in which case You must call as soon as medically possible or have someone call on Your behalf.
3. If You choose not to receive Treatment or services from a Provider as directed by Us You may be responsible for 70% of any eligible expenses incurred.

New Brunswick, Newfoundland and Saskatchewan Residents:

Canada and Continental USA: 1-888-566-8028 OR

International Collect at 1-819-566-8028

All Other Provinces, Call:

Canada and Continental USA: 1-866-878-0192 OR

International Collect at 1-416-646-3723

Benefits for Emergency Medical Expense/Emergency Evacuation and Repatriation of Remains services may be payable directly to the provider of the services. However, the provider:

1. must comply with the statutory provision for direct payment; and
2. must not have been paid from any other sources.

Our assistance coordinators will provide guidance. We will make every effort, although We cannot guarantee, to pay Providers directly. You must provide Us with original receipts for incurred expenses including those for Subsistence Allowance expenses.

We do not subrogate against any retiree plan benefit if the lifetime maximum limits for all in-country and out-of-country benefits is \$50,000 or less.

To Claim For Trip Cancellation, Interruption and Delay Benefits:

You must notify Us immediately of a cancellation, interruption or delay no later than the next business day following a cancellation, interruption or delay. You must provide:

1. proof of all non-refundable, prepaid deposits or payments;
2. completed documentation if a Medical Condition was the cause for cancellation;
3. complete unused transportation tickets and vouchers;
4. original receipts for Subsistence Allowance expenses;
5. original receipts for new tickets;
6. reports from police or local authorities documenting the missed connection or travel delay; and
7. invoices and original receipts from travel service providers.

To Claim For Baggage and Personal Effects Benefits:

You must notify Us immediately of the loss or damage to baggage or personal effects. You must also report the loss or damage to police, local or conveyance authorities, tour operator representatives, the hotel manager or official transportation representative and obtain a written report.

When filing Your claim You must submit:

1. a letter of coverage or denial from the transportation carrier;
2. the written report regarding the loss or damage;
3. original receipts or sales slips for all lost or stolen articles over \$149.99 Canadian per item claimed and proof that You owned the articles; and
4. original receipts or sales slips for all items claimed under

Baggage and Personal Effects Coverage.

Failure to submit the written report to Us with Your claim will place Your claim on hold until the report(s) is received.

If You have any questions regarding Your claim, please call: 1-866-648-8425.

For all claims, You must include the following where required:

- Fully completed Claim Form;
- Proof of travel and insurance payment;
- Originals of all travel tickets, bills, invoices and receipts;
- Written incident reports, police reports, doctor/Hospital records and/or death certificate, autopsy or coroner's report (where lawful).

For Baggage claims:

- (a) the incident or police report must accompany Your claim;
- (b) claims for valuable items must be accompanied by original receipts;
- (c) You must also submit a letter of coverage or denial from the transportation carrier and/or Your homeowner's insurance company.

10 Day Right to Examine

You have the right to cancel Your Policy within ten (10) days from the date You purchased Your travel insurance coverage.

Please take the time to read Your Policy.

If You have any questions or You are unsure about Your coverage You must contact your Travel Supplier as soon as possible.

Beneficiary Designation and Change

The Insured's beneficiary(ies) is (are) the person(s) designated by the Insured and on file with Us. If no beneficiary has been designated, payment will be made to the Insured's estate.

An Insured over the age of majority and legally competent may change his/her beneficiary designation at any time unless the beneficiary designation is irrevocable, without the consent of the designated beneficiary(ies), by providing Us a written request for change. What the request is received, whether the Insured is then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to the Insurer on account of any payment made by it prior to receipt of the request.

24-HOUR EMERGENCY ASSISTANCE

You must notify Us prior to any Emergency Medical Treatment and prior to any surgery, invasive procedure or Hospitalization. Failure to do so will result in Your being responsible for 30% of any eligible expenses incurred.

New Brunswick, Newfoundland and
Saskatchewan Residents

Call Global Excel Management:

Canada and Continental USA: 1-888-566-8028 OR

International Collect at 1-819-566-8028

All Other Provinces Call Travel Guard:

Canada and Continental USA: 1-866-878-0192 OR

International Collect at 1-416-646-3723



3. c) 1.

*Creating a culture of
faith, hope and love
to ensure equity
and well-being.*

Committee of the Whole:

Recommended Action:

That the Committee of the Whole Committee accept the Budget Process Review report.

3. c) 2.

Budget Timelines for 2024

Sean Heuchert
Superintendent of Business and Finance



Strategic Priorities 2021-2025



being **CREATIVE**



being **WELL**



being **COMMUNITY**



Vision

Creating a culture of faith, hope and love to ensure equity and well-being.

Mission

To accompany our students as we strive for excellence in Catholic Education.

We educate students in faith-filled, loving, safe, inclusive schools to develop the God-given abilities of each person.



Budget Approval and Responsibilities

- **Trustees**
 - Develop a multi-year strategic plan that includes the effective stewardship of Board resources
 - Approve an annual budget that meets Board and Ministry policies and directives
- **Director and Superintendents**
 - Prepare the budget in compliance with Ministry funding requirements, and alignment with strategic priorities for Trustee approval
- **Principals**
 - Input on staffing and enrolment
- **Managers**
 - Input on needs to fulfill requirements of Board's Multi-Year Strategic Plan
- **Finance Team**
 - Develop financial models and budget documents based on input from stakeholders and Ministry guidelines



January

- Ontario Catholic School Trustee's Association develops a "Pre-Budget Submission to the Standing Committee on Finance and Economic Affairs"
 - Important advocacy document to influence decision making regarding the Grant for Student Needs and other Funding (e.g. Capital)
- Committee of the Whole Revised budget is presented
- Enrolment and Capacity Review (SBO/PVP)
- Senior Admin begin weekly budget discussion

February

- Budget memo and direction issued to Board departments (late February)
- Review of budget pressures
- Weekly Senior Admin team meetings continue

March

- March 31 - Ministry of Education year-end
- Weekly Senior Admin team meetings continue
- Departmental Budgets due to Finance (late March)
- Enrolment Projections and Local Issues Sharing (SBO/PVP)

April

- Grants for Student Needs (GSN) Memorandum with broad funding announcements
 - Trustee update on GSN highlights
- GSN Technical Paper
- Finalizing Enrolment Projections
- Weekly Senior Admin team meetings continue
- HR/Staffing preliminary discussions
- Weekly Senior Admin team meetings continue

May

- HR/staffing considerations to align with posting processes
 - Round 1 of OECTA postings
- Weekly Senior Admin team meetings continue
- GSN Presentations/Discussions as necessary

June

- Draft Budget Information Report to Trustees
 - Optional meetings with SBO/CFO
- Committee of the Whole
 - Budget presentation and Recommended Action
- Board meeting
 - Recommended Action from Committee of the Whole



3. d) 1.

*Creating a culture of
faith, hope and love
to ensure equity
and well-being.*

Committee of the Whole:

Recommended Action:

That the Committee of the Whole Committee accept the FOI Annual Reporting report.

3. d) 2.

Annual FOI Reporting

PRESENTED BY

Galen Eagle
Communications Manager

February 2024



*Peterborough Victoria
Northumberland and Clarington
Catholic District School Board*

Strategic Priorities 2021-2025



being **CREATIVE**



being **WELL**



being **COMMUNITY**



MFIPPA

MFIPPA = Municipal Freedom of Information and Protection of Privacy Act

- Government institutions are required to provide individuals with a right of access to certain general records and to their own personal information, with limited exceptions.



MFIPPA

- The process is typically anonymous. The requester does not have to explain why the information is required.



RIM Directional Policy

Directional Policy 1200 - Records and Information Management (RIM)

- The purpose of the (RIM) Directional Policy is to establish the Board's obligation to strategically maintain records and information, adhere to relevant legislation with respect to records management, freedom of information, privacy, and copyright, and ensure the efficient creation, appropriate use and access, retrieval, retention, security, storage, and disposition of Board records.



Supporting Administrative Policies

Supporting APs:

- 1201 - Records and Information Management
- 1202 - Protection of Privacy
- 1203 - Ontario Student Record Management
- 1207 - Freedom of Information
- 1209- Privacy Breach Response



Labour

- Labour relations and employment-related matters are excluded from MFIPPA.



Requesting access under MFIPPA

- Under MFIPPA, the formal request is made in writing to the Freedom of Information Coordinator. The request must be clear and specific.
- There is an initial \$5 administration fee.



Requesting access under MFIPPA

Generally, the Board has 30 calendar days in which to respond unless:

- Further information or clarification is required
- A time extension is required due to volume of records, complexity of request, third-party notice is required

Note: The 30-day response time does not begin until the Board receives the \$5 application fee and clarifies the request, if necessary, with the requester.



Notifying Third Parties

- We are obligated to notify third parties when an access request affects their interest.
- Third-parties have 20 days to provide a response and also have appeal rights to the IPC.



Fees for General Information

The following fees apply for requests for general information:

- Application fee: \$5.00 to be paid when you submit your request
- Search time: \$7.50 for each half-hour required to search and retrieve records
- Record preparation: \$7.50 for each half-hour required to prepare records for release
- Photocopying: \$0.20 per page
- Computer programming: \$15.00 for each half-hour if needed to develop program to retrieve information
- USB Keys: \$20.00 for each disk



Requesting access under MFIPPA

- The requester may appeal any aspect of the request process to the Information and Privacy Commission (IPC) of Ontario.



Discretionary Exemptions

- S. 6: Draft by-laws etc.
- S. 7: Advice or recommendations
- S. 8: Law enforcement
- S. 11: Economic and other interests
- S. 13: Danger to safety or health
- S. 15: Information soon to be published



Mandatory Exemptions

- S. 12: Solicitor-client privilege
- S. 9: Relations with other Governments
- S. 10: Third party information
- S. 14: Personal privacy



Year-end Statistical Report

- *MFIPPA* requires institutions to submit their annual statistics to the IPC, even those that received no formal freedom of information (FOI) requests during the reporting year.
- Online Deadline: March 31, 2024.



PVNC Catholic 2023

PVNC Catholic received 1 new FOI access requests and completed two requests within the reporting year.

- 1 requests came from an individual
- 1 requests came from a company
- Both requests were for “general” information



Time to Completion

- One requests completed within 30-day time period
- One request began in 2022 and extended into 2023 before being withdrawn by the requester following a third-party notification process and IPC mediation



Themes

- School fundraising
- Busing contracts



Questions?

