



The Board of Education of  
School District No.5 (Southeast Kootenay)  
**AGENDA - REGULAR PUBLIC MEETING**

April 9, 2019, 3:00 p.m.  
Cranbrook Board Office

**Pages**

**1. COMMENCEMENT OF MEETING**

**1.1 Call to Order**

I want to acknowledge that we have gathered here in the Homelands of the Ktunaxa people.

**1.2 Consideration and Approval of Agenda**

M/S that the agenda for the regular public meeting of the Board of Education of April 9, 2019 be approved as [circulated / amended].

**1.3 Approval of the Minutes**

4

M/S that the minutes of the regular public meeting of the Board of Education of March 12, 2019 be approved as [circulated/amended].

**1.4 Receipt of Records of Closed Meetings**

12

M/S to accept the closed records of the in-camera meeting of the Board of Education of March 12, 2019.

**1.5 Business Arising from Previous Minutes**

**1.6 Receiving of Delegations/Presentations**

**2. COMMITTEE REPORTS/TRUSTEE REPRESENTATIVE REPORTS**

**2.1 Advocacy/Education Committee**

No Meeting in March.

**2.2 Policy Committee**

No Meeting in March.

**2.3 Student Services Committee**

No Meeting in March.

M/S that the Board accept the report of the Student Services Committee.

**2.4 Finance/Operations/Personnel Committee**

No Meeting in March.

**2.5 BCSTA /Provincial Council**

**2.6 Communications/Media Committee**

M/S to accept the report of the Communications/Media Committee.

**2.7 Mount Baker Secondary School Replacement Committee**

M/S to accept the report of the Mount Baker Secondary School Replacement Committee.

**2.8 Key City Theatre**

M/S to accept the report of the Key City Theatre.

**2.9 Legacy of Learning**

M/S to accept the Legacy of Learning report.

**2.10 Trustee Reports**

**3. SECRETARY TREASURER'S REPORT TO THE BOARD**

Reporting on (finances/budget, capital projects, facilities, operations/maintenance/transportation)

M/S that the April Secretary Treasurer's Report to the Board of Education be accepted as presented.

**4. SUPERINTENDENT'S REPORT TO THE BOARD**

M/S that the April Superintendent's Report to the Board of Education be accepted as presented.

**5. CHAIRPERSON'S REPORT**

**6. NEW BUSINESS**

**6.1 Business Arising from Delegations**

13

M/S that the Board give final approval for the Jaffray School Field Trip to Spain/Morocco April 18, 2019.

7. TRUSTEE BOUQUETS

8. ITEMS FOR INFORMATION/CORRESPONDENCE

April 15/16, 2019 BCSTA Regional Leadership - Cranbrook Board Office

April 25-28, 2019 BCSTA AGM - Vancouver

September 27-29, 2019 Kootenay Boundary Branch AGM - Location TBD

9. QUESTION PERIOD

10. LATE ITEMS

11. ADJOURNMENT

"What have we done at this meeting to help our students become more interested in school and to support them in their personal learning journey?"

M/S that the [date] regular public meeting of the Board of Education adjourn at [time].



**The Board of Education of  
School District No.5 (Southeast Kootenay)  
MINUTES - REGULAR PUBLIC MEETING**

March 12, 2019, 3:00 p.m.  
Fernie Learning Center

Present: Chairperson Lento  
Trustee Bellina  
Trustee Damstrom  
Trustee Johns  
Trustee Kitt  
Trustee McPhee  
Trustee Turner  
Trustee Whalen

Regrets: Trustee Ayling

Staff Present Superintendent of Schools, L. Hauptman  
Secretary Treasurer, R. Norum  
Director of Instruction/Human Resources, B. Reimer  
Director of Student Learning/Aboriginal Education, J. Tichauer  
District Principal/Student Services, D. Verbeurgt  
District Principal/Transformative Learning and Technology, J. Roberts  
Recorder, Sandy Gronlund

**1. COMMENCEMENT OF MEETING**

**1.1 Call to Order**

Chairperson Lento called the March 12, 2019 regular public meeting of the Board of Education to order at 3:02 p.m.

Chairperson Lento honoured Dr. Roy McLean, who recently passed, and asked for a moment of silence.

Our thoughts and prayers are with our Sparwood Secondary School Principal during his health battle.

**1.2 Consideration and Approval of Agenda**

**MOTION-19-R-37**

M/S that the agenda for the regular public meeting of the Board of Education of March 12, 2019 be approved as circulated.

**CARRIED**

**1.3 Approval of the Minutes**

Minutes of the Public meeting of the Board of Education of February 12, 2019.

**MOTION-19-R-38**

M/S that the minutes of the regular public meeting of the Board of Education of February 12, 2019 be approved as circulated.

**CARRIED**

**1.4 Receipt of Records of Closed Meetings**

**MOTION-19-R-39**

M/S to accept the closed records of the in-camera meeting of the Board of Education of February 12, 2019.

**CARRIED**

**1.5 Business Arising from Previous Minutes**

Nil

**1.6 Receiving of Delegations/Presentations**

**1.6.1 19-20 Budget Input - Jaffray School PAC**

Chairperson Lento welcomed the South Country PAC Chair, Linnaea Sandberg.

Linnaea thanked the Board for the opportunity to share their input in the 2019-20 Budget Deliberations.

The most prevalent request expressed by parents was a school bus and bus driver to service the Wardner Community.

Linnaea shared some benefits of having an extra bus:

- Currently a bus goes from Wardner to Cranbrook.
- Some parents drive their children to Jaffray so their children can attend Jaffray School.
- Wardner residents recreate, socialize, and support local businesses in Jaffray.
- The ability to attend their neighborhood school fosters independence and confidence in these children.
- The extra bus would also benefit students who attend Mount Baker Secondary School. They currently drive to Wardner to catch the bus.
- The safety of less drivers on the road, especially in the winter.
- Currently there are 11 Wardner students enrolled in the Jaffray School for the 2019/20 school year. This number could increase to at least 19 in the next 4 years.

The benefits of this extra bus and driver would extend to current bus routes and potentially shorten many of the routes where some children are on bus from 7:20 a.m. and dropped off at their stop at 4:30 p.m. making a long day for young children.

## 2. COMMITTEE REPORTS/TRUSTEE REPRESENTATIVE REPORTS

### 2.1 Advocacy/Education Committee

Co-chair Trustee Turner reviewed the minutes of the February 25, 2019 meeting of the Advocacy/Education Committee.

#### **MOTION-19-R-40**

M/S that the Board approve BAA Courses Leadership 10, 11 and 12, Outdoor Leadership 10, Psychology 11 and 12, Tutoring 11 and 12 and Yearbook 10,11 and 12.

**CARRIED**

#### **MOTION-19-R-41**

M/S that the Board approve the 2020/2021 calendar be sent out for Community consultation.

**CARRIED**

#### **MOTION-19-R-42**

M/S that the Board accept the report of the Advocacy/Education Committee.

**CARRIED**

### 2.2 Policy Committee

Co-chair Trustee McPhee reviewed the minutes of the February 25, 2019 meeting of the Policy Committee.

#### **MOTION-19-R-43**

M/S that the Board of Education approve Revised 3.40 Learning Resources.

**CARRIED**

#### **MOTION-19-R-44**

M/S that the Board of Education approve Revised Policy 3.3 Medical Alert.

**CARRIED**

#### **MOTION-19-R-45**

M/S that the Board of Education approve Revised Policy 3.4 Administration of Prescription Medication.

**CARRIED**

#### **MOTION-19-R-46**

M/S that the Board of Education approve Revised Policy 7.1 Acceptable Use of Information and Communication Technology (ICT) and Technology Services.

**CARRIED**

#### **MOTION-19-R-47**

M/S that the Board accept the report of the Policy Committee.

**CARRIED**

**2.3 Student Services Committee**

Co-chair McPhee reviewed the minutes of the February 25, 2019 meeting of the Student Services Committee.

**MOTION-19-R-48**

M/S that the Board accept the report of the Student Services Committee.

**CARRIED**

**2.4 Finance/Operations/Personnel Committee**

Co-chair Trustee Kitt reviewed the minutes of the February 25, 2019 meeting of the Finance/Operations/Personnel Committee.

**MOTION-19-R-49**

M/S that the Board authorize the Secretary Treasurer to write a letter to the Transportation of Highways requesting that the 70 km speed limit on Hwy 3 East of Jaffray continue for an additional 2.5 km's and increase to 100 km after the Sand Creek Bridge.

**CARRIED**

**MOTION-19-R-50**

M/S that the Board write a letter of support to the Ministry of Education asking the Ministry to amend the Area Standards to include a space at Mount Baker Secondary School designated for an Aboriginal Meeting place. The letter will include past letters of correspondence.

**CARRIED**

**MOTION-19-R-51**

M/S that the Board refer both letters from Robin Roszell, PAC Chair, regarding the custodial time and busing concerns at Frank J. Mitchell Elementary School to the Secretary Treasurer to investigate.

**CARRIED**

**MOTION-19-R-52**

M/S that the Board accept the report of the Finance/Operations/Personnel Committee.

**CARRIED**

**2.5 BCSTA /Provincial Council**

Trustee Bellina emailed her report to the Board.

**MOTION-19-R-53**

M/S to accept the report of the Communications/Media Committee.

**CARRIED**

**2.6 Communications/Media Committee**

No report.

**2.7 Mount Baker Secondary School Replacement Committee**

Trustee Johns is embarking upon a steering committee to lobby the Ministry of Education for the replacement of Mount Baker Secondary School (MBSS).

MBSS was number one for replacement in our district until a couple of years ago when Isabella Dicken Elementary School moved to number one because of the rise in enrollment.

**MOTION-19-R-54**

M/S to accept the report of the Mount Baker Secondary School Replacement Committee.

**CARRIED**

**2.8 Key City Theatre**

Trustee McPhee distributed an invite to attend the musical “Children of God” on March 19<sup>th</sup> at 7:30 pm at the Key City Theatre.

The presentation “Chicago” was put on locally. The Board discussed whether it is appropriate for part of the shows earnings go to the participants of the play.

Bob Sandford gave a lecture on “Water in the World we Want” this week. He presented at the Mount Baker Secondary School, Selkirk Secondary, the COTR and the Alexander Hall. He spoke about the impact of water in the world and its impact on Global warming. He shared a very strong message and gave ideas on what should and can be done to contribute.

**MOTION-19-R-55**

M/S to accept the report of the Key City Theatre.

**CARRIED**

**2.9 Legacy of Learning**

Trustee Johns distributed the Basin Record and a SD5 Report of March 2019 to the Board.

Trustee Johns reported that he has received 65 yearbooks needed for imaging. There are still some years missing that they still need.

The Legacy of Learning is trying to leverage \$10,000 from the District in order to receive a grant to digitize the yearbooks.

Trustee Johns asked the Trustees to gather information on Miss Isabella Dicken who was a primary teacher in the Fernie School System from 1914 to her retirement in 1953. Miss Dicken passed away in 1992.

The Legacy of Learning is working on an Isabella Dicken Elementary School (IDES) display in the Cranbrook Board room.

**MOTION-19-R-56**

M/S to accept the Legacy of Learning report.

**CARRIED**



## 2.10 Trustee Reports

### **MOTION-19-R-56**

M/S that the Board send a letter to Darcy Verbeurgt recognizing his involvement and support of the Science Fair over the years.

**CARRIED**

The Trustees shared their activities:

- Trustee Johns attended the Science Fair and really enjoyed it.
- Trustee Whalen enjoyed attending the Laurie School Science Fair.
- Trustee Turner highlighted events on her attached report. She enjoyed attending the pottery class put on by teachers; Karen Deibert and Karen Potter. They served a sushi lunch on pottery dishes the students made.
- Trustee Bellina commented positively on the “District Student Advisory Counsel” (DSAC) event she attended at the Board Office.
- Trustee Damstrom added to her report attached to the agenda. She enjoyed the School Growth Plan presentations and the tour of Parkland Middle school.
- Trustee Kitt thanked the Principals and Vice Principals for their Growth Plan presentations and for the work going on in the schools.
- Trustee McPhee expressed the need for road safety by Amy Woodland Elementary school. He thanked Chair Lento for the eulogy given at Roy McLean’s Funeral (Former Superintendent of Schools).

## 3. **SECRETARY TREASURER’S REPORT TO THE BOARD**

Mr. Norum reviewed his report with the Board. This report can be found in the March 12, 2019 Public Agenda on the School District website at [www.sd5.bc.ca](http://www.sd5.bc.ca).

The District has received the Capital Projects announcement from the Ministry of Education. The projects are put in priority order and a copy can be found attached to the March 12, 2019 Agenda.

### **MOTION-19-R-57**

M/S that the Board approve obtaining quotes from two consulting firms to put together a Project Definition Report (PDR) for the Isabella Dicken Elementary School Capital Project to explore the scope and budget of the Project as soon as possible.

**CARRIED**

### **MOTION-19-R-58**

M/S that the Board accept the 2019/20 Capital Minor and Major projects approved by the Ministry of Education.

**CARRIED**

Trustee Johns asked to have a copy of a “Project Differential Report” PDR for his own information on what one would look like.

Trustee Johns shared his concern regarding the amount of money being spent on repairs to buildings that we are advocating for replacement. Mr. Norum replied that in the meantime, we continually keep the existing buildings in repair.

Trustee Johns noted that a submission will be made in June 2019 for the 2020/21 Capital Plan for the replacement of Mount Baker Secondary School (MBSS)

**MOTION-19-R-59**

M/S that the Secretary Treasurer's Report to the Board of Education be accepted as presented.

**CARRIED**

**4. SUPERINTENDENT'S REPORT TO THE BOARD**

Superintendent Hauptman's report can be found on the School District's website at [www.sd5.bc.ca](http://www.sd5.bc.ca).

Superintendent Hauptman is now on the Ministry Funding Review Committee for Adult Education.

Superintendent Hauptman and Director Reimer met with the College of the Rockies (COTR) in regards to how the COTR could help our school district with the difficult to fill teaching positions.

**MOTION-19-R-60**

M/S that the Superintendent's Report to the Board of Education be accepted as presented.

**CARRIED**

**5. CHAIRPERSON'S REPORT**

Chair Lento will call the local paper regarding the Capital Funding announcement for Isabella Dicken Elementary School.

**6. NEW BUSINESS**

**6.1 Business Arising from Delegations**

Nil

**6.2 MBSS School Field Trip to Japan**

**MOTION-19-R-61**

M/S that the Board give final approval for the Mount Baker Secondary School Field Trip to Japan in March 2019.

**CARRIED**

**7. TRUSTEE BOUQUETS**

- Trustee McPhee appreciated the tour of Fernie Secondary School and the drama dance performance in the Gym
- Trustee Kitt has enjoyed working with different groups in Elkford. Parents run the Science Fair in Elkford and do a great job.

- Trustee Damstrom thanked Mr. Norum for his helpfulness and wished him all the best in his retirement. She also thanked the trustees for their help in the CFTA bargaining process.
- Trustee Bellina appreciates the Zoom software the District is using for some to attend meetings remotely. She also spoke of how much she has appreciated the support of Rob Norum over the years.
- Trustee Turner appreciated the great lunch put on by the Fernie Secondary School Cafeteria and the tour of the Fernie Secondary School. She congratulated Rob Norum in his retirement and thanked him for his years of support.
- Trustee Whalen thanked Jennifer Roberts for the tour of the Design Lab and the Fernie Secondary Leadership group and Erin Hay for their tour of the school and the lovely lunch put on by Kristi and her students.
- Trustee Johns thanked Rob Norum for the many years of loyal service and credited him for being so honorable and dedicated. Thanks to Jennifer Roberts and Kim Froehler for the tour of the Design Lab. Storytelling programs in the library at Highland School. Thanked Chair Lento for his continued hard work.
- Chair Lento thanked Rob Norum for his dedication and loyalty of service over the years.

**8. ITEMS FOR INFORMATION/CORRESPONDENCE**

Nil

**9. QUESTION PERIOD**

Nil

**10. LATE ITEMS**

Nil

**11. ADJOURNMENT**

**MOTION-19-R-62**

M/S that the March 12, 2019 regular public meeting of the Board of Education adjourn at 4:44 p.m.

**CARRIED**

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Frank Lento, Chairperson

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Rob Norum, Secretary Treasurer



#### **1.4. RECEIPT OF RECORDS OF CLOSED MEETINGS**

##### **In-camera Meeting**

**March 12, 2019**

- Finance/Operations/Personnel Committee report
  - Exempt Compensation
  - Bargaining Update
  - Personnel
- BCPSEA Representative Report
- Superintendent's Report
  - Staffing Update

**Alan Rice**  
**Secretary Treasurer**

**SOUTHEAST  
KOOTENAY**  
**Superintendent's  
Report to the Board**

*April, 2019*



# Lynn Hauptman - Superintendent

## SD5 Sports Teams

The 2018-2019 school year has been another great year for our teams. A huge shout-out to our staff members and community volunteers who put in countless hours to support our students in their athletic endeavours. The work they do enables our students to learn and grow. Congratulations to all of our school teams and individual athletes!



## Bargaining in Full Force

We are currently in bargaining with our CUPE Local 4165 and Cranbrook Fernie Teachers' Association. I would like to take this time to thank the members of both bargaining teams for your commitment to making our Collective Agreements possible. We very much value our relationships with both unions and believe that through our bargaining process, we will achieve a stronger CA for all of our employees. We are all aiming to finish by the end of this school year. Thank you.

## Adult and Continuing Ed Funding Model Implementation Working Group

I have the privilege of being asked to represent the "Rural" voice on the Ministry of Education's K - 12 Public Education Funding Model for this particular focus. There are four working groups in total (adult and continuing education, inclusive education, on-line learning and overall funding) that have been created with a wide variety of stakeholders: teachers, support staff, principals, district administrators, special interest associations, trustees, parents, etc.

Our task is to assist the Ministry of Education with determining the best approach to implementing Recommendation 11 of the Report of the Funding Model related to Adult and Continuing Education. The working groups are expected to meet between three to five times between now and the fall to complete a list of recommendations outlining how to best educate members of the organizations on the proposed changes and complete the reporting template that lists the specific implications of the implementation scenario, identifies corresponding strategies on how they can be addressed and considers how best to monitor the implementation process to ensure that it is successful.



Spring Music Assembly at GTES



Dan Whillans. Photography 11/12 class at FSS

# Lynn Hauptman - Superintendent

## Science Fair

Once again another very successful Regional Science Fair has happened and later in this report, you will be able to see the list of finalists. But at this time, we would like to note the recent board motion that was passed at the March Board meeting:

*"M/S that the Board send a letter to Darcy Verbeurgt recognizing his involvement and support of the Science Fair over the years."*

Congratulations to District Principal Darcy Verbeurgt for your passion, dedication and commitment to the Regional Science Fair for the past 20+ years. This event that sparks the interest of so many students would not be possible without people like you who make it happen year after year after year.

During the week of March 11th – 14th, Rhoda Merkel from the Tahltan Nation was in the Highlands Elementary School library delivering a small glimpse of her storytelling program. Rhoda believes that storytelling is a powerful way to convey abstract concepts indirectly while awakening the imagination. The program is designed to link B.C. Curriculum's Big Ideas, specifically to the inclusion of First Nations ways of doing and knowing. It engages the whole body, is fun- which was the First Peoples way to teach.



### 2019 Grad Dates

FSS - June 28 at 1:00 p.m.

ESS - June 27 at 11:00 a.m.

SSS - May 25 at 6:00 p.m.

MBSS - June 27 at 5:00 p.m.



HES Acceptance Project

# Education Update

Ministry of Education



**Collaboration with the Human Early Learning Partnership:** The ministry has engaged the [Human Early Learning Partnership](#) (HELP) to support the implementation of our Early Action Initiatives for mental health in schools. Between February and May 2019, HELP will be connecting with districts to begin aligning systems leadership research and practice, the science of mental health promotion and well-being in education toward a comprehensive and collaborative approach to mental health.

**District Scholarship presentations will take place on May 15 (Elk Valley) and May 16 (Cranbrook)! 48 Awards of \$1250 will be given out this year!**



**SCHOOL-BASED GANG PREVENTION PROGRAM:** [Helping B.C. students fight lure of gangs with new ERASE strategy](#)

**Due April 30 – 2019 Premier's Awards for Excellence in Education:** Do you know a teacher who deserves recognition for the exemplary work he or she is doing in the classroom? Nominate that person today for a [2019 Premier's Awards for Excellence in Education](#). Recipients will receive a \$3,000 bursary for professional development and a \$2,000 contribution to their school community for professional learning.

**Subject: Strategies to Help Slow-Working Students | Cult of Pedagogy**  
<https://www.cultofpedagogy.com/slow-working-students/>

**Province to launch catch-up immunization program to protect against measles**

*The Province is launching a measles immunization catch-up program to help B.C. families ensure their children are protected from measles.*

*The program will run from April through June 2019.*

*"With outbreaks of measles occurring globally and here in B.C., we know we will see threats of further outbreaks and can be doing more to raise immunization rates," said Adrian Dix, Minister of Health. "That is why we are launching a catch-up program to immunize children from kindergarten to Grade 12 who have not previously been immunized against measles and to provide a dose for those who may not have received both doses.*

[Read more here.](#)

**Subject: Reasons Today's Kids Are Bored, Entitled, Impatient with Few Real Friends**  
<https://deeproootsathome.com/kids-bored-entitled/>

**PLAYGROUND FUNDING:** [Funding provides thousands of students with new school playgrounds](#)



# News from Schools

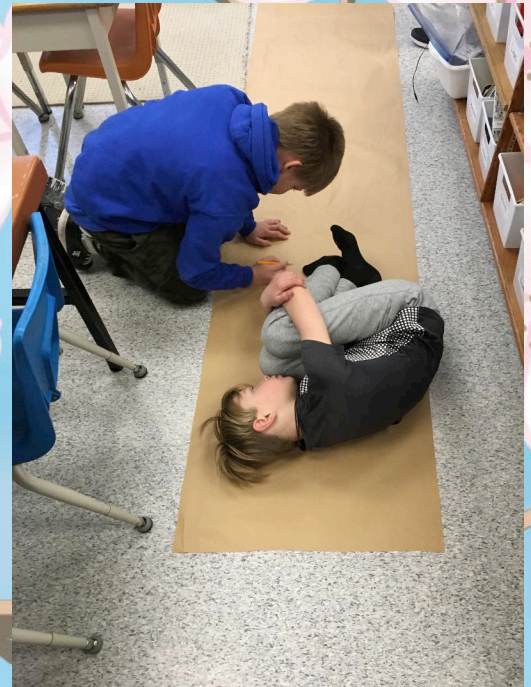
An SSS student in grade 7, Hayden Eluik, came 2nd place in BC for her anti bullying poster that she created in her Literacy 7 class. The press release is attached and a copy of the poster can be found here:

<http://unitedtoendbullying.com/contests?fbclid=IwAR3iGgq>

[Ovpwc8WsRSDdMvHOzNrSjmYgR-mjV4G45VN\\_I4Y3gldIE0bW0kBY](http://Ovpwc8WsRSDdMvHOzNrSjmYgR-mjV4G45VN_I4Y3gldIE0bW0kBY)



Makey Makey SS Poster Project Gonsalvez SSS



Gr.3/4 Inquiry- Can we fit into a bear den? We are finding out by measuring the perimeter! Students at PES



This is my grade 7 class working on IT and English with Sphero's and at the design lab. Kate Russell ESS



As part of our school's growth plan to increase the love of literacy, our school had a "dress up as a book character day" at TMRES

# Director of Student Learning and Innovation - Diane Casault

## Federal French Funding

We recently received good news from the federal government!

*"Our data shows that last year, your district had an absolute enrolment growth in French Immersion programs that represented an increase of 4.9%. By "absolute enrolment growth", we mean that your district enrolment numbers in French Immersion had never been so high since 2013. In our efforts to recognize and support growth in French Immersion programs, we are pleased to offer your district a growth grant of \$14,059. Note that this additional funding was calculated based on the FTE enrolment growth specific to your district. "*

We look forward to providing additional support for our French Immersion programs!



## Concours

We had 12 French Immersion students (11 - FSS and 1 - MBSS), Grades 7-12, attend the Concours on March 13th at the Fernie Course House. Unfortunately, the roads were an issue and some of our Cranbrook students did not attend due to the worry of the weather.



## Physical Literacy

We continue to have amazing things happening in the district relating to physical literacy and health promoting schools. The following workshops scheduled for April are funded by our CBT PLAY Grant:

April 16th PL 101 for Early Years

April 25th PL 101 for Elementary K-6

May 2 PL 101 for Middle/Sec Gr.7-10

Facilitated by Sandi Savory from COTR

April TBD PL Math Workshop Facilitated by Candace Ivanco, Student Teacher from COTR



# Director of Student Learning and Aboriginal Education- Jason Tichauer



**Youth Cultural Day at FSS**

## **Aboriginal Education**

This month is the annual Provincial Aboriginal Education gathering for school district leaders. Faye O'Neil and I will be attending on behalf of our School District and there is always lots of good sharing and information at this gathering.

## **SOGI**

We have been chugging along as part of the SOGI Educator provincial network, and we will be hosting the provincial SOGI team this month here at the board office. Hopefully, updates to SOGI 123 and the network will be presented at that meeting!

## **DSAC**

We had a fantastic DSAC meeting the week before spring break. Mike Suto came and spoke to our student leaders about 'The Seven Habits of Highly Effective People' with very much an adolescent lens. The feedback from our students was fantastic!

## **Ktunaxa Language - Months and Meanings**

**Kaḱ kmi**

**April**

Cracks begin to form in the ground, also known as:

Moon of the big leaves

Moon of the red grass appearing

Moon of making fat



**Ice fishing with  
Aboriginal Education  
boys' group at SES**



**DSAC Day with Mike Suto**

# Director of Instruction, Human Resources - Brent Reimer

Staffing processes for the coming school year are under way with final budgetary decisions being made in the next few weeks. Any necessary district initiated transfers or layoffs of continuing teaching staff to meet budgetary requirements will occur after final decisions are determined. In addition, continuing teacher initiated transfer requests will be considered prior to the post and fill process for next year's available teaching positions.

CUPE staffing processes will begin in the middle part of May and will continue through the summer as required.

We are bargaining with both CUPE local 4165 and the CFTA on local matters. We are looking forward to productive meetings with both parties.

## HES Young Entrepreneur Show 2019



# District Principal Student Services - Darcy Verbeurgt



The East Kootenay Regional Science Fair was held March 7-9, 2019 at the College of the Rockies. Congratulations to Best of Fair winner, Tanner Eckersley, Grade 8 student at Parkland Middle School for his project **Vision Therapy and Post Traumatic Vision Syndrome**.

## Summary Report by Tanner Eckersley

"Can you imagine what your life would be like if you couldn't read because your eyes don't work properly? This is me. This is what led to my science fair experiment, "Can vision therapy, specifically the Neurotracker vision therapy program, improve my Post Traumatic Vision Therapy? I hypothesized that by utilizing the program Neurotracker on a regular basis, my ocular flutter will become less severe and my reading duration will increase. I worked with my mentor Ryan Sleik, a concussion expert. He recommended that we try Neurotracker.

I did Neurotracker every other day, twice a day, for five months. On the tenth of every month I participated in a reading test to track the duration of my reading time, recovery time, and the time until I could start reading again. I also recorded my Neurotracker scores. After five months, my reading duration increased from 31.54 seconds to 74.03 seconds. This is an average improvement of 8.4 seconds per month. My Neurotracker scores improved from 0.56 to a high of 3.36, my average score being 2.02.

My results proved my hypothesis to be true. I increased the time I was able to read, and decreased the duration of my ocular flutter."

The following SD5 students will be joining Tanner at the Canada-Wide Science Fair to be held in Fredericton, New Brunswick, May 11-17, 2019.

- Braxton Chan (Grade 10 – Mount Baker Senior Secondary) - The Effect of Autologous Blood Components on Human in vitro Articular Cartilage (long-term study)
- Keanu Chan (Grade 7 – Parkland Middle School) - HEALIT 4.0 (Hemostasis by Expanding Automatic Life-saving Innovative Technique - 4th Iteration)



Tanner Eckersley (PMS), Braxton Chan (MBSS), Arianna Harrington (TFA), Keanu Chan (PMS)

# District Principal Transformative Learning - Jennifer Roberts

## Technology

The Technology Department has been busy over the spring break as they continue to image student machines to Windows 10 desktops. They have also started to image student laptops to Windows 10 at Elkford Secondary and Rocky Mountain Elementary. Most of the student laptops will be completed during the summer months.

The Technology Department is also continuing to enhance our Cybersecurity. This will include email filtering software to protect the District.



## Transformative Learning



School District 5 (Southeast Kootenay) Board of Trustees toured the Fernie Design Lab before the March 12 Board Meeting. The Trustees were able to see the Design Lab in full-swing with Grade 3 students from Frank J Mitchell working with Teacher of Transformative Learning, Kim Froehler.



Joanna Popoff's Kindergarten class from Gordon Terrace experienced a great morning of transformative learning as they cooperated, collaborated and created robotic Lego race cars as they worked with Ryan McKenzie, Teacher of Transformative Learning at the Cranbrook Design Lab.

# District Principal Transformative Learning - Jennifer Roberts

## STEAM Workshops - (Science Technology Engineering Arts Mathematics)

IBM has offered to come to our area to host a few *STEAM* professional development workshops for teachers (April 16) and students (April 17 and 18) at Parkland Middle School. What a fantastic opportunity!



The district is able support two (2) teachers from each Middle/Secondary school to attend. This opportunity is also being offered to teachers in SD6 and SD8.

## Place-Based Learning

In early March, Mr. Gulyas' grade 10 English class at Elkford Secondary School experimented with the new Creative Writing curriculum and bridging experiential learning with PE 10.

As an English 10 class, they went into the local back country for a snowshoe. While out in the local wilderness, they read and worked on creative writing. Students read and heard the story "A Mountain Journey", by Howard O'Hagan. This was a story of survival and perseverance in the great Canadian wilderness. O'Hagan's story was used as an example of the natural and rustic landscape of Canada's natural beauty as well as exemplified the way in which a writer can use imagery to connect to their readers senses while creating tension and intrigue.

Students then went through some creative writing exercises and prompts that focused in on their senses while outside in the local mountains. Students later took their rough drafts of their experiential writing and polished their work back in the classroom. Experiencing their creative writing and including it into their final story has developed their writing skills and fostered a strong intrinsic connection to their work.



District Enrolment - Active Primary Including Fee Paying - April 2019

School Name	K	1	2	3	4	5	6	7	8	9	10	11	12	Total
Jaffray Elem-Jr Secondary	19	25	17	21	30	19	19	21	19	17	11	0	0	218
Isabella Dicken Elementary	66	72	55	74	55	63	71	0	0	0	0	0	0	456
Frank J Mitchell Elementary	58	51	62	49	50	61	43	0	0	0	0	0	0	374
Rocky Mountain Elementary	39	34	43	45	28	40	30	0	0	0	0	0	0	259
Mount Baker Secondary	0	0	0	0	0	0	0	0	0	0	264	284	254	802
Laurie Middle School	0	0	0	0	0	0	0	111	130	98	0	0	0	339
Amy Woodland Elementary	34	28	41	36	40	46	44	0	0	0	0	0	0	269
T M Roberts Elementary	50	45	50	54	54	55	61	0	0	0	0	0	0	369
Gordon Terrace Elementary	34	38	37	44	46	26	28	0	0	0	0	0	0	253
Highlands Elementary	25	31	36	41	40	39	57	0	0	0	0	0	0	269
Pinewood Elem - Cranbrook	11	16	13	27	22	16	16	0	0	0	0	0	0	121
Steeples Elementary	28	24	25	29	36	28	26	0	0	0	0	0	0	196
Kootenay Orchards	29	36	28	32	41	34	22	0	0	0	0	0	0	222
Kootenay Learning Campus	0	0	0	0	0	0	0	0	0	0	0	4	29	33
Parkland Middle School	0	0	0	0	0	0	0	155	155	131	0	0	0	441
Elkford Secondary	0	0	0	0	0	0	0	36	33	31	29	36	41	206
Fernie Secondary	0	0	0	0	0	0	0	63	58	59	68	51	58	357
Sparwood Secondary	0	0	0	0	0	0	0	58	43	42	35	44	42	264
Kootenay Educational	0	0	0	0	0	0	0	0	0	0	26	15	69	110
Kootenay Discovery School	0	0	0	1	0	1	0	2	4	9	7	7	109	140
<b>Total</b>	<b>393</b>	<b>400</b>	<b>407</b>	<b>453</b>	<b>442</b>	<b>428</b>	<b>417</b>	<b>446</b>	<b>442</b>	<b>387</b>	<b>440</b>	<b>441</b>	<b>602</b>	<b>5698</b>





# Field Trip Application Checklist

Required for school trips *beyond the geographic boundaries of Canada or the Mainland of the United States*

**BOARD APPROVAL** (must be presented to the Education/Policy Committee, prior to parent/student contact, for Board approval at least 3 months in advance of trip) Please complete and email to [gail.rousseau@sd5.bc.ca](mailto:gail.rousseau@sd5.bc.ca).

Date: Oct 23, 2018

School(s): JESS Grade(s): 10

Sponsor Teacher(s): DARI THIELEN

Educational Objectives and Rational:  
(attach separate sheet)

Departure Date: April 18, 2019 Return Date: April 26, 2019

Destination: SPAIN / MOROCCO

Method of Transportation: PLANE / BUS

Cost Per Student: \$3275.00 *with fundraising as little as \$500.00 with fundraising.*

Fundraising Opportunities for Students: (attach separate sheet)  
(all students must be given an opportunity to participate)

Tentative  
BOARD APPROVAL: [Signature] Date: Dec 11/18

**Trip Details:** Please attach supporting documents at least 30 days prior to departure for the following:

	For School Use Only: (check when completed)	For District Use Only: (check when completed)
Names of Students, Grade, Emergency Contact Numbers:	<u>8</u>	<input checked="" type="checkbox"/>
Transportation & Accommodation Details: (include name of travel company)		<input checked="" type="checkbox"/>
List of Chaperones: (minimum ratio 15:1) (attach Criminal Record Checks)		<input checked="" type="checkbox"/>
# of Staff: <u>2</u>		<input checked="" type="checkbox"/>
# of Non-Staff: <u>4</u>		<input checked="" type="checkbox"/>
Schedule/Itinerary:	<u>attached</u>	<input checked="" type="checkbox"/>
Insurance: (Health & Liability):		<input checked="" type="checkbox"/>
Safety/Worst Case Scenario Plan: (see example attached)		<input checked="" type="checkbox"/>

Teacher(s) Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Principal's Approval: [Signature] Date: Oct 23, 2018

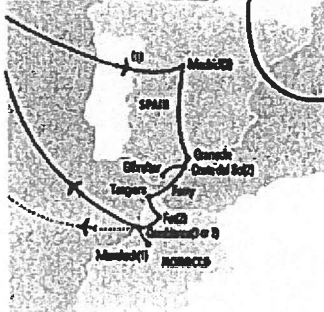
Board (Chairperson) Approval: [Signature] Date: Nov 26/2018

Printable options: **Basic Itinerary** | Detailed Itinerary (?p=1&view=detailed)



# Spain & Morocco

## GROUP INFORMATION



**Tour Centre ID:**  
Thielen-5582

**Departing From:**  
Spokane

Departing From: Spokane

**Departing:**  
April 18, 2019

**Returning:**  
April 26, 2019

**Tour Fee increases on**  
June 1, 2017

**YOU CAN SIGN UP AT:**  
<http://www.explorica.ca/Thielen-5582>  
(/Thielen-5582)

*\$5275*  
*free insurance*

*\$3435*  
*40*  
*Best Price*  
*weekend*  
*\$3475*  
*-200*  
*early sign*  
*\$3275*

**Total Fee\*** ~~\$3,854.00~~

### Tour Quote Breakdown

The following fees apply to your full-paying participants:

Tour Fee*	<u>\$3,814.00</u>
Weekend Supplement (Returning)	\$40.00

**Total Fee\*** **\$3,854.00**

OR 21 monthly payments of \$181.14  
After initial payment of \$50.00

\* Tour Fee increases on June 1, 2017, tour fee will never change after sign-up.

### Additional Adult Fees

The following additional fees apply only to full-paying participants 23 and older and are not included in the total price listed above.

Adult Supplement	\$130.00
Twin Room Upgrade	\$245.00
<b>Additional Adult Fee</b>	<b>\$375.00</b>

## TOUR ITINERARY

### Day 1 Start tour

### Day 2 Hola Madrid

Meet your tour director and check into hotel  
Madrid city walk  
Puerta del Sol, Plaza Mayor, Plaza de España  
Prado visit

### Day 3 Madrid landmarks

Madrid guided sightseeing tour  
Calle Mayor, Gran Vía, Cibeles Fountain, Puerta de Alcalá, Columbus Square, Royal Palace visit  
*Optional Toledo guided excursion \$75*  
Toledo Cathedral visit, Church of Santo Tomás, St. Mary's Synagogue  
Tapas dinner

### Day 4 Madrid--Costa Del Sol

Travel to Costa del Sol via Granada  
Alhambra guided visit

### Day 5 Gibraltar

Gibraltar excursion  
Rock of Gibraltar, Moorish Castle, The Tower of Homage

### Day 6 Costa del Sol--Fes

## TOUR FEE INCLUDES:

- Round-trip airfare
- 7 overnight stays (9 with extension) in hotels with private bathrooms
- Full European breakfast daily
- Dinner daily
- Lunch on Day 6
- Full-time services of a professional Tour Director
- Guided sightseeing tours and city walks as per itinerary
- Visits to select attractions as per itinerary
- Tapas Dinner
- Tour Diary™
- Note: On arrival day only dinner is provided; on departure day, only breakfast is provided
- Note: Tour cost does not include airline-imposed baggage fees, or fees for any required passport or visa. Please visit our Fees FAQ page for a full list of items that may not be included in the cost of your tour.

Ferry to Tangiers  
Lunch  
Tangier guided sightseeing tour  
Travel to Fes

**Day 7 Fes landmarks**

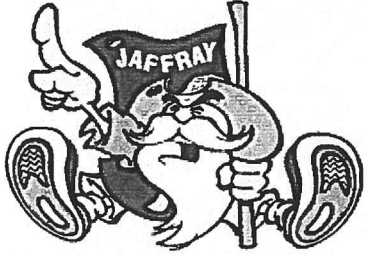
Fes guided sightseeing tour  
Fes-Jdid Mellah, Royal Palace, Fes el Bali Medina, Karaouine  
Mosque, University of Al-Karaouine, Medersa Bou Inania

**Day 8 Fes--Casablanca**

Volubilis Roman Ruins visit  
Travel to Casablanca via Rabat  
Rabat guided sightseeing tour  
Mohamed V Mausoleum, Hassan Tower, Royal Palace

**Day 9 End tour**

Fly home from Casablanca



Educational Objectives and Rationale  
Jaffray Grade 10 Class  
Spain/Morocco  
April 2019

Travelling to Spain and Morocco with our Grade 10 class will provide many learning opportunities for our students. The act of travelling alone, preparing, fundraising, organizing and financial planning for the trip will encourage students to become more independent, mature, self-aware and confident. These traits will prepare them for their future.

The students will also experience immersing themselves in another culture and language. This is an excellent way for students to experience another culture which will enable them to gain an appreciation for different cultures and also have an increased awareness and appreciation for our culture here in Canada. The best way to learn a language is through immersion and hopefully students will take advantage of this experience to further their language skills.

Our students will also be involved in humanitarian work. The Grade 10 class will visit an orphanage and/or school. They will interact with children and spend the day understanding some of the children's realities and lifestyle. They will also have the chance to give, whether it will be school supplies and rice as they did in Vietnam, or clothing and basic supplies as they did in Belize. This experience will foster student interest in global and international issues and allow our students to become ambassadors for our school.

School trips help to prepare our students for the 21<sup>st</sup> century. As the world becomes increasingly interconnected, global education is of increasing importance. This tour will provide in-depth exploration, authentic connections and hands on-learning. This experience will give them a broader view of the world and their role in it.

### Student Cost for Spain/Morocco:

Our grade 10 students are provided with many opportunities to fundraise for their trip to offset the cost. In the 2015-2016 year the Grade 10's travelled to Cambodia, Vietnam and Thailand with a cost of \$3300.00 per student. Students were presented with opportunities to work towards earning money for their trip through activities such as delivering phone books, doing local yard cleanup, serving dinner for seniors, hosting our annual alumni game, and selling Superstore gift cards. Overall our students earned \$16,910 from fundraising taking their trip cost from \$3300.00 to approximately \$482.00 per student.

Our China trip in 2016-2017 showed similar cost savings through fundraising. The students fundraised a combined amount of \$11,452.00, putting the average student cost at \$836.00.

All students, no matter what their financial situation can make this trip a reality should they take advantage of opportunities to fundraise.

The school also does not charge any extra TTOC costs to students as we reorganize staff internally to cover classes and modify the timetable on the days away from school. The cost of the trip is solely the amount paid to Explorica. These trips are also planned around the Easter weekend, which means students typically miss only four days of school.

Call Us! (tel:18883788845)

(/)

Log Out > (/my-account.aspx?logout=true&redirect=true)

# Spain & Morocco

36 Days til Departure | Departing From: Calgary

April 18, 2019 - April 28, 2019

TourCenter ID: Thielen-5582



## RESERVATIONS

### Flight Information

Flight AIR CANADA 140  
 Departing CALGARY (YYC) on Apr 18, 2019 10:10AM  
 Arriving TORONTO (YYZ) on Apr 18, 2019 4:00PM  
 Operated By AIR CANADA

Flight AIR CANADA 836  
 Departing TORONTO (YYZ) on Apr 18, 2019 7:25PM  
 Arriving MADRID (MAD) on Apr 19, 2019 8:55AM  
 Operated By AIR CANADA

Flight AIR CANADA 809  
 Departing CASABLANCA (CMN) on Apr 29, 2019 9:10AM  
 Arriving MONTREAL (YUL) on Apr 29, 2019 11:55AM  
 Operated By AIR CANADA

Flight AIR CANADA 321  
 Departing MONTREAL (YUL) on Apr 29, 2019 2:00PM

Arriving **CALGARY (YYC)** on Apr 29, 2019 4:38PM  
 Operated By **AIR CANADA**

**Accommodations Information**

**f** Apr 19 - Apr 21 Hotel Silken Torre Garden  
 Calle de los Hermanos Garcia Noblejas, 190 bis  
 Madrid, 28037  
 Spain  
 Phone Number: 0034 91 3135810

The Hotel Silken Torre Garden offers great value, modern accommodation with free Wi-Fi access. It is located in a quiet area, just 5km from central Madrid. It has elegant, spacious bedrooms, with comfortable seating areas and TV. The hotel also offers newspapers, meeting rooms and a bar. The hotel is near the Paseo de la Castellana, and has good access to the city centre by bus or metro. The hotel is well-located for travelling to the airport, the IFEMA Trade Fair and the Warner theme park. Hotel Rooms: 90. Hotel Chain: Hoteles Silken.

show less

**f** Apr 21 - Apr 23 Hotel Diana Park  
 Calle Nueva Atalaya, s/n,  
 Estepona, 29688  
 Spain  
 Phone Number: +34 951550301

This property is a 12-minute walk from the beach. Diana Park is set on the Costa del Sol, surrounded by golf courses and close to the beach. This hotel offers an outdoor pool and air-conditioned rooms with a private terrace. All modern rooms at Diana Park are comfortable and feature plenty of natural light. Each room comes with TV, private bathroom and safe at an extra charge. The hotel has a bar and a restaurant. Other facilities include a 24-hour front desk. Free WiFi is also available in public areas. You can drive to Estepona and Marbella in approximately 10 minutes. Málaga and Gibraltar Airports are 40 minutes' drive from the hotel.

show less

- f** Apr 23 - Apr 25 Morocco, Fes: Standard Hotel
- f** Apr 25 - Apr 26 Morocco, Casablanca: Standard Hotel
- f** Apr 26 - Apr 27 Morocco, Marrakesh: Standard Hotel
- f** Apr 27 - Apr 28 Morocco, Casablanca: Standard Hotel
- f** Apr 28 - Apr 29 Morocco, Casablanca: Standard Hotel

**ABOUT YOUR TOUR DIRECTOR**

**Rolando Carbonell**

"Rolando is born and raised in Santiago de Cuba. He worked as a teacher of English at Med Schools in Havana and Santa Clara and then started to work as a tour guide in Cuba for several years. He met his wife on one of those tours and after four years being in a long distance relationship, she went to Cuba again and they became married. They are both now settled in Spain. Rolando joined Explorica 12 years ago and leads tours to various European countries including Spain, Portugal, Italy, France and the Netherlands. "

**TOUR ITINERARY** [print itinerary >](#)

**TOUR INCLUDES**

- Round-trip airfare

## Grade 10 Trip 2019 SPAIN/MOROCCO

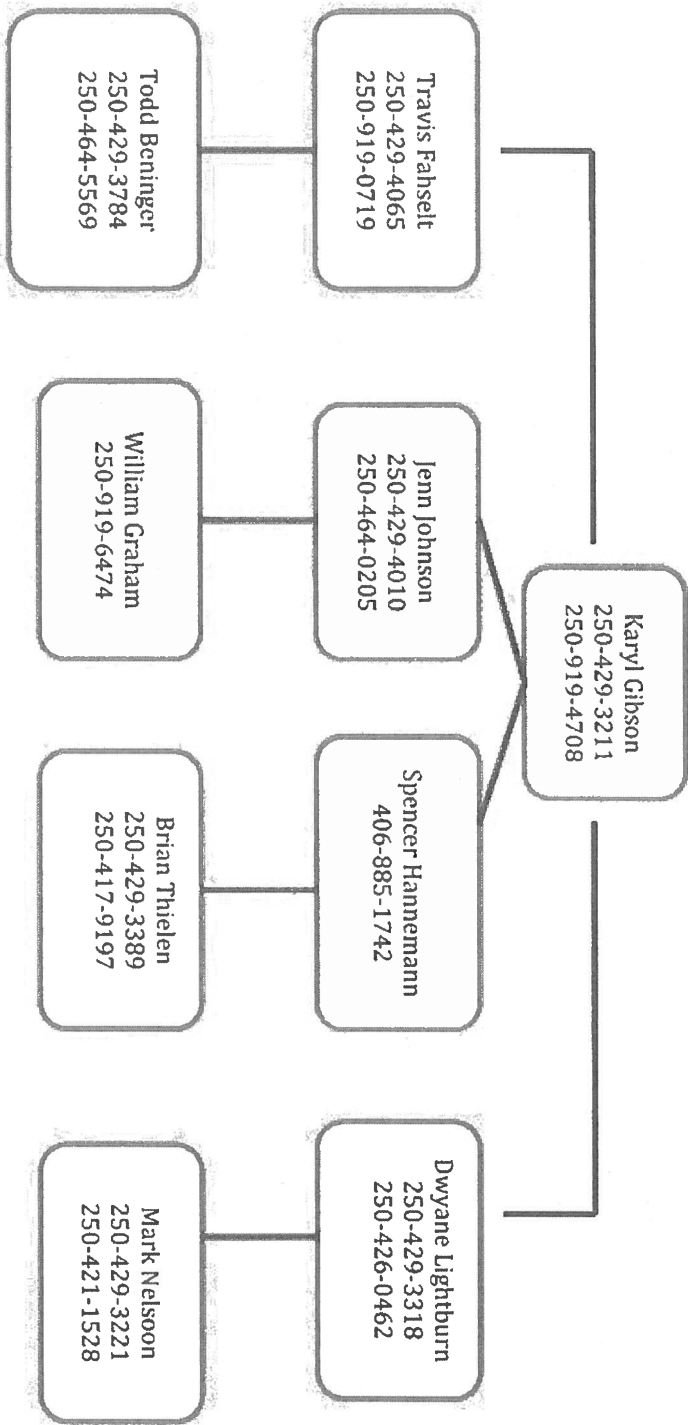
- 1) Evan Beninger  
Mom – Keltie Beninger – travelling with group  
Dad – Todd Beninger  
Home 250-429-3784  
Cell 250-464-5569
- 2) Sydney Fahselt  
Mom – Melissa Fahselt – travelling with group  
Dad – Travis Fahselt  
Cell 250-919-0719  
Home 250-429-4065
- 3) Brooklyn Graham  
Mom – Nadine Graham – travelling with group  
Dad – William Graham  
Cell 250-919-6474  
Work 250-865-2271
- 4) Asher Hannemann  
Mom – Rose Hannemann – travelling with group  
Dad – Spencer Hannemann  
Cell 406-885-1742
- 5) Darren Johnson  
Dad – Neil Johnson – travelling with group  
Mom – Jenn Johnson  
Home 250-429-4010  
Cell 250-464-0205
- 6) Marc Johnson  
Dad – Neil Johnson – travelling with group  
Mom – Jenn Johnson  
Home 250-429-4010  
Cell 250-464-0205
- 7) Autumn Lightburn  
Mom – Kara Lightburn – travelling with group  
Dad – Dwayne Lightburn  
Home 250-429-3318  
Cell 250-426-0462
- 8) Annaliese Nelson  
Mom – Angela Nelson – travelling with group  
Dad – Mark Nelson  
Cell 250-421-1528  
Home 250-429-3221  
Work 250-429-3496



**Grade 10 Trip 2019**  
**SPAIN/MOROCCO**

Evan Beninger (Grade 10)  
Keltie Beninger  
Sydney Fahselt (Grade 10)  
Melissa Fahselt  
Brooklyn Graham (Grade 10)  
Nadine Graham  
Asher Hannemann (Grade 10)  
Rose Hannemann  
Darren Johnson (Grade 10)  
Marc Johnson (Grade 10)  
Neil Johnson  
Autumn Lightburn (Grade 10)  
Kara Lightburn  
Annaliese Nelson (Grade 10)  
Angela Nelson  
Erin Boehm  
Dari Thielen

# SPAIN/MOROCCO EMERGENCY PHONE TREE



**Worst-Case Scenarios: JESS SPAIN & MOROCCO**  
**April 18<sup>th</sup> - 28<sup>th</sup>**

**A. Major Accident: (seriously injured or dead students)**

Immediately, we:

1. Secure whoever isn't hurt; get them to a safe place, waiting for instructions
2. Protect/signal the scene, so no further harm comes to people who are hurt
3. Call police/hospital with: precise location of accident, number of injured or dead, whatever information we can give about the injuries
4. Only move injured people if we fear fire/explosion/further harm
5. Attend to injured people, perform CPR on those who might need it, talk to them, reassure them

Once help has arrived, we:

1. Leave a chaperone with people who need treatment at the hospital
2. Get uninjured people to a hotel
3. Arrange for psychological support

As soon as possible, we:

1. Inform Karyl Gibson (Karyl will be supplied with a phoning tree by JESS SPAIN/MOROCCO trip team before leaving)
2. Have Karyl contact families with appropriate counseling support
3. Contact Canadian Embassy in Madrid/Rabat-Souissi, arrange for the safe return of unhurt students to Canada
4. Decide who stays behind with injured people

**B. Minor Accident. (Light Injuries)**

Immediately, we:

1. Secure everyone, get them to a safe place, waiting for instructions
2. Make sure hurt people are safe, help them relax while they wait for assistance
3. Call doctor/hospital with: precise location of accident, number of injured, whatever information we can give about the injuries
4. Talk to injured people, comforting them as best we can

Once help has arrived, we:

1. Leave a chaperone with people who need treatment at the doctor/hospital
2. Decide what to do with the group: probable change of immediate plans

As soon as possible, we:

1. Inform Karyl Gibson (Karyl will be supplied with a phoning tree by JESS SPAIN/MOROCCO trip team before leaving)
2. Have Karyl contact families

**C. Health Concern (dog bite, aggression, fight from someone not in group...)**

Immediately, we:

1. Call doctor/hospital for medical assistance
2. Report incident to police, maybe ask Embassy for assistance

Once help has been provided, we:

1. Leave a chaperone with people who need treatment at the doctor/hospital
2. Decide what to do with the group: possible change of immediate plans

As soon as possible, we:

1. Inform Karyl Gibson (Karyl will be supplied with a phoning tree by JESS SPAIN/MOROCCO trip team before leaving)
2. Have Karyl contact families
3. If parents want, arrange for early return of involved student(s)

**D. Health Concern (sickness, food poisoning, allergy, drug/alcohol abuse...)**

Immediately, we:

1. Call doctor/hospital for assistance

Once help has been provided, we:

1. Leave a chaperone with people who need treatment at the doctor/hospital
2. Decide what to do with the group: possible change of immediate plans

As soon as possible, we:

1. Inform Karyl Gibson (Karyl will be supplied with a phoning tree by JESS SPAIN/MOROCCO trip team before leaving)
2. Have Karyl contact families
3. (in case of drug/alcohol abuse) arrange for early return of involved student(s)

**E. Incident: Lost/Missing Student(s)**

To prevent this, we:

1. Gave students address/phone number of every hotel we'll stay at (and our guides cell phone number)
2. Order them to stay in the group at all times
3. Will always agree on a meeting point before splitting the group (usually the bus)

Still, if it happens, we immediately:

1. Call police for assistance
2. Call hospitals to check if they have admitted our missing person(s)

Once help has been provided, we:

1. Leave chaperone at previously discussed meeting point as long as there is hope to see people get back there
2. Decide what to do with the group: possible change of immediate plans

If the person hasn't been found after a few hours, we:

1. Contact Canadian Embassy for guidance
2. Inform Karyl Gibson (Karyl will be supplied with a phoning tree by JESS SPAIN/MOROCCO trip team before leaving)

3. Have Karyl contact families
4. Leave chaperone at the local hotel as long as deemed necessary

**F. Incident: Discipline Issue**

Immediately, we:

1. Discuss matter with involved student(s); try to settle amicably
2. Agree on appropriate sanction (from free time with chaperone to return home at parents' expense)

If necessary, we:

1. Inform Karyl Gibson (Karyl will be supplied with a phoning tree by JESS SPAIN/MOROCCO trip team before leaving)
2. Have them contact families

**G. Custom/Airport Issue** (students held back by officials, whatever the reason)

1. Chaperone stays with the involved student(s) as long as it takes, even if the rest of the group needs to move on. Chaperones need to modify plans, depending on the delay

**DESCRIPTION OF COVERAGE**  
For Canadian Citizens or Residents Only



**Travel Insurance Plan**

**IMPORTANT!**

The Pre-Existing Condition Exclusion is waived if payment for this plan is received by Explora within 14 days of Your final deposit payment for Your Trip.  
Please Note: This policy may not be purchased after You have made final payment for Your trip.



**DESCRIPTION OF COVERAGE**  
Explora  
Plan # CN433C

This Description of Coverage is a summary of the travel insurance benefits underwritten by Northbridge General Insurance Corporation, herein referred to as the Company and also referred to as We, Us and Our.

Travel insurance does not cover everything. Your insurance has exclusions, conditions and limitations. You should carefully read and understand this Description of Coverage before You travel.

**SCHEDULE OF BENEFITS**

Benefit	Maximum Benefit Amount
Accidental Death and Dismemberment	\$25,000
Medical Expense/Emergency Assistance	\$1,000,000*
Accident and Sickness Medical Expense	\$50,000
Emergency Evacuation and Repatriation	Included
One Call/24-Hour Assistance Services	Included
Trip Cancellation	Trip Cost
Trip Interruption	Trip Cost
Missed Connection	\$600
Travel Delay (Up to \$100 Per Day)	\$00
Baggage and Personal Effects	\$100
Baggage Daily	75% of Non-Refundable Trip Cost
Canceled For Any Reason Waiver Benefit	75% of Non-Refundable Trip Cost

Medical Expense/Emergency Assistance: Benefits of this plan are subject to a Maximum Benefit Limit of \$15,000 for those persons who at the time of a covered injury or sickness do not have valid hospital and medical insurance under a Government Health Insurance Plan of a province or territory of Canada.

**SECTION I. Coverages**

**ACCIDENTAL DEATH AND DISMEMBERMENT**

You are eligible for benefits 24 hours a day, up to the Maximum Benefit Amount, when You sustain an injury during the Trip which results in any of the following losses within 180 days of the date of the injury causing the Loss.

Benefits will be paid as follows:

Loss:	Percentage of Principal Sum Payable:
Life	100%
Both Hands; Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
One Hand; One Foot or Sight of One Eye	50%

Loss of hand or hands, or foot or feet, means severance at or above the wrist, joint or ankle joint, respectively.

Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof.

Only one of the amounts shown above (the largest applicable) will be paid for injuries resulting from one accident.

The benefit for loss of: (a) two limbs; (b) both eyes; or (c) one limb and one eye is payable only when such loss results from the same accident.

The Principal Sum is the Maximum Benefit Amount shown in the schedule of benefits for Accidental Death and Dismemberment.

**ACCIDENT & SICKNESS MEDICAL EXPENSE**

For the purpose of this benefit:

"Covered Expense" means expense incurred for services and supplies: (a) listed below; and (b) ordered or prescribed by a Legally Qualified Physician as Medically Necessary for diagnosis or treatment; which is limited to:

- The services of a Legally Qualified Physician;
  - Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Trip, if recommended as a substitute for a Hospital room for recovery of a Sickness or Injury);
  - Transportation furnished by a professional ambulance company to and/or from a Hospital; and prescribed drugs, prosthetics and therapeutic services and supplies.
- Benefits will be paid for the Covered Expense incurred, up to the Maximum Benefit Amount, if You incur a Covered Expense as a result of a Sickness that first manifests itself during the Trip or injury that occurs during the Trip.

Only Covered Expenses incurred during the Trip will be reimbursed. Expenses incurred after the Trip are not covered.

Benefits will include expenses incurred during the Trip for emergency dental treatment due to injury not to exceed \$750. Expenses for emergency dental treatment incurred after the Trip are not covered. Benefits will not be paid in excess of the Usual and Customary Charges.

Advance payment will be made to a Hospital, up to the Maximum Benefit Amount, if needed, to secure Your admission to a Hospital, because of a covered Sickness or Injury. The Program Medical Advisor will coordinate advance payment to the Hospital. These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy.

#### MEDICAL EVACUATION AND RETURN OF MORTAL REMAINS

When You suffer a loss of life for any reason or incur a Sickness or Injury during the course of a Trip, the following benefits are payable, up to the Maximum Benefit Amount.

- Emergency Medical Evacuation:** If the local attending Legally Qualified Physician and the Program Medical Advisor determine that transportation to a Hospital or medical facility is Medically Necessary to treat an unforeseen Sickness or Injury which is acute or life threatening and adequate Medical Treatment is not available in the immediate area, the Transportation Expense incurred will be paid for the Usual and Customary Charges for transportation to the closest Hospital or medical facility capable of providing that treatment. If You are in the Hospital for more than 7 consecutive days and accompanying children who are under 18 years of age and You are dependent on You, the Transportation Expense to their home (with an attendant, if considered necessary by the Program Medical Advisor). If You are Travelling alone and will be hospitalized for more than 7 consecutive days and Emergency Evacuation is not imminent, benefits will be paid to transport one person, chosen by You, by Economy Transportation, for a single visit to and from Your bedside.
- Non-Emergency Medical Evacuation:** If the local attending Legally Qualified Physician and the Program Medical Advisor determine that it is Medically Necessary for You to return to Your place of permanent residence because of an unforeseen Sickness or Injury which is acute or life-threatening, the Transportation Expense incurred will be paid for Your return to Your permanent residence or to a Hospital or medical facility closest to Your permanent place of residence capable of providing that treatment via one of the following methods of transportation, as approved, in writing, by the Program Medical Advisor: i) one-way Economy Transportation; ii) commercial air upgrade (to Business or First Class), based on Your condition as recommended by the local attending Legally Qualified Physician and verified in writing; or iii) other covered land or air transportation including, but not limited to, commercial stretcher, medical escort,

or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the Program Medical Advisor. Transportation must be via the most direct and economical route.

**Return of Remains:** In the event of Your death, the expense incurred will be paid for minimally necessary casket or air tray, preparation and transportation of Your remains to Your place of residence or to the place of burial.

Benefits are paid less the value of Your original unused return travel ticket. If benefits are payable and You have other insurance that may provide benefits for this same loss, We reserve the right to recover from such other insurance. You shall: a) notify Us of any other insurance; b) help Us exercise the Company's rights in any reasonable way that We may request, including the filing and assignment of other insurance benefits; c) not do anything after the loss to prejudice Our rights; and d) reimburse Us, to the extent of any payment We have made, for benefits received from such other insurance.

#### TRIP CANCELLATION, TRIP INTERRUPTION, MISSED CONNECTION AND TRAVEL DELAY

**Trip Cancellation:** Benefits will be paid, up to the Maximum Benefit Amount shown in the Schedule of Benefits, to cover You for the unused non-refundable prepaid expenses for Travel Arrangements when You are prevented from taking Your Trip due to:

- Death involving You or Your Travelling Companion or Your or Your Travelling Companion's Business Partner or Your Family Member;
- A covered Sickness or Injury involving You, Your Travelling Companion or Business Partner, or Your Family Member which necessitates Medical Treatment at the time of cancellation and results in medically imposed restrictions, as certified by a Legally Qualified Physician, which prevents Your participation in the Trip; or
- For the Other Covered Reasons listed below;

provided such circumstances occurred after Your Effective Date. **Trip Interruption:** Benefits will be paid, up to the Maximum Benefit Amount, for the non-refundable, unused portion of the prepaid expenses for land or water Travel Arrangements and the Additional Transportation Cost paid to return home or rejoin the Trip, when You are prevented from completing Your Trip due to:

- Death involving You or Your Travelling Companion or Your or Your Travelling Companion's Business Partner or Your Family Member;
- A covered Sickness or Injury involving You, Your Travelling Companion or Business Partner, or Your Family Member which necessitates Medical Treatment at the time of interruption and results in medically imposed restrictions, as certified by a Legally Qualified Physician, which prevents Your continued participation in the Trip; or

3. For the Other Covered Reasons listed below; provided such circumstances occurred after Your Effective Date.

**Other Covered Reasons means:**

- You or Your Travelling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date) served with a court order to appear as a witness in a legal action in which You or Your Travelling Companion is not a party (except law enforcement officers);
- You or Your Travelling Companion's principal place of residence or destination being rendered uninhabitable by fire, flood, burglary or other natural disaster within 10 days of departure;
- You or Your Travelling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other natural disaster and You and/or Your Travelling Companion are required to work as a result;
- a documented theft of passports or visas;
- a permanent transfer of employment of 250 miles or more;
- You or Your Travelling Companion being directly involved in a traffic accident, which must be substantiated by a police report, while en route to Your scheduled point of departure; unannounced Strike that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- Inclement Weather that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- mechanical breakdown that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- You or Your Travelling Companion is in the Military and called to emergency duty for a national disaster other than war;
- involuntary employer termination or layoff affecting You or a person(s) sharing the same room with You during Your Trip. Employment must have been with the same employer for at least 1 continuous year;
- a Terrorist incident that occurs in a city listed on the Itinerary of Your Trip and within 30 days prior to Your Scheduled Departure Date. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- revocation of Your previously granted leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.

**Additional Trip Interruption Benefits:** If Your Travelling Companion must remain hospitalized, benefits will also be paid for reasonable accommodation and transportation expenses incurred by You to remain with Your Travelling Companion up to \$100 per day, limited to 5 days.

If You cannot continue travel due to a covered Injury or Sickness not requiring hospitalization, and You must extend Your Trip due to medically imposed restrictions, as certified by a Legally Qualified Physician, benefits will be paid for additional hotel nights up to \$100 per day, limited to 5 days.

**Single Supplement:** Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for prepaid Travel Arrangements if Your Family Member or Travelling Companion has his/her Trip delayed, cancelled or interrupted for a covered reason and You do not cancel.

These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy.

**Missed Connection:** If You miss Your cruise or tour departure because Your arrival at Your Trip destination is delayed for 3 or more hours, benefits will be paid, on a one-time basis, up to the Maximum Benefit Amount, for a) the Additional Transportation Cost to join the Trip and b) the unused portion of the prepaid expenses for land or water Travel Arrangements, due to: a) any delay of a Common Carrier (the delay must be certified by the Common Carrier); b) a documented weather condition preventing You from getting to the point of departure; c) quarantine, hijacking, Strike, natural disaster, terrorism or riot.

These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy.

**Travel Delay:** Benefits will be paid for reasonable accommodation, meal, and local transportation expenses incurred by You, up to the Maximum Benefit Amount shown in the Schedule of Benefits, if You are delayed for 12 hours or more while en route to or from, or during a Trip, due to: a) any delay of a Common Carrier (the delay must be certified by the Common Carrier); b) a traffic accident in which You or Your Travelling Companion are not directly involved (must be substantiated by a police report); c) lost or stolen passports, travel documents or money (must be substantiated by a police report); d) quarantine, hijacking, Strike, natural disaster, terrorism or riot; e) a documented weather condition preventing You from getting to the point of departure.

These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy.

#### BAGGAGE AND PERSONAL EFFECTS AND BAGGAGE DELAY

**Baggage and Personal Effects:** Coverage will be provided to You: (a) against all risks of permanent loss, theft or damage to Your Baggage and Personal Effects; (b) subject to all Exclusions and Limitations in the policy; (c) up to the Maximum Benefit Amount; and (d) occurring while this coverage is in force.

The lesser of the following amounts will be paid: 1) the actual cash value (cost less proper deduction for depreciation) at the time of loss, theft or damage; 2) the cost to repair or replace the article with material of a like kind and quality; or 3) \$300 per article. A combined maximum of \$600 will be paid for jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, articles trimmed with fur, cameras and their accessories and related equipment.

A maximum of \$50 will be paid for the cost of replacing a passport or visa. A maximum of \$50 will be paid for the cost associated with the unauthorized use of lost or stolen credit cards, subject to verification that You have complied with all conditions of the credit card company.

#### Baggage and Personal Effects does not include:

- 1) animals; 2) automobiles and automobile equipment; 3) boats or other vehicles or conveyances; 4) trailers; 5) motors; 6) aircraft; 7) bicycles, except when checked as baggage with a Common Carrier; 8) household effects and furnishings; 9) antiques and collectors items; 10) sunglasses, contact lenses, artificial teeth, dental bridges or hearing aids; 11) prosthetic limbs; 12) prescribed medications; 13) keys, money, credit cards (except as coverage is otherwise specifically provided herein); 14) securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein); 15) professional or occupational equipment or property, whether or not electronic business equipment; or 16) telephones, computer hardware or software.

#### Additional Limitations and Exclusions Specific to Baggage and Personal Effects:

Benefits are not payable for any loss caused by or resulting from: a) breakage of brittle or fragile articles; b) wear and tear or gradual deterioration; c) confiscation or appropriation by order of any government or customs rule; d) theft or pilferage while left in any unlocked vehicle; e) property illegally acquired, kept, stored or transported; f) Your negligent acts or omissions; or g) property shipped as freight or shipped prior to the Scheduled Departure Date.

**Baggage Delay:** If, while on a Trip, Your checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours from Your time of arrival at a destination other than at Your place of permanent residence, benefits will be paid, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the actual expenditure for necessary personal effects. You must be a ticketed passenger on a Common Carrier. The Common Carrier must certify the delay or misdirection. Receipts for the purchases must accompany any claim.

#### Additional Provisions applicable to Baggage and Personal Effects and Baggage Delay:

Benefits will not be paid for any expenses which have been reimbursed or for any services which have been provided by the Common Carrier, hotel or Travel Supplier; nor will benefits be paid for loss or damage to property specifically scheduled under any other insurance.

These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy.

#### ACCESS YOUR MEDICAL RECORDS ONLINE

With our exclusive Free Global Xpi Services, you can assure that your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, quickly wherever there is internet access available. Register at [www.globalxpi.com](http://www.globalxpi.com) or call, toll free:

1-800-379-9887. Use Program Code CN433C

These Services are Provided by: Global Xpi, Inc.

#### CANCEL FOR ANY REASON WAIVER BENEFIT

For those who purchase the Explora Travel Insurance Plan Within 14 days of the initial deposit/payment for your Trip, Explora provides the OPTION to also purchase the Explora Travel Insurance Plan Plus.

This additional benefit (if purchased within 14 days of the initial deposit/payment for your Trip) allows you to cancel your Explora travel arrangements 30 days or more before your scheduled departure for any reason. With this Explora Travel Insurance Plan Plus Cancellation Waiver Benefit, 75% of Your Explora non-refundable cancellation fees will be returned in cash.

**Please Note:** This Cancellation Waiver Benefit does not cover penalties associated with air or other travel arrangements not provided by Explora. Any benefit payable under this Cancellation Waiver will be reduced by the amount of any cancellations benefits paid or payable by the Explora Travel Insurance Plan or any other insurance plan providing Trip Cancellation benefits.

This Cancellation Waiver Benefit is provided by Explora and is not an insurance benefit underwritten by Northbridge General Insurance Corporation.

#### SECTION II. Definitions

**"Additional Transportation Cost"** means the actual cost incurred for one-way Economy Transportation by a Common Carrier reduced by the value of an unused travel ticket.

**"Baggage and Personal Effects"** means luggage, personal possessions and travel documents taken by You during a Trip.

**"Business Partner"** means an individual who (a) is involved in a legal general partnership with You and/or (b) is actively involved in the day to day management of Your business.

**"Common Carrier"** means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

**"Domestic Partner"** means a person who is at least eighteen years of age and can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of continuous cohabitation throughout the 180 day period prior to Your Effective Date of the Plan; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

**"Economy Transportation"** means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for the Trip.



"Family Member" means any of the following who resides in the United States, Canada, or Mexico: Your or Your Travelling Companion's: legal spouse (or common-law spouse where legal), legal guardian, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, Domestic Partner, an employed caregiver who lives with You, or a person for whom You are the primary caregiver with whom You have lived for 12 continuous months prior to the effective date of Your Plan, whether or not they travel with You.

"Hospital" means: (a) a place which is licensed or recognized as a general hospital by the proper authority of the state in which it is located; (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility; (c) a place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals. Not included is a hospital or institution licensed or used principally: (1) for the treatment of care of drug addicts or alcoholics; or (2) as a clinic, continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

"Inclement Weather" means any weather condition that delays the scheduled arrival or departure of a Common Carrier.

"Injury" or "Injuries" means accidental bodily injuries: (a) received while insured under the Policy and any attached coverages; (b) resulting in loss independent of sickness and all other causes; and (c) not excluded from coverage.

"Insured" means the person who purchased the Trip and who has paid the required plan cost for the travel insurance plan provided herein, and also referred to as You and Your.

"Intoxicated" means a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where You are located at the time of an incident.

"Legally Qualified Physician" means a physician or a Christian Science Practitioner: (a) other than You, a Travelling Companion or a Family Member, (b) practicing within the scope of his/her license; and (c) recognized as a physician in the place where the services are rendered.

"Maximum Benefit Amount" means the maximum amount payable for coverage provided to You as shown in the Schedule of Benefits.

"Medical Treatment" means treatment, advice or consultation by a Legally Qualified Physician.

"Medically Necessary" means a service or supply which: (a) is recommended by the attending Legally Qualified Physician; (b) is appropriate and consistent with the diagnosis in accord with accepted standards of community practice; (c) could not have been omitted without adversely affecting Your condition or quality of medical care; (d) is delivered at the most appropriate level of care and not primarily for the sake of convenience; and (e) is not considered experimental unless coverage for experimental services or supplies is required by law.

"Pre-Existing Condition" means Your medical condition or related condition (whether or not the diagnosis has been determined), if at any time within the 60 day period prior to the effective date of Your Trip Cancellation coverage under the Policy has not been Stable.

"Program Medical Advisor" means One Call Worldwide Travel Services Network, Inc.

"Scheduled Departure Date" means the date on which You are originally scheduled to leave on the Trip.

"Scheduled Return Date" means the date on which You are originally scheduled to return to the point of origin or the original final destination.

"Sickness" means an illness or disease that is diagnosed or treated by a Legally Qualified Physician after the effective date of insurance and while You are covered under the Policy.

"Stable" means any medical condition or related condition for which there has been: no new treatment, new medical management, or new prescribed medication; and no change in treatment, change in medical management, or change in medication; and no new symptom or finding, more frequent symptom or finding, or more severe symptom or finding experienced; and no new test results or test results showing a deterioration; and no investigations or future investigations initiated, or recommended for Your symptoms; and no hospitalization or referral to a specialist (made or recommended).

"Strike" means any stoppage of work: (a) as a result of a combined effort of workers which was unannounced and unpublished at the time travel services were purchased; and (b) which interferes with the normal departure and arrival of a Common Carrier.

"Terrorist Incident" means an incident deemed a terrorist act by the Canadian Governmental Authorities that causes property damage and loss of life.

"Third Party" means a person or entity other than You or the Company.

"Transportation Expense" means: (a) the cost of conveyance of You and any medical personnel (if Medically Necessary); and (b) Medically Necessary services or supplies.

"Travel Arrangements" means: (a) transportation; (b) accommodations; and (c) other specified services arranged by the Travel Supplier for the Trip.

"Travel Supplier" means Explorica.

"Travelling Companion" means a person or persons with whom You have coordinated Travel Arrangements and intend to travel with during the Trip.

"Trip" means scheduled trips, tours or cruises for which: (a) coverage is requested; and (b) the required premium is submitted prior to the Scheduled Departure Date.

"Usual and Customary Charges" means those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed.

### SECTION III. When Coverage Begins and Ends

#### Your Term of Coverage:

**For Trip Cancellation:** Coverage begins on Your "Effective Date" which is at 12:01 a.m. on the date Explorica receives the appropriate cost for this policy for Your Trip and ends at the point and time of departure on Your Scheduled Departure Date.

**For Travel Delay:** Coverage is in force while en route to and from and during the Trip.

**For all other coverages:** All other benefits begin on 12:01 a.m. on Your Scheduled Departure Date. Coverage ends at the point and time of return on Your Scheduled Return Date.

In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the Travel Supplier nor You have control, Your term of coverage shall be automatically adjusted in accordance with the Travel Supplier's notice to Us of the delay or change.

### SECTION IV. General Limitations and Exclusions

Benefits are not payable for any loss due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service;
4. riding, driving or participating in races, or speed or endurance contests;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating in skydiving, hang gliding, bungee cord jumping, or scuba diving if the depth exceeds 130 feet or if You are not certified to dive and a dive master is not present during the dive;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. being intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician; the commission of or attempt to commit a felony or being engaged in an illegal occupation;
9. normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion;
10. dental treatment (except as coverage is otherwise specifically provided herein);
11. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits;
12. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
13. a mental or nervous condition, unless hospitalized;
14. any rehabilitation or convalescent care;
15. treatment, services or expenses related to or resulting from travel in a specific country, region or city for which Foreign Affairs and International Trade Canada has issued a formal Travel Warning, before Your departure date, advising Canadians to avoid all travel to that specific country, region or city; or
16. Sickness or Injury resulting from a motor vehicle accident where You are entitled to receive benefits pursuant to any policy or legislative plan of motor vehicle insurance.

#### WHERE TO PRESENT A CLAIM

Present all claims to the Program Administrator:

Northbridge Claims Administration

c/o Active Care Management

P.O. Box 481126

Kansas City, Missouri 64148-1126

Tel: 1-800-421-5376

Plan Number: CM33C

Claims may also be reported/completed online at:

[www.tripmate.com](http://www.tripmate.com)

### SECTION V. General Provisions

**Subrogation:** If the Company has made a payment for a loss under this coverage, and the person to or for whom payment was made has a right to recover damages from the Third Party responsible for the loss, the Company will be subrogated to that right. You shall help the Company exercise the Company's rights in any reasonable way that the Company may request; not do anything after the loss to prejudice the Company's rights; and in the event You recover damages from the Third Party responsible for the loss, You will hold the proceeds of the recovery for the Company in trust and reimburse the Company to the extent of the Company's previous payment for the loss.

**Excess Insurance:** The insurance provided by this Policy (except Accident and Sickness Medical Expense, Medical Evacuation and Return of Mortal Remains) shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of loss over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of premium paid.

**Additional Claims Provisions Specific to Baggage:** Your duties after loss of or damage to property or delay of baggage: In case of loss, theft, damage or delay of baggage or personal effects, You must: a) take all reasonable steps to protect, save or recover the property; b) promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any Common Carrier or bailee who has custody of Your property at the time of loss; c) produce records needed to verify the claim and its amount and permit copies to be made; d) provide to the Company, within 90 days from the date of loss, a detailed proof of loss signed and sworn to; and e) be examined, if requested.

**Notice:** Notwithstanding any other provisions herein contained, this contract is subject to the Statutory Conditions in the Insurance Act respecting contracts of Accident and Sickness Insurance. For Québec residents, notwithstanding any other provisions herein contained, this contract is subject to the mandatory provisions of the Civil Code of Québec respecting contracts of Accident and Sickness Insurance.

### SECTION VI. Coordination of Benefits

**Applicability:** The Coordination of Benefits ("COB") provision applies to this Plan when You have health care coverage under more than one Plan.

## One Call

### Worldwide Travel Services Network

**Medical Assistance:** Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities.

**Medical Consultation and Monitoring:** If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance. We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

**Medical Evacuation:** When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home. Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the policy. All medical transportation services must be authorized and arranged by One Call. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

**Emergency Medical Payments:** We will assist you in the advancement of funds or guarantee payments (up to the policy limits) to a hospital or other medical provider, if required, to secure your admission, treatment or discharge.

**Prescription Assistance:** We will assist you with replacing medications that are lost, stolen or spoiled during your Trip, either locally or by special courier.

**Repatriation of Remains:** In the event of death while on a Trip, we will arrange for the preparation and transportation required to return your remains to your home.

**24 Hour Legal Assistance:** If while on your Trip you encounter legal problems, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

**Nurse Helpline:** Registered nurses are available 24-Hours a day before and during your Trip to provide general health information, clinical assessment, and health counseling to give you assistance in making appropriate healthcare decisions.

While we strive to provide help and advice for problems encountered by travellers wherever or whenever they occur, situations may arise beyond our control when immediate resolution is not possible. We will make every reasonable effort to refer you to appropriate medical and legal providers, but neither the insurer nor One Call Worldwide Travel Services Network may be held responsible for the availability, quality or results of any medical treatment or your failure to obtain medical treatment.

## One Call Travel Solutions

### 24-Hour Worldwide Travel Services

**Message Services:** We will transmit emergency messages to family, friends or business associates and let you know that the message has been received.

**Language Interpretation Services:** We provide interpretation services in major languages and will refer you to appropriate local services, if needed.

**Emergency Cash Transfer:** We will help arrange an emergency cash transfer (wire transfer, travellers checks, etc.) of your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

**Pre-Trip Travel Services:** We provide 24-Hour information, help and advice for your planned Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

**Travel Document and Ticket Replacement:** When important travel documents (such as passports and visas) are lost or stolen, we will help you to secure replacements. We will also help you when airline or other travel tickets are lost or stolen. We will assist you with reporting your loss, reissuing tickets and obtaining the money required for this purpose (you are responsible for providing the funds).

### One Call Concierge Services

- Restaurant, shopping, hotel recommendations/reservations and reservations
- Local transport (rental car/limosine, etc.) information and recommendations
- Sporting, theatre, night life and event information (sports scores, stockquotes, gift suggestions, etc.); recommendations and ticketing
- Golf course information, referrals, recommendations and tee times
- Tracking and assisting with the return of lost or delayed baggage

### CONTACTING ONE CALL'S 24-HOUR SERVICE CENTER

When outside the USA or Canada, call us collect through a local operator (you will first have to enter the International Access Code of the country you are calling from). Within the USA or Canada, use the toll free number:

Within U.S.A. & Canada: 1-800-555-0095

Outside U.S.A. & Canada: 1-603-894-4710

YOUR PLAN NUMBER: CM33C

The 24-Hour Assistance Services are provided by:  
One Call Worldwide Travel Services Network, Inc.