



Flight Delay Service

At no extra cost

At Blue Cross[®], part of our mission is to offer you the very best insurance coverage. That's why we're proud to offer our **Flight Delay Service**. This service is available at **no extra cost** to anyone who purchases Blue Cross travel insurance¹.

It provides a range of benefits if your flight is delayed, including access to an airport lounge or even a hotel room, depending on the length of the delay.



If your flight is delayed, you can qualify for:

DELAY	BENEFITS
3 hours or more	Access to an airport lounge or \$40 compensation per person if no lounge is available
6 hours or more	Hotel room or \$250 in compensation if hotel room is not available + \$50 allowance per person up to a maximum of \$200 per policy



How to benefit cost-free from our Flight Delay Service?

Anyone covered by Blue Cross travel insurance can benefit from this service at no extra cost.

To register, you should follow **3 simple steps**:

- 1 Create an account by visiting flightdelayservice.ca
- 2 Enter your insurance policy number and register your flight details up to 24 hours before your departure time
- 3 Select a means of payment for compensation payouts (Interac, bank transfer)

How does the Flight Delay Service work?

Once you have registered, our **Flight Delay Service** tracks your flight in real time. If your flight is delayed, you'll receive **a text message (SMS) or an email** telling you how to benefit from the service. Messages include:

- notifications of flight delays
- coupons for the airport lounge and hotel room reservations
- notifications of fund transfers

For more information, please contact:

¹This service is available to Blue Cross travel insurance policy holders in select provinces across Canada. Please confirm with your local Blue Cross plan if this service is included with your policy. The policyholder of Blue Cross travel insurance and each person included on the contract of the policyholder are eligible for the Flight Delay Service. The following products are not eligible for the Flight Delay Service: Visitors to Canada, travel insurance for groups and health insurance products (including those with a travel benefit) offered by Blue Cross. [®]Registered trademark of the Canadian Association of Blue Cross Plans, used under license by Canassurance Hospital Association. [™]Trademark of Blue Cross Blue Shield Association.



Flight Delay Service, your assistance service for flight delays



Flight Delay Service is an assistance service for flight delays and is available to you free of charge as a **Blue Cross**¹ travel insurance policyholder.

It is designed to offer **you** additional assistance and access to compensation should a flight on which **you** are duly registered as a fare-paying passenger is delayed.

Terms & conditions

By registering online to the **Flight Delay Service**, **you** agree to abide by the following terms and conditions described below which constitute the agreement between **you** and **Blue Cross**.

You must agree to fully respect the entirety of these terms and conditions in order for **Blue Cross** to compensate **you** within terms of the **Flight Delay Service**.

Blue Cross reserves the right to modify the terms and conditions that allow access to the **Flight Delay Service** or to terminate this service at any time and without notice.

The Flight Delay Service gives you access to the following privileges:

1. When **your** flight is delayed by 3 hours or more:

Free access for all **travellers** to an airport lounge through our **direct reservation service**.

Should no lounge be available or is fully booked, **you** will be offered a monetary compensation of \$40 per **traveller**.

2. When **your** flight is delayed 6 hours or more, in addition to the privileges previously mentioned:

a) A monetary compensation of \$50 per **traveller**, up to a maximum of \$200 for all **travellers** covered by the same **Blue Cross** travel insurance contract, and;

b) The cost of a hotel room for one night up to a maximum amount of \$250. The hotel reservation must be booked through our **direct reservation service** and is limited to one room for all **travellers** covered by the same **Blue Cross** travel insurance contract.

Should no hotel room be available, a single monetary compensation of \$250 will be provided.

Eligibility

To qualify for **Flight Delay Service**, **you** must:

- Be listed as an **Insured** on the travel **insurance certificate** issued as part of a **Blue Cross** travel insurance contract.
- Travel while **your** coverage is in force.
- Be listed as a fare-paying passenger on the delayed flight or flights.
- Have registered online to the **Flight Delay Service** at least 24 hours prior to the scheduled departure of the delayed flight.
- Have a smartphone, be able to receive text messages (SMS) and access Internet, or, have a mobile device and an email address allowing **you** to access a wireless network (Wi-Fi) in real time so we can communicate with **you** while **you** wait for **your** flight.

Payments of compensations

All compensation will be paid to the person listed as “primary contact” when enrolling online with **Flight Delay Service**.

Cash payments will be made via Interac e-Transfer or direct deposit to **your** bank account, based on the option **you** chose when **you** enrolled online.

A smartphone or a mobile device allowing **you** to access the Internet is required.

Terms & conditions (cont.)

Important!

The *direct reservation service* and the payment of compensation through **Flight Delay Service** require that *you* have access to a smartphone or a mobile device allowing you to connect to a wireless network so that we may communicate with *you* via SMS (text messaging) and/or email in the event of flight delays, and so that cash payments may be made to *you* via Interac e-Transfer or direct deposit. **Without such access, no compensation will be granted.**

Specific conditions & limitations

1. Roaming and wireless connection charges or those related to *your* mobile device package to use this service (including SMS texting and wireless connection charges) are not covered by *Blue Cross*.
2. *Blue Cross* is not liable for service charges or administrative fees that may be claimed by *your* financial institution for payment of compensation to *you*. Those costs remain *yours*.
3. Hotel rental fees are limited to those of a single room per each delayed flight, regardless of the number of *travellers*.
4. No compensation will be paid should the flight be cancelled.
5. Monetary compensations are limited to \$1,000 per contract. Annual plans are limited to \$1,000 per 12-month period.
6. By registering to **Flight Delay Service**, *you* consent to the collection, use and sharing of *your* personal data and information by *Blue Cross* and its suppliers.

Currency & interest

All amounts listed in this agreement are in Canadian dollars. No interest will be paid on any of the monetary compensation payments.

Law & jurisdiction

This agreement is governed exclusively by the laws of Canada and those of the Canadian province or territory in which *you* normally reside.

Any dispute relating to its conclusion, interpretation or execution shall be submitted exclusively to the competent courts of the Canadian province or territory in which *you* normally reside, and the parties agree to submit to its jurisdiction.

Fraud or attempted fraud

Any fraud or attempted fraud on *your* part, whether when purchasing *Blue Cross* travel insurance, registering online to the **Flight Delay Service**, receiving a compensation payment, or at any other time, will cancel *your* right to any privilege or compensation under **Flight Delay Service**.

Definitions

Blue Cross means Canassurance Insurance Company.

Direct Reservation Service means the service provided by *Blue Cross* by its designated external service providers.

Insurance certificate means the document certifying the existence of a *Blue Cross* travel insurance policy that lists, among other things: the *insured*, the contract number, the product, the coverage dates, the deductible, the selected benefits and their related amounts.

Insured means the person covered by a *Blue Cross* travel insurance policy who is listed as such on the *insurance certificate*.

Traveller means the *insured* who is duly registered as a fare-paying passenger aboard the flight for which compensation is being sought.

You/yours means the person to whom this is addressed.

¹The following products are not eligible for the **Flight Delay Service**: Visitors to Canada, travel insurance for groups and health insurance products (including those with a travel benefit) offered by *Blue Cross*.

FAQ: Flight Delay Service



1. Who is eligible for the service?

You are eligible if you travel during the coverage period of your Blue Cross travel insurance policy¹.

2. Do I need to have cancellation / interruption insurance to receive the service?

No, the service is included regardless of the guarantee(s) to which you have subscribed.

3. If I have cancellation / interruption insurance, am I entitled to all my benefits in addition to the service?

Yes. The Flight Delay Service is offered in addition to the coverage you already have.

4. What do I need to do to access the service?

In order to access the service, you must be registered on the Flight Delay Service's platform at least 24 hours before the scheduled departure time of your flight.

5. What happens if my flight delay is announced progressively until finally reaching 3 or 6 hours?

The delay time is calculated from the original departure time.

As soon as the delay reaches or exceeds three or six hours, if it is in one or more announcements, you are entitled to compensation or services provided.

6. How will you let me know I have access to the lounge or hotel?

We will send you a text message (SMS) and an email with a link to a web page, from there, you will be able to download your access ticket to the airport lounge and/ or your hotel reservation.

7. Do I need to pay for the hotel?

No, the Flight Delay Service is responsible for booking and paying the hotel room. All you need to do is submit the booking confirmation which will be sent to you by text message and email at the hotel reception.

8. What happens if the lounge is overbooked or there is no lounge at the airport?

In the event that no airport lounge is available, or the lounge is overbooked, a monetary compensation of \$40 per traveler will be paid in real time.

9. What happens if there is no hotel near the airport or there are no more rooms available?

In the event that no hotel room is available, a single monetary compensation of \$250 per Blue Cross travel insurance policy will be offered.

10. How will I receive the monetary compensation?

Monetary compensation is paid in real time via Interac transfer or direct deposit to your bank account, depending on the option selected when you registered. A text message (SMS) and an email will be sent to you when the transfer is made.

11. Is there a limit to the monetary compensations?

Monetary compensations are limited to \$1,000 per contract. Annual plans have a limit of \$1,000 per 12 months period.

12. Will I need to keep any receipts or file a claim form?

No, no receipt or claim form is required.

13. If my flight is canceled, am I entitled to benefits?

Unfortunately, canceled flights are not supported by the Flight Delay Service. The service is provided to offer you support in case of flight delays only.

14. Who do I contact if there is a problem?

If there's a problem, please call **1-877-700-2538**.

15. What is the deadline to register my flight?

You can register your flight up to 24 hours before the scheduled flight date.

16. What happens if I miss the deadline to register my flight?

Unfortunately, if you miss the registration deadline, you will not be able to benefit from the Flight Delay Service.

17. Am I required to have access to an internet network when the flight is delayed to benefit from this service?

Yes. Access to the airport lounge, hotel reservations and monetary compensation are sent in real time by text messaging (SMS) and email.

18. Are roaming charges or charges related to the use of a Wi-Fi network included?

No, roaming or cellular charges (including SMS or internet charges) are not covered by Blue Cross.

19. What happens if my flight number changes?

You will need to re-register your flight in your Flight Delay Service account with the new flight number.

20. If my flight is delayed after I have boarded the plane, I am eligible for the Flight Delay Service benefits?

No, only if the delay occurs before boarding of the plane.

¹The following products are not eligible for the Flight Delay Service: Visitors to Canada, travel insurance for groups and health insurance products (including those with a travel benefit) offered by Blue Cross.

