

# Emergency Hospital & Medical for Canadians

INCLUDES TRAVEL WORLDWIDE

## Eligibility

To be eligible for coverage you must, as of the date you apply for coverage and the effective date:

- a) be at least 15 days old and no more than 89 years old; and
- b) be insured for benefits under a Canadian government health insurance plan during the entire period of coverage; and
- c) not have been diagnosed with a terminal illness; or
- d) not have been diagnosed with stage 3 or 4 cancer; or have received treatment for any cancer (other than basal or squamous cell cancer or breast cancer treated only with hormone therapy) in the last 3 months; or
- e) not require assistance with activities of daily living as the result of a medical condition or state of health.

In addition, if you are age 60 or over, you are NOT eligible for coverage if, as of the date you apply for coverage and the effective date, you:

- a) have been prescribed or used home oxygen for a lung/ respiratory condition during the previous 12 months; or
- b) had your most recent heart surgery more than 12 years ago or less than 6 months ago; or
- c) have a diagnosed unrepaired aneurysm of 4 centimetres or greater, measured in either length or diameter; or
- d) have received or are awaiting a bone marrow or major organ transplant; or
- e) have been diagnosed with or received treatment for a kidney disease requiring dialysis; or
- f) have ever been diagnosed with an auto-immune disorder; or
- g) have ever been diagnosed with congestive heart failure.

## Summary of Coverage per Insured Person

Emergency Hospital & Medical Insurance for Canadians

Overall maximum ..... \$10 million

### Included in the overall maximum:

- Hospital confinement and Medical Services ..... up to overall maximum
- Chiropractor, osteopath, chiroprapist, podiatrist, acupuncturist or physiotherapist ..... \$500 per profession
- Ambulance Services ..... up to overall maximum
- Prescription Medication ..... up to a 30-day supply, to a maximum of \$1,000, except during hospitalization
- Out-of-Pocket Expenses ..... \$3,500
- Transportation of Family or Friend ..... \$3,000
- Return of Vehicle or Watercraft ..... \$4,000
- Return of Deceased ..... \$15,000
- Cremation at place of death ..... \$4,000
- Accidental Dental ..... \$4,000
- Dental Emergency ..... \$500
- Emergency Transportation ..... up to overall maximum
- Attendant/Return of Travelling Companion ..... up to overall maximum
- Pet Return ..... \$500
- Return to Original Trip Destination ..... \$5,000
- Trip-Break for Single-Trip Plans ..... up to 15 consecutive days
- Identity Fraud Recovery ..... \$5,000

## When is a medical questionnaire required?

0 – 59 Years of Age	60 – 74 Years of Age		75 – 89 Years of Age
Standard Eligibility <b>ANY TRIP LENGTH</b>	Additional Eligibility <b>1-15 DAYS OF TRAVEL</b>	Additional Eligibility <b>16+ DAYS OF TRAVEL</b>	Additional Eligibility <b>ANY TRIP LENGTH</b>
<b>Not required</b>	<b>Not required</b>	<b>Required</b>	<b>Required</b>
Client is covered for medical conditions that are stable for 90 days immediately prior to effective date	Client is covered for medical conditions that are stable for 180 days immediately prior to effective date	Complete Medical Questionnaire through QuickTIC*	Complete Medical Questionnaire through QuickTIC*

## Detailed medical underwriting is no longer available for Emergency Hospital & Medical Insurance for Canadians.

\* Depending on the answers to the medical questionnaire, benefits are not payable for costs incurred due to or resulting from a medical condition or related condition, other than a **minor ailment**:

- i. that was not **stable** at any time during the 90, 180, or 365 days immediately before the **effective date**; or
- ii. for which **treatment** was received at any time during the 365 days immediately before the **effective date**; or

iii. for which **treatment** was received at any time before the **effective date**.

Refer your client to their confirmation of coverage for the pre-existing conditions exclusion that applies to them.

# Emergency Hospital & Medical for Canadians

## Canada-only Rates

(out of province/territory of residence)

AGES	0 – 30	31 – 39	40 – 54	55 – 59
* Minimum premium 3 days per person with the minimum being \$20 per policy.				
Daily Rate	Per Person			
1 – 35 days	\$1.25	\$1.30	\$1.33	\$1.87
36 – 60 days	1.25	1.30	1.33	1.87
61 – 365 days	1.47	1.53	1.57	2.12

AGES	60 – 64	65 – 69	70 – 74
* Minimum premium 3 days per person with the minimum being \$20 per policy.			
Daily Rate	Per Person		
1 – 15 days	\$3.78	\$4.59	\$6.30

## USA Rates

Includes travel worldwide

AGES	0 – 30	31 – 39	40 – 54	55 – 59
* Minimum premium 3 days per person with the minimum being \$20 per policy.				
Daily Rate	Per Person			
1 – 35 days	\$2.50	\$2.37	\$2.42	\$3.46
36 – 60 days	2.50	2.37	2.42	3.46
61 – 365 days	2.91	2.79	2.84	3.91

AGES	60 – 64	65 – 69	70 – 74
* Minimum premium 3 days per person with the minimum being \$20 per policy.			
Daily Rate	Per Person		
1 – 15 days	\$5.04	\$6.12	\$8.40

## Non-USA Rates

\*\* Coverage within the USA is limited to 5 days while in transit.

AGES	0 – 30	31 – 39	40 – 54	55 – 59
* Minimum premium 3 days per person with the minimum being \$20 per policy.				
Daily Rate	Per Person			
1 – 35 days	\$2.25	\$2.13	\$2.18	\$3.12
36 – 60 days	2.25	2.13	2.18	3.12
61 – 365 days	2.62	2.51	2.55	3.52

AGES	60 – 64	65 – 69	70 – 74
* Minimum premium 3 days per person with the minimum being \$20 per policy.			
Daily Rate	Per Person		
1 – 15 days	\$4.79	\$5.81	\$7.98

For the summary of coverage and eligibility refer to page 18.

### Important notes

- Use the applicant's age on the effective date.
- Maximum period of coverage is 365 days.
- Family includes the applicant, age 59 and under, the applicant's spouse age 59 and under, and any number of dependent children 21 years of age and under.
- The premium for family coverage is calculated at two times the premium for the eldest adult age 59 and under.
- Age 60-74 travelling 16 days or more and age 75-89 travelling for any number of days, refer to medical underwriting procedures on page 13.

# Emergency Hospital & Medical for Canadians

## MEDICALLY UNDERWRITTEN SINGLE TRIP – USA PLAN

Rate table 1

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$3.36	\$4.08	\$5.60	\$9.75	\$17.85	\$24.10
36 – 60	3.43	4.22	5.85	10.05	18.39	25.07
61 – 90	3.51	4.58	6.09	10.55	19.32	26.31
91 – 120	3.77	4.95	6.57	11.08	20.28	27.63
121 – 150	4.03	5.30	7.03	11.75	21.50	29.57
151 – 180	4.31	5.67	7.53	12.57	23.01	31.64
181+	4.66	6.12	8.13	13.57	24.85	34.17

Rate table 2

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$4.03	\$4.90	\$6.72	\$11.70	\$21.42	\$28.92
36 – 60	4.12	5.06	7.02	12.06	22.07	30.08
61 – 90	4.21	5.50	7.31	12.66	23.18	31.57
91 – 120	4.52	5.94	7.88	13.30	24.34	33.16
121 – 150	4.84	6.36	8.44	14.10	25.80	35.48
151 – 180	5.17	6.80	9.04	15.08	27.61	37.97
181+	5.59	7.34	9.76	16.28	29.82	41.00

Rate table 3

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$5.04	\$6.12	\$8.40	\$14.63	\$26.78	\$36.15
36 – 60	5.15	6.33	8.78	15.08	27.59	37.61
61 – 90	5.27	6.87	9.14	15.83	28.98	39.47
91 – 120	5.66	7.43	9.86	16.62	30.42	41.45
121 – 150	6.05	7.95	10.55	17.63	32.25	44.36
151 – 180	6.47	8.51	11.30	18.86	34.52	47.46
181+	6.99	9.18	12.20	20.36	37.28	51.26

Rate table 4

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$6.72	\$8.16	\$11.20	\$19.50	\$35.70	\$48.20
36 – 60	6.86	8.44	11.70	20.10	36.78	50.14
61 – 90	7.02	9.16	12.18	21.10	38.64	52.62
91 – 120	7.54	9.90	13.14	22.16	40.56	55.26
121 – 150	8.06	10.60	14.06	23.50	43.00	59.14
151 – 180	8.62	11.34	15.06	25.14	46.02	63.28
181+	9.32	12.24	16.26	27.14	49.70	68.34

# Emergency Hospital & Medical for Canadians

MEDICALLY UNDERWRITTEN SINGLE TRIP – USA PLAN

Rate table 5

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$10.08	\$12.24	\$16.80	\$29.25	\$53.55	\$72.30
36 – 60	10.29	12.66	17.55	30.15	55.17	75.21
61 – 90	10.53	13.74	18.27	31.65	57.96	78.93
91 – 120	11.31	14.85	19.71	33.24	60.84	82.89
121 – 150	12.09	15.90	21.09	35.25	64.50	88.71
151 – 180	12.93	17.01	22.59	37.71	69.03	94.92
181+	13.98	18.36	24.39	40.71	74.55	102.51

Rate table 6

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$7.56	\$9.18	\$12.60	\$21.94	\$40.16	\$54.23
36 – 60	7.72	9.50	13.16	22.61	41.38	56.41
61 – 90	7.90	10.31	13.70	23.74	43.47	59.20
91 – 120	8.48	11.14	14.78	24.93	45.63	62.17
121 – 150	9.07	11.93	15.82	26.44	48.38	66.53
151 – 180	9.70	12.76	16.94	28.28	51.77	71.19
181+	10.49	13.77	18.29	30.53	55.91	76.88

For the Summary of Coverage and Eligibility refer to page 18.

For Medical Underwriting Procedures refer to page 13.

## Important Notes

- Use the applicant’s age on the effective date.
- Surcharges may be added if applicable.
- Add 20% surcharge to the above rates for clients who answer yes to question 2 on the Medical Questionnaire: Have you smoked tobacco or used tobacco products in the last 5 years?

## DEDUCTIBLES

Standard deductible per claim: \$250

Premium Surcharge/Savings for Optional Deductible

\$0 deductible ..... surcharge 10%

\$1,250 deductible ..... savings 10%

\$6,000 deductible ..... savings 30%

\$12,000 deductible ..... savings 40%

\$30,000 deductible ..... savings 45%

\$100,000 deductible ..... savings 80%

# Emergency Hospital & Medical for Canadians

## MEDICALLY UNDERWRITTEN SINGLE TRIP – NON-USA PLAN

Rate table 1

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$3.19	\$3.88	\$5.32	\$9.26	\$16.96	\$22.90
36 – 60	3.26	4.01	5.56	9.55	17.47	23.82
61 – 90	3.33	4.35	5.79	10.02	18.35	24.99
91 – 120	3.58	4.70	6.24	10.53	19.27	26.25
121 – 150	3.83	5.04	6.68	11.16	20.43	28.09
151 – 180	4.09	5.39	7.15	11.94	21.86	30.06
181+	4.43	5.81	7.72	12.89	23.61	32.46

Rate table 2

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$3.83	\$4.66	\$6.38	\$11.11	\$20.35	\$27.48
36 – 60	3.91	4.81	6.67	11.46	20.96	28.58
61 – 90	4.00	5.22	6.95	12.02	22.02	29.99
91 – 120	4.30	5.64	7.49	12.64	23.12	31.50
121 – 150	4.60	6.05	8.02	13.39	24.52	33.71
151 – 180	4.91	6.47	8.58	14.33	26.23	36.07
181+	5.32	6.97	9.26	15.47	28.33	38.95

Rate table 3

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$4.79	\$5.82	\$7.98	\$13.89	\$25.44	\$34.35
36 – 60	4.89	6.02	8.34	14.33	26.21	35.73
61 – 90	5.00	6.53	8.69	15.03	27.53	37.49
91 – 120	5.37	7.05	9.36	15.80	28.91	39.38
121 – 150	5.75	7.56	10.02	16.74	30.65	42.14
151 – 180	6.14	8.09	10.73	17.91	32.79	45.09
181+	6.65	8.72	11.58	19.34	35.42	48.69

Rate table 4

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$6.38	\$7.76	\$10.64	\$18.52	\$33.92	\$45.80
36 – 60	6.52	8.02	11.12	19.10	34.94	47.64
61 – 90	6.66	8.70	11.58	20.04	36.70	49.98
91 – 120	7.16	9.40	12.48	21.06	38.54	52.50
121 – 150	7.66	10.08	13.36	22.32	40.86	56.18
151 – 180	8.18	10.78	14.30	23.88	43.72	60.12
181+	8.86	11.62	15.44	25.78	47.22	64.92

# Emergency Hospital & Medical for Canadians

MEDICALLY UNDERWRITTEN SINGLE TRIP – NON-USA PLAN

Rate table 5

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$9.57	\$11.64	\$15.96	\$27.78	\$50.88	\$68.70
36 – 60	9.78	12.03	16.68	28.65	52.41	71.46
61 – 90	9.99	13.05	17.37	30.06	55.05	74.97
91 – 120	10.74	14.10	18.72	31.59	57.81	78.75
121 – 150	11.49	15.12	20.04	33.48	61.29	84.27
151 – 180	12.27	16.17	21.45	35.82	65.58	90.18
181+	13.29	17.43	23.16	38.67	70.83	97.38

Rate table 6

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
1 – 35	\$7.18	\$8.73	\$11.97	\$20.84	\$38.16	\$51.53
36 – 60	7.34	9.02	12.51	21.49	39.31	53.60
61 – 90	7.49	9.79	13.03	22.55	41.29	56.23
91 – 120	8.06	10.58	14.04	23.69	43.36	59.06
121 – 150	8.62	11.34	15.03	25.11	45.97	63.20
151 – 180	9.20	12.13	16.09	26.87	49.19	67.64
181+	9.97	13.07	17.37	29.00	53.12	73.04

For the Summary of Coverage and Eligibility refer to page 18.

For Medical Underwriting Procedures refer to page 13.

## Important Notes

- Use the applicant’s age on the effective date.
- Surcharges may be added if applicable.
- Add 20% surcharge to the above rates for clients who answer yes to question 2 on the Medical Questionnaire: Have you smoked tobacco or used tobacco products in the last 5 years?

## DEDUCTIBLES

Standard deductible per claim: \$250

Premium Surcharge/Savings for Optional Deductible

\$0 deductible ..... surcharge 10%

\$1,250 deductible ..... savings 10%

\$6,000 deductible ..... savings 30%

\$12,000 deductible ..... savings 40%

\$30,000 deductible ..... savings 45%

\$100,000 deductible ..... savings 80%

# Emergency Hospital & Medical for Canadians

## MULTI-TRIP BASIC PLAN – WORLDWIDE DESTINATIONS

AGES	0 – 30	31 – 39	40 – 54	55 – 59
Trip length	Per Person			
4 days	\$30	\$30	\$42	\$48
8 days	47	47	52	64
15 days	62	66	70	77
35 days	109	109	128	128
60 days	182	182	274	274
125 days	386	431	475	562


The premium for family coverage is calculated at two times the premium for the eldest adult age 59 and under.

**For the summary of coverage and eligibility refer to page 18.**

### Important notes

- Use the applicant’s age on the effective date.
- This product covers the insured on an unlimited number of trips during a 365 day period from the effective date.
- Top-ups and Extensions are available for trips over the trip length purchased (see pages 10 – 11 for procedures).
- Premiums are not refundable after the effective date.
- Family includes the applicant, age 59 and under, the applicant’s spouse age 59 and under, and any number of dependent children 21 years of age and under.

### When is a medical questionnaire required?

0 – 59 Years of Age	60 – 84 Years of Age
<p>Standard Eligibility</p> <p><b>Not required</b></p> <p>Client is covered for medical conditions that are stable for 90 days immediately prior to effective date</p>	<p>Additional Eligibility</p> <p><b>Required</b></p>  <p>Complete Medical Questionnaire through QuickTIC*</p>

### Detailed medical underwriting is no longer available for Emergency Hospital & Medical Insurance for Canadians.

- \* Depending on the answers to the medical questionnaire, benefits are not payable for costs incurred due to or resulting from a medical condition or related condition, other than a **minor ailment**:
- that was not **stable** at any time during the 90, 180, or 365 days immediately before the **effective date**; or
  - for which **treatment** was received at any time during the 365 days immediately before the **effective date**; or
  - for which **treatment** was received at any time before the **effective date**.

Refer your client to their confirmation of coverage for the pre-existing conditions exclusion that applies to them.

# Emergency Hospital & Medical for Canadians

## MEDICALLY UNDERWRITTEN MULTI-TRIP – BASIC PLAN

Rate table 1

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$54	\$65	\$90	\$156	\$286
8 days	\$67	\$82	\$112	\$195	\$357
15 days	\$101	\$122	\$168	\$293	\$536
35 days	\$235	\$286	\$392	\$683	\$1,250
60 days	\$302	\$367	\$504	\$878	\$1,607
125 days	\$525	\$638	\$875	\$1,523	\$2,789

Rate table 2

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$65	\$78	\$108	\$187	\$343
8 days	\$81	\$98	\$134	\$234	\$428
15 days	\$121	\$147	\$202	\$351	\$643
35 days	\$282	\$343	\$470	\$819	\$1,499
60 days	\$363	\$441	\$605	\$1,053	\$1,928
125 days	\$630	\$765	\$1,050	\$1,828	\$3,347

Rate table 3

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$91	\$110	\$151	\$263	\$482
8 days	\$121	\$147	\$202	\$351	\$643
15 days	\$189	\$230	\$315	\$548	\$1,004
35 days	\$441	\$536	\$735	\$1,280	\$2,343
60 days	\$605	\$734	\$1,008	\$1,755	\$3,213
125 days	\$1,103	\$1,339	\$1,838	\$3,199	\$5,857

Rate table 4

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$148	\$180	\$246	\$429	\$785
8 days	\$242	\$294	\$403	\$702	\$1,285
15 days	\$353	\$428	\$588	\$1,024	\$1,874
35 days	\$706	\$857	\$1,176	\$2,048	\$3,749
60 days	\$806	\$979	\$1,344	\$2,340	\$4,284
125 days	\$1,680	\$2,040	\$2,800	\$4,875	\$8,925



# Emergency Hospital & Medical for Canadians

## MEDICALLY UNDERWRITTEN MULTI-TRIP – BASIC PLAN

Rate table 5

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$222	\$269	\$370	\$644	\$1,178
8 days	\$363	\$441	\$605	\$1,053	\$1,928
15 days	\$529	\$643	\$882	\$1,536	\$2,811
35 days	\$1,058	\$1,285	\$1,764	\$3,071	\$5,623
60 days	\$1,210	\$1,469	\$2,016	\$3,510	\$6,426
125 days	\$2,520	\$3,060	\$4,200	\$7,313	\$13,388

Rate table 6

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$121	\$147	\$202	\$351	\$643
8 days	\$151	\$184	\$252	\$439	\$803
15 days	\$227	\$275	\$378	\$658	\$1,205
35 days	\$529	\$643	\$882	\$1,536	\$2,811
60 days	\$680	\$826	\$1,134	\$1,974	\$3,615
125 days	\$1,181	\$1,434	\$1,969	\$3,428	\$6,275

For the Summary of Coverage and Eligibility refer to page 18.

For Medical Underwriting Procedures refer to page 13.

### Important Notes

- Use the applicant’s age on the effective date.
- Surcharges may be added if applicable.
- Add 20% surcharge to the above rates for clients who answer yes to question 2 on the Medical Questionnaire: Have you smoked tobacco or used tobacco products in the last 5 years?

### DEDUCTIBLES

Standard deductible per claim: \$250

Premium Surcharge/Savings for Optional Deductible

\$0 deductible .....	surcharge 10%
\$1,250 deductible .....	savings 10%
\$6,000 deductible .....	savings 30%
\$12,000 deductible .....	savings 40%
\$30,000 deductible .....	savings 45%
\$100,000 deductible .....	savings 80%

# Emergency Hospital & Medical for Canadians

## MULTI-TRIP SELECT PLAN – WORLDWIDE DESTINATIONS

	AGES	0 – 30	31 – 39	40 – 54	55 – 59
Trip length		Per Person			
8 days	Option 1	\$74	\$74	\$79	\$94
15 days		90	93	97	107
35 days		135	135	153	158
8 days	*Option 2	\$144	\$144	\$149	\$169
15 days		159	162	166	182
35 days		203	203	221	233

The premium for family coverage is calculated at two times the premium for the eldest adult age 59 and under.

### \*Option 2 is subject to provincial sales tax

8%	9%	8%
SALES TAX ONTARIO	SALES TAX QUEBEC	SALES TAX MANITOBA

### Summary of coverage

#### Option 1

Emergency Hospital & Medical for Canadians ..... \$10 million for the Summary refer to page 18.

Flight Accident ..... \$100,000 for the Summary refer to page 32.

#### Option 2

Emergency Hospital & Medical for Canadians ..... \$10 million for the Summary refer to page 18.

Flight Accident ..... \$100,000 for the Summary refer to page 32.

Trip Cancellation (prior to departure) ..... \$1,000

Trip Interruption (after departure) ..... \$2,000 for the Summary refer to page 32.

Refer to policy booklet for complete details.

### Important notes

- Use the applicant's age on the effective date.
- This product covers the insured on an unlimited number of trips during a 365 day period from the effective date.
- Top-ups and Extensions are available for trips over the trip length purchased (see pages 10 – 11 for procedures).
- Premiums are not refundable after the effective date.
- Family includes the applicant, age 59 and under, the applicant's spouse age 59 and under, and any number of dependent children 21 years of age and under.
- For Trip Cancellation coverage under Option 2, the application date is the date that the insured pays the initial non-refundable costs associated with booking their trip.