



Travel Insurance

Product Summary for Manulife Flight Assistance

Be protected if something unexpected happens to your flight before or during your journey.

HOW TO CONTACT US

Insurer

Manulife

Registered with Autorité des marchés financiers under client number 200737614

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON

M4W 1E5

Telephone: 1-866-298-2722

Fax: 1-866-434-2041

Email: manulifeglobal@manulife.ca

Website: manulife.ca

First North America Insurance Company

Registered with Autorité des marchés financiers under client number 200998244

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-866-298-2722

Email: manulifeglobal@manulife.ca

Website: manulife.ca

Travel Agency (Distributor)

Name

Address

(Email)

Telephone

Fax

← Your travel agency is required to provide you with this information.

Autorité des marchés financiers

The Autorité des marchés financiers can provide you with information about your insurer's or your insurance distributor's obligations.

Website: lautorite.qc.ca

RULES FOR REVIEWING THIS SUMMARY

“You” can refer to many people

When referring to “you” or “your”, we mean the person who purchased the insurance and the person covered under the policy, unless the context states otherwise.

“We” refers to Manulife and our partners

When referring to “we”, “us”, and “our”, we mean Manulife and our service and claims administration partners listed in [Section 7. How to make a claim.](#)

“Flight” has a specific meaning

The word “flight” refers to the specific information about the airline and departure times that you register at flightassistancemanulife.com.

This is a summary

Review the sample policy for complete details. You can get a copy from your travel agency, on the website where you buy your insurance, or [online here](#).

THINGS TO CONSIDER

Before you buy the insurance

- ✓ Do you meet **all** the eligibility requirements? If not, you might not be covered. To make sure, read [Section 1. Who can purchase this insurance \(eligibility requirements\)](#).
- ✓ Do you have access to a mobile device with web browsing, and email or text (SMS) functionality you can register with us for the duration of your journey? If not, you won't be able to benefit from all the features of the insurance.

Before you travel

- ✓ Do you still meet all eligibility requirements? Otherwise, exclusions may apply.
- ✓ Have any of your flight details changed since you purchased the insurance or registered your flight? If so, read [Section 3. The length of your insurance depends on your travel dates](#).

DON'T FORGET

10 days to change your mind

You have the right to cancel the insurance at no cost within 10 days of purchasing it. To find out more, read [Section 8. Your right to terminate insurance](#).

Don't leave without registering

You're covered once the most current details of your flight are registered at flightassistancemanulife.com.

Important: You must register your policy number and flight information at least 1 hour before the scheduled departure.

You should receive registration instructions after you apply and pay for the insurance.

Note: The insurance does not provide any temporary coverage.

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1. WHO CAN PURCHASE THE INSURANCE (ELIGIBILITY REQUIREMENTS)

Requirements for purchasing the insurance



You can purchase the insurance if you have your own ticket for a flight and meet all the following eligibility requirements:

- ✓ You have a mobile device with web browsing, and email or text (SMS) functionality that you can register with us for the duration of your journey.
- ✓ You have an account with a bank or financial institution that legally operates in Canada.
- ✓ You purchased the insurance within 72 hours of booking your flight(s).
- ✓ Your flight is:
 - departing from Canada;
 - arriving in Canada; or
 - within Canada.

Your insurance is void if you don't meet the eligibility requirements

You must meet all these requirements otherwise the insurance is treated as if it was never purchased.

If you don't meet all eligibility requirements for this plan, speak with your travel agency about other travel insurance products with different eligibility requirements.

2. WHO IS INSURED

You



You are insured if:

- You meet all the eligibility requirements.
- You pay the insurance premium.
- You register your flight at flightassistancemanulife.com.

3. THE LENGTH OF YOUR INSURANCE DEPENDS ON YOUR TRAVEL DATES

Before and during your flight

You are covered for [airline flight cancellation or delay](#) as soon as you register your flight until your return.

During and after your flight

You are covered for Flight Accident coverage during your flight and for 12 months following any covered accident.

Have your dates changed? Register the updated flight information.

Your insurance covers the entire duration of your flight. If the flights you registered change, make sure you update your flight information online at flightassistancemanulife.com to adjust your coverage.

Important: You must register the policy number you receive when you purchase the insurance, along with your flight information at least 1 hour before the scheduled departure.

Maximum flight duration: unlimited

You can register any single flight that you are able to book with an airline or flight provider.

4. YOUR INSURANCE APPLIES ANYTIME WORLDWIDE

Your insurance applies worldwide.



Warning: Exclusions may apply if the Government of Canada issues an advisory against travel to a certain region or country.

Services for Airline Flight Cancellation and Delay are available 24 hours a day, 7 days a week.

5. SUMMARY OF COVERAGES

AIRLINE FLIGHT CANCELLATION AND DELAY

We will offer certain benefits if your registered flight is cancelled or delayed by the airline or flight provider you are booked to fly with.

All covered benefits are arranged and paid for directly by us. You are not responsible for submitting a claim for reimbursement.

Covered events

- ✓ Your flight is permanently cancelled by the airline or flight provider.
- ✓ Your flight is delayed by more than 3 hours by the airline or flight provider.
- ✓ Your flight is delayed by more than 6 hours by the airline or flight provider.

Maximum coverage: \$1,500

We pay a maximum of \$1,500 for all covered expenses and benefits combined.

Covered expenses and benefits

Below is an overview of covered expenses, benefits, and applicable limits. For more information, see the [sample policy](#).

ALTERNATE ARRANGEMENTS TO COMPLETE YOUR JOURNEY

We will offer you up to 3 options to complete your journey. Once you choose, we arrange and pay for:

An economy class flight; or	100%
Another method of transport to get you to your final destination or return home	100%

ACCOMMODATIONS

If the alternate flight we arrange is more than 6 hours later than your cancelled or delayed flight, we arrange and pay for:

Additional and unplanned overnight hotel accommodations; and	100% to a maximum of \$250 for one night
A single payment	\$40

ACCESS TO AN AIRPORT LOUNGE

If the alternate flight we arrange is more than 3 hours later than your cancelled or delayed flight, we will arrange and pay for:

Access to an airport lounge if available	100%
If an airport lounge is not available, we make a payment:	
<ul style="list-style-type: none">• If the alternate flight is more than 3 hours later than your cancelled or delayed flight	\$40

- If the alternate flight is more than 6 hours later than your cancelled or delayed flight \$80

Exclusions for Airline Flight Cancellation and Delay

Below is an overview of the main exclusions that may apply. For more information, see the [sample policy](#).

EXPENSES YOU PAY FOR DIRECTLY

We do not cover or reimburse you for any expense that you incur directly. For example:

- ✗ additional baggage fees
- ✗ ticket printing costs or fees
- ✗ lost or stolen baggage or personal items
- ✗ roaming or data charges of your mobile device

EXPENSES RELATED TO ALTERNATE TRAVEL NOT ARRANGED BY US

We do not reimburse you for any expense you incur because:

- ✗ there are no alternate travel options offered
- ✗ you rebook an alternate flight yourself
- ✗ you rent or hire a vehicle to arrive for your flight

MISSING YOUR FLIGHT

We do not provide benefits or reimburse any expenses if your flight departs as scheduled but you are unable to board. For example:

- ✗ if you are late arriving to your gate
- ✗ you are removed from the boarding list by the airline or flight provider

FRAUD OR CONCEALING INFORMATION

- ✗ If you make a false statement or fail to declare certain information before or during the coverage period, we will treat the policy as if it was never purchased.

ACTS OF WAR OR NUCLEAR RISK

We do not cover provide coverage when your flight is cancelled because of:

- ✗ hostile or warlike action, civil unrest, insurrection, or rebellion initiated by any party
- ✗ risks associated with biological, chemical, nuclear, or radioactive means

FLIGHT ACCIDENT

If you lose a limb, if you lose your sight, or if you die because of a flight accident during your flight, we pay a lump-sum amount.

Covered events

Within 12 months following a flight accident:

- ✓ You die.
- ✓ You lose your sight.
- ✓ One of your limbs is severed above the wrist or ankle joint.

FLIGHT ACCIDENT COVERAGE CAN APPLY EVEN IF YOU ARE NOT ABOARD A PLANE

This coverage also applies when your accident is related to travel in a *plane*, in the following cases:

- ✓ if you travel in a vehicle provided by the airline or flight provider, or the airport authorities to your connecting flight
- ✓ if you are in an airport for the arrival or departure of your flight

Benefits

If you experience multiple covered events during your flight, we pay only once for the largest amount you are entitled to.

Loss of one limb above the wrist or ankle joint, or total loss of sight in one eye	\$25,000
Loss of two limbs above the wrist or ankle joint, or total loss of sight in both eyes	\$50,000
Death	\$50,000

Exclusions for Flight Accident

Below is an overview of the main exclusions that may apply. For more information, see the [sample policy](#).

PILOT OR CREW MEMBER OF AN AIRCRAFT

- ✗ If you experience a flight accident, you are not covered if you are not a passenger on a commercial passenger plane. For example, if you are learning to fly or if you are a member of the flight or grounds crew.

DEATH OR INJURY FROM CAUSES OTHER THAN THE FLIGHT ACCIDENT

- ✗ You are not covered if your death, loss of limb, or loss of sight is related to an existing disease or illness.

EXPENSES RELATED TO CERTAIN BEHAVIOURS

You do not receive any benefit if:

- ✗ your death, loss of limb, or loss of sight is related to your abuse of drugs, alcohol, medications, or other substances
- ✗ your injuries that cause death, loss of limb, or loss of sight are self-inflicted (unless a physician certifies these injuries are related to a mental disorder)

- ✘ you commit or attempt to commit a crime
- ✘ you do not follow a recommended or prescribed therapy or *treatment*

EXPENSES RELATED TO MINOR MENTAL OR EMOTIONAL DISORDERS (ANXIETY)

- ✘ We do not cover expenses related to a condition where your treatment includes only mild tranquilizers or mild anti-anxiety (anxiolytic) medication, or no prescription medication at all.

FLIGHT ACCIDENTS CAUSED BY AN ACT OF WAR OR TERRORISM

We do not cover any death, loss of limb, or loss of sight because of flight accidents caused by:

- ✘ hostile or warlike acts, civil unrest, insurrection, or rebellion initiated by any party
- ✘ an act of terrorism. An act of terrorism is an activity that is threatening, a violent or dangerous use of force that instills fear in the public, disrupts the economy, or destabilizes a government.

TRAVELLING TO A REGION THAT IS THE SUBJECT OF A TRAVEL ADVISORY

- ✘ If you decide to travel to a region, and the Government of Canada issued a warning advising not to travel to that region before your flight, you do not receive any Flight Accident benefits.

6. COST OF INSURANCE



If you meet the eligibility requirements, you can purchase the insurance for a fixed, single payment of \$39 CAD, plus applicable taxes (\$39 + provincial sales tax % = total premium). This insurance premium pays for coverage for one journey. The insurance is not renewable.

What is included in the insurance premium

The premium above includes:

- ✓ premium tax
- ✓ the cost of any administration by us

Other fees and costs

The insurance is sold only within Canada by authorized Manulife distributors. The sale is subject to applicable federal and provincial sales tax.

There are no other fees or expenses related to the cost of this insurance.

7. HOW TO MAKE A CLAIM

Your claim is processed differently depending on the coverage it relates to.

Airline flight cancellation or delay



We send a text message (SMS) to your mobile device with instructions and available options if a flight included in your journey is cancelled or delayed.

If you are eligible for a payment, we send you a transfer of funds based on the option (Interac transfer, direct deposit, PayPal) you select when you register at flightassistancemanulife.com.

A text message (SMS) and an email is sent to you when the transfer is made.

Warning: We are not responsible if you cannot receive notifications or a transfer of funds to your mobile device.

Claims are administered by our partner, Blink Innovations (UK) and their service provider Frosch, a travel supplier based in the US.

Flight accident



For a covered event, you must submit a claim form and supporting documents to Manulife.

To obtain a claim form, contact 1-866-298-2722 or manulifeglobal@manulife.ca.

Send completed documents to us at:
Manulife Travel Insurance
Affinity Markets
250 Bloor Street East
Toronto, ON M4W 1E5

Claims are administered by Manulife.

90 DAYS TO MAKE YOUR FLIGHT ACCIDENT CLAIM

You must send us your claim within 90 days of a covered event.

We can accept claims up to 12 months after the event if you aren't able to submit your claim sooner. For example, if you are in a coma and no one can make the claim for you.

Supporting receipts and documents



CLAIM FORM

To obtain a form, contact Manulife at
1-866-298-2722 or
manulifeglobal@manulife.ca.



PROOF OF EVENT

For example, your medical records or a death certificate.

We pay within 30 days if your Flight Accident claim is approved

We notify you of our decision within 30 days of receiving your claim and all supporting documents. If we decline your claim, we provide our reasons to you, in writing.

YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION OR WANT TO FILE A COMPLAINT

1. You can ask us to reconsider your claim

We will reconsider your claim if you provide us with additional arguments, information, or documentation. You can contact Customer Service, then Customer Service management and, if you are still not satisfied, the Manulife Ombuds Office. For more information:

<https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint.html>

2. You can contact the OmbudService for Life & Health Insurance

The OmbudService for Life & Health Insurance is an independent organization that helps people who want to file a complaint about their insurance coverage. For more information: olhi.ca

3. You can contact the Autorité des marchés financiers

The Autorité des marchés financiers reviews your file and can help us find a solution together, such as offering dispute resolution services. For more information: autorite.qc.ca/en/general-public/assistance-complaints-and-compensation/

4. You can appeal our decision in court

If you decide to appeal our decision in court, you need to appeal within the 3-year time frame prescribed by the Civil Code (prescription period). We recommend that you seek legal advice for information on your rights and the appeal process.

8. YOUR RIGHT TO TERMINATE INSURANCE

Within 10 days after purchasing your insurance: full refund

We refund you the insurance premium in full if you meet **both** of the following conditions:

- ✓ You cancel your insurance no later than 10 days after buying your insurance.
- ✓ We receive your request for cancellation at least 24 hours before the scheduled departure of your flight.

YOU MUST CANCEL YOUR INSURANCE IN WRITING

You can use the [Notice of cancellation of an insurance contract](#) at the end of this guide (Appendix I) to write to us. You may also send us your written request for cancellation by email or fax. Your travel booking and any other contract you enter with your travel agency remains in effect. You may lose certain discounts or benefits if you cancel the insurance.

If we are unable to offer alternate travel options: full refund

We refund you the insurance premium in full if we are unable to offer any alternate travel arrangements (for example, if a natural disaster prevents travel).

YOU MUST CONTACT YOUR TRAVEL AGENCY

You may cancel the policy by contacting the travel agent or agency where you purchased the insurance.

No refund in other cases

You can terminate your policy at any time, but you are not entitled to a refund in other cases.

Insurance products are issued by The Manufacturers Life Insurance Company. Blink Innovations, a subsidiary of CPP Innovation Ltd. (CPPGroup plc), in association with The Manufacturers Life Insurance Company, provides the Manulife Flight Assistance program.

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APPENDIX 1: NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT (TO TERMINATE THE INSURANCE)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

- The Act allows you to cancel an insurance contract you have just signed when signing another contract, without penalty, within 10 days of its signature. To do so, you must give the insurer notice within that time by registered mail, email, or fax. You may use this sample to contact us in writing.
- Despite the cancellation of the insurance contract, the first contract entered will remain in force. Warning: it is possible that you may lose advantageous conditions because of this insurance contract. Contact your distributor or consult your contract.
- After the expiry of the 10-day delay, you may cancel the insurance at any time; however, penalties may apply.

For Quebec residents only: For more information, you can contact the Autorité des marchés financiers at: 418-525-0337 (Quebec City), 514-395-0337 (Montreal), or 1-877-525-0337 (toll-free).

NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT ¹

You should send this notice by registered mail.

To	Manulife Affinity Markets 250 Bloor Street East Toronto, ON M4W 1E5	Name and address of Insurer or Insurers
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DATE	_____	Date notice sent
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Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby cancel:

INSURANCE CONTRACT NO.	_____	Contract number, if indicated
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ENTERED ON	_____	Date of signature of contract
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AT	_____	Place of signature of contract
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NAME OF CLIENT	_____	
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SIGNATURE	_____	
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¹ Notice given by distributor, s. 440 of the *Act respecting the distribution of financial products and services*. Sections 439 to 443 of the Act appear in this notice and have been reproduced on the following page.

Sections of the Act respecting the distribution of financial products and services

439. A distributor may not subordinate the making of a contract to the making of an insurance contract with the insurer specified by the distributor.

The distributor may not exercise undue pressure on the client or use fraudulent tactics to induce the client to purchase a financial product or service.

440. A distributor that, at the time a contract is made, causes the client to make an insurance contract must give the client a notice, drafted in the manner prescribed by regulation of the Authority, stating that the client may rescind the insurance contract within 10 days of signing it.

441. A client may rescind an insurance contract made at the same time as another contract, within 10 days of signing it, by sending notice by registered or certified mail.

Where such an insurance contract is rescinded, the first contract retains all its effect.

442. No contract may contain provisions allowing its amendment in the event of rescission or cancellation by the client of an insurance contract made at the same time.

However, a contract may provide that the rescission or cancellation of the insurance contract will entail for the remainder of the term, the loss of the favourable conditions extended because more than one contract was made at the same time.

443. A distributor that offers financing for the purchase of goods or services and that requires the debtor to subscribe for insurance to guarantee the reimbursement of the loan must give the debtor a notice, drawn up in the manner prescribed by regulation of the Authority, stating that the debtor may subscribe for insurance with the insurer and representative of the debtor's choice provided that the insurance is considered satisfactory by the creditor, who may not refuse it without reasonable grounds. The distributor may not subordinate the making of the contract of credit to the making of an insurance contract with the insurer specified by the distributor.

No contract of credit may stipulate that it is made subject to the condition that the insurance contract subscribed with such an insurer remain in force until the expiry of the term, or subject to the condition that the expiry of such an insurance contract will entail forfeiture of term or the reduction of the debtor's rights.

The rights of the debtor under the contract of credit shall not be forfeited when the debtor rescinds, cancels or withdraws from the insurance contract, provided that the debtor has subscribed for insurance with another insurer that is considered satisfactory by the creditor, who may not refuse it without reasonable grounds.