

AIRLINE FLIGHT CANCELLATION & DELAY INSURANCE POLICY

IMPORTANT: You must register the flight information for each flight in your journey at www.flightassistancemanulife.com at least one hour before the original scheduled departure time of your flight. In the event that your flight is delayed or cancelled, we will communicate with you through your smart (mobile) phone registered with us.

UNDERWRITTEN BY

THE MANUFACTURERS LIFE INSURANCE COMPANY AND FIRST NORTH AMERICAN INSURANCE COMPANY, A WHOLLY OWNED SUBSIDIARY OF MANULIFE.

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Blink Innovations (UK) Limited (Blink) has been appointed as the provider of all administrative and assistance services under this policy. The information you provide during the registration of your flight will be used by Blink and their service providers to provide the policy benefits you have purchased. The information you provide will be stored in Canada; however, any travel services provided are arranged by Blink's service providers located in the United Kingdom and United States of America.

Accessible formats and communication supports are available upon request. Visit Manulife.com/accessibility for more information.



Everyone wants to have a carefree trip and should be able to travel with confidence in their travel insurance purchase. Most people travel every day without a problem, but if something does happen, the member companies of the Travel Health Insurance Association of Canada (THiA) want you to know your rights. THiA's Travel Insurance Bill of Rights and Responsibilities builds on the golden rules of travel insurance:

- Know your health
- Know your trip
- Know your policy
- Know your rights

For more information, go to www.thiaonline.com/Travel_Insurance_Bill_of_Rights_and_Responsibilities.html

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IMPORTANT INFORMATION

You must purchase this coverage within 72 hours of booking *your flight*. *Your* coverage becomes effective on the date and time *you* or *your flight* booking company register, with Manulife Flight Assistance, *your flight* on *your airline booking receipt*. In the event that *your flight* is delayed or cancelled, *we* will communicate with *you* through *your* smart (mobile) phone registered with *us*. *Your* flight must be registered at least one hour before its original scheduled departure time. If *you* have any questions, *you* can contact *us* via the details below:

Email: manulifeglobal@manulife.ca

Toll-free: 1 866 298-2722

READ YOUR POLICY CAREFULLY BEFORE YOU TRAVEL

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances.
- It is important that *you* read and understand your policy before *you* travel, as *your* coverage may be subject to certain limitations or exclusions.
- Check to see how *your* coverage relates to *your* departure date, date of purchase or effective date.
- *You* may be required to communicate with Blink, the designated assistance company, in the event of a claim. *Your* policy may limit benefits should *you* not be able to communicate with the assistance company.

ITALICIZED words have a specific meaning. Refer to the "Definitions" section of this policy, to find the meaning of each word in italicized font.

SECTION 1: COVERED EVENTS

Under this policy, Blink sources, arranges and pays for alternative travel arrangements and other expenses if the airline cancels or delays *your flight*. This policy document details when *you* can purchase this coverage, when *you* are covered, what *you* are covered for and what *you* are not covered for. Please keep it in a safe place.

SECTION 2: ELIGIBILITY, START & DURATION, AND BENEFITS OF YOUR POLICY

Eligibility

You are eligible to purchase Manulife Flight Assistance - Airline Flight Cancellation & Delay Insurance Policy for *your flight* within, to, or from Canada, as stated on *your airline booking receipt*. *You* must also have a bank account with a financial institution legally operating in Canada if *you* select direct deposit or Interac transfer as *your* method of receiving eligible monetary compensation under this policy.

Start & Duration of Coverage

Your coverage becomes effective on the date and time *your flight on your airline booking receipt* is registered for all insured persons, on www.flightassistancemanulife.com, by you or your flight booking company. Your flight must be registered at least one hour before the original scheduled departure time of your flight.

Benefits

This policy covers you up to a maximum sum of \$1,500 CDN for the following benefits in the event that your airline or flight provider permanently cancels your flight or delays your flight by more than three (3) hours. Covered expenses and benefits are subject to the policy maximums, general conditions, exclusions and limitations.

1. We will endeavour to offer you a selection of up to three (3) alternate flights in economy class to book you on in order to complete your journey. We will pay:
 - a. any fare charged by the airline; or
 - b. the cost of your one-way connecting transportation to your final destination or to return home.
2. In the event that no alternate flights are available, at our discretion and where viable, we may offer an alternate travel service to complete your journey to your final destination or home.
3. We will arrange and pay for your additional and unplanned overnight hotel accommodations up to a maximum of \$250 for one night and pay you \$40 if your alternate flight is leaving more than six (6) hours after your delayed or cancelled flight.
4. We will also arrange and pay for access, when available, to an airport lounge, if your alternate flight is leaving more than three (3) hours after your delayed or cancelled flight. If airport lounge access is unavailable, we will pay you \$40 if your alternate flight is more than three (3) hours after your delayed or cancelled flight and an additional \$40 if your alternate flight is more than six (6) hours after your delayed or cancelled flight.

SECTION 3: GENERAL CONDITIONS, EXCLUSIONS & LIMITATIONS

General conditions

These conditions apply to your policy.

1. This policy and its services are available for flights worldwide, 24 hours a day, 7 days a week.
2. Coverage is only available for flights within, to, or from Canada, including connection to such flights, registered with us.
3. You will need to have your mobile phone that you have registered with Blink to enable us to communicate with you during your journey. Cellular and data/Wi-Fi

service is required to receive SMS (text) messages and emails to your mobile phone. The same mobile device will be used to pay applicable benefits to you during your journey.

4. We will not make any payment under this policy unless you have paid the full premium due to us.
5. If you, or anyone on your behalf, tries to deceive us by deliberately giving us false information or making a fraudulent claim under this policy, we will treat this policy as if it never existed.
6. We will endeavour to the best of our abilities to obtain an alternative means of reaching your destination if your flight is cancelled or delayed more than 3 hours; however, this may not be possible due to circumstances beyond our control. In such cases, we will notify you of the situation but we are not accountable for any costs that arise directly or indirectly from the fact that an alternate travel service is not available in accordance with this policy.
7. We will not be responsible or make any payments for any data or roaming charges related to your mobile phone.

Exclusions & limitations

We will not pay any losses or expenses as a result of the following:

1. If your flight departs as scheduled but you are unable to board (for example delayed on route to the airport).
2. If your airline or flight provider removes you from their boarding list for an inbound flight in the event that you do not fly on the original outbound flight.
3. If your flight is cancelled due to war or nuclear risks.
4. In the event that your flight is cancelled, your subsequent costs incurred by rebooking an alternate flight that has not been arranged and paid by us.
5. Alternate travel costs you incur as a result of your flight being cancelled or your alternate flight or alternate travel service being booked.
6. Any costs that you incur due to the cancellation of your original flight.
7. Any costs that you incur relating to any benefits arranged and paid by us.
8. Any flight cancellation which you ought to reasonably have known about, before we agreed to insure you.
9. Any additional fees payable by you (e.g. baggage fees, ticket printing fees) as a result of rebooking on an alternate flight.
10. Any loss or claim in relation to your luggage.
11. Any costs, including unused land arrangements, arising from your delayed arrival at your destination.

SECTION 4: FLIGHT ACCIDENT INSURANCE

Benefits – What does Flight Accident Insurance cover?

We will cover the following Flight Accident Insurance benefits:

1. If an accidental bodily injury causes *you* to die, to become completely and permanently blind in both eyes or to have two of *your* limbs fully severed above *your* wrist or ankle joints, in the twelve (12) months after the accident, *we* will pay: \$50,000 under Flight Accident Insurance.
2. If an accidental bodily injury causes *you* to become completely and permanently blind in one eye or have one of *your* limbs fully severed above *your* wrist or ankle joint in the twelve (12) months after the accident, *we* will pay: \$25,000 under Flight Accident Insurance.
3. If *you* have more than one accidental bodily injury during *your flight*, *we* will pay the applicable insured sum only for the one accident that entitles *you* to the largest benefit amount.

The accident giving rise to *your* injury must happen:

- a) while *you* are travelling on a commercial passenger plane from which an *airline booking receipt* was issued to *you* and registered with Blink;
- b) while *you* are making a flight connection with *your flight* registered with or arranged by Blink, and riding over land or water at the expense of the airline or riding in a limousine or bus provided by the airport authority, or in a scheduled helicopter shuttle service between airports; or
- c) while *you* are at an airport for the departure or arrival of *your flight* registered with or arranged by Blink.

Exclusions & Limitations – What does Flight Accident Insurance not cover?

For Flight Accident Insurance, *we* will not cover expenses or benefits relating to:

1. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
2. *Your* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
3. A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.
4. Not following recommended or prescribed therapy or treatment.
5. Any loss, injury or death related to intoxication, the misuse, abuse, overdose of, or chemical dependence on medication, drugs, alcohol or other intoxicant.
6. *Your* minor mental or emotional disorder.
7. A loss caused directly or indirectly from an existing disease

or bodily infirmity, even if the proximate cause of its activation or reactivation is the result of an accidental bodily injury.

8. An act of *war* or *act of terrorism*.
9. Any loss in a specific country, region or city for which the Government of Canada issued a Travel Advisory, before *your* date of travel, advising Canadians to avoid all or non-essential travel to that specific country, region or city.

If you are making a Flight Accident Insurance claim, the following conditions apply:

1. *We* will need:
 - a police, autopsy or coroner's report;
 - medical records; and
 - a death certificate, as applicable.
2. If *your* body is not found within twelve (12) months of the accident, *we* will presume that *you* died of *your* injuries.

For Flight Accident claims, contact manulifeglobal@manulife.ca or call 1 866 298-2722.

SECTION 5: CANCELLATIONS & REFUNDS

We will cancel *your* policy and issue *you* a full refund of the premium *you* paid:

- a) if *you* notify *us* within ten (10) days of *your* purchase date, as indicated on *your confirmation of insurance*, that *you* are not completely satisfied with *your* policy and *you* have not received or been paid any benefits under *your* policy; and
- b) when Manulife receives *your* request for a refund 24-hours prior to the scheduled departure date and time of the earliest flight detailed on *your airline booking receipt*; or
- c) if *we* are unable to offer an *alternate flight* and no *alternate travel service* is available.

You can cancel this policy by contacting the agent from whom *you* purchased this coverage.

SECTION 6: MAKING A CLAIM

With the exception of Flight Accident benefit payments, Blink will automatically process all eligible benefit payments under this policy.

We will send *you* a notification to *your* mobile device registered with *us* if *your flight* is cancelled or delayed and will provide *you* with instructions and options that are available to *you*.

You must ensure that *your* mobile device is registered with *us* and has a suitable level of battery life and cellular and data/Wi-Fi service. *We* will try to ensure that *you* are notified of any flight delay or cancellation and are sent the transfer of funds for the applicable benefit but *we* will not be held accountable if *you* cannot receive, for any reason, on *your* mobile device, *our* message or transfer of funds. Monetary compensations are payable only to the named individual on the policy who has registered their insured flight with www.flightassistancemanulife.com. Payments

are sent in real time via PayPal, 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.

SECTION 7: DEFINITIONS

Whenever the following words appear in italics in this policy wording, they will always have these meanings:

Act of terrorism: Any activity that involves a threat to use or the actual use of violence or any dangerous or threatening act, or the use of force. Such act is directed against the general public, governments, organizations, properties or infrastructures, or electronic systems.

The intention of such activity is to:

- instill fear in the general public;
- disrupt the economy;
- intimidate, coerce or overthrow a government (whether that government is legal or illegal); and/or
- promote political, social, religious or economic objectives.

Airline / Flight provider: The company with which *you* are booked to fly and as indicated by the first two letters of *your flight* number.

Alternate flight: The flight *we* book after *your flight* is cancelled or delayed.

Alternate travel service: If no *alternate flight* is available, *we* may offer another method of transport other than flying such as private hire taxi, rail or ferry.

Airline booking receipt: The document received from the *airline* or *flight provider* that confirms *your* flight details and includes a booking reference, flight number and date of travel.

Confirmation of insurance: The *airline booking receipt* and other documents confirming *your* insurance coverage once *you* have paid the required premium.

Minor mental or emotional disorder: Having anxiety or panic attacks, or being in an emotional state or in a stressful situation.

A **minor mental or emotional disorder** is one where *your* treatment includes only minor tranquilizers or minor anti-anxiety medication (anxiolytics) or no prescribed medication at all.

Nuclear risk: Any loss directly or indirectly caused by, resulting from, arising out of, or which is in connection with biological, chemical, nuclear or radioactive means.

War: Hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

We / Us / Our: Blink Innovation (UK) Limited on behalf of Manulife and/or First North American Insurance Company, as appropriate.

Your flight: The flight as detailed on *your* original *airline booking receipt* or the first *alternate flight*.

You / your: The individual whose name is shown on *your* original *airline booking receipt* and *your confirmation of insurance*.

SECTION 8: OTHER INFORMATION

Law applicable to this policy

If *you* disagree with *our* claim decision, the matter may be submitted for judicial resolution under the applicable law(s) of the Canadian province or territory where *you* reside at the time of application for this policy. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or in the Limitations Act, 2002 in Ontario or other applicable legislation.

SECTION 9: YOUR PERSONAL INFORMATION:

Your privacy matters. *We* are committed to protecting the privacy of the information *we* receive about *you* in the course of providing the insurance *you* have chosen. While *our* employees need to have access to that information, *we* have taken measures to protect *your* privacy. *We* ensure that other professionals, with whom *we* work in giving *you* the services *you* need under *your* insurance, have done so as well. To find out more about how *we* protect *your* privacy, please read *our* Notice on Privacy and Confidentiality.

Notice on Privacy and Confidentiality. The specific and detailed information requested on *your* application and medical questionnaire is required to process the application. To protect the confidentiality of this information, Manulife will establish a financial services file from which this information will be used to process the application, offer and administer services, and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person *you* authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. *Your* personal information may also be used to contact *you* about *your* customer experience and/or to participate in market research.

Your file is secured in *our* offices or those of *our* administrator or agent. *You* may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Waterloo, ON N2J 4C6.