

Travel Insurance

# **Distribution Guide for Manulife Global Baggage and Personal Effects Policy**

Be protected if something unexpected happens while travelling.

<b>Insurer</b>	<b>Manulife</b> Affinity Markets 250 Bloor Street East Toronto, ON M4W 1E5 Licence No.: 2000737614	Telephone: 1-866-298-2722 Fax: 1-800-510-3362 Email: <a href="mailto:manulifeglobal@manulife.com">manulifeglobal@manulife.com</a> Website: <a href="http://manulife.ca">http://manulife.ca</a>
----------------	--	---

	<b>First North American</b> Insurance Company 250 Bloor Street East Toronto, ON M4W 1E5 Licence No.: 2000737614	Telephone: 1-866-298-2722 Fax: 1-800-510-3362 Email: <a href="mailto:manulifeglobal@manulife.com">manulifeglobal@manulife.com</a> Website: <a href="http://manulife.ca">http://manulife.ca</a>
--	---	---

<b>Assistance Centre</b>	<b>Active Care Management (ACM)</b> P.O. Box 1237 Station A Windsor, ON N9A 6P8	Telephone: 1-855-297-4371 Call collect: 1-519-251-1581 Fax: 1-800-510-3362 Email: <a href="mailto:travelclaims@active-care.ca">travelclaims@active-care.ca</a> Website: <a href="https://www.active-care.ca">https://www.active-care.ca</a>
--------------------------	--	---

<b>Travel Agency (Distributor)</b>	Name Address (Email) Telephone Fax	← Your travel agency is required to provide you with this information.
------------------------------------	--	--

<b>Note about the Autorité des marchés financiers</b>	The Autorité des marchés financiers does not express an opinion on the quality of the product offered in this guide. The insurer alone is responsible for any discrepancies between the wording of the guide and the policy.
---	--

## RULES FOR REVIEWING THIS GUIDE PROPERLY

### **“You” can refer to many people**

When referring to “you,” we mean the person who purchased the insurance and any other insured individual, unless the context states otherwise.

### **“Trip” has a specific meaning**

The word “trip” refers to the period beginning on the *departure date* and ending on the return date shown in your *Confirmation*.

### **Words in *italics* have a specific meaning**

Words and expressions in *italics* are defined at the end of the guide (see [Section 12. Definitions](#)). Read these definitions if you have any questions.

### **This Guide is a summary**

Review the sample policy for complete details. You can get a copy from your travel agency or on the website where you buy your insurance.

## THINGS TO CHECK FOR PEACE OF MIND WHEN TRAVELLING

### **Before you buy this insurance**

- ✓ Do you, and all the individuals you want to insure, meet **all** the eligibility requirements? If not, you might not be covered. To make sure, read [Section 1. Who can purchase this insurance \(eligibility requirements\)](#).

### **Before you travel**

- ✓ Do all insured people still meet all eligibility requirements? Otherwise, exclusions may apply.
- ✓ Has the health of any of the insured people changed since you purchased this insurance? If so, exclusions may apply.

## DON'T FORGET

### **Don't make false statements**

If you make a false statement or if you fail to declare certain information before or during the coverage period, we may cancel your coverage.

### **10 days to change your mind**

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

### **Don't leave without paying**

You're not covered until you pay your insurance premium.

## TABLE OF CONTENTS

<b>1. WHO CAN PURCHASE THIS INSURANCE (ELIGIBILITY REQUIREMENTS)</b> .....	<b>5</b>
Requirements for purchasing this insurance	5
Situations where you are ineligible to purchase this insurance	5
Your insurance will be cancelled if you don't meet the eligibility requirements	5
<b>2. WHO IS INSURED</b> .....	<b>5</b>
You	5
<b>3. THE DURATION OF YOUR INSURANCE DEPENDS ON YOUR TRAVEL DATES</b> .....	<b>6</b>
Have your travel dates changed? Remember to adjust the duration of your insurance.	7
Maximum duration of your insurance: 365 days	7
<b>4. YOUR INSURANCE APPLIES WORLDWIDE</b> .....	<b>7</b>
<b>5. SUMMARY OF COVERAGES</b> .....	<b>8</b>
<b>STOLEN, LOST, DAMAGED OR DELAYED BAGGAGE AND PROPERTY</b> .....	<b>8</b>
<b>BAGGAGE INSURANCE</b>	<b>8</b>
Requirements to qualify for this coverage	8
Covered expenses	8
Exclusions for Baggage Insurance	9
<b>6. COST OF INSURANCE</b> .....	<b>10</b>
<b>7. HOW TO MAKE A CLAIM</b> .....	<b>10</b>
<b>90 DAYS TO MAKE YOUR CLAIM</b> .....	<b>10</b>
Supporting receipts and documents	10
We pay within 30 days if your claim is approved	10
<b>YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION</b> .....	<b>11</b>
1. You can ask us to reconsider your claim	11
2. You can contact the OmbudService for Life & Health Insurance	11
3. You can contact the Autorité des marchés financiers	11
4. You can appeal our decision in court	11
<b>8. YOUR RIGHT TO TERMINATE INSURANCE</b> .....	<b>12</b>
Within 10 days after purchasing your insurance: full refund	12
No refund in other cases	12
<b>9. SIMILAR INSURANCE PRODUCTS AVAILABLE ON THE MARKET</b> .....	<b>12</b>
<b>10. CONTACT US</b> .....	<b>13</b>
<b>11. CONTACT THE AUTORITÉ DES MARCHÉS FINANCIERS</b> .....	<b>13</b>
<b>12. DEFINITIONS</b> .....	<b>14</b>
<b>APPENDIX 1: NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT (TO TERMINATE THE INSURANCE)</b> .....	<b>16</b>
Sections of the Act respecting the distribution of financial products and services	17

# 1. WHO CAN PURCHASE THIS INSURANCE (ELIGIBILITY REQUIREMENTS)

## Requirements for purchasing this insurance

You can purchase this insurance if you, and any person you want to insure, meet all the following requirements:

- ✓ You purchased this travel insurance prior to your departure, for the entire duration of the trip

## Situations where you are ineligible to purchase this insurance



You should not purchase this insurance if any of the following situations apply to you or to any person you want to insure.

- ✗ You were advised by a *physician* not to travel
- ✗ You were diagnosed with a terminal *illness* with less than 6 months to live
- ✗ You require kidney dialysis
- ✗ You have used oxygen at home during the past 12 months

## Your insurance will be cancelled if you don't meet the eligibility requirements

You must meet all these requirements, and each of the people you want to insure must also meet them. Otherwise, the insurance will be cancelled.

If you don't meet all eligibility requirements for this plan, there might be other travel insurance products with different eligibility requirements.

# 2. WHO IS INSURED

## You



You are insured if:

- You meet all the eligibility requirements.
- You have paid the insurance premium.
- Your *Confirmation* shows that you are an insured person.

### 3. THE DURATION OF YOUR INSURANCE DEPENDS ON YOUR TRAVEL DATES

- **Scheduled departure date**

You are covered from the moment you leave your *departure point*.

#### WHILE TRAVELLING

**Stolen, Lost, Damaged or Delayed Baggage and Property**

- **Scheduled return date**

Extending your trip? You need to extend your insurance to stay covered.

#### STAYING LONGER THAN PLANNED

##### Automatic extension in some cases

- + 72 hours if your *common carrier* is delayed
- + 5 days in the event of a *medical emergency*
- + entire duration of *hospitalization* and up to 5 days after discharge from *hospital* if you or your travel companion are *hospitalized*

### **Have your travel dates changed? Remember to adjust the duration of your insurance.**

Your insurance must cover the entire duration of your trip. If you leave earlier or come back later than planned, contact your travel agency to adjust the duration of your coverage.

Important: In some cases, you need to get authorization from the Assistance Centre to change your insurance. For example, if you have any claims in progress.

### **Maximum duration of your insurance: 365 days**

- No automatic extension after this date.

## **4. YOUR INSURANCE APPLIES WORLDWIDE**

Your insurance applies worldwide. However, exclusions may apply if the Government of Canada issues an advisory against travel to a certain region or country.

## 5. SUMMARY OF COVERAGES

### STOLEN, LOST, DAMAGED OR DELAYED BAGGAGE AND PROPERTY

#### BAGGAGE INSURANCE

If your baggage is stolen, lost, damaged or delayed, we pay for certain expenses.

#### Requirements to qualify for this coverage

- ✓ The stolen, lost, damaged or delayed baggage is yours
- ✓ You use it during your trip
- ✓ If lost or stolen, you filed a report with the police and obtained a police report

#### ALWAYS FILE A REPORT WITH THE POLICE IN THE EVENT OF THEFT OR LOSS

If you can't contact the police, ask for proof in writing from the hotel manager, traffic carrier, or tour guide.



**Warning:** If you don't report the baggage theft or loss to the authorities, we might not be able to issue a payment to you.

#### MAXIMUM COVERAGE: \$2,000

We pay you up to a maximum of \$2,000.

#### Covered expenses

Below is an overview of covered expenses and applicable limits. We pay these expenses at reasonable and customary amounts. For a full list, see the sample policy.

#### COST OF REPLACING YOUR ID OR TRAVEL DOCUMENTS

Expenses to replace your ID or travel documents	100%
Travel and accommodation expenses incurred while waiting to receive the replacement documents	\$200

#### COST OF REPLACING YOUR PERSONAL EFFECTS

Expenses for any lost item or a set of lost items	\$300 per set of items, up to the maximum for the selected option
---	---



### EXPENSES INCURRED IF YOUR CHECKED-IN BAGGAGE IS DELAYED AT LEAST 10 HOURS

Expenses incurred to purchase toiletries and necessary clothing	\$500
Expenses to rent or buy ski or golf equipment if your own personal equipment is delayed	\$100/day maximum of \$500

Important: We pay these expenses only if the delay takes place before you return to your *departure point*.

### Exclusions for Baggage Insurance

Below is an overview of the main exclusions that may apply. For a full list, see the sample policy.

#### EVENTS AND ITEMS NOT COVERED

- ✘ Loss or damage from wear and tear, defect, or any reason other than loss or theft
- ✘ Loss of or damage to items that are not covered, such as fragile items, precious objects, or animals. For a full list of items that are not covered, see the sample policy.
- ✘ Events related to an *act of war* or an *act of terrorism* if the Government of Canada issued a warning advising Canadians not to travel to the region before your insurance started.

#### EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✘ Loss or damage caused by your own imprudence or omission. For example, if you leave your baggage unattended or if you entrusted your jewellery or cameras to your *common carrier*

## 6. COST OF INSURANCE

The cost of insurance is in your *Confirmation*.

## 7. HOW TO MAKE A CLAIM

Your claim is processed by our partner, Active Care Management (ACM).

You can use the TravelAid™ mobile app to make a claim. You can also write to us at the following address:

Manulife Travel Insurance c/o Active Care Management  
P.O. Box 1237, Station A  
Windsor, ON N9A 6P8

### 90 DAYS TO MAKE YOUR CLAIM

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

We will accept claims up to 12 months after the event if it is impossible for you 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 the Assistance Centre, download the TravelAid™ mobile app, or go online to Active Care Management (ACM) assistance services.



##### PROOF OF EVENT

For example, your medical records or a medical certificate, or a police report



##### ORIGINAL BILLS AND RECEIPTS

For example, your transportation tickets or accommodation receipts, or receipts for medical expenses

#### We pay within 30 days if your claim is approved

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

## YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION

### **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:

[www.manulife.ca/for-you/contact-us/feedback-or-complaint.html](http://www.manulife.ca/for-you/contact-us/feedback-or-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: [www.olhi.ca](http://www.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/](http://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 the following conditions:

- ✓ You cancel your insurance no later than 10 days after signing the Application for insurance.
- ✓ You cancel your insurance before the departure date shown in your *Confirmation*.
- ✓ You do not have any claims in progress

### **YOU MUST CANCEL YOUR INSURANCE IN WRITING WITH YOUR TRAVEL AGENCY**

You can use the Notice of cancellation of an insurance contract at the end of this guide (Appendix I). Your travel booking and any other contract you enter with your travel agency remains in effect. You may lose certain discounts or benefits that you were entitled to because you purchased this insurance.

### **YOU MUST APPLY TO YOUR TRAVEL AGENCY IN WRITING FOR YOUR REFUND**

You can use the Notice of cancellation of an insurance contract included at the end of this guide (Appendix I).

### **No refund in other cases**

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

## 9. SIMILAR INSURANCE PRODUCTS AVAILABLE ON THE MARKET

Manulife offers a comprehensive range of travel insurance coverages. Keep in mind, though, that other travel insurance products are available on the market.

Other products may contain travel insurance coverage like that offered by Manulife. Remember to check if you already have some of these coverages.

## 10. CONTACT US

Manulife  
Affinity Markets  
250 Bloor Street East  
Toronto, ON M4W 1E5

Telephone: 1-866-298-2722  
Fax: 1-800-510-3362  
Email: [manulifeglobal@manulife.com](mailto:manulifeglobal@manulife.com)  
Website: <http://manulife.ca>

## 11. CONTACT THE AUTORITÉ DES MARCHÉS FINANCIERS

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

Autorité des marchés financiers  
Place de la Cité, Cominar Tower  
2640 boulevard Laurier, Suite 400  
Quebec City, QC G1V 5C1

Quebec City: 418-525-0337  
Montreal: 514-395-0337  
Elsewhere in Quebec: 1-877-525-0337  
Fax: 418-525-9512  
Website: <https://lautorite.qc.ca>

## 12. DEFINITIONS

### Act of 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.

### Act(s) 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 sitting government or occupying power;
- promote political, social, religious or economic objectives.

### Common carrier

A conveyance (such as a bus, taxi, train, boat, airplane) which is licensed, intended and used to transport paying passengers.

than self-propelled motor homes), all-terrain vehicle, non-self-propelled camper, non-self-propelled trailer, automobile that is more than 20 years old, limousine, or exotic vehicle of these or similar makes: Aston Martin, Bentley, Ferrari, Porsche or Rolls Royce

### Confirmation

Your *Confirmation* refers to several documents:

- the application for insurance,
- any other documents confirming your insurance coverage once you have paid the required premium,
- where applicable, the medical questionnaire, and
- your travel arrangements, including tickets and receipts issued by a *travel supplier* or for accommodation.

### Departure point

The place you leave from for your trip and are going to return to.

### Immediate family

*Spouse*, parent, legal guardian, step-parent, grandparent, step-grandparent, *grandchild*, in-law, natural or adopted *child*, *step-child*, sibling, half-sibling, aunt, uncle, niece or nephew.

### Physician

A medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority.

**WARNING:** A *physician* must be a person other than you, a *travel companion* or a member of your *immediate family*.

### Travel services

Transportation, sleeping accommodation, or other service provided or arranged by a *travel supplier* for your use.

**WARNING:** *Travel services* do not include taxes or insurance.

### Travel supplier

A tour operator, travel wholesaler, airline, cruise line, ground transport provider, travel accommodation provider, or provider of other services to you that is:

- contracted to provide *travel services* to you, AND

- licensed, registered or otherwise legally authorized in location of the travel supplier to operate and provide the *travel services* as shown on your Confirmation.

# 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 by registered mail within that delay. You may use the attached model for this purpose.
- 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 more information, 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 <sup>1</sup>

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

**DATE** \_\_\_\_\_ Date notice sent

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  
**ENTERED ON** \_\_\_\_\_ Date of signature of contract  
**AT** \_\_\_\_\_ Place of signature of contract  
**NAME OF CLIENT** \_\_\_\_\_  
**SIGNATURE** \_\_\_\_\_

---

<sup>1</sup> 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.