

Travel Insurance

# **Distribution Guide for Manulife Global Non-Medical Inclusive Policy**

Be protected if something unexpected happens before or during your trip.

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**Travel Agency**  
(Distributor)

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

**Note about the  
Autorité des  
marchés financiers**

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 \(eligibility requirements\)](#).
- ✓ Do you, or any of the individuals you want to insure, have a *medical condition* that is not *stable*? If so, expenses relating to the *medical condition* may not be covered.

### **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.

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# 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 for the entire duration of the trip

## DOES YOUR TRIP HAVE A VALUE GREATER THAN \$30,000?

You must answer a medical questionnaire honestly and accurately to find out whether you can take out insurance.

## 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 home oxygen 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.

## Your family, if you purchased the family coverage option



Your *spouse*, your *children* and your *grandchildren* will have the same coverage as you if you purchased the family coverage option.

The following persons qualify under the family coverage option:

- Two adults under age 60
- Your *children* or *grandchildren*, if they are 31 days old or older

### REQUIREMENTS

To be eligible for family coverage, each member of your family must:

- ✓ Meet all the eligibility requirements
- ✓ Be named in your *Confirmation*
- ✓ Travel with you

### COST OF FAMILY COVERAGE

For family coverage to apply, you must pay an additional premium equal to 3 times the rate for the oldest parent or grandparent, depending on the plan you selected.

However, this option is free of charge if you travel alone with *children* who are less than 2 years of age for the entire duration of the trip.

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

<ul style="list-style-type: none"> <li><b>Payment of premium</b> You are covered from the moment you pay the insurance premium.</li> </ul> <p style="text-align: center;"><b>BEFORE TRAVELLING</b></p>	<ul style="list-style-type: none"> <li><b>Scheduled departure date</b> You are covered from the moment you leave your <i>departure point</i>.</li> </ul> <p style="text-align: center;"><b>WHILE TRAVELLING</b></p>	<ul style="list-style-type: none"> <li><b>Scheduled return date</b> Extending your trip? You need to extend your insurance to stay covered.</li> </ul> <p style="text-align: center;"><b>STAYING LONGER THAN PLANNED</b></p>
<p><b>Trip Cancellation</b></p>	<p><b>Trip Interruption</b></p>	<p><b>Automatic extension in some cases</b></p> <p>+ 10 days in the event of a <i>medical emergency</i> + 30 days in the event of <i>hospitalization</i></p>
<p><b>Unforeseen Trip-Related Expenses</b></p>	<p><b>Unforeseen Trip-Related Expenses</b></p>	
	<p>Misconnection</p>	
	<p>Delayed return</p>	
<p>Bankruptcy of your <i>travel supplier</i></p>	<p>Bankruptcy of your <i>travel supplier</i></p>	<p>+ 72 hours if your <i>common carrier</i> is delayed</p>
	<p>delay - Special event</p>	<p>+ 5 days in the event of a <i>medical emergency</i></p>
<p>Cancellation of the commercial event for which you are travelling</p>	<p>Cancellation of the commercial event for which you are travelling</p>	<p>+ entire duration of <i>hospitalization</i> and up to 5 days after discharge from <i>hospital</i> if you or your <i>travel companion</i> are <i>hospitalized</i></p>
<p>Cruise or tour cancellation</p>	<p>Cruise or tour cancellation</p>	
	<p><b>Flight &amp; Travel Accident</b></p>	
	<p><b>Stolen, Lost, Damaged or Delayed Baggage and Property</b></p>	



### **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 a *medical condition* first appeared after you purchased the insurance or if you already have a claim 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

### TRIP CANCELLATION

Your Trip Cancellation insurance covers you in two ways:

- If you cancel your trip for any reason
- If you cancel your trip because of a covered event

To have full coverage, you should select an amount of insurance that covers the total value of the non-refundable portion of your trip.

#### Maximum coverage: amount chosen for this coverage

We pay up to the maximum amount you selected for this coverage, for all covered expenses combined. This means you will never receive a payment greater than this amount.

**Warning:** Cancellation or change fees may apply to your reservations. Think about including these fees when calculating the total value of your trip.

### CANCELLATION FOR ANY REASON

If you cancel your trip for any reason, we pay up to 50% of your non-refundable booking fees.

#### Requirements to qualify for this coverage

- ✓ You purchased your insurance within 72 hours of booking your trip and before cancellation fees apply to your booking

#### Covered expenses

Below is an overview of covered expenses and applicable limits. We pay up to the selected benefit amount. For a full list, see the sample policy.

Non-refundable portion of your trip if you cancel your trip 14 or more days before the scheduled departure date shown in your <i>Confirmation</i>	50%
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#### Exclusions for Cancellation for any reason

See Exclusions for Trip Cancellation, Trip Interruption and Unforeseen Trip-Related Expenses

### CANCELLATION BECAUSE OF A COVERED EVENT

If you must cancel your trip because of a covered event, we pay up to 100% of your non-refundable booking fees and certain other expenses, up to the covered maximum.

#### Requirements to qualify for this coverage

- ✓ The event that forces you to cancel your trip is included in the covered events
- ✓ You must cancel your trip by calling your *travel supplier* on the day of the event causing cancellation of the trip, or the next business day

#### Covered events

Below is a summary of covered events. Some events may also apply to your *travel companion*. For a full list and more details, see the sample policy.

- ✓ If an event arises in relation to your own health, or the health of a member of your *immediate family*, your *key person* or the person you are staying with at your destination. For example, you have a sudden *medical emergency*, you are quarantined, or a situation prevents you from receiving a vaccine required to travel to your destination.
- ✓ Pregnancy, complications of pregnancy during the first 31 weeks, or adoption, in certain cases.
- ✓ Death. For example, if you, your *travel companion*, a member of your *immediate family*, or your *key person* dies, or if the person you are staying with at your location dies.
- ✓ If obligations related to your work, a legal summons, or your studies prevent your from leaving on your trip. For example, if you should lose your job, or must attend a trial or take an exam during your trip.
- ✓ If the business event that is the primary reason for your trip is cancelled
- ✓ If an event related to your travel documents prevents you from travelling. For example, if you don't receive your travel visa, even though you submitted your application on time.
- ✓ If a natural disaster or event outside your control renders your home, business premises or destination accommodation unusable, or if the Government of Canada issued an advisory against travel to your destination after you purchased this insurance.
- ✓ If your *travel companion* loses 30% or more of the trip due to poor weather conditions or a natural disaster and you decide to travel alone.

### Covered expenses

Below is an overview of covered expenses and applicable limits. We pay up to the selected benefit amount. For a full list, see the sample policy.

#### IF YOU DECIDE NOT TO LEAVE

Non-refundable portion of your trip	100%
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#### IF YOU DECIDE TO LEAVE WITHOUT YOUR TRAVEL COMPANION

Difference in price for your accommodations if your <i>travel companion</i> cancels their trip and you leave on your own	100%
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### Exclusions for Cancellation because of a covered event

See Exclusions for Trip Cancellation, Trip Interruption and Unforeseen Trip-Related Expenses.

## TRIP INTERRUPTION (PERMANENT OR TEMPORARY)

If you are forced to return to your *departure point* or go directly to your next destination, we pay certain non-refundable expenses for the portion of the trip you were unable to take.

To have full coverage, you should select an amount of insurance that covers the total value of the non-refundable portion of your trip.

### Requirements to qualify for this coverage

- ✓ A covered event forces you to interrupt your trip (or forces your *travel companion* to interrupt their trip)

### Covered events

Below is a summary of covered events.

Some events may also apply to your *travel companion*. For a full list and more details, see the sample policy.

- ✓ If an event arises in relation to your own health, or the health of a member of your *immediate family*, your *key person* or the person you are staying with at your destination. For example, you have a sudden *medical condition*, or you are quarantined.
- ✓ Pregnancy, complications of pregnancy during the first 31 weeks, or adoption, in certain cases.
- ✓ Death. For example, if you, a member of your *immediate family*, or your *key person* dies, or if the person you are staying with during your trip dies.
- ✓ If obligations related to your work, a legal summons, or your studies require you to return home from your trip. For example, if you should lose your job, or must attend a trial or take an exam during your trip.
- ✓ If an event related to your travel documents prevents you from travelling. For example, if you don't receive your travel visa.
- ✓ If the business event that is the primary reason for your trip is cancelled
- ✓ If a natural disaster or event outside your control renders your home, business premises or destination accommodation unusable, or if the Government of Canada issued an advisory against travel to your destination after you purchased this insurance.
- ✓ If a natural disaster, poor weather conditions, or some other event beyond your control brings your means of transportation to a standstill. For example, you miss your cruise due to a delay by your grounded air carrier.
- ✓ If you or your *travel companion* lose 30% of your trip or more due to poor weather conditions or a natural disaster.

### Covered expenses

Below is an overview of covered expenses and applicable limits. We pay up to the benefit amount selected for the Trip Cancellation coverage. For a full list, see the sample policy.

#### EXPENSES THAT ARISE FROM TRIP INTERRUPTION

Any unused portion of your trip that is non-refundable and non-transferable to another travel date	100%
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**Warning:** We don't pay for the return ticket you purchased, but we cover the additional cost of your airfare to return to your *departure point*.

Accommodations and other expenses (meals, taxis, phone calls, Internet, vehicle rental)	\$350/day \$700 maximum
Compensation for your missed activities (ski or golf package, cruise ship activities)	\$100/day \$500 maximum
Additional cost of your same-class airfare to travel to the next destination on your trip or to return to your <i>departure point</i>	100%
Additional cost of one-way same-class airfare in the event of an emergency in your <i>immediate family</i> (hospitalization, death) to return to your <i>departure point</i>	100%
Reasonable expenses to replace your lost or stolen travel documents (accommodation, transportation, flight change fees)	100%
Difference in price for your accommodations if your <i>travel companion</i> cancels their trip and you leave on your own	100%

#### **FUNERAL ARRANGEMENT EXPENSES IN CASE OF DEATH WHILE TRAVELLING**

Travel expenses for someone to identify your body *	Round-trip economy-class airfare + \$300
Preparation of your remains, burial or cremation where the death occurs	\$5,000
Repatriation of your body or ashes	100%

#### **Exclusions for Trip Interruption**

See Exclusions for Trip Cancellation, Trip Interruption and Unforeseen Trip-Related Expenses.

#### **LOST VACATION COVERAGE**

If an event forces you to return home before the scheduled return date shown in your *Confirmation*, we provide you with a voucher to book a new trip.

#### **Requirements to qualify for this coverage**

- ✓ The event that forces you interrupt your trip is included in the covered events
- ✓ Because of this event, you miss 70% of your trip.

#### **Covered events**

- ✓ *Hospitalization* or death of a member of your *immediate family*, a close friend or your *key person* not travelling with you

#### **Benefit payable**

Personal voucher to book another trip (must be used no later than 6 months after your earlier return)	\$750
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#### **Exclusions for Lost Vacation Coverage**

See Exclusions for Trip Cancellation, Trip Interruption and Unforeseen Trip-Related Expenses.

## UNFORESEEN TRIP-RELATED EXPENSES (DISRUPTIONS)

This coverage includes several sub-coverages.

To have full coverage, you should select an amount of insurance that covers the total value of the non-refundable portion of your trip.

### MISCONNECTION, DELAY OF 6 HOURS OR MORE

If you miss your connection because of a covered event, we cover certain expenses so that you can continue your trip. If you are unable to continue your trip or resume it later, we cover certain non-refundable expenses for the unused portion of your trip.

Additionally, we pay certain extra expenses you must incur if you or your *travel companion* are delayed for 6 hours or more when leaving or returning home.

#### Requirements to qualify for this coverage

- ✓ One of the covered events applies to you
- ✓ When you made your booking, you gave yourself enough connection time based on your *travel supplier's* guidelines
- ✓ Despite the missed connection or delay, you reasonably attempted to continue your trip

#### Covered events

Below is a summary of covered events. Some events may also apply to your *travel companion*. For a full list, see the sample policy.

- ✓ Missed connection due to a delay, flight cancellation or schedule change by your *common carrier*
- ✓ Delay of 6 hours on your way to your destination or on your way home (or on your *travel companion's* way) because of a delay, schedule change or cancellation by your *common carrier*.
- ✓ Flight cancellation or overbooking that prevents you from boarding
- ✓ Missed connection due to mistaken identity when clearing customs or security controls
- ✓ Missed connection because your cruise ship is delayed or re-routed due to a passenger's *medical emergency*

#### Covered expenses

Below is an overview of covered expenses and applicable limits. We pay up to the selected benefit amount. For a full list, see the sample policy.

#### BEFORE YOUR LEAVE

Non-refundable portion of your trip	\$1,000
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#### AFTER YOUR DEPARTURE

Any unused, non-refundable portion of your trip	\$1,000
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**Warning:** We don't pay for the return ticket you purchased, but we cover the additional cost of your airfare to return to your *departure point*.

Additional cost of your same-class airfare to travel to the next destination on your trip	\$2,000
Additional cost of accommodation and other expenses (meals, taxis, phone calls)	\$350/day \$700 maximum

### Exclusions for Misconnection, Delay

See Exclusions for Trip Cancellation, Trip Interruption and Unforeseen Trip-Related Expenses.

## DELAYED RETURN

If you are forced to return home later than planned, we pay certain expenses for transportation, accommodations, meals, and other additional expenses.

### Requirements to qualify for this coverage

- ✓ One of the covered events applies to you
- ✓ This event forces you to return after the scheduled return date shown in your *Confirmation*.

### Covered events

Below is a summary of covered events. For more information, see the sample policy.

- ✓ You have a *medical emergency* and an attending *physician* at your location recommends that you postpone your return
- ✓ A member of your *immediate family*, *travel companion* or the person you are staying with during the trip has a *medical emergency* or dies at your location

### Covered expenses

Below is an overview of covered expenses and applicable limits. For a full list, see the sample policy. Important: We cover these expenses only for the period during which you are unable to travel. We pay up to the selected benefit amount.

Additional cost of your same-class airfare to return to your <i>departure point</i>	100%
Accommodations and other expenses (meals, taxis, phone calls, Internet, <i>vehicle rental</i> )	\$350/day, up to a maximum of \$3,500

### Exclusions for Delayed Return

See Exclusions for Trip Cancellation, Trip Interruption and Unforeseen Trip-Related Expenses.

## TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

If your tour operator, airline, ground transportation provider, or other *travel supplier* fails to provide you with the *travel services* you purchased, we pay expenses for the unused portion of your trip.

### Requirements to qualify for this coverage

- ✓ When you booked your travel arrangements, your *travel supplier* was not bankrupt or insolvent

- ✓ Subsequently, the *travel supplier* you purchased your trip from became bankrupt or insolvent.
- ✓ Because of bankruptcy or insolvency, the supplier does not provide you with the *travel services* you booked.
- ✓ You can't get a refund for the expenses you incurred to book those services. If a compensation fund exists, you should first apply to that fund for your refund.

## Covered expenses

Below is an overview of covered expenses and applicable limits. We pay up to the lesser of the selected amount or the maximum coverage. For a full list, see the sample policy.

### BEFORE YOU LEAVE

Any portion of your trip that is non-refundable and non-transferable to another travel date	100%
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### AFTER YOUR DEPARTURE

Any unused, non-refundable portion of your trip	100%
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**Warning:** We don't pay for the return ticket you purchased, but we cover the additional cost of your airfare to return to your *departure point*.

Additional cost of your airfare to travel to your next destination or to return to your <i>departure point</i>	100%
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Accommodations and other expenses (meals, taxis, phone calls, Internet, <i>vehicle rental</i> )	\$200/day \$600 maximum
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## Maximum coverage: \$3,500 per trip

We pay you up to \$3,500 per trip, for all your combined claims. If two or more people are insured, we pay up to \$7,500 per trip.

## Aggregate compensation limit

Coverage is limited to \$1,000,000 in the event of a default by one supplier. Coverage is limited to \$3,000,000 in the event of default by two or more suppliers. These limits apply to all the claims we receive in any calendar year. If we receive claims greater than this aggregate limit, we reduce the claims so that each can be paid. For more information, see the sample policy.

## Exclusions for Travel Supplier Bankruptcy (Supplier Default)

We do not pay expenses and losses in the event of default by your *travel supplier*:

- ✗ if you can get a refund from another source, such as a compensation fund
- ✗ if you knew or should have known that the supplier was bankrupt or insolvent, or that the supplier had already applied for creditor protection, when you made your booking or purchased your insurance
- ✗ if the supplier is a travel agent, travel agency or travel broker



## COMMON CARRIER DELAY — SPECIAL EVENT

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If you are travelling to attend a personal or commercial event and a transportation problem prevents you from arriving in time, we pay your expenses to take an alternate route and arrive on time.

### Requirements to qualify for this coverage

You must meet all the following requirements:

- ✓ The purpose of travel is to attend a personal or commercial event:
  - Graduation ceremony, wedding, funeral or another personal event
  - Sporting event, concert or another commercial event
- ✓ A delay beyond your control prevents you from arriving at the event on time. For example, your flight is cancelled.
- ✓ The event cannot be postponed waiting for you.
- ✓ An alternate route would enable you to arrive on time to attend the event.

### Covered expenses

Below is an overview of covered expenses and applicable limits. We pay up to the selected benefit amount. For a full list, see the sample policy.

Extra transportation costs that you must incur to arrive at your event on time	100%
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### Exclusions for Common Carrier Delay — Special Event

If you did not follow your *travel supplier's* check-in procedure.

## CANCELLATION OF THE COMMERCIAL EVENT FOR WHICH YOU ARE TRAVELLING

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We pay certain expenses if the commercial event for which you are travelling is cancelled by its promoter. For example, a concert or a sports competition.

### Requirements to qualify for this coverage

- ✓ You purchased your ticket for the event before booking your trip.

### Covered expenses

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

#### BEFORE YOU LEAVE

Any unused, non-refundable portion of your trip	50%
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#### AFTER YOUR DEPARTURE

Any unused, non-refundable portion of your trip	100%
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**Warning:** We don't pay for the return ticket you purchased, but we cover the additional cost of your airfare to return to your *departure point*.

Additional cost of airfare to return to your <i>departure point</i>	\$1,000
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## Exclusions for Cancellation of the Commercial Event

See Exclusions for Trip Cancellation, Trip Interruption and Unforeseen Trip-Related Expenses.

## CANCELLATION OF YOUR CRUISE OR TOUR

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If your cruise or tour is cancelled before or after you leave, or if you are unable to take part in certain excursions, we pay certain expenses.

### Covered events

- ✓ Your cruise or tour is cancelled for a reason beyond your control

### Requirements to qualify for this coverage

- ✓ Cancellation is not related to a covered event under the Travel Supplier Bankruptcy (Supplier Default) coverage.

### Covered expenses

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

#### BEFORE YOU LEAVE

Non-refundable portion of airfare expenses and accommodations, <i>vehicle rental</i> , excursions, or other expenses for the land portion of your trip that are not included in your cruise	\$2,000
---	---------

#### AFTER YOUR DEPARTURE

Additional cost of airfare to return to your <i>departure point</i> and non-refundable expenses for the land portion of your trip that were not included in your cruise or tour	\$2,000
---	---------

## Exclusions for Cancellation of your cruise or tour

See Exclusions for Trip Cancellation, Trip Interruption and Unforeseen Trip-Related Expenses

## EXCLUSIONS FOR TRIP CANCELLATION, TRIP INTERRUPTION AND UNFORESEEN TRIP-RELATED EXPENSES

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

### EXCLUSIONS RELATED TO YOUR HEALTH BEFORE YOUR TRIP

You might not be covered if you had a *medical condition* that existed before your trip, and if the *medical condition* was not *stable* during the months before the insurance started. For example, your *medical condition* is not *stable* if you experience any new symptoms, or if there was any *change in medication or treatment* during this period.

This exclusion may apply to you, for example, if you have:

- ✗ a *heart condition*,
- ✗ a *lung condition*, or
- ✗ if you took any medications or received *treatment* for these conditions.

### IF THE BENEFIT AMOUNT SELECTED FOR TRIP CANCELLATION COVERAGE IS LESS THAN \$20,000

You might not be covered if:

- you, your *spouse* or one of your *children* have a *medical condition* that existed before your trip, and
- this *health condition* is not *stable* during the **3 months** before the start of the insurance.

### IF THE BENEFIT AMOUNT SELECTED FOR TRIP CANCELLATION COVERAGE IS \$20,000 OR MORE

You might not be covered if:

- you, your *travel companion*, a member of your *immediate family*, your *key person* or the person you will be staying with during your trip had a *medical condition* that existed before your trip, and
- this *medical condition* was not *stable* during the **12 months** before the start of the insurance.

To **check if this exclusion applies to you**, see the sample policy.

You are not covered for expenses relating to your *medical condition* if:

- ✗ you knew or should have known that you would need *treatment* during your trip
- ✗ an assessment or *treatment* for your *medical condition* was planned for your return
- ✗ you were advised by a *physician* not to travel
- ✗ you had symptoms in the 3 months prior to your departure that should have received *treatment*
- ✗ you incur expenses for services that aren't medically necessary or that could wait until your return.

### EXPENSES RELATED TO A MEDICAL CONDITION IF ANY ANSWERS YOU GAVE IN THE MEDICAL QUESTIONNAIRE ARE INACCURATE

We do not cover expenses related to a *medical condition* if you gave false, misleading or

inaccurate answers in your medical questionnaire.

#### **EXPENSES RELATED TO FORESEEN EVENTS**

If you knew that an event might prevent you from travelling when you purchased your insurance

#### **EXPENSES RELATED TO THE MEDICAL CONDITION OF THE PERSON YOU ARE VISITING**

We do not pay expenses related to the *medical condition* or death of a sick person, when the purpose of your trip is to visit the sick person.

#### **EXPENSES RELATED TO YOUR PREGNANCY**

Travel in the final months of your pregnancy and in the months following childbirth can be hazardous to both your health and the health of your child.

We do not cover the following expenses:

- ✗ Expenses related to the management of pregnancy (prenatal care)
- ✗ Expenses for your child born during the trip

We do not cover expenses related to your pregnancy if they are incurred in the 9 weeks before or after the expected date of delivery. For example:

- ✗ If you give birth during your trip
- ✗ If you have a *medical condition* related to your pregnancy or to the after-effects of childbirth and the *medical condition* causes you to incur expenses during your trip

#### **EXPENSES RELATED TO CERTAIN BEHAVIOURS**

- ✗ If the situation is related to your abuse of drugs, alcohol, medications or other substances
- ✗ If you commit or attempt to commit a crime or an illegal act
- ✗ If your injuries are self-inflicted (unless a *physician* certifies that the injuries are related to a mental disorder)
- ✗ If you do not follow a recommended or prescribed therapy or *treatment*

#### **EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT**

For example, hang-gliding, mountain-climbing, diving, motorized speed contests, or athletic competitions. For more details, see the sample policy.

#### **EXPENSES RELATED TO MINOR MENTAL OR EMOTIONAL DISORDERS (ANXIETY)**

We cover expenses related to *stable* mental or emotional disorders. However, 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.

#### **EXPENSES RELATED TO A MEDICAL CONDITION OR DEATH IF THERE IS A RISK OF HARM TO YOU DURING YOUR TRIP**

If you decide to travel to a region, and the Government of Canada issued a warning advising Canadians not to travel to that region before your insurance started, we do not cover expenses related to a specific or related *medical condition*.

**EXPENSES RESULTING FROM AN ACT OF WAR OR AN ACT OF TERRORISM**

We do not cover expenses incurred because of an *act of war*. We cover expenses incurred from an *act of terrorism* in limited circumstances. For more information, see the sample policy.

## FLIGHT & TRAVEL ACCIDENT

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

### Requirements to qualify for this coverage

- ✓ The accident occurs during your trip.
- ✓ If the accident is a flight accident, you must be a passenger on a *plane* with a ticket issued in your name.

### Covered events

Within 12 months following a flight accident or travel 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 instances:

- ✓ If you travel in a vehicle provided by the airline (car, boat) or by the airport authorities (bus, limousine)
- ✓ If you are in an airport for arrival or departure of your flight

### Benefit

If you sustain multiple *injuries* during your trip, we pay only once for the largest amount you are entitled to.

	FLIGHT ACCIDENT	TRAVEL ACCIDENT
Loss of one limb above the wrist or ankle joint, or total loss of sight in one eye	\$50,000	\$25,000
Loss of two limbs above the wrist or ankle joint, or total loss of sight in both eyes, or death	\$100,000	\$50,000

### Exclusions for Flight & Travel Accident

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

#### PILOT OR CREW MEMBER OF AN AIRCRAFT

If you are not a passenger on a *plane* in the case of a flight accident. For example, if you are learning to fly or if you are a member of the *flight crew*.

#### DEATH OR INJURY FROM CAUSES OTHER THAN THE FLIGHT OR TRAVEL ACCIDENT

If your *injury* or death is related to an existing disease or *illness*

#### **EXPENSES RELATED TO CERTAIN BEHAVIOURS**

- ✘ If the accident is related to your abuse of drugs, alcohol, medications or other substances
- ✘ If your injuries are self-inflicted (unless a *physician* certifies that the injuries are related to a mental disorder)
- ✘ If you commit or attempt to commit a crime
- ✘ If you do not follow a recommended or prescribed therapy or *treatment*

#### **EXPENSES RELATED TO PARTICIPATING IN A HAZARDOUS SPORT OR ACTIVITY**

For example, hang-gliding, mountain-climbing, diving, motorized speed contests, or athletic competitions.

See the sample policy for more details on the hazardous sports that are excluded.

#### **EXPENSES RELATED TO MINOR MENTAL OR EMOTIONAL DISORDERS (ANXIETY)**

We cover expenses related to *stable* mental or emotional disorders. However, 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.

#### **EXPENSES RESULTING FROM OF AN ACT OF WAR OR AN ACT OF TERRORISM**

We do not cover expenses incurred because of an *act of war* or an *act of terrorism*. For more information, see the sample policy.

#### **EXPENSES RELATED TO A MEDICAL CONDITION OR DEATH IF THERE IS A RISK OF HARM TO YOU DURING YOUR TRIP**

- ✘ If you decide to travel to a region, and the Government of Canada issued a warning advising Canadians not to travel to that region before your insurance started, we do not cover expenses related to a specific or related *medical condition*.

# 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 \$1,500 per trip
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#### 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 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 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: [lautorite.qc.ca/en/general-public/assistance-complaints-and-compensation/](http://lautorite.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.

### **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  
Québec 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(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.

### Heart condition

Any disorder relating to your heart. Heart conditions include but are not limited to the following:

- An abnormal cardiac test result
- Atrial fibrillation
- Chest pain or discomfort due to the heart, or angina
- Heart failure, or heart attack, or myocardial infarction, or cardiac arrest
- Heart murmur (Does not include a murmur that existed as a child if there is no murmur as an adult, according to a *physician*.)
- Narrowing or blockage of a coronary artery, or coronary artery disease
- Prior heart surgery of any kind, including but not limited to angioplasty, bypass surgery, valvuloplasty, valve replacement, heart ablation surgery, heart transplantation or surgery for any congenital heart disorder
- Any heart valve disorder, or any rapid, or slow, or irregular heartbeats or heart rates for which a *physician* has prescribed medication, or for which there has been surgery or cardioversion
- *Treatment* with a pacemaker or a cardiac defibrillator device
- Water on the lungs or swelling of the ankles due to a heart disorder

### Plane

A multi-engine aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled trip operated between licensed airports and holding a valid Canadian Air Transport Board licence, Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.

### 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.

### Injury

Sudden bodily harm that is caused by external and purely accidental means, and independent of any *sickness* or disease.

### Change in medication

Means the medication dosage, frequency or type has been reduced, increased or stopped, and/or new medication(s) has/have been prescribed.

Please note that the following are not considered a *change in medication*:

- the routine adjustment of Coumadin, warfarin or insulin (if they are not newly prescribed or recently stopped) to control the levels of these medications in your blood;
- a change from a brand name medication to a generic brand medication of the same dosage.

### **Travel companion**

A person who shares trip arrangements with you on any one trip.

**WARNING:** A maximum of 5 people, including you, may be considered *travel companions* on any one trip.

### **Spouse**

Someone to whom one is legally married, or with whom one has been residing and who is publicly represented as a *spouse*.

### **Children, grandchildren**

Your unmarried, dependent son or daughter or your grandchild(ren) travelling with you or joining you during your trip and who is either:

- under the age of 21, or
- under the age of 26 and a full-time student, or
- your *child* of any age who is mentally or physically disabled.

**WARNING:** For Emergency Medical Insurance, a *child* must also be older than 30 days of age.

### **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.

### **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.

### **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*.

### **Hospitalization (Hospital)**

Admission to a licensed facility where inpatients receive medical care and diagnostic and surgical services under the supervision of a staff of *physicians* with 24-hour care by registered nurses.

**WARNING:** *Hospital* does not include a clinic, a long-term or palliative care facility, a rehabilitation centre, an addiction centre, a convalescent, rest, nursing home or long-term care facility, a seniors' residence, or a health spa.

### **Vehicle rental**

See the definition of *Rental vehicle*.

### **Sickness**

Illness, disease, disorder, or any related symptom.

### **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*.

### Key person

Someone:

- to whom a dependent's full-time care is entrusted and who cannot reasonably be replaced, OR
- a business partner, OR
- an employee who is critical to the ongoing affairs of your business, during the trip.

### Grandchildren

See *Children*

### Departure point

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

### Medical condition

- *Injury*
- *Illness*, disease or symptom
- Complication of pregnancy within the first 31 weeks of pregnancy.

### Province

Your province or territory of residence.

### 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.

### Stable

A *medical condition* is *stable* when all the following criteria are met:

- there has not been any new symptom(s);
- existing symptom(s) have not become more frequent or severe;
- a *physician* has not determined that the *medical condition* has worsened;
- no test findings have shown that the *medical condition* may be getting worse;
- a *physician* has not provided, prescribed, or recommended any new medication, or any *change in medication*;
- a *physician* has not provided, prescribed or recommended any new *treatment* or any change in *treatment*;
- no admission to a *hospital* or specialty clinic has been required;
- a *physician* has not advised a visit to a specialist or further testing, and there has been no testing for which the results have not yet been received.

### Treatment, Treat, Treated

*Hospitalization*, prescribed medication (including medication prescribed "as needed"), medical, therapeutic, diagnostic or surgical procedures prescribed, performed or recommended by a licensed medical practitioner.

**WARNING:** Any reference to testing, tests, test results, or investigations excludes genetic tests. "Genetic test" means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of *sickness* or vertical transmission risks, or monitoring, diagnosis or prognosis.

### Common carrier

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



## Medical emergency

A sudden and unforeseen *sickness* or *injury* that requires immediate medical attention.

**WARNING:** A *medical emergency* no longer exists when the Assistance Centre determines that the person can return to his or her province, territory of residence or country of permanent residence, or continue with the trip.

## Vehicle

Includes any private or rental passenger automobile, boat, mobile home, camper truck, or trailer home you use during your trip exclusively for the transportation of passengers (other than for hire).

### Rental vehicle (vehicle rental)

A private passenger automobile, mini- van, mobile home, camper truck that you use during your trip and rent, under a written contract, from a commercial rental agency licensed under the laws of its jurisdiction.

**WARNING:** The following are excluded from the definition of *rental vehicle*: truck, van, bus, sport utility vehicle while you use it off road, automobile designed and manufactured primarily for off-road use while it is being used off road, motorcycle, moped, motorbike, recreational vehicle (other 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.

# 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).

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## 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.