

IN THE EVENT OF AN *EMERGENCY*,
CALL THE ASSISTANCE CENTRE IMMEDIATELY

1 800 211-9093 toll-free from
the USA and Canada

+1 (519) 251-7821 collect where available

Our Assistance Centre is there to help you
24 hours a day, every day of the year

Manulife Global Visitors to Canada Policy



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



PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife).

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Manulife
GLOBAL
Travel Insurance

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The Manufacturers Life Insurance Company (Manulife).



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EFFECTIVE June 4, 2019

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NAME

POLICY #

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POLICY #

NOTICE REQUIRED BY PROVINCIAL LEGISLATION

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- 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.
- Your policy may not provide coverage for medical conditions and/or symptoms that existed before your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is made.
- If your policy provides travel assistance, you may be required to notify the designated assistance company prior to treatment. Your policy may limit benefits should you not contact the assistance company within a specified time period.

PLEASE READ YOUR POLICY CAREFULLY BEFORE YOU TRAVEL



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 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 policy
- Know your rights

For more information, go to www.thiaonline.com

TRAVEL ASSISTANCE. ANYWHERE IN THE WORLD.

Before *you* travel, be sure to download ACM's free assistance & claims app, **ACM TravelAid™**.

The GPS-enabled **ACM TravelAid™**, available from Google Play and App store, provides travellers with the following services, from anywhere in the world:

- ✓ Direct link to the assistance centre
- ✓ Healthcare provider information
- ✓ Directions to the nearest medical facility
- ✓ Official travel advisories
- ✓ Travel tips
- ✓ Claim submission support

The TravelAid mobile app can also provide *you* with local emergency telephone numbers (such as 911 in North America), and pre- and post-departure travel tips.

We recommend that *you* download the app before *you* travel to avoid incurring roaming charges that may apply at *your* destination.

HELP IS JUST A PHONE CALL AWAY.

Our multilingual Assistance Centre is there to help and support *you* 24 hours a day, every day of the year.

Pre-Trip Information

- ✓ Passport and visa information
- ✓ Health hazards advisory
- ✓ Weather information
- ✓ Currency exchange information
- ✓ Consulate and embassy locations

During a Medical Emergency

- ✓ Verifying and explaining coverage
- ✓ Referral to a doctor, *hospital*, or other health care providers
- ✓ Monitoring *your* medical *emergency* and keeping *your* family informed
- ✓ Arranging for return transportation home when medically necessary
- ✓ Arranging direct billing of covered expenses (where possible)

Other Services

- ✓ Assistance with lost, stolen or delayed baggage
- ✓ Assistance in obtaining emergency cash
- ✓ Translation and interpreter services in a medical *emergency*
- ✓ Emergency message services
- ✓ Help to replace lost or stolen airline tickets
- ✓ Assistance in obtaining prescription drugs
- ✓ Assistance in obtaining legal help or bail bond

OUR ASSISTANCE CENTRE IS THERE TO HELP AND SUPPORT YOU 24 HOURS A DAY, EVERY DAY OF THE YEAR.

1 800 211-9093 toll-free from the USA and Canada
+1 (519) 251-7821 collect where available.

If you need medical attention or must make any other type of claim during *your* trip, call us for assistance first. The Assistance Centre is open 24 hours a day, every day of the year.

Before *you* travel download the free assistance & claim mobile app, **ACM TravelAid™**.

Please note that if *you* do not call the Assistance Centre in an *emergency*, or prior to any *treatment*, *you* will have to pay 25% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

 Manulife



If you need medical attention or must make any other type of claim during *your* trip, call us for assistance first. The Assistance Centre is open 24 hours a day, every day of the year.

Before *you* travel download the free assistance & claim mobile app, **ACM TravelAid™**.

Please note that if *you* do not call the Assistance Centre in an *emergency*, or prior to any *treatment*, *you* will have to pay 25% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

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IMPORTANT INFORMATION ABOUT YOUR TRAVEL INSURANCE

It is important *you* read and understand *your* policy before *you* travel. It is ***your* responsibility** to review the terms, conditions and limitations outlined in this policy.

To be eligible for insurance under this policy, *you* must meet all the eligibility requirements outlined on Page 3 of this policy booklet.

A *pre-existing condition* exclusion applies to *your* coverage. It is ***your* responsibility** to review and understand the *pre-existing condition* exclusion that applies to *you* (listed on Pages 8 to 10 on this policy booklet).

ITALICIZED WORDS have a specific meaning. Please refer to the "Definitions" section of this policy to find the meaning of each italicized word.

IN THE EVENT OF AN *EMERGENCY*, YOU MUST CALL THE ASSISTANCE CENTRE IMMEDIATELY

1 800 211-9093 toll-free from the USA and Canada,
+1 (519) 251-7821 collect where available.

Our Assistance Centre is there to help *you*
24 hours a day, every day of the year.

Our Assistance Centre can also be contacted through the **ACM TravelAid™** mobile application.

Please note that **if *you* do not contact** the Assistance Centre in an *emergency*, ***you* will have to pay 25% of the eligible medical expenses** we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

IMPORTANT INFORMATION ABOUT *YOUR* INSURANCE:

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife). Manulife has appointed Active Claims Management (2018) Inc. (operating as "Active Care Management") as the provider of all assistance and claims services under this policy.

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SCHEDULE OF BENEFITS

Visitors to Canada Plan	
Eligible Age*	\$25,000, \$50,000, \$100,000, \$150,000 - Under age 70 \$25,000, \$50,000, \$100,000 - Under age 86
Deductible	\$75 CDN deductible applies to each claim
Hospital & Medical	Plan Limit: \$25,000, \$50,000, \$100,000, \$150,000
Accidental Dental	\$3,000
Medical Repatriation	Plan Limit: \$25,000, \$50,000, \$100,000, \$150,000
Accommodation & Meals	\$350/day maximum \$3,500
Expenses for Childcare	\$100/day maximum \$300
Expenses Related to <i>Your</i> Death	See Page 6

* *Your* child must be at least 31 days old to be insured under this plan.

ELIGIBILITY

You are NOT eligible for coverage if:

- a) you have been advised by a *physician* not to travel; and/or
- b) you have been diagnosed with a terminal illness with less than 6 months to live; and/or
- c) you have a kidney condition requiring dialysis; and/or
- d) you have used home oxygen during the 12 months prior to the date of application

TO BE ELIGIBLE FOR INSURANCE UNDER THIS POLICY

- This policy may only be issued in Canada and coverage must not exceed 365 days.
- Application for insurance may be made before you arrive in Canada. If you purchase this insurance after your arrival in Canada, a *waiting period* will apply, except in the case of *injury*. Please review the *waiting period* definition.
- You must pay the required premium to your travel agency.
- On your *effective date* of insurance, you must be in Canada and under age 86 (under age 70 for \$150,000 plan).
- You may not be covered under more than one plan during your trip.
- You must not be under 31 days of age or over 85 years of age (over 69 years of age for the \$150,000 plan).

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

Family coverage is available to you if all family members to be insured under one policy are:

- a. named in your confirmation,
- b. all insureds are under age 60,
- c. you have purchased and paid for family coverage, and
- d. travelling together

Family Coverage (a maximum of 2 adults) can include:

- i) you (either as a parent or grandparent) and children or grandchildren;
- ii) you and your spouse and your children or grandchildren; or
- iii) three generations of a single family (grandparent[s], parent[s] and their children).

Children and/or grandchildren must be at least 31 days of age to be insured under the plan purchased.

Family Coverage Calculation: Family coverage is available at 2 times the older (or only) parent's or grandparent's rate.

THE DATE YOUR COVERAGE STARTS / YOUR EFFECTIVE DATE OF COVERAGE

Coverages start on the later of:

- i) the effective date of insurance as shown on your confirmation; or
- ii) the time and date you arrive in Canada from home.

The Visitors to Canada Plans also provide coverage, for up to 30 days, while travelling outside Canada as long as your side trip originates and terminates in Canada and does not exceed 49% of your total number of coverage days.

THE DATE YOUR COVERAGE ENDS / YOUR COVERAGE EXPIRY DATE

Coverages end on the earliest of:

- a) the date you leave Canada to return home;
- b) when the number of days of coverage you purchased, as shown in your confirmation, expires;
- c) no later than 365 days after your effective date of insurance; or
- d) the first day you become insured under a government health insurance plan.

ADDITIONAL INFORMATION

AUTOMATIC EXTENSION

We will extend your coverage automatically beyond the date you were scheduled to return home as per your confirmation if:

- your common carrier (means a conveyance (such as a bus, taxi, train, boat, airplane) which is licensed, intended and used to transport paying passengers) is delayed. In this case, we will extend your coverage for up to 72 hours; or
- you or your travel companion are hospitalized on that date. In this case, we will extend your coverage during the hospitalization and for up to 5 days after discharge from the hospital; or
- you or your travel companion have an emergency that does not require hospitalization but prevents travel. In this case, we will extend your coverage for up to 5 days.

In any case, we will not extend any coverage beyond 12 months after your effective date of insurance.

TO STAY LONGER THAN PLANNED

Extensions: If you have not left home yet, simply call your travel agency to ask for the extension. If, however, you are already on your trip, and need to apply for an extension of your coverage, simply call your travel agency before the expiry date of your existing coverage. You may be able to extend your coverage as long as:

- you pay the additional premium; and
- you have had no event that has resulted or may result in a claim.

Any extension is subject to the approval of the Assistance Centre. A minimum premium of \$25 will apply to each extension.

REFUND OF PREMIUM

If you return home before the date you were scheduled to return home as per your confirmation, and have not had a cause for a claim or started a claim, you may ask for a refund of the premium for the unused days (minimum 7 days). Simply contact your travel agency to ask for the refund and provide proof of the date you actually returned home.

EMERGENCY MEDICAL INSURANCE

Benefits – What does *Emergency Medical Insurance* cover?

Emergency Medical Insurance covers *you* for up to (\$25,000, \$50,000, \$100,000 or \$150,000 as chosen) of *reasonable and customary* charges incurred by *you* as a result of *emergency treatment* required by *you* during *your trip* if a *medical condition* begins unexpectedly after *you* arrive in Canada, but only if these covered expenses are not covered by *your government health insurance plan* or any other benefit plan. The medical attention received must be required as part of *your emergency treatment* and ordered by a *physician* (or a dentist in the case of dental *treatment*).

In the event of an *emergency*, call the Assistance Centre immediately: 1 800 211-9093 toll-free from the USA and Canada or +1 (519) 251-7821 collect where available.

Please note that if *you do not call* the Assistance Centre in an *emergency*, ***you will have to pay 25% of the eligible medical expenses*** we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

All medical procedures and/or tests (including but not limited to MRI, MRCP, CAT Scan, CT Angiogram, Nuclear Stress Test, Angiogram or Cardiac Catheterization or any surgery) must be authorized by the Assistance Centre in advance.

Covered expenses and benefits are subject to the policy maximums, exclusions, limitations and any deductible amount per claim (\$75 CDN per claim). The deductible amount is the amount of covered expenses that *you* are responsible for paying per *emergency* medical claim. *Your* deductible amount applies to the amount remaining after any covered expenses are paid by *your government health insurance plan*.

The eligible covered expenses are:

- Expenses to receive *emergency treatment*** – Medical care received from a *physician* in or out of a *hospital*, the cost of a semi-private *hospital* room (or an intensive or coronary care unit where medically necessary and could not be omitted without adversely affecting *your* condition or quality of medical care), the services of a licensed private duty nurse while *you* are in *hospital*, the rental or purchase (whichever is less) of a hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about *your* condition, and drugs that are prescribed for *you* and are available only by prescription from a *physician* or dentist.
- Expenses to receive professional services** – Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to \$300 by profession.
- Expenses for ambulance transportation** – *Reasonable and customary* charges for local licensed ambulance service to transport *you* to the nearest qualified medical service provider in an *emergency*.
- Expenses related to *your death*** – If *you* should die during *your trip* from an *emergency* covered under this insurance, we will reimburse *your* estate for:
 - the return *home* of *your* body (in the standard transportation container normally used by the airline); plus up to \$5,000 to have *your* body prepared where *you* die including the cost of a standard casket;
 - up to \$5,000 to have *your* body prepared and the cost of a standard casket or urn, plus up to \$5,000 for *your* burial where *you* die; or
 - the return home of *your* ashes, plus up to \$5,000 to cremate *your* body where *you* die including the cost of a standard urn.
- Expenses to bring *you home*** – If *your* treating *physician* recommends that *you* return *home* because of *your emergency* or if *our* medical advisors recommend that *you* return *home* after *your emergency*, when approved and arranged in advance by the Assistance Centre, we will pay the *reasonable and customary* expenses for:
 - the extra cost of an economy class fare via the most cost-effective itinerary; or
 - a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary; and
 - the return cost of an economy class fare via the most cost-effective itinerary for a qualified medical attendant to accompany *you*, and the attendant's reasonable fees and expenses, if this is medically necessary or required by the airline; or
 - the cost of air ambulance transportation, if this is medically necessary, is appropriate and consistent with the diagnosis and could not be omitted without adversely affecting *your* condition or quality of medical care.
- Extra expenses for meals, hotel, phone calls and taxi** – If a medical *emergency* prevents *you* or *your travel companion* from returning *home* as originally planned, or if *your emergency* medical treatment or that of *your travel companion* requires *your* transfer to a location that is different from *your* original destination, we will reimburse up to \$350 per day to *you* to a maximum of \$3,500 for *your* extra meals, hotel, essential phone calls,

internet usage fees and taxi fares (or car rental in lieu of taxi fares). We will only pay for these expenses if you have actually paid for them.

7. **Expenses to bring someone to your bedside** – If you are travelling alone and are admitted to a *hospital* for 3 days or more because of a medical *emergency*, when approved in advance by the Assistance Centre, we will pay the round-trip economy class fare via the most cost-effective itinerary for someone to be with you. We will also pay up to \$500 for that person's hotel and meals and cover him/her under *Emergency Medical Insurance*, under the same terms and limitations of this policy, until you are medically fit to return *home*. For a *child* insured under this policy, this benefit is available immediately upon his/her *hospital* admission.
8. **Expenses for emergency dental treatment** – If you need *emergency dental treatment*, we will pay:
 - up to \$300 for the relief of dental pain; and
 - if you suffer an accidental blow to the mouth, up to \$3,000 to repair or replace your natural or permanently attached artificial teeth during your *trip*.
9. **Expenses to return children under your care** – If you are admitted to *hospital* for more than 24 hours or must return *home* because of an *emergency*, when approved in advance by the Assistance Centre, we will pay for the extra cost of one-way economy class airfare to return your *children* or grandchildren *home* via the most cost-effective itinerary and the return economy class airfare via the most cost-effective itinerary for a qualified escort when the airline requires it. We will cover him/her under the *Emergency Medical Insurance*, under the same terms and limitations of this policy for a qualified escort. The *children* or grandchildren must have been under your care during your *trip* and be covered under this policy.
10. **Expenses for childcare** – If you are admitted to *hospital*, we will cover the expenses for an attendant to provide childcare services when such service is required. The attendant must be a person other than the *child's* parent, member of the *immediate family*, your *travel companion*, or the person whose guest you are during the *trip*. We will reimburse you up to \$100 per day to a maximum of \$300 per *trip*. The *child(ren)/grandchild(ren)* must have been under your care during your *trip*.

Exclusions & Limitations – What does *Emergency Medical Insurance* **not** cover?

We will not pay for any losses, expenses or benefits relating to:

1. **A pre-existing condition.** When reading this section, please take the time to review the definitions of "*pre-existing condition*" and "*stable*" at the end of this booklet.
 - a *pre-existing condition*, if, in the **six (6) months** before your *effective date*:
 - you have taken, received, or been prescribed medication and/or *treatment*; and/or
 - you experienced any symptoms of any *medical condition(s)*;
 - a *heart condition*, if, in the **six (6) months** before your *effective date*:
 - you have taken, received or been prescribed medication and/or *treatment* for any *heart condition*; and/or
 - you experienced any symptoms of any *heart condition(s)*; and/or
 - you have taken any form of nitroglycerine for the relief of angina pain;
 - a lung condition, if, in the **six (6) months** before your *effective date*:
 - you have taken, received or been prescribed medication and/or *treatment* for any lung condition; and/or
 - you experienced any symptoms of any lung condition(s); and/or
 - you required *treatment* with oxygen or prednisone for any lung condition.
2. Any *medical condition* when, prior to your *departure date*, you had not met all the eligibility requirements.
3. Covered expenses that exceed the *reasonable and customary* charges where the *medical emergency* happens.
4. Covered expenses that exceed 75% of the cost we would normally have to pay under this insurance, if you do not contact the Assistance Centre at the time of the *emergency*, unless your *medical condition* makes it medically impossible for you to call (in that case, the 25% co-insurance does not apply).
5. Any *treatment* that is not for an *emergency*.
6. Any cosmetic, investigative and/or elective surgery or *treatment*, and/or any expenses that arise as a result of complications from such surgery or *treatment*.
7. The continued *treatment* of a *medical condition* when you have already received *emergency treatment* for that condition during your *trip* and our medical advisors determine that your *medical emergency* has ended.
8. A *medical condition*:
 - when you knew, before you left *home*, or before the *effective date* of coverage, that you would need or be required to seek *treatment* for that *medical condition* during your *trip*; and/or

- for which it was reasonable to expect before *you* left *home* or prior to the *effective date* that *you* would need *treatment* during *your trip*; and/or
 - for which future investigation or *treatment* was planned before *you* left *home*; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before *your effective date*; and/or
 - that had caused *your physician* to advise *you* not to travel.
9. For policy extensions: any *medical condition* which first appeared, was diagnosed or treated after the *departure date* and prior to the *effective date* of the insurance extension.
 10. An *emergency* resulting from: hang-gliding; rock climbing; mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pickaxes, anchors, bolts, carabiners and lead or top-rope anchoring equipment; participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation.
 11. *Your* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
 12. Committing or attempting to commit a criminal act.
 13. Not following recommended or prescribed therapy or *treatment*.
 14. Any *sickness*, death or *injury* related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol or any other toxic substance(s).
 15. Any loss resulting from *your minor mental or emotional disorder*.
 16. a) *your* routine prenatal care;
b) *your* pregnancy, childbirth, any complication(s) related to *your* pregnancy or childbirth, when any such event, in any combination, happen(s) in the nine (9) weeks before or after the expected date of delivery;
c) *your* child born during *your trip*.
 17. For insured *children* under 2 years of *age*: any *medical condition* related to a birth defect.
 18. Any *treatment*, services or supplies not medically necessary, or any medical procedures and/or tests (**including** but not limited to MRI, MRCP, CAT Scan, CT Angiogram, Nuclear Stress Test, Angiogram or Cardiac Catheterization) not authorized by the Assistance Centre in advance. All surgery must be authorized by the Assistance Centre prior to being performed except in extreme circumstances where surgery is performed on an *emergency* basis.
 19. Any benefit that must be authorized or arranged in advance by the Assistance Centre when it has given no authorization or made no arrangement for that benefit.
 20. Any *emergency* that occurs or re-occurs after *our* medical advisors recommend that *you* return *home* following *your emergency*, and *you* choose not to.
 21. An *act of war* or *act of terrorism*.
 22. When, before the *effective date*, the Government of Canada issues an "Avoid Non-Essential Travel" or an "Avoid All Travel" Travel Advisory, advising Canadian residents not to travel to that country, region or city where *your* loss resulted from:
 - a specific or related *medical condition* which *you* contracted in a foreign country during *your trip*; and/or
 - an *act of war* or an *act of terrorism*.
 23. Any claim within the *waiting period* that is not the result of an accidental bodily *injury* if *you* purchase this insurance after *your* arrival date in Canada.
 24. Charges in excess of:
 - i) \$150,000 in total if *you* have purchased the \$150,000 plan;
 - ii) \$100,000 in total under the \$100,000 plan;
 - iii) \$50,000 in total under the \$50,000 plan; or
 - iv) \$25,000 in total under the \$25,000 plan.

WHAT ELSE DO YOU NEED TO KNOW?

Coverage under this policy is issued on the basis of information provided in *your* application. *Your* entire contract with *us* consists of: this policy; *your* application for this policy; the *confirmation* issued in respect of that application; and any other amendments or endorsements resulting from extensions of coverage.

This insurance is void in the case of fraud or attempted fraud, or if *you* conceal or misrepresent any material fact or circumstance concerning this insurance, either at the time of application for this policy (including any request for extension of coverage for benefits), at the time of claim or at any other moment during *your* coverage period.

This policy is non-participating. *You* are not entitled to share in *our* divisible surplus.

The right of any person to designate persons to whom or for whose benefit insurance money is payable is restricted.

This policy shall be governed by the laws of the Canadian province or territory where this policy was issued.

Despite any other provision contained in the contract, the contract is subject to the applicable statutory conditions in the Insurance Act, as applicable in *your* province of residence, respecting contracts of accident and sickness insurance.

Limitation of Liability

Our liability under this policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased, for any loss or expense. Neither *we*, upon making payment under this policy, nor *our* agents or administrators assume any responsibility for the availability, quality, results or outcome of any *treatment* or service, or *your* failure to obtain any *treatment* or service covered under the terms of this policy. The participation of the insurers is several and not joint and none of them will under any circumstances participate in the interest and liabilities of any of the others.

Premium

The required premium is due and payable at the time of purchase and will be determined according to the schedule of premium rates then in effect. Premium rates and policy terms and conditions are subject to change without prior notice.

Upon payment of premium, this document becomes a binding contract provided it is accompanied by a *confirmation* upon which a contract number appears and *we* have received *your* completed application prior to *your departure date*. If the premium is insufficient for the period of coverage selected, *we* will:

1. charge and collect any underpayment; or
2. shorten the policy period by written endorsement if an underpayment in premium cannot be collected.

If *you* have purchased insurance for a period of coverage of 183 days or more, *you* have 10 days from the date of purchase to review this policy. If it does not meet *your* needs, *you* may cancel it and get the premium refunded by notifying *us*. *Your* ability to cancel the policy may be affected if *you* have already departed on *your trip*.

Coverage will be null and void if the premium is not received, if a cheque is not honoured for any reason, if credit card charges are invalid or if no proof of *your* payment exists.

How does this insurance work with other coverages that *you* may have?

This is second payor coverage. *You* may have other in-force plans or contracts such as, but not limited to, third party liability, auto insurance, group or individual health insurance providing hospital, medical or therapeutic coverage. In this case, the amounts payable under this insurance are limited to that portion of *your* eligible expenses that are in excess of the amounts provided by those other in-force plans or contracts. Total benefits paid to *you* by all insurers cannot exceed *your* actual expenses. *We* will coordinate the payment of benefits with all insurers who provide *you* with benefits similar to those provided under this insurance, (except if *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less, *we* will not coordinate payment with that coverage. If *your* lifetime maximum is more than \$50,000, *we* will coordinate payment.) to a maximum of the largest amount specified by any such insurer. In addition, *we* have full rights of subrogation. In the event of a payment of a claim under this policy, *we* will have the right to proceed, in *your* name, but at *our* expense, against third parties who may be responsible for giving rise to a claim under this policy. *You* will execute and deliver such documents as are necessary and cooperate fully with *us* to allow *us* to fully assert *our* rights. *You* must do nothing to prejudice such rights. If *you* are insured under more than one insurance policy underwritten by *us*, the total amount *we* pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy.

IN THE EVENT OF A CLAIM

In the event of an *emergency*, call the Assistance Centre immediately, prior to receiving *treatment*: 1 800 211-9093 toll-free from the USA and Canada or +1 (519) 251-7821 collect where available.

The Assistance Centre is ready to assist *you* 24 hours a day, every day of the year.

Please note that **if *you* do not contact the Assistance Centre in an *emergency*, *you* will have to pay 25% of the eligible medical expenses *we* would normally pay under this policy (25% co-insurance).**

If it is medically impossible for *you* to call when the *emergency* happens, the 25% co-insurance will not apply. In this case, *we* ask that *you* call as soon as *you* can or that someone call on *your* behalf. Do not assume that someone will contact the Assistance Centre for *you*. It is *your* responsibility to verify that the Assistance Centre has been contacted.

If *you* choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, these services will be reimbursed to *you* on the basis of the *reasonable and customary* charges that *we* would have paid directly to such provider. Medical charges that *you* pay may be higher than this amount; therefore, *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary* charges reimbursed by *us*. Some benefits are not covered if they have not been authorized and arranged by the Assistance Centre.

To make a claim for benefits under this policy, *your* written proof of claim and *your* fully completed Manulife Global Travel Insurance claim form(s) must be sent or submitted to *us* within 90 days after the event, but not more than 12 months after the date of such event or loss.

More information on the documentation that must be sent or submitted with *your* written proof of claim is provided on the following pages.

Written claims correspondence should be mailed to:

Manulife Global Travel Insurance
c/o Active Care Management
PO BOX 1237, Station A
Windsor, ON N9A 6P8

Online Claims Submission

For quick and easy claim submission, please have all of *your* documents available [in electronic format] and visit <https://manulife.acmtravel.ca> to submit *your* claim online.

You may also call the Assistance Centre directly to inquire about *your* claim status at 1 855 841-4793.

For coverage information or general enquiries, please contact Manulife Global Travel Insurance Customer Service Centre at 1 866 298-2722.

If *you* are making an **Emergency Medical Insurance** claim, we will need:

- a) original itemized receipts for all bills and invoices;
- b) proof of payment by *you* and by any other benefit plan;
- c) medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must support that the *treatment* was appropriate and consistent with the diagnosis and could not be omitted without adversely affecting *your* condition and quality of medical care and cannot be delayed until *your* return *home*;
- d) proof of the accident if *you* are submitting a claim for dental expenses resulting from an accident;
- e) proof of travel (including *departure date* and return date); and
- f) *your* historical medical records (if we determine applicable).

We would also need a copy of *your* airfare ticket and passport or receipts confirming travel dates and entry into Canada.

Who will we pay *your* benefits to if *you* have a claim?

Except in the case of *your* death, we will pay the *reasonable and customary* expenses under this insurance to *you* or the provider of the service, less any applicable deductible. Any sum payable for loss of life will be payable to *your* estate. *You* must repay *us* any amount paid or authorized by *us* on *your* behalf if we determine that the amount is not payable under *your* policy. All amounts shown throughout this contract are in Canadian dollars. If currency conversion is necessary, we will use *our* exchange rate on the date *you* received the service outlined in *your* claim. We will not pay for any interest under this insurance.

Is there anything else *you* should know if *you* have a claim?

If *you* disagree with *our* claim decision, the matter may be submitted for judicial resolution under the applicable law(s) in the Canadian province or territory where *your* policy was issued.

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.

For the purposes of determining the validity of a claim under this policy, we may obtain and review the medical records of the attending *physician(s)*, including the records of the regular *physician(s)* at *home*. These records may be used to determine the validity of a claim whether or not the contents of the medical records were made known to *you* before *you* incurred a claim under this policy. In addition, we have the right, and *you* shall afford *us* the opportunity, to have *you* medically examined when and as often as may reasonably be required while benefits are being claimed under this policy.

If *you* die, we have the right to request an autopsy, if not prohibited by law.

DEFINITIONS

When italicized in this policy, the term:

Act(s) of terrorism means 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; and/or
- promote political, social, religious or economic objectives.

Act of war means 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.

Age means *your age* at time of application.

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.

Exceptions: the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) to test *your* blood levels; and a change from a brand name medication to a generic brand medication of the same dosage.

Child, Children means *your* unmarried, dependent son or daughter or *your* grandchild(ren) travelling with *you* or joins *you* during *your trip* and is either: i) under 21 years of *age*, ii) under 26 years of *age* if full-time student; or iii) *your child* of any *age* who is mentally or physically disabled. In addition, the *children* must be older than 30 days of *age*.

Confirmation means the application for this policy, and any other documents confirming *your* insurance coverage once *you* have paid the required premium; and where applicable, includes *your trip* arrangements. It may also include tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider with whom *you* made arrangements for *your trip*.

Departure date means the date *you* leave *home*.

Effective date means the date on which *your* coverage starts.

- Coverages start on the later of:
 - i) the effective date of insurance as shown on *your confirmation*; or
 - ii) the time and date *you* arrive in Canada from *home*.

Emergency means an unforeseen *sickness* or *injury* that requires immediate medical *treatment*. An *emergency* no longer exists when the Assistance Centre determines that the person is able to return to his or her province, territory of residence or country of permanent residence, or continue with the *trip*.

Expiry date means the date *your* coverage ends.

- Coverages end on the earliest of the following:
 - a) the date *you* leave Canada to return *home*;
 - b) when the number of days of coverage *you* purchased expires, as per *your confirmation*;
 - c) no more than 365 days after *your effective date* of insurance;
 - d) the first day *you* become insured under a Canadian government health insurance plan.

Government health insurance plan means the health insurance coverage that governments of *your home* or *your* country of residence provide to *you*.

Heart condition means **ANY** disorder relating to the 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 the physician has advised that there is no murmur as an adult.)
- 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.

Home means *your* country of residence or origin; or *your* place of departure before arriving in Canada.

Hospital means a licensed facility where in-patients receive medical care and diagnostic and surgical services under the supervision of a staff of *physicians* with 24-hour care by registered nurses. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, home for the aged or health spa is not a *hospital*.

Immediate family means *spouse*, parent, legal guardian, step-parent, grandparent, step-grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, aunt, uncle, niece or nephew.

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

Medical condition means *sickness, injury, disease* or symptom, complication of pregnancy within the first thirty-one (31) weeks of pregnancy.

Minor mental or emotional disorder means:

- 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 (anxiolytics) medication or no prescribed medication at all.

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

Pre-existing condition means a *medical condition* that existed before *your effective date*.

Reasonable and customary means costs that do not exceed the standard fee of other providers of similar standing in the same geographical area, when providing the same *treatment* for a similar *sickness* or *injury* or for other comparable services or supplies for similar circumstance.

Sickness means illness, disease, disorder or any symptom.

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

Stable medical condition means that all of the following apply:

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

Travel companion means someone who shares travel arrangements with *you* on any one *trip*, up to a maximum of 5 persons including *you*.

Treatment means hospitalization, prescribed medication (including medication prescribed “as needed”) medical, therapeutic, diagnostic or surgical procedure prescribed, performed or recommended by a licensed medical practitioner. **Important:** 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 disease or vertical transmission risks, or monitoring, diagnosis or prognosis.

Trip means the period of time between *your* effective date and expiry date as shown on *your confirmation*.

Waiting period means:

- a) the 48-hour period following *your effective date* of insurance if *you* purchase this insurance within 30 days of arrival in Canada;
- b) the 8-day period following *your effective date* of insurance if *you* purchase this insurance more than 30 days after arrival in Canada.

The *waiting period* applies to any claim that is not the result of an accidental bodily *injury*.

We, us, our means The Manufacturers Life Insurance Company (Manulife).

You, your means the person(s) named as the insured(s) on the *confirmation*, for whom insurance coverage was applied for and for whom the appropriate premium was received by *us*.

In this policy, words and terms denoting the singular shall be interpreted to mean the plural and vice versa, unless the context clearly indicates otherwise.

NOTICE ON PRIVACY

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 the application form 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* 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, Ontario N2J 4C6. For further details about *our* Privacy Policy, *you* may also visit Manulife at <https://www.manulife.ca/privacy-policies.html>.

The Manufacturers Life Insurance Company