

Travel insurance

Distribution Guide for Manulife Premium Protection Plan Policy

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

Insurer | **Manulife**

Affinity Markets
250 Bloor Street East
Toronto, ON M4W 1E5
Licence No.: 2000737614

Telephone: 1-800-387-5633
Fax: 1-800-510-3362
Email: am_service@manulife.com
Website: <http://manulife.ca>

First North American

Insurance Company
250 Bloor Street East
Toronto, ON M4W 1E5
Licence No.: 2000737614

Telephone: 1-800-387-5633
Fax: 1-800-510-3362
Email: am_service@manulife.com
Website: <http://manulife.ca>

**Assistance
Centre** | **Active Care Management
(ACM)**

P.O. Box 1237
Station A
Windsor, ON N9A 6P8

Telephone: 1-855-297-4371
Call collect: 1-519-251-1581
Fax: 1-800-510-3362
Email: travelclaims@active-care.ca
Website: <https://www.active-care.ca>

Travel Agency
(Distributor)

Name
Address
(Email)
Telephone
Fax

← 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 CAREFULLY

“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 [13. 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 [9. Your right to terminate insurance](#).

Don't leave without paying

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

Table of Contents

1. WHO CAN PURCHASE THIS INSURANCE (ELIGIBILITY REQUIREMENTS).....	6
Requirements for purchasing this insurance	6
Situations where you are ineligible to purchase this insurance	6
Your insurance will be cancelled if you don't meet the eligibility requirements	6
2. WHO IS INSURED	7
You	7
Your family, if you selected the family coverage option	7
3. THE DURATION OF YOUR INSURANCE DEPENDS ON YOUR TRAVEL DATES	8
Have your travel dates changed? Remember to adjust the duration of your insurance.	9
Maximum trip duration: 30 days (including any extension)	9
4. YOUR INSURANCE APPLIES WORLDWIDE.....	9
5. SUMMARY OF COVERAGES.....	10
EMERGENCY MEDICAL.....	10
Requirements to qualify for this coverage	10
Covered maximum: \$10 million	10
Covered expenses	10
Exclusions for Emergency Medical	12
STANDBYMD MEDICAL CONCIERGE SERVICES	13
TRIP CANCELLATION	14
Covered maximum: Amount selected for this coverage	14
CANCELLATION FOR ANY REASON	14
Requirements to qualify for this coverage	14
Covered expenses	14
CANCELLATION DUE TO AN UNFORESEEN EVENT	14
Requirements to qualify for this coverage	14
Covered expenses	14
Exclusions for Cancellation due to an unforeseen event	15
TRIP INTERRUPTION (PERMANENT OR TEMPORARY)	16
Requirements to qualify for this coverage	16
Covered expenses	16
Exclusions for Trip Interruption (Permanent or Temporary)	16
LOST VACATION	16
Requirements to qualify for this coverage	16
Benefit payable	16
Exclusions for Lost Vacation	16
UNFORESEEN TRIP-RELATED EXPENSES	17
Covered maximum: Amount selected for this coverage	17
MISCONNECTION, MAJOR DELAY	17
Requirements to qualify for this coverage	17
Covered expenses	18
Exclusions for Misconnection, Major Delay	18
TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)	18
Requirements to qualify for this coverage	18
Covered expenses	18
Covered maximum: \$3,500 to \$7,500	19
Aggregate compensation limit	19
Exclusions for Travel Supplier Bankruptcy (Supplier Default)	19
EXCLUSIONS FOR TRIP CANCELLATION, TRIP INTERRUPTION AND UNFORESEEN TRIP-RELATED EXPENSES.....	20
FLIGHT & TRAVEL ACCIDENT	21
Requirements to qualify for this coverage	21
Covered events	21

Maximum benefit	21
Exclusions for Flight & Travel Accident	21
STOLEN, LOST, DAMAGED OR DELAYED BAGGAGE AND PROPERTY	22
BAGGAGE INSURANCE	22
Requirements to qualify for this coverage	22
Covered expenses	22
Exclusions for Baggage Insurance	23
6. COST OF INSURANCE	24
7. HOW TO MAKE A CLAIM.....	24
90 DAYS TO MAKE YOUR CLAIM	24
Supporting receipts and documents	24
We pay within 30 days if your claim is approved	24
YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION	25
1. You can ask us to reconsider your claim	25
2. You can contact the OmbudService for Life & Health Insurance	25
3. You can contact the Autorité des marchés financiers	25
4. You can appeal our decision in court	25
8. YOUR RIGHT TO TERMINATE INSURANCE	26
Within 10 days after purchasing your insurance: full refund	26
No refund in other cases	26
9. SIMILAR INSURANCE PRODUCTS AVAILABLE ON THE MARKET	26
10. CONTACT US	26
11. CONTACT THE AUTORITÉ DES MARCHÉS FINANCIERS	27
12. DEFINITIONS	28
APPENDIX 1: NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT (TO TERMINATE THE INSURANCE)	30
Sections of the Act respecting the distribution of financial products and services	31

1. WHO CAN PURCHASE THIS INSURANCE (ELIGIBILITY REQUIREMENTS)

Requirements for purchasing this insurance

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

- ✓ You reside in Canada
- ✓ You're covered under a *government health insurance plan* (such as RAMQ) for the entire duration of your trip
- ✓ You purchased this travel insurance no later than 72 hours of making an initial payment on your travel arrangements, for the entire duration of your trip
- ✓ You are 74 years old or younger

Situations where you are ineligible to purchase this insurance



You should not purchase this insurance if you or any individual you want to insure know that an event might prevent you from travelling or interrupt your trip.

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

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

Additionally, if you lose your coverage under a *government health insurance plan*, your maximum Emergency Medical benefit reduces to \$25,000 for all eligible expenses combined.

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 selected the family coverage option



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

The following people qualify under the family coverage option:

- two adults under the age of 60
- your children or grandchildren

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 2 or 3 times the rate for the *oldest* parent or grandparent, depending on the plan you have selected.

YOUR CHILDREN OR GRANDCHILDREN UNDER 2 YEARS OF AGE

Your children and grandchildren under 2 years of age are eligible for the same coverage at no cost if they remain less than 2 years old for the entire duration of the trip.

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

- Payment of premium**

You are covered from the moment you pay the insurance premium.

BEFORE TRAVELLING

- Scheduled departure date**

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

WHILE TRAVELLING

- Scheduled return date**

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

STAYING LONGER THAN PLANNED

Automatic extension in some cases

Trip Cancellation	Trip Interruption	+ 10 days in the event of a medical emergency + 30 days in the event of <i>hospitalization</i>
Unforeseen Trip-Related Expenses	Unforeseen Trip-Related Expenses	
	Misconnection	
Bankruptcy of your <i>travel supplier</i>	Bankruptcy of your <i>travel supplier</i>	+ 72 hours if your <i>common carrier</i> is delayed
	Emergency Medical only outside your province or territory of residence	+ 5 days in the event of a <i>medical emergency</i>
	Flight & Travel Accident	+ 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>
	Stolen, Lost, Damaged or Delayed Baggage and Property	

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 trip duration: 30 days (including any extension)

4. YOUR INSURANCE APPLIES WORLDWIDE

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

Important: Emergency Medical coverage applies outside your *province of residence* only.

5. SUMMARY OF COVERAGES

EMERGENCY MEDICAL

In the event of a *medical emergency* during your trip, we pay any reasonable and customary expenses that you incur to receive urgent care.

Requirements to qualify for this coverage

- ✓ You have a *medical emergency*, such as a sudden and unforeseen *medical condition* that requires immediate attention.
- ✓ Your *medical emergency* occurs during your trip.
- ✓ Your *medical emergency* occurs outside your province or territory of residence.
- ✓ Your expenses are reasonable and customary. This means that the expenses aren't higher than the standard fee charged by providers of similar standing in the same geographical area, when providing the same *treatment*.



ALWAYS CALL THE ASSISTANCE CENTRE BEFORE YOU RECEIVE TREATMENT

We will refer you to the nearest medical resources best suited to your situation.



IF YOU DON'T CALL THE ASSISTANCE CENTRE, YOU ARE RESPONSIBLE FOR CERTAIN CHARGES

If you incur expenses without calling the Assistance Centre:

- Certain expenses are not covered if they are incurred without the authorization of the Assistance Centre. These expenses are indicated by an asterisk (*) in the list of covered expenses.
- If you can't call us at the time of the *emergency* because of your condition, call us as soon as possible or ask someone to call on your behalf.

Covered maximum: \$10 million

We pay you up to a maximum of \$10,000,000 for all your claims combined.

Covered expenses

Below is an overview of covered expenses and applicable limits. For a full list, see the sample policy.

If an expense is followed by an asterisk (*), you need to call the Assistance Centre before you incur this expense. These charges are not covered without prior authorization from the Assistance Centre.

EXPENSES TO RECEIVE EMERGENCY MEDICAL CARE

Expenses incurred to receive <i>emergency treatment</i>	100%
Expenses for a surgical procedure *	100%
Expenses to establish a diagnosis (such as an MRI) *	100%
Expenses for ambulance transportation	100%
Repatriation expenses *	100%

Expenses to receive professional services	\$500 per profession
Expenses for <i>emergency dental treatment</i>	
<ul style="list-style-type: none"> • Due to an accidental blow • For relief of dental pain 	\$3,000 \$300
Extra <i>hospital</i> expenses if you are hospitalized for 48 hours or more (phone calls, television rental, etc.)	\$50/day up to a maximum of \$500
Extra expenses for meals, accommodation, phone calls, and taxis	\$500/day up to a maximum of \$5,000

EXPENSES TO BABYSIT YOUR CHILDREN OR HAVE SOMEONE COME TO YOUR BEDSIDE IN THE EVENT OF HOSPITALIZATION

Expenses for childcare in event of <i>hospitalization</i>	\$100/day up to a maximum of \$300
Travel expenses to bring someone to your bedside in event of <i>hospitalization</i> *	Round-trip economy class airfare
Extra expenses to have someone stay at your bedside in event of <i>hospitalization</i> (meals and accommodation) *	\$1,000

COST OF REPLACING PRESCRIPTION DRUGS, HEARING AIDS, AND EYEGASSES

Expenses to replace prescription drugs, hearing aids or eyeglasses	\$50 to \$200
--	---------------

EXPENSES TO RETURN YOUR TRAVEL COMPANION, CHILDREN, PETS, BAGGAGE, AND VEHICLE

Expenses to return your <i>travel companion</i> to their departure point	Economy class airfare
Expenses to return insured children and grandchildren under your care	Economy class airfare + \$500
Expenses to return your baggage	\$300
Expenses to return your vehicle to your departure point	100%

FUNERAL ARRANGEMENT EXPENSES IN CASE OF DEATH WHILE TRAVELLING

Travel expenses for someone to identify your body	Economy class airfare + \$500
Repatriation of your body or ashes	100%
Preparation of your body where you die	100%
Burial or cremation where you die	100%
Other expenses	See sample policy

EXPENSES INCURRED TO CONTACT THE ASSISTANCE CENTRE

Cost of phone calls related to your <i>medical emergency</i>	100%
--	------

Exclusions for Emergency Medical

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

EXPENSES RELATED TO YOUR HEALTH BEFORE YOUR TRIP

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 when you return

You are not covered for emergency *treatment* during your trip if:

- ✘ you were advised by a *physician* not to travel
- ✘ you have been diagnosed with a terminal illness with less than 6 months to live
- ✘ you have a kidney condition requiring dialysis
- ✘ you have used oxygen at home

EXPENSES INCURRED WITHOUT THE AUTHORIZATION OF THE ASSISTANCE CENTRE

These medical procedures and/or tests are identified by an asterisk (*) in the list of covered expenses. For example, magnetic resonance imaging (MRI or MRCP).

COVERAGE IS LIMITED IF YOU AREN'T COVERED BY A GOVERNMENT HEALTH INSURANCE PLAN

If you aren't covered under a *government health insurance plan*, we limit our payments to \$25,000. You are responsible for any remaining charges.

EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✘ If you abuse medication, drugs or alcohol
- ✘ If your injuries are self-inflicted (unless a physician certifies that the injuries are related to a mental disorder)

EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT

For example, hang-gliding, mountain-climbing, diving, motorized speed contests, or participation in a professional sport. See the sample policy for more information.

EXPENSES RELATED TO YOUR PREGNANCY

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

We do not cover the following:

- ✘ 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 the after-effects of childbirth and the *medical condition* causes you to incur expenses during your trip

EXPENSES RELATED TO A MEDICAL CONDITION IF THE GOVERNMENT OF CANADA HAS ISSUED A FORMAL WARNING

- ✘ 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 departure date, we do not cover expenses related to a specific or related *medical condition*.

STANDBYMD MEDICAL CONCIERGE SERVICES

StandbyMD provides access to assistance services in the event of a medical *emergency*. These services are available when you contact the Manulife Assistance Centre.

ANYWHERE IN THE WORLD

- ✓ You have telephone access to a *physician* to assess your symptoms.
- ✓ You have access to a network of *physicians* who make house call visits in 86 countries and over 4,000 cities.

IN THE UNITED STATES

- ✓ If you lose or forget your prescription drugs, eyeglasses or contact lenses, StandbyMD organizes their delivery.
- ✓ If you need an assessment or *treatment*, StandbyMD recommends medical resources.
- ✓ A *physician* ensures co-ordination to an Emergency Room and can "*fast track*" you through the Emergency Room (where available).

Note: This service is provided by our partner StandbyMD and not by Manulife.

TRIP CANCELLATION

Your Trip Cancellation insurance covers you in two ways:

- If you cancel your trip for any reason
- If you must cancel your trip because of an unforeseen event

Covered maximum: Amount selected for this coverage

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

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

CANCELLATION FOR ANY REASON

If you cancel your trip for any reason, we pay up to 75% of your non-refundable booking fees.

Requirements to qualify for this coverage

- ✓ You purchased your insurance within 72 hours of booking your trip
- ✓ You cancel your trip no later than 24 hours before your departure date

Covered expenses

Below is an overview of covered expenses and applicable limits.

Any non-refundable portion of your trip	
• If you cancel your trip 7 or more days before the scheduled departure date	75% of the covered amount
• If you cancel your trip from 6 days to 24 hours before the scheduled departure date	75% of the covered amount \$1,500 maximum

CANCELLATION DUE TO AN UNFORESEEN EVENT

If you must cancel your trip because of an unforeseen event, or if a delay causes you to lose more than 25% of your trip, we pay up to 100% of your non-refundable booking fees and certain other charges, up to the covered maximum.

Requirements to qualify for this coverage

- ✓ You purchased your insurance within 72 hours of making an initial payment on your travel arrangements.
- ✓ You cancel your trip on the day of the event that causes the cancellation of your trip, or the next business day, by calling your travel agency or your *travel supplier*

Covered expenses

Below is an overview of covered expenses and applicable limits.

IF YOU CANCEL YOUR TRIP

Any non-refundable portion of your trip	100%
Change fee charged for rebooking your travel arrangements	100%

IF YOUR TRAVEL COMPANION MUST CANCEL HIS/HER TRIP, BUT YOU DECIDE TO LEAVE ANYWAY

Difference in price for your accommodations if your <i>travel companion</i> cancels his/her trip and you leave on your own	100%
--	------

Exclusions for Cancellation due to an unforeseen event

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

TRIP INTERRUPTION (PERMANENT OR TEMPORARY)

If an unforeseen event forces you to return to your departure point or go directly to your next destination, or if a delay causes you to lose more than 25% of your trip, we pay certain non-refundable charges for the portion of the trip you were unable to make.

Requirements to qualify for this coverage

- ✓ You purchased your insurance within 72 hours of booking your trip
- ✓ You are forced to interrupt your trip (or your *travel companion* is forced to interrupt his/her trip)

Covered expenses

Below is an overview of covered expenses and applicable limits.

EXPENSES THAT ARISE FROM TRIP INTERRUPTION

Any unused portion of your trip that is non-refundable and non-transferable to another travel date	100%
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 return to your departure point	100%
Accommodations and other expenses (meals, taxis, phone calls, Internet)	\$350/day \$3,500 maximum

Exclusions for Trip Interruption (Permanent or Temporary)

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

LOST VACATION

If you are forced to return home before the scheduled return date, we provide you with a voucher to book another trip.

Requirements to qualify for this coverage

- ✓ The event that forces you to interrupt your trip is included among the covered events
- ✓ You miss at least 70% of your trip because of the event

Benefit payable

Personal voucher to book another trip (must be used no later than 6 months after your earlier return)	\$750
---	-------

Exclusions for Lost Vacation

See Exclusions for Trip Cancellation, Trip Interruption and Unforeseen Trip-Related Expenses, p. 20.

UNFORESEEN TRIP-RELATED EXPENSES

Covered maximum: Amount selected for this coverage

This coverage contains 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, MAJOR DELAY

If you miss your connection because of an unforeseen 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 charges for the unused portion of your trip.

We pay certain extra charges you must incur if you or your *travel companion* are:

- ✓ Delayed 6 hours or more when either leaving or returning home, or
- ✓ Delayed and as a result you miss less than 25% of your trip

Requirements to qualify for this coverage

- ✓ You purchased your insurance within 72 hours of making an initial payment for your travel arrangements
- ✓ When you made your booking, you gave yourself enough connection time based on your *travel supplier's* guidelines

Covered expenses

Below is an overview of covered expenses and applicable limits.

1. Extra charges you must incur (accommodation, meals, phone calls, Internet, taxis)	\$350/day \$700 maximum
2. Additional cost of accommodation if the delay occurs at night	\$200 maximum
3. Any unused, non-refundable portion of your trip	\$300/day, \$900 maximum
Maximum for 1, 2 and 3	\$1,500
Additional cost of your same class airfare to travel to your next destination	100%

Exclusions for Misconnection, Major Delay

See Exclusions for Trip Cancellation, Trip Interruption and Unforeseen Trip-Related Expenses, p. 20.

TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

If your tour operator, airline, ground transport 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

You must satisfy all the following requirements:

- ✓ You purchased your insurance within 72 hours of booking your trip.
- ✓ The *travel supplier* you purchased your trip from is 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, apply to that fund first.

Covered expenses

Below is an overview of covered expenses and applicable limits.

IN THE EVENT OF THE SUPPLIER'S BANKRUPTCY BEFORE YOU LEAVE

Any portion of your trip that is non-refundable and non-transferable to another travel date	100% up to the covered maximum
---	--------------------------------

IN THE EVENT OF THE SUPPLIER'S BANKRUPTCY AFTER YOUR DEPARTURE

Any unused, non-refundable portion of your trip	100%
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 economy class airfare to travel to your next destination or return to your departure point	100%

Accommodations and other expenses (meals, taxis, phone calls)	\$200/day \$600 maximum
---	----------------------------

Covered maximum: \$3,500 to \$7,500

We pay up to \$3,500 per trip. If two or more people are insured, we pay up to \$7,500.

Aggregate compensation limit

Coverage is limited to \$1,000,000 in the event of 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 federal or provincial compensation fund

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.

EXPENSES RELATING TO YOUR HEALTH BEFORE YOUR TRIP

We do not cover expenses relating to a *medical condition* in the following instances:

- ✘ You were advised by a *physician* not to travel
- ✘ You have been diagnosed with a terminal illness with less than 6 months to live
- ✘ You have a kidney condition requiring dialysis
- ✘ You have used oxygen at home

EXPENSES RELATED TO FORESEEN EVENTS

- ✘ If you knew or should have known that an event might prevent you from travelling when you purchased your insurance

TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

- ✘ We cover expenses incurred because of a supplier's bankruptcy in limited circumstances. For more information, see the sample policy.

IF THE GOVERNMENT OF CANADA HAS ISSUED A FORMAL WARNING

- ✘ If the Government of Canada issued a formal warning against travel to your destination before your departure date, we do not cover expenses related to a specific or related *medical condition*

FLIGHT & TRAVEL ACCIDENT

If you lose a limb, if you lose your sight, hearing or speech, 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, hearing or speech
- ✓ 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

Maximum 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	\$125,000	\$25,000
Total loss of sight, hearing or speech, loss of two limbs OR total loss of sight in one eye and severance of a limb above the wrist or ankle joint	\$250,000	\$50,000

Exclusions for Flight & Travel Accident

Below is an overview of the main exclusions that may apply.

EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✗ If you abuse medication, drugs or alcohol
- ✗ If your *injuries* are self-inflicted (unless a *physician* certifies that the *injuries* are related to a mental disorder)
- ✗ If you or the person who will receive the insurance commits or attempts to commit a criminal act

EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT

For example, hang-gliding, mountain-climbing, diving, motorized speed contests, or participation in a professional sport. For more details, see the sample policy.

EXPENSES RELATED TO A MEDICAL CONDITION IF THE GOVERNMENT OF CANADA HAS ISSUED A FORMAL WARNING

- ✗ 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 departure, 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

- ✓ If the baggage is lost, stolen or damaged, you file a report with the police and obtained a police report
- ✓ Proof of value of the lost, stolen or damaged property
- ✓ If your baggage is delayed, get a statement from the *common carrier* confirming the duration of the delay and the original receipts for the replacement of toiletries and clothing

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

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, loss or damage to the authorities, we might not be able to issue a payment to you.

COVERED MAXIMUM: \$2,000

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

Covered expenses

Below is an overview of covered expenses and applicable limits.

COST OF REPLACING YOUR ID OR TRAVEL DOCUMENTS

Expenses to replace your ID or travel documents	\$500
Travel and accommodation expenses incurred while waiting to receive the replacement documents	\$500

COST OF REPLACING YOUR PERSONAL EFFECTS

Expenses for any lost item or a set of lost items (for example, jewelry, cameras and electronics are a set of items)	\$750 per set of items \$1,500 maximum
--	---

EXPENSES INCURRED IF YOUR BAGGAGE IS DELAYED AT LEAST 10 HOURS

Expenses to purchase toiletries and necessary clothing	\$750
Expenses to rent or buy ski or golf equipment if your own personal equipment is delayed	\$100/day \$500 maximum

N.B.: 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.

EVENTS AND ITEMS NOT COVERED

- ✘ Loss or damage from wear and tear or a defect
- ✘ Loss of or damage to items that are not covered, such as fragile items, precious objects, silver, or animals, as well as dentures, artificial limbs, hearing aids, eyeglasses or contact lenses. For a full list of items that are not covered, see the sample policy.

EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✘ Loss or damage caused by your own imprudence or omission. For example, if you leave your baggage unattended in public, in a commercial building or in an unlocked vehicle
- ✘ Jewellery and cameras placed in the custody of a *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 get 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

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

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/

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* or before any penalties are payable on your travel arrangements
- ✓ You cancel your insurance before the planned 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 benefits like coverage from Manulife. For example, some credit cards provide *Trip Cancellation* or *Rental Vehicle Damage* coverages. Some group insurance plans also include *Emergency Medical* coverage. 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: 1-800-387-5633
Fax: 1-800-510-3362
Email: am_service@manulife.com
<http://manulife.ca>

11. CONTACT THE AUTORITÉ DES MARCHÉS FINANCIERS

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

Autorité des marchés financiers

Place de la Cité, Cominar Tower

2640, boulevard Laurier, Suite 400

Quebec City, QC G1V 5C1

Quebec City: 418-525-0337

Montreal: 514-395-0337

Elsewhere in Quebec: 1-877-525-0337

Fax: 418-525-9512

<https://lautorite.qc.ca>

12. DEFINITIONS

Common carrier

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

Confirmation

Your *Confirmation* refers to several documents:

- the application,
- 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.

Hospitalization (Hospital)

Admission to 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.

WARNING: *Hospital* does not include 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.

Immediate family

Spouse, fiancée, 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

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

Medical condition

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

Medical emergency

A sudden and unforeseen occurrence of a *medical condition* that begins during the period of insurance and requires immediate *treatment*.

WARNING: A *medical emergency* no longer exists when the Assistance Centre determines that you can continue your trip or return to your province or territory of residence

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*.

Spouse

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

Travel companion

Someone who shares trip arrangements and accommodations with you

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

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 *travel services* as shown on your *Confirmation*.

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.*

Treatment

Hospitalization, prescribed medication (including medication prescribed "as needed"), medical, therapeutic, diagnostic or surgical procedure 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 disease or vertical transmission risks, or monitoring, diagnosis or prognosis.

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 into will remain in force. **Caution**, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

- After the expiry of the 10-day delay, you may cancel the insurance at any time; however, penalties may apply.

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

NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT ¹

You should send this notice by registered mail.

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

Name and address of
Insurer or Insurers

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 into on	_____	Date of signature of contract
At	_____	Place of signature of contract
Name of client	_____	
Signature	_____	

¹ Notice given by distributor, s. 440 of the *Act respecting the distribution of financial products and services* Sections 439 to 443 of the Act appear in this notice and have been reproduced on the following page.

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

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

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

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

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

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

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

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

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

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

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