



Travel Insurance

Product Summary for Manulife Travel Insurance redtag.ca-AIR MILES All-Inclusive Policy

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

Underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife

HOW TO CONTACT US

Insurer

Manulife

Registered with Autorité des marchés financiers under client number 2000737614

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-866-298-2722

Email: manulifeglobal@manulife.com

Website: manulife.ca

First North American Insurance Company

Registered with Autorité des marchés financiers under client number 2000998244

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-866-298-2722

Email: manulifeglobal@manulife.com

Website: manulife.ca

Travel Agency (Distributor)

Name

Address

(Email)

Telephone

Fax

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

Autorité des marchés financiers

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

Website: lautorite.qc.ca

RULES FOR REVIEWING THIS SUMMARY

“You” can refer to many people

When referring to “you,” we mean the person who purchased the insurance and any other insured person, 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 9. Definitions](#)). Read these definitions if you have any questions.

This is a summary

Review the sample policy for complete details. You can get a copy from your travel agency, on the website where you buy your insurance, or [online](#).

THINGS TO CONSIDER

Before you buy this insurance

- ✓ Do you, and all the people 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 people 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. Check before you leave.
- ✓ Have there been any changes in the health of any insured people since you purchased your 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 it. To find out more, read [Section 8. Your right to terminate insurance](#).

Don't leave without paying

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

Note: The insurance does not provide any temporary coverage.

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1. WHO CAN PURCHASE THIS INSURANCE (ELIGIBILITY REQUIREMENTS)

Requirements for purchasing this insurance



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

- ✓ You live 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 for the entire duration of your trip.

You are not eligible for this coverage 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 that requires dialysis.
- ✗ You have used home oxygen during the 12 months before you applied for this insurance.

If you don't meet the eligibility requirements

You must meet all these requirements, and each person you want to insure must also meet them. If you don't meet the eligibility requirements:

- you will not be able to purchase the coverage; or
- we will cancel the insurance; or
- your claim will be denied.

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. Speak to your travel agent.

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* 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 age 60
- your *children or grandchildren*, if they are 31 days old or older

REQUIREMENTS

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

- ✓ meet all the eligibility requirements
- ✓ be named in your *confirmation*
- ✓ travel with you

Warning: Family coverage is only available if each member of your family is under 60 years old

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

Before travelling

You are insured under Trip Cancellation from the moment you pay the insurance premium. Trip Cancellation coverage ends when leave your *departure point*.

While travelling

You are insured under Emergency Medical from the moment you leave *home* to the earlier of the date you return *home* or the expiry date shown on your *confirmation*.

You are insured under Trip Interruption from your *departure date* until the earlier of the date you return to your *departure point* or the expiry date shown on your *confirmation*.

You are insured under all other coverages, including Unforeseen Trip Related Expenses, Flight & Travel Accident, and Stolen, Lost, Damaged, or Delayed Baggage and Property from your *departure date* until the earlier of the date you return *home* or the expiry date shown on your *confirmation*.

Staying longer than planned?

If you are extending your trip, you need to extend your insurance to remain covered. In some cases, you will receive an automatic extension.

For Trip Interruption, your coverage can be extended up to:

- 10 days in the event of an emergency
- 30 days in the event of *hospitalization*

For all coverages other than Trip Interruption and Trip Cancellation your coverage can be extended up to:

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

Have your travel dates changed?

ADJUST THE LENGTH 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 must 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

Note: For more information about increasing your Trip Cancellation coverage for additional prepaid travel arrangements prior to your *departure date*, or if you plan to extend your trip, see the [sample policy](#).

Maximum trip duration

Maximum trip duration, including any extensions, is:

- for persons 59 years of age and younger: 183 days
- for persons between 60 and 74 years of age: 60 days
- for persons 75 years of age and older: 45 days

4. YOUR INSURANCE APPLIES WORLDWIDE

Your insurance applies worldwide.



Warning: Exclusions may apply if the Government of Canada issues an advisory against travel to a certain region or country.

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

5. SUMMARY OF COVERAGES

EMERGENCY MEDICAL

In the event of a *medical emergency* during your trip, we pay *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

Before you receive emergency treatment, call the Assistance Centre so we can confirm you are covered and pre-approve any *treatment*.



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

- 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.
- Other expenses may be payable up to 75% of the expense only and *you* may be required to pay 25% of the expense.
- If you can't call us at the time of the *medical emergency* because of your condition, call us as soon as possible or ask someone to call on your behalf.

Covered maximum: \$5 million

We pay up to a maximum of \$5,000,000 for all 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 must call the Assistance Centre before you incur this expense. These expenses are not covered without prior authorization from the Assistance Centre.

EXPENSES TO RECEIVE EMERGENCY MEDICAL CARE

Expenses incurred to receive emergency <i>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	\$300 per profession

Expenses for emergency dental <i>treatment</i>	
• due to an accidental blow	\$2,000 \$1,000 after your return
• for relief of dental pain	\$300
Expenses to return to your destination after receiving emergency <i>treatment</i> in your province of residence *	Economy class airfare
Extra expenses for meals, accommodation, phone calls, and taxis	\$500 per day, to a maximum of \$5,000
Extra <i>hospital</i> expenses (phone calls, television rental, etc.)	\$50 per day, to a maximum of \$500

EXPENSES FOR CHILDCARE OR TO HAVE SOMEONE COME TO YOUR BEDSIDE IN THE EVENT OF HOSPITALIZATION

Expenses for childcare in event of <i>hospitalization</i>	\$100 per day, to a maximum of \$300
Travel expenses to bring someone to your bedside in event of <i>hospitalization</i> *	Round-trip economy class airfare + \$500

COST OF REPLACING PRESCRIPTION DRUGS, HEARING AIDS, AND EYEGASSES

Expenses to replace prescription drugs, hearing aids, or eyeglasses	\$50 to \$200
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EXPENSES TO RETURN YOUR TRAVEL COMPANION, CHILDREN, PETS, BAGGAGE, AND VEHICLE

Expenses to return your <i>travel companion</i> to their <i>departure point</i>	Economy class airfare
Expenses to return insured <i>children</i> and <i>grandchildren</i> under your care *	Economy class airfare
Expenses incurred to repatriate your pet dog or cat *	\$500
Expenses to return your baggage *	100%
Expenses to return your vehicle <i>home</i> or to the rental agency *	100%

FUNERAL ARRANGEMENT EXPENSES IN THE CASE OF DEATH WHILE TRAVELLING

Travel expenses for someone to identify your body *	Economy class airfare + \$300
Preparation of your body, burial, or cremation where you die	\$5,000
Repatriation of your body or ashes	100%

Exclusions for Emergency Medical

Below is an overview of the main exclusions. For a full list, see the [sample policy](#).

EXPENSES RELATED TO YOUR HEALTH BEFORE YOUR TRIP

If you were 74 years of age or younger when you purchased the insurance and you had any *medical condition* that existed before your trip, and if the *medical condition* was not *stable* in the three months before your *departure date*, you will not be covered.

If you were 75 years of age or older when you purchased the insurance and you had any *medical condition* that existed before your trip, and if the *medical condition* was not *stable* in the 12 months before your *departure date*, you will not be covered.

For example, your *medical condition* is not *stable* if you experience any new symptoms, or if there was any *change in medication* or *treatment* during this period.

To **check if this exclusion applies to you**, see the [sample policy](#).

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

- ✘ You knew or should have known that you would need *treatment* during your trip.
- ✘ An assessment or *treatment* for your *medical condition* was planned for after your return date.

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 RELATING TO A BIRTH DEFECT IN YOUR CHILDREN UNDER 2 YEARS OF AGE

- ✘ For insured *children* under 2 years of age, we do not cover expenses for a *medical condition* related to a birth defect

EXPENSES NOT RELATED TO URGENT AND NECESSARY MEDICAL CARE

- ✘ services that aren't considered medically necessary by Manulife or that could wait until your return
- ✘ expenses not directly related to a *medical emergency*
- ✘ expenses if the trip was made for the purpose of investigation, diagnosis, or any *treatment* or alternative therapy
- ✘ *treatment* you received to follow-up on a *medical condition* that has already been *treated* as a *medical emergency* during the trip but is no longer a *medical emergency*

FURTHER EXPENSES IF YOU CHOOSE NOT TRANSFER TO ANOTHER FACILITY

- ✘ further medical *treatment* if our medical advisors determine you should transfer to another facility or return to your *home* province or territory for *treatment* and you choose not to

EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✘ abusing medication, drugs, or alcohol or other substances
- ✘ self-inflicted, unless a *physician* certifies that the injuries are related to a mental disorder
- ✘ if the expense was related to an incident while you committed or attempted to commit a crime
- ✘ if the expense was a result of you not following a recommended or prescribed therapy or *treatment*

EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT

- ✘ for example, hang-gliding, mountain-climbing, or motorized speed contests. See the [sample policy](#) for more information.

EXPENSES RELATED TO YOUR PREGNANCY

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

We do not cover:

- ✘ expenses related to managing pregnancy (prenatal and postnatal care)
- ✘ expenses for a child born during the trip

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

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 MINOR MENTAL OR EMOTIONAL DISORDERS (ANXIETY)

- ✘ We cover expenses related to *stable* mental or emotional disorders. However, we do not cover expenses related to a condition where your *treatment* includes only mild tranquilizers or mild anti-anxiety (anxiolytic) medication, or no prescription medication at all.

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

- ✘ We do not cover expenses incurred because of an *act of war*. We cover expenses incurred from an *act of terrorism* in limited circumstances. For more information, see the [sample policy](#).

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

- ✘ If the Government of Canada issues a warning for Canadians not to travel to a certain region, and the date of the warning is before the start date of your *trip* (as shown on your *confirmation*), we do not cover expenses related to a *medical condition* specific or related to this warning if you choose to travel to that region.

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 phone access to a *physician* to assess your symptoms.
- ✓ You have access to a network of *physicians* who make house call visits in 141 countries and over 4,500 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 can recommend medical resources.
- ✓ A *physician* can coordinate you with 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 because of a covered event
- if you must cancel your trip for any other reason

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. If you booked your AIR MILES Package Vacation or Cruise (PVC) through redtag.ca, using your AIR MILES® Dream Miles and cancel your trip, your AIR MILES Dream Miles will be reinstated to your AIR MILES account.

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

CANCELLATION BECAUSE OF A COVERED EVENT

If you cancel your trip for an event covered under this insurance, we pay up to 100% of your non-refundable booking fees, up to the maximum covered amount.

Requirements to qualify for this coverage

- ✓ You cancel your trip because of an event included in the covered events.
- ✓ You must cancel your trip by contacting your *travel supplier* on the day of the event causing the cancellation, or on the next business day.

Covered events

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

- ✓ An event that is related to your own health, or to the health of a member of your *immediate family*, your *key person*, or the person you are staying with at your destination. For example, you have a *medical emergency*, or you are quarantined.
- ✓ Pregnancy, complications of pregnancy during the first 31 weeks, or adoption, in some cases.

- ✓ Death. For example, if you, a member of your *immediate family*, or your *key person* dies, or if the person you are staying with at your location dies.
- ✓ If obligations related to your work, to a legal summons, or to your studies prevent your from leaving. For example, if you lose your job, or must attend a trial, or take an exam during your trip.
- ✓ The business event that is your primary reason for your trip is cancelled.
- ✓ An event related to your travel documents (passport or travel visa) prevents you from travelling. For example, if you don't receive your travel visa.
- ✓ A natural disaster affects your home, your office, or your destination accommodations, or if the Canadian authorities issue a travel advisory for your destination after you have purchased your insurance.
- ✓ Hijacking. For example, if you, your *spouse*, your *travel companion* or your *travel companion's spouse* are hijacked.

Covered expenses

Below is an overview of covered expenses and applicable limits.

IF YOU DECIDE NOT TO LEAVE

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

Difference in price for your next occupancy charges if your <i>travel companion</i> cancels their trip and you leave on your own. For example, if you are charged a single supplement for your accommodations.	100%
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Exclusions for Cancellation because of a Covered Event

See [Exclusions for Trip Cancellation, Trip Interruption, and Unforeseen Trip-Related Expenses](#).

CANCELLATION FOR ANY OTHER REASON

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

Requirements to qualify for this coverage

- ✓ You purchased your insurance within 72 hours of making an initial payment on your travel arrangements or before cancellation fees apply to your booking.
- ✓ If you cancel your trip 14 days or more before your *departure date*.

Covered expenses

Below is an overview of covered expenses and applicable limits.

IF YOU DECIDE TO CANCEL

Any non-refundable portion of your trip	50%
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TRIP INTERRUPTION

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

Requirements to qualify for this coverage

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

Covered events

Below is a summary of covered events.

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

- ✓ An event that is related to your own health, or to the health of a member of your *immediate family*, your *key person*, or the person you are staying with at your destination. For example, you have a *medical emergency*, or you are quarantined.
- ✓ Pregnancy, complications of pregnancy during the first 31 weeks, or adoption, in some cases.
- ✓ Death. For example, if you, a member of your *immediate family*, or your *key person* dies, or if the person you are staying with at your location dies.
- ✓ If obligations related to your work, to a legal summons, or to your studies require you to return home from your trip. For example, if you lose your job, must attend a trial, or must take an exam during your trip.
- ✓ An event related to your travel documents (passport or travel visa) prevents you from travelling. For example, if you don't receive your travel visa.
- ✓ A natural disaster affects your home, your office, or your destination accommodations, or if the Canadian authorities issue a travel advisory for your destination after you have purchased your insurance.
- ✓ You lose 30% of your trip or more because of poor weather conditions, earthquakes, or volcanoes.
- ✓ Hijacking. For example, if you, your *spouse*, your *travel companion* or your *travel companion's spouse* are hijacked.

Covered expenses

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

EXPENSES THAT ARISE FROM TRIP INTERRUPTION

Any unused portion of your trip that is non-refundable and non-transferable to another travel date	100%
Warning: We don't pay for the return ticket you purchased, but we cover the additional cost of your airfare to return to your <i>departure point</i> .	
Accommodations and other expenses such as meals, taxis, phone calls, Internet, vehicle rental	\$350 per day, to a maximum of 2 days
Costs for missed activities such as ski or golf package, cruise ship activities.	\$100/day \$500 maximum
Additional cost of same-class airfare to travel to your next destination or to return to your <i>departure point</i>	100%

Additional cost of same-class one-way airfare in the event of an emergency in your <i>immediate family</i> (<i>hospitalization, death</i>) to return to your <i>departure point</i>	100%
Travel and accommodation costs while waiting for replacement travel documents that were lost or stolen	\$200

FUNERAL ARRANGEMENT EXPENSES IN THE CASE OF DEATH WHILE TRAVELLING

Travel expenses for someone to identify your body	Economy class airfare + \$300
Preparation of your body, burial, or cremation where you die	\$5,000
Repatriation of your body or ashes	100%

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 vacation 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 package tour because of the event.

Covered events

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

Benefit payable

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

MISCONNECTION OR TRAVEL DISRUPTION

If you miss your connection because of a covered event, we cover certain expenses so that you can continue your trip

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

Requirements to qualify for this coverage

- ✓ One of the covered events applies to you
- ✓ If your travel arrangements included enough connection time based on your *travel supplier's* guidelines.
- ✓ Despite the missed connection or delay, you reasonably attempted to continue your trip or make up for the delay

Covered events

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

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

Covered expenses

Below is an overview of covered expenses and applicable limits.

Any unused, non-refundable portion of your trip, and additional cost of your same-class airfare to travel to the next destination on your	\$2,000
Additional cost of accommodation and other expenses (meals, taxis, phone calls)	\$350 per day, to a maximum of \$700

Exclusions for Misconnection or Travel Disruption

See [Exclusions for Trip Cancellation, Trip Interruption, and Unforeseen Trip-Related Expenses](#).

DELAYED RETURN

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

Requirements to qualify for this coverage

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

Covered events

Below is a summary of covered events. For more information, see the [sample policy](#).

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

Covered expenses

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

Important: We cover these expenses only for the period during which you are unable to travel, up to the amount shown.

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

Exclusions for Delayed Return

See [Exclusions for Trip Cancellation, Trip Interruption, and Unforeseen Trip-Related Expenses](#).

TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

If your tour operator, airline, ground 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:

- ✓ 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.

BEFORE YOU LEAVE

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

Any unused, non-refundable portion of your trip	100%
---	------

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 <i>departure point</i>	100%
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Accommodations and other expenses (meals, taxis, phone calls)	\$200 per day, to a maximum of 3 days
---	---------------------------------------

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

We pay up to \$3,500 per trip for single coverage. If two or more people are insured (for example, if you have family coverage) we pay up to \$7,500 total.

Aggregate compensation limit

Coverage is limited to \$1,000,000 in the event of default by one *travel supplier*. Coverage is limited to \$3,000,000 in the event of default by two or more *travel 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
- ✗ you knew or should have known that the supplier was bankrupt or insolvent, or that the supplier had already applied for creditor protection, when you made your booking or purchased your insurance
- ✗ the supplier is a travel agent, travel agency, or travel broker

For more information, see the [sample policy](#).

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

Below is an overview of the main exclusions. For a full list of exclusions, see the [sample policy](#).

EXPENSES RELATING TO YOUR HEALTH BEFORE YOUR TRIP

We do not any cover expenses relating to a *medical condition* if:

- ✗ you knew or should have known that you would need *treatment* during your trip

We will not cover any expenses relating to a *medical condition* if:

- ✗ you purchased coverage of less than \$20,000 and any medical condition relating to you, your spouse or your children was not stable for 3 months before your purchase date
- ✗ you purchased coverage of \$20,000 or more, and any medical condition relating to you, a member of your immediate family, your key person, or the person whose guest you are during your trip was not stable for 12 months before your purchase date.

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

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

EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✗ situations related to abusive consumption of drugs, alcohol, medications, or other substances,
- ✗ committing or attempting to commit a crime or an illegal act
- ✗ self-inflicted injuries, unless medical evidence establishes that they are related to a mental health illness
- ✗ committing fraud, or deliberately hiding or distorting information

EXPENSES RELATED TO MINOR MENTAL OR EMOTIONAL DISORDERS (ANXIETY)

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

- ✗ However, we do not cover expenses related to a condition where your *treatment* includes only mild tranquillizers or mild anti-anxiety (anxiolytic) medication, or no prescription medication at all.

EXPENSES RELATED TO PREGNANCY

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

We do not cover the following expenses:

- ✘ expenses related to managing pregnancy (prenatal and postnatal care)
- ✘ expenses related to the birth of a *child* during the trip

We do not cover expenses related to your pregnancy if they are incurred 9 weeks before or after the expected delivery date. 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 PARTICIPATING IN A HAZARDOUS SPORT OR ACTIVITY

- ✘ For example, hang-gliding, mountain-climbing, or motorized speed contests. For more details, see the [sample policy](#).

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

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

- ✘ We do not cover expenses incurred because of an *act of war*.

We cover expenses incurred because of an *act of terrorism*, but only in certain cases. For more information, see the [sample policy](#).

IF THE GOVERNMENT OF CANADA HAS ISSUED A FORMAL WARNING

- ✘ If the Government of Canada issues a warning for Canadians not to travel to a certain region, and the date of the warning is before the start date of your *trip* (as shown on your *confirmation*), we do not cover expenses related to a *medical condition* specific or related to this warning if you choose to travel to that region.

EXPENSES OR LOSSES RELATED TO AIR MILES PACKAGE VACATION OR CRUISE (PVC) BOOKINGS THROUGH REDTAG.CA

We do not cover any expenses or losses incurred if the trip or package:

- ✘ was not booked through the AIR MILES Reward Program
- ✘ was not insured with Manulife Travel Insurance For [redtag.ca-AIRMILES](#)

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 ON BOARD 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 or by the airport authorities such as a train, bus, car, or boat
- ✓ 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	\$50,000	\$25,000
Loss of two limbs above the wrist or ankle joint, or total loss of sight in both eyes, or death	\$100,000	\$50,000

Exclusions Flight & Travel Accident

Below is an overview of the main exclusions.

PILOT OR CREW MEMBER OF AN AIRCRAFT

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

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

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

EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✗ abusing medication, drugs, or alcohol
- ✗ self-inflicted *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 crime
- ✗ if you do not follow a recommended or prescribed therapy or *treatment*

EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT

- ✘ for example, hang-gliding, mountain-climbing, motorized speed contests, or participation in a sport that is your primary paid profession. For more details, see the [sample policy](#).

EXPENSES RELATED TO MINOR MENTAL OR EMOTIONAL DISORDERS (ANXIETY)

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

- ✘ However, we do not cover expenses related to a condition where your *treatment* includes only mild tranquilizers or mild anti-anxiety (anxiolytic) medication, or no prescription medication at all.

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

- ✘ We do not cover expenses incurred because of an *act of war* or an *act of terrorism*. For more information, see the [sample policy](#).

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

- ✘ If the Government of Canada issues a warning for Canadians not to travel to a certain region, and the date of the warning is before the start date of your *trip* (as shown on your *confirmation*), we do not cover expenses related to a *medical condition* specific or related to this warning if you choose to travel to that region.

STOLEN, LOST, DAMAGED, OR DELAYED BAGGAGE AND PROPERTY

BAGGAGE INSURANCE

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

Requirements to qualify for this coverage

- ✓ The stolen, lost, damaged, or delayed baggage is yours.
- ✓ You use the baggage and/or property during your trip.
- ✓ If the baggage or property is lost or stolen, you file a report with the police and obtain a police report.

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

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



Warning: If you don't report the baggage theft, 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 maximums. We pay these expenses at *reasonable and customary* amounts. For a full list, see the [sample policy](#).

COST OF REPLACING YOUR ID OR TRAVEL DOCUMENTS

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

COST OF REPLACING YOUR PERSONAL EFFECTS

Expenses for any lost item or a set of lost items (for example, jewelry, cameras, and electronics are respectively a set of items)	\$300 per set of items to a maximum of \$1,500
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EXPENSES INCURRED IF YOUR BAGGAGE IS DELAYED AT LEAST 10 HOURS

Purchasing toiletries and necessary clothing	\$500
Renting or buying ski or golf equipment if your own personal equipment is delayed	\$100 per day to a maximum of \$500

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

Exclusions for Baggage Insurance

Below is an overview of the main exclusions.

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. For a full list of items that are not covered, see the [sample policy](#).
- ✘ events related to an *act of war* or an *act of terrorism* if the Government of Canada issued a warning advising Canadians not to travel to the region before your insurance started

EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✘ loss or damage caused by your own error 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 your checked baggage

ACT OF TERRORISM COVERAGE

If an *act of terrorism* occurs that causes you a loss that would otherwise be payable, under this policy we pay for certain costs.

Covered expenses

For Emergency Medical Insurance and Trip Cancellation & Trip Interruption Insurance coverage:

- ✓ we will only pay benefits that are in excess of payments from all other sources such as airlines, tour operators, cruise lines, other *travel suppliers*, and other insurance coverages
- ✓ we will pay benefits for your eligible expenses, subject to the maximum coverages in this policy

Aggregate compensation limit

Coverage is limited an aggregate amount relating to all in-force travel policies we issue. Coverage is only available for up to two *acts of terrorism* within a calendar year. For more information, see the [sample policy](#).

	EMERGENCY MEDICAL	TRIP CANCELLATION & TRIP INTERRUPTION
Maximum aggregate payable for each <i>act of terrorism</i>	\$35,000,000	\$2,500,000

Exclusions for Act of Terrorism Coverage

No benefit is payable if the *act of terrorism* is directly or indirectly related to biological, chemical, nuclear, or radioactive means.

6. COST OF INSURANCE



You can purchase this insurance for a fixed, single payment. This insurance premium provides coverage for one trip and it is not renewable.

You can get a quote for different premium amounts from the travel agency where you purchase your insurance.

Premiums are calculated based on the following criteria:

- age
- the length of the trip
- the amount of coverage you choose
- single or family coverage

COST OF FAMILY COVERAGE

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

NO ADDITIONAL COST IF YOUR CHILDREN OR GRANDCHILDREN ARE UNDER 2 YEARS OF AGE

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

What is included in the premium

The premium includes:

- ✓ premium tax
- ✓ the cost of any administration by us

Other fees and costs

The insurance is sold only within Canada by authorized Manulife distributors. The sale is subject to applicable federal and provincial sales taxes.

There are no other fees or expenses related to the cost of the insurance.

7. HOW TO MAKE A CLAIM



You can use the TravelAid™ mobile app to make a claim.



You can submit your claim online at Manulife.acmtravel.ca
You will need all your documentation available and in electronic format.



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

Claims are administered by our partner, Active Care Management (ACM).

Website: active-care.ca

In North America: 1-855-841-4793

90 DAYS TO MAKE YOUR CLAIM

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

We can accept claims up to 12 months after the event if you aren't able to submit your claim sooner. For example, if you are in a coma and no one can make the claim for you.

Supporting receipts and documents



CLAIM FORM

To obtain a form, contact the Assistance Centre, download the TravelAid™ mobile app or visit the [ACM website](#).



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 OR WANT TO FILE A COMPLAINT

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:

<https://www.manulife.ca/personal/support/contact-us/resolve-a-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: olhi.ca

3. Quebec residents can contact the Autorité des marchés financiers

The Autorité des marchés financiers reviews your file and can help us find a solution together, such as offering dispute resolution services. For more information: autorite.qc.ca/en/general-public/assistance-complaints-and-compensation/

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 **all** the following conditions:

- ✓ You cancel your insurance no later than 10 days after signing the Application.
- ✓ 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

Contact Manulife if you want to cancel your insurance. See the [How to contact us](#) section at the beginning of this summary. Your travel booking and any other contract you enter with your travel agency remains in effect. You may lose certain discounts or benefits if you cancel the 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. DEFINITIONS

Act(s) of terrorism

Any activity that involves 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

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.

Change in medication

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.

Children, grandchildren

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

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

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

Common carrier

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

Confirmation

The application for this policy, and any other documents confirming your insurance coverage once you have paid the required premium; and where applicable, includes the medical questionnaire and 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

The date you leave for your trip

Departure point

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

Government health insurance plan

Health insurance coverage that a Canadian provincial or territorial government provides to its residents.

Heart condition

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

- An abnormal cardiac test result
- Atrial fibrillation
- Chest pain or discomfort due to the heart, or angina
- Heart failure, or heart attack, or myocardial infarction, or cardiac arrest
- Heart murmur (Does not include a murmur that existed as a child if 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

Your Canadian province or territory of residence. If you requested your coverage to start when you leave Canada, *home* means Canada. In the case of Trip Cancellation, Trip Interruption, Trip Delay, Flight and Travel Accident and Baggage Insurance, it means the departure point.

Hospitalization (Hospital)

An institution that is licensed as an accredited hospital that is staffed and operated for the care and treatment of in-patients and out-patients. Treatment must be supervised by physicians and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

WARNING: *Hospital* is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.

Immediate family

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

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

Key person

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

Medical condition

Any disease, sickness, or *injury* including symptoms of undiagnosed conditions.

Medical emergency

A sudden and unforeseen occurrence of a *medical condition* that requires immediate treatment.

WARNING: A *medical emergency* no longer exists when the evidence reviewed by Assistance Centre indicates that no further *treatment* is required at destination or you are able to return to your province or territory of residence for further *treatment*.

Minor mental or emotional disorder

- having anxiety or panic attacks, or
- being in an emotional state or in a stressful situation.

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

Physician

A person:

- who is not you or a member of your *immediate family* or your *travel companion*;
- licensed in the jurisdiction where the services are provided, to prescribe and administer medical treatment.

Reasonable and customary

Charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

Sickness

Illness, disease, disorder, or any symptom.

Spouse

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

Stable

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

- there has not been any new *treatment* prescribed or recommended, or change(s) to existing *treatment* (including a stoppage in *treatment*), and
- there has not been any *change in medication*, or any recommendation or starting of a new prescription drug, and
- the *medical condition* has not become worse, and
- there has not been any new, more frequent or more severe symptoms, and
- there has been no *hospitalization* or referral to a specialist, and
- there have not been any tests, investigation or *treatment* recommended, but not yet complete, nor any outstanding test results, and
- there is no planned or pending *treatment*.

All of the above conditions must be met for a medical condition to be considered stable.

Travel companion

Someone who shares trip arrangements and accommodations with you on any one trip.

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

Travel services

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

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

Travel supplier

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

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

Treatment

Hospitalization, a procedure prescribed, performed or recommended by a physician for a medical condition. This includes but is not limited to prescribed medication, investigative testing and surgery.

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.

Insurance products are underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife.

TravelAid is a trademark of Active Claims Management (2018) Inc. and is used Manulife and its affiliates under license.

StandbyMD is a trademark of Healthcare Concierge Services Inc, owned by Global Excel Management Inc.

Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: _____

Name of insurer: Manulife and First North American Insurance Company

Name of insurance product: Manulife Travel Insurance redtag.ca-AIR MILES All-Inclusive Policy



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer: