

Travel Insurance

# **Product Summary for Transat Youth All-Inclusive**

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

## HOW TO CONTACT US

### Insurer

#### Manulife

Registered with Autorité des marchés financiers under client number 200737614

Address:

Affinity Markets

Telephone: 1-800-263-2356

250 Bloor Street East

Email: [transatravelinsurance@manulife.ca](mailto:transatravelinsurance@manulife.ca)

Toronto, ON M4W 1E5

Website: [manulife.ca](http://manulife.ca)

#### First North America Insurance Company

Registered with Autorité des marchés financiers under client number 200998244

Address:

Affinity Markets

Telephone: 1-800-263-2356

250 Bloor Street East

Email: [transatravelinsurance@manulife.ca](mailto:transatravelinsurance@manulife.ca)

Toronto, ON M4W 1E5

Website: [manulife.ca](http://manulife.ca)

### Travel Agency (Distributor)

Name

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

Address

(Email)

Telephone

Fax

### 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](http://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.

### 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.

### “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*.

### 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. Review [Section 1. Who can purchase the 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* might 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 don't 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.

TABLE OF CONTENTS

<b>HOW TO CONTACT US .....</b>	<b>2</b>
<b>RULES FOR REVIEWING THIS SUMMARY .....</b>	<b>3</b>
“You” can refer to many people	3
Words in <i>italics</i> have a specific meaning	3
“Trip” has a specific meaning	3
This is a summary	3
<b>THINGS TO CONSIDER .....</b>	<b>3</b>
Before you buy this insurance	3
Before you travel	3
<b>DON'T FORGET.....</b>	<b>3</b>
Don't make false statements	3
10 days to change your mind	3
Don't leave without paying	3
<b>1. WHO CAN PURCHASE THE INSURANCE (ELIGIBILITY REQUIREMENTS).....</b>	<b>7</b>
Requirements for purchasing the insurance	7
Your insurance will be cancelled if you don't meet the eligibility requirements	7
<b>2. WHO IS INSURED .....</b>	<b>7</b>
You	7
<b>3. THE LENGTH OF YOUR INSURANCE DEPENDS ON YOUR TRAVEL DATES .....</b>	<b>7</b>
Before travelling	7
While travelling	8
Staying longer than planned?	8
Have your travel dates changed? Remember to adjust the duration of your insurance.	8
Maximum duration of your insurance: 365 days	8
<b>4. YOUR INSURANCE APPLIES ANYTIME WORLDWIDE .....</b>	<b>8</b>
<b>5. SUMMARY OF COVERAGES .....</b>	<b>9</b>
<b>EMERGENCY MEDICAL.....</b>	<b>9</b>
Requirements to qualify for this coverage	9
Maximum coverage: \$1 million	9
Covered expenses	9
Exclusions for Emergency Medical	11
<b>STANDBYMD™ MEDICAL CONCIERGE SERVICES</b>	<b>13</b>
<b>TRIP CANCELLATION .....</b>	<b>14</b>
Maximum coverage: amount chosen for this coverage	14
<b>CANCELLATION BECAUSE OF A COVERED EVENT</b>	<b>14</b>
Requirements to qualify for this coverage	14
Covered events	14
Covered expenses	14
Exclusions for Cancellation because of a covered event	15
<b>TRIP INTERRUPTION (PERMANENT OR TEMPORARY) .....</b>	<b>16</b>
Requirements to qualify for this coverage	16
Covered events	16
Covered expenses	16
Exclusions for Trip Interruption (Permanent or Temporary)	17
<b>LOST VACATION COVERAGE</b>	<b>17</b>
Requirements to qualify for this coverage	17
Covered events	17
Benefit	17
Exclusions for Lost Vacation	17

<b>UNFORESEEN TRIP-RELATED EXPENSES (DISRUPTIONS).....</b>	<b>18</b>
<b>MISSED CONNECTION, MAJOR DELAY</b>	<b>18</b>
Requirements to qualify for this coverage	18
Covered events	18
Covered expenses	18
Exclusions for Missed connection, Major delay	18
<b>DELAYED RETURN</b>	<b>19</b>
Requirements to qualify for this coverage	19
Covered events	19
Covered expenses	19
Exclusions for Delayed Return	19
<b>TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)</b>	<b>19</b>
Requirements to qualify for this coverage	19
Covered expenses	20
Covered maximum: \$5,000 per trip	20
Aggregate compensation limit	20
Exclusions for Travel Supplier Bankruptcy (Supplier Default)	20
<b>CANCELLATION OF YOUR CRUISE OR TOUR</b>	<b>20</b>
Covered events	20
Requirements to qualify for this coverage	20
Covered expenses	21
Exclusions for Cancellation of your cruise or tour	21
<b>OTHER COVERED EXPENSES</b>	<b>21</b>
Covered expenses	21
Exclusions for Other covered expenses	21
<b>EXCLUSIONS FOR TRIP CANCELLATION, TRIP INTERRUPTION, AND UNFORESEEN TRIP-RELATED EXPENSES.....</b>	<b>22</b>
<b>FLIGHT &amp; TRAVEL ACCIDENT .....</b>	<b>24</b>
Requirements to qualify for this coverage	24
Covered events	24
Benefit payment	24
Aggregate compensation limit	24
Exclusions for Flight & Travel Accident	24
<b>STOLEN, LOST, DAMAGED, OR DELAYED BAGGAGE AND PROPERTY .....</b>	<b>26</b>
<b>BAGGAGE INSURANCE</b>	<b>26</b>
Requirements to qualify for this coverage	26
Covered expenses	26
Exclusions for Baggage Insurance	27
<b>6. COST OF INSURANCE .....</b>	<b>28</b>
What is included in the insurance premium	28
Other fees and costs	28
<b>7. HOW TO MAKE A CLAIM.....</b>	<b>28</b>
<b>90 DAYS TO MAKE YOUR CLAIM .....</b>	<b>29</b>
Supporting receipts and documents	29
We pay within 30 days if your claim is approved	29
<b>YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION OR WANT TO FILE A COMPLAINT .....</b>	<b>30</b>
1. You can ask us to reconsider your claim	30
2. You can contact the OmbudService for Life & Health Insurance	30
3. Quebec residents can contact the Autorité des marchés financiers	30
4. You can appeal our decision in court	30
<b>8. YOUR RIGHT TO TERMINATE INSURANCE .....</b>	<b>31</b>
Within 10 days after purchasing your insurance: full refund	31
No refund in other cases	31

<b>9. DEFINITIONS .....</b>	<b>32</b>
<b>APPENDIX 1: NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT .....</b>	<b>36</b>
Sections of the Act respecting the distribution of financial products and services	37

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

## Requirements for purchasing the insurance



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

- ✓ You are between 31 days old and 29 years old.
- ✓ You live in Canada.
- ✓ You are covered by a *government health insurance plan* (such as RAMQ) for the entire duration of your trip.
- ✓ You purchased the insurance for the entire duration of the trip.

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

You must meet all these requirements, and each of the people you want to insure must also meet them. 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 claims will be denied, or we will limit the amount of reimbursement you receive.

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 aren't eligible 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.

# 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*.

For Unforeseen Trip-Related Expenses, you are insured under the Bankruptcy of your travel supplier and Cruise or tour cancellation from the moment you pay the insurance premium until your scheduled return.

### **While travelling**

You are insured under all coverages from the moment you leave your *departure point* until your scheduled return.

### **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 medical 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
- 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? 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 agent 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.

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

- No automatic extension after this date.

## **4. YOUR INSURANCE APPLIES ANYTIME 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 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 an unforeseen *injury* or *sickness* that requires *medical treatment*.
- ✓ Your *medical emergency* occurs during your trip.
- ✓ Your *medical emergency* occurs outside your *province of residence*.
- ✓ Your insured trip begins and ends in Canada. For example, if you live in Canada and go on vacation to Italy, and then return home.
- ✓ Your expenses are reasonable and customary. This means that the expenses aren't higher than the usual fees charged by similar providers in the area who provide the same *treatment* for a *medical emergency*.



#### 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 EXPENSES

- 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, if covered, are payable up to 75% of the expenses only. You are required to pay 25% of the incurred expenses.

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.

#### Maximum coverage: \$1 million

We pay you up to a total of \$1,000,000 for all your combined claims.

#### 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](#).

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 INCURRED TO RECEIVE EMERGENCY MEDICAL CARE

Expenses incurred to receive emergency <i>treatment</i> and <i>hospital</i> accommodation expenses	100%
Expenses for a surgical procedure *	100%

Expenses to establish a diagnosis (such as an MRI) *	100%
Expenses for renting or purchasing medical devices*	100%
Expenses for ambulance transportation	100%
Taxi fare in case of <i>minor medical emergency</i>	\$100
Repatriation expenses*	Additional fees for transportation
Expenses for professional services	\$300 per profession
Expenses for emergency dental <i>treatment</i>	
• due to an accidental blow	100%
• for relief of dental pain	\$300
Extra expenses for meals, accommodation, phone calls, and taxis	\$350 per day, to a maximum of \$3,500
Extra <i>hospital</i> expenses (telephone 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 <i>childcare</i> in the event of <i>hospitalization</i>	\$50 per day, to a maximum of \$500
Travel expenses to bring someone to your bedside in the event of <i>hospitalization</i> *	Round-trip economy-class airfare + \$500

#### PRESCRIPTION DRUG REPLACEMENT

Expenses for replacing prescription drugs	\$50
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#### RETURN EXPENSES FOR YOUR TRAVEL COMPANION, CHILDREN, PETS, BAGGAGE, AND VEHICLE

Expenses for returning your <i>travel companion</i> home	Economy-class airfare
Additional cost of economy class airfare to return to your <i>departure point</i> in the event your <i>travel companion</i> is repatriated	100%
Extra expenses (meals, accommodation, phone calls, taxis)	\$350 per day, to a maximum of \$3,500
Expenses for repatriating insured <i>children</i> and <i>grandchildren</i> under your care	Economy-class airfare
Expenses for returning your baggage home*	\$200
Expenses for returning your <i>vehicle</i> to your <i>departure point</i> or to the rental agency	Reasonable expenses

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

Travel expenses for someone to identify your body*	Economy class airfare + \$450
Repatriation of your body or ashes	100%
Burial or cremation in the place where the death occurs	Up to \$5,000
Other expenses	See <a href="#">sample policy</a>

## Exclusions for Emergency Medical

Below is an overview of the main exclusions. For a full list, see the [sample policy](#) for this coverage and the section on general exclusions.

### EXPENSES RELATING TO YOUR HEALTH BEFORE YOUR TRIP

If a *medical condition* existed before your trip and the *medical condition* was not *stable* in the 3 months before your departure date, you are not 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.
- ✗ You were advised by a *physician* not to travel.
- ✗ You received a *terminal* diagnosis.

### EXPENSES INCURRED WITHOUT THE AUTHORIZATION OF THE ASSISTANCE CENTRE

- ✗ Medical procedures and/or tests that need pre-authorization are identified by an asterisk (\*) in the list of covered expenses. For example, if you incur expenses for magnetic resonance imaging (MRI or MRCP) and you do not contact the Assistance Centre, you will be responsible for 25% of the eligible expenses incurred.

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

- ✗ If you are not covered under a *government health insurance plan*, we limit our payments to \$25,000. You are responsible for any remaining expenses.

### EXPENSES NOT RELATED TO URGENT AND NECESSARY MEDICAL CARE

- ✗ services that aren't considered medically necessary by Manulife or that could wait until you return
- ✗ expenses not directly related to a *medical emergency*
- ✗ *treatment* for a relapse or follow-up related to a *medical condition* that was already *treated* as an emergency during the trip

### EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✗ a *medical emergency* related to abusive consumption of drugs, alcohol, medications, or other substances,
- ✗ a *medical emergency* related to driving a *vehicle* while under the influence of drugs or alcohol

- ✘ self-inflicted injuries (unless medical evidence establishes that they are related to a mental health illness)
- ✘ committing or attempting to commit a crime
- ✘ committing fraud, or deliberately hiding or distorting information

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

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

#### 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:

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

We do not cover expenses related to pregnancy that 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 PREGNANCY TERMINATION

We do not cover expenses related to voluntary termination of pregnancy.

However, we do cover the cost of voluntary termination of pregnancy if it is considered medically necessary by Manulife and is not part of the excluded pregnancy-related expenses.

#### 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 the *treatment* includes only mild tranquillizers or mild anti-anxiety (anxiolytic) medication, or no prescription medication at all.

#### EXPENSES THAT RESULT 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](#).

#### EXPENSES RELATED TO SITUATIONS WHERE THERE IS A RISK OF HARM OR DEATH DURING YOUR TRIP

- ✘ 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.
- ✘ If *sickness* or death results from exposure to toxic substances. For example, nuclear, radioactive, chemical, biological, and/or explosive substances.
- ✘ If you participate in armed forces training exercises.

## STANDBYMD™ MEDICAL CONCIERGE SERVICES

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

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

### 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 86 countries and over 4,000 cities.

### IN THE UNITED STATES

- ✓ If you lose or forget your prescription drugs, eyeglasses, or contact lenses, StandbyMD can organize 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.

## TRIP CANCELLATION

Your Trip Cancellation insurance provides coverage if you cancel your trip because of one of the covered events.

### Maximum coverage: amount chosen for this coverage

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

### CANCELLATION BECAUSE OF A COVERED EVENT

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

### Requirements to qualify for this coverage

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

### Covered events

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

- ✓ 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, 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, a legal summons, or your studies prevent your from leaving. For example, if the school board cancels a school trip or if you must retake an exam.
- ✓ 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.

**Warning:** If you want to cancel your trip because you are no longer eligible for Emergency Medical coverage due to a change in your health, you must inform us immediately. We will review the information you and your physician provide us.

We may choose to:

- maintain the Emergency Medical coverage despite your health; or
- accept your cancellation request.

See the [sample policy](#) for more details.

### 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](#).

#### IF YOU DECIDE TO CANCEL

Non-refundable portion of your trip	100%
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Change fees charged for rebooking your travel arrangements	100%
Service fees, cancellation fees, and other handling fees	100%

**IF YOUR TRAVEL COMPANION DECIDES TO CANCEL**

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

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

## TRIP INTERRUPTION (PERMANENT OR TEMPORARY)

If you 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.
- ✓ The insurance amount that you selected covers the total value of the non-refundable portion of your 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, 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, a legal summons, or 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 1/3 of your trip or more because of a delay by your *common carrier* relating to poor weather conditions or a natural disaster.

### 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](#).

#### EXPENSES THAT ARISE FROM TRIP INTERRUPTION

Any unused portion of your trip that is non-refundable and non-transferable to another travel date	100%
<b>Warning:</b> 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 (meals, taxis, phone calls)	\$150 per day, to a maximum of \$300
Additional cost of your airfare to travel to your next destination or to return to your <i>departure point</i>	100%
Additional cost of one-way airfare in the event of an emergency in your <i>immediate family</i> ( <i>hospitalization</i> , death) to return to your <i>departure point</i>	100%
Difference in price for your accommodations if your <i>travel companion</i> cancels their trip and you leave on your own	100%



Cancellation fees for your <i>vehicle rental</i> and accommodations	100%
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**FUNERAL ARRANGEMENT EXPENSES IN THE CASE OF DEATH WHILE TRAVELLING**

Repatriation of your body or ashes	100%
Burial or cremation	\$3,000

**Exclusions for Trip Interruption (Permanent or Temporary)**

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

**LOST VACATION COVERAGE**

If you must return home before the scheduled *return date* in your *Confirmation*, 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 in the covered events
- ✓ Because of this event, you miss 75% or more of your trip.

**Covered events**

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

**Benefit**

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

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

# UNFORESEEN TRIP-RELATED EXPENSES (DISRUPTIONS)

## MISSED CONNECTION, MAJOR DELAY

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

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

### Requirements to qualify for this coverage

- ✓ One of the covered events applies to you
- ✓ Despite the missed connection or delay, you reasonably attempted to continue your trip or make up for the delay

### IF YOU MADE YOUR OWN TRAVEL ARRANGEMENTS ONLINE

When you made your bookings, you gave yourself enough connection time based on the following guidelines:

- 2 hours for domestic connections
- 4 hours for international connections
- 8 hours for a change of transportation

### 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*.
- ✓ Missed connection caused by loss or theft of your passport, travel visa, or personal money
- ✓ Missed connection because your cruise ship is delayed or re-routed due to a passenger's *medical emergency*
- ✓ If poor weather conditions, or another event beyond your control bring your means of transportation to a standstill
- ✓ Loss of 1/3 of your trip or more because of a delay by your *common carrier* relating to poor weather conditions or a natural disaster

### 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](#).

Any unused, non-refundable portion of your trip	100%
<b>Warning:</b> 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> .	
Additional cost of your same-class airfare to travel to the next destination on your trip or to return to your <i>departure point</i>	100% or \$1000, depending on the situation
Additional cost of accommodation and other expenses (meals, taxis, phone calls)	\$150 per day, to a maximum of \$300

### Exclusions for Missed connection, Major delay

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

## DELAYED RETURN

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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 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* at your location.
- ✓ A strike or a natural disaster causes a shutdown in the activities of your *common carrier*.

### 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.

Additional cost of your economy class airfare to return to your <i>departure point</i>	100%
Any unused portion of your trip that is non-refundable and non-transferable to another travel date	100%
<b>Warning:</b> 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 (meals, taxis, phone calls)	\$150 per day, to a maximum of \$300
Cancellation fees for your <i>vehicle rental</i>	100%

### Exclusions for Delayed Return

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

## TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

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

### Requirements to qualify for this coverage

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

## Covered expenses

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

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

Non-refundable portion of your trip	100%
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### IN THE EVENT OF THE SUPPLIER'S BANKRUPTCY AFTER YOUR DEPARTURE

Any unused, non-refundable portion of your trip	100%
Additional costs, such as your airfare to travel to your next destination or to return to your <i>departure point</i>	100%
Accommodations and other expenses (meals, taxis, phone calls)	\$350 per day, to a maximum of \$700

## Covered maximum: \$5,000 per trip

We pay a maximum of \$5,000 per trip, for all your combined claims.

## Aggregate compensation limit

Coverage is limited to \$1,000,000 in the event of a default by one supplier or to \$5,000,000 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 combined 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)

Below is an overview of the main exclusions that apply. For a full list, see the [sample policy](#) for this coverage and the section on general exclusions.

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 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

## CANCELLATION OF YOUR CRUISE OR TOUR

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

### Covered events

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

### Requirements to qualify for this coverage

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

## Covered expenses

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

### CANCELLATION BEFORE YOU LEAVE

Non-refundable airfare expenses	\$1,000
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### CANCELLATION AFTER YOU LEAVE

Additional cost of your economy airfare to return to your <i>departure point</i> or change fee charged by the airline	\$1,000
Additional cost of accommodation and other expenses (meals, taxis, phone calls)	\$350 per day, to a maximum of \$700

## Exclusions for Cancellation of your cruise or tour

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

## OTHER COVERED EXPENSES

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We pay certain expenses in very specific situations.

### Covered expenses

Below is an overview of other covered expenses and applicable limits. We pay these expenses at reasonable and customary amounts. See the [sample policy](#) for the full list and applicable conditions.

### OTHER COVERED EXPENSES AT YOUR DESTINATION

A room rendered uninhabitable because of a natural disaster at the destination, or because of overbooking	\$250
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### OTHER COVERED EXPENSES RELATED TO YOUR FLIGHT

Flight cancellation by the airline	\$1000
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## Exclusions for Other covered expenses

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

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

Below is an overview of the main exclusions. For a full list of exclusions, see the [sample policy](#) for this coverage and the section on general exclusions.

### EXPENSES RELATING TO YOUR HEALTH BEFORE YOUR TRIP

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

- ✗ the purpose of your trip is to receive medical *treatment* for that *medical condition*
- ✗ you were advised by your *physician* not to travel
- ✗ you had symptoms that merited consulting a *physician*
- ✗ you received a *terminal* diagnosis

### IF YOU KNEW THAT AN EVENT MIGHT PREVENT YOU FROM TRAVELLING WHEN YOU PURCHASED YOUR INSURANCE

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

### EXPENSES RELATED TO YOUR PERSONAL PREFERENCES

- ✗ For example, if you do not get the accommodations you want, or if you can't travel by your preferred method

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

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

### EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✗ situations related to abusive consumption of drugs, alcohol, medications, or other substances,
- ✗ situations related to driving a *vehicle* while under the influence of drugs or alcohol
- ✗ self-inflicted injuries, unless medical evidence establishes that they are related to a mental health illness
- ✗ committing or attempting to commit a crime
- ✗ committing fraud, or deliberately hiding or distorting information

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

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

## 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 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 VOLUNTARY TERMINATION OF PREGNANCY

- \* We do not cover expenses related to voluntary termination of pregnancy.

However, we will cover the cost voluntary termination of pregnancy if it is considered medically necessary by Manulife and is not part of the excluded pregnancy-related expenses.

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

## EXPENSES RELATED TO SITUATIONS WHERE THERE IS A RISK OF HARM OR DEATH DURING YOUR TRIP

- \* 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.
- \* If *sickness* or death results from exposure to toxic substances. For example, nuclear, radioactive, chemical, biological, and/or explosive substances.
- \* If you participate in armed forces training exercises

## FLIGHT & TRAVEL ACCIDENT

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

### Requirements to qualify for this coverage

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

### Covered events

Within 12 months following a flight accident or travel accident:

- ✓ You die
- ✓ You lose your sight
- ✓ One of your limbs is severed above the wrist or ankle joint

### FLIGHT ACCIDENT COVERAGE CAN APPLY 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

### Benefit payment

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	\$12,500	\$5,000
Loss of two limbs above the wrist or ankle joint, or total loss of sight in both eyes, or death	\$25,000	\$10,000

### Aggregate compensation limit

Even if you have more than one travel insurance policy with Manulife, your coverage is limited to \$1,000,000 for a travel accident and \$25,000,000 for a flight accident. These limits apply to all claims we receive in any calendar year under all travel insurance policies you have with us. If we receive claims greater than this combined limit, we reduce the claims so that each can be paid. For more information, see the [sample policy](#).

### Exclusions for Flight & Travel Accident

Below is an overview of the main exclusions. For a full list, see the [sample policy](#) for this coverage and the section on general 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

- ✘ Accidents related to abusive consumption of drugs, alcohol, medications, or other substances
- ✘ Accidents related to driving a vehicle while under the influence of drugs or alcohol
- ✘ Self-inflicted injuries, unless medical evidence establishes that they are related to a mental health illness
- ✘ Committing or attempting to commit a crime
- ✘ Committing fraud or deliberately hiding or distorting information

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

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

See the [sample policy](#) for more details on the hazardous sports that are excluded.

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

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

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

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

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

## EXPENSES RELATED TO SITUATIONS WHERE THERE IS A RISK OF HARM OR DEATH DURING YOUR TRIP

- ✘ 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.
- ✘ If *sickness* or death results from exposure to toxic substances. For example, nuclear, radioactive, chemical, biological, and/or explosive substances.
- ✘ If you participate in armed forces training exercises.

## WE COVER ONLY THE EXPENSES DETAILED IN YOUR COVERAGE

- ✘ We do not cover any expenses that are not directly related to a covered event.
- ✘ We do not cover expenses are not on the list of covered expenses. See the [sample policy](#) for the full list.

# 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

- ✓ Your trip begins and ends in Canada.
- ✓ The stolen, lost, damaged, or delayed baggage is yours.
- ✓ You use the baggage and/or property during your trip.
- ✓ You did not leave the property unattended in a public place or in an unlocked *vehicle* or building.
- ✓ 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 or loss to the authorities, we might not be able to issue a payment to you.

### MAXIMUM COVERAGE: \$500

We pay you up to a maximum amount of \$500.

### 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 travel documents (passport or travel visa)	100%
Replacing your driver's license or birth certificate	\$50
Travel and accommodation expenses incurred while waiting to receive the replacement documents	\$200

#### COST OF REPLACING YOUR PERSONAL EFFECTS

Replacing each item	Purchase price to a maximum of \$300 per item
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#### EXPENSES INCURRED IF YOUR BAGGAGE IS DELAYED AT LEAST 10 HOURS

Purchasing toiletries and necessary clothing	\$100
Renting rent sports equipment if your own personal equipment is delayed	\$150
Renting a similar wheelchair	\$100

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. For a full list, see the [sample policy](#) for this coverage and the section on general exclusions.

### EVENTS AND ITEMS NOT COVERED

- ✘ loss or damage from wear and tear, defect, or any reason other than loss or theft
- ✘ loss of or damage to items that are not covered. For example, fragile (excluding cameras and binoculars) or valuable items and 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 or if you place your jewellery or cameras in your checked baggage.
- ✘ committing or attempting to commit a crime or any illegal act with the intent to cause damage
- ✘ committing fraud or deliberately hiding or distorting information

## 6. COST OF INSURANCE



If you meet the eligibility requirements, you can purchase the insurance for a fixed, single payment. This insurance premium pays for coverage for one trip. The insurance 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
- length of the trip
- amount of coverage you choose

### What is included in the insurance 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 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](http://active-care.ca)

In North America: 1-855-297-4371

Outside of North America, call collect: 1-519-251-1581

## 90 DAYS TO MAKE YOUR CLAIM

You must send us your claim within 90 calendar days of a covered 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, a medical certificate, a written statement by a *common carrier*, 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](http://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/](http://autorite.qc.ca/en/general-public/assistance-complaints-and-compensation/)

### **4. You can appeal our decision in court**

If you decide to appeal our decision in court, you need to appeal within the 3-year time frame prescribed by the Civil Code (prescription period). We recommend that you seek legal advice for information on your rights and the appeal process.

## 8. YOUR RIGHT TO TERMINATE INSURANCE

### **Within 10 days after purchasing your insurance: full refund**

We refund you the insurance premium in full if you meet **all** the following conditions:

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

You can use the [Notice of cancellation of an insurance contract](#) at the end of this guide (Appendix I) to write to us. You may also send us your written request for cancellation by email or fax. 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 are not entitled to a refund in other cases.

## 9. DEFINITIONS

### Act of war

Hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

### Act(s) of terrorism

Any activity that involves violence or the threat of violence, the commission or threat of a dangerous or menacing act, or the use of force, directed against the public, governments, organizations, buildings, infrastructure, or electronic systems.

The intention of such activity is to:

- instill fear in the public;
- disrupt the economy;
- intimidate, coerce or overthrow a sitting government or occupying power; and/or
- promote political, social, religious or economic objectives.

### Application for insurance

Printed form, computer printout, invoice or document provided by your travel agent for submitting the Application for insurance or multi-step online form that the applicant must complete when purchasing insurance online through the Transat Distribution Canada website.

The *Application for insurance* confirms the insurance coverage you have purchased, indicates the *departure date*, the *departure point* and the return date of the insured trip.

### Change in medication

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

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

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

### Children, grandchildren

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

- under the age of 21, or
- under the age of 26 and a full-time student, or
- if your *child* or *grandchild* has a physical or mental impairment, regardless of their age.

**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

Your *Confirmation* refers to several documents:

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



## Departure date

The date you leave your *province of residence*.

## 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.

## Grandchildren

Refer to the definition of *children*.

## Hospitalization (Hospital)

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

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

## Immediate family

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

## Injury

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

An irregularity in your health that required or requires medical advice, consultation, investigation, *treatment*, care or services, or diagnosis by a *physician*.

## Medical emergency

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

**Warning:** An emergency no longer exists when it is medically determined that the person can return to his or her province or territory of residence (or country of permanent residence, in the case of visitors to Canada) or to continue with the insured trip.

## 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*.

## Province of residence

Your Canadian province or territory of residence. If you requested your coverage to start when you leave Canada, province of residence is understood to mean in Canada.

## Rental vehicle

Passenger automobile, station wagon or minivan, which is designed and manufactured to transport a maximum of 7 passengers and which is used exclusively for transporting passengers during your insured trip and that you rent, under a written contract, from a commercial rental agency licensed under the law of its jurisdiction. Sports utility vehicles (SUVs) are included provided they are not used as off-road vehicles and are driven on maintained roads.

**Warning:** Excluded are any vehicle which is a truck, panel van, bus, motorcycle, moped, scooter, recreational vehicle, all-terrain vehicle, non-motorized camper, trailer, luxury car (such as Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce, and other similar cars), antique cars (for example, more than 20 years old), or any vehicle designed primarily for off-road use.

## Sickness

Acute illness, acute pain and suffering or disease that requires emergency medical *treatment* or *hospitalization* due to the sudden and unforeseen onset of symptoms during the period of coverage.

## Spouse

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

## Stable

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

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

## Terminal

A medical condition for which, prior to the start date of your coverage, a physician gave prognosis of eventual death, or for which the insured received palliative care.

## Travel companion

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

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

## Travel services

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

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

## Travel supplier

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

- contracted to provide *travel services* to you, AND
- licensed, registered or otherwise legally authorized in the region in which it operates to run a *travel services* business and to provide *travel services* as indicated in your *Confirmation*.

**Treatment, Treat, Treated**

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

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

**Vehicle**

Private or rented automobile (including a motorcycle) not licensed to carry paying passengers. This can include a self-propelled mobile home, a recreational or sport utility vehicle (SUV), a pick-up truck, or a passenger van used for your personal transportation.

**Vehicle rental**

See the definition of Rental vehicle.

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

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# APPENDIX 1: NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT

## THE INSURERS ACT 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 within that time by registered mail, email, or fax. You may use this sample to contact us in writing.
- Despite the cancellation of the insurance contract, the first contract entered will remain in force. Warning: it is possible that you may lose advantageous conditions because of this insurance contract; contact your distributor or consult your contract.
- After the expiry of the 10-day delay, you may cancel the insurance at any time; however, penalties may apply.

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

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## NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT <sup>1</sup>

You should send this notice by registered mail.

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

Name and address of Insurer or Insurers

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

Pursuant to section 64 of the Insurers Act, I hereby cancel:

**INSURANCE CONTRACT No.** \_\_\_\_\_ Contract number, if indicated

**ENTERED ON** \_\_\_\_\_ Date of signature of contract

**AT** \_\_\_\_\_ Place of signature of contract

**NAME OF CLIENT** \_\_\_\_\_

**SIGNATURE** \_\_\_\_\_

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<sup>1</sup> NOTICE GIVEN BY A FIRM Section 64 of the Insurers Act (2018, chapter 23, section 3)

Sections 439 to 443 of the Act respecting the distribution of financial products and services (chapter D-9.2) 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.