



Travel Insurance

Product Summary for Transat Concierge Club Policy

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

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-800-263-2356

Email: transatravelinsurance@manulife.ca

Website: manulife.ca

First North America Insurance Company

Registered with Autorité des marchés financiers under client number 200998244

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-800-263-2356

Email: transatravelinsurance@manulife.ca

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 9. 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 no later than 72 hours of making an initial payment on your travel arrangements, for the entire duration of your trip.

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

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 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 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
- your *children or grandchildren*

REQUIREMENTS

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

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

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 you 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.

You are insured under Manulife Flight Assistance from the moment you register your flights 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, Trip Cancellation, and Manulife Flight Assistance 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?

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.

MANULIFE FLIGHT ASSISTANCE COVERAGE - REGISTER THE UPDATED FLIGHT INFORMATION

This policy includes Manulife Flight Assistance coverage. If the flights you registered change, make sure you update your flight information online at flightassistancemanulife.com.

Important: To be covered for Manulife Flight Assistance, you must register the policy number you receive when you purchase the insurance, along with your flight information at least 1 hour before the scheduled departure.

MAXIMUM TRIP DURATION: 30 DAYS (INCLUDING ANY EXTENSION)

4. YOUR INSURANCE APPLIES WORLDWIDE

Your insurance applies worldwide. Services for Manulife Flight Assistance are available 24 hours a day, 7 days a week.



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



ALWAYS CALL THE ASSISTANCE CENTRE BEFORE YOU RECEIVE TREATMENT

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



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

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

Covered maximum: \$10 million

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

Covered expenses

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

If an expense is followed by an asterisk (*), you 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%
Expenses incurred to rent or purchase medical devices *	100%
Repatriation expenses *	100%
Expenses to receive professional services	\$500 per profession
Expenses for emergency dental <i>treatment</i>	
• due to an accidental blow	100%
• for relief of dental pain	\$300
Extra <i>hospital</i> expenses if you are hospitalized for 48 hours or more (phone calls, television rental, etc.)	\$50 per day, to a maximum of \$500
Extra expenses for meals, accommodation, phone calls, and taxis	\$500 per day, to a maximum of \$5,000
Trauma counselling at destination	100%, to a maximum of 6 sessions

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>	\$50 per day, to a maximum of \$500
Travel expenses to bring someone to your bedside in event of <i>hospitalization</i> *	Round-trip economy class airfare
Extra expenses to have someone stay at your bedside in event of <i>hospitalization</i> (meals and accommodation) *	\$1,000

COST OF REPLACING PRESCRIPTION DRUGS, HEARING AIDS, AND EYEGLASSES

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
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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%
Expenses to return insured <i>children</i> and <i>grandchildren</i> under your care	Economy class airfare + \$500
Expenses to return your baggage	\$300
Expenses to return your <i>vehicle</i> to your <i>departure point</i> or to the rental agency	100%
Expenses incurred to repatriate your pets	\$850

FUNERAL ARRANGEMENT EXPENSES IN THE CASE OF DEATH WHILE TRAVELLING

Travel expenses for someone to identify your body	Economy class airfare + \$500
Repatriation of your body or ashes	100%
Preparation of your body where you die	100%
Burial or cremation where you die	\$10,000

EXPENSES INCURRED TO CONTACT THE ASSISTANCE CENTRE

Cost of phone calls related to your <i>medical emergency</i>	100%
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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 are 75 years old or older and you had a *medical condition* that existed before your trip, if the *medical condition* was not *stable* in the 12 months before the 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.
- ✘ An assessment or *treatment* for your *medical condition* was planned for after your return date.

You are not covered for emergency *treatment* for any medical condition whatsoever during your trip when:

- ✘ 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 been prescribed home oxygen.

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 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 RELATED TO CERTAIN BEHAVIOURS

- * abusing medication, drugs, or alcohol
- * self-inflicted, unless a *physician* certifies that the injuries are related to a mental disorder

EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT

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

EXPENSES RELATED TO YOUR PREGNANCY

Travel in the final months of 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 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 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 86 countries and over 4,000 cities.

IN THE UNITED STATES

- ✓ If you lose or forget your prescription drugs, eyeglasses, or contact lenses, StandbyMD organizes their delivery.
- ✓ If you need an assessment or *treatment*, StandbyMD 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 must cancel your trip because of an unforeseen event
- if you cancel your trip for any other reason

CANCELLATION DUE TO AN UNFORESEEN EVENT

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

Requirements to qualify for this coverage

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

Covered maximum: amount selected for this coverage

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

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

Covered expenses

Below is an overview of covered expenses and applicable limits.

IF YOU DECIDE TO CANCEL

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

IF YOUR TRAVEL COMPANION DECIDES TO CANCEL

Difference in price for your accommodations if your <i>travel companion</i> cancels their trip and you leave on your own	100%
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Exclusions for Cancellation due to an unforeseen event

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

CANCELLATION FOR ANY OTHER REASON

If you cancel your trip for any reason other than a [Cancellation due to an unforeseen event](#), we pay up to 80% of your non-refundable travel arrangements.

Requirements to qualify for this coverage

- ✓ You purchased your insurance within 72 hours of booking your trip.
- ✓ You cancel your trip no later than 24 hours before the departure date shown in your *Confirmation*.

Covered maximum: \$2,500

We pay up to \$2,500 for all covered expenses combined. This means you will never receive a payment greater than this amount.

Covered expenses

Below is an overview of covered expenses and applicable limits.

Any non-refundable portion of your trip:	
• if you cancel your trip 7 or more days before the scheduled departure date shown in your <i>Confirmation</i>	80% of the covered amount
• if you cancel your trip within 6 days to 24 hours before the scheduled departure date shown in your <i>Confirmation</i>	80% of the covered amount to a maximum of \$2,500

TRIP INTERRUPTION (PERMANENT OR TEMPORARY)

Your Trip Interruption insurance covers you in two ways:

- if your trip is interrupted because of an unforeseen event
- if you interrupt your trip for any other reason

INTERRUPTION FOR AN UNFORESEEN EVENT

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

Requirements to qualify for this coverage

- ✓ You purchased your insurance within 72 hours of booking your trip.
- ✓ You are forced to interrupt your trip, or your *travel companion* is forced to interrupt their trip.

Covered expenses

Below is an overview of covered expenses and applicable limits.

EXPENSES THAT ARISE FROM TRIP INTERRUPTION

Any unused portion of your trip that is non-refundable and non-transferable to another travel date

Warning: We don't pay for the return ticket you purchased, but we cover the additional cost of your airfare to return to your *departure point*.

Additional cost of your same-class airfare to return to your <i>departure point</i>	100%
Accommodations and other expenses such as meals, taxis, phone calls, and Internet	\$500 per day, to a maximum of \$5,000
Additional expenses directly related to the trip interruption, such as published cancellation fees or missed excursion charges	\$1,000

FUNERAL ARRANGEMENT EXPENSES IN THE CASE OF DEATH WHILE TRAVELLING

Repatriation of your body or ashes	100%
Burial or cremation	\$10,000

Exclusions for Trip Interruption (Permanent or Temporary)

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

INTERRUPTION FOR ANY OTHER REASON

If you interrupt your trip for any reason other than an [Interruption for an unforeseen event](#), we pay up to 80% of your non-refundable travel arrangements.

Requirements to qualify for this coverage

- ✓ You purchased your insurance within 72 hours of booking your trip.
- ✓ You interrupt your trip 48 hours or more after your arrival at your *trip* destination.

Covered maximum: \$2,500

We pay up to \$2,500 for all covered expenses combined. This means you can never receive a payment greater than this amount for this coverage.

Covered expenses

Below is an overview of covered expenses and applicable limits.

Any non-refundable portion of your trip:	
<ul style="list-style-type: none"> • if you cancel your trip 48 hours or more after your arrival at your <i>trip</i> destination 	80%
Warning: We will not cover the cost of your prepaid return fare to your <i>province of residence</i> .	
Additional cost of your same-class airfare to return to your <i>departure point</i>	100%

LOST VACATION

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

Requirements to qualify for this coverage

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

Benefit payable

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

\$750

Exclusions for Lost Vacation

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

UNFORESEEN TRIP-RELATED EXPENSES

Covered maximum: amount selected for this coverage

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

MISCONNECTION, MAJOR DELAY

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

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

- ✓ 4 hours or more when leaving or returning home
- ✓ if the delay causes you to miss less than 25% of your trip

Requirements to qualify for this coverage

- ✓ You purchased your insurance within 72 hours of making an initial payment for your travel arrangements.
- ✓ If your travel arrangements included enough connection time based on your *travel supplier's* guidelines.

Covered expenses

Below is an overview of covered expenses and applicable limits.

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

Exclusions for Misconnection, Major Delay

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

TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

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

Requirements to qualify for this coverage

You must satisfy all the following requirements:

- ✓ You purchased your insurance within 72 hours of booking your trip.
- ✓ The *travel supplier* you purchased your trip from is bankrupt or insolvent.
- ✓ Because of bankruptcy or insolvency, the supplier does not provide you with the *travel services* you booked.
- ✓ You can't get a refund for the expenses you incurred to book those services. If a compensation fund exists, apply to that fund first.

Covered expenses

Below is an overview of covered expenses and applicable limits.

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

Any portion of your trip that is non-refundable and non-transferable to another travel date	100% up to the covered maximum
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IN THE EVENT OF THE SUPPLIER'S BANKRUPTCY AFTER YOUR DEPARTURE

Any unused, non-refundable portion of your trip

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 \$600
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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 supplier. Coverage is limited to \$3,000,000 in the event of default by two or more suppliers. These limits apply to all the claims we receive in any calendar year. If we receive claims greater than this aggregate limit, we reduce the claims so that each can be paid. For more information, see the [sample policy](#).

Exclusions for Travel Supplier Bankruptcy (Supplier Default)

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

- * if you can get a refund from another source, such as a federal or provincial compensation fund

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

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

EXPENSES RELATING TO YOUR HEALTH BEFORE YOUR TRIP

We do not cover expenses relating to a *medical condition* 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 been prescribed home oxygen

EXPENSES RELATED TO FORESEEN EVENTS

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

TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

- ✗ We cover expenses incurred because of a supplier's bankruptcy in limited circumstances. For more information, see the [sample policy](#).

IF THE GOVERNMENT OF CANADA HAS ISSUED A FORMAL WARNING

- ✗ If the Government of Canada 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.

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

Exclusions for Flight & Travel Accident

Below is an overview of the main exclusions.

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

EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT

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

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

- ✗ If 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.

MANULIFE FLIGHT ASSISTANCE

We will offer certain benefits if your registered flight is cancelled or delayed by the travel agency you are booked to fly with, the airline, or flight provider.

All benefits for this coverage are arranged and paid for directly by us. You are not responsible for submitting a claim for reimbursement.

Requirements to qualify for this coverage

- ✓ You have a mobile device with web browsing, and email or text (SMS) functionality that you can register with us for the duration of your journey.
- ✓ You have an account with a bank or financial institution that legally operates in Canada.
- ✓ You register at flightassistancemanulife.com.
- ✓ Your flight is:
 - departing from Canada;

- arriving in Canada; or
- within Canada.

Covered events

- ✓ Your flight is permanently cancelled by the airline or flight provider.
- ✓ Your flight is delayed by more than 3 hours by the airline or flight provider.
- ✓ Your flight is delayed by more than 6 hours by the airline or flight provider.

Maximum coverage

For this coverage, we arrange and pay for expenses directly and will only offer options, benefits, and payments you are eligible to receive; you are not responsible to pay and seek reimbursement for the covered expenses and benefits.

Covered expenses and benefits

Below is an overview of covered expenses, benefits, and applicable limits. For more information, see the [sample policy](#).

ACCOMMODATIONS

If the delay is more than 6 hours, we arrange and pay for:

Additional and unplanned overnight hotel accommodations; and	\$250
A single payment	\$40

ACCESS TO AN AIRPORT LOUNGE

If the delay is more than 3 hours later than your cancelled or delayed flight, we will arrange and pay for:

Access to an airport lounge if available	100%
If an airport lounge is not available, we make one of the following payments:	
• If the alternate flight is more than 3 hours later than your cancelled or delayed flight	\$40
• If the alternate flight is more than 6 hours later than your cancelled or delayed flight	\$80

Exclusions for Manulife Flight Assistance

Below is an overview of the main exclusions. For more information, see the [sample policy](#).

EXPENSES YOU PAY FOR DIRECTLY

- ✗ We do not cover or reimburse you for any expense that you incur directly such as roaming or data charges of your mobile device

MISSING YOUR FLIGHT

We do not provide benefits or reimburse any expenses if your flight departs as scheduled but you are unable to board. For example:

- ✗ if you are late arriving to your gate
- ✗ you are removed from the boarding list by the airline or flight provider

FRAUD OR CONCEALING INFORMATION

- ✘ If you make a false statement or fail to declare certain information before or during the coverage period, we will treat the policy as if it was never purchased.

ACTS OF WAR OR NUCLEAR RISK

We do not cover provide coverage when your flight is cancelled because of:

- ✘ hostile or warlike action, civil unrest, insurrection, or rebellion initiated by any party
- ✘ risks associated with biological, chemical, nuclear, or radioactive means

STOLEN, LOST, DAMAGED, OR DELAYED BAGGAGE AND PROPERTY

BAGGAGE INSURANCE

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

Requirements to qualify for this coverage

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

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

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



Warning: If you don't report the baggage theft, loss, or damage to the authorities, we might not be able to issue a payment to you.

COVERED MAXIMUM: \$2,000

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

Covered expenses

Below is an overview of covered expenses and applicable limits.

COST OF REPLACING YOUR ID OR TRAVEL DOCUMENTS

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

COST OF REPLACING YOUR PERSONAL EFFECTS

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

EXPENSES INCURRED IF YOUR BAGGAGE IS DELAYED AT LEAST 10 HOURS

Purchasing toiletries and necessary clothing	\$750
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 <i>departure point</i> .	

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, as well as dentures, artificial limbs, hearing aids, eyeglasses, or contact lenses. For a full list of items that are not covered, see the [sample policy](#).

EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✗ loss or damage caused by your own 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

PERSONAL MONEY COVERAGE

We pay certain expenses in the following situations:

- theft or loss of your personal money
- money you must refund due to theft or fraudulent use of your passport, travel tickets, entertainment tickets, travellers' cheques, letters of credit, and prepaid accommodation voucher(s)

Requirements to qualify for this coverage

You must meet all the following requirements:

- ✓ Keep your personal money and documents in a safe place.
- ✓ Declare the theft or loss to the police within 24 hours and obtain a police report.
- ✓ Follow the steps recommended by the person or organization that issued the documents for reporting the theft or loss within the set deadlines.

Maximum coverage: \$200

We pay up to a combined amount of \$200.

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](#).

Personal money	100%
Expenses you are legally required to pay to compensate for the theft or fraudulent use of your documents	100%
Cancellation fees you must pay because of the theft or fraudulent use of your documents	100%

Exclusions for Personal Money coverage

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

EVENTS NOT RESULTING FROM THEFT OR FRAUDULENT USE

We do not pay your expenses related to the following events:

- ✘ if a customs officer confiscates, holds, or retains a document
- ✘ if you lose money because of an error, omission, depreciation, or fluctuation in the exchange rate
- ✘ if you are not carrying the money on your person at the time of the loss

EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✘ committing or attempting to commit a criminal act or any illegal act with the intent to cause damage
- ✘ committing fraud or if you deliberately hiding or distorting information

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](#).

6. COST OF INSURANCE



If you meet the eligibility requirements, you can purchase this insurance for a fixed, single payment. This insurance premium provides 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
- 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 2.75 times the rate for the *oldest* parent or grandparent, depending on the plan you have selected.

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.

7. HOW TO MAKE A CLAIM

Your claim is processed differently depending on the coverage it relates to.

Manulife Flight Assistance



We send a text message (SMS) to your mobile device with instructions and available options if a flight included in your trip is cancelled or delayed.

If you are entitled to a payment, we send you a transfer of funds immediately based on the option you select when registering at flightassistancemanulife.com.

A text message (SMS) and an email is sent to you when the transfer is made.

Warning: We are not responsible if you cannot receive notifications or a transfer of funds to your mobile device

Claims are administered by our partner, Blink Innovations (UK) and their service providers located in the United Kingdom and United States of America.

All other claims



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



You can also write us at:

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: 1-855-297-4371

Outside 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 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* or before any penalties are payable on your travel arrangements.
- ✓ You cancel your insurance before the planned departure date shown in your *Confirmation*.
- ✓ You do not have any claims in progress.

YOU MUST CANCEL YOUR INSURANCE IN WRITING

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 will not be entitled to a refund in other cases.

9. DEFINITIONS

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 general public, governments, organizations, buildings, infrastructure, 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

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 grandson or granddaughter travelling with you or joining you during your trip and who is:

- under the age of 21, or
- under the age of 26 and a full-time student, or
- mentally or physically disabled, regardless of age.

WARNING: For Emergency Medical Insurance, a *child* must also be at least 31 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,
- any other documents confirming your insurance coverage once you have paid the required premium,
- where applicable, the medical questionnaire, and
- your travel arrangements, including tickets and receipts issued by a *travel supplier* or for accommodation.

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.

Hospitalization (Hospital)

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

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

Medical condition

- Sudden bodily harm that is caused by external and purely accidental means, and independent of sickness or disease.
- Sickness, disease, disorder or symptom, or
- Complication of pregnancy within the first 31 weeks of pregnancy.

Medical emergency

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

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

Physician

A medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority.

WARNING: A *physician* must be a person other than you, a *travel companion*, or a member of your immediate family (*Spouse*, fiancée, parent, legal guardian, step-parent, grandparent, step-grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, aunt, uncle, niece or nephew)

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.

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 met:

- there has not been any new symptom(s);
- existing symptom(s) have not become more frequent or severe;
- a *physician* has not determined that the *medical condition* has 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.

Travel companion

Someone who shares trip arrangements and accommodations with you

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

Travel supplier

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

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

Travel services

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

WARNING: Travel services do not include taxes or insurance.

Treatment

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

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

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.

Insurance products are issued by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife. Blink Innovations, a subsidiary of CPP Innovation Ltd. (CPPGroup plc), in association with Manulife, provides Manulife Flight Assistance.

PayPal is a trademark of PayPal, Inc. Interac is a registered trademark of Interac Inc.

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.

Transat Tours Canada and Transat are trademarks of Transat A.T. 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.

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).

NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT ¹

You should send this notice by registered mail.

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

Name and address of Insurer or Insurers

DATE _____ Date notice sent

Pursuant to section 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 _____

¹ 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.