

## TRAVEL INSURANCE

# Product Summary for Transat Trip Cancellation Policy

Helps offer protection if something unexpected happens before or during your trip

## HOW TO CONTACT US

### INSURER:

#### **Manulife**

Registered with Autorité des marchés financiers under client number 2000737614

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-888-357-7215

Fax: 1-800-510-3362

Email: [transattravelinsurance@manulife.com](mailto:transattravelinsurance@manulife.com)

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

#### **First North American Insurance Company**

Registered with Autorité des marchés financiers under client number 2000998244

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-888-357-7215

Fax: 1-800-510-3362

Email: [transattravelinsurance@manulife.com](mailto:transattravelinsurance@manulife.com)

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

### AUTORITÉ DES MARCHÉS FINANCIERS

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)

Underwritten by The Manufacturers Life Insurance Company (Manulife). Portions may be underwritten by First North American Insurance Company, a wholly owned subsidiary of Manulife.

Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management," "ACM," "Global Excel Management," and/or "Global Excel" as the provider of all assistance and claims adjudication services.

Product summaries are intended for residents of Quebec only.

## GUIDELINES 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 summary (section [8. Definitions](#)). Read these definitions if you have any questions.

### This is a summary

Review the [sample policy](https://www.igoinsured.com/travelcontent/?file=TC_P86I_policyTC.pdf) ([https://www.igoinsured.com/travelcontent/?file=TC\\_P86I\\_policyTC.pdf](https://www.igoinsured.com/travelcontent/?file=TC_P86I_policyTC.pdf)) for complete details. You can get a copy from your travel agency, on the website where you buy your insurance.

**You can also find the sample policy at:** <https://www.manulife.ca/personal/insurance/association-insurance-plans/travel-insurance-policies-and-product-summaries.html>

## THINGS TO CONSIDER

### Before you buy this insurance

- Do you, and all the persons you want to insure, meet **all** the eligibility requirements? If not, you might not be covered. To make sure, read section [1. Who can buy this insurance](#).
- Do you, or any of the persons you want to insure, have a *medical condition*? If so, expenses relating to the *medical condition* may not be covered.

### Before you travel

- Do all insured persons still meet all eligibility requirements? Otherwise, exclusions may apply. Check before you leave.
- Have there been any changes in the health of any insured persons since you purchased your insurance? If so, exclusions may apply.

## DON'T FORGET

All amounts in this summary are shown in Canadian dollars

All coverages are per person unless the context states otherwise

### Provide full and accurate information

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.

### Don't leave without paying

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

**Note:** The insurance policy doesn't provide any temporary coverage.

## 1. WHO CAN BUY THIS INSURANCE

### Eligibility requirements for purchasing this insurance

You can buy this insurance if you, and anyone you want to insure, meet all the following requirements:

- You live in Canada.
- You purchased this travel insurance for the entire duration of your trip.

### If you don't meet the eligibility requirements, you can not purchase the insurance

- You will not be covered; or
- The insurance will be cancelled; or
- Your claim will not be paid.

## 2. WHO IS INSURED AND HOW WE CALCULATE YOUR INSURANCE COST



You are insured if:

- you meet all the eligibility requirements
- you paid for the insurance

**You**

Your insurance costs are based on the following criteria:



- the age of each traveller
- the amount of coverage you choose – the cost of your trip that you choose to insure
- the date you purchase the insurance coverage (if you receive a quote for insurance coverage, the cost of insurance may be different when you are ready to purchase)

The cost includes premium tax and the cost of any administration by us.

### Other fees and costs

The insurance is sold within Canada only by authorized Manulife distributors. The sale is subject to applicable federal and provincial sales taxes. We charge a single, fixed amount and there are no other fees or expenses related to the cost of the insurance. The insurance product is not renewable.

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

### Maximum trip duration

The maximum trip duration this policy will cover, including any extensions is 365 days.

## 4. YOUR INSURANCE APPLIES WORLDWIDE



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

## 5. SUMMARY OF COVERAGES

### TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DISRUPTION

The “TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DISRUPTION INSURANCE” section of the [sample policy](#) contains the full list of insurance benefits and exclusions including:

- 34 eligible reasons for cancelling or interrupting your trip
- limits to the amounts we will pay
- expenses we do not cover including pre-existing medical conditions.

## TRIP CANCELLATION

Trip Cancellation covers up to the amount of trip cancellation coverage you select and purchase for the value of your trip. To have full coverage under Trip Cancellation, you should buy coverage for the full value of your trip.

[Covered maximum: the amount of insurance coverage you purchase for your policy](#)

### CANCELLATION BECAUSE OF A COVERED EVENT

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You may cancel your trip for any one of the 34 events covered under this insurance, that occurs before your departure date. Some events may also apply to your *travel companion*.

#### Covered expenses

This is an overview of covered expenses. For full details, read “EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE” in the [sample policy](#).

- Pre-paid, non-refundable portion of your travel arrangements including cancellation fees and service fees 100%
- Rebooking and/or amendment fees 100%
- Difference in price for next occupancy charges if your *travel companion* cancels their trip and you leave on your own. 100%

### CANCELLATION FOR ANY REASON

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You may cancel your trip within 14 days of your departure date for any reason other than the 34 covered events. For full details, read “IMPORTANT CONDITION TO YOUR TRIP CANCELLATION COVERAGE CANCEL FOR ANY REASON” in the [sample policy](#).

#### To qualify for the Cancel for Any Reason benefit

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

#### Covered expenses

This is an overview of covered expenses.

- Pre-paid, non-refundable portion of your trip 50%

## TRIP INTERRUPTION

Trip Interruption applies when a covered event occurs on or after your departure date. There are 34 covered events that allow you to interrupt your travel arrangements and receive reimbursement. Some events may also apply to your *travel companion*.

#### Covered expenses

This is an overview of covered expenses and applicable limits. For full details, read “EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE” in the [sample policy](#).

- Any unused portion of your trip that is non-refundable and non-transferable to another travel date or the extra cost of economy class airfare to the next destination on your trip 100%

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

- Extra cost of accommodation and other expenses (such as meals, taxis, phone calls) \$150 per day, to a maximum of \$450
- Missed activities (such as golf or ski packages, excursions, amusement park admission) \$100 per activity to a maximum of \$500
- Expenses in the case of death while travelling Read the sample policy for services and maximums

## TRIP DISRUPTION

Trip Disruption Insurance includes delays, schedule changes, cancellations, and events that are beyond your reasonable control such as weather and natural disasters. We pay for certain expenses when your travel arrangements included enough connection time based on your travel supplier's guidelines.

### Covered expenses

This is an overview of some covered expenses. For full details, read "Trip Disruption (Delays, Schedule Change, Cancellations and Other Covered Events)" in the [sample policy](#).

- Any unused, non-refundable prepaid portion of your trip 100%
- **Warning:** We don't pay for the return ticket you purchased, but we cover the extra cost of your airfare to return to your *departure point*.
- Additional cost of economy class airfare to travel to the next destination on your trip or to return to your *departure point* Up to \$1,000
- Additional cost of accommodation and other expenses (meals, taxis, phone calls) \$150 per day to a maximum of \$450

## TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

We pay expenses for the unused portion of your trip if your tour operator, airline, ground transport provider, or other travel supplier fails to provide you with the travel services you purchased because your travel supplier defaulted (for example, declared bankruptcy). For full details, read "Supplier Default" in the EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION section of the [sample policy](#).

## COMMERCIAL EVENT CANCELLATION

We pay certain expenses if the commercial event for which you are travelling is cancelled either before or after your departure by its promoter. For example, a concert or a sporting event. For full details, read "Cancellation of a Ticketed Commercial Event" in the [sample policy](#).

## TOUR/CRUISE CANCELLATION

If your cruise or tour is cancelled either before or after you leave, or if you are unable to take part in certain excursions, we pay certain expenses up to \$1,500. For full details, read "Tour/Cruise Cancellation Benefit" in the [sample policy](#).

## LOST VACATION

If you are forced to return home before the scheduled return date, and miss at least 70% of your trip, because a member of your immediate family or your key person who is not travelling with you is hospitalized or dies, we give you a vacation voucher up to \$750 to book another trip. For full details, read "Medical Related Events" in the "EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE" section of the [sample policy](#).

### Exclusions for Trip Cancellation & Trip Interruption and Trip Disruption

We do not cover expenses related to the items outlined in this section. For a full list of exclusions, read "EXCLUSIONS: TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DISRUPTION INSURANCE" in the [sample policy](#).

- you were advised by a physician not to travel.
- you have been diagnosed with a terminal illness prior to your trip.
- you had travelled with the intention of obtaining medical *treatment*
- *minor mental or emotional disorder* (anxiety)
- events that you should have known may arise
- participating in a hazardous sport or activity

## TRAVEL DELAY - SPECIAL EVENTS

If you are travelling to attend a personal or commercial event (such as a graduation ceremony, wedding, funeral, sporting event, or conference) and a transportation problem prevents you from arriving on time, we pay up to \$400 to take an alternate route and arrive on time. For full details, including exclusions, read “TRAVEL DELAY – SPECIAL EVENTS INSURANCE” in the [sample policy](#).

## 6. HOW TO MAKE A CLAIM



You can use the Manulife TravelAid™ mobile app to make a claim. Before you travel, download the Manulife TravelAid mobile app through the Google Play™ store or the Apple App Store®.



You can submit your claim online at [manulife.acmtravel.ca](http://manulife.acmtravel.ca)

For faster and easier submissions, have all your documents available in electronic format, such as PDF or JPEG/JPG.

You can also write to us at:



Manulife Travel Insurance c/o Global Excel Management  
P.O. Box 1237, Station A, Windsor, ON N9A 6P8

### 90 days to make your claim

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

### 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.  
You can contact Customer Service, and, if you are still not satisfied, the Manulife Ombuds Office.  
For more information: [manulife.ca/personal/support/contact-us/resolve-a-complaint](http://manulife.ca/personal/support/contact-us/resolve-a-complaint)
2. You can contact the Autorité des marchés financiers  
The Autorité des marchés financiers reviews your file and can help us find a solution together, such as offering dispute resolution services.  
For more information: <https://lautorite.qc.ca/en/general-public/assistance-and-complaints>
3. You can contact the OmbudService for Life and Health Insurance.  
For more information: <https://olhi.ca/>
4. You can contest our decision in court.  
Your legal action must be taken 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.

## 7. YOUR RIGHT TO RESCIND AN INSURANCE CONTRACT

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

You are eligible for cancellation only if you have not left on your trip. If you want to cancel your insurance contract, you must complete a Notice of Rescission of an Insurance Contract. You can get a copy of this document from your distributor or online at:

[https://www.igoinsured.com/travelcontent/?file=MS-MC\\_Sched5.pdf](https://www.igoinsured.com/travelcontent/?file=MS-MC_Sched5.pdf)

Your travel booking and any other contract you enter with your travel agency remains in effect.

### No refund in other cases

## 8. DEFINITIONS

### ***departure point***

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

### ***medical condition***

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

### ***minor mental or emotional disorder***

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

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

### ***travel companion***

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

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

### ***treatment***

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

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

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