



Manulife Travel Insurance

Manulife All-inclusive Policy for Travelling Canadians

Effective October 2023

10-day free look period

You have 10 days from the date you purchase the insurance to review this policy and make sure it meets your needs. You may terminate the insurance and receive a premium refund if:

- You have not departed on your *trip*; and
- No claims are in progress.

To request a refund, contact us, the broker, or the travel agency where you purchased this insurance.

A premium refund is not available after the 10-day free look period.

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

Claim payment and administrative services are provided by the administrator, Active Claims Management Inc. 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 services.

IMPORTANT NOTICE – READ CAREFULLY BEFORE YOU TRAVEL

You have purchased a travel insurance policy - what's next? We want you to understand - and it is in your best interest to know - what your policy includes, what it excludes, and what is limited, meaning payable but with limits. Please take time to read through your policy before you travel. Italicized terms are defined in your policy.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e., accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, you must meet all the eligibility requirements.
- This insurance contains limitations and exclusions (i.e., medical conditions that are not stable, pregnancy, child born on trip, excessive use of alcohol, high risk activities).
- This insurance may not cover claims related to pre-existing medical conditions, whether disclosed or not at time of policy purchase.
- Contact the Assistance Centre before seeking treatment or your benefits may be limited.
- In the event of a claim, your prior medical history may be reviewed.
- If you have been asked to complete a medical questionnaire and any of your answers are not accurate or complete, your policy will be voidable.

It is your responsibility to understand your coverage. For coverage information or general inquiries, contact your travel agent or broker or Manulife Customer Service at 1-800-565-2338. You can also send an email to travel@manulife.ca.



TRAVEL HEALTH INSURANCE ASSOCIATION OF CANADA (THIA)

Everyone wants to have a carefree trip and should be able to travel with confidence in their travel insurance purchase. Most people travel every day without a problem, but if something does happen, the member companies of the Travel Health Insurance Association of Canada (THiA) want you to know your rights. THiA's Travel Insurance Bill of Rights and Responsibilities builds on the golden rules of travel insurance:

- Know your health • Know your trip
- Know your policy • Know your rights

For more information, visit:

thiaonline.com/Travel_Insurance_Bill_of_Rights_and_Responsibilities

TRAVEL ASSISTANCE AND CLAIM SUBMISSION FROM ANYWHERE IN THE WORLD

Manulife TravelAid™ app

Before you travel, download the Manulife TravelAid mobile app through the Google Play™ store or the Apple App Store®. TravelAid offers immediate access to healthcare provider information, directions to the nearest medical facility, international 911 lookup, pre- and post-departure travel tips, and claim submission support to out-of-province and out-of-country travellers. So, no matter where your travels take you – and no matter your travel emergency situation – TravelAid ensures you have access to all the care you need.

Features of the app include:

- Access to international emergency numbers by GPS
- Speaking to medical doctors
- Finding medical facility locations by GPS
- Current travel advisories
- Contact form with your preferred method of returned communications (text, email, phone) for 24/7 assistance
- Claims submission portal
- Relevant and timely travel tips

Online claim submission

In addition to the mobile app, you can also submit your claims online at manulife.acmtravel.ca. For faster and easier submissions, have all your documents available in electronic format, such as PDF or JPEG/JPG.

NOTICE REQUIRED BY PROVINCIAL LEGISLATION

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

MANULIFE FLIGHT ASSISTANCE

Manulife has contracted Blink Parametric (Blink) to use their technology to monitor and track all flights that you register with them at flightassistancemanulife.com. If your airline provider delays your flight at least 3 hours beyond the scheduled departure time or cancels your flight, Blink administers payment of the covered benefits. Review the [Manulife Flight Assistance](#) section of this policy for full details.

Important: You must register your mobile/cell phone number and the flight information for each flight in your journey at least 1 hour before the scheduled departure time. Blink will contact you at the phone number you provide in your registration. This service is provided by Blink and its availability is subject to change without notice.

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MANULIFE ALL-INCLUSIVE POLICY

In an *emergency*, contact the Assistance Centre immediately. They are available 24 hours a day, every day of the year.

From Canada or USA: 1-888-881-8010

Collect, where available: +1(519) 945-8346

You can also contact the Assistance Centre with the Manulife TravelAid mobile app. Download the app through the Google Play store or the Apple App Store. For more information, visit active-care.ca.

If you do not call the Assistance Centre, you must pay 25% of the eligible medical expenses we normally pay under this plan.

For more information, read the [Exclusions & limitations for *Emergency* Medical insurance](#) section.

Do not assume that someone will contact the Assistance Centre for you. It is your responsibility to verify they are contacted. If it is medically impossible for you to call during the *emergency*, the 25% co-insurance does not apply. In this case, contact the Assistance Centre as soon as possible or have someone call on your behalf.

If you choose to pay for expenses before you contact the Assistance Centre, we reimburse you according to *reasonable and customary* charges that we would have paid directly to the provider. Medical charges you pay may be higher than this amount and you are responsible for the difference between the amount you paid and what we reimburse. Some benefits are not covered unless they are pre-approved and pre-arranged by the Assistance Centre.

GUIDELINES FOR READING THIS POLICY

It is important you read and understand your policy before you travel. It is your responsibility to review the terms, conditions, and limitations outlined in this policy. When you read this policy, please keep this information in mind:

- All amounts in this policy are shown in Canadian dollars.
- Italicized words have a specific meaning. Refer to the [Definitions](#) section of this policy to find the meaning of each italicized word or phrase.
- “You” and “your” can refer to many people. It means the person named as insureds on the *confirmation*, for whom coverage was applied, and for whom we received the appropriate premium, unless the context states otherwise.
- “We,” “us,” and “our” means Manulife and/or FNAIC throughout this policy.
- Any claims you submit to us must be for items or events that are insured under this policy and for people who are included in this insurance coverage.
- All coverages are per person unless the context states otherwise.
- Words and terms that appear in the singular can be interpreted to mean the plural and vice versa unless the context indicates otherwise.
- If you paid the premium for travel within Canada this policy provides coverage within Canada only.

INTRODUCTION – POLICY CONTRACT

This is your insurance policy, a contract detailing terms and conditions of the insurance coverage you purchased. Coverage under this policy is issued on the basis of information provided in your application (including the *questionnaire* if required).

Your entire contract with us consists of:

- This policy; and
- Your application for this policy (including the completed and signed *questionnaire*, if required); and
- The *confirmation* issued in respect of that application; and
- Any riders, amendments, or endorsements resulting from extensions of or changes in coverage.

HOW TO CONTACT US

Prior to travelling, or when travelling and you require *emergency* assistance, call 1-888-881-8010 toll-free from the USA and Canada or +1(519) 945-8346 collect where available.

For coverage information or general enquiries, contact your travel agent or broker or Manulife Customer Service.

ELIGIBILITY

You are not eligible for this insurance if any of the following apply to you:

- Have been advised by a *physician* not to travel
- Have been diagnosed with a terminal illness with less than 6 months to live
- Have a kidney condition that requires dialysis
- Used home oxygen during the 12 months before you applied for this insurance.

REQUIREMENTS TO PURCHASE THIS INSURANCE

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

- Are at least 30 days of *age*
- Live in Canada
- Are covered under a *government health insurance plan (GHIP)* for the entire *trip* duration
- Meet all eligibility requirements

FAMILY COVERAGE

Family coverage is available if all family members to be insured under 1 policy meet the following requirements:

- Named in your *confirmation*
- Under *age* 60
- Travel together
- You meet all eligibility requirements when you purchase the family coverage option
- You pay the family rate

The following people qualify under family coverage:

- 2 adults of the same family under *age* 60 who are the parents or grandparents of the *children*
- Your *children* or grandchildren if they are at least 30 days of *age*

Family coverage calculation: You and your family are insured when you pay an amount equal to 3 times the rate for the oldest parent or grandparent.

If you are travelling with your *children* or *grandchildren* under 2 years old, they have the same coverage as you at no extra cost, as long as they remain under 2 years old for the entire *trip*.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

Coverage must be for the entire time that you are away from *home*. You must pay the required premium to us, your travel agency, or broker before you leave *home*.

A *pre-existing condition* exclusion applies to your coverage. It is your responsibility to review and understand the *pre-existing condition* exclusion that applies to you:

- [Trip Cancellation & Trip Interruption Insurance pre-existing condition exclusions](#)
- [Emergency Medical Insurance pre-existing condition exclusions](#)

After you apply for insurance, meet all eligibility requirements, and pay the appropriate premiums, we will pay up to the maximums outlined in this policy. We pay the benefits in this document subject to the terms, limitations, exclusions, and other conditions and in excess of the benefits that are payable under any group, individual, private, or public plan or contract of insurance, including any auto insurance plan and your *GHIP*.

SCHEDULE OF BENEFITS

TRIP CANCELLATION AND TRIP INTERRUPTION INSURANCE	
Trip Cancellation	Up to the covered amount you selected (covered amount insured)
Trip Interruption	Unlimited
Misconnection and travel disruption benefits	Up to \$2,700
Delayed Return Accommodation and meals	Same-class fare \$350 per day to a maximum of \$3,500
Default protection	Read benefit information
EMERGENCY MEDICAL INSURANCE	
Hospital and medical	\$10 million combined
Medical repatriation	
Expenses related to your death	Read benefit information
FLIGHT ACCIDENT INSURANCE AND TRAVEL ACCIDENT INSURANCE	
Flight Accident	Maximum \$100,000
Travel Accident	Maximum \$50,000
BAGGAGE LOSS, DAMAGE, AND DELAY INSURANCE	
Baggage loss and damage	Maximum \$1,500
Baggage delay	Maximum \$500

YOUR COVERAGE EFFECTIVE DATE

Trip Cancellation Insurance coverage starts on the date and time you pay the premium.

**Trip* Interruption, Flight Accident and Travel Accident, and Baggage Loss, Damage, and Delay insurance coverages all start on your *departure date*.

**Emergency* Medical Insurance coverage starts when you leave *home*.

*Note: If you purchase this insurance as a top-up to another plan, coverage starts on the effective date indicated on the *confirmation* you receive for your top-up. The coverage with us must be purchased before your other plan expires.

YOUR COVERAGE EXPIRY DATE

Trip Cancellation Insurance coverage ends on the departure date shown on your *confirmation*.

Trip Interruption, Flight Accident and Travel Accident, and Baggage Loss, Damage, and Delay insurance coverages all end on the earlier of:

- The date you return to your *departure point*; or
- The expiry date shown on your *confirmation*.

Emergency Medical Insurance coverage ends on the earlier of:

- The date you return *home*; or
- The expiry date shown on your *confirmation*.

If you paid the premium for travel within Canada only, your *Emergency Medical Insurance* coverage ends on the earliest of:

- The date you return *home*; or
- The date you leave Canada; or
- The expiry date shown on your *confirmation*.

COVERAGE EXTENSIONS

Automatic extensions

Under *Trip Interruption Insurance*, we extend your coverage automatically beyond the date you are scheduled to return *home*, shown as the expiry date on your *confirmation*, in the following instances:

- If your *common carrier* or *vehicle* is delayed and prevents you from travelling on your *expiry date*, we extend your coverage for up to 72 hours.
- If you have an *emergency* that prevents you from returning *home* on the scheduled date, we extend your coverage for up to 10 days.
- If you are admitted to a *hospital* and unable to return *home* on your scheduled date, we extend your coverage for up to 30 days.

Note: If it is medically possible for you to travel before the extended 30 days, we will consider claims up to the earlier date only.

Under all other insurance coverages, we extend your coverage automatically beyond the date you are scheduled to return *home*, shown as the expiry date on your *confirmation*, in the following instances:

- If your *common carrier* is delayed, we will extend your coverage for up to 72 hours.
- If you or your *travel companion* have an *emergency* that prevents travel but does not require hospitalization, we will extend your coverage for up to 5 days.
- If you or your *travel companion* are hospitalized on your return date, we will extend coverage during hospitalization and for up to 5 days after *hospital* discharge.

Note for all insurance coverages: If you have been advised by a medical professional to self-isolate or quarantine beyond your *expiry date*, we will extend your coverage for the duration of your quarantine and up to 72 hours after the date your quarantine ends.

Staying longer than planned

You may be able to extend your coverage before you leave *home* or during your *trip* when you call Manulife Customer Service or the travel agency or broker where you purchased your coverage, as long as it has not expired.

The total length of your *trip*, including any extensions, must not exceed:

- The number of days allowed by your provincial or territorial *GHIP*
- 60 days for people age 60 to 74
- 45 days for people age 75 and older

Additionally, to extend your coverage:

- You must pay the additional premium.
- There must not be any change in your health status.
- No event may have taken place that resulted in a claim or may result in a claim in the future.

In any case, we will not extend any coverage beyond 12 months after your *effective date* of insurance.

Top-ups

If you want to top-up another plan for *trips* longer than the number of coverage days you have, call the travel agent or broker where you purchased your coverage as long as it has not expired. You may also contact Manulife Customer Service before the coverage expires.

It is your responsibility to confirm that top-ups are allowed on your existing plan.

PREMIUM REFUNDS

There are no premium refunds available under this policy.

Exception: The [10-day free look period](#).

MEDICAL CONCIERGE SERVICES

This policy provides value-added medical concierge services through our partner, StandbyMD™.

StandbyMD has an international network of medical providers and partners who can provide quick and streamlined services and access to healthcare, 24 hours a day, every day of the year. StandbyMD offers access to personalized care including:

- Telephone or video chat with a qualified physician who can assess symptoms and provide treatment options (for eligible cases)
- A network of physicians who make house call visits in 141 countries and over 4,500 cities
- In-network clinics and emergency rooms when necessary
- Coordination and delivery of lost or forgotten prescription medications, eyeglasses or contact lenses, and medical supplies when you travel within Canada and the US

How this service works

StandbyMD triages you according to your symptoms, profile, and location and then refers you to the most appropriate level of care for your situation.

The worldwide network offers preferred rates and direct billing options to help reduce your out-of-pocket expenses. The StandbyMD program also helps coordinate payment for eligible expenses according to the terms and conditions of this policy. To use this service, contact the Assistance Centre at the number provided in this policy.

Disclaimer, waiver, and limitation of liability

StandbyMD is not intended as a substitute for professional medical advice. The program is provided to assist you in finding medical providers.

The advice StandbyMD provides is a recommendation only and entirely voluntary. You retain the right to choose your own level of care, regardless of the recommendation StandbyMD makes. Medical providers within the StandbyMD network are not employees or agents and are not affiliated with StandbyMD in

any way beyond accepting referrals. StandbyMD has no control – real or implied – over the medical judgment, actions, or inactions of the medical providers and does not assume any responsibility for:

- Availability of the medical providers
- Quality of the medical providers
- The results or outcome of any treatment or service

You waive any and all rights to proceed legally against StandbyMD or anyone related to StandbyMD.

Related people include principals, parents, successors, and assigns of StandbyMD.

Waiving these rights to proceed legally includes the following that relate in any way to the medical concierge services offered by StandbyMD:

- Any and all claims
- Demands
- Actions and causes of action
- Suits of any kind, nature, or amount

StandbyMD's liability, if any, is limited solely to the amount of payment made to participating medical providers for services you received after obtaining a referral from StandbyMD.

TRIP CANCELLATION AND TRIP INTERRUPTION INSURANCE

To have full coverage under *Trip Cancellation Insurance* and *Trip Interruption Insurance*, make sure you purchase coverage for:

- The full value of your pre-paid, non-refundable *trip*
- Any published cancellation or amendment fees you may incur if you have to cancel your *trip*, up to \$200
- The entire duration of your *trip*

TRIP CANCELLATION INSURANCE BENEFITS

Trip Cancellation Insurance coverage starts on the date and time you pay the premium.

Trip Cancellation Insurance coverage ends on the departure date shown on your *confirmation*.

If you are unable to travel as planned because 1 of the [Trip Cancellation Insurance covered events](#) happens before you leave *home*, we pay up to the covered insured amount that you selected when you applied for insurance:

- For the prepaid, unused portion of your insured *travel arrangements* that are non-refundable and non-transferrable to another travel date
- For the next occupancy charge if your *travel companion* cancels due to an applicable covered event and you decide to travel as planned
- For any published fees that a travel agency charges for cancellation, amendment, and/or administration to a maximum of \$200, as long as the fees are included in the covered amount of *Trip Cancellation Insurance* you purchased

CONDITIONS THAT APPLY TO TRIP CANCELLATION INSURANCE

You must cancel your *trip* before your scheduled *departure date* with your travel agent or *travel supplier* on the day the cause or cancellation occurs or by the next business day.

Claim payments are limited to the cancellation penalties, specified in the *travel supplier's* terms and conditions for the insured *trip*, in effect on the next business day that follows the day the cause of cancellation occurs.

Trip Cancellation for a *medical condition* must be recommended by the attending *physician* of the person who is the cause of the claim.

TRIP CANCELLATION INSURANCE COVERED EVENTS

Medical events

1. You or your *travel companion* develop a sudden and unforeseen *medical condition* or die unexpectedly.
2. Any of the following people develop a sudden and unforeseen *medical condition* or die unexpectedly:
 - A member of your *immediate family* or your *key person*
 - A member of your *travel companion's immediate family* or your *travel companion's key person*
3. Any of the following people is admitted to a *hospital* in an *emergency* or dies unexpectedly:
 - Your friend
 - The host you are staying with during your *trip*
4. If, in the written opinion of an attending *physician*, you or your *travel companion* are unable to participate in a sporting event because of a *medical condition*, when the purpose of the *trip* was to participate in that event.
5. Based on medical history, you or your *travel companion* cannot be immunized or take preventative medication that is required to enter a location on your travel itinerary. Note: The mandatory immunizations or preventative medications must have become a requirement after you made your *travel arrangements* and purchased this insurance.
6. *Sickness, injury*, or death of your service animal if you have a physical, mental, or vision disability and your service animal accompanies you on your *trip*. Note: This benefit applies only if the travel costs for your service animal are included in the covered amount insured by your plan.
7. Quarantine or hijacking of you, your *travel companion*, or the *spouse* or *children* of either.

Pregnancy and adoption events

8. Any of the following applies to you, your *travel companion*, or the *spouse* of either:
 - Become pregnant after the *effective date* and your *departure date* is within 9 weeks of the expected delivery date or later
 - Complications in the first 31 weeks of pregnancy and the attending *physician* advises against travel
 - Legally adopt a *child* and the date of adoption is during the *trip* and the notice of adoption is received after the date you applied for insurance

9. Complications in the first 31 weeks of pregnancy for any of the following people:
- A member of your *immediate family* or your *key person*
 - A member of your *travel companion's immediate family* or your *travel companion's key person*

Work and education obligations

10. You, your *travel companion*, or the *spouse* of either are called to emergency service as a member of police force, armed forces, reserves, firefighting unit, or *essential medical personnel*.
11. Any of the following applies to you, your *travel companion*, or the *spouse* of either:
- Lose a permanent job by layoff or dismissal without cause
 - Transferred by your employer and must move your principal residence
12. The purpose of your *trip* is a business meeting, conference, or convention for you, or your *travel companion* and the event is cancelled. The event must have been scheduled before you purchased this insurance. The cancellation must be beyond your or your *travel companion's* control or beyond the control of your or your *travel companion's* employer.
The event must not be between companies with related ownership. In the case of a conference or a convention, you or your *travel companion* must be a registered delegate.
13. The date of a previously scheduled exam that you or your *travel companion* must write changes and now falls during your *trip*. The new date must have been published after you purchased this insurance.
Note: This benefit applies to professional career course exams and college or university exams.

Government and legal events

14. If, during your coverage period, any of the following apply to you, your *travel companion*, or the *spouse* of either:
- Called to jury duty
 - Subpoenaed as a witness
 - Must appear as a defendant in a civil suit
15. Passports for you or your *travel companion* are not issued by the date confirmed to you in writing by Passport Canada. You and your *travel companion* must have submitted the application in person at an authorized passport office and had the document reviewed and found no issues.
Note: Applicable to Canadian citizens only.
16. Travel visas for you or your *travel companion* are not issued for reasons beyond your and your *travel companion's* control.
Note: Documentation must show that you or your *travel companion* were eligible to apply, that you were not refused because of your late application, and the application is not an additional attempt for a visa that was previously refused.

17. After the date you purchased your insurance, the Government of Canada issues a formal warning for Canadian residents to Avoid non-essential travel or to Avoid all travel to any destination included in your *trip*.
18. After the date you purchased your insurance, a pandemic or natural disaster results in a state of emergency declared by any provincial or foreign governing body at any destination included in your *trip*.

Accommodations and transportation events

19. Any of the following applies to you, your *travel companion*, or the *spouse* of either, when a disaster or event beyond your control prevents the ability to:
- Stay in your principal residence
 - Operate your place of business
- Note: Events must not include any intentional or negligent acts on your part.
20. The principal residence or place of business of you or your *travel companion* is burglarized within 7 days of your *departure date*, and you must cancel your *trip* to secure the location or meet with police and insurance companies.
21. After you book your *trip*, a natural disaster leaves your insured prepaid accommodation uninhabitable.
Note: The benefit applies only when the prepaid accommodation does not qualify for reimbursement from the *travel supplier*.

MISCONNECTION INSURANCE AND TRAVEL DISRUPTION BENEFITS

If a [Misconnection Insurance or Travel Disruption covered event](#) happens before or after your original scheduled *departure date* and causes a misconnection or travel disruption that prevents you from travelling as shown on your *confirmation*, we pay:

- Up to \$2,000 for expenses for:
 - The change fee charged by the *common carrier* for your missed connection or your cost of one-way same class transportation on the most cost-effective itinerary to the next destination, whichever is less.
 - The unused, prepaid portion of your insured *trip* that is non-refundable and non-transferrable to another date, minus the prepaid, unused transportation *home*. This benefit is available only when such expenses are not reimbursed by any other source.
- Up to \$350 per day for up to 2 days for your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees, taxi fares, or car rental in lieu of taxis. This benefit is available only when earlier transportation is not available.

MISCONNECTION INSURANCE AND TRAVEL DISRUPTION COVERED EVENTS

1. The *common carrier* that provides transportation for part of your *trip* leaves later than scheduled and causes you to miss your next connecting *common carrier*.
2. The *common carrier* that provides transportation for part of your *trip* leaves earlier than scheduled, making the prepaid ticket from the prior connecting *common carrier* unusable.

3. You or your *travel companion* are delayed by at least 6 hours arriving at your destination or returning to your *home* because of a delay, *schedule change*, or cancellation by your or your *travel companion's common carrier*.
4. You miss your next connecting *common carrier* because the airline you booked an earlier flight with cancels that connecting flight.
Note: The earlier flight must be included in your insured, prepaid *travel arrangements*.
5. Your earlier *common carrier* prepaid ticket becomes unusable because the airline that provides transportation for the next connecting flight cancels the flight.
Note: The earlier *common carrier* ticket must be included in your insured, prepaid *travel arrangements*.
6. You miss a connection because of a delay at customs and security due to the mistaken identity of you or your *travel companion*.
Note: You must have scheduled enough time to arrive at your boarding point to comply with the *travel supplier's* check-in procedures.
7. You miss a connection because a passenger on your cruise ship has a medical *emergency* that delays or changes your itinerary.

TRIP INTERRUPTION INSURANCE BENEFITS

Trip Interruption Insurance coverage starts on your *departure date*.

Trip Interruption Insurance coverage ends on the earlier of:

- The date you return to your *departure point*; or
- The expiry date shown on your *confirmation*.

If a [Trip Interruption Insurance covered event](#) interrupts your *trip* on or after the day you leave *home*, we pay:

- The prepaid, unused portion of your insured *trip* that is non-refundable and non-transferrable to another date, minus the prepaid, unused transportation *home*.
- Up to \$100 per day to a maximum of \$500 for unused, non-refundable green fees when you have booked and paid for a golf package. If you have booked and paid for a ski package, we pay up to \$100 per day to a maximum of \$500 for unused, non-refundable ski package expenses such as lift passes, ski school fees, and ski equipment rentals.
- Up to \$350 per day for 2 days for your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees, taxi fares, or car rental in lieu of taxis. This benefit is available only when earlier transportation is not available.
- The extra cost of your one-way same class transportation on the most cost-effective itinerary to your next destination, or to return *home*.
- The cost of a round-trip ticket you have paid for, up to the amount of a one-way same class fare to return *home*, if you must interrupt your *trip* to attend a funeral or to go to the bedside of a hospitalized *immediate family* member.

- Up to \$100 per missed activity to a maximum of \$500 for activities you book while on the cruise ship that you aren't able to attend during your cruise, when the cruise is insured under this policy.
- If you have boarded a pet at *home* with a licensed commercial kennel, cattery, or animal shelter and you are delayed beyond your *expiry date*, we will reimburse you up to \$100 for the additional, unplanned boarding fees. This amount is payable only when the pet care fees exceed the quoted cost for the pre-booked boarding fees.

TRIP INTERRUPTION INSURANCE COVERED EVENTS

Medical events

1. You or your *travel companion* develop a sudden and unforeseen *medical condition* or die unexpectedly.
2. Any of the following people develop a sudden and unforeseen *medical condition* or die unexpectedly:
 - A member of your *immediate family* or your *key person*
 - A member of your *travel companion's immediate family* or your *travel companion's key person*
3. Any of the following people is admitted to a *hospital* or dies unexpectedly:
 - Your friend
 - The host you are staying with during your *trip*
4. If, in the written opinion of an attending *physician*, you or your *travel companion* are unable to participate in a sporting event because of a *medical condition*, when the purpose of the *trip* was to participate in that event.
5. *Sickness, injury*, or death of your service animal if you have a physical, mental, or vision disability and your service animal accompanies you on your *trip*.
Note: This benefit applies only if the travel costs for your service animal are included in the covered amount insured by your plan.
6. Quarantine or hijacking of you, your *travel companion*, or the *spouse* or *children* of either.

Pregnancy and adoption events

7. Any of the following applies to you, your *travel companion*, or the *spouse* of either:
 - Complications in the first 31 weeks of pregnancy
 - Legally adopt a *child* and the date of adoption is during the *trip* and the notice of adoption is received after the date you applied for insurance
8. Complications in the first 31 weeks of pregnancy for any of the following people:
 - A member of your *immediate family* or your *key person*
 - A member of your *travel companion's immediate family* or your *travel companion's key person*

Work and education obligations

9. You, your *travel companion*, or the *spouse* of either are called to emergency service as a member of police force, armed forces, reserves, firefighting unit, or *essential medical personnel*.

10. Any of the following applies to you, your *travel companion*, or the *spouse* of either:
- Lose a permanent job by layoff or dismissal without cause
 - Transferred by your employer and must move your principal residence
11. The purpose of your *trip* is a business meeting, conference, or convention for you or your *travel companion* to attend and the event is cancelled. The event must have been scheduled before you purchased this insurance. The cancellation must be beyond your or your *travel companion's* control or beyond the control of your or your *travel companion's* employer.
- Note: The event must not be between companies with related ownership. In the case of a conference or a convention, you or your *travel companion* must be a registered delegate.
12. The date of a previously scheduled exam that you or your *travel companion* must write changes and now falls during your *trip*. The new date must have been published after you purchased this insurance.
- Note: This benefit applies to professional career course exams and college or university exams.

Government and legal events

13. If, during your coverage period, any of the following apply to you, your *travel companion*, or the *spouse* of either:
- Called to jury duty
 - Subpoenaed as a witness
 - Must appear as a defendant in a civil suit
14. Travel visas for you or your *travel companion* are not issued for reasons beyond your control.
- Note: Documentation must show that you or your *travel companion* were eligible to apply, that you were not refused because of your late application, and the application is not an additional attempt for a visa that was previously refused.
15. If your or your *travel companion's* passport and/or travel visa is lost or stolen during your *trip*, we pay:
- *Reasonable and customary* travel and accommodation expenses until the documents are replaced; and
 - The change fee charged by the airline.
16. After your *departure date*, the Government of Canada issues a formal warning for Canadian residents to Avoid non-essential travel or to Avoid all travel to any destination included in your *trip*.
17. After your *departure date*, a pandemic or natural disaster results in a state of emergency declared by any provincial or foreign governing body at any destination included in your *trip*.

Accommodations and transportation events

18. Any of the following applies to you, your *travel companion*, or the *spouse* of either, when a disaster or event beyond your control prevents you from:
- Staying in your principal residence
 - Operating your place of business

Note: Events must not include any intentional or negligent acts on your part.

19. After your *departure date*, a natural disaster leaves your insured prepaid accommodation uninhabitable.
- Note: The benefit applies only when the prepaid accommodation does not qualify for reimbursement from the *travel supplier*.
20. You miss a connection or must interrupt your *trip* when your connecting *vehicle* is delayed for any of these reasons:
- Mechanical failure of your *vehicle*
 - Traffic accident
 - Police-directed emergency road closure
 - Weather conditions
 - Earthquakes
 - Volcanic eruptions
- Note: You must have scheduled enough time to arrive at your boarding point to comply with the *travel supplier's* check-in procedures.
21. If your *trip* is delayed or interrupted for reasons beyond your control, we will reimburse you for the *reasonable and customary* charges to take an alternate route to your destination to attend your event.
- This benefit applies only if the delay or interruption would cause you to miss your event, when the main reason for your *trip* was to attend 1 of the following events and the event cannot be delayed because of your late arrival:
- School graduation
 - Wedding
 - Funeral
 - Conference
 - Sporting, theatrical, musical, other commercial entertainment event
22. If your flight is overbooked and you are denied boarding, we pay up to \$1,000 for the prepaid, unused portion of your *trip* that is non-refundable and non-transferable to another date.
- This benefit applies only when the overbooked flight is insured by this Manulife policy.
- Note: You must seek payment or reimbursement from your *travel supplier* or any other insurance plans before submitting a request to us.
23. You miss a connection or must interrupt your *trip* when your connecting *common carrier* is delayed for any of these reasons:
- Mechanical failure of your *common carrier*
 - Traffic accident
 - Police-directed emergency road closure
 - Weather conditions
 - Unannounced strike
 - Earthquakes
 - Volcanic eruptions
- Note: The connecting *common carrier* must have scheduled enough time to arrive at your boarding point to comply with the *travel supplier's* check-in procedures.

Forces of nature

24. You chose not to continue with your *travel arrangements* because weather conditions, earthquakes, or volcanic eruptions cause delays to at least 30% of your *trip*.

DELAYED RETURN INSURANCE BENEFITS

If a [Delayed Return Insurance covered event](#) happens after you leave *home* and makes it impossible for you to return *home* as shown on your *confirmation*, we pay the following for the length of time you are prevented from travelling:

- Up to \$350 per day to a maximum of \$3,500 for your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees, taxi fares, or car rental in lieu of taxis.
- The extra cost of one-way same class transportation on the most cost-effective itinerary to return *home*. *Trip* delays for a *medical condition* must be recommended by the attending *physician* of the person who is the cause of the claim at the destination.

DELAYED RETURN INSURANCE COVERED EVENTS

1. You have a medical *emergency*.
2. Any of the following people have a medical *emergency* or dies unexpectedly at your destination:
 - A member of your *immediate family*
 - Your *travel companion*
3. Any of the following people is admitted to a *hospital* in an *emergency* or dies unexpectedly:
 - Your friend
 - The host you are staying with during your *trip*

OTHER TRIP CANCELLATION, TRIP INTERRUPTION, AND DELAYED RETURN INSURANCE COVERED EVENTS

1. If your *travel companion's* flight is delayed for at least 30% of the *trip* by weather conditions, earthquakes, or volcanic eruptions and your *travel companion* decides not to travel, we pay the cost of your next occupancy charge up to the covered amount insured.
2. If you die during your *trip*, we reimburse your estate for your prepaid, unused *travel arrangements*. We also reimburse your estate for 1 of the following:
 - The costs to return your body *home* in the standard transportation container used by the airline plus up to \$5,000 to prepare your body where you die, including the cost of a standard casket; or
 - The costs to return your ashes *home*, plus up to \$5,000 to cremate your body where you die, including the cost of a standard urn
 - Up to \$10,000 to prepare your body and bury you where you die, including the cost of a standard casket or urn (excluding grave markers of any kind, flowers, ceremony, or reception expenses).

If someone must travel to the place of your death to identify your body, we pay for round-trip economy class airfare on the most cost-effective itinerary for that person. We also pay up to \$300 for their hotel and meal expenses and

provide them with up to 72 hours of *emergency* medical insurance under the same terms and conditions of this policy.

3. If the main reason for your *trip* is to attend a ticketed commercial event (such as a sports event or concert) and the event is cancelled by the promoter, we pay 1 of the following:
 - If the event is cancelled before you leave *home*, we pay up to 50% of the covered amount insured for the prepaid, unused portion of your *trip* that is non-refundable and non-transferrable to another date.
 - If the event is cancelled after you leave *home*:
 - We pay the prepaid, unused portion of your *trip* that is non-refundable and non-transferrable to another date, minus the prepaid transportation *home*; and
 - We pay up to \$1,000 for the additional cost to return you *home* via one-way economy transportation on the most cost-effective itinerary or we pay the change fee charged by the airline on existing tickets if that option is available, whichever is less.

Note: This benefit applies only if you purchased your tickets to the event before you booked your *trip* and purchased this insurance.

4. If your cruise or tour is cancelled for any reason except *default*, we pay up to \$2,000 for prepaid airfare and commercial arrangements that you or your *travel companion* have booked that are not included in the cruise or tour. Examples include prepaid accommodations, rental *vehicle* fees, and excursions.

If the cruise or tour is cancelled before you depart, we reimburse the prepaid portion of the non-refundable airfare and land arrangements.

If the cruise or tour is cancelled after you depart, we reimburse:

- The non-refundable portion of your prepaid land arrangements; and
- We pay for the additional cost to return you *home* via one-way economy transportation on the most cost-effective itinerary or we pay the change fee charged by the airline on existing tickets if that option is available, whichever is less.

Note: This benefit applies only when the cruise, tour, airfare, and land arrangements are insured for the entire non-refundable amount.

5. If an *act of terrorism* directly or indirectly causes loss that is eligible under the terms and conditions of this policy, we cover:
 - Up to 2 *acts of terrorism* within a calendar year; and
 - Up to a maximum aggregate payable limit of \$2.5 million across all eligible, in force *trip* cancellation and *trip* interruption policies that are issued and administered by us.

The amount we pay for each eligible claim is in excess of all other payments you receive, including alternative or replacement travel options and other insurance coverage. The amount we pay for claims is reduced on a pro rata basis so as not to exceed the respective aggregate maximum we pay after the end of the calendar year and after we adjudicate all claims related to *acts of terrorism*.

VACATION VOUCHER

If you return *home* earlier than your scheduled return date due to the death or hospitalization of your *immediate family* member, close friend, or your *key person*, not travelling with you, we will issue a vacation voucher up to \$750 when:

- You consequently miss at least 70% of your scheduled package tour; and
- You request the voucher from us.

LIMITATIONS FOR A VACATION VOUCHER

1. You are eligible to receive a vacation voucher only if we have approved and paid a valid *trip* interruption claim under the *Trip Cancellation and Trip Interruption Insurance* of this policy.
2. The redeemable voucher is:
 - Payable only to you; and
 - Valid for 180 days (indicated as the expiry date on your voucher) from the date you returned from your interrupted *trip*; and
 - Non-transferable; and
 - Not redeemable for cash.
3. The replacement *trip* must:
 - Begin before the expiry date on your voucher; and
 - Be purchased through a travel agency that offers Manulife Travel Insurance.

EXCLUSIONS & LIMITATIONS FOR TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE

Please review the [definitions](#) of *pre-existing condition* and *stable* as you read this section.

TRIP CANCELLATION COVERAGE PURCHASED	STABLE REQUIREMENT	APPLIES TO
Less than \$20,000	3 months before the purchase or application date	<ul style="list-style-type: none"> • You • Your <i>spouse</i> • Your <i>children</i>
\$20,000 or more	12 months before the purchase or application date	<ul style="list-style-type: none"> • You • Your <i>immediate family</i> members • Your <i>travel companion</i> • Your <i>key person</i> • The host you are staying with during your <i>trip</i>

When the total amount of *Trip Cancellation and Trip Interruption* coverage purchased is less than \$20,000

These limitations and exclusions apply to you, your *spouse*, and your *children*.

- We do not cover any expenses for a *medical condition* that is not *stable* for 3 months before the date you buy this insurance, indicated as the purchase date on your *confirmation*.
- In addition to the *stable* requirement, we do not pay any expenses relating to:
 - Any *heart condition* that was not *stable* or that required any form of nitroglycerine to relieve angina pain in the 3 months before the date you buy this insurance, indicated as the purchase date on your *confirmation*
 - Any lung condition that was not *stable* or that required *treatment* with oxygen or prednisone in the 3 months before the date you buy this insurance, indicated as the purchase date on your *confirmation*

When the total amount of *Trip Cancellation and Trip Interruption* coverage purchased is \$20,000 or more

These limitations and exclusions apply to you, your *immediate family* members, your *travel companion*, your *key person*, or the host you are staying with during your *trip*.

- We do not cover any expenses for a *medical condition* that is not *stable* for 12 months before the date you buy this insurance, indicated as the purchase date on your *confirmation*.
- In addition to the *stable* requirement, we do not pay any expenses relating to:
 - Any *heart condition* that was not *stable* or that required any form of nitroglycerine to relieve angina pain in the 12 months before the date you buy this insurance, indicated as the purchase date on your *confirmation*
 - Any lung condition that was not *stable* or that required *treatment* with oxygen or prednisone in the 12 months before the date you buy this insurance, indicated as the purchase date on your *confirmation*

EXCLUSIONS

Trip Cancellation, Trip Interruption, Misconnection, and Delayed Return insurance does not cover losses or expenses incurred for or resulting from any of the following:

1. Any reason, circumstance, event (including, without limit, a pandemic as declared by the World Health Organization or natural disaster), or *medical condition* affecting you or anyone, that you are aware of when you buy this insurance:
 - That could prevent you from starting your *trip*; and/or
 - That could prevent you from completing your *trip*.
2. Any *medical condition* or symptoms when any of the following apply:
 - Before you leave *home* or before the *effective date* of coverage, you know, or it is reasonable to expect, that *treatment* will be required during your *trip*.
 - *Treatment* or investigation is planned before you leave *home*.

- You have symptoms that would cause an ordinarily prudent person to seek *treatment* for in the 3 months before you leave *home*.
 - The *medical condition* or symptoms cause your *physician* to advise you not to travel.
3. The *medical condition* or death of a person who is ill when the purpose of your *trip* is to visit that person.
 4. Your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
 5. Any claim that results from or is related to your commission or attempted commission of a criminal offence or illegal act.
 6. Any *medical condition* that is the result of you not following *treatment* as prescribed to you, including prescribed medication.
 7. Any *medical condition*:
 - Including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs, or other intoxicants whether prior to or during your *trip*
 - Arising during your *trip* from, or in any way related to, the abuse of alcohol, drugs, or other intoxicants
 8. Any loss that results from your *minor mental or emotional disorder*.
 9. Your:
 - Routine pre-natal or post-natal care
 - Pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.
 10. Your child born during your *trip*.
 11. A travel visa is not issued because of its late application.
 12. Any *medical condition* if answers provided in an applicable *questionnaire* are not truthful or accurate.
 13. Any *act of war*.
 14. Any *act of terrorism* caused by biological, chemical, nuclear, or radioactive means.
 15. Any loss, *act of terrorism*, or any *medical condition* you suffer or contract when an official travel advisory was issued by the Canadian government stating to Avoid non-essential travel or to Avoid all travel regarding the country, region, or city of your destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site.
Note: This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
 16. Any claims submitted for someone who is not insured on the policy.
 17. Any expenses you incur at any destination included in your *trip*, when before your *departure date* there were foreign government and/or regional travel guidelines or restrictions in place requiring you or your *travel companion* to self-isolate or quarantine for a specific period of time during your *trip*.

18. Any *Trip* Interruption benefits because of a quarantine or self-isolation in Canada as mandated by any government.

DEFAULT SUPPLIER PROTECTION COVERAGE

This benefit provides coverage when your *travel supplier* ceases operations due to bankruptcy or insolvency and you do not receive the services you contracted the *travel supplier* to provide.

To use this benefit, the *travel supplier* must substantially or completely discontinue their business.

Important:

- We do not cover any losses that arise when an agent, travel agency or broker experiences bankruptcy, insolvency, receivership, or seeks protection thereof.
- Additionally, we do not cover losses from a foreign *travel supplier*, unless the *travel services* are part of an inclusive package. An inclusive package means a travel itinerary which would include transportation, accommodation, and possibly meals, packaged together for 1 price.

You may submit a claim for *Default Supplier Protection Coverage* when all of the following scenarios apply:

- You entered into a contract for *travel services* with a *travel supplier* who is in good standing. Good standing means that at the time you booked your *travel arrangements*, and before you purchased the insurance, the *travel supplier* was not bankrupt, insolvent, in receivership, or seeking protection from creditors under bankruptcy, insolvency, or any similar legislation.
- You do not receive part or all of your pre-paid *travel arrangements*.
- You have already exhausted all options to recover the costs of the undelivered *travel services*. This means you must first seek compensation from the *travel supplier*, any government or other compensation fund, your credit card company, or a source that is legally responsible or under contract to reimburse you before you submit your claim to us.

BENEFITS

If the *default* happens before your departure date, we reimburse you for the pre-paid, non-refundable *travel services* in the *Trip Cancellation* coverage you purchased for your *trip*, up to the [Limits and maximums](#) outlined in this policy.

If the *default* happens after your departure date, we reimburse you for the following, up to the [Limits and maximums](#) outlined in this policy:

- The pre-paid, non-refundable *travel services*, excluding your pre-paid, unused transportation *home*
- Additional and unplanned hotel and meal costs; essential phone calls, and taxis to a maximum of \$200 per day for 3 days
- The extra cost of economy transportation on the most cost-effective itinerary to your next destination or to return you *home*

LIMITS AND MAXIMUMS

The maximum we will pay for 1 *trip* is \$3,500.

The maximum we will pay for all insured persons covered under the same Manulife policy is \$7,500.

Benefits are also subject to an overall maximum aggregate payable limit across all eligible policies that are issued and administered by us.

The maximum aggregate limits are:

- \$1,000,000 for the *default* of 1 *travel supplier*
- \$3,000,000 for *defaults* of all *travel suppliers* that occur in the same calendar year

The amount we pay for claims will be reduced on a *pro rata* basis so as not to exceed the respective maximum aggregate we pay after the end of the calendar year and after we adjudicate all claims related *travel supplier default*.

EMERGENCY MEDICAL INSURANCE

Emergency Medical Insurance coverage starts on your *effective date*.

Emergency Medical Insurance coverage ends on the earlier of:

- The date you return *home*; or
- The expiry date shown on your *confirmation*.

If you paid the premium for travel within Canada only, your coverage ends on the earliest of:

- The date you return *home*; or
- The date you leave Canada; or
- The expiry date shown on your *confirmation*.

EMERGENCY MEDICAL INSURANCE BENEFITS

This section outlines eligible expenses for *Emergency Medical Insurance*.

We cover expenses for your *emergency medical treatment* up to \$10,000,000 during your *trip* when:

- The medical *emergency* begins unexpectedly after you leave *home*.
- The expenses are more than what is covered by your *GHIP* or other benefit plan.
- The *treatment* is required for your *emergency* and ordered by a *physician* or a dentist for dental *treatment*.

If you undergo tests as part of a medical investigation, *treatment*, or surgery, obtain *treatment* or undergo surgery that is not pre-approved, your claim will not be paid. This includes, but is not limited to MRIs, MRCP tests, CAT scans, CT angiograms, sonograms, ultrasounds, nuclear stress tests, biopsies, angiograms, angioplasty, cardiovascular surgery including any associated diagnostic tests, cardiac catheterization, or any surgery.

In the event of an *emergency*, call the Assistance Centre immediately:

1-888-881-8010 toll-free from the USA and Canada or
+1(519) 945-8346 collect where available.

You must call the Assistance Centre before obtaining *emergency treatment*, so that we may:

- Confirm coverage
- Provide pre-approval of *treatment*

If it is medically impossible for you to call prior to obtaining *emergency treatment*, we ask you to call or have someone call on your behalf as soon as possible. Otherwise, if you do not call the Assistance Centre before you obtain *emergency treatment* you will be responsible for 25% of your medical expenses covered under this insurance.

Covered expenses and benefits are subject to policy maximums, exclusions, limitations, and any applicable deductibles.

COVERED EXPENSES

1. *Emergency medical treatment*

We consider *reasonable and customary* expenses for:

- Medical care received from a *physician*
- Semi-private *hospital* room costs
- Intensive care or coronary care unit costs if considered medically necessary by the attending *physician* that could not be avoided without adversely affecting your condition and quality of medical care
- Services of a licensed private duty nurse while you are in the *hospital*
- The lesser cost to rent or purchase a wheelchair, hospital bed, brace, crutch, and other medical appliances
- Tests to diagnose or learn more about your condition
- Drugs available with a prescription only, prescribed to you by a *physician* or dentist

2. *Paramedical services*

We pay up to \$70 per visit to a combined maximum of \$700 for services provided by a licensed chiropractor, osteopath, physiotherapist, chiropodist, or podiatrist for a covered *medical condition*.

3. *Ambulance transportation*

We pay *reasonable and customary* charges for a local licensed ambulance service to transport you to the nearest medical facility that can fully treat your *medical condition* in an *emergency*.

4. *Expenses related to your death*

If you die during your *trip* from an *emergency* covered under this insurance, we reimburse your estate for:

- The costs to return your body *home* in the standard transportation container used by the airline plus up to \$5,000 to prepare your body where you die, including the cost of a standard casket; or
- The costs to return your ashes *home*, plus up to \$5,000 to cremate your body where you die, including the cost of a standard urn.
- Up to \$10,000 to prepare your body and bury you where you die, including the cost of a standard casket or urn (excluding grave markers of any kind, flowers, ceremony, or reception expenses).

If someone must travel to the place of your death to identify your body, we pay for round-trip economy class airfare on the most cost-effective itinerary for that person. We also pay up to \$300 for their hotel and meal expenses and provide them with up to 72 hours of *emergency* medical insurance under the same terms and conditions of this policy.

5. **Emergency medical transportation/Expenses to bring you home**

We pay reasonable and customary expenses when:

- The treating *physician* recommends that you should be transported to another *hospital* or return *home* because of your *emergency*; or
- You call the Assistance Centre, and our medical advisors recommend, approve, and pre-arrange for you to be transported to another *hospital* because of your *emergency* or return *home* after your *emergency*.

Expenses include:

- The cost of an economy-class fare on the most cost-effective itinerary to return *home*; or
- A stretcher fare on a commercial flight on the most cost-effective itinerary to return *home* if a stretcher is medically necessary; and
- The return cost of an economy-class fare on the most cost-effective itinerary if a qualified medical attendant must accompany you on your return *home* because it is required by the airline or it is medically necessary. We also pay *reasonable and customary* fees and expenses for the medical attendant.
- The cost of an air ambulance if it is medically necessary, consistent with your condition, and cannot be avoided without adversely affecting the quality of your medical care.

6. **Expenses to bring someone to your bedside**

If you are travelling alone and are admitted to a *hospital* for 3 or more days, we pay for someone to be by your side when pre-approved by the Assistance Centre.

Benefits include:

- Return economy-class airfare on the most cost-effective itinerary
- Up to \$1,000 for their hotel and meals
- *Emergency* medical insurance for them under the same terms and conditions of this policy until you are medically fit to return *home*

Note: This benefit is available immediately when the hospitalized person is an insured *child* on this policy.

7. **Emergency dental treatment**

If you need *emergency* dental *treatment*, we pay:

- Up to \$300 for services to relieve dental pain, and
- Up to \$3,000 to repair or replace natural or permanently attached artificial teeth when you suffer an accidental blow to the mouth. We consider up to \$2,000 during your *trip* and up to \$1,000 in the 90 days after the accident to continue medically necessary *treatment*.

8. **Expenses to bring home children under your care**

When pre-approved by the Assistance Centre, if you are hospitalized for more than 24 hours or must return *home* because of an *emergency*, we pay the following to return *children* who are travelling with you and are under your care:

- Extra cost of one-way economy class airfare on the most cost-effective itinerary; and
- If required by the airline, the cost of return economy class airfare on the most cost-effective itinerary for a qualified escort.

Note: This benefit applies when the *children* are insured under a travel policy that is underwritten by us.

9. **Expenses for childcare**

If you are hospitalized during your *trip*, we pay up to \$75 per day, to a maximum of \$500 per *trip* for childcare services for the *children* under your care while you are in the *hospital*.

Note: This benefit applies when the childcare provider is not the *child's* parent or member of their *immediate family*, your *travel companion*, or the host you are staying with during your *trip*. You must provide original receipts from the professional childcare provider.

10. **Expenses to bring home your travel companion**

If you return *home* under the [Emergency medical transportation/Expenses to bring you home](#) benefit, we pay the extra cost of a one-way economy class airfare on the most cost-effective itinerary to return your *travel companion home*.

Note: This benefit applies when your *travel companion* is insured under a travel policy that is underwritten by us.

11. **Expenses to return your vehicle**

When pre-approved by the Assistance Centre, we cover *reasonable and customary* charges for a commercial agency to return your *vehicle home* or the return of a rental *vehicle* to a rental agency if you experience any of the following and cannot drive your *vehicle*:

- A medical *emergency*
- Hospitalization
- Death
- Repatriation

12. **Returning to your destination**

If you return *home* under the [Emergency medical transportation/Expenses to bring you home](#) benefit, we cover the extra cost of one-way economy-class transportation for you to return to your destination. This benefit applies once during your *trip* when all the following apply:

- You are pre-approved by the Assistance Centre
- Your *physician* advises that it is safe for you to travel
- You return to your destination during the dates of the original policy

Note: After you return to your destination, we do not cover a recurrence of the *medical condition* that sent you *home* or any related conditions.

13. **Hospital allowance**

When you are hospitalized for 48 hours or more, we reimburse you for out-of-pocket expenses such as phone calls, TV rental, and parking fees. We pay up to \$50 per day to a maximum of \$500. You must provide original receipts for all expenses.

14. **Baggage return**

When you return *home* under the [Emergency medical transportation/Expenses to bring you home](#) benefit, we pay any extra costs to return your baggage to your *home*.

Note: This benefit applies when pre-approved by the Assistance Centre.

15. **Expenses to replace prescription drugs**

If you forget to bring your prescription medication on your *trip* or you lose it, we pay up to \$50 to replace the medication when it is medically necessary for you to continue taking it.

We do not cover:

- Vitamins or vitamin preparations
- Over the counter drugs available without a prescription
- Contraceptives or birth control

16. **Hearing aids**

If your hearing aid is lost, stolen, or broken during your *trip* and you want to replace it at your destination, we:

- Pay up to \$200 for the replacement
- Can help coordinate the replacement when you call the Assistance Centre

17. **Eyeglasses**

If your prescription eyeglasses are lost, stolen, or broken during your *trip* and you want to replace them at your destination, we:

- Pay up to \$200 for the replacement
- Can help coordinate the replacement when you call the Assistance Centre

18. **Extra expenses for incidentals**

We reimburse up to \$500 per day to a maximum of \$5,000 for the following extra expenses:

- Meals
- Hotels
- Essential phone calls
- Internet usage fees
- Taxi fares or car rental fees

These expenses are eligible when:

- You or your *travel companion* are unable to travel *home* as originally planned due to a medical *emergency*; or
- You or your *travel companion* require *emergency medical treatment* at a location different from your original destination; and
- You provide receipts or other proof of payment.

19. **Phone calls**

We pay for phone calls to or from our Assistance Centre about your medical *emergency*. You must provide receipts or other proof that shows the cost of the calls and the numbers contacted during your *trip*.

20. **Expenses to return your pet**

When pre-approved by the Assistance Centre, if you are travelling with your domestic dog and/or cat, we pay up to \$500 for the extra cost to return your pet *home* if any of the following happen:

- Your treating *physician* recommends that you return *home* because of your *medical condition*
- Our medical advisors recommend that you return *home* after your *emergency treatment*
- You die

21. **Expenses for pet care**

If you are hospitalized during your *trip* and no one is available to care for your pet travelling with you, we pay up to \$50 per day to a maximum of \$150 per *trip* for animal boarding fees with a licensed commercial boarding kennel, cattery, or animal shelter.

Note: You must provide original receipts for the boarding fees.

22. **Trip break**

You may temporarily return *home* during your *trip* to attend a funeral or visit an *immediate family* member in the *hospital* without terminating your coverage. We will not offer any coverage under this plan or refund any premiums for the days you spend at *home*.

You must contact the Assistance Centre before you leave *home* and resume your *trip* to confirm continued coverage. We do not cover expenses for any *pre-existing condition, sickness, or injury* that was present in the 90 days immediately before the date you resume your *trip*.

23. **Acts of terrorism**

If an *act of terrorism* directly or indirectly causes loss that is eligible under the terms and conditions of this policy, we cover:

- Up to 2 *acts of terrorism* within a calendar year; and
- Up to a maximum aggregate payable limit of \$35 million across all eligible, in force *emergency medical* policies that are issued and administered by us.

The amount we pay for each eligible claim is in excess of all other payments you receive, including alternative or replacement travel options and other insurance coverage.

The amount we pay for claims is reduced on a pro rata basis so as not to exceed the respective aggregate maximum we pay after the end of the calendar year and after we adjudicate all claims related to *acts of terrorism*.

Quarantine expenses

We do not pay any benefits for any government mandated quarantine or self-isolation in Canada. If you or your *travel companion* must unexpectedly self-isolate or quarantine after your *departure date* outside your province or territory of residence, as determined by a medical professional, we will:

1. Pay up to \$500 for your one-way economy class fare on the most cost-effective itinerary to return you *home* when you are delayed beyond the date you were originally scheduled to return *home*; and/or

2. Pay up to \$200 per day per insured person for additional and unplanned accommodations and meals to a maximum of \$2,800. If you paid the family rate, we pay up to \$400 per insured family per day to a maximum of \$5,600. This benefit is payable to a maximum of 14 days when you are delayed beyond your originally scheduled return date and/or you must pay unexpected costs for new accommodations and/or meals where you must quarantine. It is your responsibility to find accommodation during your quarantine. If you must quarantine at a medical facility and *treatment* is not required, we pay up to the maximums noted in this section.
3. Extend your coverage for the duration of your self-isolation or quarantine and for up to 72 hours after the self-isolation or quarantine period ends if you must stay at your destination beyond your *expiry date*.
4. Covered expenses that are more than the *reasonable and customary* charges where the medical *emergency* happens.
5. Covered expenses that exceed 75% of the cost we would normally have to pay under this insurance, if you do not contact the Assistance Centre at the time of the *emergency*, unless your *medical condition* makes it medically impossible for you to call (in that case, the 25% co-insurance does not apply).
6. Any *treatment* that is not for an *emergency*.
7. Any non-*emergency*, experimental or elective *treatment* such as cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications.
8. The continued *treatment* of a *medical condition* or related condition, following *emergency treatment* during your *trip*, if our medical advisors determine that your *emergency* has ended.
9. Any *medical condition* or symptoms when any of the following apply:
 - Before you leave *home* or before the *effective date* of coverage, you know, or it is reasonable to expect that *treatment* will be required during your *trip*.
 - *Treatment* or investigation is planned before you leave *home*.
 - You have symptoms that would cause an ordinarily prudent person to seek *treatment* for in the 3 months before your *trip*.
 - The *medical condition* or symptoms cause your *physician* to advise you not to travel.
10. Any *trip* made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, whether or not it was authorized by a *physician*, as well as any directly or indirectly related complication.
11. For policy extensions or top-ups

EXCLUSIONS & LIMITATIONS FOR EMERGENCY MEDICAL INSURANCE

We do not pay for claims or benefits that relate directly or indirectly to any of the expenses or services in this section.

1. *Pre-existing conditions*

Note: This exclusion does not apply if you paid the premium for travel within Canada only.

This exclusion is based on your *age* when you purchase the policy. Please review the [definitions](#) of *pre-existing condition* and *stable* as you read this section.

If you are under 75 years old:

We do not pay any expenses related to:

- Any *pre-existing condition* that was not *stable* in the 3 months before your *effective date*
- A *heart condition* that was not *stable* or that required any form of nitroglycerine to relieve angina pain in the 3 months before your *effective date*
- A lung condition that was not *stable* or that required *treatment* with oxygen or prednisone in the 3 months before your *effective date*

If you are 75 years old or older:

We do not pay any expenses related to:

- Any *pre-existing condition* that was not *stable* in the 12 months before your *effective date*
- A *heart condition* that was not *stable* or that required any form of nitroglycerine to relieve angina pain in the 12 months before your *effective date*
- A lung condition that was not *stable* or that required *treatment* with oxygen or prednisone in the 12 months before your *effective date*

2. Any *medical condition* when – before your *departure date* – you do not meet all of the eligibility requirements or you do not truthfully and accurately answer all questions in the *questionnaire*, if applicable.
3. Expenses that exceed a maximum of \$25,000 if you do not have valid coverage under a *GHIP* for the entire duration of your *trip*.

11. We do not pay claims for any *medical condition* that first appeared, was diagnosed, or required *treatment* after your *departure date* and before the *effective date* of the insurance extension or top-up.
12. An *emergency* resulting from an accident that happens when you participate in any of the following activities:
 - A sporting activity you are paid for, including snorkeling and scuba diving
 - Any form of BASE jumping, such as wingsuit flying
 - Hang gliding
 - Rock climbing
 - Mountain climbing, including ascending or descending a mountain using specialized equipment such as crampons, pickaxes, anchors, bolts, carabiners, and lead or top-rope anchoring equipment
 - Competitions, speed events, or other high-risk activities using motor *vehicles* on land, water, or in the air and training activities for these events on approved tracks or elsewhere

13. Your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
14. Any claim that results from or is related to your commission or attempted commission of a criminal offence or illegal act.
15. Any *medical condition* that is the result of you not following *treatment* as prescribed to you, including prescribed medication.
16. Any *medical condition*:
 - Including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs, or other intoxicants whether prior to or during your *trip*
 - Arising during your *trip* from, or in any way related to, the abuse of alcohol, drugs, or other intoxicants
17. Any loss that results from your *minor mental or emotional disorder*.
18. Your:
 - Routine pre-natal or post-natal care
 - Pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after
19. Your child born during your *trip*.
20. Any *medical condition* related to a birth defect if the insured *child* is under *age 2*.
21. Any further medical *treatment* if our medical advisors determine that you should transfer to another facility or return to your *home* province or territory of residence for *treatment*, and you choose not to.
22. If a benefit requires pre-approval or pre-arrangement from the Assistance Centre, we do not pay claims when:
 - You do not contact the Assistance Centre
 - The Assistance Centre does not authorize or arrange the services for the benefit
23. Any *act of war*.
24. Any *act of terrorism* caused by biological, chemical, nuclear, or radioactive means.
25. Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory was issued by the Canadian government stating to Avoid non-essential travel or to Avoid all travel regarding the country, region, or city of your destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site.
 Note: This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
26. For quarantine, the following also apply:
 - We do not pay any benefits for quarantine or self-isolation in Canada as mandated by any government.
 - We will not provide coverage for any pre-paid, unused *travel arrangements*.

- We will not cover any expenses you incur when you or your *travel companion* are denied entry to a country or region included in your *trip* when, before your *departure date*, there was a foreign government and/or regional travel guideline restricting entry of Canadian residents or guidelines that require self-isolation or quarantine for a specific period of time during your *trip*.

FLIGHT ACCIDENT INSURANCE AND TRAVEL ACCIDENT INSURANCE

Coverage for Flight Accident Insurance and Travel Accident Insurance starts on your *effective date*.

Coverage for Flight Accident Insurance and Travel Accident Insurance ends on the earlier of:

- The date you return to your *departure point*; or
- The expiry date shown on your *confirmation*.

This section outlines the benefits covered by Flight Accident Insurance and Travel Accident Insurance.

1. We pay \$100,000 under Flight Accident Insurance or \$50,000 under Travel Accident Insurance if an *injury* during your *trip* causes any of the following in the 12 months after the accident:
 - 2 of your limbs are fully severed above the wrist or ankle joints
 - You become permanently blind in both eyes
 - Your death
2. We pay \$50,000 under Flight Accident Insurance or \$25,000 under Travel Accident Insurance if an *injury* during your *trip* causes any of the following in the 12 months after the accident:
 - 1 of your limbs is fully severed above the wrist or ankle joint
 - You become permanently blind in 1 eye
3. If you have more than 1 accidental *injury* during your *trip*, we pay the applicable amount for 1 accident only. The payment will be for the accident that provides the largest benefit amount.

To be considered under Flight Accident Insurance, the accident that causes the *injury* must happen during 1 of the following situations:

- You have a ticket in your name for the entire duration of your airline *trip* and are travelling on a commercial passenger *plane*. The ticket in your name must be purchased and/or issued before the application date.
- You are making a flight connection, you are riding over land or water on transportation provided at the expense of the airline, you are riding in transportation provided by the airport authority, or you are riding in a scheduled helicopter shuttle service between airports.
- You are at an airport for the departure or arrival of a flight covered by this insurance.

EXCLUSIONS & LIMITATIONS FOR FLIGHT ACCIDENT INSURANCE AND TRAVEL ACCIDENT INSURANCE

We do not pay for claims for expenses or losses or benefits that relate to any of the activities in this section.

1. An *emergency* or accident that happens when you participate in any of the following activities:
 - A sporting activity you are paid for, including snorkeling and scuba diving
 - Any form of BASE jumping, such as wingsuit flying
 - Hang gliding
 - Rock climbing
 - Mountain climbing, including ascending or descending a mountain using specialized equipment such as crampons, pickaxes, anchors, bolts, carabiners, and lead or top-rope anchoring equipment
 - Competitions, speed events, or other high-risk activities using motor *vehicles* on land, water, or in the air and training activities for these events on approved tracks or elsewhere
2. Piloting or learning to pilot an aircraft or acting as a member of an aircraft crew.
3. Your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
4. Any claim that results from or is related to your or your beneficiary's commission or attempted commission of a criminal offence or illegal act.
5. Any *medical condition* that is the result of you not following *treatment* as prescribed to you, including prescribed medication.
6. Any *medical condition*:
 - Including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs, or other intoxicants whether prior to or during your *trip*
 - Arising during your *trip* from, or in any way related to, the abuse of alcohol, drugs, or other intoxicants
7. Any loss that results from your *minor mental or emotional disorder*.
8. Any losses directly or indirectly caused by an existing disease or bodily infirmity, even if an accidental *injury* triggers or re-triggers the existing condition.
9. Any *act of war* or *act of terrorism*.
10. Any loss or any *medical condition* you suffer or contract when an official travel advisory issued by the Canadian government states to Avoid non-essential travel or to Avoid all travel regarding the country, region, or city of your destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site.
Note: This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

BAGGAGE LOSS, DAMAGE, AND DELAY INSURANCE

Coverage for Baggage Loss, Damage, and Delay Insurance starts on your *effective date*.

Coverage for Baggage Loss, Damage, and Delay Insurance ends on the earlier of:

- The date you return to your *departure point*; or
- The expiry date shown on your *confirmation*.

This insurance covers the loss of, damage to, and the delay of baggage and personal effects that belong to you and you use during your *trip*. The maximum we pay under this policy is \$2,000 per *trip*.

BAGGAGE LOSS, DAMAGE, AND DELAY INSURANCE BENEFITS

This section outlines the benefits that are covered by this insurance.

1. We pay *reasonable and customary* expenses to replace the following lost or stolen documents:
 - Passport
 - Driver's license
 - Birth certificate
 - Travel visa

We also cover up to \$200 per *trip* for travel and accommodation expenses you incur while you wait for the replacement documents.

2. If your checked luggage is delayed for at least 10 hours by the carrier during your *trip*, we pay up to \$500 per *trip* for necessary toiletries or clothing.
Note: This benefit applies only when the delay happens before you return *home*.
3. If your checked golf clubs or ski equipment are delayed for at least 10 hours by a carrier during your *trip*, we pay up to \$100 per day to a maximum of \$500 for:
 - Renting golf clubs or ski equipment
 - Purchasing reasonable golf and ski accessoriesNote: This benefit applies only when the delay happens before you return *home*.
4. We pay up to \$300 for any item or set of items that is lost, stolen, or damaged during your *trip* to a maximum of \$1,500 per *trip*.
Note: Jewellery or cameras (including camera equipment) are respectively considered single items.

EXCLUSIONS & LIMITATIONS FOR BAGGAGE LOSS, DAMAGE, AND DELAY INSURANCE

We do not pay claims for expenses or losses outlined in this section.

1. Any of the following items:
 - Animals
 - Perishable items
 - Bikes that are not checked as baggage with the *common carrier*
 - Household items and furniture
 - Artificial teeth or limbs
 - Hearing aids, contact lenses, glasses of any type
 - Money, tickets, securities, documents
 - Items related to your occupation
 - Antiques, fragile, and collector's items
 - Illegally obtained items
 - Articles insured on a valued basis by another insurer
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, your imprudence, or omission.
3. Any of the following items:
 - Unaccompanied baggage
 - Personal property that is left unattended
 - Personal property that is left in an unattended *vehicle* or unlocked trunk of a *vehicle*
 - Jewellery or cameras placed in the custody of a *common carrier*
4. Your losses resulting from theft that are not reported to the authorities.
5. Any loss resulting from an *act of war* or an *act of terrorism* while at a destination when, an official travel advisory was issued by the Canadian government stating to Avoid non-essential travel or to Avoid all travel regarding the country, region, or city of your destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site.

HOW TO MAKE A CLAIM FOR BENEFITS

Claim payment and administrative services are provided by the administrator, Active Claims Management Inc. 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 services.

You must send written proof, a completed claim form, and any other information we ask for within 90 days of the event that results in the claim. In some cases, we accept claims up to 12 months after the event. We do not accept any claims after 12 months.

In this section, we list all the documents and information we need to process your claim. We may ask for different information depending on the type of claim you submit.

EMERGENCY MEDICAL INSURANCE CLAIMS

We need the following information when you submit your claim:

1. Original, itemized bills and invoices
2. Proof of payment by you (receipts)
3. Proof of payment from any other insurance plan or any *GHIP*
4. Applicable medical records, including:
 - Complete diagnosis by the attending *physician*
 - Documentation from the *hospital* that the *treatment* was appropriate and consistent with your diagnosis
 - Documentation that states the *treatment* could not be delayed until you returned *home* without adversely affecting your condition and quality of medical care
5. Proof of the accident if you submit a claim for dental expenses that result from an accident
6. Proof of travel, including your *departure date* and return date
7. Your historical medical records if we ask for them

If you are submitting a claim for quarantine expenses

We also need the following information, where applicable:

- A medical certificate completed by the attending *physician* that states why travel was not possible as booked or a report from an authority that documents the reason for the self-isolation or quarantine
- Original passenger receipts for the new tickets you had to purchase
- Original receipts for the *travel arrangements* you had paid in advance
- Original receipts for the extra hotel and meal expenses

TRIP CANCELLATION INSURANCE AND TRIP INTERRUPTION INSURANCE CLAIMS

We need the following information when you submit your claim. Note: These procedures are not applicable to travel credits or vouchers you receive when a *travel supplier* cancels a portion of your *trip*.

If the claim is for medical reasons:

- A medical certificate from the attending *physician* explaining why travel was not possible
- A death certificate if you cancel your *trip* due to a death
- The medical file of the person whose health or *medical condition* is the reason for your claim

If the claim is not for medical reasons, applicable documents such as:

- A copy of a subpoena if you cancel your *trip* for jury duty or being called as a witness
- A police report if you are involved in an accident
- Documents from a responsible authority if you miss a *common carrier* because of a covered event
- Complete, unused transportation tickets and vouchers
- Original passenger receipts for the new tickets you purchased

- Original receipts for your pre-paid *travel arrangements* and the extra expenses you incurred for hotels, meals, telephone, internet, taxis, or car rentals

Any additional invoices or receipts that support your claim.

HOW TO MANAGE A TRAVEL CREDIT OR VOUCHER WHEN A TRAVEL SUPPLIER CANCELS YOUR TRIP

If a *travel supplier* cancels any portion of your *trip* that was booked with them and offers you or gives you a travel credit or voucher as reimbursement for the unused portion of your insured *travel arrangement*, we consider you as reimbursed for that *travel arrangement*.

We will not pay any claims for a *travel arrangement* when:

- You receive a travel credit or voucher for the full value of the insured *travel arrangement* with the *travel supplier*; or
- You were offered a travel credit or voucher, but you did not accept it.

Note: If your travel credit or voucher does not cover the full value of your insured *travel arrangement* with the *travel supplier*, you may submit a claim for the difference.

BAGGAGE LOSS, DAMAGE, AND DELAY INSURANCE CLAIMS

1. If you experience theft, burglary, robbery, malicious mischief, or disappearance or loss of an item, you must:
 - Report it to the police immediately, or to the hotel manager, tour guide or transportation authorities if the police are not available
 - Obtain a written report from the police, or from the hotel manager, tour guide or transportation authorities
 - Take all precautions to protect, save, or recover the property immediately
 - Advise us as soon as you return *home*
2. If the property you check with a *common carrier* is delayed, we continue to provide coverage until the property is delivered to you by the *common carrier*.
3. We cover the current cash value of your property when it is lost or damaged. We also reserve the option to repair or replace your property with something of the similar kind, quality, or value. We may ask you to send us the items so we can have them appraised for damage. If the lost or damaged item is part of a set, we cover a reasonable and fair proportion of the value of the set, but not the total value.
4. When you make a claim for lost, damaged, or delayed property, we need:
 - Copies of reports from the authorities as proof of the loss, damage, or delay
 - Proof that you owned the items and receipts for replacing them

FLIGHT ACCIDENT INSURANCE AND TRAVEL ACCIDENT INSURANCE CLAIMS

We need the following information:

- Report from the police, coroner, or autopsy
- Medical records
- Death certificate, if applicable

Note: If your body is not found within 12 months of the flight or travel accident, we presume you died from your *injury*.

WHERE TO SUBMIT YOUR CLAIMS

Mobile app

Use the app to begin the process to file a claim and track your claim status.

Online

Visit manulife.acmtravel.ca to submit your claim online.

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

By mail

Mail all claims correspondence to:

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

Telephone

For questions about your claim status, contact the Assistance Centre.

WHO WE PAY BENEFITS TO IF YOU HAVE A CLAIM

We pay *reasonable and customary* covered expenses to you or to the service provider, minus any applicable deductibles.

We pay loss of life benefits to your estate.

If we determine that an expense is not eligible under your policy, you must repay any amount we paid or that you authorized us to pay on your behalf.

All amounts in this policy are shown in Canadian dollars. When we convert currency, we use our exchange rate on the date of service shown on your receipt. We do not pay any interest.

OTHER INFORMATION YOU SHOULD KNOW IF YOU HAVE A CLAIM

You may disagree with our claim decision and contest our decision in court under the laws of the Canadian province or territory where you live at the time you applied for this policy. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, or in the Limitations Act, 2002 in Ontario, or other applicable legislation.

WHAT ELSE YOU NEED TO KNOW

GENERAL CONDITIONS

This insurance is void if, at any time during the application process or during your coverage, you, anyone who acts on your behalf, or anyone insured under this policy:

- Commits fraud or attempted fraud
- Attempts to deceive us in any way
- Conceals or misrepresents any material facts or circumstances
- Provides incomplete or inaccurate information

When we process your claims, we may review your medical history. If any information is incomplete or inaccurate, your coverage is void and we do not pay your claims.

This policy is non-participating and does not entitle you to share in our divisible surplus.

We restrict the right of anyone to designate persons to whom or for whose benefit insurance money is payable.

This policy is governed by and construed according to the laws of your province or territory of residence.

Despite any other provision contained in the contract, this contract is subject to applicable statutory conditions in the Insurance Act, applicable in your province or territory of residence, respecting contracts of accident and *sickness* insurance.

LIMITATION OF LIABILITY

Our liability under this policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased, for any loss or expense. Neither we, upon making payment under this policy, nor our agents or administrators assume any responsibility for the availability, quality, results or outcome of any *treatment* or service, or your failure to obtain any *treatment* or service covered under the terms of this policy.

The participation of the insurers is several and not joint and none of them will, under any circumstances, participate in the interest and liabilities of any of the others.

PREMIUM

You must pay the premium when you purchase this insurance, according to the rates in effect at that time. Premiums and policy terms and conditions are subject to change without notice.

You enter into a binding contract with us when:

- You meet all eligibility requirements; and
- Pay the required premium; and
- Receive a *confirmation* with a contract policy number.

If, at any time, we determine that you are not eligible for coverage, we will refund your premiums only. No other refunds are eligible. You are responsible for any expenses not paid by us.

If the premium you pay does not cover the cost for the period of coverage you choose:

- We charge you and collect any underpayment; or
- We shorten the policy period when a premium cannot be collected. We will advise you of the shortened period in writing.

Your coverage is null and void when any of the following happens:

- We don't receive premium payment
- Your cheque is not honoured
- Credit card charges are invalid
- There is no proof of your payment

HOW THIS INSURANCE WORKS WITH OTHER COVERAGES YOU HAVE

This is a second payor policy. The total benefits you receive from all insurers may not exceed the actual expenses. We consider claims for amounts that are greater than what you are covered for under any other policies, including but not limited to the following:

- Third-party liability
- Group or individual, basic, or extended health insurance plans or contracts
- Private, provincial, or territorial auto insurance plans that cover *hospital*, medical, or therapeutic expenses
- Any other third-party liability insurance

We coordinate benefits payments with all insurers who provide you benefits similar to the ones provided in this policy, to a maximum of the highest amount specified by any insurer.

Exception: If your current or former employer provides an extended health insurance plan with a lifetime maximum of \$50,000 or less, we do not coordinate payment.

If you are insured under more than 1 policy or certificate underwritten by us, the maximum we pay is the highest amount for the benefit in any 1 policy or certificate.

If the total amount of all accident insurance you have under policies or certificates issued by us is more than \$100,000, the total combined maximum we consider for all your claims is \$100,000. Any excess insurance is void and any premiums you pay for the excess insurance will be refunded to you.

SUBROGATION

We have full rights of subrogation. If we pay a claim under this policy, we have the right to proceed against any third parties who may be responsible for giving rise to a claim under this policy. We may proceed in your name at our expense. You agree to provide any documents we need and to fully cooperate with us to assert our rights. You agree that you will not do anything to prejudice our rights.

STATUTORY CONDITIONS

COPY OF APPLICATION

Upon request, a copy of the application shall be given to you or to a claimant under the contract.

WAIVER

We reserve the right to decline any application or any request for extensions of coverage. No condition of this policy shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly expressed in writing and signed by Manulife.

MATERIAL FACTS

No statement made by you at the time of application for this contract shall be used in defence of a claim under or to avoid this contract unless it is contained in the application, or any other written statements or answers furnished as evidence of insurability.

TERMINATION BY INSURER

We may terminate this contract in whole or in part at any time by giving written notice of termination to you and by refunding, concurrently with the giving of notice, the amount of premium paid in excess of the proportional premium for the expired time. The notice of termination may be delivered to you, or it may be sent by registered mail to your latest address on record. Where notice of termination is delivered to you, 5 days notice of

termination will be given; where it is mailed to you, 10 days notice will be given, and the 10 days will begin on the day following the date of mailing of the notice.

RIGHTS OF EXAMINATION

For the purposes of determining the validity of a claim under this policy, we may obtain and review the medical records of your attending *physician(s)*, including the records of your regular *physician(s)* at *home*. These records may be used to determine the validity of a claim, whether or not the contents of the medical records were made known to you before you incurred a claim under this policy. In addition, we have the right, and you shall afford us the opportunity, to have you medically examined when and as often as may reasonably be required while benefits are being claimed under this policy. If you die, we have the right to request an autopsy, if not prohibited by law.

DEFINITIONS

When italicized in this policy, the terms in this section have the following specific meanings.

act of terrorism — any activity that involves a threat to use or the actual use of violence or any dangerous or threatening act, or the use of force. Such act is directed against the general public, governments, organizations, properties or infrastructures, or electronic systems. The intention of such activity is to:

- Instill fear in the general public;
- Disrupt the economy;
- Intimidate, coerce or overthrow a sitting government or occupying power; and/or
- Promote political, social, religious, or economic objectives.

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

age — your *age* at the time of the application for insurance.

change in medication — when the medication type, dosage, or frequency is reduced, increased, stopped, and/or new medications are prescribed.

Exceptions:

- Regular blood tests that result in routine adjustments of Coumadin, warfarin, or insulin as long as these medications are not newly prescribed or stopped; or,
- Changing from a brand name medication to the same dose of a generic medication.

child, children — your unmarried, dependent son or daughter or *grandchild(ren)* who travels with you or joins you during your *trip* and is either:

- Under *age* 21
- Under *age* 26 and a full-time student
- Any *age* with a mental or physical disability

Note: To be eligible for *Emergency Medical Insurance*, the *child* must be at least 30 days of *age*.

common carrier — a licensed bus, taxi, train, boat, airplane, or other licensed commercial *vehicle* intended and used to transport paying passengers.

confirmation — this policy, the application for this policy, and any other documents that confirm your insurance coverage after you pay the required premium.

Where applicable, it also includes:

- The *questionnaire*
- Your *trip* arrangements including tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line, or any other accommodation or travel provider

default — a *travel supplier* is unable to provide the *travel services* you contracted with them because of their complete or substantially complete cessation of business, resulting directly or indirectly from bankruptcy or insolvency thereof.

departure date — the date you leave for your *trip*.

departure point — the place you leave from for your *trip* and will return to.

effective date — the date your coverage starts.

Trip Cancellation Insurance coverage starts on the date and time you pay the premium for that coverage, indicated as the purchase date on your *confirmation*.

**Trip* Interruption, Flight Accident and Travel Accident, and Baggage Loss, Damage, and Delay insurance coverages all start on your *departure date*.

**Emergency Medical Insurance* coverage starts when you leave *home*.

*Note: If you purchase this insurance as a top-up to another plan, coverage starts on the effective date indicated on the *confirmation* you receive for your top-up. The coverage with us must be purchased before your other plan expires.

emergency — a sudden and unforeseen *medical condition* that requires immediate *treatment*.

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

essential medical personnel — an individual health professional licensed to provide health care, diagnosis and/or treatment services, including but not limited to, medication and surgery.

expiry date — the date your coverage ends.

- *Trip Cancellation Insurance* coverage ends on the departure date shown on your *confirmation*.
- *Trip* Interruption Insurance, Baggage Loss, Damage, and Delay Insurance, and Flight Accident Insurance and Travel Accident Insurance coverage ends on the earlier of:
 - The date you return to your *departure point*; or
 - The expiry date shown on your *confirmation*.
- *Emergency Medical Insurance* coverage ends on the earlier of:
 - The date you return *home*; or
 - The expiry date shown on your *confirmation*.

If you paid the premium for travel within Canada only, your *Emergency Medical Insurance* coverage ends on the earliest of:

- The date you return *home*; or
- The date you leave Canada; or
- The expiry date shown on your *confirmation*.

government health insurance plan (GHIP) — the health insurance coverage that a Canadian provincial or territorial government provides to its residents.

heart condition — any disorder relating to the heart. *Heart conditions* include but are not limited to the following:

- An abnormal cardiac test result
- Atrial fibrillation
- Chest pain or discomfort due to the heart, or angina
- Heart failure, heart attack, or myocardial infarction, or cardiac arrest
- Heart murmur (does not include a murmur that existed as a child if the *physician* has advised that there is no murmur as an adult)
- Narrowing or blockage of a coronary artery, or coronary artery disease
- Prior heart surgery of any kind, including but not limited to angioplasty, bypass surgery, valvuloplasty, valve replacement, heart ablation surgery, heart transplantation, or surgery for any congenital heart disorder
- Any heart valve disorder, or any rapid, slow, or irregular heartbeats or heart rates for which a *physician* has prescribed medication, or for which there has been surgery or cardioversion
- *Treatment* with a pacemaker or a cardiac defibrillator device
- Water on the lungs or swelling of the ankles due to a heart disorder

home — your Canadian province or territory of residence. If you request that your coverage starts when you leave Canada, *home* means Canada.

For *Trip Cancellation Insurance* and *Trip Interruption Insurance*, *Flight Accident Insurance* and *Travel Accident Insurance*, and *Baggage Loss, Damage, and Delay Insurance*, *home* means your *departure point*.

hospital — an institution that is licensed as an accredited *hospital* that is staffed and operated for the care and *treatment* of in-patients and out-patients.

Treatment must be supervised by *physicians* and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

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

immediate family — *spouse*, parent, legal guardian, stepparent, grandparent, step-grandparent, grandchild, in-law, child, stepchild, brother, sister, stepbrother, stepsister, aunt, uncle, niece, or nephew.

injury — sudden bodily harm caused by external and purely accidental means, independent of *sickness* or disease.

key person — is:

- Someone who is entrusted with your dependent's full-time care and who cannot be reasonably replaced; or
- A business partner; or
- An employee critical to the ongoing affairs of your business.

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 stressful situation.

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

physician — a person who is:

- Not you or a member of your *immediate family* or your *travel companion*
- Licensed in the jurisdiction where the services are provided, to prescribe and administer medical *treatment*

plane — a multi-engine aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled air service trip operated between licensed airports and holding a valid Canadian Air Carrier Licence and Charter Permit, issued by the Canadian Transportation Agency or its foreign equivalent, and operated by a certified pilot.

pre-existing condition — any *medical condition* that exists prior to your *effective date*.

questionnaire — the document you must complete truthfully and accurately to determine your eligibility and premium rate if the non-refundable value of your *trip* is more than \$30,000.

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

schedule change — means:

- An airline carrier's late departure, causing you to miss your next connecting flight with another airline carrier; or
- An airline carrier's early departure, leaving the ticket you had purchased for your prior connecting flight by another carrier unusable.

Schedule change does not mean a change caused by a strike, labour disruption, security alert, or bankruptcy.

sickness — illness, disease, disorder, or any symptom.

spouse — a person one is legally married to, or a person one lives with and publicly represents as a *spouse*.

stable — a *medical condition* when all of the following statements are true:

1. There has not been any new *treatment* prescribed or recommended, or change to existing *treatment* (including a stoppage in *treatment*), and
2. There has not been any *change in medication*, or any recommendation or starting of a new prescription drug, and
3. The *medical condition* has not become worse, and
4. There have not been any new, more frequent, or more severe symptoms, and

5. There has been no hospitalization or referral to a specialist, and
6. There have not been any tests, investigation or *treatment* recommended, but not yet complete, nor any outstanding test results, and
7. There is no planned or pending *treatment*.

All these conditions must be met for a *medical condition* to be considered *stable*.

travel arrangement— transportation or sleeping accommodations (including pre-paid expenses in all-inclusive packages). *Travel arrangements* do not include expenses such as flowers, catering, and other expenses related to ceremonies or celebrations.

travel companion — someone who shares *trip* arrangements with you on any 1 *trip*, to a maximum of 5 people including you.

travel services — transportation, sleeping accommodations, or other service provided to you by a *travel supplier*, not including taxes or insurance, for your use.

travel supplier — a tour operator, travel wholesaler, airline, cruise line, ground transportation provider, travel accommodation provider, or a provider of other services that is:

- Contracted to provide *travel services* to you; and
- Licensed, registered, or otherwise legally authorized in the particular location of the *travel supplier* to operate and provide *travel services*.

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.

Important: 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.

trip — the time between your effective date and the expiry date as shown on your *confirmation*.

vehicle — any private or rental passenger automobile, motorcycle, boat, mobile home, camper truck, or trailer home that you use during your *trip* exclusively to transport passengers, other than for hire.

MANULIFE FLIGHT ASSISTANCE

Payments and services are offered by our partner, Blink Parametric (Blink). This service and its availability are subject to change without notice.

Blink monitors and tracks all flights that you register with them at least 1 hour before the scheduled departure time. If the airline delays or cancels your flight, Blink arranges payment of the covered benefits.

You must register your cell/mobile phone number with Blink so they can contact you if your flight is delayed or cancelled beyond the threshold that entitles you to payment. For example, you will receive a notification of your \$40 payment only if the flight is delayed 3 hours or more.

Payments are sent by Interac e-Transfer®.

Note: In some cases, for example when you travel on a chartered flight or airline, flights may not appear on Blink’s system and can’t be tracked. Blink makes every effort to monitor these flights and notify you about eligible delays or cancellations.

If you don’t receive a notification from Blink as expected, contact Manulife Customer Service:

travel@manulife.ca

1-800-565-2338

WHEN YOUR COVERAGE STARTS

Your coverage starts when you register the date and time of each flight on your airline booking receipt for all insured travellers at flightassistancemanulife.com. You must register each flight at least 1 hour before the original schedule departure time.

WHEN YOUR COVERAGE ENDS

Your coverage ends as soon as each registered flight departs.

BENEFITS

Manulife Flight Assistance offers the following benefits to a maximum of \$140 per policy for each registered, insured person.

Delay

- If the flight is delayed by a minimum of 3 hours, each registered person receives \$40.
- If the flight is delayed by a minimum of 6 hours, each registered person receives \$140.

Cancellation

If the flight is totally cancelled, each registered person receives \$140.

GENERAL CONDITIONS

1. Coverage is available only for flights within, to, or from Canada including connections to such flights when you registered with Manulife Flight Assistance.
2. The mobile/cell phone you register with Blink must have suitable battery life and cellular, data or Wi-Fi service.
3. The mobile/cell phone you register with Blink must stay with you during your journey. Blink uses the same mobile/cell phone information when benefits are paid during your journey.
4. Blink is not responsible for and will not make any payments related to data or roaming charges for your mobile/cell phone.
5. If Blink receives false information or fraudulent claims by you or anyone on your behalf, Blink treats this coverage as if it never existed.
6. You must be on the airline’s boarding list to be eligible for Manulife Flight Assistance.
7. All amounts are listed in Canadian dollars.
8. You must have a bank account with a financial institution legally operating in Canada to receive payments by Interac E-transfer.

9. After the 3-hour delay threshold, Blink will make every effort to notify you of any flight delays or cancellations and fund transfers, but Blink is not accountable if, for any reason, you do not receive their message or e-Transfer on your mobile/cell phone.
10. Manulife Flight Assistance benefits are paid to the policyholder who registers their flight(s) with flightassistancemanulife.com. This individual receives funds for all insured travellers who are registered on their flight(s).

NOTICE ON PRIVACY AND CONFIDENTIALITY

Privacy legislation is relatively recent, but for decades, Manulife has safeguarded the sensitive personal information of its customers. Protecting your personal information and respecting your privacy is important to us. As a provider of financial products and services, the collection and use of personal information is fundamental to our business. Equally important is your trust in our handling of your personal information.

Personal Information Statement (PIS)

In this statement, “you” and “your” refer to the policyowner or holder of rights under the contract, the insured and the parent or guardian of any child named as insured who is under the legal age for providing consent. “We”, “us”, “our” and “the company” refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries.

Updates to this statement and further information about our privacy practices are posted to manulife.ca.

We collect, use, verify and disclose your personal information for identified purposes, and only with your consent, or as permitted or required by law. You have given us your consent during the application process for us to collect, use, and disclose your personal information, as set out in this PIS. Any alterations to the consent must be agreed to in writing by the company.

What personal information do we collect?

Depending on the product you have applied for, we collect specific personal information about you such as:

- Identifying information such as your name, address, telephone number(s), email address, your date of birth, or driver’s license
- Medical information that any organization or person has about you
- Any test that may be necessary for us to decide if and on what terms to insure you, such as a medical exam or blood test.
- A copy of all driving related information from provincial or territorial Motor Vehicle Divisions
- A personal investigation, financial information, credit bureau report and/or a consumer report from other organizations, person or source that has any information or records about you
- Information about how you use our products and services, and information about your preferences, demographics, and interests

- Other personal information we may require to administer our business relationship with you

We use fair and lawful means to collect your personal information.

Where do we collect your personal information from?

- Your completed applications, recorded tele-interviews and forms
- Other interactions between you and the Company,
- Other sources, such as:
 - Your advisor or authorized representative(s)
 - Third parties with whom we deal in issuing and administering your policy now, and in the future
 - Public sources, such as government agencies, and internet sites

Who do we disclose your information to?

- Persons, financial institutions, and other parties with whom we deal in issuing and administering your policy now, and in the future
- Authorized employees, agents, and representatives
- Your advisor and any agency which has entered into an agreement with us and has supervisory authority, directly or indirectly, over your advisor, and their employees
- Any person or organization to whom you gave consent
- People who are legally authorized to view your personal information
- Service providers who require this information to perform their services for us (for example data processing, programming, data storage, market research, printing and distribution services, paramedical and investigative agencies)
- Your medical doctor
- Public health authorities as required, if laboratory tests performed on our behalf show that you have tested positive for infectious disease

The abovementioned people, organizations and service providers are both within Canada and jurisdictions outside Canada and would therefore be subject to the laws of those jurisdictions.

Where personal information is provided to our service providers, we require them to protect the information in a manner that is consistent with our privacy policies and practices.

The personal information you provided in this application:

- Will become a part of all the contracts that result from this application, even if you are not the owner or one of the people to be insured for that printed contract
- Will be shared with all the owners and any subsequent owners of those contracts and all people to be insured

How long do we keep your information?

The longer of:

- The time period required by law and any guidelines set for the financial services industry
- The time period required to administer the products and services we provide.

Withdrawing your consent

You may withdraw your consent for us to use your personal information to provide you with other service or product offerings, excluding those mailed with your statements.

You may not withdraw your consent for us to collect, use, retain or disclose personal information we need to issue or administer the policy unless federal or provincial laws give you this right. If you do so, a policy may not be issued, and benefits will not be payable under the contract, or we may treat your withdrawal of consent as a request to terminate the contract.

If you wish to withdraw your consent, phone our customer care centre at 1-888-MANULIFE (626-8543), or 1-888-MANUVIE (626-8843) in Quebec, or write to the Privacy Officer at the address in the next section.

Accuracy and access

You will notify us of any change to your contact information. You have the right to access and verify your personal information maintained in our files, and to request any factually inaccurate personal information be corrected, if appropriate. If you have a question, a concern, wish to receive more information about parties who have access to your information or about our privacy policies and procedures, and/or wish to review your personal information in our files or correct any inaccuracies, you may send a written request to:

Privacy Officer

Manulife

500 King Street North

Waterloo, ON N2J 4C6

privacy_office_canadian_division@manulife.com

Please note the security of email communication cannot be guaranteed. Do not send us information of a private or confidential nature by email. By contacting us via email you are authorizing us to communicate with you by email.

HELP IS JUST A PHONE CALL AWAY

In an *emergency*, contact the Assistance Centre immediately. They are available to support you 24 hours a day, every day of the year.

From Canada or USA: 1-888-881-8010

Collect, where available: +1(519) 945-8346

Pre-trip assistance

- Passport and visa information
- Health hazards advisories
- Weather information
- Currency exchange information
- Consulate and embassy locations

During a medical *emergency*

- Confirming and explaining coverage
- Referral to a doctor, *hospital*, or other healthcare providers
- Monitoring your situation and informing your family
- Transportation arrangements to return you *home* when medically necessary
- Direct billing of covered expenses, where possible

Other services

- Help with lost, stolen, or delayed baggage
- Help obtaining emergency cash
- Emergency message services
- Translation and interpreter services in a medical *emergency*
- Help replacing lost or stolen airline tickets
- Help obtaining prescription drugs
- Finding legal help or bail bond

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Interac e-Transfer is a registered trademark of Interac Inc.

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

App Store is a trademark of Apple Inc.

Google Play is a trademark of Google LLC.

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P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

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