

Travel insurance

# **Distribution Guide for Senior Discovery Tours All Inclusive policy**

Be protected if something unexpected happens while travelling.

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

**Note about the Autorité des marchés financiers** | The Autorité des marchés financiers does not express an opinion on the quality of the product offered in this guide. The insurer alone is responsible for any discrepancies between the wording of the guide and the policy.

## RULES FOR REVIEWING THIS GUIDE CAREFULLY

### **“You” can refer to many people**

When referring to “you,” we mean the person who purchased the insurance and any other insured individual, unless the context states otherwise.

### **Words in *italics* have a specific meaning**

Words and expressions in *italics* are defined at the end of the guide (see Section [13. Definitions](#)). Read these definitions if you have any questions.

### **“Trip” has a specific meaning**

The word “trip” refers to the period beginning on the *departure date* and ending on the return date shown in your *Confirmation*.

### **This guide is a summary**

Review the sample policy for complete details.

## THINGS TO CHECK FOR PEACE OF MIND WHEN TRAVELLING

### **Before you buy this insurance**

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

### **Before you travel**

- ✓ Do all insured people still meet all eligibility requirements? Otherwise, exclusions may apply. Check before you leave.
- ✓ Has the health of any of the insured people changed since you purchased this insurance? If so, exclusions may apply. Remember to check before you leave.

## DON'T FORGET

### **Don't make false statements**

If you make a false statement or if you fail to declare certain information before or during the coverage period, we may cancel your coverage.

### **10 days to change your mind**

You have the right to cancel your insurance at no cost within 10 days of purchasing your insurance. To find out more, read Section [8. Your right to terminate insurance](#).

### **Don't leave without paying**

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

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

## Requirements for purchasing this insurance

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

- ✓ You reside in Canada
- ✓ You're covered under a government health insurance plan (e.g. RAMQ) for the entire duration of your *trip*.
- ✓ You purchased this insurance when booking your travel arrangements, for the entire duration of the trip

## Situations where you are ineligible to purchase this insurance

You should not purchase this insurance if any of the following situations apply to you or to any person you want to insure.

### ARE YOU 75 OR OLDER?

Don't purchase this insurance if:

- ✗ you have been diagnosed with a terminal illness or metastatic cancer with less than 2 years to live.
- ✗ you received medical attention for 3 or more of the following illnesses in the past 5 years (diagnosis, *treatment*, *hospitalization*, emergency examination, prescription, or use of drugs):
  - *heart condition*
  - lung condition
  - high blood pressure
  - diabetes

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

You must meet all these requirements, and each of the people you want to insure must meet also meet them. Otherwise, the insurance will be cancelled.

Additionally, if you lose your coverage under a government health insurance plan, your maximum Emergency Medical benefit reduces to \$25,000 for all eligible expenses combined.

If you don't meet all eligibility requirements for this plan, there might be other travel insurance products with different eligibility requirements.

# 2. WHO IS INSURED

## You



You are insured if:

- You meet all the eligibility requirements.
- You have paid the insurance premium.
- Your *Confirmation* shows that you are an insured person.

**YOUR CHILDREN OR GRANDCHILDREN UNDER 2 YEARS OF AGE**

Your *children and grandchildren* who are 31 days old or older, but less than 2 years of age are eligible for the same coverage at no cost if they remain less than 2 years of age for the entire duration of the trip.

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

#### Scheduled departure date

You are insured from the moment you leave your *departure point*.

#### WHILE TRAVELLING

**Trip interruption**

**Unforeseen trip-related expenses**

Misconnection

Delayed return

*Travel supplier* bankruptcy

**Emergency medical**

outside your province or territory of residence only

**Flight & travel accident**

**Stolen, lost, damaged or delayed baggage and property**

#### Scheduled return date

Are you travelling longer than planned?  
You need to extend your insurance to be insured.

#### STAYING LONGER THAN PLANNED

#### Automatic extension in certain cases

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+ 10 days in event of *medical emergency*  
+ 30 days in event of hospitalization

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+ 72 hours in event of delays by your *common carrier*

+ 5 days in event of *medical emergency*

+ entire duration of hospitalization and up to 5 days after discharge  
from *hospital* if you or your travel companion are hospitalized

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### **Have your travel dates changed? Remember to adjust the duration of your insurance.**

Your insurance must cover the entire duration of your *trip*. If you leave earlier or come back later than planned, contact your travel agency to adjust the duration of your coverage.

Important: In some cases, you need to get authorization from the Assistance Centre to change your insurance. For example, if a *medical condition* first appeared after you purchased the insurance or if you already have a claim in progress.

### **Maximum trip duration: 60 days (183 days for people under age 55)**

Important: For residents of Ontario and Newfoundland, a trip can last up to 212 days for people under age 55.

## **4. YOUR INSURANCE APPLIES WORLDWIDE**

Your insurance applies worldwide. However, exclusions may apply if the Government of Canada issues an advisory against travel to a certain region or country.

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

## 5. SUMMARY OF COVERAGES

### EMERGENCY MEDICAL

In the event of a *medical emergency* during your *trip*, we pay any *reasonable and customary expenses* that you incur to receive urgent care.

#### Requirements to qualify for this coverage

- ✓ You have a *medical emergency*, such as a sudden and unforeseen *medical condition* that requires immediate attention.
- ✓ Your *medical emergency* occurs during your *trip*, (within the travel dates shown in your *Confirmation*)
- ✓ Your *medical emergency* occurs outside your *province* of residence.
- ✓ Your expenses are reasonable and customary. This means that the expenses aren't higher than the standard fee charged by providers of similar standing in the same geographical area, when providing the same *treatment* for a *medical emergency*.



#### **ALWAYS CALL THE ASSISTANCE CENTRE BEFORE YOU RECEIVE TREATMENT**

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



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

- Certain charges are not covered if they are incurred without the authorization of the Assistance Centre. These charges are indicated by an asterisk (\*) in the list of covered expenses.
- Other charges, if covered, are payable up to 75% only. You are required to pay 25% of the incurred expenses.

If you can't call us at the time of the *medical emergency* because of your condition, call us as soon as possible or ask someone to call on your behalf.

#### **Covered maximum: \$5 million**

We pay you up to a maximum of \$5,000,000 for all your claims combined.

#### **Covered expenses**

Below is an overview of the covered expenses and applicable limits. We pay these expenses provided they are reasonable. For a full list, see the sample policy.

If an expense is followed by an asterisk (\*), you need to call the Assistance Centre before you incur this expense. These charges are not covered without prior authorization from the Assistance Centre.

**EXPENSES TO RECEIVE EMERGENCY MEDICAL CARE**

Expenses incurred to receive emergency <i>treatment</i>	Up to the covered maximum
Expenses for ambulance transportation	Up to the covered maximum
Repatriation expenses *	
• For you	One-way economy-class or stretcher airfare
• For your medical attendant	Round-trip economy-class airfare and fees
• Transportation by air ambulance	Cost of transportation
Expenses to receive professional services	\$300 per profession
Emergency dental <i>treatment</i>	
• Due to an accidental blow	\$3,000
• For relief of dental pain	\$300
Extra expenses for meals, accommodation, phone calls, and taxis	\$300/day up to a maximum of \$3,000

**EXPENSES TO BABYSIT YOUR CHILDREN OR HAVE SOMEONE COME TO YOUR BEDSIDE IN THE EVENT OF HOSPITALIZATION**

Travel expenses to bring someone to your bedside in event of <i>hospitalization</i>	Round-trip economy-class airfare + \$300
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**EXPENSES TO RETURN YOUR TRAVEL COMPANION, CHILDREN AND VEHICLE HOME**

Expenses to return your <i>travel companion</i> to your <i>province</i>	Economy-class airfare
Expenses to return insured <i>children</i> and <i>grandchildren</i> under your care	Economy-class airfare
• With a qualified attendant if necessary	Round-trip ticket for the attendant
Expenses to return your <i>vehicle</i> to your <i>province</i> *	Extra costs
Extra expenses (meals, accommodation, phone calls, taxis)	\$350/day up to a maximum of \$3,500

**FUNERAL ARRANGEMENT EXPENSES IN CASE OF DEATH WHILE TRAVELLING**

Travel expenses for someone to identify your body *	Economy-class airfare + \$300 + 72-hour Emergency Medical coverage
Repatriation of your body or ashes	Up to the covered maximum
Other expenses	See sample policy

## Exclusions for Medical Emergency

Below is an overview of the main exclusions that may apply. For a full list, refer to the sample policy.

### EXPENSES RELATED TO YOUR CONDITION BEFORE YOUR TRIP

If you have a *medical condition* that existed before your *trip*, and the *medical condition* is not *stable*, you might not be covered. For example, your *medical condition* is not *stable* if you have any new symptoms or if there is any *change in medication or treatment* in the months leading up to your departure.

To **check if this exclusion applies to you**, refer to the sample policy.

Additionally, you are not covered for expenses relating to your *medical condition* if:

- ✘ You knew or should have known that you would need *treatment* during your *trip*
- ✘ An assessment or *treatment* for your *medical condition* was planned when you return
- ✘ Your *physician* advised you not to travel
- ✘ You had symptoms that should have been treated in the 6 months before your departure

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

These medical procedures and/or tests are identified by an asterisk (\*) in the list of covered expenses.

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

If you aren't covered under a government health insurance plan, we limit our payments to \$25,000. You are responsible for any remaining charges.

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

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

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

- ✘ If you incur charges for services that are not medically necessary or that could wait until your return
- ✘ Expenses not directly related to a *medical emergency*

### EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✘ If you abuse medicines, drugs, alcohol, or any other toxic substance
- ✘ If your *injuries* are self-inflicted (unless medical evidence establishes that they are related to a mental health illness)
- ✘ If you commit or attempt to commit a criminal act
- ✘ If you don't follow a recommended or prescribed therapy or *treatment*

### EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT

For example, hang-gliding, mountain-climbing, diving, motorized speed contests, or athletic competitions. See the sample policy for more information.

#### **EXPENSES RELATED TO PREGNANCY**

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

We do not cover the following:

- ✘ Expenses related to the management of pregnancy (prenatal care)
- ✘ Expenses for your child born during the trip

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

- ✘ If you give birth during your trip
- ✘ If you have a *medical condition* related to your pregnancy or the after-effects of childbirth and the *medical condition* causes you to incur expenses during your trip

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

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

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

We cover expenses incurred from an *act of terrorism* in limited circumstances. For more information, see the sample policy.

#### **EXPENSES RELATED TO A MEDICAL CONDITION OR DEATH IF THERE IS A RISK OF HARM TO YOU DURING YOUR TRIP**

- ✘ If you decide to travel to a region, and the Government of Canada issues a warning advising Canadians not to travel to that region before the effective date of your insurance, we do not cover expenses related to a specific or related *medical condition*.
- ✘ If *sickness* or death is due to exposure to toxic substances. For example, nuclear, radioactive, chemical, biological and/or explosive substances.

## STANDBYMD MEDICAL CONCIERGE SERVICES

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

### ANYWHERE IN THE WORLD

- ✓ You have telephone access to a *physician* to assess your symptoms.
- ✓ You have access to a network of *physicians* who make house call visits in 86 countries and over 4,000 cities.

### IN THE UNITED STATES

- ✓ If you lose or forget your prescription drugs, eyeglasses or contact lenses, StandbyMD organizes their delivery.
- ✓ If you need an assessment or *treatment*, Standby MD recommends medical resources.
- ✓ A *physician* ensures co-ordination to an Emergency Room and can “fast track” you through the Emergency Room (where available).

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

# UNFORESEEN TRIP-RELATED EXPENSES

## What is covered

This coverage contains the following sub-coverages:

TRIP INTERRUPTION (PERMANENT OR TEMPORARY)	15
MISCONNECTION	16
DELAYED RETURN	17
TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)	20

## Covered maximum: \$1,500 for your entire trip

For this coverage, we pay you a maximum of \$1,500 for all covered expenses combined.

Max. \$1,500	▪ Trip Interruption
	▪ Misconnection
	▪ Delayed Return
	▪ <i>Travel Supplier</i> Bankruptcy (Supplier default)

We do not pay more than \$1,500 even if more than one sub-coverage applies, and even if your covered expenses total more than \$1,500.

## TRIP INTERRUPTION (PERMANENT OR TEMPORARY)

If you are forced to return to your *departure point* or go directly to your next destination, we pay certain non-refundable charges for the portion of the trip you were unable to make. We pay up to the applicable maximum for the Unforeseen Trip-Related Expenses coverage.

## Requirements to qualify for this coverage

- ✓ A covered event forces you to interrupt your trip (or forces your *travel companion* to interrupt his/her trip)

## Covered events

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

- ✓ If an event related to your own health, or the health of your *immediate family* or your *key person* arises. For example, you have a sudden *medical condition*, or you are quarantined.
- ✓ Pregnancy, complications of pregnancy during the first 31 weeks, or adoption.
- ✓ Death. For example, if you, a member of your *immediate family*, or the person whose guest you will be during your trip dies.
- ✓ If obligations related to your work or studies force your return home. For example, if you lose your job.
- ✓ If an event related to your travel documents prevents you from travelling. For example, if you don't receive your travel visa.
- ✓ If a natural disaster or poor weather conditions affect your trip (at home, during travel, or at your destination).

## Covered expenses

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

### EXPENSES THAT ARISE FROM TRIP INTERRUPTION

Any unused portion of your <i>trip</i> that is non-refundable and non-transferable to another travel date	\$1,000
Accommodations and other expenses (meals, taxis, phone calls)	\$300/day, to a maximum of \$600
Additional cost of your airfare to travel to the next destination on your trip or to return home	Up to the covered maximum
Difference in price for your accommodations if your <i>travel companion</i> cancels their trip and you leave on your own	Up to the covered maximum

## Exclusions for Trip Interruption (Permanent or Temporary)

See Exclusions for Unforeseen Trip-Related Expenses.

## MISCONNECTION

If you miss your connection because of a covered event, we cover certain expenses so that you can continue your trip, up to the maximum for the Unforeseen Trip-Related Expenses coverage.

### Requirements to qualify for this coverage

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

### Covered events

- ✓ Schedule change/missed connection

## Covered expenses

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

Additional cost of your airfare to travel to your next destination	\$1,000
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## Exclusions for Misconnection

See Exclusions for Unforeseen Trip-Related Expenses.

## DELAYED RETURN

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If an event forces you to return home later than planned, we pay certain expenses for transportation, accommodations, meals, and other expenses, up to the maximum for the Unforeseen Trip-Related Expenses coverage.

### Requirements to qualify for this coverage

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

### Covered events

Below is a summary of covered events. For more information, see the sample policy.

- ✓ You have a *medical emergency* and an attending *physician* at your location recommends that you postpone your return
- ✓ A member of your *immediate family* has a *medical emergency* or dies at your location
- ✓ Your *travel companion* has a *medical emergency* or dies at your location
- ✓ Your friend or the person you are staying with at your location is *hospitalized* due to a *medical emergency* or dies

### Covered expenses

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

Additional expenses (accommodation, meals, taxis, phone calls)	\$150
Additional cost of the same class airfare to return to your departure point	\$1,500

### Exclusions for Delayed Return

See Exclusions for Unforeseen Trip-Related Expenses.

## EXCLUSIONS FOR UNFORESEEN TRIP-RELATED EXPENSES

Below is an overview of the main exclusions that might apply. For a full list, see the sample policy.

### EXPENSES RELATING TO YOUR HEALTH BEFORE YOUR TRIP

If you have a *medical condition* that existed before your trip, and the *medical condition* is not *stable*, you might not be covered. For example, your *medical condition* is not *stable* if you have new symptoms or if you change medication or *treatment* in the months before you depart or purchase the insurance.

To check if this exclusion applies to you, see the sample policy.

Additionally, you aren't covered for expenses relating to your *medical condition* if:

- ✘ you knew or should have known that you would need *treatment* during your *trip*
- ✘ an assessment or *treatment* for your *medical condition* was planned for your return
- ✘ you were advised by your *physician* not to travel
- ✘ you had symptoms that should have been treated in the 6 months before your departure
- ✘ if you incur charges for services that aren't medically necessary or that could wait until your return.

### EXPENSES RELATED TO FORESEEN EVENTS

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

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

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

### EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✘ If you abuse medicines, drugs, alcohol, or any other toxic substance
- ✘ If your *injuries* are self-inflicted (unless medical evidence establishes that they are related to a mental health illness)
- ✘ If you commit or attempt to commit a criminal act
- ✘ If you don't follow a recommended or prescribed therapy or *treatment*

### EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT

For example, hang-gliding, mountain-climbing, diving, motorized speed contests, or athletic competitions. For more details, see the sample policy.

#### **EXPENSES RELATED TO YOUR PREGNANCY**

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

We do not cover the following expenses:

- ✘ Expenses related to the management of pregnancy (prenatal care)
- ✘ Expenses for your child born during the trip

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

- ✘ If you give birth during your trip
- ✘ If you have a *medical condition* related to your pregnancy or the after-effects of childbirth and the *medical condition* causes you to incur expenses during your trip

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

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

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

We cover expenses incurred from an *act of terrorism* in limited circumstances. For more information, see the sample policy.

#### **EXPENSES RELATED TO A MEDICAL CONDITION OR DEATH IF THERE IS A RISK OF HARM TO YOU DURING YOUR TRIP**

- ✘ If you decide to travel to a region, and the Government of Canada issued a warning advising Canadians not to travel to that region before the effective date of your insurance, we do not cover expenses related to a specific or related *medical condition*.
- ✘ If *sickness* or death is due to exposure to toxic substances. For example, nuclear, radioactive, chemical, biological and/or explosive substances.
- ✘ If you participate in armed forces training exercises.

## TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

If your tour operator, airline, ground transport provider, or other *travel supplier* fails to provide you with the *travel services* you purchased, we pay expenses for the unused portion of your *trip*, up to the maximum for the Unforeseen Trip-Related Expenses coverage.

### Requirements to qualify for this coverage

You must satisfy all the following requirements:

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

### Covered expenses

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

#### IN THE EVENT OF THE SUPPLIER'S BANKRUPTCY AFTER YOUR DEPARTURE

Any unused, non-refundable portion of your trip	100%
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### Covered maximum: \$1,500 per trip

We pay up to \$1,500 per trip. If two or more people are insured, we pay up to \$7,500 per trip.

### Aggregate compensation limit

Coverage is limited to \$1,000,000 in the event of default by one supplier. Coverage is limited to \$3,000,000 in the event of default by 2 or more suppliers. These limits apply to all the claims we receive in any calendar year. If we receive claims greater than this aggregate limit, we reduce the claims so that each can be paid. For more information, see the sample policy.

### Exclusions for Travel Supplier Bankruptcy (Supplier Default)

Below is an overview of the main exclusions that apply. For a full list, see the sample policy.

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

- ✗ if you can get a refund from another source, such as a federal or provincial compensation fund if the provider was already bankrupt or insolvent, or had already filed for bankruptcy protection, when you made your booking

# STOLEN, LOST, DAMAGED OR DELAYED BAGGAGE AND PROPERTY

## BAGGAGE INSURANCE

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

### Requirements to qualify for this coverage

- ✓ The stolen, lost, damaged or delayed baggage is yours
- ✓ You use it during your trip
- ✓ If lost or stolen, you file a report with the police and obtained a police report
- ✓ The delay is more than 10 hours and takes place before your return

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

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



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

### Covered expenses

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

#### COST OF REPLACING YOUR ID OR TRAVEL DOCUMENTS

Expenses to replace your ID or travel documents	\$100
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#### COST OF REPLACING YOUR PERSONAL EFFECTS

Expenses for any lost item or a set of lost items	\$300 per set of items
	Up to \$1,000 per trip

#### EXPENSES INCURRED IF YOUR BAGGAGE IS DELAYED AT LEAST 10 HOURS

Expenses to purchase toiletries and necessary clothing	\$500
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### Exclusions for Baggage Insurance

Below is an overview of the main exclusions that apply. For a full list, see the sample policy.

#### EVENTS AND ITEMS NOT COVERED

- ✗ Loss or damage from wear and tear, defect, or any reason other than loss or theft
- ✗ Loss of or damage to items that are not covered, such as fragile items, precious objects, or animals. For a full list of items that are not covered, see the sample policy.

#### EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✗ Loss or damage caused by your own imprudence or omission. For example, if you leave your baggage unattended.

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

We will not cover expenses incurred from an *act of war* or an *act of terrorism*.

## FLIGHT & TRAVEL ACCIDENT

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

### Requirements to qualify for this coverage

- ✓ The accident occurs during your trip
- ✓ If the accident is a flight accident, you must be a passenger on a commercial *plane* with a ticket issued in your name

### Covered events

Within 12 months following a flight accident or travel accident:

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

### FLIGHT ACCIDENT COVERAGE CAN APPLY EVEN IF YOU ARE NOT ABOARD A PLANE

This coverage also applies when your accident is related to travel in a *plane*, in the following instances:

- ✓ If you travel in a vehicle provided by the airline (car, boat) or by the airport authorities (bus, limousine)
- ✓ If you are in an airport for arrival or departure of your flight

### Benefit

If you sustain multiple *injuries* during your trip, we pay only once for the largest amount you are entitled to.

	FLIGHT ACCIDENT	TRAVEL ACCIDENT
Loss of one limb above the wrist or ankle joint, or total loss of sight in one eye	\$50,000	\$25,000
Loss of two limbs above the wrist or ankle joint, or total loss of sight in both eyes, or death	\$100,000	\$50,000

### Exclusions for Flight & Travel Accident

Below is an overview of the main exclusions that apply. For a full list, see the sample policy.

#### PILOT OR CREW MEMBER OF AN AIRCRAFT

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

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

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

#### EXPENSES RELATED TO CERTAIN BEHAVIOURS

- ✗ If you abuse medicines, drugs, alcohol, or any other toxic substance, regardless of whether your death or accidental *injury* is related directly or indirectly to the abuse

- ✘ If your *injuries* are self-inflicted (unless medical evidence establishes that they are related to a mental health illness).
- ✘ If you commit or attempt to commit a criminal act
- ✘ If you do not follow a recommended or prescribed therapy or *treatment*

#### **EXPENSES RELATED TO PARTICIPATION IN A HAZARDOUS SPORT**

We do not cover expenses related to participation in a hazardous sport such as hang-gliding, mountain-climbing, diving, motorized speed contests, or athletic competitions.

See the sample policy for more details on the hazardous sports that are excluded.

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

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

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

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

We do not cover expenses incurred from an *act of war* and we do not cover expenses incurred from an *act of terrorism*.

#### **EXPENSES RELATED TO A MEDICAL CONDITION OR DEATH IF THERE IS A RISK OF HARM TO YOU DURING YOUR TRIP**

If you decide to travel to a region, and the Government of Canada issued a warning advising Canadians not to travel to that region before the effective date of your insurance, we do not cover expenses related to a specific or related *medical condition*.

## 6. COST OF INSURANCE

The cost of insurance is in your *Confirmation*.

## 7. HOW TO MAKE A CLAIM

Your claim is processed by our partner, Active Care Management (ACM).

You can use the TravelAid™ mobile app to make a claim. You can also write to us at the following address:

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

### 90 DAYS TO MAKE YOUR CLAIM

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

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

#### Supporting receipts and documents



##### CLAIM FORM

To get a form, contact the Assistance Centre, download the TravelAid™ mobile app, or go online to Active Care Management (ACM) assistance services.



##### PROOF OF EVENT

For example:

- Your medical records or a medical certificate
- A police report



##### ORIGINAL BILLS AND RECEIPTS

For example:

- Your transportation tickets or accommodation receipts
- Receipts for medical expenses

#### We pay within 30 days if your claim is approved

We notify you of our decision within 30 days after receiving your claim and all supporting documents. If we decline your claim, we explain our reasons to you in writing.

## YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION

### 1. You can ask us to reconsider your claim

We will reconsider your claim if you provide us with additional arguments, information, or documentation. You can contact Customer Service, then Customer Service management and, if you are still not satisfied, the Manulife Ombuds Office. For more information:

[www.manulife.ca/for-you/contact-us/feedback-or-complaint.html](http://www.manulife.ca/for-you/contact-us/feedback-or-complaint.html)

### 2. You can contact the OmbudService for Life & Health Insurance

The OmbudService for Life & Health Insurance is an independent organization that helps people who want to file a complaint about their insurance coverage. For more information: [www.olhi.ca](http://www.olhi.ca)

### 3. You can contact the Autorité des marchés financiers

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

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

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

## 8. YOUR RIGHT TO TERMINATE INSURANCE

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

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

- ✓ You cancel your insurance no later than 10 days after purchasing it
- ✓ You cancel your insurance before the planned *departure date* shown in your *Confirmation*
- ✓ You do not have any claims in progress

### YOU MUST CANCEL YOUR INSURANCE IN WRITING WITH YOUR TRAVEL AGENCY

You can use the *Notice of cancellation of an insurance contract* at the end of this guide (Appendix I).

Your travel booking and any other contract you enter with your travel agency remains in effect. You may lose certain discounts or benefits that you were entitled to because you purchased this insurance.

### No refund in other cases

You can terminate your policy at any time, but you will not be entitled to a refund in other cases.

## 9. SIMILAR INSURANCE PRODUCTS AVAILABLE ON THE MARKET

Manulife offers a comprehensive range of travel insurance coverages. Keep in mind, though, that other travel insurance products are available on the market.

Other products may provide benefits similar to coverage from Manulife. Remember to check if you already have some of these coverages.

## 10. CONTACT US

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

Telephone: 1-800-387-5633  
Fax: 1-800-510-3362  
Email: [am\\_service@manulife.com](mailto:am_service@manulife.com)  
<http://manulife.ca>

## 11. CONTACT THE AUTORITÉ DES MARCHÉS FINANCIERS

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

Autorité des marchés financiers  
Place de la Cité, Cominar Tower  
2640, boulevard Laurier, Suite 400  
Quebec City, QC G1V 5C1

Quebec City: 418-525-0337  
Montreal: 514-395-0337  
Elsewhere in Quebec: 1-877-525-0337  
Fax: 418-525-9512  
<https://lautorite.qc.ca>

## 12. DEFINITIONS

### **Act of war**

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

### **Act(s) of terrorism**

Any activity that involves 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.

### **Change in medication**

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

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

- the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) to test your blood levels;
- a change from a brand name medication to a generic brand medication of the same dosage.

### **Children, grandchildren**

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

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

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

### **Common carrier**

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

### **Confirmation**

Your *Confirmation* refers to several documents:

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

**Departure date**

The date you leave for your trip.

**Departure point**

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

**Grandchildren**

Refer to the definition of *children*.

**Heart condition**

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

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

**Hospitalization (Hospital)**

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

**WARNING:** The following are excluded from this definition: Admission to a clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, home for the aged or health spa.

**Immediate family**

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

**Injury**

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

**Key person**

Someone:

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

### **Medical condition**

- *Sickness*; **OR**
- *Injury*, disease or symptom; **OR**
- Complication of pregnancy within the first 31 weeks of pregnancy.

### **Medical emergency**

An unforeseen *sickness* or *injury* that requires immediate medical treatment.

An emergency no longer exists when the Assistance Centre determines that the person can return to his or her province or territory of residence or continue with the trip.

### **Physician**

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

**WARNING:** A *physician* must be a person other than you, a *travel companion* or a member of your *immediate family*.

### **Plane**

A multi-engine aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled trip operated between licensed airports and holding a valid Canadian Air Transport Board licence, Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.

### **Reasonable and customary**

Costs that do not exceed the standard fee of other providers of similar standing in the same geographical area, when providing the same *treatment* for a similar *sickness* or *injury*.

### **Sickness**

Illness, disease, disorder, or any symptom.

### **Spouse**

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

### **Stable**

A *medical condition* where all the following apply:

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

### **Travel companion**

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

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

### **Travel services**

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

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

### **Travel supplier**

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

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

### **Treatment**

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

**WARNING:** 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.

### **Vehicle**

Includes any private or rental passenger automobile, boat, mobile home, camper truck, or trailer home you use during your trip exclusively for the transportation of passengers (other than for hire).

# APPENDIX 1: NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT

## THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

- The Act allows you to cancel an insurance contract you have just signed when signing another contract, without penalty, within 10 days of its signature. To do so, you must give the insurer notice by registered mail within that delay. You may use the attached model for this purpose.
- Despite the cancellation of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.
- After the expiry of the 10-day delay, you may cancel the insurance at any time; however, penalties may apply.

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

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

You should send this notice by registered mail.

<b>To</b>	Manulife Affinity Markets 250 Bloor Street East Toronto, ON M4W 1E5	Name and address of Insurer or Insurers
<b>Date</b>	_____	Date notice sent

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby cancel:

<b>Policy No.</b>	_____	Contract number, if indicated
<b>Entered into on</b>	_____	Date of signature of contract
<b>At</b>	_____	Place of signature of contract
<b>Name of client</b>	_____	
<b>Signature</b>	_____	

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<sup>1</sup> Notice given by distributor, s. 440 of the *Act respecting the distribution of financial products and services*. Sections 439 to 443 of the Act appear in this notice and have been reproduced on the following page.

## Sections of the Act respecting the distribution of financial products and services

**439.** A distributor may not subordinate the making of a contract to the making of an insurance contract with the insurer specified by the distributor.

The distributor may not exercise undue pressure on the client or use fraudulent tactics to induce the client to purchase a financial product or service.

**440.** A distributor that, at the time a contract is made, causes the client to make an insurance contract must give the client a notice, drafted in the manner prescribed by regulation of the Authority, stating that the client may rescind the insurance contract within 10 days of signing it.

**441.** A client may rescind an insurance contract made at the same time as another contract, within 10 days of signing it, by sending notice by registered or certified mail.

Where such an insurance contract is rescinded, the first contract retains all its effect.

**442.** No contract may contain provisions allowing its amendment in the event of rescission or cancellation by the client of an insurance contract made at the same time.

However, a contract may provide that the rescission or cancellation of the insurance contract will entail for the remainder of the term, the loss of the favourable conditions extended because more than one contract was made at the same time.

443. A distributor that offers financing for the purchase of goods or services and that requires the debtor to subscribe for insurance to guarantee the reimbursement of the loan must give the debtor a notice, drawn up in the manner prescribed by regulation of the Authority, stating that the debtor may subscribe for insurance with the insurer and representative of the debtor's choice provided that the insurance is considered satisfactory by the creditor, who may not refuse it without reasonable grounds. The distributor may not subordinate the making of the contract of credit to the making of an insurance contract with the insurer specified by the distributor.

No contract of credit may stipulate that it is made subject to the condition that the insurance contract subscribed with such an insurer remain in force until the expiry of the term, or subject to the condition that the expiry of such an insurance contract will entail forfeiture of term or the reduction of the debtor's rights.

The rights of the debtor under the contract of credit shall not be forfeited when the debtor rescinds, cancels or withdraws from the insurance contract, provided that the debtor has subscribed for insurance with another insurer that is considered satisfactory by the creditor, who may not refuse it without reasonable grounds.