

IN THE EVENT OF AN *EMERGENCY*,
CALL THE ASSISTANCE CENTRE IMMEDIATELY

1 877 251-4517 toll-free from
the USA and Canada

+1 (519) 251-7423 collect where available

*Our Assistance Centre is there to help you
24 hours a day, every day of the year.*

Accessible formats and communication supports are
available upon request.
Visit Manulife.com/accessibility for more information.

PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8

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Travel Insurance YOUTH EMERGENCY MEDICAL



Manulife
GLOBAL
Travel Insurance

This policy is underwritten by
The Manufacturers Life Insurance Company
(Manulife)

EFFECTIVE JUNE 4, 2019

Don't forget your
Wallet Card!



Manulife
GLOBAL
Travel Insurance



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NAME _____

POLICY # _____

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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.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel as your coverage may be subject to certain limitations or exclusions.
- Your policy may not provide coverage for medical conditions and/or symptoms that existed before your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is made.
- If your policy provides travel assistance, you may be required to notify the designated assistance company prior to treatment. Your policy may limit benefits should you not contact the assistance company within a specified time period.

PLEASE READ YOUR POLICY CAREFULLY BEFORE YOU TRAVEL



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 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, go to www.thiaonline.com

TRAVEL ASSISTANCE. ANYWHERE IN THE WORLD.

Before *you* travel, be sure to download ACM's free assistance & claims app, **ACM TravelAid™**. The GPS-enabled **ACM TravelAid™**, available from Google Play and App store, provides travellers with the following services, from anywhere in the world:

- Direct link to the assistance centre
- Healthcare provider information
- Directions to the nearest medical facility
- Official travel advisories
- Travel tips
- Claim submission support

The TravelAid mobile app can also provide *you* with local emergency telephone numbers (such as 911 in North America), and pre- and post-departure travel tips. *We* recommend that *you* download the app before *you* travel to avoid incurring roaming charges that may apply at *your* destination.

HELP IS JUST A PHONE CALL AWAY.

Our multilingual Assistance Centre is there to help and support *you* 24 hours a day, every day of the year, with:

Pre-Trip Information

- ✓ Passport and Visa information
- ✓ Health hazards advisory
- ✓ Weather information
- ✓ Currency exchange information
- ✓ Consulate and Embassy locations

Other Services

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

OUR ASSISTANCE CENTRE IS THERE TO HELP AND SUPPORT YOU 24 HOURS A DAY, EVERY DAY OF THE YEAR.

1 800 211-9093 toll-free from the USA and Canada
+1 (519) 251-7821 collect where available.

If *you* need medical attention or must make any other type of claim during *your trip*, call us for assistance first. The Assistance Centre is open 24 hours a day, every day of the year.

Before *you* travel download the free assistance & claim mobile app, **ACM TravelAid™**.

Please note that if *you* do not call the Assistance Centre in an emergency, or prior to any treatment, *you* will have to pay 25% of the eligible medical expenses *we* would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

If *you* need medical attention or must make any other type of claim during *your trip*, call us for assistance first. The Assistance Centre is open 24 hours a day, every day of the year.

Before *you* travel download the free assistance & claim mobile app, **ACM TravelAid™**.

Please note that if *you* do not call the Assistance Centre in an emergency, or prior to any treatment, *you* will have to pay 25% of the eligible medical expenses *we* would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

 Manulife



 Manulife



YOUTH EMERGENCY MEDICAL TRAVEL INSURANCE POLICY

IN THE EVENT OF AN EMERGENCY, CALL THE ASSISTANCE CENTRE IMMEDIATELY

1-877-251-4517 toll-free from the USA and Canada

+1 (519) 251-7423 call collect where available

Our Assistance Centre is there to help you

24 hours a day, every day of the year.

Before you travel, download the free assistance & claim mobile app, **ACM TravelAid™**.

Please note that if you do not contact the Assistance Centre in an *emergency* or prior to *treatment*, you will have to pay 25% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for you to call, please have someone call on your behalf.

IMPORTANT INFORMATION ABOUT YOUR INSURANCE:

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife). Manulife has appointed Active Claims Management (2018) Inc. (operating as "Active Care Management") as the provider of all assistance and claims services under this policy.

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MEDICAL CONCIERGE SERVICES Provided by StandbyMD

Manulife Global Travel Insurance is pleased to provide you with value-added medical concierge services when you have Emergency Medical Insurance coverage under this policy.

What services are available? StandbyMD offers you:

- Anywhere you travel, telephone access to a qualified physician who can assess your symptoms and provide treatment options;
- In 86 countries and over 4000 cities, access to physician house call visits.

In addition, when you travel to the United States, StandbyMD offers the following services:

- Same-day co-ordination and delivery of lost/forgotten prescription maintenance medication, eye glasses or contact lenses and medical supplies;
- Referral to medical specialists, chiropractors, dentists, walk-in clinics, urgent care centres or more than 50,000 hospitals for evaluation and treatment;
- Physician co-ordination to an Emergency Room and, whenever possible in select cities, will "fast track" you through the Emergency Room.

How does this service work? The StandbyMD program will assist with co-ordinating payment of eligible expenses subject to the terms and conditions of the policy. To access this service, simply call the Assistance Centre using the phone numbers indicated on the wallet card.

MEDICAL CONCIERGE SERVICES PROVIDED BY THE PROGRAM

Disclaimer, Waiver, and Limitation of Liability: StandbyMD is not a medical provider. Medical providers utilized by StandbyMD are not employees, agents, nor in any way affiliated with StandbyMD, beyond accepting StandbyMD's referrals. StandbyMD does not have any control, real or implied, over the medical judgment of participating medical providers, nor their actions or inactions. StandbyMD, upon making referrals under this policy does not assume any responsibility for:

- the availability,
- their quality,
- the results or outcome of any treatment or service.

Policyholders hereby specifically waive any and all rights to proceed legally against StandbyMD or anyone related to StandbyMD* in any and all claims, demands, actions, causes of action, and suits of any kind, nature, or amount which relate to, or in any way directly or indirectly flow from the medical concierge services that StandbyMD is offering. StandbyMD's liability under these medical concierge services, if any, is limited solely to the amount of payment made to participating medical providers for the services that a policyholder obtained after they received a referral from StandbyMD.

*Related persons include principals, parents, successors and assigns of StandbyMD.

SCHEDULE OF BENEFITS

Limitations apply, please see policy for details

BENEFIT SECTION	YOUTH EMERGENCY MEDICAL POLICY
EMERGENCY MEDICAL	
Hospital & Medical	Up to \$1,000,000
Accidental Dental	Up to \$1,000,000
Medical Evacuation & Return Home	Up to \$1,000,000
Accommodation & Meal Expenses	Up to \$150
Visit to Bedside	Round Trip Economy Fare
Return & Escort of Children	Escort: Round Trip Economy + Children: One Way Economy Fare
Repatriation of Remains	Reasonable expenses
Cremation / Burial at Destination	Up to \$3,000
Vehicle Return	Reasonable return cost
Hospital Allowance	Up to \$500
Child Care Cost	Up to \$500

COVERAGE REQUIREMENTS

To be eligible for coverage, *you* must, as of the date *you* apply for coverage and the *effective date*:

- be a resident of Canada and covered under a *government health insurance plan* for the entire duration of *your trip*. **If at time of claim, it is discovered that *you* no longer have coverage under a *government health insurance plan*, the maximum amount payable for all eligible expenses combined will be limited to \$25,000;**
- be at least 31 days of *age* and up to *age* 29;
- be travelling for 365 days or less.

Please check the *pre-existing condition* exclusion on page 8.

Travel Insurance Policy

Coverage for any benefit under this policy is subject to receipt of *your confirmation* and payment of the required premium. In the event *you* incur eligible expenses and/or losses, *we* will reimburse eligible expenses and/or pay benefits for covered losses, subject to the terms, conditions, limitations and exclusions stated in this policy.

PERIOD OF COVERAGE

The period of coverage under this policy shall not exceed 12 consecutive months for any one *trip*.

The *trip* must originate and terminate in Canada.

This insurance must be purchased prior to departure from *your* province or territory of residence in Canada and for the complete duration of the *trip*.

THE DATE *YOUR* COVERAGE STARTS / *YOUR EFFECTIVE DATE OF COVERAGE*

- Coverage starts on *your departure date*.
- Top-Up Coverage:** If *you* purchased this insurance as a *Top-Up* to another plan, coverage starts after *you* leave home, on the start date of *Top-Up* coverage indicated on *your* application which must correspond to the first day after expiration of *your* other plan.

THE DATE *YOUR* COVERAGE ENDS / *YOUR COVERAGE EXPIRY DATE*

Your coverage ends on the earliest of:

- the date *you* return home;
- the expiry date, as shown on *your confirmation*; or
- when the number of days of coverage *you* purchased expires.

Automatic Extension

We will extend *your* coverage automatically beyond the date *you* were scheduled to return home as per *your confirmation* if:

- your common carrier* is delayed. In this case, *we* will extend *your* coverage for up to 72 hours; or
- you* or *your travel companion* is in *hospital* on that date. In this case, *we* will extend *your* coverage while in *hospital* and for up to 5 days after discharge from the *hospital*; or
- you* or *your travel companion* has a *medical condition* that does not require admission to *hospital* but prevents travel. In this case, *we* will extend *your* coverage for up to 5 days.

In all cases and for all plans, *we* will not extend any coverage beyond 12 months after *your effective date* of insurance.

What If I Stay Longer Than Planned?

Extensions: If *you* have not left home, simply call *your* distributor of Travel Insurance to ask for the extension. If, however, *you* are already on *your trip*, and need to apply for an extension of *your* coverage, simply call *your* distributor of Travel Insurance before the expiry date of *your* existing coverage. *You* may be able to extend *your* coverage, subject to an extra premium, as long as the total length of *your trip* does not exceed 365 days.

If *you* have not had or expect to have a *medical condition* or claim since *your* policy was issued, the extension will be issued right away. Otherwise, the extension is subject to the approval of the Assistance Centre.

Top-ups: To *Top-up* another insurer's plan for trips longer than the number of coverage days *you* have, simply call *your* distributor of Travel Insurance before *you* leave home for the additional coverage days required. It is *your* responsibility to confirm that a *Top-up* is permitted on *your* existing plan with no loss of coverage.

How Do I Get a Refund of Premium?

If *you* return home before the date *you* were scheduled to return home as per *your confirmation*, and have not had a claim, *you* may ask for a refund of the premium for the unused days of *your* Emergency Medical Insurance coverage purchased for *your trip*. Simply contact *your* distributor of Travel Insurance to ask for the refund and provide proof of the date *you* actually returned home.

Please note, all travellers insured under the same policy must return together to be eligible for a refund.

EMERGENCY MEDICAL INSURANCE

If *you* incur eligible covered expenses as the result of an *emergency sickness* or *injury*, we will pay the *reasonable and customary* charges in excess of any amount payable under *your government health insurance plan* for such eligible expenses, up to the amount specified for any service subject to the overall maximum amount of **\$1,000,000**.

Benefit payments under this policy will be coordinated with benefits available to *you* under any other type of insurance or prepaid plan, so that reimbursement from all sources will not exceed 100% of the eligible expenses incurred. In any event, coverage and benefits will cease immediately upon *your* arrival back to *your* province or territory of residence in Canada.

Eligible expenses shall consist of charges for:

1. **Emergency Hospital Services:** *Hospital* room and board charges or charges for an intensive care room. Alternatively the services of private duty nursing, performed by a registered nurse (R.N.) other than a relative, when ordered in writing by the attending *physician* expressly in lieu of hospitalization and arranged by the Assistance Centre. If *you* are on a cruise ship and are unable to pay directly as required by the cruise ship medical provider, the Assistance Centre will make arrangements for direct billing of covered expenses, where possible, on *your* behalf.
2. **Emergency Medical Services:** Services by a *physician* or surgeon when necessary to provide *treatment* due to an *emergency*.
3. **Diagnostic Services:** Diagnostic laboratory procedures and x-rays when necessitated by an *emergency* provided prior approval is obtained by contacting the Assistance Centre.
4. **Prescription Drugs:** Drugs and/or medications that are required to treat an *emergency*, provided they are obtained on the written prescription of a *physician* and dispensed by a licensed pharmacist. This includes the replacement cost of *your* drugs or medications that are lost, stolen or damaged during *your trip* to the lesser of **\$50** or the amount of medication required for the balance of *your trip*. Charges for vitamins, vitamin preparations, over-the-counter drugs or medications, contraception or birth control are not covered.
5. **Medical Equipment:** Rental or purchase of durable medical equipment for therapeutic purposes only, when necessitated by a medical *emergency*, provided prior approval is obtained by contacting the Assistance Centre.
6. **Emergency Dental Treatment:** Services of a licensed dentist or dental surgeon at *your* destination, when required to repair natural or permanently attached artificial teeth which are damaged due to an accidental blow to the head or mouth.

Up to **\$1,500** will be reimbursed for continuing dental *treatment* following *your* return to Canada, provided the *treatment* is related to the accidental blow to the head or mouth and the expenses are incurred within 180 days after the date of the accident.

In the event that *you* require *emergency dental treatment* to relieve acute pain and suffering that is unrelated to an accidental blow to the head or mouth, up to **\$300** will be payable.

7. **Emergency Paramedical Services:** Services of a chiropractor, chiroprapist, physiotherapist, osteopath or podiatrist when medically necessary as the result of an *emergency*, up to a maximum of **\$300** per category of practitioner. Excluded are charges for general examinations for “checkup” purposes, cosmetic treatments, or services performed by an *immediate family* member.
 8. **Ground Ambulance:** Ground ambulance services to the nearest appropriate *hospital* or medical service provider when necessary due to a medical *emergency*. If an ambulance was medically necessary but not available, expenses will be reimbursed for local taxi fares. If local taxi services are required to get to and from the nearest medical service provider for a minor *emergency*, expenses will be reimbursed up to **\$100**.
 9. **Emergency Medical Evacuation/Return Home:** If, in the event of a medical *emergency*, *our* medical advisors and/or the Assistance Centre in consultation with *your* local attending *physician* determine that *you* should be transported to another *hospital* or back to *your* province or territory of residence in Canada for necessary medical *treatment*, the Assistance Centre will arrange for transportation under proper medical supervision and *we* will pay expenses for the following:
 - a) the extra cost of one-way economy transportation via the most cost effective itinerary back to *your* province or territory of residence in Canada. This benefit will extend to cover the cost of an airline seat upgrade if determined medically necessary and arranged by the Assistance Centre; or
 - b) a stretcher fare on a commercial flight via the most cost-effective itinerary back to *your* province or territory of residence in Canada, if a stretcher is medically necessary, and the round-trip economy class airfare via the most cost-effective itinerary, plus the reasonable fees and expenses for a qualified medical attendant to accompany *you*, when an attendant is medically necessary or required by the airline; or
 - c) air ambulance transportation, when appropriate and consistent with the diagnosis, is medically necessary and could not be omitted without adversely affecting *your* condition or quality of medical care.
- Emergency Medical Evacuation/Return Home services under this section must be approved and arranged in advance by contacting the Assistance Centre.**
10. **Accommodation and Meals:** Up to a total of **\$150** for commercial accommodation and meals, essential telephone calls, taxi fares or *rental vehicle* charges in the event *you* are relocated to receive *emergency* medical *treatment* or delayed beyond the scheduled *return date* due to a *sickness* or *injury* to *you*, *your travel companion* or an *immediate family* member who is accompanying *you* on the *trip*. The claim must be supported by original receipts and the attending *physician's* written diagnosis of the *sickness* or *injury*.
 11. **Visit To Bedside:** Travel and accommodation expenses incurred for one relative or close friend to visit at *your* bedside due to a critical *sickness* or *injury*, or when the attending *physician* states in writing that it is necessary for someone to travel to, remain with, and/or escort *you* back to *your* province or territory of residence in Canada, provided prior written approval is obtained by contacting the Assistance Centre.

You will be reimbursed for:

- a) the round-trip economy transportation via the most cost-effective itinerary for someone to be with you; plus
- b) up to **\$500** for commercial accommodation and meals.

If the Assistance Centre must arrange for a visit to bedside, Emergency Medical Insurance will be automatically extended under the same terms and limitations of this policy to cover such relative or close friend until you are medically fit to return home.

12. **Return & Escort of Children:** If you are admitted to hospital for more than 24 hours due to an emergency, or you must return to Canada due to an emergency medical condition covered by this policy, children travelling with you during your trip or who had joined you during your trip will be returned to Canada and reimbursement will be made for:
 - a) the extra cost of one-way economy transportation via the most cost-effective itinerary to return the children back to their province or territory of residence in Canada; and
 - b) the round-trip economy transportation and overnight hotel accommodation for the services of an escort, if required.
13. **Return of Travel Companion:** If your travel companion is prevented from returning by means of originally scheduled transportation due to your death or medical evacuation, expenses will be reimbursed for the extra cost of one-way economy transportation via the most cost-effective itinerary to return your travel companion back to his/her province or territory of residence in Canada.
14. **Travel Expenses Due to Repatriation of Travel Companion:** If you are prevented from returning by means of your originally scheduled transportation due to the death or medical evacuation of your travel companion, you will be reimbursed for the extra cost of one-way economy transportation via the most cost-effective itinerary back to your province or territory of residence in Canada.
15. **Repatriation:** The reasonable costs actually incurred for preparing and returning your body or ashes to your province or territory of residence in Canada; or up to **\$3,000** for burial or cremation in the place where the death occurs. Expenses for a headstone, casket and/or funeral service charges are not covered.
16. **Identification of Remains:** The round-trip economy transportation via the most cost-effective itinerary to transport one relative or close friend to the place where your remains are located, plus up to **\$450** for commercial accommodation and meals, when someone is legally required to identify your remains before the body is released; provided prior written approval is obtained by contacting the Assistance Centre.

Emergency Medical Insurance will be automatically extended under the same terms and limitations of this policy to cover such relative or close friend during the period required to identify your remains but for not more than 3 business days.

17. **Vehicle Return:** The reasonable costs incurred for returning your vehicle to your residence or the nearest appropriate rental depot when you are unable to do so due to an emergency.
18. **Hospital Allowance:** If you are hospitalized for 48 hours or more, we will reimburse you up to **\$50** per day, to a maximum of **\$500** for your incidental expenses (telephone calls, television rental, etc.) while you are in the hospital.
19. **Baggage Repatriation:** In the event of an emergency, and the Assistance Centre is arranging to return you to your province or territory of residence in Canada, if there is insufficient space to accommodate your baggage and/or personal effects aboard

the transport provided, we will reimburse you up to **\$200** to cover the cost of shipping your baggage and/or personal effects to the original departure point of your trip.

20. **Child Care Cost:** We will reimburse you up to **\$50** per day to a maximum of **\$500** for professional child care costs in the event you are relocated to receive emergency medical treatment or delayed beyond the scheduled return date due to your sickness or injury. Receipts from the professional child care provider will be required.

CONDITIONS & LIMITATIONS: EMERGENCY MEDICAL INSURANCE

1. In the event of an emergency which requires assistance, medical treatment or admission to hospital, you must immediately contact the Assistance Centre at the telephone numbers, indicated on the back cover of this policy and on the wallet cards, prior to treatment or admission to hospital or within 24 hours after a life or organ threatening emergency, unless you are unconscious or physically unable. If faced with such inability, as an alternative, someone else (family member, travel companion, hospital or medical staff) must call on your behalf. If you do not contact the Assistance Centre within the time specified, you will be responsible for paying 25% of any eligible expenses incurred.
2. If you experience a medical emergency during your trip, the Assistance Centre must be notified and, in consultation with its medical advisors and the local attending physician, reserves the right to return you to Canada prior to any treatment or following emergency treatment or your admission to hospital for a sickness or injury, if on medical evidence you are able to return to Canada without endangering your life or health. If you elect not to return to Canada following the medical advisor's recommendation to do so, any expenses incurred for continuing treatment performed outside Canada with respect to such emergency will not be covered and all coverage and benefits under this policy will cease.
3. If you are not covered under a government health insurance plan for the entire duration of your trip on the date the claim is incurred, reimbursement for eligible expenses incurred will be limited to a maximum of **\$25,000**.

EXCLUSIONS: EMERGENCY MEDICAL INSURANCE

This insurance does not cover and no benefits will be payable for:

1. A pre-existing condition or related medical condition which was not stable during the 3-month period before your effective date.
2. Any medical condition for which it was reasonable to expect, before you left home, that you would need treatment during your trip.
3. Expenses incurred for medical care or services where the trip was undertaken contrary to medical advice or after receiving notice of a terminal prognosis.

4. Any *treatment*:
 - a) not required for the immediate relief of acute pain and suffering;
 - b) which can reasonably be delayed until *you* return to *your* province or territory of residence in Canada;
 - c) which *you* elect to have rendered or performed outside *your* province or territory of residence in Canada following *emergency treatment* for unexpected *sickness* or *injury*, and which on medical evidence would not prevent *you* from returning to *your departure point* prior to such *treatment* being performed; or
 - d) for follow-up *treatment*, a *medical condition* that occurs or reoccurs or subsequent *emergency treatment* or hospitalization for a *medical condition* or related *medical conditions* for which *you* had received *emergency treatment* during *your trip*.
 5. Any cosmetic, investigative and/or elective surgery or *treatment*, and/or any expenses that arise as a result of complications from such surgery or *treatment*.
 6. Transplants, including but not limited to, organ transplants or bone marrow transplants.
 7. Expenses incurred whereby this policy was purchased specifically to obtain *hospital* or medical *treatment* outside *your* province or territory of residence in Canada whether or not recommended by a *physician*.
 8. The cost of replenishing any drugs or medications that were in use on *your departure date* or for the maintenance of any course of *treatment* that commenced prior to *your departure date* unless the replacement is required to replace *your* eligible drugs or medications that were damaged, lost or stolen during *your trip*.
 9. Preventive medicines, inoculations, birth control pills or devices, vitamins, vitamin preparations and over-the-counter drugs or medications.
 10. Unless prior approval is provided by contacting the Assistance Centre, any *emergency* air transportation; surgery; MRI; CAT Scan; cardiac procedures including but not limited to cardiac catheterization, angioplasty surgery.
 11. If *your* insurance is purchased as *Top-up* coverage to another insurance coverage, expenses related to a *sickness* or *injury* that occurred when the other insurance was in force.
 12. *Your* participation in organized professional sporting activities, motorized racing or other speed contests, mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabiners and lead or top-rope anchoring equipment, rock-climbing, underwater activities involving the use of self-contained underwater breathing apparatus (unless *you* hold an open water diving certificate), motorcycling (unless *you* hold a valid Canadian motorcycle driver's licence), mopeds (unless *you* hold a valid Canadian driver's licence), hang-gliding, spelunking, hunting, bungee jumping, or piloting an aircraft.
 13. *Act(s) of terrorism* except as otherwise specifically provided in the Act of Terrorism Coverage Section of this policy.
 14. Acts of war, invasion, foreign enemies, hostilities or wartime operations, whether war be declared or not, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportion of or amounting to an uprising, military or usurped power.
 15. Participation in armed forces training exercises or manoeuvres.
 16. *Your* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
 17. Any loss resulting from *your minor mental or emotional disorders*.
 18. *Your* abuse of drug(s), medication(s), including over-the-counter medications, alcohol or other intoxicants, illicit drugs or any loss, *sickness* or *injury* (including *your* death) resulting therefrom.
 19. a) *your* routine prenatal care;
 - b) *your* pregnancy, childbirth, any complication(s) related to *your* pregnancy or childbirth, when any such event, in any combination, happen(s) in the nine (9) weeks before or after the expected date of delivery;
 - c) *your* child born during *your trip*.
 20. *Your* commission of or attempt to commit any willful, criminal or malicious act.
 21. Fraud, concealment, or deliberate misstatement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder.
 22. Any *medical condition* you suffer or contract in a specific country, region or city when a Government of Canada Travel Advisory, issued before *your effective date*, advises Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion, "*medical condition*" is limited, related or due to the reason for the Travel Advisory.
 23. Ionizing radiation or poisoning of people by nuclear, radioactive, chemical and/or biological substances that causes *sickness* or death from any nuclear fuel or waste which results from the burning of nuclear fuels; or the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
- If *you* are not eligible for coverage in accordance with the eligibility requirements on the date of *your* application, *we* will declare *your* coverage null and void from inception and no benefits will be payable.

Limitation on Assistance Centre Services

We and/or the Assistance Centre reserve the right to suspend, curtail or limit services in any area or country in the event of:

- a) rebellion, riot, military uprising, war; or
- b) labour disturbances, strikes; or
- c) nuclear accidents, acts of God, or refusal by the authorities in the country where assistance is required, to permit the delivery of such services.

The Assistance Centre will use its best efforts to provide services to the best of its ability during any such occurrence.

The Assistance Centre's obligation to provide services described in this policy is subject to the terms, conditions, limitations and exclusions set out in this policy. The medical professional(s) suggested or designated by *us* or the Assistance Centre to provide services in accordance with the benefits and terms of this policy are not employees of *us* or the Assistance Centre.

Therefore, neither *we* nor the Assistance Centre shall be held responsible or liable for any negligence or other acts or omissions on their part, nor for the availability, quality, quantity or results of any *treatment* or service *you* may receive or *your* failure to obtain or receive any *treatment* or service.

ACT OF TERRORISM COVERAGE

Where an *act of terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this policy, this insurance will provide coverage as follows:

- We will provide benefits to *you* for *your* covered expenses, up to a maximum aggregate of **\$35,000,000** (CDN) for each *act of terrorism* (up to two (2) *acts of terrorism* within a calendar year); and
- The benefits payable, as described directly above, are in excess of all other potential sources of recovery, including alternative or replacement travel options offered by airlines, tour operators, cruise lines and any other *travel supplier* and other insurance coverage (even where such other coverage is described as excess) and will only become available after *you* have exhausted all such other sources.

Any benefits payable shall be subject to an overall maximum aggregate payable limit relating to all in-force travel policies issued by *us*, including this policy. If total claims otherwise payable for a type of coverage under all travel policies issued by *us*, resulting from one or more *acts of terrorism* occurring within an applicable time period, exceed this maximum aggregate payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit.

If, in *our* judgment, the total of all payable claims under one or more *acts of terrorism* may exceed the applicable limits, *your* prorated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

EXCLUSION TO THIS TERRORISM COVERAGE PROVISION

Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy does not cover any liability, loss, cost or expense of whatsoever nature which is directly or indirectly caused by, resulting from, arising out of or in connection with any *acts of terrorism* perpetrated by or involving the utilization of biological, chemical, nuclear or radioactive means, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

DEFINITIONS

When italicized, the following words are defined as:

Act(s) of terrorism means 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.

Age means *your* age at time of application.

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

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

Child, children means *your* unmarried, dependent son or daughter or *your* grandchild(ren) travelling with *you* or joins *you* during *your* trip and is either: i) under 21 years of *age*, ii) under 26 years of *age* if full-time student; or iii) *your* child of any *age* who is mentally or physically disabled. In addition, the children must be older than 30 days of *age*.

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

Confirmation means the application for this policy, and any other documents confirming *your* insurance coverage once *you* have paid the required premium; and where applicable, includes the medical questionnaire and *your* trip arrangements. It may also include tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider with whom *you* made arrangements for *your* trip.

Departure date means the date *you* leave for *your* trip.

Departure point means the place *you* leave from for *your* trip and are going to return to.

Effective date means the date on which *your* coverage begins.

- a) Coverage starts on *your* departure date.
- b) For *Top-Up* coverage to another plan, coverage starts after *you* leave home, on the start date of *Top-Up* coverage indicated on *your* application which must correspond to the first day after expiration of *your* other plan.

Emergency means an unforeseen *sickness* or *injury* that requires immediate medical *treatment*. An *emergency* no longer exists when the Assistance Centre determines that the person is able to return to his or her province, territory of residence or country of permanent residence, or continue with the *trip*.

Government health insurance plan means the health insurance coverage that a Canadian provincial or territorial government provides to its residents.

Hospital means a licensed facility where inpatients receive medical care and diagnostic and surgical services under the supervision of a staff of physicians with 24-hour care by registered nurses. 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 are not considered a *hospital*.

Immediate family means 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 means sudden bodily harm that is caused directly by external and purely accidental means, and independent of *sickness* or disease.

Medical condition means *sickness, injury*, disease or symptom, complication of pregnancy within the first thirty-one (31) weeks of pregnancy.

Minor mental or emotional disorders means:

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

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

Physician means 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. A *physician* must be a person other than *you*, a *travelling companion* or a member of *your immediate family*.

Pre-existing condition(s) means a *medical condition* that existed before the *effective date*.

Reasonable and customary charges means 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* or for other comparable services or supplies for similar circumstance.

Rental vehicle means a passenger automobile, mini- van, self-propelled mobile home, self-propelled camper truck or self-propelled trailer that *you* use during *your trip* and rent, under a written contract, from a commercial rental agency licensed under the laws of its jurisdiction. Excluded is any vehicle which is a: truck, panel van, bus, sport utility vehicle while *you* use it off road, automobile designed and manufactured primarily for off-road use while it is being used off road, motorcycle, moped, motorbike, recreational vehicle (other than self-propelled motor homes), all-terrain vehicle, non self-propelled camper or trailer, automobile that is more than 20 years old, limousine, or exotic vehicle of these or similar makes: Aston Martin, Bentley, Ferrari, Porsche or Rolls Royce.

Return date means the date on which *you* are scheduled to return to *your departure point*, as shown on *your confirmation*.

Sickness means illness, disease, disorder or any symptom.

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

Stable medical condition means that all of 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 investigative testing, 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.

Top-Up means the coverage *you* purchase from *us* before *your* date of departure from *your departure point*, to add to *your* insurance coverage that is in effect through another source for a portion of *your trip* duration.

Travel companion means someone who shares travel arrangements with *you* on any one *trip*, up to a maximum of 5 persons including *you*.

Travel services means transportation, sleeping accommodation or other service provided or arranged by a *travel supplier* for *your* use (but does not include taxes or insurance).

Travel supplier means a tour operator, travel wholesaler, airline, cruise line, provider of ground transport or provider of travel accommodation or provider of other services to *you* that is:

- a) contracted to provide *travel services* to *you*; and
- b) licensed, registered or is otherwise legally authorized in the particular location of the *travel supplier* to operate and provide *travel services* as shown on *your confirmation*.

Treatment means hospitalization, prescribed medication (including medication prescribed “as needed”), medical, therapeutic, diagnostic or surgical procedure prescribed, performed or recommended by a licensed medical practitioner.

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 means the period of time between *your effective date* and expiry date as shown on *your confirmation*.

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

We, us, our means The Manufacturers Life Insurance Company (Manulife).

You, your means the person(s) named as the insured(s) on the *confirmation*, for whom insurance coverage was applied for and for whom the appropriate premium was received by *us*.

In this policy, words and terms denoting the singular shall be interpreted to mean the plural and vice versa, unless the context clearly indicates otherwise.

GENERAL CONDITIONS

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

Applicable Law: This policy is governed by the laws and regulations of the Canadian province or territory where this policy was issued.

Contract: *Your* application, *confirmation*, this policy and any riders or endorsements to it shall form the entire contract between *you* and *us*. We have sole authority for changing or waiving any of the terms, conditions or provisions stated in this policy.

The right of any person to designate persons to whom or for whose benefit insurance money is payable is restricted.

Conformity with Existing Laws: Any provision of this policy which is in conflict with any federal, provincial or territorial law where this policy is issued is hereby amended to conform to the minimum requirements of that law. In all other respects, the terms and provisions of this policy shall apply.

Currency: All premiums and benefits under this policy are payable in Canadian currency. To facilitate payments to providers, *we* will pay claims in the currency of the country where the charges are incurred, based on:

- i) the rate of exchange set by any chartered bank in Canada on the last date of service, or
- ii) the date the payment is issued to the provider of service.

Eligibility Requirements: If at the time of application *you* do not meet the eligibility requirements outlined in this policy, *your* insurance is void and *our* liability is limited to a refund of the premium paid.

Premium Payment: *Your* policy takes effect when the required premium is paid, subject to the terms and conditions outlined in the policy. No coverage will be provided if:

- i) the required premium is not paid,
- ii) *your* cheque is not honoured, or
- iii) credit card charges are declined for any reason.

Refund of Premium: If *you* return to *your departure point* before *your* scheduled *return date*, *you* may request a refund of the premium *you* paid for the unused days provided that:

- a) *you* submit proof of *your* date of return; and
- b) *you* have not incurred a claim for benefits under the policy.

A request for a premium refund must be submitted to *your* distributor of Travel Insurance. If a claim is received by *us* after a request for premium refund has been processed, *you* will be financially responsible for payment of the claim.

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.

Limitation of Action: If *you* disagree with *our* decision, the matter may be submitted for judicial resolution under the applicable law(s) of the Canadian province or territory where *you* were residing at the time of application 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.

All legal actions or proceedings must be brought in the province or territory in Canada where *you* were residing at the time the insurance was purchased, or if mutually agreeable, the action can be brought in the province where *our* head office is located.

This policy is non-participating. *You* are not entitled to share in *our* divisible surplus.

CLAIM PROVISIONS

Assignment of Benefits: Where *we* have paid expenses or benefits to *you* or on *your* behalf under this policy, *we* have the right to recover, at *our* own expense, those payments from any applicable source or any insurance policy or plan that provides the same benefits or recoveries. This policy also allows *us* to receive, endorse and negotiate eligible payments from those parties on *your* behalf. When *we* receive payment from any *government health insurance plan*, any other insurer or any other source of recovery to *us*, the respective payor is released from any further liability with respect to the claim.

Secondary Coverage: Coverage under this policy is secondary to all other sources of recovery. Any benefits payable under this policy are in excess of any other coverage *you* may have with any other insurer or any other source of recovery.

Coordination of Benefits: Benefit payments under this policy will be coordinated with benefits available to *you* under any other insurance policy or plan, so that payments made under this policy and any other policy or plan do not exceed **100%** of the eligible expenses incurred. Coordination of the Emergency Medical Insurance benefits will be in accordance with the Coordination of Benefits Guidelines issued by the Canadian Life and Health Insurance Association with respect to Out of Country/Province Medical Expenses.

However, if *you* are covered as an active or retired employee under *your* current or former employer's group health insurance plan for Extended Health Care benefits and the lifetime maximum amount is:

- a) **\$50,000** or less, Coordination of Benefits will not apply to such amount; or
- b) more than **\$50,000**, Coordination of Benefits will apply only to the amount of insurance in excess of **\$50,000**.

Notice of Claim and Proof of Claim: To make a claim for benefits under this policy, *your* written proof of claim and *your* fully completed Travel Insurance claim form(s) must be sent or submitted to *us* within 90 days after the event, but not more than 12 months after the date of such event or loss. More information on the documentation that must be sent or submitted with *your* written proof of claim is provided below.

We will need:

- original itemized receipts for all bills and invoices;
- proof of payment by *you* and by any other benefit plan;
- medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must support that the *treatment* was *medically necessary*;
- proof of the accident if *you* are submitting a claim for dental expenses resulting from an accident;
- proof of travel (including *departure dates* and *return dates*); and
- *your* historical medical records (if *we* determine applicable).

Original substantiating claims documentation must be provided; however, *we* may accept certified copies if the original documentation cannot be provided for a reasonable cause. Failure to provide applicable substantiation for a claim shall invalidate any claim under this policy. All documents required to support or validate the claim, including English or French translations of such documents, must be provided free of expense to *us*.

Written claims correspondence should be mailed to:

Manulife Global – Youth Emergency Medical Policy

c/o Active Care Management

PO BOX 1237

Station A

Windsor, ON N9A 6P8

Online Claims Submission

For quick and easy claim submission, please have all of *your* documents available [in electronic format] and visit <https://manulife.acmtravel.ca> to submit *your* claim online.

Tel: 1 855 317-1193

Claim Payments: Benefit payments will be made to *you* or to any person or entity having a valid assignment to such benefits. In the event of *your* death, any balance remaining or benefits payable for loss of life will be paid to *your* estate, unless otherwise indicated.

If at time of claim, it is discovered that *you* no longer have coverage under a *government health insurance plan*, the maximum amount payable for all eligible expenses combined will be limited to \$25,000.

Rights of the Insurance Company and Claimant: When *you* purchase this policy, *you* agree to provide *us* with access to all pertinent records or information about *you* from any licensed *physician*, dentist, medical practitioner, *hospital*, clinic, insurer, individual, institution or other provider of service to determine the validity of any claim submitted by *you* or on *your* behalf.

Right of Examination: *We* have the right, and *you* must afford *us* the opportunity, to have *you* medically examined when and as often as may be reasonably required, when a claim under this policy is pending. In the event of death, *we* have the right to request an autopsy, subject to any laws relating thereto.

Right of Recovery: In the event that *you* are found to be ineligible for coverage or that a claim is found to be invalid or benefits are reduced in accordance with any policy provision, *we* have the right to collect from *you* any amount which *we* have paid on *your* behalf to medical providers or other parties.

Subrogation: If *you* suffer a loss caused by a third party, *we* have the right to subrogate *your* rights of recovery against the third party for any benefits payable to or on *your* behalf and will, at *our* own expense and in *your* name, execute the necessary documents and take action against the third party to recover such payments. *You* must not take any action or execute any documents after the loss that will prejudice *our* rights to such recovery.

NOTICE ON PRIVACY:

Your privacy matters. *We* are committed to protecting the privacy of the information *we* receive about *you* in the course of providing the insurance *you* have chosen. While *our* employees need to have access to that information, *we* have taken measures to protect *your* privacy. *We* ensure that other professionals, with whom *we* work in giving *you* the services *you* need under *your* insurance, have done so as well. To find out more about how *we* protect *your* privacy, please read below *our* Notice on Privacy and Confidentiality.

Notice On Privacy And Confidentiality. The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a “financial services file” from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person *you* authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. *Your* file is secured in our offices or those of our administrator or agent. *You* may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Waterloo, Ontario N2J 4C6. For further details about *our* Privacy Policy, *you* may also visit Manulife at <https://www.manulife.ca/privacy-policies.html>.

The Manufacturers Life Insurance Company