

TRAVEL INSURANCE

Product Summary for Manulife Global Youth All-Inclusive Policy

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

HOW TO CONTACT US

INSURER:

Manulife

Registered with Autorité des marchés financiers under client number 2000737614

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-866-298-2722

Email: manulifeglobal@manulife.com

Website: manulife.ca

First North American Insurance Company

Registered with Autorité des marchés financiers under client number 2000998244

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-866-298-2722

Email: manulifeglobal@manulife.com

Website: manulife.ca

AUTORITÉ DES MARCHÉS FINANCIERS:

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

Website: autorite.qc.ca

Underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife

GUIDELINES FOR REVIEWING THIS SUMMARY

"You" can refer to many people

When referring to "you," we mean the person who purchased the insurance and any other insured person(s), unless the context states otherwise.

"Trip" has a specific meaning

The word "trip" refers to the period beginning on the departure date and ending on the return date shown in your confirmation.

Words in *italics* have a specific meaning

Words and expressions in *italics* are defined at the end of the summary (section [9. Definitions](#)). Read these definitions if you have any questions.

This is a summary

Review the [sample policy \(https://www.igoinsured.com/travelcontent/?file=MS-MC_MS-YIN_policyYAI.pdf\)](https://www.igoinsured.com/travelcontent/?file=MS-MC_MS-YIN_policyYAI.pdf) for complete details. You can get a copy from your travel agency or on the website where you buy your insurance.

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

THINGS TO CONSIDER

Before you buy this insurance

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

Before you travel

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

DON'T FORGET

All amounts in this summary are shown in Canadian dollars

All coverages are per person unless the context states otherwise

Provide full and accurate information

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

Don't leave without paying

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

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

1. WHO CAN BUY THIS INSURANCE

Eligibility requirements for purchasing this insurance

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

- You live in Canada.
- You are 29 years old or younger.
- You're covered under a government health insurance plan (such as RAMQ) for the entire trip duration.
- You purchased this travel insurance for the entire duration of your trip.

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

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

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



You are insured if:

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

You

Your insurance costs are based on the following criteria:



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

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

Other fees and costs

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

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

Maximum trip duration

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

4. YOUR INSURANCE APPLIES WORLDWIDE



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

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

5. ADDITIONAL SERVICES

STANDBYMD™ MEDICAL CONCIERGE SERVICES

Manulife Global Travel Insurance also provides you with value-added medical concierge services.

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

ANYWHERE IN THE WORLD

- You have phone access to a physician to assess your symptoms.
- You have access to a network of physicians who make house call visits in 141 countries and over 4,500 cities.

Note: This service is provided by Manulife's partner – StandbyMD.

6. SUMMARY OF COVERAGES

EMERGENCY MEDICAL

Coverage for a sudden and unforeseen medical emergency that requires immediate *treatment*.

In this section, we outline some details of the Emergency Medical insurance coverage. Read "EMERGENCY MEDICAL INSURANCE" in the [sample policy](#) for the full list of all insurance benefits, the limits to the amount we pay, and the expenses we do not cover including the *pre-existing medical condition* exclusion.



Always call the Assistance Centre before you receive emergency *treatment* so we can confirm you are covered and pre-approve any *treatment*.



IF YOU DON'T CALL THE ASSISTANCE CENTRE, YOU MAY BE RESPONSIBLE FOR CERTAIN EXPENSES

Covered maximum: \$1 million

We pay up to a maximum of \$1,000,000 per person covered under this policy for all claims combined. For some benefits we limit the amount we pay to a maximum amount.

Covered expenses for Emergency Medical

This is an overview of emergency medical care expenses we pay. For full details, read “Eligible expenses shall consist of charges for:” in the “Emergency Medical Insurance” section of the [sample policy](#).

- | | |
|--|---------------------------------------|
| • Expenses incurred to receive emergency <i>treatment</i> , including surgical and diagnostic procedures | 100% |
| • Expenses for repatriation | 100% |
| • Expenses for meals, accommodations, phone calls, taxis | \$350 per day to a maximum of \$3,500 |
| • Expenses in the case of death while travelling | Benefit maximum in the sample policy |

Exclusions for Emergency Medical

Some of the expenses we do not cover are outlined here. For a full list of exclusions, read “EXCLUSIONS: EMERGENCY MEDICAL INSURANCE” in the [sample policy](#).

- Expenses not related to urgent and necessary medical care
- Expenses related to participating in hazardous sports
- Expenses related to *minor mental or emotional disorder* (anxiety)
- Expenses related to a *medical condition* if the Government of Canada has issued a formal warning to the country you are visiting
- Expenses related to *pre-existing medical conditions*:

If, at the time you purchase this insurance, you have a *medical condition* that is not *stable* in the 3 months before your departure date, we will not provide coverage for that condition.

Your *medical condition* is not *stable* if you have any new symptoms or if there is a *change in medication or treatment* during the 3-month stability period before your departure date.

TRIP CANCELLATION AND TRIP INTERRUPTION

The TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE section of the [sample policy](#) contains the full list of insurance benefits, including:

- 27 eligible reasons for cancelling or interrupting your trip
- eligible reasons your trip may be disrupted
- the limits to the amounts we will pay
- the expenses we do not cover

Covered maximum: the amount of insurance coverage you purchase for your policy (up to \$5,000)

CANCELLATION BECAUSE OF A COVERED EVENT

Trip Cancellation coverage is available before you leave on your trip and covers up to the amount that you select and purchase for the value of your trip. To have full coverage under Trip Cancellation, you should purchase coverage for the full value of your trip.

If you must cancel your trip for a covered event before your departure date, we pay up to 100% of your non-refundable booking fees, up to the amount of your coverage. Some events may also apply to your *travel companion*.

Covered expenses

This is an overview of covered expenses. For full details, read “Trip Cancellation - Prior to Departure” in the [sample policy](#).

- | | |
|---|------|
| • Non-refundable portion of your trip or difference in price for next occupancy charges if your <i>travel companion</i> cancels their trip and you leave on your own. | 100% |
|---|------|

INTERRUPTION BECAUSE OF A COVERED EVENT

Trip Interruption coverage is available if your trip is interrupted, delayed, you miss a connection, or you experience a travel disruption. If you must return to your *departure point* or go directly to your next destination, we pay certain non-refundable expenses for the portion of the trip you were unable to take. Some events may also apply to your *travel companion*.

Covered expenses

This is an overview of covered expenses and applicable limits. For full details, read “Trip Interruption - On or After Departure” in the [sample policy](#).

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

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

- Difference in the price of your accommodations if your *travel companion* ends their trip and you continue on your own 100%
- Extra cost of accommodation and other expenses, such as meals, taxis, phone calls \$150 per day, to a maximum of \$300
- Expenses in the case of death while traveling Benefit maximum in the sample policy

TRIP DISRUPTION

Trip Disruption applies when a covered event affects the course of your travel to and from your *departure point* and causes a delay of your departure or delay of your return back to your *departure point*.

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

Covered expenses

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

- Additional cost of economy class airfare to travel to the next destination on your trip or to return to your *departure point* Up to \$1,000
- Additional cost of accommodation and other expenses, such as meals, taxis, phone calls \$150 per day to a maximum of \$300

Exclusions for Trip Cancellation, Trip Interruption and Trip Disruption

Some of the expenses we do not cover are outlined here. For a full list of exclusions, read “EXCLUSIONS: TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DISRUPTION INSURANCE” in the [sample policy](#).

- you were advised by a physician not to travel
- you have been diagnosed with a terminal illness prior to your trip
- you had travelled with the intention of obtaining medical *treatment*
- *minor mental or emotional disorder* (anxiety)
- participating in a hazardous sport or activity
- expenses related to a *medical condition* if the Government of Canada has issued a formal warning to the country you are visiting

TRAVEL ACCIDENT

In this section, we outline some details of the Air Flight Accident and Worldwide Accident insurance. Read “TRAVEL ACCIDENT INSURANCE” in the [sample policy](#) for a full list of insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered events for Travel Accident

While in flight or at any time during your trip, if there is a Air Flight Accident or Worldwide Accident and you sustain an injury where you lose a limb, you become permanently blind, or if you die, we pay an amount based on the type of injury or your death.

This coverage also applies when your accident is related to travel in a plane, travel in a vehicle provided by the airline or by the airport authorities, or if you are in an airport for arrival or departure of your flight.

Exclusions for Travel Accident

Some of the expenses we do not cover are outlined here. For a full list of exclusions, read “EXCLUSIONS: TRAVEL ACCIDENT INSURANCE” in the [sample policy](#).

- Death or injury from causes other than the flight or travel accident
- Expenses related to participation in a hazardous sport
- Expenses related to *minor mental or emotional disorder* (anxiety)

BAGGAGE AND PERSONAL EFFECTS

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

In this section, we outline some details of the Baggage and Personal Effects insurance. Read “BAGGAGE AND PERSONAL EFFECTS INSURANCE” in the [sample policy](#) for a full list of insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: \$500 per trip

Covered expenses for Baggage and Personal Effects

This is an overview of covered expenses.

- Cost of replacing your ID or travel documents
- Cost of replacing your personal effects
- Expenses incurred if your baggage is delayed at least 10 hours
- Expenses for other unexpected events are limited to individual benefit amounts

Exclusions for Baggage & Personal Effects

Some of the expenses we do not cover are outlined here. For a full list of exclusions, read “EXCLUSIONS: BAGGAGE AND PERSONAL EFFECTS INSURANCE” in the [sample policy](#).

- Loss or damage from wear and tear or a defect
- Jewellery and cameras placed in your checked baggage



ALWAYS FILE A POLICE REPORT IF THERE IS A THEFT OR LOSS

Warning: If you don't report the baggage theft, loss, or damage to the authorities, we might not be able to pay your claim.

ACT OF TERRORISM

In this section, we outline some details of the Act of Terrorism coverage. Read “ACT OF TERRORISM COVERAGE” in the [sample policy](#) for a full list of insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered expenses for Act of Terrorism Coverage

- If there is an act of terrorism (meaning any excessive force directed against the general public, governments, organizations), this benefit provides limited coverage for losses that are eligible under this plan.

Exclusions for Act of Terrorism Coverage

We **do not pay** a claim if the act of terrorism is:

- directly or indirectly related to biological, chemical, nuclear, or radioactive means

7. HOW TO MAKE A CLAIM



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



You can submit your claim online at Manulife.acmtravel.ca

You will need all your documentation available and in electronic format.



You can also write to us at:

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

Claims are administered by our partner, Active Care Management (ACM). Website: active-care.ca

90 days to make your claim

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

We pay within 30 days if your claim is approved

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

YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION OR WANT TO FILE A COMPLAINT

1. You can ask us to reconsider your claim

You can contact Customer Service, and, if you are still not satisfied, the Manulife Ombuds Office.

For more information: manulife.ca/personal/support/contact-us/resolve-a-complaint

2. You can contact the Autorité des marchés financiers

The Autorité des marchés financiers reviews your file and can help us find a solution together, such as offering dispute resolution services.

For more information: lautorite.qc.ca/en/general-public/assistance-complaints-and-compensation/

3. You can contest our decision in court

Your legal action must be taken within the 3-year time frame prescribed by the Civil Code (prescription period). We recommend that you seek legal advice for information on your rights and the appeal process.

8. YOUR RIGHT TO RESCIND AN INSURANCE CONTRACT

Within 10 days after purchasing your insurance: full refund

You are eligible for cancellation only if you have not left on your trip. If you want to cancel your insurance contract, you must complete a Notice of Rescission of an Insurance Contract. You can get a copy of this document from your distributor or online at: https://www.igoinsured.com/travelcontent/?file=MS-MC_Sched5.pdf

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

No refund in other cases

9. DEFINITIONS

Change in medication

The medication dosage, frequency or type has been reduced, increased or stopped, and/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.

Departure point

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

Medical condition

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

Minor mental or emotional disorder

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

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

Pre-existing medical condition

A *medical condition* that exists before your effective date is considered pre-existing.

Stable

A *medical condition* is *stable* when all the following criteria are true:

- there has not been any new *treatment* prescribed or recommended, or change(s) to existing *treatment* (including a stoppage in *treatment*), and
- there has not been any *change in medication*, or any recommendation or starting of a new prescription drug, and
- the *medical condition* has not become worse, and
- there have not been any new, more frequent or more severe symptoms, and
- there has been no hospitalization or referral to a specialist, and
- there have not been any tests, investigation or *treatment* recommended, but not yet complete, nor any outstanding test results, and
- there is no planned or pending *treatment*.

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

Travel companion

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

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

Treatment

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

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

10. MANULIFE FLIGHT ASSISTANCE

Manulife Global Travel Insurance also provides you with another value-added service.

Here we outline some details of the Manulife Flight Assistance benefit. Read “Manulife Flight Assistance” in the [sample policy](#) for a list of all the benefits, the limits to the amounts paid, and the general conditions.

Covered maximum: \$140 per registered insured person

To be covered for Manulife Flight Assistance:

- you must register the policy number you receive when you purchase the insurance, along with your flight information at least 1 hour before the scheduled departure.

Blink, a company that Manulife has contracted with, will provide expedited flight assistance services when your airline provider delays your flight for a minimum of 3 hours beyond the scheduled departure time and date or cancels your flight.

Covered expenses for Manulife Flight Assistance

- A single payment of \$40 for each registered insured person if the flight is delayed by 3 hours or more
- An additional payment of \$100 for each registered insured person if the flight is delayed by 6 hours or more

OR

- A single payment of \$140 for each registered insured person if the flight is totally cancelled

Insurance products are underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife. Blink Innovations, a subsidiary of CPP Innovation Ltd.

(CPPGroup plc), provides the technology, used and licensed by Manulife, behind the Manulife Flight Assistance program.

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