

## TRAVEL INSURANCE

# Product Summary for Transat Annual Medical Policy

Helps offer protection if something unexpected happens during your trip

### HOW TO CONTACT US

#### INSURER:

Manulife

Registered with Autorité des marchés financiers under client number 2000737614

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-888-357-7215

Fax: 1-800-510-3362

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

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

First North American Insurance Company

Registered with Autorité des marchés financiers under client number 2000998244

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-888-357-7215

Fax: 1-800-510-3362

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

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

#### AUTORITÉ DES MARCHÉS FINANCIERS

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

Website: [lautorite.qc.ca](http://lautorite.qc.ca)

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

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### GUIDELINES FOR REVIEWING THIS SUMMARY

#### "You" can refer to many people

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

#### "Trip" has a specific meaning

The word "trip" refers to the period beginning on the departure date and ending on the return date to your province of residence.

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.igoinjured.com/travelcontent/?file=TC_P281_policyAMEU.pdf) (https://www.igoinjured.com/travelcontent/?file=TC\_P281\_policyAMEU.pdf) for complete details. You can get a copy from your travel agency, on the website where you buy your insurance.

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

## THINGS TO CONSIDER

Before you buy this insurance

- Do you, and all the 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 people still meet all eligibility requirements? Otherwise, exclusions may apply. Check before you leave.
- Have there been any changes in the health of any insured people 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.

## 1. WHO CAN BUY THIS INSURANCE

Eligibility requirements for purchasing this insurance

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

- You live in Canada.
- You're covered under a government health insurance plan (such as RAMQ) for the entire trip duration.

**Note:** If you are age 60 or older, you must complete the Transat medical questionnaire to determine if you are eligible to purchase this insurance and, if you are eligible, to determine the plan you qualify for.

You can get this form from your Transat agent or online at: [http://www.igoinjured.com/travelcontent/?file=TC\\_meddec.pdf](http://www.igoinjured.com/travelcontent/?file=TC_meddec.pdf)

Read "IMPORTANT CAUTION FOR PERSONS AGES 60 AND OVER" in the [sample policy](#) for full details.

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

You are insured if:

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



### Your family (if you pay family premium)

You, your spouse, *children and grandchildren* must meet all the eligibility requirements when you purchased the family coverage option.

You and your family will be insured when you pay an amount equal to 2 times the rate for the oldest parent or grandparent.

The following people qualify under family coverage:

- two adults, age 59 or younger
- your *children or grandchildren*, if they are at least 31 days old

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 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)
- single or family coverage – travelling alone or with family?

The cost may include premium tax and includes 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 duration of each trip in your annual plan:

This insurance covers you for any number of trips you take during a one-year period; as long as each trip is not longer than the Annual Day Option of 9, 16, 30, 45 or 60 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

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*. You are insured under Emergency Medical coverage from the moment you leave on your trip.

The EMERGENCY MEDICAL INSURANCE section of the [sample policy](#) includes the full list of insurance benefits, the limits to the amount we pay, and the expenses we do not cover including the *pre-existing medical condition* exclusion.



Before you receive emergency *treatment*, call the Assistance Centre 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: \$10 million per person

We pay up to a maximum of \$10,000,000 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:

- |  |   |
|--|---|
| • Expenses incurred to receive emergency <i>treatment</i> , including surgical and diagnostic procedures | 100%                                      |
| • Expenses for meals, accommodations, phone calls, taxis   | \$350 per day to a maximum of \$1,750     |
| • Expenses for repatriation  | 100%                                      |
| • Expenses in the case of death while travelling   | Sample policy lists services and maximums |

#### Exclusions for Emergency Medical

Some of the expenses we do not cover are outlined in this section. 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 *pre-existing medical conditions*:

If, at the time you purchase this insurance, you have a medical condition that is not stable according to the chart that follows, 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 stability period here:

Age when you purchase the insurance	Plan qualified for	Required stability period before your departure date
Age 59 or younger (no medical questionnaire required)	Annual Medical	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date
Age 60 and older (medical questionnaire required)	Plan A+	No stability period required
Age 60 and older (medical questionnaire required)	Plan A	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date

## 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](https://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](https://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 Ombud's Office.

For more information: [manulife.ca/personal/support/contact-us/resolve-a-complaint](https://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: [autorite.qc.ca/en/general-public/assistance-complaints-and-compensation/](https://autorite.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](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.

### Children, grandchildren

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

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

**Important:** For Emergency Medical Insurance, a *child* must also be at least 31 days old.

## 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*.

## Treatment

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

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

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