

TRAVEL INSURANCE

Product Summary for Transat Annual Non-Medical 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: 1-888-357-7215

Fax: 1-800-510-3362

Email: transattravelinsurance@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: 1-888-357-7215

Fax: 1-800-510-3362

Email: transattravelinsurance@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: lautorite.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, 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 date you return to your *departure date*.

Words in *italics* have a specific meaning

Words and expressions in *italics* are defined at the end of the summary (section [8. Definitions](#)). Read these definitions if you have any questions.

This is a summary

Review the [sample policy](https://www.igoinsured.com/travelcontent/?file=TC_P85I_policyANMED.pdf) (https://www.igoinsured.com/travelcontent/?file=TC_P85I_policyANMED.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*? 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 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

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 2.75 times the rate for the oldest parent or grandparent.

The following people qualify under family coverage:

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

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 coverage 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 or 30 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.

5. SUMMARY OF COVERAGES

TRIP CANCELLATION, TRIP INTERRUPTION, & TRIP DISRUPTION

The “TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DISRUPTION INSURANCE” section of the [sample policy](#) contains the full list of insurance benefits and exclusions including:

- 33 eligible reasons for cancelling or interrupting your trip
- the limits to the amounts we will pay
- the expenses we do not cover including pre-existing medical conditions

TRIP CANCELLATION

Trip Cancellation covers up to the amount of trip cancellation coverage you purchase for your trip. To have full coverage under Trip Cancellation, you should buy coverage for the full value of your trip.

Covered maximum: the amount of insurance coverage you purchase, in Canadian dollars

CANCELLATION BECAUSE OF A COVERED EVENT

You may cancel your trip for any one of the 33 events covered under this insurance, that occurs before your departure date. Some events may also apply to your *travel companion*.

Covered expenses

This is an overview of covered expenses. For a full list, read “EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE” in the [sample policy](#).

- | | |
|--|------|
| • Pre-paid, non-refundable portion of your travel arrangements including cancellation fees and service fees | 100% |
| • Rebooking and/or amendment fees | 100% |
| • Difference in price for next occupancy charges if your <i>travel companion</i> cancels their trip and you leave on your own. | 100% |

CANCELLATION FOR ANY OTHER REASON

You may cancel your trip within 14 days of your departure date for any reason other than the 33 covered events listed in your sample policy. For full details, read “IMPORTANT CONDITION TO YOUR TRIP CANCELLATION COVERAGE CANCEL FOR ANY REASON” in the [sample policy](#).

To qualify for the Cancel for Any Reason benefit

- You must purchase your insurance within 72 hours of making an initial payment on your travel arrangements or before cancellation fees apply to your booking.
- You must cancel your trip 14 days or more before your departure date.

Covered expenses

This is an overview of covered expenses.

- | | |
|---|-----|
| • Any pre-paid, non-refundable portion of your trip | 50% |
|---|-----|

TRIP INTERRUPTION

Trip Interruption applies when a covered event occurs on or after your departure date. There are 33 covered events that allow you to interrupt your travel arrangements and receive reimbursement. 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 “EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE” in the [sample policy](#).

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

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

- | | |
|--|---|
| • Extra cost of accommodation and other expenses (such as meals, taxis, phone calls) | \$150 per day, to a maximum of \$450 |
| • Missed activities (such as golf or ski packages, excursions, amusement park admission) | \$100 per missed activity to a maximum of \$500 |
| • Expenses in the case of death while travelling | Sample policy lists services and maximums |

TRIP DISRUPTION

Trip 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](#).

- | | |
|---|-------------------------------------|
| • Any unused, non-refundable prepaid portion of your trip | 100% |
| • Additional cost of your economy class airfare to travel to the next destination on your trip or return to your <i>departure point</i> | Up to \$1000 |
| • Additional cost of accommodation and other expenses (meals, taxis, phone calls) | \$150 per day to a maximum of \$450 |

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

LOST VACATION

If you are forced to return home before the scheduled return date, and miss at least 70% of your trip, because a member of your immediate family or your key person who is not travelling with you is hospitalized or dies, we give you with a \$750 vacation voucher to book another trip. For full details, read "EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE" in the [sample policy](#).

TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

If your tour operator, airline, ground transport provider, or other travel supplier fails to provide you with the travel services you purchased because your travel supplier defaulted, for example declared bankruptcy, we pay expenses for the unused portion of your trip. For full details, read "Supplier Default" in the "EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION" section of the [sample policy](#).

COMMERCIAL EVENT CANCELLATION

We pay certain expenses if the commercial event for which you are travelling is cancelled either before or after your departure by its promoter. For example, a concert or a sporting event. For full details, read "CANCELLATION OF A TICKETED COMMERCIAL EVENT" in the [sample policy](#).

CRUISE/TOUR CANCELLATION

If your cruise or tour is cancelled either before or after your departure, or if you are unable to take part in certain excursions, we pay up to \$1500. For full details, read "Tour/Cruise Cancellation Benefit" in the sample policy.

Exclusions for Trip Cancellation, Trip Interruption, & Trip Disruption

Trip Cancellation, Trip Interruption, Trip Disruption, and Travel Delay coverage does not cover the items outlined in this section. For a full list of exclusions, read "EXCLUSIONS: TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP INTERRUPTION 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 situations where there was a risk of harm or death during your trip

TRAVEL DELAY - SPECIAL EVENTS

If you are travelling to attend a personal or commercial event (such as a graduation ceremony, wedding, funeral, sporting event, or conference) and a transportation problem prevents you from arriving on time, we pay up to \$450 for expenses to take an alternate route and arrive on time. For full details, including exclusions, read "TRAVEL DELAY - SPECIAL EVENTS INSURANCE" in the [sample policy](#).

TRAVEL ACCIDENT

In this section, we outline some details of the Flight & Travel Accident insurance. The “TRAVEL ACCIDENT INSURANCE” section of the [sample policy](#) has the full list of all the 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 Travel Accident and you die or you sustain an injury where one or more of your limbs are severed or you become permanently blind, 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 in this section. 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)
- Expenses related to a *medical condition* or death if there is a risk of harm to you during your trip

BAGGAGE & 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 & Personal Effects insurance. Read “BAGGAGE & PERSONAL EFFECTS INSURANCE” in the [sample policy](#) for a full list of all insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: \$2,000 per insured trip

Covered expenses for Baggage & 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 in this section. 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
- Loss of or damage to items that are not covered, such as fragile items, precious objects, or animals

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.

6. 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 Ombud's 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/](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.

7. 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

8. DEFINITIONS

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.

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.

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

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