

TRAVEL INSURANCE

Product Summary for Transat Concierge Club 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 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=TC_CCPI_policyCON.pdf) (https://www.igoinsured.com/travelcontent/?file=TC_CCPI_policyCON.pdf) for complete details. You can get a copy from your travel agency-or 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.

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 person(s) 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.
- Your trip is 60 days or less if you are age 75 and younger, 30 days or less if you are age 76 and older.
- You purchased this travel insurance within 72 hours of making the first payment for your travel arrangements.

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.

If you are traveling with your *children* or *grandchildren* under 2 years old, they have the same coverage as you at no extra cost, as long as they remain under 2 years old for the entire trip.

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 trip duration

The maximum trip duration this policy will cover, including any extensions is 60 days or less if you are age 75 and younger, 30 days or less if you are age 76 and older.

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

Transat Concierge Club 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 during your trip, 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.

Read "EMERGENCY MEDICAL 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 including the *pre-existing medical condition* exclusion.



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:

- 2 adults
- Your *children* or *grandchildren*



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: \$10 million per person covered under this policy

We pay up to a maximum of \$10,000,000 Canadian 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 a full list, read “What are the Benefits under Emergency Medical Insurance?” in the [sample policy](#).

- Expenses incurred to receive emergency *treatment*, including surgical and diagnostic procedures 100%
- 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 “EMERGENCY MEDICAL INSURANCE” in the WHAT DOES THIS POLICY NOT COVER section of the [sample policy](#).

- Expenses not related to urgent and necessary medical care
- Expenses related to participating in hazardous sports
- Expenses related to a *medical condition* if the Government of Canada has issued a formal warning to the country you are visiting
- A *medical condition* when you knew or for which it was reasonable to expect, that you would need medical *treatment* for that *medical condition* during your trip
- Age 75 or older: expenses related to *pre-existing medical conditions*:
If, at the time you purchase this insurance, you are age 75 or older and have a *medical condition* that is not *stable* in the 12 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 stability period.

TRIP CANCELLATION & TRIP INTERRUPTION

In this section, we outline some details about the Trip Cancellation & Trip Interruption coverage. Read “TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE” in the [sample policy](#) for a full list of insurance benefits, including:

- What is covered when cancelling or interrupting your trip
- The limits to the amounts we will pay
- The expenses we do not cover

TRIP CANCELLATION

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.

Covered maximum: the amount of insurance coverage you purchase for your policy

CANCELLATION FOR A COVERED EVENT

Covered expenses

This is an overview of covered expenses. For full details, read “FOR TRIP CANCELLATION:” in the “What are the benefits under Trip Cancellation and Trip Interruption Insurance?” in the [sample policy](#).

- Cancellation and/or amendment fees 100%
- Non-refundable portion of your trip or difference in price for next occupancy charges if your *travel companion* cancels their trip and you leave on your own 100%

CANCELLATION FOR A REASON NOT OTHERWISE COVERED UNDER THE POLICY

If you cancel your trip for an event not covered under this insurance, we pay 80% your non-refundable booking fees.

Covered expenses

This is an overview of covered expenses and applicable limits. For full details, read “Cancel For Any Reason (CFAR) Coverage” in the [sample policy](#).

- If you cancel 7 days or more before your departure date: Non-refundable, prepaid portion or your trip 80%
- If you cancel 6 days to 24 hours before your departure date: Non-refundable, prepaid portion of your trip 80%, to a maximum of \$2,500

TRIP INTERRUPTION

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 for Trip Interruption

This is an overview of covered expenses and applicable limits. For full details read “What is covered under Trip Cancellation and Trip Interruption Insurance?” section of 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 same-class airfare to the 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*.

- Expenses in the case of death while travelling Sample policy lists services and maximums
- Extra cost of accommodation and other expenses (meals, taxis, phone calls) \$350 per day, to a maximum of \$3,500
- Expenses directly related to the trip interruption, such as published cancellation fees or missed excursion charges \$1,000

INTERRUPTION FOR A REASON NOT OTHERWISE COVERED UNDER THIS POLICY

If you interrupt your trip for an event not covered under this insurance, we pay 80% your non-refundable booking fees.

Covered expenses

This is an overview of covered expenses and applicable limits. For full details, read “Interruption For Any Reason (IFAR) Coverage” in the [sample policy](#).

- Non-refundable portion of your trip, if you cancel 48 hours or more after you arrive at your trip destination 80% to a maximum of \$2,500

Warning: We don't pay for the cost of the return ticket you purchased, but we cover 80% of the extra cost of your same-class airfare to return to your *departure point*.

TRAVEL DISRUPTION

Travel Disruption Insurance provides coverage if your trip is disrupted by misconnections, delays, schedule changes, and all other unexpected events that are beyond your reasonable control. 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 covered expenses. For full details, read “What is covered under Travel Disruption Insurance?” in the [sample policy](#).

- Charges for incidentals, such as accommodations, meals, phone calls, etc. until you reach your next destination \$350 per day to a maximum of \$700
- Unused, non-refundable portion of your pre-paid travel arrangements resulting from the disruption \$300 per day to a maximum of \$900
- Overnight accommodations \$200

Warning: We will pay a combined maximum of \$1,500 for these expenses.

- Extra cost of same-class airfare to travel to your next destination 100%

TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

We pay expenses for the unused portion of your trip 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). For full details, read “Default Supplier Coverage” in the [sample policy](#).

LOST VACATION

If you are forced to return home before the scheduled return date and miss at least 70% of your trip because of a valid trip interruption claim, we give you a vacation voucher up to \$750 to book another trip. For full details, read “Vacation Voucher” and “Vacation Voucher Limitations” in the [sample policy](#).

Exclusions for Trip Cancellation & Trip Interruption and Travel Disruption

We do not cover expenses related to the items outlined in this section. For a full list of exclusions, read “LIMITATIONS OF COVERAGE FOR TRIP CANCELLATION AND TRIP INTERRUPTION INSURANCE” in the [sample policy](#).

- Events that you should have known may arise
- A physician advised you not to travel
- You received a terminal prognosis with less than 6 months to live
- You have been prescribed kidney dialysis
- You have been prescribed home oxygen

FLIGHT ACCIDENT & TRAVEL ACCIDENT

In this section, we outline some details of the Flight & Travel Accident insurance. Read “What does Flight Accident & Travel Accident insurance cover?” 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

While in flight or at any time during your trip, if there is a flight or travel accident that causes any of the following, we pay an amount based on the type of injury or your death:

- Loss of limbs
- Complete loss of sight, hearing, or speech
- Death

Exclusions for Flight Accident & Travel Accident

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “What does Flight Accident & Travel Accident insurance cover?” in the [sample policy](#).

- Death or injury from causes other than the flight or travel accident
- Expenses related to participation in a hazardous sport

MANULIFE FLIGHT ASSISTANCE

When you register your flight with Blink and your registered flight is cancelled or delayed by the airline you are booked to fly with, we will pay for certain expenses such as airport lounge access or unplanned overnight hotel accommodation. **Important:** 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.

Read “BENEFITS” AND “EXCLUSIONS & LIMITATIONS” in the MANULIFE FLIGHT ASSISTANCE section of the [sample policy](#) for a full list of benefits, the limits to the amount we pay, and expenses we don’t cover.

BAGGAGE LOSS, DAMAGE & DELAY

If your baggage is stolen, lost, damaged, or delayed, we pay for certain expenses. Read “What does Baggage Loss, Damage & Delay Insurance cover?” in the [sample policy](#) for a full list of benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: \$2,000 per trip

Covered expenses for Baggage Loss, Damage & Delay

This is an overview of covered expenses.

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

Exclusions for Baggage Loss, Damage & Delay

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “Baggage Loss, Damage & Delay insurance” in the “WHAT DOES THIS POLICY NOT COVER” section of the [sample policy](#).

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

PERSONAL MONEY

If your personal money is lost or stolen during your trip, we pay for certain expenses. Read “What does Personal Money Insurance cover?” in the [sample policy](#) for a full list of benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: \$200

Covered expenses for Personal Money Insurance

This is an overview of covered expenses.

- Theft or loss of your personal money
- Expenses that you are legally required to pay to compensate for the theft or fraudulent use of your documents



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 pay your claim.

7. HOW TO MAKE A CLAIM



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



If you are entitled to a payment under the Manulife Flight Assistance coverage, we send you an Interac e-Transfer® transfer of funds immediately based on the option you select when you register at flightassistmanulife.com. We send you a text message and email when the payment is made.



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 Global Excel Management
P.O. Box 1237, Station A, Windsor, ON N9A 6P8

Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management," "ACM," "Global Excel Management," and/or "Global Excel" as the provider of all assistance and claims services. Website: active-care.ca

Manulife Flight Assistance claims are administered by our partner, Blink Innovations (UK) and their service providers located in the United Kingdom and United States of America.

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.

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.

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 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.

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