

TRAVEL INSURANCE

PRODUCT SUMMARY FOR MANULIFE PREMIUM PROTECTION 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, 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 \(https://www.igoinsured.com/travelcontent/?file=MS-MC_MS-PPP_policyPPP.pdf\)](https://www.igoinsured.com/travelcontent/?file=MS-MC_MS-PPP_policyPPP.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*? 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 people 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.
- You purchased this travel insurance, no later than 72 hours after making an initial payment on your travel arrangements.
- Your trip is 30 days or less.
- You are 74 years old or younger.

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 3 times the rate for the oldest parent or grandparent.

The following people qualify under family coverage:

- two adults under age 60
- your *children* or *grandchildren*

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 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.

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. The “EMERGENCY MEDICAL INSURANCE” section of the [sample policy](#) contains the full list of all insurance benefits, the limits to the amount we pay, and the expenses we do not cover.



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

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

Here 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 repatriation | 100% |
| • Expenses in the case of death while travelling | Benefit maximum listed in the sample policy |

Exclusions for Emergency Medical

Emergency Medical coverage does not cover the expenses outlined here. For a full list of exclusions, read “What does this policy not cover? 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 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.

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.

CANCELLATION FOR A COVERED EVENT

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

Covered expenses for Trip Cancellation

Here is an overview of covered expenses. For full details, read “FOR TRIP CANCELLATION: What are the benefits under Trip Cancellation and Trip Interruption Insurance?” section of 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% |
|---|------|

CANCELLATION FOR A REASON NOT OTHERWISE COVERED UNDER THIS POLICY

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

Covered expenses for Cancellation for Any Reason

Here 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 “FOR TRIP INTERRUPTION: What are the benefits 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 to your next destination 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 \$350 per day, to a maximum of 10 days

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 \$750 vacation voucher to book another trip. For full details, read “Vacation Voucher Limitations” 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.

TRAVEL DISRUPTION

Travel Disruption Insurance provides coverage for misconnections or cancellations to a portion of your trip, or other unexpected events that are beyond your control. We also pay for certain extra charges if you or your *travel companion* are delayed. The amount we pay is reduced by any amount recovered from the common carrier or any other source.

The “TRAVEL DISRUPTION INSURANCE” section of the [sample policy](#) contains the full list of all insurance benefits and limits to the amount we pay.

Covered expenses for Travel Disruption

This is an overview of covered expenses and applicable limits. For full details, read “What is covered under Travel Disruption Insurance?” in the [sample policy](#).

- Unused, non-transferable or non-refundable pre-paid travel arrangements resulting from the disruption \$300 per day, to a maximum of \$900
- Extra cost of accommodation and other expenses, such as meals, taxis, phone calls \$350 per day, to a maximum of \$700 + \$200 for additional overnight accommodations

Warning: You may submit claims for more than one travel disruption; however, we will not pay more than \$1,500 for the previous two benefits combined.

- 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%

Exclusions for Trip Cancellation, Trip Interruption & Travel Disruption

Trip Cancellation, Trip Interruption, and Travel Disruption coverage does not cover the expenses outlined in this section. For a full list of exclusions, read “TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE” in the “WHAT DOES THIS POLICY NOT COVER?” section of the [sample policy](#).

- your health before your trip
- events that you should have known may arise
- expenses related to a *medical condition* if the Government of Canada has issued a formal warning to the country you are visiting

FLIGHT & TRAVEL ACCIDENT

In this section, we outline some details of the Flight & Travel Accident insurance. The “FLIGHT ACCIDENT INSURANCE & TRAVEL ACCIDENT INSURANCE” section of the [sample policy](#) contains 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 Flight & Travel Accident

While in flight or at any time during your trip, if there is a Flight or 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.

For full details read, “What does Flight & Travel Accident Insurance cover?” in the [sample policy](#).

Exclusions for Flight & Travel Accident

Flight & Travel Accident coverage do not cover the expenses outlined here. For a full list of exclusions, read “FLIGHT OR TRAVEL ACCIDENT INSURANCE” in the “WHAT DOES THIS POLICY NOT COVER?” section of the [sample policy](#).

- Death or injury from causes other than the flight or travel accident
- 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

BAGGAGE LOSS, DAMAGE & DELAY

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

Here we outline some details of the Baggage & Personal Effects insurance. The “BAGGAGE LOSS, DAMAGE & DELAY INSURANCE” section of the [sample policy](#) contains the full list of insurance 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. For full details, read “What does Baggage Loss, Damage & Delay Insurance cover?” in the [sample policy](#).

- 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 Loss, Damage & Delay

Baggage Loss, Damage and Delay coverage does not cover the expenses outlined here. 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
- Baggage left unattended
- 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.

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: 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

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.

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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