

TRAVEL INSURANCE

Product Summary for All-Inclusive Policy with added COVID-19 Medical Insurance Coverage

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: 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=APL_APLCOVGIN_policyCOVAINC.pdf) (https://www.igoinsured.com/travelcontent/?file=APL_APLCOVGIN_policyCOVAINC.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 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 for the entire duration of your trip.

You **can not** buy this insurance if:

- You were advised by a physician not to travel.
- You have been diagnosed with a terminal illness with less than 6 months to live.
- You have a kidney condition that requires dialysis.
- You have used home oxygen during the 12 months before you applied for this insurance.

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 they are at least 31 days old

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 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:

- for people age 59 and younger: 183 days
- for people age 60 to 74: 60 days
- for people age 75 and older: 45 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 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*.

Here we outline some details of the Emergency Medical insurance coverage. Read the “Emergency Medical Insurance” section of 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 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: \$5 million combined for all expenses not related to Coronavirus (COVID-19) and related complications

We pay up to a maximum of \$5,000,000 per person covered under this policy for all claims combined when the expenses are **not** related to COVID-19. For some benefits, we limit what we pay to a specific maximum amount.

Important: Expenses related to COVID-19 and related complications are not covered under the \$5,000,000 insurance coverage maximum.

Covered maximum: \$1,000,000 combined for all expenses related to COVID-19 and related complications

We pay up to a maximum of \$1,000,000 per person covered under this policy for all claims combined when the expenses are related to COVID-19 and any related complications. For some benefits, we limit what we pay to a specific maximum amount.

Covered expenses for Emergency Medical

This is an overview of emergency medical care expenses we pay. For full details, read “What does Emergency Medical Insurance cover?” in the [sample policy](#).

- | | |
|--|---|
| • Expenses incurred to receive emergency treatment, including surgical and diagnostic procedures | 100% |
| • Expenses for repatriation | 100% |
| • Extra expenses for meals, accommodations, phone calls, taxis | \$500 per day to a maximum of \$5,000 |
| • Expenses in the case of death while travelling | Benefit maximum listed 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 “What does Emergency Medical Insurance not cover?” in the [sample policy](#).

- Expenses not related to urgent and necessary medical care
- Expenses while you are on a cruise or at any destination included in your cruise itinerary
- Expenses related to a medical condition, if the Government of Canada has issued a formal warning to “Avoid all non-essential travel” to the country, area, or region you are visiting. This exclusion does not apply to expenses related to COVID-19 and related complications; or any medical condition unrelated to the travel advisory.
- Expenses related to a medical condition, if the Government of Canada has issued a formal warning to “Avoid all travel” to the country, area, or region you are visiting. This exclusion does not apply to claims for any medical condition unrelated to the travel advisory.
- 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:

Age when you purchase the insurance	Required stability period before your departure date
Age 74 or younger	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date
Age 75 or older	Any <i>medical condition</i> must be <i>stable</i> in the 12 months before your departure date

SPECIAL: WHEN COVID-19 CAUSES A TRIP INTERRUPTION

Coverage is only available once you arrive at any destination included in your trip and only when you incur any expenses related to COVID-19. Some situations may also apply to your travel companion.

A. INTERRUPTION IF YOU ARE UNEXPECTEDLY REQUIRED TO QUARANTINE AFTER YOUR DEPARTURE

Covered expenses:

Single maximum - up to \$2,600

Family maximum – depends on number of individuals insured

This is an overview of covered expenses and applicable limits if a medical professional, at any point during your trip, determines that you are required to quarantine or self-isolate. For full details, read “Special: When COVID-19 Causes a Trip Interruption?” in the [sample policy](#).

- Extra cost of additional and unplanned accommodation and meal-expenses if you are denied entry into any destination included in your trip, or because of a positive COVID-19 test result during your trip
Single coverage: \$150 per day, up to 14 days
Family coverage: \$300 per day, up to 14 days
- Extra cost of a one-way economy class fare to return home if you are delayed beyond your original return to home date
Up to \$500 per insured person

Warning: If you are required to quarantine or self-isolate, it’s your responsibility to find appropriate accommodation.

We don’t pay for the return ticket you purchased, but we cover the extra cost of your airfare to return you home.

B. INTERRUPTION WHEN THE GOVERNMENT ISSUES AN ADVISORY TO “AVOID ALL TRAVEL” AFTER YOUR DEPARTURE

Covered expenses: Up to a maximum of \$500

This is an overview of the covered expense and limits when there is a Government Advisory to “Avoid All Travel” at any destination included in your trip. For full details, read “Special: When COVID-19 Causes a Trip Interruption” in the [sample policy](#).

- Extra cost of a one-way economy class fare to return you home and/or additional cost for commercial hotel accommodation and meals Up to \$500 per insured person

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

Exclusions for When COVID-19 Causes a Trip Interruption

Trip Interruption coverage does not cover the expenses listed as follows. For full details of these exclusions, read "Exclusions & Limitations" in the "Special: When COVID-19 Causes a Trip Interruption" section of the [sample policy](#).

- When the Government of Canada issues an advisory to "Avoid all travel" to any country, area, or region included in your trip and you decide to leave anyway
- when any foreign government and/or regional travel guidelines are issued before you leave that restrict Canadians from entering and you are then denied entry
- when any foreign government and/or regional travel guidelines or restrictions stipulate that upon arrival to any destination included in the trip, you must self-isolate or quarantine
- any pre-paid portion of your travel arrangements that are unused
- while you are on your cruise or you must self-isolate or quarantine after your cruise

TRIP CANCELLATION & 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 your trip
- 30 eligible reasons if you need to interrupt 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 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 BECAUSE OF A COVERED EVENT

You can cancel your trip for any one of the 27 events covered under this insurance. Some events may also apply to your *travel companion*.

Covered expenses

This is an overview of covered expenses. For a full list, read "What does Trip Cancellation Insurance cover?" in the [sample policy](#).

- 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 ANY OTHER REASON

You may cancel your trip for a reason that is not already covered. Read "IMPORTANT CONDITION TO YOUR TRIP CANCELLATION COVERAGE - CANCEL FOR ANY REASON" in the [sample policy](#) for full details.

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

An overview of covered expenses:

- Non-refundable prepaid portion of your trip 50%

TRIP INTERRUPTION & OTHER UNFORESEEN TRIP-RELATED EXPENSES

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.

INTERRUPTION BECAUSE OF A COVERED EVENT

There are 30 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 a full list, read “What does Trip Interruption Insurance cover?” 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 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*.

- Expenses in the case of death while travelling Benefit maximum listed in the sample policy
- Extra cost of accommodation and other expenses, such as meals, taxis, phone calls \$350 per day, to a maximum of 2 days

Exclusions for Trip Cancellation, Trip Interruption & Unforeseen Trip-Related Expenses

Trip Cancellation, Interruption, Misconnection and Delayed Return coverage does not cover the expenses listed as follows. For a full list of exclusions, read “What does Trip Cancellation & Trip Interruption Insurance not cover?” in the [sample policy](#).

- your health before your trip
- the *medical condition* of the person you are visiting
- minor mental or emotional disorder (anxiety)
- participating in a hazardous sport or activity
- events that you should have known may arise
- 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 insurance purchase 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.

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. Read “DEFAULT PROTECTION COVERAGE” in the [sample policy](#) for full details.

LOST VACATION

If you are forced to return home before the scheduled return date, and miss at least 70% of your package tour, because a member of your immediate family, a close friend, or your key person who is not travelling with you is hospitalized or dies, we give you a \$750 vacation voucher to book another trip. Read “VACATION VOUCHER” in the [sample policy](#) for full details.

FLIGHT & TRAVEL ACCIDENT

In this section, we outline some details of the Flight & Travel Accident coverage. Read “What does Flight & Travel Accident Insurance cover?” in the [sample policy](#) for a 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 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.

Exclusions for Flight & Travel Accident

Some of the expenses we do not cover are listed here. For a full list of exclusions, read “What does Flight & Travel Accident Insurance not 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.
- Expenses related to minor mental or emotional disorder (anxiety).

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 Loss, Damage & Delay coverage. Read “What does Baggage Loss, Damage & Delay Insurance cover?” in the [sample policy](#) for a full list of all the insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: \$2,000 per policy

Covered expenses for Baggage Loss, Damage & Delay

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 Loss, Damage & Delay

Some of the expenses we do not cover are listed here. For a full list of exclusions, read “What does Baggage Loss, Damage & Delay Insurance not cover?” 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 all 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](https://www.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://www.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://www.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://www.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.

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

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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StandbyMD is a trademark of Healthcare Concierge Services Inc, owned by Global Excel Management Inc.

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