

TRAVEL INSURANCE

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

Helps offer protection if something unexpected happens during your trip

HOW TO CONTACT US

INSURER:

Manulife

Registered with Autorité des marchés financiers under client number 2000737614

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-866-298-2722

Email: manulifeglobal@manulife.ca

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)

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.igoinured.com/travelcontent/?file=APL_APLCOVU_policyCOVEMED.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 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 are at least 31 days old.
- 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.

Note: If you are 60 years of age or older, you must complete a medical questionnaire.

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 2 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

Your insurance costs are based on the following criteria:



- the age of each traveller
- the length of the trip – how long are you travelling?
- the date you purchase the insurance coverage (if you receive a quote for insurance coverage, the cost of insurance may be different when you are ready to purchase)
- single or family coverage – travelling alone or with family?

The cost includes the cost of any administration by us.

Other fees and costs

The insurance is sold within Canada only by authorized Manulife distributors. The sale is subject to applicable federal and provincial sales taxes. We charge a single, fixed amount and there are no other fees or expenses related to the cost of the insurance. The insurance product is not renewable.

3. THE LENGTH OF YOUR INSURANCE DEPENDS ON YOUR TRAVEL DATES

Maximum trip duration

The maximum trip duration this policy will cover is 183 days. If your government health insurance plan allows it, you may extend your coverage to a maximum of 365 days.

4. YOUR INSURANCE APPLIES WORLDWIDE



Warning: Exclusions and limitations 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*.

In this section, 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 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 <i>treatment</i> , including surgical and diagnostic procedures | 100% up to applicable covered maximum |
| • Expenses for repatriation | 100% up to applicable covered maximum |
| • Expenses for meals, accommodations, taxis | \$350 per day, to a maximum of \$3,500 |
| • Expenses in the case of death while travelling | Benefit maximum listed in the sample policy |
| • Act of Terrorism Coverage | Read the sample policy for full details |

Exclusions for Emergency Medical

Some of the expenses we do not cover are outlined in this section. 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 stability 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 indicated in this chart (continued on the next page).

(continued from previous page)

Age when insurance purchased	Qualified for	Required stability period before departure date
Age 59 or younger (no medical questionnaire required)	Plan A	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date
Age 60 or older (medical questionnaire required)	Plan A	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date
Age 60 or older (medical questionnaire required)	Plan B and Plan C	Any <i>medical condition</i> must be <i>stable</i> in the 6 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

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 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: autorite.qc.ca/en/general-public/assistance-complaints-and-compensation/

3. You can contest our decision in court

Your legal action must be taken within the 3-year time frame prescribed by the Civil Code (prescription period). We recommend that you seek legal advice for information on your rights and the appeal process.

8. YOUR RIGHT TO RESCIND AN INSURANCE CONTRACT

Within 10 days after purchasing your insurance: full refund

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.

More than 10 days after purchasing your insurance

You are eligible for cancellation only if you have not left on your trip. For full details, read "Cancellations and Refunds" in the [sample policy](#).

If you return home earlier than planned

We may refund a portion of your insurance premium for any unused days of your trip if you return home earlier than planned. Read "Cancellations and Refunds" in the [sample policy](#).

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(ren) of any age who is mentally or physically disabled.

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

Medical condition

Any disease, sickness, or injury including symptoms of undiagnosed conditions.

Pre-existing medical condition

A *medical condition* that exists before your effective date is considered pre-existing.

Stable

A *medical condition* is *stable* when all the following criteria are true:

- There has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including a stoppage in treatment), and
- there has not been any change in medication, or any recommendation or starting of a new prescription drug, and
- the medical condition has not become worse, and
- there have not been any new, more frequent or more severe symptoms, and
- there has been no hospitalization or referral to a specialist, and
- there have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results, and
- there is no planned or pending treatment.

All of these conditions must be met for a *medical condition* to be considered *stable*.

Treatment

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

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

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