

## TRAVEL INSURANCE

# Product Summary for Manulife Global Air Fare Cancellation 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](mailto:manulifeglobal@manulife.com)

Website: [manulife.ca](http://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](mailto:manulifeglobal@manulife.com)

Website: [manulife.ca](http://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](http://lautorite.qc.ca)

Underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife

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## 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 [8. Definitions](#)). Read these definitions if you have any questions.

**This is a summary**

Review the [sample policy \(https://www.igoinsured.com/travelcontent/?file=MS-MC\\_MS-AFCP\\_policyAFCP.pdf\)](https://www.igoinsured.com/travelcontent/?file=MS-MC_MS-AFCP_policyAFCP.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 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 pay for the insurance.

Your insurance costs are based on the following criteria:



- the age of each traveller
- 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)

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 365 days.

### 4. YOUR INSURANCE APPLIES WORLDWIDE



**Warning:** Exclusions may apply if the Government of Canada issues an advisory against travel to a certain region or country.

### 5. SUMMARY OF COVERAGES

#### AIR FARE CANCELLATION

Air Fare Cancellation coverage is available before you leave on your trip and you must cancel your trip. It also covers situations where you leave on your trip as expected and then you have to interrupt your trip. Air Fare Cancellation covers certain costs if you must cancel your plane tickets.

In this section, we outline some details about Air Fare Cancellation coverage. The “AIR FARE CANCELLATION INSURANCE” section of the [sample policy](#) contains the full list of insurance benefits, covered events, the limits to amounts we pay, and exclusions including:

- 12 eligible reasons for cancelling or interrupting your trip
- 7 additional eligible reasons if your trip is delayed
- the limits to the amounts we will pay
- the expenses we do not cover including *pre-existing medical conditions*

#### CANCELLATION OF YOUR PLANE TICKETS BEFORE OR AFTER YOU LEAVE

If you must cancel your trip because of a covered event, we pay up to 100% of your non-refundable costs for your cancelled plane tickets, up to the covered maximum.

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

#### Covered expenses

This is an overview of covered expenses. For a full list, read “Events Covered Under Trip Cancellation and/or Trip Interruption Insurance” in the [sample policy](#).

- |  |      |
|--|------|
| • Pre-paid unused portion of your non-refundable insured plane tickets | 100% |
| • Airline fee to change your ticket                                    | 100% |

#### INTERRUPTION OF YOUR TRIP AFTER DEPARTURE

If you must interrupt your trip because of a covered event, we pay up to 100% of additional costs for your interrupted plane tickets, up to the covered maximum.

## Covered expenses

This is an overview of covered expenses. For a full list, read “Events Covered Under Trip Cancellation and/or Trip Interruption Insurance” in the [sample policy](#).

- |   |       |
|---|-------|
| • Additional costs, such as your economy class airfare to return to your <i>departure point</i> | 100%  |
| • Additional cost of accommodation and other expenses (meals, taxis, phone calls)               | \$100 |

## TRIP DELAY

We reimburse certain costs if an event delays your trip, either at departure or afterward.

### Covered expenses

This is an overview of covered expenses. For a full list, read “Events Covered Under Trip Delay” in the [sample policy](#).

- |   |                                     |
|---|-------------------------------------|
| • Additional costs, such as your economy class airfare to travel to your next destination or to return to your <i>departure point</i> | 100%                                |
| • Additional cost of accommodation and other expenses, such as meals, taxis, phone calls  | \$150 per day to a maximum of \$300 |

## Exclusions for Air Fare Cancellation

Air Fare Cancellation coverage does not cover the expenses outlined here. For a full list of exclusions, read “What does Air Fare Cancellation Insurance not cover?” in the [sample policy](#).

- the *medical condition* of the person you are visiting
- minor mental or emotional disorder (anxiety)
- 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
- 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)

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

## ACT OF TERRORISM COVERAGE

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 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 considered eligible under this policy.

### 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

## 6. HOW TO MAKE A CLAIM



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



You can submit your claim online at [Manulife.acmtravel.ca](https://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://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](https://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://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.

## 7. YOUR RIGHT TO RESCIND AN INSURANCE CONTRACT

### Within 10 days after purchasing your insurance: full refund

You are eligible for cancellation only if you have not left on your trip. If you want to cancel your insurance contract, you must complete a Notice of Rescission of an Insurance Contract. You can get a copy of this document from your distributor or online at: [https://www.igoinsured.com/travelcontent/?file=MS-MC\\_Sched5.pdf](https://www.igoinsured.com/travelcontent/?file=MS-MC_Sched5.pdf)

Your travel booking and any other contract you enter with your travel agency remains in effect.

### No refund in other cases

## 8. DEFINITIONS

### 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.

### 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*.

## 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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