

TRAVEL INSURANCE

Product Summary for Manulife Global Baggage and Personal Effects Policy

Helps offer protection if something unexpected happens during your trip

HOW TO CONTACT US

INSURER:

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 First North American Insurance Company, a wholly owned subsidiary of 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 [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-GBPS_policyBAG.pdf) (https://www.igoinsured.com/travelcontent/?file=MS-MC_MS-GBPS_policyBAG.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.](#)

Before you travel

- Do all insured people still meet all eligibility requirements? Otherwise, exclusions may apply. Check before you leave.

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 **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.

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 insurance costs are based on the following criteria:

- the length of the trip – how long are you travelling?
- the amount of coverage you choose
- 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 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 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

BAGGAGE LOSS, DAMAGE & DELAY

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

The “BAGGAGE LOSS, DAMAGE & DELAY” 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 maximum: the amount of insurance coverage you purchase for your policy](#)

[Covered expenses for Baggage Loss, Damage & Delay](#)

Below is an overview of covered expenses. For full details, see “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 some of the expenses outlined below. For a full list of exclusions, see “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.

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

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/

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

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

No refund in other cases

8. DEFINITIONS

Departure date

The date you leave for your trip.

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Accessible formats and communication supports are available upon request. Visit Manulife.ca/accessibility for more information.

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