

TRAVEL INSURANCE**Product Summary for Senior Discovery Tours All-Inclusive Policy**

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: 1-800- 387-5633

Email: am_service@manuvie.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: 1-800-387-5633

Email: am_service@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(s), 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 \(https://www.igoinsured.com/travelcontent/?file=MS-MC_policySeniorTours.pdf\)](https://www.igoinsured.com/travelcontent/?file=MS-MC_policySeniorTours.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 persons still meet all eligibility requirements? Otherwise, exclusions may apply. Check before you leave.
- Have there been any changes in the health of any insured person 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 **can not** buy this insurance if you are age 75 or older and:

- You were advised by a physician not to travel.
- You have been diagnosed with a terminal illness or metastatic cancer with less than 2 years to live.
- you received medical attention such as (diagnosis, *treatment*, hospitalization, emergency examination, prescription, medication) for 3 or more of the following conditions in the past 5 years:
 - heart condition
 - lung condition
 - high blood pressure
 - diabetes

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 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)

The cost may include 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:

- for anyone age 55 or older: 60 days
- for anyone age 54 or younger, including any extensions: 183 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. Read "EMERGENCY MEDICAL INSURANCE" in the [sample policy](#) for the 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

We pay up to a maximum of \$5,000,000 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

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	Benefit maximum in the sample policy
• Extra expenses for accommodations, meals, taxis, phone calls	\$300 per day to a maximum of \$3,000
• Expenses in the case of death while travelling	Benefit maximum in the sample policy

Exclusions for Emergency Medical

Some of the expenses we do not cover are listed in this section. Read “What does Emergency Medical Insurance not cover?” in the [sample policy](#) for a full list of exclusions.

- Expenses related to participating in hazardous sports
- Expenses related to *minor mental or emotional disorder* (anxiety)
- 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 condition*:

If, at the time you purchase this insurance, you have a *medical condition* that is not *stable* in the 6 months before your departure 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 6-month stability period before your departure date.

TRIP INTERRUPTION

Trip Interruption coverage is available if your trip is interrupted, delayed, you miss a connection, or you experience a travel disruption.

The “TRIP INTERRUPTION INSURANCE” section of the [sample policy](#) contains a full list of insurance benefits, including:

- 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*.

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.

Covered maximum: \$1,500 for all unforeseen expenses combined

Your policy covers \$1,500 maximum for all the following coverages **combined**. We do not pay more than \$1,500 even if more than one sub-coverage applies, and even if your covered expenses total more than \$1,500.

- Trip Interruption
- Misconnection
- Delayed Return

INTERRUPTION BECAUSE OF A COVERED EVENT

There are 19 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 full details, 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 economy-cost to your next destination | \$1,000 |
| • Extra cost of accommodation and other expenses (meals, taxis, phone calls) | \$300 per day to a maximum of \$600 |

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

MISCONNECTION

If you miss your connection because of a covered event, we cover certain expenses so that you can continue your trip. Read “What does Misconnection Insurance cover?” in the [sample policy](#) for full details.

Covered expenses

This is an overview of covered expenses and applicable limits.

- | | |
|--|---------------|
| • One-way economy-transportation to travel to the next destination | Up to \$1,000 |
|--|---------------|

DELAYED RETURN

If you are forced to return home later than planned, we pay certain expenses for transportation, accommodations, meals, and other additional expenses. Read “What does Delayed Return Insurance cover?” in the [sample policy](#) for full details.

Covered expenses

This is an overview of covered expenses.

- | | |
|---|---------------|
| • Economy-class transportation to return to your <i>departure point</i> | \$1,000 |
| • Additional expenses for accommodations, meals, taxis, phone calls | \$150 per day |

Exclusions for Trip Interruption

Trip Interruption, Misconnection, and Delayed Return coverage does not cover expenses related to the items listed in this section. For a full list of exclusions, read “What does 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 *medical conditions*:

If, at the time you purchase this insurance, you have a *medical condition* that is not *stable* in the 6 months before your departure 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 6-month stability period before your departure date.

DEFAULT PROTECTION COVERAGE (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 and exclusions.

FLIGHT & TRAVEL ACCIDENT

In this section, we outline some details of the Flight & Travel Accident insurance. Read “What does Flight & Travel Accident Insurance cover?” 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 events for Flight & Travel Accident

This coverage 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.

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 outlined in this section. Read “What does Flight & Travel Accident Insurance not cover?” in the [sample policy](#) for full details.

- 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.

In this section, we outline some details of the Baggage & Personal Effects insurance. 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: \$1,500 per policy

Covered expenses for Baggage Loss, Damage & Delay

This is 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 outlined in this section. Read “What does Baggage Loss, Damage & Delay Insurance not cover?” in the [sample policy](#) for full details.

- Loss or damage from wear and tear or a defect
- Jewellery and cameras placed in your checked baggage

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 the full list of all the 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

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: 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.

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