

## TRAVEL INSURANCE

# Product Summary for Transat Annual All-Inclusive 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: 1-888-357-7215

Fax: 1-800-510-3362

Email: [transattravelinsurance@manulife.com](mailto:transattravelinsurance@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: 1-888-357-7215

Fax: 1-800-510-3362

Email: [transattravelinsurance@manulife.com](mailto:transattravelinsurance@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). Portions may be underwritten by First North American Insurance Company, a wholly owned subsidiary of Manulife.

Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management," "ACM," "Global Excel Management," and/or "Global Excel" as the provider of all assistance and claims adjudication services.

Product summaries are intended for residents of Quebec only.

## 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 date you return to your *departure point*.

### 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=TC_P82I_policyAAIU.pdf) ([https://www.igoinured.com/travelcontent/?file=TC\\_P82I\\_policyAAIU.pdf](https://www.igoinured.com/travelcontent/?file=TC_P82I_policyAAIU.pdf)) for complete details. You can get a copy from your travel agency, 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.

## 1. WHO CAN BUY THIS INSURANCE

### Eligibility requirements for purchasing this insurance

You can buy this insurance if you, and anyone 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.

**Note:** If you are age 60 or older, you must complete the Transat medical questionnaire to determine if you are eligible to purchase this insurance and, if you are eligible, to determine the plan you qualify for.

You can get this form from your Transat agent or online at: [http://www.igoinsured.com/travelcontent/?file=TC\\_meddec.pdf](http://www.igoinsured.com/travelcontent/?file=TC_meddec.pdf)

Read "IMPORTANT CAUTION FOR PERSONS AGES 60 AND OVER" in the [sample policy](#) for full details.

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 2.75 times the rate for the oldest parent or grandparent.

The following people qualify under family coverage:

- two adults, age 59 or younger
- your *children* or *grandchildren*, if they are at least 30 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 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 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 coverage duration:

This insurance covers you for any number of trips you take during a one-year period; as long as each trip is not longer than the Annual Day Option of 9, 16 or 30 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

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*. You are insured under Emergency Medical coverage from the moment you leave on your trip.

The EMERGENCY MEDICAL INSURANCE section of the [sample policy](#) contains 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 per person

We pay up to a maximum of \$5,000,000 per person insured 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 “EMERGENCY MEDICAL INSURANCE” in the [sample policy](#).

- |  |   |
|--|---|
| • Expenses incurred to receive emergency <i>treatment</i> , including surgical and diagnostic procedures | 100%                                      |
| • Expenses for meals, accommodations, phone calls, taxis   | \$350 per day to a maximum of \$1,750     |
| • Expenses for repatriation  | 100%                                      |
| • Expenses in the case of death while travelling   | Sample policy lists services and maximums |

## Exclusions for Emergency Medical

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “EXCLUSIONS: EMERGENCY MEDICAL INSURANCE” in the [sample policy](#).

- Expenses not related to urgent and necessary medical care
- Expenses related to participating in hazardous sports
- Expenses related to *minor mental or emotional disorder* (anxiety)
- 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 in the following table:

Age when you purchase the insurance	Plan qualified for	Required stability period before your departure date
Age 59 or younger (no medical questionnaire required)	Annual All-Inclusive	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date
Age 60 and older (medical questionnaire required)	Plan A+	No stability period required
Age 60 and older (medical questionnaire required)	Plan A	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date

## TRIP CANCELLATION, TRIP INTERRUPTION, & TRIP DISRUPTION

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

- 34 eligible reasons for cancelling or interrupting 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 buy 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 may cancel your trip for any one of the 34 events covered under this insurance, that occurs before your departure date. Some events may also apply to your *travel companion*.

#### Covered expenses

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

- Pre-paid, non-refundable portion of your travel arrangements including cancellation fees and service fees 100%
- Rebooking fees and/or amendment fees 100%
- Difference in price for next occupancy charges if your *travel companion* cancels their trip and you leave on your own 100%

## CANCELLATION FOR ANY REASON

You may cancel your trip within 14 days of your departure date for any reason other than the 34 covered events listed in your sample policy. For full details, read “IMPORTANT CONDITION TO YOUR TRIP CANCELLATION COVERAGE CANCEL FOR ANY REASON” in the [sample policy](#).

### 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

This is an overview of covered expenses.

- Pre-paid, non-refundable portion of your trip 50%

## TRIP INTERRUPTION

Trip Interruption applies when a covered event occurs on or after your departure date. There are 34 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 “EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE” 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 your economy-class airfare to the next destination on your trip 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 Sample policy lists services and maximums
- Extra cost of accommodation and other expenses (meals, taxis, phone calls) \$150 per day, to a maximum of \$450
- Missed activities (such as golf or ski packages, excursions, amusement park admission) \$100 per missed activity to a maximum of \$500

## TRIP DISRUPTION

Trip Disruption Insurance includes delays, schedule changes, cancellations, and events that are beyond your reasonable control such as weather and forces of nature. We pay for certain expenses when your travel arrangements included enough connection time based on your travel supplier's guidelines.

### Covered expenses

This is an overview of some covered expenses. For full details, read “Trip Disruption (Delays, Schedule Change, Cancellations and Other Covered Events)” in the [sample policy](#).

- Any unused, non-refundable prepaid portion of your trip 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*.

- Additional cost of your economy-class airfare to travel to the next destination on your trip or to return to your *departure point* Up to \$1,000
- Additional cost of accommodation and other expenses (meals, taxis, phone calls) \$150 per day to a maximum of \$450

## TRAVEL SUPPLIER BANKRUPTCY (SUPPLIER DEFAULT)

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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). For full details, read “Supplier Default” in the “EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION” section of the [sample policy](#).

## COMMERCIAL EVENT CANCELLATION

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We pay certain expenses if the commercial event for which you are travelling is cancelled either before or after your departure by its promoter. For example, a concert or a sporting event. For full details, read “CANCELLATION OF A TICKETED COMMERCIAL EVENT” in the [sample policy](#).

## CRUISE/TOUR CANCELLATION

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If your cruise or tour is cancelled either before or after your departure, or if you are unable to take part in certain excursions, we pay up to \$1500. For full details, read “Tour/Cruise Cancellation Benefit” in the [sample policy](#).

## LOST VACATION

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If you are forced to return home before the scheduled return date, and miss at least 70% of your trip, because a member of your immediate family or your key person who is not travelling with you is hospitalized or dies, we give you a vacation voucher up to \$750 to book another trip. For full details, read “Medical Related Events” in the “EVENTS COVERED UNDER TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE” in the [sample policy](#).

### Exclusions for Trip Cancellation, Trip Interruption, & Trip Disruption

We do not cover expenses related to the items outlined in this section. For a full list of exclusions, read “EXCLUSIONS: TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DISRUPTION INSURANCE” in the [sample policy](#).

- you were advised by a physician not to travel.
- you have been diagnosed with a terminal illness prior to your trip.
- you had travelled with the intention of obtaining medical *treatment*
- *minor mental or emotional disorder* (anxiety)
- participating in a hazardous sport or activity
- events that you should have known may arise

## TRAVEL DELAY - SPECIAL EVENTS

If you are travelling to attend a personal or commercial event (such as a graduation ceremony, wedding, funeral, sporting event, or conference) and a transportation problem prevents you from arriving on time, we pay up to \$450 for expenses to take an alternate route and arrive on time. For full details, including exclusions, read “TRAVEL DELAY – SPECIAL EVENTS INSURANCE” in the [sample policy](#).

## TRAVEL ACCIDENT

In this section, we outline some details of the Air Flight & Worldwide Accident insurance. Read “TRAVEL ACCIDENT INSURANCE” 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 Travel Accident

While in flight or at any time during your trip, if there is a Travel Accident and you die or you sustain an injury where one or more of your limbs are severed or you become permanently blind, we pay an amount based on the type of injury or your death.

This coverage also 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.

## Exclusions for Travel Accident

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “EXCLUSIONS: TRAVEL ACCIDENT INSURANCE” in the [sample policy](#).

- You are the pilot of an aircraft
- 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).
- Expenses related to situations where there was a risk of harm to you during your trip
- Expenses related to a *medical condition* if the Government of Canada has issued a formal warning to the country you are visiting

## BAGGAGE & PERSONAL EFFECTS

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 “BAGGAGE & PERSONAL EFFECTS INSURANCE” 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 maximum: \$2,000 per insured trip

### Covered expenses for Baggage & Personal Effects

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

### Exclusions for Baggage & Personal Effects

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “EXCLUSIONS: BAGGAGE AND PERSONAL EFFECTS INSURANCE” in the [sample policy](#).

- Loss or damage from wear and tear or a defect
- Loss of or damage to items that are not covered, such as fragile items, precious objects, or animals

## 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 pay your claim.

## 7. HOW TO MAKE A CLAIM



You can use the Manulife TravelAid™ mobile app to make a claim. Before you travel, download the Manulife TravelAid mobile app through the Google Play™ store or the Apple App Store®.



You can submit your claim online at [manulife.acmtravel.ca](http://manulife.acmtravel.ca)

For faster and easier submissions, have all your documents available in electronic format, such as PDF or JPEG/JPG.



You can also write to us at:

Manulife Travel Insurance c/o Global Excel Management  
P.O. Box 1237, Station A, Windsor, ON N9A 6P8

### 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: <https://lautorite.gc.ca/en/general-public/assistance-and-complaints>
3. You can contact the OmbudService for Life and Health Insurance.  
For more information: <https://olhi.ca/>
4. 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](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 30 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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