



TRAVEL INSURANCE

Product Summary for Transat Rental Vehicle Damage Policy

Helps offer protection if something unexpected happens while traveling

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

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: 1-888-357-7215

Fax: 1-800-510-3362

Email: transattravelinsurance@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: autorite.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, 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=TC_P12I_policyRVD.pdf) (https://www.igoinsured.com/travelcontent/?file=TC_P12I_policyRVD.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*? 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 anyone you want to insure, meet all the following requirements:

- You reserved your rental vehicle through Transat and meet the rental company's licensing requirements.
- You purchased this insurance before you left for your trip.

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
- you meet the licensing requirements of the rental company contract

Your insurance costs are based on the following criteria:



- 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 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 duration

The maximum rental duration this policy will cover, including any extensions, is 50 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

RENTAL VEHICLE DAMAGE

We pay certain expenses if your rental vehicle is damaged during your trip. We also cover items like:

- defending your interests if you are taken to court
- claims made for the damaged rental vehicle, including if it was stolen
- expenses you might be required to pay, such as towing fees

Read “RENTAL VEHICLE DAMAGE 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 maximum: \$50,000

Covered events

Some covered events are outlined in this section. For a full list, read “RENTAL VEHICLE DAMAGE INSURANCE” in the [sample policy](#).

• Expenses following the damage to the rental vehicle, or its loss (such as claim payment, legal fees and interest)	100%
• Expenses related to the damage of the rental vehicle, or its loss (such as towing costs)	100%
• Reasonable expenses you incur because you can no longer use the rental vehicle	100%

Exclusions for Rental Vehicle Damage

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

- The contents of the rental vehicle
- Damages caused by certain behaviours (speed contests, commercial deliveries, using the rental vehicle to transport passengers for a fee, violating the rental contract, driving while under the influence of drugs or alcohol)
- Damages that weren't caused by an accident (breakage, mechanical failure, rust, ice, etc.)

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/

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

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

No refund in other cases

8. DEFINITIONS

Rental vehicle

Any passenger automobile, station wagon or mini-van, which is designed and manufactured to transport a maximum of 7 passengers and which is used exclusively for transporting passengers during your insured trip and that you rent, under a written contract, from a commercial rental agency licensed under the law of its jurisdiction. Sports Utility Vehicles (SUV) are included provided they are not used as off-road vehicles and are driven on maintained roads.

WARNING: Excluded is any vehicle which is a truck, panel van, bus, motorcycle, moped, motorbike, recreational vehicle, all-terrain vehicle, camper, trailer, exotic car, antique automobile (an automobile which is more than 20 years old), or any vehicle designed primarily for off-road use.

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