

## **Distributor's contact information**

**NAME:** MANULIFE BANK OF CANADA

**ADDRESS:** 500 KING ST. NORTH

PO Box 1665 WATERLOO, ON N2J 5A1

**TRAVEL INSURANCE**

## **Product Summary for Travel Benefits – Manulife Bank All-In Banking Account**

Insurance benefits included with your Manulife Bank All-In Banking Account, provided to you at no additional cost.

**HOW TO CONTACT US****INSURER:**

The Manufacturer's Life Insurance Company (Manulife)

Registered with Autorité des marchés financiers under client number 2000737614

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-844-323-7053

Email: [manulife\\_bank@manulife.ca](mailto:manulife_bank@manulife.ca)

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: 1-844-323-7053

Email: [manulife\\_bank@manulife.ca](mailto:manulife_bank@manulife.ca)

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 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 (FNAIC), a wholly owned subsidiary of Manulife.

## GUIDELINES FOR REVIEWING THIS SUMMARY

### “You” has a specific meaning

Unless the context states otherwise, when referring to you, we mean the holder of a Manulife Bank Everyday Banking Account under the All-In Banking package – Account Operating Agreement.

### “Trip” has a specific meaning

The word trip refers to the period beginning on the departure date and ending on the return date.

### Words in italics have a specific meaning

Words and expressions in italics are defined at the end of the summary (section [6. Definitions](#)). Read these definitions if you have any questions.

### This is a summary

You can review the full details in the certificate of insurance at:

[https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/manulife-bank-credit-cards/all-in-banking/all\\_in\\_banking\\_certificate.pdf](https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/manulife-bank-credit-cards/all-in-banking/all_in_banking_certificate.pdf)

You can also get a copy on our website at:

<https://www.manulife.ca/personal/insurance/associations-insurance-plans/manulife-bank-credit-card.html>

## THINGS TO CONSIDER

### Before you travel

- Do you meet all the eligibility requirements? If not, you might not be covered. To make sure, read section [1. Who can be insured](#).
- Do you, or any of the people you want to cover, have a *medical condition* that is not *stable*? If so, expenses relating to the *medical condition* may not be covered.

## 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 deny your claim.

## 1. WHO CAN BE INSURED

### Eligibility requirements for the travel benefits outlined in this summary

You are eligible for the insurance if you meet all the following requirements. Specific benefits may have additional requirements.

- You must be 30 days old.
- You live in Canada.
- Your *account* must be open.

If you don't meet the eligibility requirements, the insurance is not valid, you will not be covered, and your claim will not be paid.

### Fees and costs

The insurance coverages are included with your Manulife Bank All-In Banking *account* and provided to you at no additional cost.

## 2. THE LENGTH OF YOUR INSURANCE

The length of your insurance depends on the length of your trip.

All coverages end on the date that your *account* is closed or as otherwise indicated in the [certificate](#).

### 3. WHERE YOUR INSURANCE APPLIES

Your insurance applies worldwide.

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

### 4. SUMMARY OF TRAVEL BENEFITS

#### TRAVEL DISRUPTION

We pay reasonable and customary expenses for some covered events if your trip is disrupted, and you need to return *home* earlier or later than your scheduled return date. Read the [Travel Disruption Certificate of Insurance](#) for a full list of covered events, the limits to the amount we pay, exclusions, and the expenses we do not cover.

Covered maximum: \$2,000 per trip to an overall combined maximum of \$10,000 on the *account* per year

#### Covered expenses for Travel Disruption

This is an overview of Travel Disruption expenses we pay. For full details, read the "What Does Travel Disruption Insurance Cover?" section in the [certificate](#).

- pre-paid, unused portion of your trip that is non-refundable and non-transferable to another travel date or the extra cost to your next destination;
- one-way economy class airfare via the most cost-effective itinerary to your next destination; or
- one-way economy class airfare to return you *home*.

**Warning:** We don't pay for the return ticket you purchased, but we cover one-way economy class airfare to return you *home*.

#### Exclusions for Travel Disruption

Some of the circumstances we do not cover are outlined in this section. For a full list of exclusions, read the "What Does Travel Disruption Insurance Not Cover?" section in the [certificate](#).

- Losses incurred on a date when the *account* is closed
- Trip cancellation expenses incurred before your departure date
- The *medical condition* or the death of the person you are visiting when the purpose of your trip is to visit that person
- Minor mental or emotional disorder (anxiety)
- Events that you should have known may arise
- 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 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 stability period.

### 5. HOW TO MAKE A CLAIM

Contact the Assistance Centre at:

- 1-877-251-4521-toll-free from the USA and Canada or
- +1 (519) 251-7803 collect where available from anywhere else in the world.

You can also use the TravelAid™ mobile app.

**Note:** Claim payment and administrative services are provided by Active Claims Management Inc. 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 services under the Policy.

## 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](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.

## 6. DEFINITIONS

**account** - a Manulife Bank Everyday Banking Account under your All-In Banking Package – Account Operating Agreement.

**change in medication** - medication dosage or frequency has been reduced, increased, 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) and there has been no change in your *medical condition*; and a change from a brand name medication to a generic brand medication of the same dosage.

**home** - your Canadian province or territory of residence.

**medical condition** - sickness, injury, disease or symptom; complication of pregnancy within the first 31 weeks of pregnancy.

**stable** - a stable *medical condition* means that all of the following apply:

- There has been no new symptom(s); and
- Existing symptom(s) have not become more frequent or severe; and
- A physician has not determined that the *medical condition* has become worse; and
- No test findings have shown that the *medical condition* may be getting worse; and
- A physician has not provided, prescribed, or recommended any new medication, any *change in medication*; and
- A physician has not provided, prescribed or had a physician recommend any new *treatment* or any change in *treatment*; and
- There has been no admission to hospital or speciality clinic or specialist; and
- A physician has not advised a visit to a specialist or to have further testing, and there has been no testing for which the results have not been received.

**treatment** - hospitalization, prescribed medication (including prescribed as needed), medical, therapeutic, diagnostic or surgical procedure prescribed, performed or recommended by a licensed medical practitioner.

**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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