

## **Distributor's contact information**

**NAME:** MANULIFE BANK OF CANADA

**ADDRESS:** 500 KING ST. NORTH

PO Box 1665 WATERLOO, ON N2J 5A1

## Product Summary for Travel Benefits – ManulifeMONEY+™ Visa Infinite\* Card

Insurance benefits included with your ManulifeMONEY+™ Visa Infinite\* Card, 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: [ccoperations@manulife.ca](mailto:ccoperations@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: [ccoperations@manulife.ca](mailto:ccoperations@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” can refer to many people

Unless the context states otherwise, when referring to you, we mean:

- the *primary cardholder*; or
- the *primary cardholder’s spouse* and/or dependent *children* who are travelling with the *primary cardholder* or their *spouse* on the same trip; or
- an authorized user.

### “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/money-plus-visa-infinite/manulife\\_money\\_plus\\_visa\\_infinite\\_card\\_certificate.pdf](https://www.manulife.ca/content/dam/consumer-portal/documents/en/insurance/credit-card-insurance/manulife-bank-credit-cards/money-plus-visa-infinite/manulife_money_plus_visa_infinite_card_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 live in Canada.
- Your *account* is in *good standing*.

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 ManulifeMONEY+ Visa Infinite Card 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 cancelled, closed, or as otherwise indicated in the [certificate](#).

### 3. WHERE YOUR INSURANCE APPLIES

Emergency Medical and Rental Vehicle Damage coverage applies outside of your province or territory of residence.

All other coverages apply worldwide, including within your province or territory of residence.

**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

#### EMERGENCY MEDICAL

**Note:** You are eligible for the Emergency Medical Insurance if you're covered under a government health insurance plan (such as RAMQ) for the entire trip duration.

Emergency Medical Insurance for a sudden and unforeseen medical emergency that requires immediate *treatment*.

In this section, we outline some details of the included emergency medical insurance coverage. Read the [Emergency Medical Certificate of Insurance](#) for a full list of benefits, the limits to the amount we pay, exclusions, and the expenses we do not cover.



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**

#### Maximum trip duration

The maximum trip duration your emergency medical insurance will cover is:

- For people age 65 and older: 3 consecutive days
- For people age 64 and younger: 15 consecutive days

In specific circumstances, we may extend your coverage. Read the "Automatic Extension" and "Top-up" sections in your certificate for full details.

#### Covered maximum: \$2,000,000

This insurance pays reasonable and customary expenses that are in excess of what is covered by your government health insurance plan or any other benefit plan. We pay up to a maximum of \$2,000,000 per person for covered expenses when the medical *emergency* begins after you leave *home*. For some benefits, we limit what we pay to a specific maximum amount.

#### Covered expenses for Emergency Medical Insurance

This is an overview of emergency medical care expenses we pay. For full details, read "What Does Emergency Medical Insurance Cover?" in the [certificate](#).

- Expenses incurred to receive emergency *treatment*, including surgical and diagnostic procedures
- Expenses to bring you *home*/repatriation
- Expenses for meals, accommodations, taxis (Up to \$200 per day, to a maximum of \$2,000)
- Expenses in the case of death while traveling (Benefit maximum listed in the certificate)

## Exclusions for Emergency Medical Insurance

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “What Does Emergency Medical Insurance Not Cover?” in the [certificate](#).

- You have been advised by a physician not to travel
- 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 a *medical condition* if the Government of Canada has issued a formal warning to “Avoid all travel” or “Avoid all non-essential travel” to your destination
- Expenses related to pre-existing *medical conditions*:

Age on your departure date	Required stability period before your departure date
Age 64 or younger	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date
Age 65 or older	Any <i>medical condition</i> must be <i>stable</i> in the 6 months before your departure date

## TRIP INTERRUPTION

**Note:** To use this insurance, you must have paid for your travel arrangements with your Manulife Bank credit card.

We pay reasonable and customary expenses for some covered events if your trip is interrupted, and you need to return *home* earlier or later than your scheduled return date. Read the [Trip Interruption 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 person to an overall combined maximum of \$10,000 per trip**

There is also an overall maximum limit of \$20,000 on the *account* per year.

### Covered expenses for Trip Interruption Insurance

This is an overview of trip interruption expenses we pay. For full details, read the “What Does Trip Interruption 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
- The 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 to you *home*.

### Exclusions for Trip Interruption Insurance

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read the “What Does Trip Interruption Insurance Not Cover?” section in the [certificate](#).

- Losses incurred on a date when the *account* is not in *good standing*
- 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.

## FLIGHT DELAY

**Note:** To use this insurance, you must have paid for your flight with your Manulife Bank credit card.

This insurance pays some reasonable and customary expenses related to missed connection, denied boarding, or a delay of your flight's departure time of at least 6 hours. Read the [Flight Delay Certificate of Insurance](#) for a full list of benefits, the limits to the amount we pay, exclusions, and the expenses we do not cover.

Covered maximum: \$500 combined for all covered people per 1 instance

Covered expenses for Flight Delay Insurance

Expenses we pay include meals, accommodations, and taxis.

Exclusions for Flight Delay Insurance

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

- Expenses when you did not leave enough time for connecting flights according to the air carrier's recommendation
- Expenses related to your denied boarding by immigration officials or other authorities
- Expenses related to an act of war or act of terrorism
- Losses you incur at your final destination on the return portion of your trip

## TRAVEL ACCIDENT

**Note:** To use this insurance, you must have paid for your ticket with your Manulife Bank credit card.

In this section, we outline some details of the Travel Accident coverage. Read the [Travel Accident Certificate of Insurance](#) for a full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: Up to \$500,000

Covered events for Travel Accident Insurance

If there is 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. For full details, read "What Does Travel Accident Insurance Cover?" in the [certificate](#).

Exclusions for Travel Accident Insurance

Some of the expenses we do not cover are listed here. For a full list of exclusions, read "What Does Travel Accident Insurance Not Cover?" in the [certificate](#).

- Piloting or learning to pilot an aircraft or acting as a member of an aircraft crew
- Death or injury from causes other than the travel accident
- Expenses related to chronic use or abuse of alcohol, drugs, or any other intoxicants
- Expenses related to minor mental or emotional disorder (anxiety)

## BAGGAGE LOSS & DELAY

**Note:** To use this insurance, you must have paid for your ticket with your Manulife Bank credit card.

In this section, we outline some details of the Baggage Loss & Delay coverage. Read "What Does Baggage Loss & Delay Insurance Cover?" in the [certificate](#) for a full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: Up to \$500 per person to a maximum of \$2,000 per trip

Covered expenses for Baggage Loss & Delay Insurance

- Cost of replacing your personal effects
- Toiletries and clothing if your baggage is delayed at least 6 hours

## Exclusions for Baggage Loss & Delay Insurance

Some of the expenses we do not cover are listed here. For a full list of exclusions, read “What Does Baggage Loss & Delay Insurance Not Cover?” in the [certificate](#).

- Loss or damage from wear and tear or a defect
- Unaccompanied or unattended property
- Jewellery or cameras placed in checked baggage
- Electronic devices such as cell phones, laptops, or tablets

## STANDBYMD™ MEDICAL CONCIERGE SERVICES

Your included 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.

## RENTAL VEHICLE DAMAGE

**Note:** To use this insurance, you must:

- have paid for the entire cost of the rental vehicle with your Manulife Bank credit card; and
- have valid driver’s license during the rental period.

In this section, we outline some details of the Rental Vehicle Damage coverage. Read the [Rental Vehicle Damage Certificate of Insurance](#) for the full list of all the benefits, the limits to the amount we pay, and the expenses we do not cover.

**Covered maximum:** Up to \$85,000 per certificate for a maximum of 48 consecutive days

### Covered events for Rental Vehicle Damage Insurance

This is an overview of covered expenses. For full details, read “What Does Rental Vehicle Damage Insurance Cover?” in the [certificate](#).

- Expenses following damage to the rental vehicle, or its loss (such as claim payment, legal fees, and interest)
- Fire department fees or customs duties
- Expenses you might have to pay, such as towing fees

**Warning:** You must not remove any evidence of the loss or damage to the rental vehicle without our authorization. Do not make any repairs to the vehicle unless emergency repairs are required to prevent additional damage.

### Exclusions for Rental Vehicle Damage Insurance

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “What Does Rental Vehicle Damage Insurance Not Cover?” in the [certificate](#).

- The contents of the rental vehicle
- Damages caused by certain behaviours (speed contests, commercial deliveries, using the 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.)

## 5. HOW TO MAKE A CLAIM

Benefit type	Claims information
Emergency Medical, Flight Delay, Trip Interruption, Baggage Loss & Delay, Rental Vehicle Damage	Contact the Assistance Centre at: 1-844-323-7053 toll-free from the USA and Canada or +1 (416) 852-0703 collect where available from anywhere else in the world. You must report your claim within 30 days and send us all proof within 90 days. We notify you of our decision within 60 days after receiving your claim and all supporting documents. If we decline your claim, we explain our reasons to you, in writing. You can also use the TravelAid™ mobile app.
Travel Accident	Contact the Assistance Centre at: 1-844-323-7053 toll-free from the USA and Canada or +1 (416) 852-0703 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 the administrator, 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](http://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/](http://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** - the Manulife Bank credit card *account* which Manulife Bank has opened for the *primary cardholder*.

**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.

**child, children** - your unmarried, dependent son(s) or daughter(s) travelling with you or joining you during your trip and who is either:

- under the age of 20; or
- under 25 years of age and a full-time student; or
- your *child* of any age who is mentally or physically disabled.

**Important:** A *child* must be a minimum age of 30 days

**good standing** - all cardholders on the *account* are in compliance with the Manulife Bank Cardholder Agreement.

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



**medical condition** - any disease, sickness, or injury, including symptoms of undiagnosed conditions.

**primary cardholder** - the person who applied for the credit card *account* and in whose name the credit card *account* has been opened.

**spouse** - someone to whom the *primary cardholder* is legally married or with whom the *primary cardholder* has been living in a conjugal relationship for at least one full year.

**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*.

**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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Accessible formats and communication supports are available upon request.

Visit <https://www.manulife.ca/about-us/accessibility.html> for more information.

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