

ManulifeMONEY+™ Visa* Platinum Card

Certificates of Insurance

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Travel Accident Certificate of Insurance

INFORMATION ABOUT YOUR INSURANCE

This Certificate of Insurance is underwritten by The Manufacturers Life Insurance Company (Manulife). Manulife has appointed Active Claims Management Inc. (operating as Active Care Management) as the provider of all assistance and claims services under this Certificate of Insurance.

Manulife has issued Group Insurance Policy Number 919 to Manulife Bank of Canada to cover travel accident expenses incurred by *you* during *your trip*.

This Certificate of Insurance summarizes the provisions of this group insurance and contains important information.

Please read it and carry it with *you* during *your trip*.

IN THE EVENT OF A CLAIM

Call the Assistance Centre immediately. Our Assistance Centre is there to help you 24 hours a day, and is open every day of the year.

The Assistance Centre's phone numbers are:

1-844-323-7053 toll-free from the USA and Canada

+1 (416) 852-0703 collect to Canada, where available, from anywhere else in the world.

Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit:

<http://Active-Care.ca/TravelAid>.

IMPORTANT NOTICE – READ CAREFULLY BEFORE *YOU* TRAVEL

Your credit card includes travel coverage - what's next? *We* want *you* to understand (and it is in *your* best interest to know) what *your* certificate of insurance includes, what it excludes, and what is limited (payable but with limits). Please take time to read through *your* certificate of insurance before *you* travel. Italicized terms are defined in *your* certificate of insurance.

IT IS IMPORTANT AND YOUR RESPONSIBILITY TO UNDERSTAND YOUR COVERAGE. IF YOU HAVE QUESTIONS, CALL 1-844-323-7053.

This Certificate of Insurance contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

DEFINITIONS

Italicized words have a specific meaning as explained below.

Account means the Manulife Bank credit card *account* which Manulife Bank has opened for the *primary cardholder*.

Act of terrorism means any activity that involves a threat to use or the actual use of violence or any dangerous or threatening act, or the use of force. Such act is directed against the general public, governments, organizations, properties or infrastructures, or electronic systems.

The intention of such activity is to:

- instill fear in the general public;
- disrupt the economy;
- intimidate, coerce or overthrow a sitting government or occupying power; and/or
- promote political, social, religious or economic objectives.

Act of war means hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

Authorized User means a person who has been issued a card by Manulife Bank under the *account* at the request of the *primary cardholder*.

Cardholder means the *primary cardholder* and any *authorized users*.

Child, Children means an unmarried, dependent son or daughter, travelling with *you*, under the age of twenty (20) or, if a full-time student, under the age of twenty-five (25), also, an unmarried dependent son or daughter of any age if mentally or physically disabled. In addition, the *child* must be a minimum age of thirty (30) days to be covered under this Certificate of Insurance.

Common carrier means a conveyance (bus, taxi, train, boat, or *plane*) which is licensed, intended and used to transport paying passengers.

Departure date means the date *you* leave *home*.

Good Standing means all *cardholders* on the *account* are in compliance with the Manulife Bank Cardholder Agreement.

Home means *your* Canadian province or territory of residence. It is the place *you* leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage.

Injury means sudden bodily harm that *you* sustain during the *trip* and that is caused by external and purely accidental means, directly and independently of illness or disease and all other causes.

Minor mental or emotional disorder means:

- 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 minor tranquilizers or minor anti-anxiety (anxiolytics) medication or no prescribed medication at all.

Plane means a multi-engine aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled trip operated between licensed airports and holding a valid Canadian Air Transport Board license, Charter Air Carrier license, or its foreign equivalent, and operated by a certified pilot.

Primary Cardholder means the person who applied for the Credit Card *account* and in whose name the Credit Card *account* has been opened.

Return date means the date *you* return *home*.

Spouse means 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.

Trip means the period of time between *your* *departure date* and *your* *return date*.

Ticket means the fare paid for travel on a *common carrier*.

We, us, our means The Manufacturers Life Insurance Company (Manulife).

You, Your means the *primary cardholder*, the *primary cardholder's spouse* and/or dependent *child(ren)* travelling with the *primary cardholder* or *primary cardholder's spouse* on the same *trip*, an *authorized user*. An *authorized user* does not need to travel with the *primary cardholder* or *primary cardholder's spouse*.

ELIGIBILITY

To be eligible for this insurance,

- *You* must be a resident of Canada;
- *You* must have paid for *your ticket* with *your* Manulife Bank Credit Card; and
- The *account* must be in *good standing*.

WHEN YOUR COVERAGE STARTS

During *your trip*, coverage starts on the earlier of:

- When travelling directly to the airport in a *common carrier* to catch *your* outbound flight as indicated on *your* airline booking confirmation.
- When boarding *your* outbound flight as indicated on *your* airline booking confirmation.

WHEN YOUR COVERAGE ENDS

During *your trip*, coverage ends on the later of:

- When travelling in a *common carrier* to return *home* immediately upon the arrival of *your* return flight as indicated on *your* airline booking confirmation.
- When disembarking from *your* return flight as indicated on *your* airline booking confirmation sent to *us*.

There is no coverage if:

- The Group Policy is cancelled by *us* or Manulife Bank or is amended to no longer provide Travel Accident Insurance;
- *You* are no longer eligible for coverage;
- The *account* is not in *good standing*.

WHAT DOES TRAVEL ACCIDENT INSURANCE COVER?

We will cover the following benefits:

1. If an accidental bodily *injury* causes *you* to die, to become completely and permanently blind in both eyes or to have two of *your* limbs fully severed above *your* wrist or ankle joints, in the twelve (12) months after the accident, *we* will pay: \$100,000 per covered person under the Travel Accident Insurance.
2. If an accidental bodily *injury* causes *you* to become completely and permanently blind in one eye or have one of *your* limbs fully severed above *your* wrist or ankle joint in the twelve (12) months after the accident, *we* will pay: \$100,000 per covered person under the Travel Accident Insurance.
3. If *you* have more than one accidental bodily *injury* during *your trip*, *we* will pay the applicable insured sum only for the one accident that entitles *you* to the largest benefit amount.

For Travel Accident Insurance, the accident giving rise to *your injury* or death must happen: a) while *you* are boarding, disembarking or on a commercial passenger *plane* from which a *ticket* was issued to *you* for *your* entire airline *trip*; b) on a *common carrier*, such as an airport limousine, bus, taxi, train boat or other surface vehicle travelling directly to or from an airport immediately preceding departure or immediately following *your* arrival; c) any *common carrier*, excluding air, licensed to carry passengers for hire during *your trip*.

WHAT DOES TRAVEL ACCIDENT INSURANCE NOT COVER?

We will not pay any expenses or benefits relating to:

1. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
2. *Your* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
3. A criminal act or an attempt to commit such an act by *you* or *your* estate beneficiary.
4. Not following recommended or prescribed therapy or treatment.
5. Any loss, *injury* or death related to intoxication, the misuse, abuse, overdose of, or chemical dependence on medication, drugs, alcohol or other intoxicant.
6. Any loss resulting from *your minor mental or emotional disorder*.
7. A loss caused directly or indirectly from an existing disease or bodily infirmity, even if the proximate cause of its activation or reactivation is the result of an accidental bodily *injury*.
8. Any loss which occurs on the date the *account* is not in *Good Standing*.
9. An *act of war* or *act of terrorism*.

10. Any loss *you* suffer when an official travel advisory issued by the Canadian government states, “Avoid all non-essential travel” or “Avoid all travel” regarding the country, region or city of *your* destination, before *your departure date*.

To view the travel advisories, visit the Government of Canada Travel site.

This exclusion does not apply to claims for an emergency or a *medical condition* unrelated to the travel advisory

WHAT SHOULD YOU DO IF YOU HAVE A CLAIM?

Please call the Assistance Centre; *you* will receive the necessary claims assistance.

If *you* are making a **Travel Accident Insurance claim**, the following conditions apply:

1. We will need: a) police, autopsy or coroner’s report; b) medical records; and c) death certificate, as applicable.
2. If *your* body is not found within twelve (12) months of the accident, we will presume that *you* died as a result of *your* injuries.

To whom will we pay your benefits, if you have a claim?

Except in the case of *your* death, we will pay the covered expenses under this insurance to *you*. Any sum payable for loss of life will be payable to *your estate*. *You* or *your* estate must repay us any amount paid or authorized by us on *your* behalf if we determine that the amount is not payable under *your* Certificate of Insurance.

All amounts shown throughout this certificate are in Canadian dollars. We will not pay for any interest under this insurance.

Is there anything else you should know if you have a claim?

Every action or proceeding against an insurer for the recovery of insurance money payable under the certificate is absolutely barred unless commenced within the time set out in the Insurance Act, or other applicable legislation, or in the Limitations Act, 2002 in Ontario.

WHAT ELSE DO YOU NEED TO KNOW?

This Certificate of Insurance summarizes *your* coverage under the group policy. The group policy governs. The coverage under this certificate may be cancelled or changed by us at any time without notice.

You must be accurate and complete in *your* dealings with us at all times. This insurance is void in the case of fraud or attempted fraud or if *you* conceal or misrepresent any material fact or circumstance concerning this Certificate of Insurance.

We will not pay a claim if *you*, any person insured under this certificate or anyone acting on *your* behalf attempt to deceive us or makes a fraudulent, false or exaggerated statement or claim.

This certificate is not assignable.

How does this insurance work with other coverages that you may have?

We have full rights of subrogation. In the event of a payment of a claim under this Certificate of Insurance, we will have the right to proceed, in *your* name, but at *our* expense, against third parties who may be responsible for giving rise to a claim under this Certificate of Insurance. *You* will execute and deliver such documents as are necessary and co-operate fully with us to allow us to fully assert *our* rights. *You* must do nothing to prejudice such rights.

If *you* are insured under more than one Certificate of Insurance or policy underwritten by us, the total amount we pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one Certificate of Insurance. If the total amount of all accident insurance *you* have under policies issued by us is more than \$500,000, *our* aggregate liability will not exceed that amount, and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.

Privacy: We are committed to protecting *your* privacy and the confidentiality of *your* personal information. We will collect, use, and disclose personal information only for the purposes of administering the coverages in this Certificate. To protect the confidentiality of *your* personal information, we will establish a financial services file from which *your* information will be used to administer services and process claims. Access to this file will be restricted to Manulife employees, mandataries, administrators or agents who are responsible for the assessment and investigation of claims, and to any other persons *you* authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. *Your* file is secured in Manulife’s offices. *You* may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, 500 King Street North, P.O. Box 1602, Waterloo, ON N2J 4C6.

Accessible formats and communication supports are available upon request. Visit [Manulife.com/accessibility](https://www.manulife.com/accessibility) for more information.

Purchase Protection and Extended Warranty Certificate of Insurance

This Certificate of Insurance contains information about your insurance. Read it carefully and keep it in a safe place.

Purchase Protection Benefits and Extended Warranty coverages are underwritten by First North American Insurance Company, a wholly owned subsidiary of The Manufacturers Life Insurance Company (Manulife), under Group Master Policy No. 919.

This Certificate describes coverage under a non-participating Group Master Policy issued to Manulife Bank (herein called the "Policyholder").

This Group Master Policy provides the insurance described below for Manulife Bank Cardholders. The records maintained at the offices of the Policyholder as to who is a Cardholder and as to the status of his/her Credit Card Account will determine the insurance provided under this Group Master Policy. The terms and conditions of the insurance under Group Master Policy No. 919 are summarized in this Certificate. In addition, the benefits are subject to all of the terms and conditions of the Group Master Policy, which is on file with the Policyholder.

No person is eligible for coverage under more than one certificate of insurance under the Group Master Policy. In the event that any person is recorded by the Insurer as an "Insured Person" under more than one such certificate or policy, such person shall be deemed to be insured only under the certificate or policy which affords that person the greatest amount of insurance coverage.

In no event will a corporation, partnership or business entity be eligible for the insurance coverage provided by this Certificate of Insurance.

Please refer to the definitions section for the meanings of all capitalized terms.

1. DEFINITIONS

"Authorized User" means a person who has been issued a Card by the Policyholder under the Credit Card Account at the request of the Primary Cardholder.

"Card" means a credit card issued by the Policyholder under the Credit Card Account. **"Cardholder"** means the Primary Cardholder and any Authorized Users.

"Cardholder Agreement" means the agreement made between the Cardholder and the Policyholder with respect to the Manulife Bank Card, as the same may be amended from time to time.

"Certificate" means this Certificate of Insurance.

"Credit Card Account" means the Manulife credit card account which the Policyholder has opened for the Primary Cardholder.

"Dollars" and **"\$"** mean Canadian dollars.

"Effective Date" means the date You are enrolled for coverage by Manulife Bank, which is the date that You became a Cardholder.

"Good Standing" means all Cardholders on the Credit Card Account are in compliance with the Cardholder Agreement.

"Insured Person" means an eligible Cardholder in Good Standing.

"Mysterious Disappearance" means the article of personal property which is the subject of the claim cannot be located, and the circumstances of its disappearance cannot be explained, or do not lend themselves to a reasonable inference that a theft occurred.

"Policy" means Group Master Policy No. 919 issued by First North American Insurance Company to the Policyholder.

"Policyholder" means Manulife Bank.

"Primary Cardholder" means the person who applied for the Credit Card Account and in whose name the Credit Card Account has been opened.

"We," "Us," "Our" or **"Insurer"** means First North American Insurance Company.

"You" or **"Your"** means the Cardholder.

2. PURCHASE PROTECTION BENEFITS

The Purchase Protection benefit automatically applies when You charge the full cost of eligible personal property to Your Credit Card Account. No registration is needed.

Purchase Protection benefits are available automatically to protect new items of personal property purchased by a Cardholder with a Manulife Bank Card for ninety (90) days from the date of purchase against risk of direct physical loss, theft or damage, anywhere in the world. Items which the Cardholder gives as a gift are also covered; however, the Cardholder, not the recipient of the gift, must make any claim for benefits.

Limitations and Exclusions: Purchase Protection benefits are available only to the extent that the item in question is not otherwise protected or insured in whole or in part. Benefits are supplemental to your current applicable insurance. Claims must be made under that insurance before making a claim under this Certificate.

Purchase Protection benefits are not available with respect to the following items:

- (a) items lost or stolen from a public or unoccupied place unless they are locked up and/or are continuously attended to;
- (b) mail order purchases or items in the care or custody of shippers until delivered and accepted by the Cardholder;
- (c) items lost or stolen from personal vehicles;
- (d) items purchased used, rebuilt or remanufactured;
- (e) perishables such as food, liquor;
- (f) goods consumed in use;
- (g) jewellery, gems, watches, furs or garments trimmed with fur lost or stolen from baggage unless such baggage is hand carried under the personal supervision of the Cardholder or the Cardholder's travelling companion (with the Cardholder's knowledge);
- (h) tickets, cash or equivalents (whether paper or coin), bullion, negotiable instruments (including but not limited to gift cards and gift certificates), traveler's cheques or other numismatic property;
- (i) automobiles, motorboats, airplanes, motorcycles, motor scooters, snow blowers, all-terrain vehicles (ATVs), riding lawn mowers, golf carts, lawn tractors, any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children) or any of their respective parts or accessories attached to or mounted on such property;
- (j) services;
- (k) golf balls;
- (l) animals, fish, birds or living plants; or
- (m) any and all items purchased and/or used by or for a business or for commercial gain;

The Cardholder will be entitled to receive no more than the original purchase price of the protected item as recorded on the Manulife Bank Card statement and sales receipt. Where a protected item is part of a pair or set, the Cardholder will receive no more than the value of the particular part or parts lost, stolen or damaged regardless of any special value that the item may have as part of an aggregate purchase price of such pair or set.

The Insurer, at its sole option, may elect to compensate the Cardholder for:

- (a) the repair, rebuild or replacement of the item lost or damaged (whether wholly or in part), upon notifying the Cardholder of its intentions to do so within sixty (60) days following receipt of the required proof of loss, or
- (b) the item lost or damaged, not exceeding the lesser of the original purchase price or the replacement or repair cost, and subject to the exclusions, terms and limits of liability as set out in this Certificate.

(See Claims and General Provisions.)

3. EXTENDED WARRANTY BENEFITS

The Extended Warranty benefit applies when You charge the full cost of eligible personal property or gift items to Your Credit Card Account. No registration is required.

Extended Warranty benefits are available automatically to provide Cardholders with double the period of repair services otherwise provided by the original manufacturer, in accordance with the terms of the original manufacturer's warranty (excluding any Extended Warranty offered by the manufacturer or any third party).

Your Extended Warranty commences immediately following the expiry of the original manufacturer's warranty to a maximum of one

(1) full year on most items purchased new in Canada, or purchased new worldwide with a Manulife Bank Card if there is a warranty valid in Canada. In all cases, automatic coverage is limited to original manufacturer's warranties of ten (10) years or less.

Items which the Cardholder gives as a gift are also covered; however, the Cardholder, not the recipient of the gift, must make any claim for the benefits.

Limitations and Exclusions: The Extended Warranty ends automatically upon the date when the original manufacturer ceases to carry on business for any reason whatsoever.

In addition to any exclusion which may be set out in the manufacturer's warranty, this Extended Warranty does not cover:

- (a) computer accessories, printers and scanners, peripherals, or software;
- (b) used and/or pre-owned, rebuilt or remanufactured items;
- (c) automobiles, motorboats, airplanes, motorcycles, motor scooters, snow blowers, all-terrain vehicles (ATVs), riding lawn mowers, golf carts, lawn tractors, any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children) or any of their respective parts or accessories;
- (d) willful acts or omissions and improper installation or alteration;
- (e) living plants;
- (f) inherent product defects; or
- (g) items purchased and/or used by or for a business or for commercial gain.

The Extended Warranty will apply only to any parts and/or labour costs resulting from mechanical breakdown or failure of a protected item or any other obligations that were specifically covered under the terms of the original manufacturer's warranty that is valid in Canada. Therefore, if the original manufacturer's warranty did not have the option for replacement instead of repair, this Extended Warranty will not have the option of replacement.
(See Claims and General Provisions.)

4. GENERAL LIMITATIONS AND EXCLUSIONS

The following limitations and exclusions are applicable to both Purchase Protection and Extended Warranty coverages: Loss, theft or damage resulting from fraud, abuse, hostilities of any kind (including war, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, damage resulting from normal wear and/or tear, natural disasters, floods, earthquakes, radioactive contamination, Mysterious Disappearance and loss resulting from inherent product defects are not covered. Consequential damages, including but not limited to bodily injury, property damages, punitive or exemplary damages, and attorney's fees are not covered.

Benefit Amount: There is a maximum of \$10,000 per incident with a combined lifetime maximum of \$60,000 per Credit Card Account for Purchase Protection and Extended Warranty claims combined.

Other Insurance: Purchase Protection and Extended Warranty coverage is in excess of all other applicable valid warranty, insurance, indemnity or protection available to the Cardholder in respect of the item subject to the claim. The Insurer will be liable only for the excess of the amount of the loss, theft or damage over the amount covered under such other insurance, indemnity or protection and for the amount of any applicable deductible, only if all other coverage has been exhausted and subject to the exclusions, terms and limits of liability set out in this Certificate of Insurance. This coverage will not apply as contributing insurance, notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

5. CLAIMS

Notice of Loss/Proof of Loss/Payment of Claim:

The Cardholder shall call the Insurer at 1-888-770-5262 immediately after learning of any loss or occurrence. The Insurer, upon receipt of such notice of claim by telephone call, will furnish to the Cardholder appropriate claim forms. The Cardholder must keep copies of receipts and other documents described herein to file a valid claim.

The Cardholder must, within ninety (90) days from the date of the loss or occurrence, complete and sign an Insurer Claim Form, which will be provided by the Insurer, and return it to the Insurer at the following address: Manulife Bank Visa Insurance Claims, c/o Manulife

P.O. Box 11023, STN Centre-Ville
Montreal, QC H3C 4V7.

Information required for the claim form

You will be required to submit sufficient documentary evidence to support your claim. This may include, but is not limited to, detailed vendor sales receipt, Card statement, loss report (if applicable), copy of the original manufacturer's warranty, repair estimate, photographs, etc. Additional information may be required upon receipt of your claim form package for each claim.

Failure to furnish such claim package within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to provide such claim form within such time, provided it is furnished within one (1) year from the date on which the loss occurred.

Prior to proceeding with any repair services the Cardholder must notify and obtain approval of the repair services and repair facility from the Insurer. At the Insurer's sole discretion, the Cardholder may be required to send, at his or her own expense, the damaged item on which a claim is based to an address designated by the Insurer.

The Insurer's payment made in good faith will discharge the Insurer to the extent of the claim.

6. GENERAL PROVISIONS

Benefits are for the Cardholder Only: Purchase Protection and Extended Warranty benefits are provided only to the Cardholder. No other person or entity shall have any right, remedy or claim, legal or equitable, to the benefits. The Cardholder shall not assign these benefits other than benefits for gifts as expressly provided in this Certificate of Insurance.

Due Diligence: The Cardholder shall use diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the Policies.

Modification of Contract: Terms and conditions of this policy can change at any time and without prior notice. The most current version of this Certificate of Insurance can be accessed through www.manulifebank.ca.

Time of Payment of Claim: Benefits payable under this Certificate will be paid after receipt of due written proof of such loss or repair.

Payment of Claims: All benefits will be payable to the Cardholder in whose name the Credit Card Account is maintained. If a Cardholder dies before receiving a payment of claim, then all benefits will be payable to the Cardholder's estate.

Termination of Coverage: An Insured Person's coverage will automatically terminate on the date when: the Insured Person for any reason ceases to fall within the definition of Insured Person; the Group Master Policy is terminated as provided in the Group Master Policy; or the Cardholder notifies the Policyholder to cancel the Credit Card Account. No losses incurred after such termination date will be paid.

Misrepresentation and Fraud: This entire Certificate shall be null and void if, whether before or after a claim is made, the Insured Person has concealed or misrepresented any material fact or circumstance concerning this Insurance or the subject thereof, or the interest of the Insured Person therein, or in the event of any fraud, attempted fraud or false swearing by the Insured Person relating thereto.

Subrogation: Following the Insurer's payment of an Insured Person's claim for loss or damage, the Insurer shall be subrogated to the extent of the amount of such payment, to all of the rights and remedies of the Insured Person against any party in respect of such loss or damage, and shall be entitled at its own expense to sue in the name of the Insured Person. The Insured Person shall give the Insurer all such assistance as the Insurer may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Insurer to bring suit in the name of the Insured Person.

Privacy: We are committed to protecting Your privacy and the confidentiality of Your personal information. We will collect, use, and disclose personal information only for the purposes of administering the coverages in this Certificate. To protect the confidentiality of Your personal information, we will establish a financial services file from which Your information will be used to administer services and process claims. Access to this file will be restricted to Manulife employees, mandataries, administrators or agents who are responsible for the assessment and investigation of claims, and to any other persons You authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your file is secured in Manulife's offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, 500 King Street North, P.O. Box 1602, Waterloo, ON N2J 4C6.

Legal Action: Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation, or in the Limitations Act, 2002 in Ontario.

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