

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 – ManulifeMONEY+™ Visa* Platinum Card

Insurance benefits included with your ManulifeMONEY+™ Visa* Platinum 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: ccooperations@manulife.ca

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: 1-800-263-0997

Email: ccooperations@manulife.ca

Website: 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

Underwritten by The Manufacturers Life Insurance Company (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-platinum/manulife_money_plus_visa_platinum_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](#).

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 outline 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 Platinum 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

Your insurance applies worldwide, outside your province or territory of residence.

4. SUMMARY OF BENEFITS

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 \\$100,000 per covered person](#)

[Covered events for Travel Accident Insurance](#)

If there is a Travel Accident and you sustain an injury where you lose a limb, you become permanently blind in one or both eyes, 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)
- Any losses when the Canadian government advises “Avoid all travel” or “Avoid all non-essential travel” to your destination’s country, region, or city before your departure date

5. HOW TO MAKE A CLAIM

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 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

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: autorite.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*.

child, children - 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.

Important: In addition, the child must be a minimum age of thirty (30) days to be covered under this certificate of insurance.

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

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.

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

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