

Product summary for Manulife Premium Protection Plan

Helps offer protection if something unexpected happens before or during your trip

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: 1-800-565-2338

Email: travel@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: 1-800-565-2338

Email: travel@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). Portions may be underwritten by First North American Insurance Company, a wholly owned subsidiary of Manulife.

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 adjudication services.

Product summaries are intended for residents of Quebec only.

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 time between your effective date and the expiry date as shown on your confirmation.

Words in *italics* have a specific meaning

Refer to the [Definitions section](#) of this summary to find the meaning of each italicized word or phrase.

This is a summary

Review the [sample policy](#) for complete details. You can get a copy from your travel agency or on the website where you buy your insurance.

You can also find the sample policy at: <https://www.manulife.ca/personal/insurance/associations-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? Anyone who does not meet all the eligibility requirements 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 or incorrect statement or if you fail to declare certain information before or during the coverage period, we may cancel your policy and/or deny your claim.

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

Requirements for purchasing this insurance

You can buy this insurance if you, and any people you want to insure, meet all the following requirements:

- You live in Canada.
- You are at least 30 days of age and under age 75.
- You are travelling for a maximum of 45 days.
- You purchase the policy within 72 hours of the initial payment for your travel arrangements.
- You're covered under a government health insurance plan (such as RAMQ) for the entire trip duration.
- You meet all the eligibility requirements.

If you don't meet the eligibility requirements, you cannot purchase the insurance:

- You will not be covered.
- The insurance will be cancelled.
- 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 requirements when you purchased this insurance.
- You paid for the insurance.



Your family

You, your spouse, children, and grandchildren must meet all the requirements when you purchased the family coverage option.

You and your family will be insured when you travel together and pay an amount equal to 3 times the rate for the oldest parent or grandparent.

The following people qualify under family coverage:

- 2 adults of the same family under age 60 who are the parents or grandparents of the children
- Your children or grandchildren if they are at least 30 days old

If you are traveling with your children or grandchildren under 2 years old, they have the same coverage as you at no extra cost, if they remain under 2 years old for the entire trip.

Your insurance costs are based on the following criteria:

- The age of each traveller
- The length of the trip – how long you are travelling
- The amount of coverage you choose – the cost of your trip that you choose to insure
- 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)
- Single or family coverage – travelling alone or with family

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 is not renewable.

3. THE LENGTH OF YOUR INSURANCE DEPENDS ON YOUR TRAVEL DATES

Maximum trip duration

The maximum trip duration this policy will cover, including any extensions, is 45 days.

4. YOUR INSURANCE APPLIES WORLDWIDE

Warning: Exclusions may apply if the Government of Canada has issued an advisory against travel to a certain region or country or before you leave for your trip.

Important: *Emergency Medical* coverage applies only outside your province or territory of residence.

5. ADDITIONAL SERVICES

STANDBYMD™ Medical concierge services

This policy 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

- Telephone or video chat with a qualified physician who can assess symptoms and provide treatment options (for eligible cases)
- A network of physicians who make house call visits in 141 countries and over 4,500 cities
- In-network clinics and emergency rooms when necessary
- Coordination and delivery of lost or forgotten prescription medications, eyeglasses or contact lenses, and medical supplies when you travel within Canada and the US

Note: This service is provided by Manulife's partner – Healthcare Concierge Services Inc.

6. SUMMARY OF COVERAGES

TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE

The Trip Cancellation and Trip Interruption Insurance section of the [sample policy](#) contains the full list of insurance benefits, including:

- What is covered when you must cancel or interrupt your trip
- The limits to the amounts we will pay
- The expenses we do not cover

Note: The Premium Protection Plan also offers Travel Disruption Insurance. You may submit a claim for consideration under Trip Cancellation or Trip Interruption Insurance or Travel Disruption Insurance, not but both. For more information, read “Travel Disruption Insurance” and “Limits and maximums” in the [sample policy](#).

TRIP CANCELLATION

Trip Cancellation coverage is available before you leave on your trip and covers up to the amount that you select and purchase for the value of your trip. To have full coverage under Trip Cancellation, you should purchase coverage for the full value of your trip.

Covered maximum: The amount of insurance coverage you purchase for your policy

Covered expenses

This is an overview of covered expenses. For a full details, read “Trip Cancellation benefits” in the [sample policy](#).

- The unused, non-refundable, prepaid portion of your travel arrangements
- Any published cancellation or amendment fees you incur when the fees are included in the covered amount
- The next occupancy charge if your *travel companion* cancels and you decide to travel as planned

TRIP INTERRUPTION

Trip Interruption coverage is available if an unexpected event interrupts your trip, and you must return earlier or later than your scheduled expiry date.

Covered expenses

This is an overview of covered expenses and applicable limits. For a full list, read “Trip Interruption Insurance benefits” and “Trip Interruption Insurance covered events” in the [sample policy](#).

- The prepaid, unused portion of your non-refundable travel arrangements 100%
- **Note:** We don't pay for the return ticket you purchased.
- Extra cost of your one-way same-class transportation to return home 100%
- Extra costs for incidentals \$350 per day, to a maximum of 10 days

Exclusions for Trip Cancellation and Trip Interruption Insurance

Trip Cancellation and Trip Interruption Insurance does not cover the items listed in this section. For full details, read “What this policy does not cover” and “Trip Cancellation or Trip Interruption Insurance exclusions” in the [sample policy](#).

- Events that you should have known may arise, such as pandemics or natural disasters.
- Expenses or losses when the Government of Canadian has issued a formal warning to the country you are visiting before your departure date.
- Expenses related to *medical conditions* if any of the following applied to you when you purchased the insurance:
 - A physician advised you not to travel.
 - You were diagnosed with a terminal illness with less than 6 months to live.
 - You have a kidney condition that requires dialysis.
 - You used home oxygen.

LOST VACATION

If you return home earlier than your scheduled return date due to the death or hospitalization of your immediate family member, close friend, or your key person, not travelling with you, we will issue a vacation voucher up to \$750 when:

- You consequently miss at least 70% of your scheduled package tour; and
- You request the voucher from us.

Read “Vacation voucher” in the [sample policy](#) for full details.

CANCEL FOR ANY REASON (CFAR) COVERAGE

You may submit expenses for consideration under this benefit if the reason for your trip cancellation is not covered under this policy.

- 7 days or more before your departure date Up to 80% of the covered amount for your prepaid, non-refundable travel arrangements
- 6 days to 24 hours before your departure date Up to 80% of the covered amount for your prepaid, non-refundable travel arrangements to a maximum of \$2,500

DEFAULT SUPPLIER PROTECTION COVERAGE

This benefit provides coverage when your *travel supplier* ceases operations due to bankruptcy or insolvency and you do not receive the services you contracted the *travel supplier* to provide. To use this benefit, the *travel supplier* must substantially or completely discontinue their business. Read “Default Supplier Protection coverage” in the [sample policy](#) for full details.

EMERGENCY MEDICAL INSURANCE

Coverage for a sudden and unforeseen medical *emergency* that requires immediate *treatment*.

Here we outline some details of the *Emergency Medical* insurance coverage. Read the *Emergency Medical Insurance* section of the [sample policy](#) for a full list of all insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Important: Always call the Assistance Centre before you receive *emergency treatment* so we can confirm you are covered and pre-approve any *treatment*.

Warning: If you don’t call the Assistance Centre, you may be responsible for certain expenses.

Covered maximum: \$10 million

We pay up to a maximum of \$10 million per person covered under this policy for all claims combined. For some benefits we limit the amount we pay to a maximum amount.

Covered expenses

This is an overview of *emergency medical care* expenses we pay. For full details, read “*Emergency Medical Insurance*” and “*Eligible expenses*” in the [sample policy](#).

- Expenses incurred to receive *emergency medical attention*, including surgical and diagnostic procedures 100%
- Expenses for incidentals \$500 per day to a maximum of 10 days
- Expenses for repatriation 100%
- Expenses to bring someone to your bedside Round-trip economy transportation and up to \$1,000 for their meals and accommodations
Up to \$10,000
- Cremation or burial where you die

Exclusions for *Emergency Medical Insurance*

Some of the expenses we do not cover are outlined here. For a full list of exclusions, read “What this policy does not cover” and “*Emergency Medical Insurance exclusions*” in the [sample policy](#).

- Elective, experimental, or non-*emergency treatment*
- Expenses related to participating in hazardous sports
- Expenses related to a *medical condition* if the Government of Canada has issued a formal warning to the country you are visiting
- Expenses related to *medical conditions* when it was reasonable to expect *treatment* would be required during your trip
- Expenses related to *medical conditions* if any of the following applied to you when you purchased the insurance:
 - A physician advised you not to travel.
 - You were diagnosed with a terminal illness with less than 6 months to live.
 - You have a kidney condition that requires dialysis.
 - You used home oxygen.

BAGGAGE LOSS, DAMAGE AND DELAY INSURANCE

This insurance covers the loss of, damage to, and the delay of baggage and personal effects that belong to you and you use during your trip.

In this section, we outline some details of the Baggage Loss, Damage and Delay coverage. Read “Baggage Loss, Damage and Delay Insurance” and “*Eligible expenses*” in the [sample policy](#) for a full list of all the insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: \$2,000 per trip

Covered expenses

An overview of covered expenses:

- Cost of replacing your ID or travel documents
- Cost of replacing your personal effects
- Expenses incurred if your baggage is delayed at least 10 hours
- Common carrier delay of sports equipment

Exclusions for Baggage Loss, Damage and Delay Insurance

Some of the expenses we do not cover are listed here. For a full list of exclusions, read “What this policy does not cover” and “Baggage Loss, Damage, and Delay Insurance exclusions” in the [sample policy](#).

- Loss or damage from wear and tear or a defect
- Jewellery and cameras placed in your checked baggage
- Animals or perishable items

Important: Always file a police report if there is a theft or loss

Warning: If you don't report the baggage theft, loss, or damage to the authorities, we might not be able to pay your claim.

FLIGHT ACCIDENT INSURANCE AND TRAVEL ACCIDENT INSURANCE

In this section, we outline some details of the Flight & Travel Accident coverage. Read “Flight Accident Insurance & Travel Accident Insurance” and “Benefits” in the [sample policy](#) for a full list of all the insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered events

While in flight or at another time during your trip, if 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.

Exclusions for Flight Accident Insurance and Travel Accident Insurance

Some of the expenses we do not cover are listed in this section. For a full list of exclusions, read “Flight Accident Insurance and Travel Accident Insurance exclusions” in the [sample policy](#).

- Death or injury from causes other than the flight or travel accident
- Expenses related to participation in a hazardous sport
- Any injury you suffer when the Government of Canada issued an official travel advisory for a location you are visiting on your trip.

MANULIFE FLIGHT ASSISTANCE

This insurance policy also provides you with another value-added service. In this section, we outline some details of the Manulife Flight Assistance benefit. Read “Benefits” and “General conditions” in the [sample policy](#) for a list of all the benefits, the limits to the amounts paid, and the general conditions.

Covered maximum: \$140 per policy for each registered insured person

To be covered for Manulife Flight Assistance, you must register the date and time of each flight on your airline booking receipt for all insured travellers at flightassistancemanulife.com. You must register each flight at least 1 hour before the original schedule departure time.

Payments and services are offered by our partner, Blink Parametric (Blink). Blink monitors and tracks all flights that you register with them at least 1 hour before the scheduled departure time. If the airline delays or cancels your flight, Blink arranges payment of the covered benefits.

Covered expenses

- If the flight is delayed by a minimum of 3 hours, each registered person receives \$40.
- If the flight is delayed by a minimum of 6 hours, each registered person receives \$140.
- If the flight is totally cancelled, each registered person receives \$140.

7. HOW TO MAKE A CLAIM



You can use the Manulife TravelAid™ mobile app to make a claim. Before you travel, download the Manulife TravelAid mobile app through the Google Play™ store or the Apple App Store®.



You can submit your claim online at manulife.acmtravel.ca

For faster and easier submissions, have all your documents available in electronic format, such as PDF or JPEG/JPG.



You can also write to us at:

Manulife Travel Insurance c/o Global Excel Management
P.O. Box 1237, Station A, Windsor, ON N9A 6P8

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 contact the OmbudService for Life and Health Insurance.
For more information: <https://olhi.ca/>
4. 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.

8. YOUR RIGHT TO RESCIND AN INSURANCE CONTRACT

Within 10 days after purchasing your insurance: Full refund.

A refund of trip cancellation insurance is possible 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.

9. DEFINITIONS

emergency — a sudden and unforeseen *medical condition* that requires immediate *treatment*.

An *emergency* no longer exists when the evidence reviewed by Assistance Centre indicates that no further *treatment* is required at destination, or you are able to return to your province or territory of residence for further *treatment*.

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

travel companion - Someone who shares trip arrangements with you on any 1 trip, to a maximum of 5 people including you.

travel supplier — a tour operator, travel wholesaler, airline, cruise line, ground transportation provider, travel accommodation provider, or a provider of other services that is:

- Contracted to provide *travel services* to you; and
- Licensed, registered, or otherwise legally authorized in the particular location of the *travel supplier* to operate and provide *travel services*.

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.

Important: 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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Google Play is a trademark of Google LLC.

Interac e-Transfer is a registered trademark of Interac Inc.

StandbyMD is a trademark of Healthcare Concierge Services Inc, owned by Global Excel Management Inc.

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