

Product summary for Manulife All-inclusive Policy for Travelling Canadians

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: lautorite.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](#) or 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* that is not *stable*? 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.
- You're covered under a government health insurance plan (such as RAMQ) for the entire trip duration.
- You meet all the eligibility requirements.

You **cannot** buy this insurance if:

- You were advised by a physician not to travel.
- You have been diagnosed with a terminal illness with less than 6 months to live.
- You have a kidney condition that requires dialysis.
- You have used home oxygen during the 12 months before you applied for this insurance.

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:

- For people age 59 and younger: The number of days allowed by your provincial or territorial GHIP
- For people age 60 to 74: 60 days
- For people age 75 and older: 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 before you purchase the insurance 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 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:

- 21 covered events for cancelling your trip
- 24 covered events if you need to interrupt your trip
- The limits to the amounts we will pay
- The expenses we do not cover including *pre-existing medical conditions*

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. There are 21 covered events that allow you to cancel your trip and receive reimbursement. Some events may also apply to your *travel companion*.

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

Covered expenses, events, and risks

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

- Non-refundable portion of your trip or difference in price for next occupancy charges if your *travel companion* cancels their trip and you leave on your own
- Medical events
- Government and legal events
- Work and education obligations

TRIP INTERRUPTION

Trip Interruption coverage is available if your trip is interrupted, delayed, you miss a connection, or you experience a travel disruption.

If you must return to your *departure point* or go directly to your next destination, we pay certain non-refundable expenses for the portion of the trip you were unable to take.

There are 24 covered events that allow you to interrupt your travel arrangements and receive reimbursement. Some events may also apply to your *travel companion*.

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](#).

- Any portion of your trip that is non-refundable and non-transferable to another travel date or the extra cost to your next destination 100%

Note: We don't pay for the return ticket you purchased, but we cover the extra cost of your airfare to return to your *departure point*.

- Extra costs for incidentals \$350 per day, to a maximum of 2 days
- Expenses related to your death Specific benefit maximums listed in the sample policy

Exclusions for Trip Cancellation and Trip Interruption Insurance

Trip Cancellation, Trip Interruption, Misconnection, Travel Disruption, and Delayed Return insurance coverage does not cover the expenses listed in this section. For a full list of exclusions, read “Exclusions & limitations for Trip Cancellation & Trip Interruption Insurance” in the [sample policy](#).

- Your health before your trip
- The *medical condition* of the person you are visiting
- A *medical condition* if the Government of Canada has issued a formal warning to the country you are visiting
- 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 mandatory 3-month or 12-month stability period before your insurance purchase 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.

Trip cost	Required stability period before your departure date
Less than \$20,000	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date
\$20,000 or more	Any <i>medical condition</i> must be <i>stable</i> in the 12 months before your departure date

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.

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 including the *pre-existing medical condition* exclusion.

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 benefits” and “Covered expenses” in the [sample policy](#).

- Expenses incurred to receive emergency *treatment*, including surgical and diagnostic procedures 100%
- Expenses for repatriation 100%
- Extra expenses for incidentals \$500 per day to a maximum of \$5,000
- Expenses related to your death Benefit maximum listed in the sample policy

Exclusions for Emergency Medical Insurance

Some of the expenses we do not cover are outlined here. For a full list of exclusions, read “Exclusions & limitations for Emergency Medical Insurance” in the [sample policy](#).

- 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 the country you are visiting
- Expenses related to *pre-existing medical conditions*:

If, at the time you purchase this insurance, you have a *medical condition* that is not *stable* according to the chart that follows, 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:

Age when you purchase the insurance	Required stability period before your departure date
Age 74 or younger	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date
Age 75 or older	Any <i>medical condition</i> must be <i>stable</i> in the 12 months before your departure date

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” 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 “Exclusions and limitations for Flight Accident Insurance and Travel Accident Insurance” in the [sample policy](#).

- Death or injury from causes other than the flight or travel accident
- Expenses related to participation in a hazardous sport
- Expenses related to minor mental or emotional disorder (anxiety)

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 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 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
- Expenses for other unexpected events are limited to individual benefit amounts

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 “Exclusions & limitations for Baggage Loss, Damage, and Delay Insurance” 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.

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

change in medication - The medication dosage, frequency or type has been reduced, increased, or 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) to test your blood levels; and a change from a brand name medication to a generic brand medication of the same dosage.

children, grandchildren - Your unmarried, dependent son or daughter, or your grandchild(ren) travelling with you or joining you during your trip and who is:

- Under 21 years of age, or
- Under 26 years of age if a full-time student, or
- Your *child* of any age who is mentally or physically disabled.

Important: For Emergency Medical Insurance, a *child* must also be at least 31 days old.

departure point - The place you leave from for your trip and are going to return to.

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

minor mental or emotional disorder - 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 only minor tranquilizers or minor anti-anxiety (anxiolytics) medication or no prescribed medication at all.

pre-existing medical condition - A *medical condition* that exists before your effective date is considered pre-existing.

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 these conditions must be met for a *medical condition* to be considered *stable*.

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

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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CPP Innovation Limited, a subsidiary of CPP Group Plc, doing business as Blink Parametric (Blink), in association with The Manufacturers Life Insurance Company (Manulife), provides the Manulife Flight Assistance program.

App Store is a trademark of Apple Inc.

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

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