

## Product summary for Manulife Emergency Medical Policy for Travelling Canadians

Helps offer protection if something unexpected happens 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](mailto:travel@manulife.com)

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 insurance distributor's obligations.

Website: [lautorite.qc.ca](http://lautorite.qc.ca)

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Underwritten by The Manufacturers Life Insurance Company (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* 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.

Note: If you are age 60 or older, you must also complete a medical questionnaire.

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 2 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

**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 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 is 183 days. If your government health insurance plan allows it, you may extend your coverage to a maximum of 365 days.

## 4. YOUR INSURANCE APPLIES WORLDWIDE

**Warning:** Exclusions may apply if the Government of Canada issues an advisory against travel to a certain region or country before you travel.

**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

### 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 \$350 per day to a maximum of \$3,500
- Expenses related to your death Benefit maximum listed in the sample policy
- Economy-class fare to return you home if you are delayed due to mandatory quarantine or self-isolation outside of Canada Up to \$500
- Expenses for unplanned accommodations and meals you must pay due to mandatory quarantine or self-isolation outside of Canada Up to \$200 per day to a maximum of 14 days/\$2,800  
Up to \$400 per family per day to a maximum of 14 days/\$5,600 if you paid the family rate

### 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* or 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 59 or younger (Rate Category A)	Any <i>medical condition</i> must be <i>stable</i> in the 3 months before your departure date
Age 59 or older (Rate Category B & C)	Any <i>medical condition</i> must be <i>stable</i> in the 6 months before your departure date

- Expenses for quarantine or self-isolation in Canada
- Expenses you incur when you or your *travel companion* are denied entry into a country or region when there was a travel guideline restricting entry of Canadian residents or guidelines that require self-isolation or quarantine
- If you must quarantine or self-isolate, we do not offer coverage for any pre-paid, unused travel arrangements

## 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](https://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](https://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/](https://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](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.

### Premium refunds

You may request a premium refund for unused days if you return home earlier than planned. Read “Premium refunds” in the [sample policy](#) for full details.

## 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.

**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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