



travel

Insurance Policy

**IN THE EVENT OF AN EMERGENCY,
CALL THE ASSISTANCE CENTRE
IMMEDIATELY**

1 800 211-9093 toll-free from
the USA and Canada

(416) 977-2153 collect from
anywhere else in the world

Our Assistance Centre is there to help you
24 hours a day, 365 days a year

INGLETM
INSURANCE

 **Manulife Financial**

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Manulife
GLOBALTM
Travel Insurance

ABOUT MANULIFE FINANCIAL

Whether you're travelling outside your province for a few days or out of the country for a few months, Manulife Global offers the personalized coverage you need at a wallet-friendly price.

Since the very beginning, when Sir John A. Macdonald, Canada's first Prime Minister, became President of the company in 1887, Manulife Financial has set out to help people feel financially secure.

Today, with millions of customers, Manulife Financial offers a diverse range of financial protection products and wealth management services. Operating in 19 countries and territories worldwide, Manulife Financial is a financially strong company committed to customer service excellence and value.

Extra peace of mind and security. Wallet-friendly premiums. Easy-to-follow procedures. Consumer-friendly documentation. Caring assistance and claim services. They're all part of Manulife Financial.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel as your coverage may be subject to certain exclusions or limitations.
- A pre-existing exclusion may apply to a medical condition and/or symptoms that existed prior to your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is reported.
- If your policy provides travel assistance, you may be required to notify the designated assistance company prior to treatment. Your policy may limit benefits should you not contact the assistance company within a specific time period.

**PLEASE READ YOUR POLICY CAREFULLY
BEFORE YOU TRAVEL**

HELP IS JUST A PHONE CALL AWAY.

Enjoying *your trip* should be the first thing on *your* mind. *Our* Assistance Centre is there to help *you* with the following and provide multilingual support 24 hours a day, 365 days a year:

Pre-Trip Information

- ✓ Passport and Visa information
- ✓ Health hazards advisory
- ✓ Weather information
- ✓ Currency exchange information
- ✓ Consulate and Embassy locations

During A Medical *Emergency*

- ✓ Verify and explain coverage
- ✓ Referral to a medical provider
- ✓ Arrange direct billing of *covered expenses* (where possible)
- ✓ Monitor the *medical condition* and services provided
- ✓ Arrange for return transportation to a *hospital* in Canada if necessary

Other Services

- ✓ Assistance with lost, stolen or delayed baggage
- ✓ Assistance in obtaining *emergency* cash
- ✓ Translation and interpreter services
- ✓ *Emergency* message services
- ✓ Help to replace lost or stolen airline tickets
- ✓ Assistance in obtaining prescription drugs
- ✓ Assistance in obtaining legal help or bail bond

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Our Assistance Centre is there to help *you*
24 hours a day, 365 days a year.

Please note that **if *you* do not call** the Assistance Centre in an *emergency*, ***you will have to pay 25% of the medical covered expenses*** we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

IMPORTANT INFORMATION ABOUT *YOUR* INSURANCE:

This policy is underwritten by The Manufacturers Life Insurance Company ("Manulife Financial"), First North American Insurance Company (a wholly owned subsidiary of Manulife Financial). Please note that risks identified with ‡ throughout this document are covered by First North American Insurance Company (FNA). Manulife Financial has appointed Pottruff & Smith Travel Insurance Brokers Inc. as the provider of all assistance and claims services under this policy.

TRAVEL INSURANCE PLANS AT-A-GLANCE

Plans	Insurance Benefits & Features:							
	Eligible Age*	Trip Cancellation & Interruption**	Emergency Medical	Baggage Loss, Damage & Delay	Flight Accident	Travel Accident	Collision Damage Waiver	Family Coverage
All-Inclusive	No Limit	◆	◆	◆	◆	◆		◆
Travel Canada	No Limit	◆	◆	◆	◆	◆		◆
Combination	No Limit	◆	◆					◆
Non-Medical Inclusive	No Limit	◆		◆	◆	◆		◆
Trip Cancellation	No Limit	◆						
Global Medical - all durations	Up to Age 54		◆					◆
Global Medical -17 days or less	Age 55 to 74		◆					
Annual Medical	Up to Age 54		◆					◆
Annual Medical	Age 55 to 74		◆					
Medical Preferred	Age 55 & older		◆					
Visitors – \$25,000 & \$50,000	No Limit		◆					◆
Visitors Plus – \$150,000	Up to Age 69		◆			◆		◆
Rental Car	No Limit						◆	

* If you purchase any plan that includes *Emergency Medical* insurance, *your child* must be older than 30 days old to be insured.

** *Default* coverage is provided in any plan that includes *Trip Cancellation & Interruption* insurance.

Family coverage is available to *you* if all family members to be insured are under *age 55* and *you* have purchased and paid for family coverage. The family coverage covers *you, your spouse* and *children* for the plan purchased. The family rate is 3 times the older (or only) parent's rate for the All Inclusive, Travel Canada, Combination and Non-Medical Inclusive plans. The family rate is 2 times the older (or only) parent's rate for the Global Medical, Annual Medical, Visitors and Visitors Plus plans. Family coverage is not available for *Trip Cancellation, Medical Preferred, and Rental Car* plans.

Children Under 2 Years of Age at No Extra Charge:

Available for All-Inclusive, Travel Canada, Combination and Non-Medical Inclusive plans. With the purchase of this insurance, coverage for *children* (or a *child*) older than 30 days old and under the *age* of 2 is provided at no extra charge.

INSURANCE OFFERED†	COVERAGE AMOUNTS PER INSURED
<i>Emergency Medical</i>	Actual covered expenses with an unlimited maximum, except for Visitors (\$25,000 or \$50,000 as chosen by the insured) and Visitors Plus (\$150,000)
<i>Trip Cancellation</i>	Up to the covered amount purchased
<i>Trip Interruption</i>	Up to the covered amount purchased for the <i>Trip Cancellation</i> plan. Unlimited for all other plans.
Baggage Loss or Damage	Up to \$1,000 per <i>trip</i>
Baggage Delay	Up to \$500 per <i>trip</i>
Flight Accident	Up to \$100,000 for death or double dismemberment or \$50,000 for single dismemberment
Travel Accident	Up to \$50,000 for death or double dismemberment or \$25,000 for single dismemberment
Collision Damage Waiver	Up to \$60,000 for 45 days

† For all plans, if *your covered expense* results from an *act of terrorism*, all benefit maximums shown in this policy may be reduced subject to the Terrorism Coverage provision.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

ITALICIZED WORDS have a specific meaning. Please refer to the “Definitions” section of this policy to find out what each word means.

TO BE ELIGIBLE FOR INSURANCE UNDER THIS POLICY

For insurance plans that include *Emergency Medical insurance* (except Visitors and Visitors Plus plans), *you* must be a resident in Canada and covered under a *provincial health insurance plan*. For the *Rental Car* plan, *you* must have a valid driver’s licence.

At the time of *your* application for coverage under an insurance plan *you* must meet the eligible *age* requirement for that plan. Please refer to the “Travel Insurance Plans-At-A-Glance” section on page 2.

For All-Inclusive, Travel Canada and Combination plans:

If *you* are *age 75* or older, *you* must also meet all of the following eligibility requirements:

- *You* have not had a heart bypass or valve surgery before 1997;
- *You* are not travelling against the advice of a *physician*;
- *You* do not have both diabetes (for which *you* require the use of medication) and a heart condition;
- *You* have never:
 - been diagnosed with metastatic cancer or a terminal illness with a life expectancy of less than two (2) years;
 - received an organ transplant; and/or
 - had a kidney condition that required dialysis;
- In the past two (2) years, *you* have not:
 - been prescribed or taken lasix or furosemide for any condition;
 - had congestive heart failure; and/or
 - required *treatment* with oxygen or prednisone (or other oral steroid medication, not including puffers) for a lung condition;
- In the past 12 months, *you* have not:
 - started *treatment* for and/or been diagnosed with a heart attack; stroke; Transient Ischemic Attack (TIA); mini-stroke or internal bleeding;
 - received chemotherapy or radiotherapy for the *treatment* of cancer; and/or
 - been hospitalized for 24 hours or more for a gastrointestinal disease or disorder.

For Medical Preferred and Annual Medical plans

You must complete the Medical *Questionnaire* to determine whether *you* meet eligibility requirements for coverage, and if so, to qualify for a rate category, if *you* are either:

Age 55 to 74	OR	Age 75 or older
- and applying for a Medical Preferred Plan for a <i>trip</i> 18 days or more; or applying for an Annual Medical Plan.		- and applying for a Medical Preferred Plan for any duration.

You must pay the required premium to *your* Travel Agent before *you* leave *home* and, where applicable, complete *our questionnaire*. In the case of *Trip Cancellation* and *Emergency Medical insurance*, *you* must buy coverage for the entire duration of *your trip*.

Trip Cancellation coverage must be purchased at the time *you* book *your trip*. Coverage is provided for travel arrangements booked with the Travel Agency *you* purchased this policy from. In addition, *we* will cover, under the same coverage as *you*, a *child* who travels with *you*, if *you* have purchased and paid for family coverage and, provided the *child* is older than 30 days old.

The Visitors and Visitors Plus plans also provide coverage while travelling outside Canada as long as *your side trip* originates and terminates in Canada and the time *you* spend in Canada is greater than the time *you* spend on *your side trip*.

YOUR COVERAGE STARTS

For *Trip Cancellation* insurance included in: All-Inclusive, Travel Canada, Combination, *Trip Cancellation* and Non-Medical Inclusive; coverage starts at the date and time *you* pay the premium for that coverage. *Trip Interruption* starts on the day *you* plan to leave *home*. *Rental Car* insurance starts when *you* legally assume control of the *Rental Car*.

Insurance under the Visitors and Visitors Plus plans starts on the earliest of: a) the date *you* arrive in Canada if *you* have purchased the coverage before that date, or b) 48 hours after the time of purchase in the case of a *medical condition* other than an *accidental bodily injury* if *you* purchase the coverage during *your stay* in Canada.

Annual Medical coverage starts initially on *your first travel date* and after that date, it starts every time *you* leave *home*. The *first travel date* must fall within 3 months of purchase. All other coverages start when *you* leave *home*.

YOUR COVERAGE ENDS

Your Rental Car insurance ends at the moment the agency reassumes control of the *Rental Car* or the rental contract ends, or 45 days after the contract started, whichever is earliest. Visitors and Visitors Plus plans coverage ends on the date *you* were scheduled to return to *your* home country as per *your confirmation* or when *you* leave Canada to return to *your* home country, whichever is earlier.

Other coverages end on the earliest of these dates:

- a) before *you* leave *home*, if *you* cancel *your trip* and the reason for the cancellation is covered under *your* insurance;
- b) when *you* return *home*;
- c) when *your trip* ends or policy expires, as shown on *your travel confirmation*; or
- d) 17 days after *you* leave *home* if *you* have an Annual Medical plan.

AUTOMATIC EXTENSION

Under *Trip Interruption* insurance, we will extend *your* coverage beyond *the date you were scheduled to return home* as per *your confirmation*:

- for up to 10 days, if *you* have a *medical condition* that prevents *you* from returning *home* on that date; or
- for up to 30 days, if *you* are hospitalized and that hospitalization prevents *you* from returning *home* on that date.

However, if travel is medically possible before the 10 or 30 days have passed, we will honour *your* claim for eligible expenses only until that earlier date.

Under all other types of insurance, we will extend *your* coverage automatically beyond the date *you* were scheduled to return *home* as per *your confirmation* if:

- *your carrier* is delayed. In this case, we will extend *your* coverage for up to 72 hours; or
- *you* or *your travel companion* are hospitalized on that date. In this case, we will extend *your* coverage during the hospitalization and for up to 5 days after discharge from the *hospital*; or
- *you* or *your travel companion* have a *medical condition* that does not require hospitalization but prevents travel. In this case, we will extend *your* coverage for up to 5 days.

In any case, we will not extend any coverage beyond 12 months after the date *you* originally leave *home*.

TO STAY LONGER THAN PLANNED

Extensions: If *you* have not left *home* yet, simply call *your* Travel Agent to ask for the extension. If, however, *you* are already on *your trip*, please call the Assistance Centre. *You* may be able to extend *your* coverage, subject to an extra premium, as long as the total length of *your trip* does not exceed 183 days (212 days if *you* reside in Ontario or Newfoundland). For All-Inclusive, Global Medical and Combination plans, the maximum number of covered travel days is 60 for those *age* 60 and older. If *you* have not had a *medical condition* since *your* policy was issued, the extension will be issued right away. If *you* have, however, the extension is subject to the approval of the Assistance Centre.

Top-Ups: Top-Ups are available to the Manulife Global Annual Medical plan. They may be purchased prior to leaving *home* subject to an extra premium as long as the total length of the *trip* does not exceed 183 days (212 days if *you* reside in Ontario or Newfoundland). Simply contact *your* Travel Agent before *you* leave *home* for the additional coverage days required.

TO APPLY FOR CANCELLATION OF POLICY

You may cancel *your* policy by contacting *your* Travel Agent before the *effective date* if *you* have purchased one of the

following plans: Global Medical, Medical Preferred, Visitors, Visitors Plus or *Rental Car*. Refunds are not available on Annual plan premiums unless *you* request the refund before *your first travel date*, nor are they available on any other plans.

TO GET A REFUND OF PREMIUM

If *you* return *home* before the date *you* were scheduled to return *home* as per *your confirmation*, and have not had a claim, *you* may ask for a refund of the premium for the unused days of *your Emergency* Medical coverage purchased for *your trip*. This applies only to *trips* of 31 days or more for the following plans: Global Medical, Medical Preferred, Visitors and Visitors Plus plans. Simply contact *your* Travel Agent to ask for the refund and provide proof of the date *you* actually returned *home*.

TRIP CANCELLATION & INTERRUPTION INSURANCE

Included in All-Inclusive, Travel Canada, Combination, Non-Medical Inclusive, and *Trip Cancellation* plans.

What does *Trip Cancellation* Insurance cover?

If *you* are unable to travel due to a covered event listed immediately below that occurs before *you* leave *home*, we will pay up to the covered amount for the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date. In addition, if *your travel companion* must cancel his/her *trip* due to a covered event applicable to him/her, and *you* decide to go on *your trip* as planned, we will cover the cost of the next occupancy charge up to the covered amount.

If *you* change *your mind* and decide not to travel for any reason before *you* leave *home*, we will pay up to 50% of the covered amount for the prepaid portion of *your trip* that is non-refundable and non-transferable to another date. *You* must cancel *your trip* 23 days or more before *your* scheduled *departure date* for this benefit to be valid.

To cancel a *trip* before *your* scheduled *departure date*, *you* must cancel *your trip* with the Travel Agent immediately or, at the latest, the business day following the cause of cancellation.

Trip Cancellation Insurance covered events:

1. *You* or *your travel companion* develop(s) a *medical condition* or die(s).
2. A member of *your immediate family* or *your key-person*, a member of *your travel companion's immediate family* or their *key-person*, develops a *medical condition* or dies.
3. *Your* friend or the person whose guest *you* will be during *your trip* is admitted to a *hospital* in an *emergency* or dies.

4. *You, your spouse, your travel companion or your travel companion's spouse:* a) become(s) pregnant after *you* book *your trip* and *your departure date* falls in the 9 weeks before the expected delivery date or any time after that date, or b) legally adopt(s) a *child* and the date of the adoption falls during *your trip*.
5. ‡*Your or your travel companion's* travel visa is not issued for a reason beyond *your/their* control.
6. ‡*You, your spouse, your travel companion or your travel companion's spouse* are called to service as a reservist, firefighter, military or police staff, to jury duty or to be a defendant in a civil suit or are subpoenaed to be a witness during *your trip*.
7. ‡*You, your spouse, your travel companion or your travel companion's spouse* are quarantined or hijacked; or are unable to occupy *your/their* principal residence or to operate *your/their* place of business because of a natural disaster.
8. ‡*You, your spouse, your travel companion or travel companion's spouse:* a) lose a permanent job because of layoff or dismissal without just cause, or b) are transferred by his or her respective employer; and must move his or her respective principal residence.
9. ‡ A business meeting that is the main intent of *your trip* and was scheduled before *you* purchased this insurance, is cancelled for a reason beyond *your* control or the control of *your* employer and the meeting is between companies with unrelated ownership. Benefits are only payable if *you* are travelling to attend the business meeting.
10. The Department of Foreign Affairs and International Trade of the Canadian government issues a formal Travel Advisory after *you* purchase *your* insurance, which recommends that Canadians do not visit a destination included in *your trip*. This applies only to Canadian citizens.
11. For All-Inclusive and Non-Medical Inclusive plans only, *you or your travel companion's* non-refundable prepaid airfare up to \$800, or the change fee up to \$800, that is not part of *your/their* cruise package, if the cruise is cancelled due to mechanical failure, grounded or quarantined. The entire amount must be insured.

What does **Trip Interruption** Insurance cover?

If ***your trip*** is interrupted due to a covered event listed immediately below that occurs on or after the day ***you plan to leave home***, we will pay up to the covered amount for the prepaid portion of ***your trip*** that is non-refundable and non-transferable to another travel date except prepaid unused transportation ***home***. In addition, we will pay ***your*** additional and unplanned hotel and meal expenses, ***your*** essential phone calls and taxi fares to a maximum of up to \$300 per day for

up to 2 days when no earlier transportation arrangements are available; and/or we will pay ***your*** economy class transportation via the most cost-effective itinerary to ***your*** individual or ***your*** group's next destination, or to return ***home***.

Trip Interruption Insurance covered events:

1. *You or your travel companion* develop(s) a ***medical condition*** or die(s).
2. A member of ***your immediate family*** or ***your key-person***, a member of ***your travel companion's immediate family*** or their ***key-person*** develops a ***medical condition*** or dies.
3. *Your friend* or the person whose guest *you* will be during *your trip* is admitted to a ***hospital*** in an ***emergency*** or dies.
4. *You, your spouse, your travel companion or your travel companion's spouse* legally adopt(s) a *child* and the actual date of the adoption falls during *your trip*.
5. ‡*Your or your travel companion's* travel visa is not issued for a reason beyond *your/their* control.
6. ‡*You, your spouse, your travel companion or your travel companion's spouse* are called to service as a reservist, firefighter, military or police staff, to jury duty or to be a defendant in a civil suit or are subpoenaed to be a witness during *your trip*.
7. ‡*You, your spouse, your travel companion or your travel companion's spouse* are quarantined or hijacked; or are unable to occupy *your/their* principal residence or to operate *your/their* place of business because of a natural disaster.
8. ‡*You, your spouse, your travel companion or travel companion's spouse:* a) lose a permanent job because of lay-off or dismissal without just cause, or b) are transferred by his or her respective employer; and must move his or her respective principal residence.
9. ‡*You* miss a connection or must interrupt *your trip* because of the delay of *your* connecting private passenger vehicle or ***common carrier***, when the delay is caused by the mechanical failure of *your* connecting private passenger vehicle or ***common carrier***, a traffic accident, an emergency police-directed road closure or weather conditions. *Your* connecting private passenger vehicle or ***common carrier*** must have been scheduled to arrive at *your* point of boarding at least 2 hours before the scheduled time of departure.
10. The Department of Foreign Affairs and International Trade of the Canadian government issues a formal Travel Advisory after *your departure date*, which recommends that Canadians do not visit a destination included in *your trip*. This applies only to Canadian citizens.
11. Weather delays at least 30% of *your trip* and *you* choose not to travel.

12. For All-Inclusive and Non-Medical Inclusive plans only, *you* or *your travel companion's* non-refundable prepaid airfare up to \$800, or the change fee up to \$800, that is not part of *your/their* cruise package, if the cruise is cancelled due to mechanical failure, grounded or quarantined. The entire amount must be insured.

What does Misconnection Insurance cover?

If the covered event listed immediately below prevents **you** from travelling as shown on **your confirmation**, we will pay up to the covered amount for *your* misconnection expenses, being the lesser of: a) the change fee charged by the airline for *your* missed connection if this option is available, or b) up to \$1,000 for the cost of *your* one-way economy transportation by the most cost-effective itinerary to the next destination. *Your* travel arrangements must have been booked with the Travel Agency *you* purchased this policy from.

Misconnection Insurance covered event:

- a) *You* miss *your* next connecting flight because the *plane* *you* are ticketed to fly on leaves later than originally scheduled.
- b) The *plane* *you* are ticketed to fly on leaves earlier than originally scheduled and the ticket *you* have purchased for *your* prior connector flight via another airline becomes unusable. Only misconnection expenses as calculated above will be payable under these circumstances.

What does Delayed Return Insurance cover?

If any of the covered events listed immediately below happens after **you** leave **home** and makes it impossible for **you** to return **home** as shown on **your confirmation**, we will pay up to the covered amount for the length of time that *you* are prevented from travel. We will pay for *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of up to \$150 per day and \$1,500 in total. Maximums are \$300 and \$3,000 respectively for the All-Inclusive, Travel Canada, Combination and Non-Medical Inclusive plans. We will pay up to the covered amount for the extra costs of *your* economy class transportation via the most cost-effective itinerary for *your* travel home. If the delay is a result of a *medical condition*, it must be on the advice of *your* attending *physician* at *your* destination.

Delayed Return Insurance covered events:

1. *You* develop a *medical condition*.
2. A member of *your immediate family* develops a *medical condition* or dies at *your* destination.
3. *Your travel companion* develops a *medical condition* or dies.
4. *Your friend* or the person whose guest *you* will be during *your* trip is admitted to a *hospital* in an *emergency* or dies.

What else does Trip Interruption & Delayed Return Insurance cover?

In the event *your travel companion's plane* is delayed by weather conditions for at least 30% of *your trip*, and *your travel companion* decides not to go on the *trip* as booked, we will cover the cost of *your* next occupancy charge up to the covered amount.

In the event *you* die after the start of *your trip*:

- a) We will reimburse to *your* estate, up to the covered amount, for *your* pre-paid unused *trip* arrangements;
- b) We will reimburse the actual expenses incurred for the preparation or cremation of *your* body, and either its repatriation or its burial. Specifically, we will reimburse to *your* estate actual expenses for:
 - the transportation of *your* body (in the standard transportation container normally used by the airline) back to *your home*, plus up to \$3,000 for the preparation of *your* body and the cost of the container; or
 - the transportation of *your* ashes back to *your home*, plus up to \$3,000 to have *your* body cremated where *you* die; or
 - up to \$3,000 for the preparation of *your* body and the cost of a standard burial container, plus up to \$3,000 for the burial of *your* body where *you* die.
- c) In addition, we will reimburse travel and accommodation expenses of the person who must travel to the place of *your* death to identify the body, as follows:
 - up to \$300 for that person's additional and unplanned hotel and meal expenses;
 - we will pay the return economy transportation via the most cost-effective itinerary for that person to travel to *your* place of death; and
 - up to 72 hours of *Emergency Medical* insurance for that person.

Exclusions & Limitations - What does Trip Cancellation & Interruption Insurance not cover?

When reading this section, please take the time to review the definitions of "*pre-existing condition*" and "*stable*" at the end of this booklet.

If the *Trip Cancellation* covered amount purchased is less than \$10,000, we will not cover any expenses for any *medical condition* related to *you*, *your* spouse or *your children* if that *medical condition* was not *stable* in the 3 months before *you* purchase this insurance.

If the *Trip Cancellation* covered amount purchased is \$10,000 or more:

- a) *You* must complete *our questionnaire* and:
 - if *you* answer YES to *any* question, we will not cover any expenses related to *your medical condition* if it was

not *stable* in the 12 months before *you* purchase this insurance;

- if *you* answer NO to *all* questions, *we* will not cover any expenses related to *your medical condition* if it was not *stable* in the 3 months before *you* purchase this insurance.
- b) *We* will not cover any expenses for a *medical condition* related to a member of *your immediate family*, *your travel companion*, *your key-person*, or the person whose guest *you* are during *your trip*, if that *medical condition* was not *stable* in the 3 months before *you* purchased this insurance.

The following exclusions are applicable to all coverages detailed in this section, including **Trip Cancellation, Trip Interruption, Misconnection and Delayed Return Insurance**:

1. An event, which at the purchase date of this insurance, *you* knew might eventually prevent *you* from going on or completing *your trip* as booked.
2. The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
3. An emotional or mental disorder (except an acute psychosis) that does not require admission to a *hospital*.
4. Medication, drug or alcohol abuse.
5. *Your* not following a prescribed therapy or *treatment*.
6. *Your* committing or attempting to commit suicide, a criminal act or *your* intentional self-inflicted injury whether sane or insane.
7. A *child* who is born after *you* leave *home*; routine pre-natal care; pregnancy or childbirth; or complications of *your* pregnancy or childbirth when they happen in the 9 weeks before or after the expected date of delivery.
8. A *medical condition* that comes up during a *trip* *you* undertake knowing that *treatment* will be sought or required for that condition; or symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before *you* leave *home*, or caused a *physician* to advise *you* not to go on *your trip*.
9. A travel visa that is not issued because of a late application.
10. Any *medical condition* if the answers provided in the *questionnaire* (if applicable), are not truthful and accurate.
11. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See terrorism coverage provision.

What are the other conditions that apply to Trip Cancellation Insurance?

If *you* cancel *your trip* before *your* date of departure, *you* must advise *your* Travel Agent immediately or, at the latest, the business day following the cause of cancellation. Only the sums that are non-refundable on the date the reason of cancellation (covered event) occurs shall be considered for the purposes of the claim. Any delays in notifying *your* Travel Agent will limit *your* benefit to the non-refundable amount that would have been payable on the date the cause for claim occurred.

If, before *your* date of departure, *you* (or *your travel companion*, if applicable in the case of a *trip* of \$10,000 or more) are prescribed a change in *treatment* or medication, *you* may apply for special coverage consideration by calling the Assistance Centre. Within one business day of receiving the required information, *we* will either accept *your Trip Cancellation* claim, or waive the applicable exclusion under *our* medical *emergency* insurance for the *medical condition* for which the *change in medication* or *treatment* was prescribed. A *Trip Cancellation* for a *medical condition* must be recommended by *your* attending *physician*.

DEFAULT PROTECTION COVERAGE

We will provide *Default* Protection Coverage subject to the benefit limits and exclusions listed below.

If *you* have purchased **Trip Cancellation & Interruption Insurance** and *you*:

- a) have contracted with a *Travel Supplier* who *defaults*; and
- b) as a result of the *default*, *you* do not receive part or all of the *Travel Services* for which *you* have contracted; and
- c) cannot recover all of the cost of such undelivered *Travel Services* either from the *Travel Supplier*, any federal, provincial or other compensation fund, or from any other source that is legally responsible or under contract to reimburse *you* for the cost of such undelivered *Travel Services*,

then, *we* will reimburse *you* as follows:

- a) For *Default* prior to *your departure date*: *we* will reimburse *you* for the non-refundable portion of the amount that *you* prepaid for such undelivered *Travel Services* up to the covered amount of the Manulife Global *Trip Cancellation* coverage that *you* purchased in connection with *your trip*; or
- b) For *Default* after *your departure date*: the non-refundable portion of the amount that *you* prepaid for such undelivered *Travel Services* up to the covered amount of the Manulife Global *Trip Interruption* coverage that *you* purchased in connection with *your trip* except prepaid unused transportation *home* and subject to the following Benefit Limits:

Benefit Limits

The amount payable to *you* in respect of any one *trip* will not exceed \$3,500 CDN and \$7,500 CDN for all persons who are covered under the same Manulife Global policy. *We* will pay up to the lowest extra cost of the published rate for a one-way, economy class air fare on a scheduled airline by its most direct route to the original point of departure. Any benefits payable shall also be subject to an overall aggregate maximum payable limit specified below relating to all in-force travel policies issued by *us*, including this policy.

If total claims otherwise payable for this type of coverage under all travel policies issued by *us*, resulting from the *Default* of one or more *Travel Suppliers* occurring within an applicable time period, exceeds the aggregate maximum payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the aggregate maximum payable limit.

The aggregate maximum limits are:

- a) \$1,000,000 CDN with respect to the *Default* of any one (1) *Travel Supplier*; and
- b) \$3,000,000 CDN with respect to all *Defaults* of all *Travel Suppliers* occurring in the same calendar year.

If, in *our* judgment, the total of all payable claims on account of the *Default* of one or more *Travel Suppliers* exceeds the applicable limits, *your* pro-rated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

Exclusions

We will not cover any loss concerning, caused by or resulting from any of the following:

- a) Loss or damage, incurred by *you*, which is or can be recovered from any other source, including any federal, provincial or other compensation fund;
- b) Loss arising as a result of a *Default* if, at the time of booking, the *Travel Supplier* is bankrupt, insolvent or in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation;
- c) Loss arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker;
- d) Loss arising as a result of the *Default* of a foreign *Travel Supplier* if the *Travel Services* to be provided by such foreign *Travel Supplier* are not part of a package tour sold to *you*;
- e) Losses incurred by an individual who has not purchased coverage for *Trip Cancellation Insurance* coverage under the Manulife Global policy, in connection with *your trip* which resulted in such losses;
- f) Insurance purchased or *trips* booked after the *Default*;
- g) *Travel Services* that were actually provided.

EMERGENCY MEDICAL INSURANCE

Included in All-Inclusive, Travel Canada, Combination, Global Medical, Annual Medical, Medical Preferred, Visitors and Visitors Plus plans.

What does *Emergency Medical Insurance* cover?

Emergency Medical Insurance covers *you* for the actual *covered expenses* incurred by *you* as a result of *medical attention* required by *you* during *your trip* if a *medical condition* begins unexpectedly after *you* leave *home* or after *you* arrive in Canada for Visitors and Visitors Plus plans, but only if these *covered expenses* are not covered by *your provincial health insurance plan* or any other benefit plan. The *medical attention* must be required as part of *your emergency treatment* and ordered by a *physician* (or a dentist in the case of dental *treatment*).

In the event of an *emergency*, call the Assistance Centre immediately: 1 800 211-9093 toll-free from the USA and Canada or **(416) 977-2153** collect from anywhere else in the world. Please note that if ***you do not*** call the Assistance Centre in an *emergency*, ***you will have to pay 25% of the medical covered expenses*** we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

We will cover benefits 5 to 11 only if they have been authorized and arranged by the Assistance Centre. *Covered expenses* and benefits are subject to the policy's maximums, exclusions and limitations.

For Visitors and Visitors Plus plans, eligible *covered expenses* include those described under benefits 1 to 7 listed below.

More specifically, the eligible *covered expenses* are:

1. **Expenses to receive *emergency medical attention*** – Medical care received from a *physician* in or out of a *hospital*, the cost of a semi-private *hospital* room (or an intensive or coronary care unit where *medically necessary*), the services of a licensed private duty nurse while *you* are in *hospital*, the rental or purchase (whichever is less) of a *hospital* bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about *your* condition, and drugs that are prescribed for *you* and are available only by prescription from a *physician* or dentist.
2. **Expenses to receive professional services** – Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to \$300 by profession.
3. **Expenses for ambulance transportation** – Reasonable and customary local licensed ambulance service to the nearest qualified medical service provider in an *emergency*.

4. **Expenses related to *your* death** – If *you* die during *your trip* from a *medical condition* covered under this insurance, we will reimburse *your* estate for:
- the return *home* of *your* body (in the standard transportation container normally used by the airline), plus up to \$3,000 to have *your* body prepared where *you* die and the cost of the container;
 - the return *home* of *your* ashes, plus up to \$3,000 to cremate *your* body where *you* die; or
 - up to \$3,000 to have *your* body prepared and the cost of a standard burial container, plus up to \$3,000 for *your* burial where *you* die.

In addition, if someone is legally required to identify *your* body and must travel to the place of *your* death, we will pay the economy class fare via the most cost-effective itinerary for that person, as well as up to \$300 for that person's hotel and meal expenses. We will also provide that person with *Emergency Medical* insurance under this policy for up to 72 hours.

5. **Expenses to bring *you* home** – If *your* treating *physician* recommends that *you* return *home* because of *your medical condition* or if *our* medical advisors recommend that *you* return *home* after *your emergency treatment*, we will pay for one or more of:
- the extra cost of an economy class fare via the most cost-effective itinerary to receive immediate *medical attention*;
 - a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is *medically necessary*;
 - the return cost of an economy class fare via the most cost-effective itinerary for a qualified medical attendant to accompany *you*, and the attendant's reasonable fees and expenses, if this is *medically necessary* or required by the airline; or
 - the cost of air ambulance transportation, if this is *medically necessary*.
6. **Extra expenses for meals, hotel, phone calls and taxi** – If a *medical emergency* prevents *you* or *your travel companion* from returning *home* as originally planned, or if *your emergency medical treatment* or that of *your travel companion* requires *your* transfer to a location that is different from *your* original destination, we will reimburse up to \$150 per day to *you* to a maximum of \$1,500 (\$300 and \$3,000 respectively for All-Inclusive, Travel Canada, or Combination plans) for *your* extra meals, hotel, essential phone calls and taxi fares. We will only pay for these expenses if *you* have actually paid for them.
7. **Expenses to bring someone to *your* bedside** – If *you* are travelling alone and are admitted to a *hospital* for 3 days or more because of a *medical emergency*, we will pay the economy class fare via the most cost-effective

itinerary for someone to be with *you*. We will also pay up to \$300 for that person's hotel and meals and cover him/her under *Emergency Medical* insurance (subject to eligibility and they must be *stable* for the 12 month period prior to their *departure date*) until *you* are medically fit to return *home*. For a *child* insured under this policy, this benefit is available immediately upon his/her *hospital* admission.

8. **Expenses for *emergency dental treatment*** – If *you* need *emergency dental treatment*, we will pay (for all plans except *Visitors* and *Visitors Plus* plans):
- up to \$300 for the relief of dental pain; or
 - if *you* suffer an accidental blow to the mouth, up to \$3,000 to repair or replace *your* natural or permanently attached artificial teeth (up to \$2,000 during *your trip* and up to \$1,000 to continue *medically necessary treatment* in the 90 days after the accident and after *you* return *home*); or
- For *Visitors* and *Visitors Plus* plans**, up to \$300 for all *emergency dental treatment*.
9. **Expenses to return *children* under *your* care** – If *you* are admitted to *hospital* for more than 24 hours or must return *home* because of a *medical condition*, we will pay for the extra cost of the *children's* economy class transportation *home* via the most cost-effective itinerary and the return economy class airfare via the most cost-effective itinerary for a qualified escort when the airline requires it. The *children* must have been under *your* care during *your trip* and be covered under this policy. **(Not an applicable benefit for *Visitors* and *Visitors Plus* plans.)**
10. **Expenses for a *travel companion* to accompany *you* home** – If *you* have a *travel companion* and must return *home* because of a *medical emergency*, we will pay for that person to accompany *you* home in economy class fare via the most cost-effective itinerary. **(Not an applicable benefit for *Visitors* and *Visitors Plus* plans.)**
11. **Expenses to return *your* vehicle home** – If because of a *medical emergency* *you* are unable to drive *home* the vehicle *you* used during *your trip*, we will cover the reasonable costs charged by a commercial agency to bring *your* vehicle *home*. If *you* used a *rental car* during *your trip*, we will cover its return to the rental agency. **(Not an applicable benefit for *Visitors* and *Visitors Plus* plans.)**

Exclusions & Limitations – What does *Emergency Medical Insurance* not cover?

We will not pay any expenses or benefits relating to:

1. **A pre-existing condition.** The *pre-existing condition* exclusion which applies depends on the plan you purchased and your age at the time you purchased this policy as outlined below. Please see the definition of “*pre-existing condition*” and “*stable*” at the end of this policy booklet.

Every plan listed below includes a “*stable*” requirement. In addition to that requirement, we will not cover any expenses relating to *your*:

- heart condition if, within the required period of being *stable*, your heart condition has required the use of any form of nitroglycerine for the relief of angina pain; and/or
- lung condition if, within the required period of being *stable*, your lung condition has required *treatment* with oxygen or prednisone.

We will not pay any expenses relating to a *pre-existing condition* that was not *stable* in the...

All-Inclusive, Travel Canada and Combination plans:	
Under Age 60	3 months before you leave home.
Age 60 to 74	6 months before you leave home.
Age 75 or older	12 months before you leave home.

Global Medical Plan:	
Under Age 55	3 months before the effective date of insurance.
Age 55 to 74	6 months before the effective date of insurance.

Visitors and Visitors Plus plans:	
Under Age 60	3 months before you leave home.
Age 60 or older	12 months before you leave home.

Annual Medical and Medical Preferred plans:	
Under Age 55 (Annual Medical only)	3 months before the effective date of insurance.
Age 55 or older PLAN A+	* Please refer to PLAN A+ chart below.
Age 55 or older PLAN A & PLAN B	6 months before the effective date of insurance.
Age 55 or older PLAN C	12 months before the effective date of insurance.

*PLAN A+ for Annual Medical and Medical Preferred:

- A *pre-existing condition* for which you have taken, received or been prescribed medication or *treatment* in the...
- A heart condition for which you have taken, received or been prescribed medication or *treatment* or you required any form of nitroglycerine for the relief of angina pain in the...
- A lung condition for which you have taken, received or been prescribed medication or *treatment* or you received *treatment* with oxygen or prednisone in the...

... 12 months before the *effective date* of insurance.

2. **Hospitalization for a pre-existing condition.** We will not pay any expenses relating to a *pre-existing condition* for which you are hospitalized either more than once or for at least two (2) consecutive days in the 12 months before your *effective date*.
3. Any *medical condition* if the answers provided in the *questionnaire* (if applicable), are not truthful and accurate.
4. Expenses that exceed \$25,000, if you do not have valid coverage under a *provincial health insurance plan*. (**Not applicable to Visitors and Visitors Plus plans**).
5. *Covered expenses* that exceed those that normally apply where the *medical emergency* happens.
6. *Covered expenses* that exceed 75% of the cost we would normally have to pay under this insurance, if you do not contact the Assistance Centre at the time of the *emergency*, unless your *medical condition* makes it medically impossible for you to call (in that case, the 25% co-insurance does not apply).
7. Any *treatment* that is not for an *emergency*.
8. The continued *treatment* of a *medical condition* when you have already received *emergency treatment* for that condition during your *trip* and our medical advisors determine that your *medical emergency* has ended and further *treatment* is not *medically necessary*.
9. A *medical condition* when you knew, before you left home, that you would need or be required to seek *treatment* for that *medical condition* during your *trip*; a *medical condition* for which it was reasonable to expect before you left home that you would need *treatment* during your *trip*; a *medical condition* which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before you left home; or a *medical condition* that had caused your *physician* to advise you not to travel.
10. A *medical condition* resulting from: hang-gliding, rock climbing, mountaineering, parachuting or skydiving; participating in a motorized speed contest; or your professional participation in a sport, snorkelling or scuba-diving when that sport, snorkelling or scuba-diving is your principal paid occupation.

11. Suicide, attempted suicide, or an intentional self-inflicted injury whether sane or insane.
12. Committing or attempting to commit a criminal act.
13. Not following recommended or prescribed therapy or *treatment*.
14. Medication, drug or alcohol abuse, a mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
15. *Your* routine pre-natal care, *your* pregnancy or childbirth, or complications of *your* pregnancy or childbirth when they happen in the 9 weeks before or after the expected date of delivery.
16. For insured *children* under 2 years of *age*: Any sickness or *medical condition* related to a birth defect.
17. Any benefit that must be authorized or arranged in advance by the Assistance Centre when it has given no authorization or made no arrangement for that benefit.
18. Any *medical condition* that occurs after *our* medical advisors recommend that *you* return *home* following *your emergency treatment*, and *you* chose not to.
19. *An act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See terrorism coverage provision.
20. **Specifically for Visitors and Visitors Plus plans**, if *you* purchase this insurance after *your* arrival date in Canada, a 48 hour waiting period will apply to any claim that is not the result of an *accidental bodily injury*.
21. **Specifically for Visitors and Visitors Plus plans**, charges in excess of: i) \$150,000 in total if *you* have purchased the Visitors Plus plan; ii) \$50,000 in total under the \$50,000 plan or iii) \$25,000 under the \$25,000 plan.

What are the other conditions that apply to **Emergency Medical Insurance**?

If *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less, *we* will not coordinate payment with that coverage. If *your* lifetime maximum is more than \$50,000, *we* will coordinate payment.

Neither *we* nor *our* agents or administrators are responsible for the availability, quality or result of any medical *treatment* or transportation, or for *your* failure to obtain medical *treatment*.

BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

Included in All-Inclusive, Travel Canada and Non-Medical Inclusive plans.

What does Baggage Loss, Damage & Delay Insurance cover?

Baggage Loss, Damage & Delay Insurance covers the loss of, damage to, and delay of the baggage and effects that belong to *you* and that *you* use during *your trip*. More specifically,

this insurance provides *you* with reimbursement for the following expenses:

1. Up to \$100 in total per *trip* for the replacement of a lost or stolen passport, driver's licence, birth certificate or travel visa.
2. Up to \$500 in total per *trip* for necessary toiletries and clothing when *your* checked luggage is delayed by the carrier for at least 10 hours while *you* are en route. This benefit is payable only when the delay happens before *your* return *home*.
3. Up to \$300 per *trip* for any item or set of items which is lost or damaged while *you* are en route to a maximum of \$1,000. Jewellery or cameras (including camera equipment) are respectively considered a single item.

Exclusions & Limitations - What does Baggage Loss, Damage & Delay Insurance **not** cover?

For Baggage Loss, Damage & Delay Insurance, *we* will not cover expenses or benefits relating to:

1. Animals, perishable items, bikes that are not checked as baggage with the carrier, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, money, tickets, securities, documents, items related to *your* occupation, antiques or collector items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
3. Unaccompanied baggage, personal property left in an unattended vehicle, unlocked trunk, and any jewellery or camera placed in the custody of a *common carrier*.
4. In instances of theft, unreported losses to authorities.
5. *An act of war* or *act of terrorism*.
6. See other conditions under How to Make a Claim.

FLIGHT & TRAVEL ACCIDENT INSURANCE

Included in All-Inclusive, Travel Canada, Non-Medical Inclusive and Visitors Plus plans.

What does Flight & Travel Accident Insurance cover?

We will cover the following Flight & Travel Accident Insurance 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 joint in the 12 months after the accident, *we* will pay:
 - a) \$50,000 under Travel Accident insurance as included under Visitors Plus plan; or

- b) \$100,000 under Flight Accident insurance; or \$50,000 under Travel Accident insurance as included in All-Inclusive, Travel Canada and Non-Medical Inclusive plans.
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 a wrist or ankle joint in the 12 months after the accident, *we* will pay:
 - a) \$25,000 under Travel Accident insurance as included under Visitors Plus plan; or
 - b) \$50,000 under Flight Accident insurance or \$25,000 under Travel Accident insurance as included in All-Inclusive, Travel Canada and Non-Medical Inclusive plans.
 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 Flight Accident Insurance, the accident giving rise to *your* injury must happen: a) while *you* are travelling on a commercial passenger *plane* from which a ticket was issued to *you* for *your* entire airline *trip*; or b) if making a flight connection, while riding over land or water at the expense of the airline, riding in a limousine or bus provided by the airport authority, or in a scheduled helicopter shuttle service between airports; or c) while *you* are at an airport for the departure or arrival of the flight covered by this insurance.

Exclusions & Limitations - What does Flight & Travel Accident Insurance not cover?

For Flight & Travel Accident Insurance, *we* will not cover expenses or benefits relating to:

1. Hang-gliding, rock climbing, mountaineering, parachuting or skydiving; participating in a motorized speed contest; or *your* professional participation in a sport, snorkelling or scuba-diving when that sport, snorkelling or scuba-diving is *your* principal paid occupation.
2. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
3. Committing or attempting to commit suicide, an intentional self-inflicted injury whether sane or insane.
4. A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.
5. Not following recommended or prescribed therapy or *treatment*.
6. Medication, drug or alcohol abuse, a mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
7. A loss caused directly or indirectly from an existing disease or body infirmity, even if the proximate cause of its activation or reactivation is the result of an *accidental bodily injury*.
8. An *act of war* or *act of terrorism*.

‡COLLISION DAMAGE WAIVER

Included in *Rental Car* plan.

What does Collision Damage Waiver Insurance cover?

We will cover the following Collision Damage Waiver Insurance benefits:

1. Up to \$60,000 for the liability imposed upon *you* by law or assumed by *you* under the car rental agreement, and resulting from physical loss or damage to a *Rental Car* while it is under *your* care, custody and control, or that of a person who is permitted to operate the *Rental Car* under the rental agreement, and for a maximum of 45 consecutive days.
2. Benefits include: a) *our* investigation, negotiation or settlement of *your* claim on *your* behalf and as *we* deem appropriate, b) *our* defending in *your* name, on *your* behalf and at *our* cost, any civil action brought against *you* on account of the loss or damage to the *Rental Car*, c) *our* payment of all costs assessed against *you* in any civil action *we* defend and any interest accruing after judgement upon that part of the judgement that is within the limit of the insurer's liability, and d) *our* payment of towing costs, general average, salvage, fire department charges, customs duties and reasonable costs for loss of use of the *Rental Car* for which *you* are responsible.
3. This insurance is valid only if *you* book *your* car rental with the Travel Agent with whom *you* book *your trip*.
4. If the commercial rental agency requires it, *you* must examine the *Rental Car* and record, in writing, all existing damages before accepting the *Rental Car*, and keep a copy of that damage record in case *you* have a claim.

Exclusions & Limitations - What does Collision Damage Waiver Insurance not cover?

For Collision Damage Waiver Insurance, *we* will not cover expenses or benefits for:

1. Contents of the *Rental Car*, liability other than for loss of or damage to the *Rental Car*, or expenses assumed or waived by the car rental agency or its insurers or payable under any other insurance.
2. Loss or damage arising from, caused by or contributed to by driving or operation of the *Rental Car* by *you* or any other person while a) under the influence of intoxicating substances, b) participating in a speed test or contest, c) carrying passengers for compensation or hire, d) being used for commercial delivery, transporting contraband or illegal trade, or e) in violation of the terms of the car rental agreement.
3. Loss or damage arising from, caused by, or contributed to by: a) the mechanical failure or breakdown of any part of

the *Rental Car*, rusting, corrosion, wear and tear, gradual deterioration, inherent defect, or freezing; b) the conversion or any dishonest act committed by *you* or any other party of interest, *your* employees or agents, or any person to whom the property may be entrusted (bailees for hire excepted); c) *your* failure to preserve or protect the property, or *your* neglect or abuse of the property; or d) contamination by radioactive material.

4. An *act of war* or *act of terrorism*.

TERRORISM COVERAGE

Where an *Act of Terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this policy, this insurance will provide coverage as follows:

- We will, for all **Emergency Medical Insurance, Trip Cancellation & Interruption Insurance coverage**, provide benefits to *you* for *your covered expenses*, subject to the maximums shown in the Benefits section and this provision;
- The benefits payable, as described directly above, are in excess to all other potential sources of recovery, including alternative or replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers and other insurance coverage (even where such other coverage is described as excess) and will only become available after *you* have exhausted all such other sources.

Any benefits payable pursuant to *our Emergency Medical Insurance, Trip Cancellation & Interruption Insurance coverage* issued shall be subject to an overall aggregate maximum payable limit relating to all in-force travel policies issued by *us*, including this policy. If total claims otherwise payable for a type of coverage under all travel policies issued by *us*, resulting from one or more *acts of terrorism* occurring within an applicable time period, exceeds this aggregate maximum payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the aggregate maximum payable limit.

Coverage is only available for up to two (2) *Acts of Terrorism* within a calendar year and the maximum payable limit for each *Act of Terrorism* is:

Type of Coverage	Maximum for each <i>Act of Terrorism</i> (CDN\$)
<i>Emergency Medical</i>	\$35,000,000
<i>Trip Cancellation & Trip Interruption</i>	\$2,500,000

If, in *our* judgment, the total of all payable claims under one or more *acts of terrorism* may exceed the applicable limits, *your* prorated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

Exclusion to this Terrorism Coverage provision

Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy does not cover any liability, loss, cost or expense of whatsoever nature which is directly or indirectly caused by, resulting from, arising out of or in connection with any *acts of terrorism* perpetrated by biological, chemical, nuclear or radioactive means, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

WHAT ELSE DO YOU NEED TO KNOW?

Coverage under this policy is issued on the basis of information provided in *your* application (including the medical *questionnaire* if required). *Your* entire contract with *us* consists of: this policy; *your* application for this policy (including the completed and signed medical *questionnaire* if required), the *confirmation* issued in respect of that application and any other amendments or endorsements resulting from extensions or top-ups of coverage.

This insurance is void in the case of fraud or attempted fraud, or if *you* conceal or misrepresent any material fact in *your* application for this policy, extension or top-up of coverage under this policy for benefits under this policy.

This policy is non-participating. *You* are not entitled to share in *our* divisible surplus. Neither *we* nor *our* agents or administrators are responsible for the availability, quality or results of any medical *treatment* or transportation, or for *your* failure to obtain medical *treatment*.

Despite any other provisions of this contract, this contract is subject to the statutory conditions contained in the Insurance Act respecting contracts of accident insurance.

Premium

The required premium is due and payable at the time of purchase and will be determined according to the schedule of premium rates then in effect. Premium rates and policy terms and conditions are subject to change without prior notice to reflect actual experience in the marketplace.

Upon payment of premium, this document becomes a binding contract provided it is accompanied by a *confirmation* upon which a contract number appears and *we* have received *your*

completed application prior to *your departure date*. If the premium is insufficient for the period of coverage selected, we will:

1. charge and collect any underpayment;
2. shorten the policy period by written endorsement if an underpayment in premium cannot be collected; or

Coverage will be null and void if the premium is not received, if a cheque is not honoured for any reason, if credit card charges are invalid or if no proof of *your* payment exists.

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

The plans outlined in this policy are second payor coverages. If there are other third party liability, group or individual, basic or extended health insurance plans or contracts including any private or provincial or territorial auto insurance plan providing *hospital*, medical or therapeutic coverage or any other third party liability insurance in force concurrently herewith, amounts payable hereunder are limited to that portion of *your* expenses, incurred outside the province or territory of residence, that are in excess of the amounts for which *you* are insured under such coverage.

Total benefits paid to *you* by all insurers cannot exceed *your* actual expenses. We will coordinate the payment of benefits with all insurers who provide *you* with benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each insurer.

In addition, we have full rights of subrogation. In the event of a payment of a claim under this policy, 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 policy. *You* will execute and deliver such documents as are necessary and cooperate 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 insurance 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 policy. If the total amount of all accident insurance *you* have under policies issued by *us* is more than \$100,000, *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.

HOW TO MAKE A CLAIM

In the event of an *emergency*, call the Assistance Centre immediately prior to receiving *treatment*: 1 800 211-9093 toll-free from the USA and Canada or (416) 977-2153 collect from anywhere else in the world. The Assistance Centre is ready to assist *you* 24 hours a day, 365 days a year.

Please note that if ***you do not call*** the Assistance Centre in an *emergency*, ***you will have to pay 25% of the medical covered expenses*** we would normally pay under this policy (25% co-insurance).

If it is medically impossible for *you* to call when the *emergency* happens, the 25% co-insurance will not apply. In this case, we ask that *you* call as soon as *you* can or that someone call on *your* behalf. Do not assume that someone will contact the Assistance Centre for *you*. It is *your* responsibility to verify that the Assistance Centre has been contacted.

If *you* choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, these services will be reimbursed to *you* on the basis of the *reasonable and customary charges* that we would have paid directly to such provider.

Medical charges that *you* pay may be higher than this amount; therefore *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary charges* reimbursed by *us*. Some benefits are not covered if they have not been authorized and arranged by the Assistance Centre.

Written claims correspondence should be mailed to:
Manulife Global Travel Claims
c/o Pottruff & Smith Travel Insurance Brokers Inc.
8001 Weston Road, Suite 300
Woodbridge, Ontario L4L 9C8

To make a claim due to illness or injury during *your trip*, *your* proof of claim must be sent to *us* within 90 days of *your* loss. *You* may also call the Assistance Centre directly for specific information on how to make a claim or to inquire about *your* claim status at: **1 866 298-2722** or by fax at: **(905) 856-1539**.

For coverage information or general enquiries, please contact *your* Travel Agent.

If you are making a Trip Cancellation & Interruption Insurance claim, we will need proof of the cause of the claim, including: a) a medical certificate completed by the attending *physician* and stating why travel was not possible as booked, if the claim is for medical reasons; or b) a report from the police or other responsible authority documenting the reason for the delay if *your* claim is due to a misconnection. We will also need, as applicable: a) complete original unused transportation tickets and vouchers; b) original passenger receipts for the new tickets *you* had to purchase; c) original receipts for the travel arrangements *you* had paid in advance and for the extra hotel, meal, telephone and taxi expenses *you* may have had; and d) any other invoice or receipt supporting *your* claim.

If you are making a Default Protection claim, we must receive written notice of the claim within sixty (60) days of the day on which the *Travel Supplier* announces that it is in *Default*. You must submit proof of loss (including original receipts, proofs of payment to *Travel Suppliers*, proof of payment for insurance, unused transportation or accommodation documents and, where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund, or other insurance, or any other source (including Credit Card companies) that is legally responsible or under contract to reimburse *you* for the cost of such undelivered *Travel Services*) no later than thirty (30) days immediately after such filing deadline.

If you are making an Emergency Medical claim, we will need: a) original itemized receipts for all bills and invoices; b) proof of payment by *yourself* and by any other benefit plan; c) complete diagnosis by the attending *physician* or documentation by the *hospital*, which must state that the *treatment* was *medically necessary*; d) proof of the accident if *you* are submitting a claim for dental expenses resulting from an accident; e) proof of travel (including departure and return dates); and f) *your* historical medical records (if we determine applicable).

If you are making a Baggage Loss, Damage & Delay Insurance claim, the following conditions apply:

1. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this insurance, *you* must obtain written documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide or transportation authorities. *You* must also take all precautions to protect, save or recover the property immediately, and advise *us* as soon as *you* return *home*. *Your* claim will not be valid under this insurance if *you* do not comply with these conditions.

2. If the property *you* have checked with a common carrier is delayed, we will continue to provide coverage until the property is delivered by the carrier.
3. We cover the current actual cash value of *your* property when it is lost or damaged. We also reserve the option to repair or replace *your* property with other of similar kind, quality and value. We may also ask *you* to submit damaged items for an appraisal of the damage. If a lost or damaged article is part of a set, we will cover a reasonable and fair proportion of the total value of the set, but not the total value of the set.
4. If *you* need to make a claim under this insurance, we will need: a) copies of reports from the authorities as proof of loss, damage or delay; and b) proof that *you* owned the articles, and receipts for their replacement.

If you are making a Flight & 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 12 months of the accident, we will presume that *you* died as a result of *your* injuries.

If you are making a Collision Damage Waiver claim, the following conditions apply:

1. We will need: a) *your Rental Car* invoice, b) *your* rental agreement with the record of the damages that existed when *you* picked up the *Rental Car*, c) the police report and *Rental Car* agency report, and d) an estimate of repair costs or the repair bill.
2. *You* must not undertake any repairs other than those that are immediately necessary for the protection of the *Rental Car* from further loss or damage, nor remove any physical evidence of the loss or damage without *our* consent.

Who will we pay your benefits to if you have a claim?

Except in the case of *your* death, we will pay the *covered expenses* under this insurance to *you* or the provider of the service. Any sum payable for loss of life will be payable to *your* estate unless a completed Statement of Beneficiary form has been submitted to *us*. *You* must repay *us* any amount paid or authorized by *us* on *your* behalf if we determine that the amount is not payable under *your* policy. All amounts shown throughout this contract are in Canadian dollars. If currency conversion is necessary, we will use *our* exchange rate on the date *you* received the service outlined in *your* claim. We will not pay for any interest under this insurance.

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

If *you* disagree with *our* claim decision, the matter may be submitted to arbitration under the arbitration law in the Canadian province or territory where *you* reside at the time of application for this policy. Legal action to recover a claim must start within the 12 months of the date the insurance monies would have been payable if it were a valid claim and be undertaken before courts of the province where *you* resided at the time this policy was issued.

For the purposes of determining the validity of a claim under this policy, *we* may obtain and review the medical records of *your* attending *physician(s)*, including the records of *your* regular *physician(s)* at *home*. These records may be used to determine the validity of a claim whether or not the contents of the medical records were made known to *you* before *you* incurred a claim under this policy. In addition, *we* have the right, and *you* shall afford *us* the opportunity, to have *you* medically examined when and as often as may reasonably be required while benefits are being claimed under this policy. If *you* die, *we* have the right to request an autopsy, if not prohibited by law.

DEFINITIONS

Accidental bodily injury means an injury to *your* body that *you* sustain during the *trip* and that is caused by external, violent and purely accidental means, directly and independently of all other causes.

Act of terrorism means any activity, occurring within a 72 hour period, save and except an *act of war*, against persons, organizations, property (whether tangible or intangible) or infrastructure of any nature by an individual or a group based in any country that involves the following or preparation for the following:

- use, or a threat to use, force or violence; or
- commission, or a threat to commit, a dangerous act; or
- commission, or a threat to commit, an act that interferes or disrupts an electronic, information or mechanical system;

And the effect or intention of the above is to:

- intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against its conduct or policies; or
- intimidate, coerce or put in fear the civilian population or any segment thereof; or
- disrupt any segment of the economy; or
- further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

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.

Age means *your* age at *your* application date.

Change in medication means an increase or decrease in medication dosage or a *change in medication* type. *We* do not mean a change from a brand-name drug to an equivalent generic drug of the same dosage. If *you* are taking Coumadin (warfarin) or Insulin and are required to have *your* blood levels tested on a regular basis and *your* *medical condition* remains unchanged, yet *you* are required to adjust the dosage of *your* medication only due to *your* blood levels, *we* would not consider this to be a *change in medication*.

Child, Children means an unmarried, dependent son or daughter under the *age* of 21 or, if a full-time student, under the *age* of 26. Also, an unmarried dependent son or daughter of any *age*, if mentally or physically handicapped. In addition, the *child* must be older than 30 days old.

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

Confirmation means the document or set of documents confirming *your* insurance coverage under this policy and, where applicable, *your trip* arrangements. It includes the application for this policy, once *you* have completed and submitted it with the required premium to *us*. It may also include tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider with whom *you* made arrangements for *your trip*.

Covered expense means *reasonable and customary charges* you incur for supplies and services which are eligible expenses under the *Emergency Medical Insurance* provisions and which are either in excess of and/or not covered under *your provincial health insurance plan* or any other plan.

Default means the inability of a *Travel Supplier* to provide *Travel Services* for which *you* have contracted with the *Travel Supplier*, because of complete or substantially complete cessation of business by the *Travel Supplier* resulting directly or indirectly from bankruptcy or insolvency thereof.

Departure date means the date *you* leave *your* Canadian province or territory of residence.

Effective date means the date on which *your* coverage starts.

Emergency means an unforeseen *medical condition* that takes place during the period of insurance.

First travel date means *your* planned *departure date*, as recorded on *your confirmation*.

Home means *your* Canadian province or territory of residence. In the case of *Trip Interruption*, *Flight and Travel Accident*, and *Baggage Insurance*, it means 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.

Hospital means a facility that is licensed as a *hospital*, where in-patients receive medical care, that has at least one Registered Nurse on duty at all times, and that includes a laboratory and operating theatre. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, home for the aged or health spa is not a *hospital*.

Immediate family means *spouse*, parent, legal guardian, step-parent, grandparent, grandchild, in-law, natural or adopted child, step-child, brother, sister, step-brother, step-sister, aunt, uncle, niece, or nephew.

Key-person means someone to whom a dependent's full-time care is entrusted and who cannot reasonably be replaced, a business partner, or an employee who is critical to the ongoing affairs of *your* business, during the *trip*.

Medical attention means *treatment* required for the immediate relief of an acute symptom or that, according to a *physician*, cannot be delayed until *you* return *home*. It must be ordered by and received from a licensed *physician* during the *trip* or received from a physiotherapist, chiropractor, chiropodist or podiatrist.

Medical condition means complication of pregnancy within the first 31 weeks of pregnancy, a mental or emotional disorder that requires admission to a *hospital*, acute psychosis, *accidental bodily injury*, illness or disease.

Medically necessary in reference to a given service or supply, means such service or supply: a) is appropriate and consistent with the diagnosis according to accepted community standards of medical practice; b) is not experimental or investigative in nature; c) could not be omitted without adversely affecting *your* condition or quality of medical care; d) cannot be delayed until *your* return *home*; and e) is delivered in the most cost-effective manner possible, at the most appropriate level of care and not primarily for reasons of convenience.

Physician means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A *physician* must be a person other than *yourself* or a member of *your immediate family*.

Plane means a multi-engined 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 licence, Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.

Policy year means the 365-day period following the date of *your first travel date*.

Pre-existing condition means a *medical condition* that exists before *your effective date*.

Provincial health insurance plan means the coverage that the provincial or territorial governments provide to residents of Canada.

Questionnaire means the document *you* must fill out truthfully and accurately: a) if the *Trip Cancellation* covered amount purchased is \$10,000 or more; or b) to confirm *your* eligibility and rate category for *our* Medical Preferred or Annual Medical coverage.

Reasonable and customary charges means costs that do not exceed the standard fee of other providers of similar standing in the same geographical area, when providing the same *treatment* of a similar *sickness* or *injury*.

Rental car means a private passenger automobile, mini-van, self-propelled mobile *home*, camper truck or trailer that *you* use during *your trip* and rent, under a written contract, from a commercial rental agency licensed under the law of its jurisdiction. *We* do not mean any of the following: truck, van, bus, sport utility automobile while *you* use it off road, automobile designed and manufactured primarily for off-road use while it is being used off road, motorcycle, moped, motorbike, recreational vehicle, all-terrain vehicle, camper, trailer, automobile that is more than 20 years old, limousine, or exotic car of these or similar makes: Aston Martin, Bentley, Ferrari, Porsche, or Rolls Royce.

Spouse means someone to whom one is legally married, or with whom one has been living in a conjugal relationship for at least one full year before the insurance starts.

Stable - a medical condition for which:

- there have been no new symptoms, and existing symptoms have not become more frequent or more severe;
- a *physician* has not determined that the condition has become worse;
- a *physician* (or other medical professional) has not prescribed or recommended a *change in medication* taken or medical care received for that condition;
- a *physician* (or other medical professional) has not prescribed or recommended a change in how often the medication is taken or medical care is received for that condition;
- admission to a *hospital* was not required.

Travel companion means someone who shares *trip* arrangements and accommodations with *you*. No more than (3) individuals (including the insured) will be considered *travel companions* on any one *trip*.

Travel Services means transportation, sleeping accommodation or other service provided or arranged by a *Travel Supplier* for *your* use (but does not include taxes or insurance).

Travel Supplier means a tour operator, travel wholesaler, airline, cruise line, provider of ground transport or provider of travel accommodation or provider of other services to *you* that is:

- a) contracted to provide *Travel Services* to *you*; and
- b) licensed, registered or is otherwise legally authorized in the particular location of the *Travel Supplier* to operate and provide *Travel Services*.

Treatment means medical advice, care and/or service provided by a medical practitioner. This includes, but is not limited to diagnostic measures and prescribed drugs (including pills and inhaled or injected medications).

Trip means the period of time between the time *you* leave *home* and the date *you* are scheduled to return *home* as shown on *your confirmation*.

We, us, our means First North American Insurance Company (FNA) in connection with Baggage insurance and coverage for the risks identified with ‡ throughout this document; and The Manufacturers Life Insurance Company (Manulife Financial) in connection with all other coverages under this policy. The participation of the insurers is several and not joint and none of them will under any circumstances participate in the interest and liabilities of any of the others.

You, yourself, your means the person(s) named as the insured(s) on the *confirmation*, for which insurance coverage was applied for and premium has been received by *us*.

NOTICE ON PRIVACY

Your privacy matters. *We are committed to protecting the privacy of the information we receive about you in the course of providing the insurance you have chosen. While our employees need to have access to that information, we have taken measures to protect your privacy. We ensure that other professionals, with whom we work in giving you the services you need under your insurance, have done so as well. To find out more about how we protect your privacy, please read our Notice on Privacy and Confidentiality.*

Notice On Privacy And Confidentiality. The specific and detailed information requested on *your* application is required to process the application. To protect the confidentiality of this information, Manulife Financial will establish a “financial services file” from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife Financial employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person *you* authorize or as authorized by law. *Your* file is secured in *our* offices or the office of *our* administrator. *You* may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, 5650 Yonge Street, 17th Floor, Toronto, Ontario M2M 4G4.