



Travel Insurance Policy



INGLE[™]
INSURANCE

EFFECTIVE DECEMBER 2009

Don't forget your
Wallet Card!



Manulife
GLOBAL[™]
Travel Insurance



IN EVENT OF AN EMERGENCY, CALL:

1 800 211-9093

toll-free from the USA and Canada

+1 (416) 977-2153

to Canada collect from anywhere else in the world

NAME _____

POLICY # _____

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ABOUT MANULIFE FINANCIAL

Whether you're travelling outside your province or out of the country for a few days or for a few months, Manulife Global offers the personalized coverage you need to be financially protected against the cost of unexpected emergencies that may happen prior to or during your trip. No one expects to have a medical emergency away from home, or to have to cancel a trip due to an unforeseen emergency. But these events happen and they can be disruptive and expensive.

Since the very beginning, when Sir John A. Macdonald, Canada's first Prime Minister, became President of the company in 1887, Manulife Financial has been helping 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 professionalism and real value to our customers.

Financial security. Comprehensive benefits. Competitive 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 condition exclusion may apply to a medical conditions 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 plan provides travel assistance, you must notify our Assistance Centre if you experience a medical emergency or prior to treatment. Your policy may limit benefits if you fail to contact our Assistance Centre.

PLEASE READ YOUR POLICY CAREFULLY BEFORE YOU TRAVEL

If you need medical attention or must make any other type of claim during your trip, call us for assistance first. The Assistance Centre is open 24 hours a day, 365 days a year.

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

If you need medical attention or must make any other type of claim during your trip, call us for assistance first. The Assistance Centre is open 24 hours a day, 365 days a year.

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

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

1 800 211-9093 toll-free from the USA and Canada,
+1 (416) 977-2153 collect to Canada from
anywhere else in the world.

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 eligible medical 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), and First North American Insurance Company (FNA) a wholly owned subsidiary of Manulife Financial. Please note that risks identified with ‡ throughout this document are covered by FNA. All assistance and claims services under this policy are provided by PS Travel Insurance Brokers Inc., a wholly owned subsidiary of Manulife Financial.

ITALICIZED WORDS have a specific meaning. Please refer to the "Definitions" section of this policy to find the meaning of each italicized word.

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	Rental Vehicle Damage Insurance	Family Coverage
All-Inclusive	No Limit	◆	◆	◆	◆	◆		◆
Travel Canada	No Limit		◆					◆
Non-Medical Inclusive	No Limit	◆		◆	◆	◆		◆
Trip Cancellation	No Limit	◆						
Global Medical	Under 60		◆					◆
Medical Preferred	Age 60 & older		◆					
Annual Medical	Under 85		◆					◆
Annual All-Inclusive	Under 85	◆	◆	◆	◆	◆		
Baggage and Personal Effects	No Limit			◆				
Visitors – \$25,000; \$50,000 & \$100,000	Up to age 85		◆					◆
Visitors – \$150,000	Under 70		◆					◆
Rental Vehicle Damage	No Limit						◆	

* If you purchase any plan that includes *Emergency Medical Insurance*, your child must be at least 31 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 under one policy and named in your confirmation, are under age 60 and you have purchased and paid for family coverage. The family coverage covers you, your spouse and children, while travelling together, for the plan purchased. Children must be at least 31 days of age to be insured under the plan purchased.

The family rate is 3 times the older (or only) parent's rate for the All-Inclusive and Non-Medical Inclusive Plans. The family rate is 2 times the older (or only) parent's rate for the Global Medical, Travel Canada, Annual Medical and Visitors Plans. Family coverage is not available for Trip Cancellation, Medical Preferred, Annual All-Inclusive, Baggage and Personal Effects and Rental Vehicle Damage Plans.

Children Under 2 Years of Age at No Extra Charge:

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

INSURANCE OFFERED	COVERAGE AMOUNTS PER INSURED (CDN\$)
<i>Emergency Medical</i> †	Actual covered expenses with a \$5,000,000 limit, if you have a valid government health insurance plan; otherwise up to \$25,000; except for Visitors (\$25,000; \$50,000; \$100,000 or \$150,000 as chosen by the insured). A \$75 deductible applies to each claim made under Visitors Plans.
<i>Trip Cancellation</i> †	Up to \$1,500 per trip to a maximum of \$10,000 per year for the Annual All-Inclusive Plan. Up to the covered amount purchased for all other plans.
<i>Trip Interruption</i> †	Up to the covered amount purchased for the Trip Cancellation Plan. Unlimited for all other plans.
Baggage Loss or Damage	Up to the covered amount purchased for the Baggage and Personal Effects Plan. Up to \$1,500 per trip for all other plans.
Baggage Delay	Up to \$500 per trip.
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.
Rental Vehicle Damage	Up to \$60,000 for 45 days.

† 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. The Terrorism Coverage provision is not applicable to Visitors Plans.

ELIGIBILITY

TO BE ELIGIBLE FOR INSURANCE UNDER THIS POLICY
For insurance plans that include *Emergency Medical Insurance* (except Visitors Plans), *you must be a resident of Canada and covered under a government health insurance plan. For the Rental Vehicle Damage Insurance, 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 Visitors Plans:

- This policy may only be issued in Canada and coverage must not exceed 365 days.
- Application for insurance may be made before *you* arrive in Canada.
- On *your effective date* of insurance, *you* must be in Canada and under *age* 85 (under *age* 70 for \$150,000 plan).
- *You* may not be covered under more than one plan during *your trip*.

You are **not eligible** for coverage under a **Visitors Plan** if:

- a) the date of *your trip* occurs during the time that *you* have been advised by a *physician* not to travel; and/or
- b) *you* have been diagnosed with a terminal illness with less than 2 years to live; and/or
- c) *you* have a kidney condition requiring dialysis; and/or
- d) *you* have used home Oxygen during the 12 months prior to the date of application; and/or
- e) if *you* are under 31 days or over 85 years of *age* (over 69 years of *age* for the \$150,000 plan).

Additional Eligibility Requirements for the All-Inclusive Plan:

If *you* are **age 75 or older** and *you* are applying for the **All-Inclusive Plan**, *you* must also meet all of the following **Eligibility Requirements**:

Eligibility Requirements:

- *You* are not travelling against the advice of a *physician*;
- *You* do not require kidney dialysis;
- *You* have **never** had a bone marrow and/or organ transplant (excluding corneal transplant);
- *You* have not had a heart bypass and/or heart valve surgery before 2001;
- In the last **5 years**, *you* have not been diagnosed with and/or had *treatment* for metastatic cancer;
- In the last **6 months**, *you* have not received chemotherapy and/or radiotherapy and/or other *treatment*, other than routine follow-up, for cancer (except basal cell and squamous cell skin cancer, and breast cancer treated only with hormonal therapy);
- In the last **12 months**, *you* have not been prescribed or taken Prednisone or oxygen, or been hospitalized (as an in-patient or seen in the emergency department) for a lung condition;

- In the last **2 years**, *you* have not:
 - Been prescribed or taken Lasix or Furosemide for any reason and/or
 - Had congestive heart failure;
- In the last **12 months**, *you* have not been hospitalized (as an in-patient or seen in the emergency department) for a heart condition;
- In the last **4 months**, *you* have not been prescribed or taken **6 or more** prescription medications. **Do not count** the following medications: hormone replacement therapy (thyroid or menopausal); drugs used for osteoporosis, or traveller's diarrhea; or any form of immunization. **Do not count** topical medications that go in *your* ears or eyes or on *your* scalp or skin **except**: any form of nitroglycerine or any drug(s) for angina;
- In the last **3 years**, *you* have not been diagnosed with and/or had *treatment* for and/or been hospitalized (as an in-patient or seen in the emergency department) and/or been prescribed or taken medication for **any 2** of the following (if *you* only have 1 of the following conditions, answer NO to this statement):
 - Heart condition
 - Lung condition (medication includes any puffer(s)/inhaler(s))
 - Diabetes (treated with medication and/or insulin)
 - Stroke/CVA (cerebrovascular accident) or mini-stroke/TIA (transient ischemic attack)(including use of aspirin/Entrophen for this condition)
 - Peripheral vascular disease (blocked or narrowed arteries).

IF YOU DO NOT MEET ALL OF THE ABOVE ELIGIBILITY REQUIREMENTS, YOU ARE NOT ELIGIBLE TO PURCHASE THE ALL-INCLUSIVE PLAN.

For Medical Preferred, Travel Canada, Annual Medical and Annual All-Inclusive Plans:

You must complete the medical *questionnaire* to determine whether *you* meet eligibility requirements for coverage, and if so, to determine *your* rate category, if *you* are:

Age 60 or older and applying for a Medical Preferred Plan or a Travel Canada Plan; or

Age 60 to 84 and applying for an Annual Medical Plan or an Annual All-Inclusive Plan.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

In the case of any plan that includes the *Trip Cancellation* benefit, *you* must buy coverage within **48** hours of booking *your trip* or before any cancellation penalties apply, for the entire time that *you* are away from *home*, and pay the required premium to *your* travel agent before *you* leave *home* and, where applicable, complete *our questionnaire*.

If *you* have purchased Family Coverage for family members under 60 years and over 30 days of *age*, each family member insured under the purchased plan must be listed on the *confirmation*.

The Visitors Plans also provide coverage, for up to 30 days, while travelling outside Canada as long as *your side trip* originates and terminates in Canada and does not exceed 49% of *your* total number of coverage days.

YOUR COVERAGE STARTS

For Trip Cancellation Insurance included in: All-Inclusive, Non-Medical Inclusive and Trip Cancellation Plans, coverage starts at the date and time *you* pay the premium for that coverage. **For Trip Cancellation Insurance included in the Annual All-Inclusive Plan,** coverage starts initially on the date and time *you* pay the premium for that coverage provided *you* have already purchased *your* prepaid travel arrangements. After that date, coverage starts each time *you* purchase *your* prepaid travel arrangements. **Rental Vehicle Damage Insurance** starts when *you* legally assume control of the *rental vehicle* as indicated on *your* rental contract.

The Visitors Plan coverages start on the later of i) the *effective date* of insurance as shown on *your confirmation*; or ii) the time and date *you* arrive in Canada from *home*.

Annual Medical and Annual All-Inclusive coverage starts initially on *your first travel date* and after that date, it starts every time *you* leave *home*. For the Annual Medical Plan, the *first travel date* must fall within 3 months of purchase.

All other coverages start when *you* leave *home*.

YOUR COVERAGE ENDS

For Trip Cancellation Insurance, *your* coverage ends before *you* leave *home*, if *you* cancel *your trip* and the reason for the cancellation is covered under *your* insurance.

For Rental Vehicle Damage Insurance, *your* coverage ends at the moment the agency reassumes control of the *rental vehicle* or the rental contract ends, or 45 days after the contract started, whichever is earliest.

Visitors Plan coverages end on the earliest of the following:

- the date *you* leave Canada to return *home*;
- when the number of days of coverage *you* purchased, as shown in *your confirmation*, expires;
- no later than 365 days after *your effective date* of insurance; or
- the first day *you* become insured under a Canadian *government health insurance plan*.

Other coverages end on the earliest of:

- the date *you* return *home*;
- the *expiry date* as shown on *your confirmation*; or
- when the number of days of coverage *you* purchased expires.

AUTOMATIC EXTENSION

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

- for up to 10 days, if *you* have an *emergency* 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 applicable 10 or 30 days have passed, *we* will honour *your* claim for eligible expenses only until such 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 common 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 an *emergency* 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 *your effective date* of insurance.

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 as long as:

- the total length of *your trip* does not exceed 183 days (212 days if *you* reside in Ontario or Newfoundland) or 60 days for those *age* 60 and older covered by the All-Inclusive Plan;
 - you* pay the additional premium; and
 - you* have had no event that has resulted or may result in a claim.
- Any extension is subject to the approval of the Assistance Centre. For Visitors Plans, a minimum premium of \$25 will apply to each extension.

ANNUAL MEDICAL AND ANNUAL ALL-INCLUSIVE PLAN

- Provide coverage for any number of *trips* taken within one year.
- Each *trip* can be 18 days or less.
- The Annual Medical and Annual All-Inclusive Plans are issued for a maximum coverage period of 365 days commencing with the *effective date*.
- For a *trip* to be covered under the benefits of the Annual Medical Plan or the Annual All-Inclusive Plan, it must start and end within the coverage period.

Exception: If a *trip* begins during the coverage period but extends beyond the *expiry date*, *you* can purchase:

- top-up coverage for any travel days that fall after the *expiry date*; or
- a new Annual Medical Plan or Annual All-Inclusive Plan for the next 365-day period. The total duration of *your trip* cannot exceed the maximum *trip* length of 18 days unless it is topped up.

Top-Ups: Top-Ups are available for the Annual Medical Plan and the Annual All-Inclusive Plan. If *you* want to take a *trip* that is longer than 18 days, simply contact *your* travel agent before *your* coverage expires to purchase coverage for the additional days required. If *you* are topping up another insurer's plan, it is *your* responsibility to confirm with that insurer that a top-up is permitted on *your* existing plan with no loss of coverage.

You will be able to top-up *your* coverage if *you* pay the extra premium and the total length of *your trip* does not exceed 183 days (212 days if *you* reside in Ontario or Newfoundland). An extension to the *trip* length may be allowed if *you* obtain written approval from *your* Canadian government health insurance plan.

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 cause for a claim or started a claim, *you* may ask for a refund of the premium for the unused days (minimum 7 days for Visitors Plans) of *your* Global Medical, Medical Preferred, Travel Canada or Visitors Plans purchased for *your* *trip*. 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, Non-Medical Inclusive, *Trip* Cancellation and Annual All-Inclusive Plans. This coverage must be purchased within 48 hours of booking *your* *trip* or before any cancellation penalties apply.

Benefits – 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 unused 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.

IMPORTANT RESTRICTION TO YOUR TRIP CANCELLATION COVERAGE

IF YOU CHANGE YOUR MIND AND DECIDE NOT TO TRAVEL, COVERAGE IS AVAILABLE ONLY IF YOU PURCHASED YOUR POLICY WITHIN 48 HOURS OF BOOKING YOUR TRIP

If *you* change *your* mind and decide not to travel for any reason before *you* leave *home* and *you* have booked *your* *trip* and purchased this insurance from the same travel agent, 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* 16 days or more before *your* departure date as shown on *your* confirmation, 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 first 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. ‡ *Your* or *your* travel companion's passport is not issued within the time confirmed to *you*/them in writing by Passport Canada, provided that *you* or *your* travel companion had personally submitted the application to an authorized passport office and that it had been reviewed and found satisfactory by Passport Canada authorized personnel. This applies only to Canadian citizens.
7. ‡ *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*.
8. ‡ *You*, *your* spouse, *your* travel companion or *your* travel companion's spouse are quarantined or hijacked.
9. ‡ *Your* or *your* travel companion's principal residence or place of business is burglarized within 3 days of *your*/their departure date and *you*/they are required to cancel *your*/their *trip* and stay behind as a result.
10. ‡ *You*, *your* spouse, *your* travel companion or *your* travel companion's spouse are unable to occupy *your*/their principal residence or to operate *your*/their place of business because of an event that is independent of any intentional or negligent act on *your*/their part.
11. ‡ A natural disaster renders *your* pre-booked destination accommodation uninhabitable after *you* book *your* *trip*. This benefit is only applicable if your prepaid accommodation arrangements are not eligible for reimbursement by the Travel Supplier.
12. ‡ *You*, *your* spouse, *your* travel companion or *your* travel companion's spouse: a) lose a permanent job because of layoff or dismissal without just cause, or b) are transferred by *your*/their respective employer and must move from *your*/their respective principal residence.
13. ‡ A business meeting, conference or convention 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. This event must be between companies with unrelated ownership, and, in the case of a conference or convention, *you* must be a registered delegate.

14. ‡ Foreign Affairs and International Trade Canada issues a written formal warning after *you* purchase *your* insurance, advising or recommending that Canadian residents should not visit a destination included in *your* trip. This applies only to Canadian residents.
15. ‡ For All-Inclusive and Non-Medical Inclusive plans only, we will reimburse *your* or *your* travel companion's non-refundable prepaid airfare that is not part of *your*/their cruise or tour package up to \$1,500 or the airline's change fee, whichever is less, if the cruise or tour is cancelled for any reason except *default*. The entire amount must be insured.

Benefits – 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. In addition, we will pay *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of \$350 per day for up to 2 days when no earlier transportation is available.

Exception: If *you* purchased a ticket or pass to travel by *plane* and, at the same time, purchased the All-Inclusive Plan, this insurance will cover up to \$2,000 for the extra cost of *your* same class transportation via the most cost-effective route when *you* are eligible for misconnection and delay benefit.

Misconnection Insurance Covered Events:

1. ‡ *You* miss *your* next connecting flight because the *plane* *you* are ticketed to fly on leaves later than originally scheduled; or
2. ‡ 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.

Benefits – 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 unused portion of *your* trip that is non-refundable and non-transferable to another travel date less the prepaid unused transportation *home*. If *you* have booked and paid for a golf package, we will also pay up to \$100 for each unused day of *your* trip, to a maximum of \$500 for *your* prepaid non-refundable green fees. 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 \$350 per day for up to 2 days when no earlier transportation arrangements are available; and/or we will pay *your* extra cost of one-way economy class fare via the most cost-effective itinerary to *your* 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 with an emergency or dies.
4. *You*, *your* spouse, *your* travel companion or *your* travel companion's spouse 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.
8. ‡ *You*, *your* spouse, *your* travel companion or *your* travel companion's spouse are unable to occupy *your*/their principal residence or to operate *your*/their place of business because of an event that is independent of any intentional or negligent act on *your*/their part.
9. ‡ A natural disaster renders *your* pre-booked destination accommodation uninhabitable after *you* book *your* trip. This benefit is only applicable if *your* prepaid accommodation arrangements are not eligible for reimbursement by the *Travel Supplier*.
10. ‡ *You*, *your* spouse, *your* travel companion or *your* travel companion's spouse: a) lose a permanent job because of layoff or dismissal without just cause; or b) are transferred by *your*/their respective employer and must move from *your*/their respective principal residence.
11. ‡ *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.
12. ‡ Foreign Affairs and International Trade Canada issues a written formal warning after *your* departure date advising or recommending that Canadian residents should not visit a destination included in *your* trip. This applies only to Canadian residents.

13. †Weather delays at least 30% of *your trip* and *you* choose not to travel.
14. † A delay in *your* departure due to mechanical failure, weather, or grounding of *your* air transportation causes *you* to miss *your* scheduled cruise. This is applicable only if *your* airfare and cruise are insured with Manulife Global Travel Insurance and purchased through the same travel agent from whom *you* purchased *your* cruise and if *you* purchased the All-Inclusive Plan.
15. † If *you* have purchased the All-Inclusive or the Non-Medical Inclusive Plan and the flight *you* are booked to fly on is overbooked and *you* are denied boarding as a result, *we* will pay up to \$1,000 for the prepaid unused portion of *your trip* that is non-refundable and non-transferable to another date. For this benefit to apply, the overbooked flight must have been insured under *your* All-Inclusive or Non-Medical Inclusive insurance.

Benefits – 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 \$350 and \$3,500 respectively for the All-Inclusive Plan. *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.

Exception: If *you* purchased a ticket or pass to travel by *plane* and, at the same time, purchased the All-Inclusive Plan, this insurance will cover up to \$2,000 for the extra cost of *your* same class transportation via the most cost-effective route when *you* are eligible for misconnection and delay benefit.

Delayed Return Insurance Covered Events:

1. *You* have a *medical emergency*.
2. A member of *your immediate family* has a *medical emergency* or dies at *your* destination.
3. *Your travel companion* has a *medical emergency* or dies at *your* destination.
4. *Your friend* or the person whose guest *you* are during *your trip* is admitted to *hospital* with 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 *your* estate, up to the covered amount, for *your* pre-paid unused *trip* arrangements, plus *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 \$5,000 to have *your* body prepared where *you* die and the cost of the container;
 - up to \$5,000 to have *your* body prepared and the cost of a standard burial container, plus up to \$5,000 for *your* burial where *you* die; or
 - the return *home* of *your* ashes, plus up to \$5,000 to cremate *your* body where *you* die.

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

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 \$12,000, *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 the *effective date* for this insurance.

In addition to the "*stable*" requirement, *we* will not cover any expenses relating to:

- *you/their* heart condition if, in the 3 months before the *effective date* for this insurance, it has not been *stable* or *you/they* have taken any form of Nitroglycerine for the relief of angina pain; and/or
- *you/their* lung condition if, in the 3 months before the *effective date* for this insurance, it has not been *stable* or *you/they* required *treatment* with Oxygen or Prednisone for *you/their* lung condition.

If the *Trip Cancellation* covered amount purchased is \$12,000 or more, *we* will not cover any expenses for a *medical condition* related to *you*, 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 12 months before the *effective date* for this insurance.

In addition to the "*stable*" requirement, *we* will not cover any expenses relating to:

- *you/their* heart condition if, in the 12 months before the *effective date*, it has not been *stable* or *you/they* have taken any form of Nitroglycerine for the relief of angina pain; and/or
- *you/their* lung condition if, in the 12 months before the *effective date*, it has not been *stable* or *you/they* required *treatment* with Oxygen or Prednisone for *you/their* lung condition.

We will not pay for losses or expenses incurred for, or as the result of, the following events which are applicable to all coverages detailed in this section, including **Trip Cancellation, Trip Interruption, Misconnection and Delayed Return Insurance:**

1. Any reason, circumstance, event or *medical condition* affecting *you* or anyone, which *you* were aware of on or before the *effective date*, and which may eventually prevent *you* from starting and/or completing *your* covered *trip* as booked when *you* purchase this insurance coverage.
2. The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
3. *Your* suicide, attempted suicide or *your* intentional self-inflicted injury whether sane or insane.
4. *Your* committing or attempting to commit a criminal act.
5. Not following a prescribed therapy or *treatment*.
6. Any *medical condition*, sickness, death, or *injury* related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
7. An emotional or mental disorder (except an acute psychosis) that does not require admission to a *hospital*.
8. 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.
9. A *medical condition*:
 - that occurs during a *trip* when *you* knew that *treatment* may be sought or required for that condition; and/or
 - for which it was reasonable to expect before *you* left *home* that *you* would need *treatment* during *your trip*; and/or
 - for which future investigation or *treatment* was planned before *you* left *home*; and/or
 - which caused symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before leaving *home*, and/or
 - that caused a *physician* to advise *you* not to go on *your trip*.
10. A travel visa that is not issued because of a late application.
11. Any *medical condition* if the answers provided in the *questionnaire* (if applicable), are not truthful and accurate.
12. An *act of war* or *act of terrorism*. For all Plans, except Visitors, limited coverage applies with respect to an *act of terrorism*. See Terrorism Coverage provision.
13. Any loss resulting from:
 - a specific or related *medical condition* which *you* contracted in a foreign country during *your trip*; and/or
 - an *act of war* or an *act of terrorism*, when, before the *effective date* for this insurance, a written formal warning was issued by Foreign Affairs and International Trade Canada, advising Canadians not to travel to that country, region or city.

14. *Your* changing *your* mind and deciding not to travel for any reason if *you* did not purchase this insurance within 48 hours of booking *your trip*.

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

If *you* cancel *your trip* before *your departure date*, *you* must advise *your* travel agent immediately or, at the latest, the first 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.

In the case of a *trip* of \$12,000 or more, if *you* or *your travel companion* are prescribed a change in *treatment* or medication before *your departure date*, *you* may apply for special coverage consideration by calling the Customer Service Centre at 1-866 298 2722. Within one business day of receiving the required information, we will either accept *your Trip Cancellation* claim, or waive the applicable exclusion under *our Emergency Medical Insurance* for the *medical condition* for which the *change in medication* or *treatment* was prescribed.

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*: the non-refundable portion of the amount that *you* prepaid for such undelivered *travel services* up to the covered amount of the *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 *Trip Interruption* coverage that *you* purchased in connection with *your trip* except prepaid unused transportation *home* and subject to the following benefit limits.
 - *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares up to a maximum of \$200 per day for up to 3 days; and

- up to the covered amount for the extra cost of *your* economy class transportation via the most cost-effective itinerary to *your* next destination or to return *you home*.

Benefit Limits

The amount payable to *you* in respect of any *one trip* will not exceed \$3,500 CDN; and will not exceed \$7,500 CDN for all persons who are covered under the same Manulife Global policy. Any benefits payable shall also be subject to an overall maximum aggregate 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 maximum aggregate 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 maximum aggregate payable limit.

The maximum aggregate 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 & Interruption 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*; or
- g) *Travel services* that were actually provided.

EMERGENCY MEDICAL INSURANCE

Included in All-Inclusive, Annual All-Inclusive, Travel Canada, Global Medical, Annual Medical, Medical Preferred and Visitors Plans.

Benefits – What does *Emergency Medical Insurance* cover?

Emergency Medical Insurance covers *you* for up to \$5,000,000 CDN (\$25,000, \$50,000, \$100,000 or \$150,000 as chosen for Visitors Plans) of *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 Plans, but only if these *covered expenses* are not covered by *your government 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 +1 (416) 977-2153 collect to Canada 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 eligible medical 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 13 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 Plans, eligible *covered expenses* include those described under benefits 1 to 10 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 charges* for local licensed ambulance service to transport *you* to the nearest qualified medical service provider in an *emergency*.
4. **Expenses related to *your death*** – If *you* should die during *your trip* from an *emergency* 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 \$5,000 to have *your* body prepared where *you* die and the cost of the container:

- up to \$5,000 to have *your* body prepared and the cost of a standard burial container, plus up to \$5,000 for *your* burial where *you* die; or
- the return *home* of *your* ashes, plus up to \$5,000 to cremate *your* body where *you* die.

In addition, if someone is required to identify *your* body and must travel to the place of *your* death, *we* will pay the economy class airfare via the most cost-effective itinerary for that person and up to \$300 for that person's hotel and meal expenses. *We* will also provide that person with *Emergency* Medical Insurance under the same terms and limitations of 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* *emergency* or if *our* medical advisors recommend that *you* return *home* after *your* *emergency*, *we* will pay for:
 - the extra cost of an economy class fare via the most cost-effective itinerary; or
 - a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is *medically necessary*; and
 - 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 (\$350 and \$3,500 respectively for the All-Inclusive Plan) 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 \$500 for that person's hotel and meals and cover him/her under *Emergency* Medical Insurance, under the same terms and limitations of this policy, 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:
 - up to \$300 for the relief of dental pain; and
 - 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 except for the Visitors Plans, where the benefit is up to \$3,000 during *your* *trip*.)
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 an *emergency*, *we* will pay for the extra cost of one-way economy class airfare to return *your* *children* *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.
10. **Expenses for childcare** – If *you* are admitted to *hospital*, *we* will cover the expenses for an attendant to provide childcare services when such service is required. The attendant must be a person other than the *child's* parent, member of the *immediate family*, *your* *travel companion*, or the person whose guest *you* are during the *trip*. *We* will reimburse *you* up to \$100 per day to a maximum of \$300 per *trip*. The *child(ren)* must have been under *your* care during *your* *trip*.
11. **‡Expenses to return your pet(s) – (Not an applicable benefit for Visitors Plans.)** When approved in advance and arranged by the Assistance Centre, *we* will pay for the extra cost of economy class transportation, up to \$500, to return *your* pet(s) (domestic dog(s) and/or cat(s)) *home* via the most cost-effective itinerary, if:
 - a) *your* treating *physician* recommends that *you* return *home* because of *your* *medical condition*;
 - b) *our* medical advisors recommend that *you* return *home* after *your* *emergency* *treatment*; or
 - c) *you* die.
12. **Expenses to return your travel companion home – (Not an applicable benefit for Visitors Plans.)** – *We* will pay the extra cost of one-way economy class airfare via the most cost-effective itinerary, to return *your* *travel companion* (who is travelling with *you* at the time of *your* *emergency* and insured under *our* travel medical insurance plan) *home*, if *you* return *home* under Benefit #5 above.
13. **‡Expenses to return your vehicle home - (Not an applicable benefit for Visitors Plans.)** – If, because of a medical *emergency*, *you* are unable to drive *home* the *vehicle* *you* used during *your* *trip*, *we* will cover up to \$2,000 charged by a commercial agency to bring *your* *vehicle* *home*. If *you* rented a *vehicle* during *your* *trip*, *we* will cover its return to the rental agency.
14. **Hospital Allowance - (Not an applicable benefit for Visitors Plans.)** – if *you* are hospitalized for 48 hours or more, *we* will reimburse *you* up to \$50 per day in the *hospital*, to a maximum of \$500 for *your* incidental

expenses (telephone calls, television rental, etc) while you are in the *hospital*.

- If you return *home* under Benefit #5 above, we will pay the extra costs to return your baggage to your *home*.

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

We will not pay any expenses or benefits relating to:

- A pre-existing condition.** When reading this section, please take the time to review the definitions of "pre-existing condition" and "stable" at the end of this booklet. The *pre-existing condition* exclusion which applies to you depends on the plan you purchased and your *age* at the time you purchased this policy as outlined below.

All-Inclusive Plan:	
Under Age 75	Exclusion 1
Age 75 or over	Exclusion 3

Global Medical Plan:	
Under Age 60	Exclusion 1

Medical Preferred, Annual Medical and Annual All-Inclusive Plans:	
Under Age 60	Exclusion 1
Age 60 or older Plan A+	No <i>pre-existing condition</i> exclusion applies.
Age 60 or older PLAN A	Exclusion 1
Age 60 or older PLAN B and PLAN C	Exclusion 2
Age 60 or older PLAN D	Exclusion 4

No *pre-existing condition* exclusion applies to the Travel Canada Plan.

Exclusion 1 We will not pay any expenses relating to:

- a *pre-existing condition* that was not *stable* in the **three (3) months** before your *effective date*; and/or,
- your heart condition, if, in the **three (3) months** before your *effective date*, it has not been *stable* or you have taken any form of Nitroglycerine for the relief of angina pain; and/or,
- your lung condition if, in the **three (3) months** before your *effective date*, it has not been *stable* or you required *treatment* with oxygen or Prednisone for your lung condition.

Exclusion 2 We will not pay any expenses relating to:

- a *pre-existing condition* that was not *stable* in the **six (6) months** before your *effective date*; and/or,
- your heart condition, if, in the **six (6) months** before your

effective date, it has not been *stable* or you have taken any form of Nitroglycerine for the relief of angina pain; and/or,

- your lung condition if, in the **six (6) months** before your *effective date*, it has not been *stable* or you required *treatment* with oxygen or Prednisone for your lung condition.

Exclusion 3 We will not pay any expenses relating to:

- a *pre-existing condition* that was not *stable* in the **twelve (12) months** before your *effective date*; and/or,
- your heart condition, if, in the **twelve (12) months** before your *effective date*, it has not been *stable* or you have taken any form of Nitroglycerine for the relief of angina pain; and/or,
- your lung condition if, in the **twelve (12) months** before your *effective date*, it has not been *stable* or you required *treatment* with oxygen or Prednisone for your lung condition.

Exclusion 4 We will not pay any expenses relating to:

- A *pre-existing condition* for which you have taken, received, or been prescribed medication and/or *treatment* in the **six (6) months** before your *effective date*; and/or
- your heart condition for which you have taken, received or been prescribed medication and/or *treatment* or you have taken any form of Nitroglycerine for the relief of angina pain in the **six (6) months** before your *effective date*
- your lung condition for which you have taken, received or been prescribed medication and/or *treatment* or you required *treatment* with Oxygen or Prednisone in the **six (6) months** before your *effective date*

*Visitors Plan – all ages
We will not pay any expenses relating to ...
<ul style="list-style-type: none"> A <i>pre-existing condition</i> for which you have taken, received or been prescribed medication and/or <i>treatment</i> in the... Any heart condition for which you have taken, received or been prescribed medication and/or <i>treatment</i> or you have taken any form of Nitroglycerine for the relief of angina pain in the... Any lung condition for which you have taken, received or been prescribed medication and/or <i>treatment</i> or you received <i>treatment</i> with Oxygen or Prednisone in the... ... 6 months before the <i>effective date</i> of insurance.
We will not pay any expenses for a <i>pre-existing condition</i> for which you were hospitalized either more than once, or for at least 2 consecutive days, in the 12-month period before your <i>effective date</i> of insurance.

- Any *medical condition* when, prior to departure, you had not met all the Eligibility Requirements or truthfully and accurately answered all the questions in the medical questionnaire (if applicable).

3. Expenses that exceed \$25,000, if *you* do not have valid coverage under a *government health insurance plan*. **(Not applicable to Visitors Plans)**.
4. *Covered expenses* that exceed the *reasonable and customary charges* where the medical *emergency* happens.
5. *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).
6. Any *treatment* that is not for an *emergency*.
7. 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.
8. A *medical condition*:
 - when *you* knew, before *you* left *home*, or before the *effective date* of coverage, that *you* would need or be required to seek *treatment* for that *medical condition* during *your trip*; and/or
 - for which it was reasonable to expect before *you* left *home* that *you* would need *treatment* during *your trip*; and/or
 - for which future investigation or *treatment* was planned before *you* left *home*; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before *your effective date*; and/or
 - that had caused *your physician* to advise *you* not to travel.
9. An *emergency* resulting from: hang-gliding, rock climbing, *mountaineering*, participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation.
10. Suicide, attempted suicide, or an intentional self-inflicted injury whether sane or insane.
11. Committing or attempting to commit a criminal act.
12. Not following recommended or prescribed therapy or *treatment*.
13. Any *medical condition*, sickness, death, or *injury* related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
14. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
15. *Your* routine pre-natal care, a *child* born during *your trip*, *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 *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 *emergency* that occurs or re-occurs after *our* medical advisors recommend that *you* return *home* following *your emergency*, and *you* choose not to.
19. An *act of war* or *act of terrorism*. For all Plans, except Visitors, limited coverage applies with respect to an *act of terrorism*. See Terrorism Coverage provision.
20. Any loss resulting from:
 - a specific or related *medical condition* which *you* contracted in a foreign country during *your trip*; and/or
 - an *act of war* or an *act of terrorism*, when, before *your effective date*, a written formal warning was issued by Foreign Affairs and International Trade Canada, advising Canadians not to travel to that country, region or city.
21. **Specifically for Visitors Plans**, any claim within the *waiting period* that is not the result of an accidental bodily *injury* if *you* purchase this insurance after *your* arrival date in Canada.
22. **Specifically for Visitors Plans**, charges in excess of:
 - i) \$150,000 in total if *you* have purchased the \$150,000 plan; ii) \$100,000 in total under the \$100,000 plan; iii) \$50,000 in total under the \$50,000 plan or iv) \$25,000 under the \$25,000 plan.

Benefits – 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, Non-Medical Inclusive, Annual All-Inclusive and Baggage and Personal Effects Plans.

Your maximum coverage under this policy cannot exceed **\$2,000 per trip**.

Benefits – 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, *we* will pay up to the covered amount for the following expenses:

1. Up to \$200 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 \$100 per day to a maximum of \$500 in total for the rental of golf clubs or for the purchase of reasonable golf

accessories (golf balls, gloves, tees, etc) in the event *your* checked golf clubs are delayed by the *common carrier* for at least 10 hours while *you* are en route. This benefit is payable only when the delay happens before *your* return *home*.

- Up to \$300 per *trip* for any item or set of items which is lost or damaged during *your trip* to a maximum of \$1,500 (if *you* have purchased the Baggage and Personal Effects Plan, *we* will pay up to the maximum covered amount *you* selected when *you* purchased this insurance). 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:

- Animals, perishable items, bikes that are not checked as baggage with the *common 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.
- Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
- Unaccompanied baggage, personal property left in an unattended *vehicle*, unlocked trunk and any jewellery or cameras placed in the custody of a *common carrier*.
- In instances of theft losses unreported to authorities.
- Any loss resulting from an *act of war* or an *act of terrorism* while *you* are at destination, when, before *your effective date*, a written formal warning was issued by Foreign Affairs and International Trade Canada, advising Canadians not to travel to that country, region or city.

See other conditions under How to Make a Claim.

FLIGHT & TRAVEL ACCIDENT INSURANCE

Included in All-Inclusive, Non-Medical Inclusive and Annual All-Inclusive Plans.

Benefits – What does Flight & Travel Accident Insurance cover?

We will cover the following Flight & Travel Accident Insurance benefits:

- 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 \$100,000 under Flight Accident Insurance; or \$50,000 under Travel Accident Insurance as included in All-Inclusive, Non-Medical Inclusive and Annual All-Inclusive Plans.
- If an accidental bodily *injury* causes *you* to become completely and permanently blind in one eye or to have

one of *your* limbs fully severed above *your* wrist or ankle joint in the 12 months after the accident, *we* will pay \$50,000 under Flight Accident Insurance or \$25,000 under Travel Accident Insurance as included in All-Inclusive, Non-Medical Inclusive and Annual All-Inclusive Plans.

- 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* for 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:

- Hang-gliding, rock climbing, *mountaineering*, parachuting or skydiving; participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation.
- Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
- Suicide, attempted suicide, or an intentional self-inflicted injury whether sane or insane.
- A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.
- Not following recommended or prescribed therapy or *treatment*.
- Any medical condition*, sickness, death, or *injury* related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
- A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
- A loss caused directly or indirectly from an existing disease or bodily infirmity, even if the proximate cause of its activation or reactivation is the result of an accidental bodily *injury*.
- An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism* as described in the Terrorism Coverage provision.
- Any loss resulting from:
 - a specific or related *medical condition* which *you* contracted in a foreign country during *your trip*; and/or
 - an *act of war* or an *act of terrorism*, when, before *your effective date*, a written formal warning was issued by Foreign Affairs and International Trade Canada, advising Canadians not to travel to that country, region or city.

±RENTAL VEHICLE DAMAGE INSURANCE

Benefits – What does *Rental Vehicle Damage Insurance* cover?
We will cover the following *Rental Vehicle Damage Insurance* benefits:

- Up to \$60,000 for the liability imposed upon *you* by law or assumed by *you* under the *vehicle* rental agreement, and resulting from physical loss or damage to a *rental vehicle* while it is under *your* care, custody and control, or that of a person who is permitted to operate the *rental vehicle* under the rental agreement, and for a maximum of 45 consecutive days.
- 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 vehicle*, c) *our* payment of all costs assessed against *you* in any civil action *we* defend and any interest accruing after judgment upon that part of the judgment 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 vehicle* for which *you* are responsible.
- This insurance is valid only if *you* book *your vehicle* rental with the travel agent with whom *you* book *your trip*.
- If the commercial rental agency requires it, *you* must examine the *rental vehicle* and record, in writing, all existing damages before accepting the *rental vehicle*, and keep a copy of that damage record in case *you* have a claim.

Exclusions & Limitations – What does *Rental Vehicle Damage Insurance* not cover?

For *Rental Vehicle Damage Insurance*, *we* will not cover expenses or benefits for:

- Contents of the *rental vehicle*, liability other than for loss of or damage to the *rental vehicle*, or expenses assumed or waived by the *vehicle* rental agency or its insurers or payable under any other insurance.
- Loss or damage arising from, caused by or contributed to by driving or operation of the *rental vehicle* 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 *rental vehicle* agreement.
- Loss or damage arising from, caused by, or contributed to by: a) the mechanical failure or breakdown of any part of the *rental vehicle*, 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.
- 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:

- For all ***Emergency Medical Insurance and Trip Cancellation & Interruption Insurance*** coverage, except for Visitors Plans, *we* will provide benefits to *you* for *your covered expenses*, subject to the maximums shown in the benefits section and this provision; and
- 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 and Trip Cancellation & Interruption Insurance* shall be subject to an overall maximum aggregate 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 maximum aggregate 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 maximum aggregate payable limit.

Coverage is only available for up to two (2) *acts of terrorism* within a calendar year and the maximum aggregate payable limit for each *act of terrorism* is:

Type of Coverage	Maximum Aggregate for Each Act of Terrorism (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 *act 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 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*.

This policy shall be governed by and construed in accordance with the laws of the province of Ontario.

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

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 (including the *questionnaire*, if applicable) prior to *your departure date*. If the premium is insufficient for the period of coverage selected, *we* will:

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

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 you 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, (except if *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less) to a maximum of the largest amount specified by any such 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 +1 (416) 977-2153 collect to Canada 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 eligible medical 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.

To make a claim due to illness or *injury* during *your trip*, *your*

proof of claim and *your* fully completed Manulife Global claims form(s) must be sent to *us* within 90 days of *your* loss.

Written claims correspondence should be mailed to:

Manulife Global Travel Claims
c/o PS Travel Insurance Brokers Inc.
8001 Weston Road, Suite 300
Woodbridge, Ontario L4L 9C8

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; and e) the entire medical file of any person whose health or *medical condition* is the reason for *your* claim.

If *you* are making a Default Protection claim, we must receive written notice of the claim within 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 30 days immediately after such filing deadline.

If *you* are making an Emergency Medical Insurance claim, we will need: a) original itemized receipts for all bills and invoices; b) proof of payment by *you* and by any other benefit plan; c) medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must support 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). For the Visitors Plans, we would also need a copy of *your* airfare ticket and passport or receipts confirming travel dates and entry into Canada.

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 Rental Vehicle Damage Insurance claim, the following conditions apply:

1. We will need: a) *your rental vehicle* invoice, b) *your* rental agreement with the record of the damages that existed when *you* picked up the *rental vehicle*, c) the police report and *rental vehicle* 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 vehicle* 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. *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 *you* should know if *you* 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, or for the Visitors Plans, where *your* policy was issued in Canada. 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 Canadian province or territory where *you* resided at the time this policy was issued or, for the Visitors Plans, where *your* policy was issued in Canada.

For the purposes of determining the validity of a claim under this policy, *we* may obtain and review the medical records of the attending *physician(s)*, including the records of the 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

When italicized in this policy, the term:

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 of, or a threat to commit, a dangerous act; or
- commission of, 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 instill fear in 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 as calculated at time of application. For Visitors Plans, *age* means *your age* on the *effective date* of *your* coverage as per *your confirmation*.

Change in medication means the medication dosage, frequency or type has been reduced, increased, 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.

Child, Children means an unmarried, dependent son or daughter or *your* grandchild(ren) 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, a child must be at least 31 days old to be covered under this policy.

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 medical *questionnaire*, if required, and 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 expenses 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 government 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 *home* unless *you* requested *your* coverage to start when *you* leave Canada. For the Visitors Plans, it means the date *you* leave *home*.

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

- For *Trip Cancellation* included in: All-Inclusive, Non-Medical Inclusive and Trip Cancellation Plans, coverage starts at the date and time *you* pay the premium for that coverage, indicated as the purchase date on *your confirmation*.

- For *Trip Cancellation Insurance* included in the Annual All-Inclusive Plan, coverage starts initially on the date and time *you* pay the premium for that coverage, indicated as the purchase date on *your confirmation*, provided *you* have already purchased *your* prepaid travel arrangements. After that date, coverage starts each time *you* purchase *your* prepaid travel arrangements.
- *Rental Vehicle Damage Insurance* starts when *you* legally assume control of the *Rental Vehicle* as indicated on *your* rental contract.
- The Visitors Plans coverages start on the later of i) the *effective date* of insurance as shown on *your confirmation*; or ii) the time and date *you* arrive in Canada from *home*.
- Annual Medical coverage starts on the *effective date* as shown on *your confirmation* which must fall within 3 months of purchase and each time *you* leave *home*.
- All other coverages start on *your departure date*, as indicated on *your confirmation*.

Emergency means a sudden and unforeseen occurrence of a *medical condition* that begins during the period of insurance and requires immediate *treatment*. An *emergency* no longer exists when the Assistance Centre determines that *you* are able to continue *your trip* or return *home*.

Expiry date means the date *your* coverage ends.

- For *Trip Cancellation Insurance*, *your* coverage ends on *your departure date* as indicated on *your confirmation*.
- For *Rental Vehicle Damage Insurance* ends at the moment the agency reassumes control of the *rental vehicle* or the rental contract ends, or 45 days after the contract started, whichever is earliest.
- The Visitors Plans coverages end on the earliest of the following:
 - a) the date *you* leave Canada to return *home*;
 - b) when the number of days of coverage *you* purchased expires, as per *your confirmation*;
 - c) no more than 365 days after *your effective date* of insurance;
 - d) the first day *you* become insured under a Canadian *government health insurance plan*.
- Other coverages end on the earliest of these dates:
 - a) the date *you* return *home*;
 - b) on the *expiry date*, as shown on *your confirmation*; or
 - c) when the number of days of coverage *you* purchased expires.

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

Government health insurance plan means the health insurance coverage that a Canadian provincial or territorial government provides to its residents; or for the Visitors Plans, coverage that governments of *your home* or *your* country of residence provide to *you*.

Home means *your* Canadian province or territory of residence. If *you* requested *your* coverage to start when *you* leave Canada, *home* means Canada. 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. For the Visitors Plans, it means *your* country of residence or origin; or *your* place of departure before arriving in Canada.

Hospital means a facility that is licensed as a *hospital* where in-patients receive medical care and diagnostic and surgical services under the supervision of a staff of *physicians* with 24-hour care by registered nurses. 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.

Injury means sudden bodily harm that *you* sustain during the *trip* and that is caused by external and purely accidental means, directly and independently of illness or disease and all other causes.

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, osteopath, chiropodist or podiatrist during the *trip*.

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

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.

Mountaineering means the ascent or descent of a mountain requiring the use of specified equipment including crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

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 *you* or a member of *your immediate family*.

Plane means a multi-engine 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.

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

Questionnaire means the document *you* must fill out truthfully and accurately to confirm *your* eligibility and rate category for *our* Medical Preferred, Travel Canada, Annual Medical or Annual All-Inclusive 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* for a similar sickness or *injury*.

Rental vehicle 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 laws of its jurisdiction. *We* do not mean any of the following: truck, van, bus, sport utility *vehicle* 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 *vehicle* 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 *effective date* of this insurance.

Stable means a *medical condition* for which:

- there have been no new symptoms, and existing symptoms have not become more frequent or more severe or there have been no test results showing deterioration; and/or
- a *physician* has not determined that the condition has become worse; and/or
- a *physician* (or other medical professional) has not prescribed or recommended a *change in medication* taken or medical care received for that condition; and/or
- a *physician* (or other medical professional) has not prescribed or recommended a change in *treatment* for that condition; and/or

- there has been no admission to a *hospital* and/or *you* are not awaiting results of further investigation for that *medical condition*.

Travel companion means someone who shares *trip* arrangements and accommodations with *you*. No more than three (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* as shown on *your confirmation*.

Treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a licensed medical practitioner, including but not limited to prescribed medication, investigative testing and surgery related to any sickness, *injury* or symptom.

Trip means the period of time between *your effective date* of insurance and *expiry date* as shown on *your confirmation*.

Vehicle includes any private or rental passenger automobile, boat, mobile home, camper truck or trailer home which *you* use during *your trip* exclusively for the transportation of passengers (other than for hire).

Waiting period means:

- a) the 48-hour period following *your effective date* of insurance if *you* purchase this insurance within 30 days of arrival in Canada;
- b) the 8-day period following *your effective date* of insurance if *you* purchase this insurance more than 30 days after arrival in Canada.

The *waiting period* applies to any claim that is not the result of an accidental bodily *injury*.

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, your means the person(s) named as the insured(s) on the *confirmation*, for whom insurance coverage was applied for and for whom the appropriate premium was 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 and *medical questionnaire* 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. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of these foreign jurisdictions. *Your* consent to the use of personal information to offer *you* products and services is optional and if *you* wish to discontinue such use, *you* may advise us by calling 1 866 298-2722. *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,
P.O. Box 4262, Stn A, Toronto, Ontario M5W 5T4.

HELP IS JUST A PHONE CALL AWAY.

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

Pre- Trip Information

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

During A Medical *Emergency*

- √ Verifying and explaining coverage
- √ Referral to a doctor, *hospital*, or other health care providers
- √ Monitoring *your* medical *emergency* and keeping *your* family informed
- √ Arranging for return transportation *home* when *medically necessary*
- √ Arranging direct billing of *covered expenses* (where possible)

Other Services

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

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

1 800 211-9093 toll-free from the USA and Canada
+1 (416) 977-2153 collect to Canada from
anywhere else in the world.



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



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