Manulife

TRAVEL INSURANCE

Product Summary for AIR MILES Canada Comprehensive Policy

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

HOW TO CONTACT US

INSURER:
Manulife
Registered with Autorité des marchés financiers under client number 2000737614
Address:
Affinity Markets
250 Bloor Street East
Toronto, ON M4W 1E5
Telephone: 1-866-298-6581
Email: airmilestravelinsurance@manulife.ca
Website: manulife.ca

First North American Insurance Company
Registered with Autorité des marchés financiers under client number 2000998244
Address:
Affinity Markets
250 Bloor Street East
Toronto, ON M4W 1E5
Telephone: 1-866-298-2722
Email: airmilestravelinsurance@manulife.ca
Website: manulife.ca

AUTORITÉ DES MARCHÉS FINANCIERS:
The Autorité des marchés financiers can provide you with information about your insurer's or your insurance distributor's obligations.
Website: lautorite.qc.ca

Underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company,

a wholly owned subsidiary of Manulife

GUIDELINES FOR REVIEWING THIS SUMMARY

"You" can refer to many people

When referring to "you," we mean the person who purchased the insurance and any other insured person, unless the context states otherwise.

"Trip" has a specific meaning

The word "trip" refers to the period beginning on the departure date and ending on the return date shown in your confirmation.

Words in *italics* have a specific meaning

Words and expressions in *italics* are defined at the end of the summary (Section 9. Definitions). Read these definitions if you have any questions.

This is a summary

Review the sample policy (https://www.igoinsured.com/travelcontent/?file=AMTI_MA02F_policyCCOMP.pdf) for complete details. You can get a copy from your travel agency or on the website where you buy your insurance.

You can also find the sample policy at: https://www.manulife.ca/personal/insurance/association-insurance-plans/travel-insurance-policies-and-product-summaries.html

THINGS TO CONSIDER

Before you buy this insurance

- Do you, and all the people you want to insure, meet **all** the eligibility requirements? If not, you might not be covered. To make sure, read section 1. Who can buy this insurance.
- Do you, or any of the people you want to insure, have a *medical condition* that is not *stable?* If so, expenses relating to the *medical condition* may not be covered.

Before you travel

- Do all insured people still meet all eligibility requirements? Otherwise, exclusions may apply. Check before you leave.
- Have there been any changes in the health of any insured people since you purchased your insurance? If so, exclusions may apply.

DON'T FORGET

All amounts in this summary are shown in Canadian dollars

All coverages are per person unless the context states otherwise

Provide full and accurate information

If you make a false statement or if you fail to declare certain information before or during the coverage period, we may cancel your coverage.

Don't leave without paying

You're not covered until you pay for your insurance.

1. WHO CAN BUY THIS INSURANCE

Eligibility requirements for purchasing this insurance

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

- You live in Canada.
- You're covered under a government health insurance plan (such as RAMQ) for the entire trip duration.
- You booked your trip using the AIR MILES reward program (at airmiles.ca or through a specialized travel supplier).
- You purchased this travel insurance for the entire duration of your trip.

You **may not** buy this insurance if:

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

If you don't meet the eligibility requirements, you can not purchase the insurance

- You will not be covered; or
- The insurance will be cancelled; or
- Your claim will not be paid.

2. WHO IS INSURED AND HOW WE CALCULATE YOUR INSURANCE COST

You

You are insured if:

- You meet all the eligibility requirements.
- You paid for the insurance.

Your family (if you pay family premium)

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

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

The following people qualify under family coverage:

- 2 adults under age 60
- your *children* or *grandchildren* if they are at least 31 days old

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

Your insurance costs are based on the following criteria:

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

The cost includes premium tax and the cost of any administration by us.

Other fees and costs

The insurance is sold within Canada only by authorized Manulife distributors. The sale is subject to applicable federal and provincial sales taxes. We charge a single, fixed amount and there are no other fees or expenses related to the cost of the insurance. The insurance product is not renewable.

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

Maximum trip duration

The maximum trip duration this policy will cover, including any extensions is 183 days.

4. YOUR INSURANCE APPLIES IN CANADA ONLY

Your insurance applies in Canada only.

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

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

5. ADDITIONAL SERVICES

STANDBYMD™ MEDICAL CONCIERGE SERVICES

Manulife Global Travel Insurance also provides you with value-added medical concierge services.

StandbyMD provides access to assistance services in the event of a medical emergency. These services are available when you contact the Assistance Centre.

Note: This service is provided by Manulife's partner – StandbyMD.

6. SUMMARY OF COVERAGES

EMERGENCY MEDICAL

Coverage for a sudden and unforeseen medical emergency that requires immediate *treatment*. You are insured under Emergency Medical coverage from the moment you leave on your trip.

The "EMERGENCY MEDICAL INSURANCE" section of the sample policy contains the full list of all insurance benefits, the limits to the amount we pay, and the expenses we do not cover including the *pre-existing medical condition* exclusion.

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

IF YOU DON'T CALL THE ASSISTANCE CENTRE, YOU MAY BE RESPONSIBLE FOR CERTAIN EXPENSES

Covered maximum: $5 million

We pay up to a maximum of $5,000,000 per person covered under the policy for all claims combined. For some benefits we limit the amount we pay to a maximum amount.

Covered expenses for Emergency Medical

This is an overview of emergency medical care expenses we pay. For full details, read "What does Emergency Medical Insurance cover?" in the sample policy.

• Expenses incurred to receive emergency *treatment*, including surgical and diagnostic procedures	100%
• Expenses for repatriation	100%
• Expenses for other emergency services are limited to individual benefit amounts	Read the sample policy for a list of services and maximums

Exclusions for Emergency Medical

Emergency Medical coverage does not cover the expenses outlined in this section. For a full list of exclusions, read "Exclusions & Limitations – What does Emergency Medical Insurance not cover?" in the sample policy.

- Expenses not related to urgent and necessary medical care
- Expenses related to participating in hazardous sports
- Expenses related to *minor mental or emotional disorder* (anxiety)
- Expenses related to a *medical condition* if the Government of Canada has issued a formal warning to the region you are visiting
- Expenses related to *pre-existing medical conditions*.

If, at the time you purchase this insurance, you have a *medical condition* that is not *stable* according to the chart that follows, we will not provide coverage for that condition.

Your *medical condition* is not *stable* if you have any new symptoms or if there is a *change in medication* or *treatment* during the stability period:

Age when you purchase the insurance	Required stability period before your departure date
Age 74 or younger	Any *medical condition* must be *stable* in the 3 months before your departure date
Age 75 or older	Any *medical condition* must be *stable* in the 6 months before your departure date

TRIP CANCELLATION & TRIP INTERRUPTION

In this section, we outline some details about the Trip Cancellation & Trip Interruption coverage. The "TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE" section of the sample policy contains the full list of insurance benefits, including:

- 31 eligible reasons for cancelling or interrupting your trip
- The limits to the amounts we will pay
- The expenses we do not cover including pre-existing medical conditions.

TRIP CANCELLATION

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

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

CANCELLATION BECAUSE OF A COVERED EVENT

You can cancel your trip for any one of the 31 events covered under this insurance, that occurs before your departure date. Some events may also apply to your *travel companion.*

Covered expenses

This is an overview of covered expenses. For full details, read "COVERED EVENTS FOR I. TRIP CANCELLATION INSURANCE AND II. TRIP INTERRUPTION INSURANCE" in the sample policy.

- Pre-paid, non-refundable portion of your travel arrangements including cancellation fees and service fees — 100%
- Service fees set out in the AIR MILES Reward Program — 100%
- Rebooking fees and/or amendment fees — 100%
- Fees to change your travel bookings when the option is offered by the AIR MILES Reward Program — 100%
- Non-refundable portion of your trip or difference in price for next occupancy charges if your *travel companion* cancels their trip and you leave on your own — 100%

CANCELLATION FOR ANY REASON

You may cancel your trip for a reason that is not already covered. For full details, read "CANCEL FOR ANY REASON BENEFIT" in the sample policy.

To qualify for the Cancel for Any Reason benefit

- You must purchase your insurance within 72 hours of making an initial payment on your travel arrangements or before cancellation fees apply to your booking.
- You must cancel your trip 10 days or more before your departure date.

Covered expenses

This is an overview of covered expenses.

- Non-refundable portion of your trip — 50%

TRIP INTERRUPTION

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

If you must return to your *departure point* or go directly to your next destination, we pay certain non-refundable expenses for the portion of the trip you were unable to take. There are 30 covered events that allow you to interrupt your travel arrangements and receive reimbursement. Some events may also apply to your *travel companion.*

Covered expenses

This is an overview of covered expenses and applicable limits. Read "COVERED EVENTS FOR I. TRIP CANCELLATION INSURANCE AND II. TRIP INTERRUPTION INSURANCE" in the sample policy for full details.

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

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

• Expenses in the case of death while travelling	Read the sample policy for services and maximums
• Any unused, non-refundable portion of your trip, and extra cost of your same-class airfare to travel to the next destination on your trip	100%
• Extra cost of accommodation and other expenses (meals, taxis, phone calls)	$350 per day, to a maximum of $3,500

Exclusions for Trip Cancellation and Trip Interruption

Trip Cancellation, Trip Interruption, and Misconnection coverage do not cover the expenses outlined in this section. For a full list of exclusions, read "Exclusions & Limitations – What does Trip Cancellation & Trip Interruption Insurance not cover?" in the sample policy.

- Your health before your trip
- The *medical condition* of the person you are visiting
- *Minor mental or emotional disorder*(anxiety)
- Expenses related to your bookings that were not made through the AIR MILES program
- Expenses related to *pre-existing medical conditions*

If, at the time you purchase this insurance, you have a *medical condition* that is not *stable* according to the chart that follows, we will not provide coverage for that condition.

Your *medical condition* is not *stable* if you have any new symptoms or if there is a *change in medication* or *treatment* during the stability period:

Covered Trip Cancellation amount	Stability period
Less than $15,000	Any *medical condition* **you or your *travel companion*** have must be *stable* in the 3 months before the purchase date of this insurance
More than $15,000	Any *medical condition* of **any person who is the cause of your claim** must be *stable* in the 3 months before the purchase date of this insurance

TRAVEL SUPPLIER BANKRUPTCY (DEFAULT PROTECTION)

If your tour operator, airline, ground transport provider, or other travel supplier fails to provide you with the travel services you purchased because your travel supplier defaulted, for example declared bankruptcy, we pay expenses for the unused portion of your trip. For full details, read "Default Protection Coverage" in the sample policy.

FLIGHT & TRAVEL ACCIDENT

In this section, we outline some details of the Flight & Travel Accident insurance. The "FLIGHT & TRAVEL ACCIDENT INSURANCE" section of the sample policy contains the full list of all the insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered events for Flight & Travel Accident

While in flight or at any time during your trip, if there is a Flight or Travel Accident and you die or you sustain an injury where one or more of your limbs are severed or you become permanently blind, we pay an amount based on the type of injury or your death. This coverage also applies when your accident is related to travel in a plane, travel in a vehicle provided by the airline or by the airport authorities, or if you are in an airport for arrival or departure of your flight.

Exclusions for Flight & Travel Accident

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read "What does Flight & Travel Accident Insurance not cover?" in the sample policy.

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

BAGGAGE LOSS, DAMAGE & DELAY

If your baggage is stolen, lost, damaged, or delayed, we pay for certain expenses.
In this section, we outline some details of the Baggage & Personal Effects insurance. The "BAGGAGE LOSS, DAMAGE & DELAY INSURANCE" section of the sample policy contains the full list of all the insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered maximum: $3,000 per insured trip

Covered expenses for Baggage Loss, Damage & Delay

This is an overview of covered expenses.

- Cost of replacing your ID or travel documents
- Cost of replacing your personal effects
- Expenses incurred if your baggage is delayed at least 10 hours
- Expenses for other unexpected events are limited to individual benefit amounts

Exclusions for Baggage Loss, Damage & Delay

Some of the expenses we do not cover are listed in this section. For a full list of exclusions, read "Exclusions & Limitations – What does Baggage Loss, Damage & Delay Insurance not cover?" in the sample policy.

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

ALWAYS FILE A POLICE REPORT IF THERE IS A THEFT OR LOSS

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

TERRORISM COVERAGE

In this section, we outline some details of the Act of Terrorism coverage. The "TERRORISM COVERAGE" section of the sample policy contains the full list of all the insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

Covered expenses for Terrorism Coverage

- If there is an act of terrorism (meaning any excessive force directed against the general public, governments, organizations), this benefit provides limited coverage for losses that are eligible under this plan.

Exclusions for Terrorism Coverage

We **do not pay** a claim if the act of terrorism is:

- Directly or indirectly related to biological, chemical, nuclear, or radioactive means

7. HOW TO MAKE A CLAIM

You can use the TravelAid™ mobile app to make a claim.

You can submit your claim online at Manulife.acmtravel.ca
You will need all your documentation available and in electronic format.

You can also write to us at:
Manulife Travel Insurance c/o Global Excel Management
P.O. Box 1237, Station A, Windsor, ON N9A 6P8

Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management," "ACM," "Global Excel Management," and/or "Global Excel" as the provider of all assistance and claims services. Website: active-care.ca

90 days to make your claim

You must send us written proof of your claim within 90 calendar days of an event.

We pay within 30 days if your claim is approved

We notify you of our decision within 30 days after receiving your claim and all supporting documents. If we decline your claim, we explain our reasons to you, in writing.

YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION OR WANT TO FILE A COMPLAINT

1. You can ask us to reconsider your claim

You can contact Customer Service, and, if you are still not satisfied, the Manulife Ombuds Office.
For more information: manulife.ca/personal/support/contact-us/resolve-a-complaint

2. You can contact the Autorité des marchés financiers

The Autorité des marchés financiers reviews your file and can help us find a solution together, such as offering dispute resolution services.
For more information: lautorite.qc.ca/en/general-public/assistance-complaints-and-compensation/

3. You can contest our decision in court

Your legal action must be taken within the 3-year time frame prescribed by the Civil Code (prescription period). We recommend that you seek legal advice for information on your rights and the appeal process.

8. YOUR RIGHT TO RESCIND AN INSURANCE CONTRACT

Within 10 days after purchasing your insurance: full refund

You are eligible for cancellation only if you have not left on your trip. If you want to cancel your insurance contract, you must complete a Notice of Rescission of an Insurance Contract. You can get a copy of this document from your distributor or online at: https://www.igoinsured.com/travelcontent/?file=MS-MC_Sched5.pdf
Your travel booking and any other contract you enter with your travel agency remains in effect.

No refund in other cases

9. DEFINITIONS

change in medication
The medication dosage, frequency or type has been reduced, increased, or stopped, and/or new medication(s) has/have been prescribed. Exceptions: the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) to test your blood levels; and a change from a brand name medication to a generic brand medication of the same dosage.

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

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

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

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

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

minor mental or emotional disorder

- Having anxiety or panic attacks, or
- Being in an emotional state or in a stressful situation

A *minor mental or emotional disorder* is one where your *treatment* includes only minor tranquilizers or minor anti-anxiety (anxiolytics) medication or no prescribed medication at all.

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

stable

A *medical condition* is *stable* when all the following criteria are true:

- There has not been any new *treatment* prescribed or recommended, or change(s) to existing *treatment* (including a stoppage in treatment), and
- There has not been any *change in medication*, or any recommendation or starting of a new prescription drug, and
- The medical condition has not become worse, and
- There have not been any new, more frequent or more severe symptoms, and
- There has been no hospitalization or referral to a specialist, and
- There have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results, and
- There is no planned or pending *treatment*.

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

travel companion

Someone who shares trip arrangements and accommodations with you on any one trip.

Important: A maximum of 5 people, including you, may be considered *travel companions* on any one trip.

treatment

Hospitalization, a procedure prescribed, performed or recommended by a physician for a *medical condition*. This includes but is not limited to prescribed medication, investigative testing and surgery.

WARNING: Any reference to testing, tests, test results, or investigations excludes genetic tests. “Genetic test” means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis or prognosis.
