TRAVEL INSURANCE

# Product Summary for AIR MILES Car Combo 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: 1-866-298-6581
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

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## 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 (8. Definitions). Read these definitions if you have any questions.

### This is a summary

Review the sample policy (https://www.igoinsured.com/travelcontent/?file=AMTI_MA11_policyCARC.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.
**Note:** The insurance policy doesn't provide any temporary coverage.

## 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 have a valid drivers license.
- You meet the age limits for a driver's licence and vehicle rental.
- You booked your trip using the AIR MILES reward program (at airmiles.ca or through an Air Miles specialized travel supplier).
- You purchased this travel insurance, prior to your departure, for the entire duration of your trip.

You **can 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 cannot 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 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
- The date you purchase the insurance coverage (if you receive a quote for insurance coverage, the cost of insurance may be different when you are ready to purchase)

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 365 days.

## 4. YOUR INSURANCE APPLIES WORLDWIDE

**Note:** Rental Vehicle Damage coverage applies in Canada and the United States only.

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

## 5. SUMMARY OF COVERAGES

### 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:
30 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 conditions.*

### TRIP CANCELLATION

Trip Cancellation coverage is available before you leave on your trip and covers up to the amount of trip cancellation you select and 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 30 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.

| | |
|---|---|
| • Any 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 economy class airfare to travel to the next destination on your trip | 100% |
| • Extra cost of accommodation and other expenses (meals, taxis, phone calls) | $150 per day, to a maximum of $750 |

### Exclusions for Trip Cancellation and Trip Interruption

Trip Cancellation, Trip Interruption, and Misconnection coverages 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.

## RENTAL VEHICLE DAMAGE

In this section, we outline some details of the Rental Vehicle Damage coverage. Read "What does Rental Vehicle Damage Insurance cover?" in the sample policy for the full list of all the insurance benefits, the limits to the amount we pay, and the expenses we do not cover.

### Covered maximum: $60,000 per policy

### Covered events for Rental Vehicle Damage

Some covered events:

- Expenses following the damage to the rental vehicle, or its loss (such as claim payment, legal fees and interest) 100%
- Fire department fees or customs duties 100%
- Expenses you might be required to pay, such as towing fees 100%

**Warning:** You must not remove any evidence of the loss or damage to the rental vehicle without our authorization. Do not make any repairs to the vehicle unless emergency repairs are required to prevent additional damage.

### Exclusions for Rental Vehicle Damage

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

- The contents of the rental vehicle
- Damages caused by certain behaviours (speed contests, commercial deliveries, using the vehicle to transport passengers for a fee, violating the rental contract, driving while under the influence of drugs or alcohol)
- Damages that weren't caused by an accident (breakage, mechanical failure, rust, ice, etc.)

## 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

## 6. 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 Ombud's 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.

## 7. 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

## 8. 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.

***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 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.

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