



Welcome to your TravelWell insurance policy. Inside you'll find complete details of your worldwide travel insurance coverage. Before you read on, look below for some key features and benefits. We've also included some typical examples of events that are covered by and excluded from the policy.

The information highlighted on this cover page is only an overview of some of the benefits and exclusions listed in your policy. Please refer to the enclosed policy wording for the actual and complete terms of your coverage. Or contact your broker, your best source of information and advice if you have any questions. The top 6 events and top 6 exclusions noted here are based on claims related to this policy.

Key features & benefits

- Covers you, your spouse and your children
- Covers multiple trips of up to 30 days each
- 24/7 worldwide medical and travel assistance
- Emergency travel medical insurance for up to \$5 million of covered expenses incurred by you as a result of medical attention required during your trip
- Direct billing for most medical services (when possible)
- Hassle-free enrollment – no medical questionnaire
- Trip Cancellation & Interruption (included in the All-Inclusive Plan)

Before leaving for your trip, be sure to review travel advisories online at www.travel.gc.ca

What's included?

TOP 6 MEDICAL EMERGENCY EXPENSES

1. Hospital and physician care
2. Paramedical services
3. Medical transportation home
4. Return home of your travel companion
5. Vehicle return to the rental agency or home
6. Extra meals, hotel, phone calls and taxis

What's not included?

TOP 6 MEDICAL EMERGENCY EXCLUSIONS

1. Pre-existing medical condition that has not been stable or that required treatment prior to your trip
2. Covered expense that exceeds 80% of the cost we would normally pay if you do not contact the Assistance Centre at the time of the emergency
3. Any treatment that is not for an emergency
4. Continued treatment for a medical condition during your trip when our medical advisors have determined that your medical emergency has ended
5. Any medical condition that occurs after treatment when our medical advisors recommend you return home and you choose not to
6. Any benefit that must be approved or arranged in advance by the Assistance Centre and no such authorization or arrangements have been made

Help is just a phone call away

IN THE EVENT OF AN EMERGENCY,
CALL ACM IMMEDIATELY*

1 800 555-5631 toll-free from the USA and
Canada **+1 519 251-7251** collect to Canada,
where available, from anywhere else in the
world.

ACM, our Assistance Centre, is there to help
you 24 hours a day, each day of the year.

Before you travel download the free assistance
& claim mobile app,
ACM TravelAid™.



Enjoying your trip should be the first thing on your mind.
Our Assistance Centre is there to help you and provide
multi-lingual support 24 hours a day, each day of the year:

Pre-Trip Information

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

During A Medical Emergency

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

Other Services

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

*Please note that if you do not call the Assistance Centre in an emergency,
you will have to pay 20% of the medical covered expenses we would
normally pay under this policy (20% co-insurance). If it is medically impossible
for you to call when the emergency happens, the 20% 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.



INTACT TRAVELWELL TRAVEL INSURANCE POLICY

Table of Contents

IMPORTANT NOTICE	3
ELIGIBILITY	4
INSURING AGREEMENT	4
SUMMARY OF COVERAGE	4
MEDICAL CONCIERGE SERVICES	4
EMERGENCY MEDICAL INSURANCE	5
• Benefits – What does Emergency Medical Insurance cover?	5
• Exclusions & Limitations – What does Emergency Medical Insurance not cover?	6
TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE	7
• Benefits – What does Trip Cancellation Insurance cover?	7
• Benefits – What does Trip Interruption cover?	7
• Exclusions & Limitations – What does Trip Cancellation & Trip Interruption Insurance not cover?	8
BAGGAGE LOSS, DAMAGE & DELAY INSURANCE	8
• Benefits – What does Baggage Loss, Damage & Delay Insurance cover?	8
• Exclusions & Limitations – What does Baggage Loss, Damage & Delay Insurance not cover?	8
TERRORISM COVERAGE	8
• Benefits – What does Terrorism Coverage include?	8
• Exclusions – What does Terrorism Coverage not include?	9
GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE	9
• Your Coverage Starts	9
• Your Coverage Ends	9
• Automatic Extension	9
• Top-Ups	9
WHAT ELSE DO YOU NEED TO KNOW?	9
• Premium	10
• How does this insurance work with other coverages that you may have?	10
HOW TO MAKE A CLAIM	10
• If you are making an Emergency Medical Insurance claim	10
• If you are making a Trip Cancellation & Trip Interruption Insurance claim	10
• If you are making a Baggage Loss, Damage & Delay Insurance claim	11
• To whom will we pay your benefits if you have a claim?	11
• Is there anything else you should know if you have a claim?	11
DEFINITIONS	11
NOTICE ON PRIVACY	13

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNAIC), a wholly owned subsidiary of Manulife. Please note that risks identified with the symbol ‡ throughout this document are covered by FNAIC.

Manulife has appointed Active Claims Management Inc. (operating as Active Care Management) as the provider of all assistance and claims services under this policy. Administration of all applications, enrollments and customer service is provided by CanAm Insurance Services (2018) Ltd. ("CanAm Insurance").

IMPORTANT NOTICE – READ CAREFULLY BEFORE YOU TRAVEL

You have purchased a travel insurance policy - what's next? We want you to understand (and it is in your best interest to know) what your policy includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your policy before you travel. Italicized terms are defined in your policy.

- Travel insurance covers claims arising from sudden and unexpected situations (i.e.: accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, you must meet all of the eligibility requirements.
- This insurance contains limitations and exclusions (i.e. medical conditions that are not stable, pregnancy, child born on trip, excessive use of alcohol, high risk activities).
- This insurance may not cover claims related to pre-existing medical conditions, whether disclosed or not at time of policy purchase.
- Contact our Assistance Centre before seeking treatment or your benefits may be limited.
- In the event of a claim your prior medical history may be reviewed.
- If you have been asked to complete a medical questionnaire and any of your answers are not accurate or complete, your policy will be voidable.

IT IS YOUR RESPONSIBILITY TO UNDERSTAND YOUR COVERAGE. IF YOU HAVE QUESTIONS, PLEASE CALL THE CUSTOMER SERVICE CENTRE AT THE NUMBER PROVIDED IN YOUR CONFIRMATION.

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

IN THE EVENT OF AN *EMERGENCY*, CALL *ACM* IMMEDIATELY

1 800 555-5631 toll-free from the USA and Canada
+1 519 251-7251 collect to Canada, where available,
from anywhere else in the world.

ACM, our Assistance Centre, is there to help you
24 hours a day, each day of the year.

Our Assistance Centre can also be contacted through the
ACM TravelAid™ mobile application.

Please note that **if you do not call ACM in an *emergency*, you will have to pay 20% of the medical covered expenses** we would normally pay under this policy (20% co-insurance). If it is medically impossible for you to call when the *emergency* happens, the 20% 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.

ELIGIBILITY

To be eligible for *Emergency Medical* coverage, you must, as of the date you apply for coverage and the effective date:

- be a resident of Canada and covered under a *government health insurance plan* for the entire duration of *your trip*;
- be at least thirty (30) days of age and under 75 years of age;
- not have been advised by a *physician* to avoid travel at this time;
- not have a terminal illness for which a *physician* has estimated you have less than six (6) months to live;
- not have metastatic cancer (cancer that has spread from the original site to another place in *your body*);
- not require kidney dialysis;
- not have been prescribed or used home oxygen in the last twelve (12) months; and
- never have had bone marrow, stem cell or organ transplant (except corneal transplant).

TO BE ELIGIBLE FOR *TRIP CANCELLATION COVERAGE*, you must have purchased the All-Inclusive plan and *your trip* must have been booked no longer than 48 hours prior to the *effective date* of this policy. If *your trip* cost is over the policy coverage limit, you must purchase additional coverage. See Top-Ups on page 7 for details.

INSURING AGREEMENT

In consideration of the application for insurance and payment of the appropriate premium, we will pay up to the maximum sums per insured (except for Terrorism Coverage) for covered expenses incurred as a result of an *emergency*; or for any other covered loss incurred while you are on a *trip*, subject to the terms, conditions, limitations, and exclusions of this policy. Payment will be limited to the benefits selected and any applicable deductible amount. You will be responsible for any expenses that are not payable by us.

SUMMARY OF COVERAGE

The purchase options include:

- Emergency Travel Medical Insurance* – up to \$5,000,000, or
- All-Inclusive Travel Insurance – which includes the following coverage:
 - Emergency Travel Medical Insurance* – up to \$5,000,000
 - Trip Cancellation & Interruption* – up to \$3,000 combined amount per insured per *trip* to a maximum of \$5,000 per *policy term*
 - Baggage Loss or Damage* – up to \$1,000 per insured per *trip* to a maximum of \$3,000 per *policy term*
 - Baggage Delay* – up to \$500 per insured per *trip* to a maximum of \$1,500 per *policy term*

Note: If *your covered expense* results from an *act of terrorism*, all benefit maximums shown in the policy may be reduced subject to the Terrorism Coverage provision.

DURATION OF YOUR TRIP. This plan provides coverage for an unlimited number of *trips* taken worldwide within one year, commencing with the *effective date* as shown on *your confirmation*. It is issued for a maximum coverage period of 365 days commencing with the *effective date*. Each *trip* taken can be up to a maximum of 30 days unless a top-up for the *trip* is purchased. For a *trip* to be covered, it must start and end within the dates shown on *your*

confirmation of coverage. NOTE: If a *trip* begins during the coverage period but will extend beyond the *expiry date*, you can purchase top-up coverage for any travel days that fall after the *expiry date* or you can purchase a new plan for the next 365-day period as long as the total duration of the *trip* does not exceed 30 days.

MEDICAL CONCIERGE SERVICES

TravelWell Travel Insurance is pleased to provide you with StandbyMD™, a worldwide on-demand directional care program when you have coverage under the Emergency Medical Insurance plan.

What services are available?

StandbyMD has an international network of medical providers and partners who provide services across time zones and who assure a quick and streamlined access to healthcare 24/7/365 all over the world.

StandbyMD allows you to access multiple levels of personalized care ranging from:

- Tele-consultations for eligible cases (telephone/chat/video conference access to a qualified *physician* who can assess *your* symptoms and provide *treatment* options)
- A network of visiting physicians (In 141 countries and over 4,500 cities)
- In-network clinics close to the patient
- In-network ERs located close to the patient only if necessary.

In addition, when you travel to the United States, StandbyMD offers the following services:

- Same-day co-ordination and delivery of lost/forgotten prescription maintenance medication, eyeglasses or contact lenses and medical supplies.

How does this service work?

StandbyMD's risk assessment algorithm triages patients according to their symptoms, profiles and location. Based on the information provided they are instantly referred to the most appropriate level of care their specific situation requires.

StandbyMD uses a worldwide network of providers that offer high quality care at preferred rates and direct billing solutions, minimizing the likelihood of paying out-of-pocket.

The StandbyMD program will assist with coordinating payment of eligible expenses subject to the terms and conditions of the policy. To access this service, simply call the Assistance Centre.

Disclaimer, Waiver, and Limitation of Liability:

StandbyMD is not intended to be a substitute for professional medical advice, it is provided for the purpose of assisting you in finding medical providers. The advice provided by StandbyMD is a recommendation only, and entirely voluntary. You still retain the right to choose for yourself, your own level of care regardless of StandbyMD's recommendation.

Medical providers utilized by StandbyMD are not employees, agents, nor in any way affiliated with StandbyMD, beyond accepting StandbyMD's referrals.

StandbyMD does not have any control, real or implied, over the medical judgment of participating medical providers, nor their actions or inactions. StandbyMD, upon making referrals under this policy does not assume any responsibility for:

- the availability,
- their quality,
- the results or outcome of any *treatment* or service.

Policyholders hereby specifically waive any and all rights to proceed legally against StandbyMD or anyone related to StandbyMD* in any and all claims, demands, actions, causes of action, and suits of any kind, nature, or amount which relate to, or in any way directly or indirectly flow from the medical concierge services that StandbyMD is offering. StandbyMD's liability under these medical concierge services, if any, is limited solely to the amount of payment made to participating medical providers for the services that a policyholder obtained after they received a referral from StandbyMD.

*Related persons include principals, parents, successors and assigns of StandbyMD.

EMERGENCY MEDICAL INSURANCE

Benefits – What does *Emergency Medical Insurance* cover?

Emergency Medical Insurance covers *you* for up to \$5,000,000 CAD of *covered expenses* incurred by *you* as a result of *treatment* required by *you* during *your trip* if a *medical emergency* begins unexpectedly after *you* leave *home*, but only if these *covered expenses* are in excess of *your government health insurance plan* or any other benefit plan. The *treatment* 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 **ACM** immediately:

1 800 555-5631 toll-free from the USA and Canada or
+1 519 251-7251 collect to Canada, where available,
from anywhere else in the world.

You must call the Assistance Centre before obtaining *emergency treatment*, so that *we* may:

- confirm coverage
- provide pre-approval of *treatment*.

After *your* medical *emergency treatment* has started, the Assistance Centre must assess and pre-approve additional medical *treatment*. If *you* undergo tests as part of a medical investigation, *treatment* or surgery, obtain *treatment* or undergo surgery that is not pre-approved, *your* claim will not be paid. This includes but not limited to MRI, MRCP, CAT Scan, CT Angiogram, sonograms, ultrasounds, Nuclear Stress Test, biopsies, Angiogram, Angioplasty, cardiovascular surgery including any associated diagnostic test(s), Cardiac Catheterization or any surgery.

We will cover benefits #5 to #11 only if they have been authorized and arranged by ACM. *Covered expenses* and benefits are subject to the policy's maximums, exclusions, and limitations. More specifically, the eligible *covered expenses* per insured per *trip* are:

1. **Expenses to receive *emergency treatment*** – 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 per profession.
3. **Expenses for ambulance transportation** – *Reasonable and customary* charges for local licensed air or ground ambulance service to transport *you* to the nearest appropriate medical service provider in an *emergency*.

4. **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, *we* will pay 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 after *you* return *home* to continue medically necessary treatment in the 90 days after the accident).

5. **Expenses to bring someone to *your bedside*** – If *you* are travelling alone and are admitted to a *hospital* for three (3) days or more because of a medical *emergency*, *we* will pay the return economy class fare via the most cost-effective itinerary for someone to be with *you*. *We* will also pay up to \$300 for that person's hotel and meals and cover him/her with *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.

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 *you* up to \$150 per day to a maximum of \$1,500 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 related to *your death*** – If *you* die during *your trip* from an *emergency* covered under this insurance, *we* will reimburse *your* estate for:

- the return *home* of *your* body, plus up to \$3,000 to have *your* body prepared where *you* die and the cost of the standard transportation container normally used by the airline; or
- the return *home* of *your* ashes, plus up to \$3,000 to cremate *your* body where *you* die; or
- up to \$3,000 to have *your* body prepared and the cost of a standard burial container, plus up to \$3,000 for *your* burial where *you* die.

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

8. **Expenses to bring *you* home** – If *your* treating *physician* recommends or if *our* medical advisors recommend that *you* return *home* because of *your emergency*, *we* will pay for one or more of the following:

- the extra cost of an economy class fare via the most cost-effective itinerary;
- a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary;
- the cost of return 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.

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 the *children's* economy class transportation *home* via the most cost-effective itinerary and the return economy class fare 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 covered under this policy.
10. **Expenses to return your travel companion** – We will cover the extra cost of one-way economy class fare 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 insurance plan) *home*, if *you* return *home* under benefits #7 or #8 above.
11. **Expenses to return your vehicle home** – If because of a *medical emergency* you or *your travel companion* are unable to drive 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 used a *rental car* during *your trip*, we will cover its return to the rental agency.

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

We will not pay any expenses or benefits relating directly or indirectly to:

1. **A pre-existing medical condition.** Please refer to the chart below for the required period of stability according to *your age*.
We will not pay any expenses relating to:
 - a. A *pre-existing medical condition* that is not *stable* within the required period of stability; and/or
 - b. *Your* heart condition if, within the required period of stability, any heart condition has not been *stable* or *you* have taken any form of nitroglycerine for the relief of angina pain; and/or
 - c. *Your* lung condition if, in the required period of stability, any lung condition has not been *stable* or *you* required *treatment* with oxygen or prednisone for *your* lung condition;

Age	Period of Stability
Up to age 64	90 days before <i>your effective date</i>
Age 65 through 74	365 days before <i>your effective date</i>

Please see the definitions of "*pre-existing medical condition*" and "*stable*" at the end of this policy booklet.

2. Expenses that exceed \$25,000 if *you* do not have valid coverage under a *government health insurance plan*.
3. *Covered expenses* that exceed the *reasonable and customary* charges where the *medical emergency* happens.
4. *Covered expenses* that exceed 80% of the cost we would normally have to pay under this insurance, if *you* do not contact ACM at the time of the *emergency*, unless *your medical condition* makes it medically impossible for *you* to call. In this case, we ask that *you* call as soon as *you* can or that someone call on *your* behalf.
5. Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies, cardiac catheterization, angioplasty and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved in advance by the Assistance Centre prior to being performed. All surgery must be authorized by the Assistance Centre prior to being performed except in extreme circumstances where surgery is performed on an *emergency* basis immediately upon admission to *hospital*.

6. Any non-emergency, experimental or elective *treatment*, such as cosmetic surgery, chronic care, rehabilitation, or any directly or indirectly related complications.
7. The continued *treatment* of a *medical condition* or related 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. Any *medical condition* or symptoms:
 - when *you* knew or for which it was reasonable to believe or expect before *you* left *home* or before *the effective date of coverage*, that *treatment* will be required 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 three (3) months before leaving *home*; and/or
 - that had caused *your physician* to advise *you* not to travel.
9. Any *emergency* that occurs while *you* are participating in:
 - any sporting activity for which *you* are paid, including snorkeling or scuba diving;
 - any extreme sport or activity involving a high level of risk, such as those indicated below, but not limited to:
 - mountain climbing requiring the use of specialized equipment, including carabiners, crampons, pick axes, anchors, bolts and lead rope or top rope anchoring equipment to ascend or descend a mountain;
 - rock-climbing;
 - parachuting;
 - skydiving;
 - hang-gliding or using any other air-supported sporting device; or
 - participating in a motorized speed contest
10. Any non-emergency, investigative, experimental or elective *treatment* such as cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications.
11. *Your* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
12. Any claim that results from or is related to *your* commission or attempted commission of a criminal offence or illegal act.
13. Any *medical condition* that is the result of *you* not following *treatment* as prescribed to *you*, including prescribed medication.
14. • Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *your trip*.
• Any *medical condition* arising during *your trip* from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.
15. Any loss resulting from *your minor mental or emotional disorder*.
16. • *Your* routine pre-natal or post-natal care;
• *Your* pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.
17. *Your* child born during *your trip*.
18. For insured *children* under two (2) years of *age*, any *medical condition* related to a birth defect.
19. Any benefit that must be authorized or arranged in advance by ACM when it has given no authorization or made no arrangement for that benefit.

20. Any further medical *treatment* if *our* medical advisors determine that *you* should transfer to another facility or return to *your* home province/territory of residence for *treatment*, and *you* choose not to.
21. Death or *injury* sustained while piloting an aircraft, learning to pilot an aircraft or acting as a member of an aircraft crew.
22. For Top-Ups: any *medical condition* which first appeared, was diagnosed or treated after the scheduled *departure date* and prior to the *effective date* of the Top-Up.
23. Any *emergency* when, prior to the purchase date, *you* had not met all of the eligibility requirements.
24. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See Terrorism Coverage provision.
25. Any loss resulting from an *act of war* or an *act of terrorism* or any *medical condition* *you* suffer or contract when an official travel advisory issued by the Canadian government states, "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your departure date*.
To view the travel advisories, visit the Government of Canada Travel site.
This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

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.

TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE

Included in the All-Inclusive Plan

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 their *trip* due to a covered event applicable to them, 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. To cancel a *trip* before *your* scheduled *departure date*, *you* must cancel *your trip* with the travel supplier and notify ACM immediately or, at the latest, within 48 hours following the cause of cancellation.

Benefits – What does *Trip Interruption Insurance* cover?

If *your trip* is interrupted due to a covered event listed below that occurs on or after the day *you* plan to leave *home*, we will pay up to the covered amount for the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date except prepaid unused transportation *home*. In addition, we will pay *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of up to \$300 per *insured* per day for up to two (2) days when no earlier transportation arrangements are available; and/or we will pay *your* one-way economy class fare via the most cost-effective itinerary to *your* next destination, or to return *home*. We will pay for the change fee charged by the airline for *your* missed connection if this option is available, or up to \$1,000 for the cost of *your* one-way economy transportation to the next destination.

The combined maximum total payable for *Trip Cancellation & Trip Interruption expenses* is \$3,000 per *insured* per *trip* and \$5,000 per *insured* per *policy term* payable under the All-Inclusive plan.

Trip Cancellation & Trip Interruption Insurance benefits are subject to the policy's maximums, exclusions and limitations. More specifically, these benefits are payable if any of the following covered events happen:

1. *You* or *your travel companion* develop(s) a *medical condition* or die(s).
2. A member of *your immediate family*, a member of *your travel companion's immediate family* or *your key-person* develops a *medical condition* or dies; or the person whose guest *you* will be during *your trip* is unexpectedly admitted to a *hospital* or dies.
3. *You* or *your spouse*: a) become pregnant after *you* book *your trip* and *your departure date* falls in the nine (9) weeks before or after the expected delivery date, or b) legally adopt a *child* and the notice of custody is received after the *effective date* and the date of custody is scheduled in the nine (9) weeks before or after *your departure date*.
4. ‡ *Your* or *your travel companion's* travel visa is not issued for a reason beyond *your/their* control.
5. ‡ *You* or *your spouse* are called to service as a reservist, firefighter, military or police staff, or to jury duty or to be a defendant in a civil suit, during *your trip*; or *you* or *your spouse* are subpoenaed to be a witness during *your trip*.
6. ‡ *You*, *your spouse*, *your travel companion* or *your travel companion's spouse* are quarantined or hijacked.
7. ‡ *You* or *your travel companion* are unable to occupy *your/their* respective principal residence or to operate *your/their* respective business because of a natural disaster.
8. ‡ *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; or
 - c) must move *your/their* respective principal residence.
9. ‡ A business meeting that is the main intent of *your trip* and was scheduled before *you* purchased this insurance, is cancelled for a reason beyond *your* control or the control of *your* employer and the meeting is between companies with unrelated ownership. Benefits are only payable if *you* are the one who planned to attend the business meeting.
10. ‡ A Government of Canada Travel Advisory is issued during *your trip*, or after *you* purchase *your* insurance but before *your departure date*, advising Canadians to avoid all or non-essential travel to a destination included in *your trip*. This applies only to residents of Canada.
11. ‡ Weather conditions, earthquakes or volcanic eruptions cause the scheduled *common carrier*, on which *you* are booked, to be delayed for a period of at least 30% of *your trip* and *you* choose not to travel.
12. ‡ *You* miss a connection or must interrupt *your trip* because of the delay of *your* connecting passenger *plane*, ferry, cruise ship, bus, limousine, taxi or train, when the delay is caused by the mechanical failure of the *vehicle*, a traffic accident, an emergency police-directed road closure or weather conditions. The *vehicle* must have been scheduled to arrive at *your* point of boarding at least two (2) hours before the scheduled time of departure.
13. ‡ The *plane* *you* are ticketed to fly on leaves earlier or later than scheduled. This benefit is not covered under *Trip Cancellation*.

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

For *Trip Cancellation & Trip Interruption Insurance*, we will not cover expenses or benefits relating to:

1. Any *medical condition* that was not *stable* in the three (3) months before the *effective date*.
2. An event which, at the *effective date* of this insurance, *you* or *your travel companion* knew or it was reasonable to expect, may eventually prevent *you* from going on or completing *your trip* as booked.
3. The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
4. Any loss resulting from *your minor mental or emotional disorder*.
5. Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *your trip*.
Any *medical condition* arising during *your trip* from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.
6. Any non-emergency, investigative, experimental or elective *treatment*, cosmetic surgery, chronic care, rehabilitation, or any directly or indirectly related complications.
7. *You* not following a prescribed therapy or *treatment* including prescribed medication.
8. *Your* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
9. *Your* commission or attempted commission of a criminal offence or illegal act.
10. *Your* routine pre-natal or post-natal care;
Your pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.
11. *Your* child born during *your trip*.
12. Any *medical condition* or symptoms:
 - when *you* knew or for which it was reasonable to believe or expect before the *effective date* that *you* would need or be required to seek *treatment* for that *medical condition* during *your trip*;
 - for which future investigation or *treatment* was planned before *your effective date*;
 - which caused symptoms that would have caused an ordinarily prudent person to seek *treatment* in the three (3) months before *your effective date*; or
 - that caused a *physician* to advise *you*, before *your effective date*, not to go on *your trip*.
13. A travel visa that is not issued because of its late application.
14. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See Terrorism Coverage provision.
15. Failure of any travel supplier *you* contract for services. No protection is provided for failure of a travel agent, agency or broker.
16. Any loss resulting from an *act of war* or an *act of terrorism* or any *medical condition* *you* suffer or contract when an official travel advisory issued by the Canadian government states, "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your departure date*. To view the travel advisories, visit the Government of Canada Travel site.
This exclusion does not apply to claims for an emergency or a *medical condition* unrelated to the travel advisory.

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

If *you* cancel *your trip* before the *departure date*, *you* must advise *your* travel supplier and ACM immediately or, at the latest, the business day following the cause of cancellation. Only the sums that are non-refundable and non-transferable on the date the insured risk occurs shall be considered for the purposes of the claim. Any delays in notifying ACM will limit *your* benefit to the non-refundable amount that would have been payable on the date the cause for claim occurred.

BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

Included in the All-Inclusive Plan

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, this insurance provides each insured with reimbursement for the following expenses:

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

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

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

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

TERRORISM COVERAGE

Benefits – What does Terrorism Coverage include?

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

- We will, for all **Emergency Medical Insurance** and **Trip Cancellation & Trip Interruption Insurance**, provide benefits to you for your covered expenses subject to the maximums shown in the Benefits section and this provision;
- The benefits payable, as described directly above, are in excess of 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 benefits under **Emergency Medical Insurance** and **Trip Cancellation & Trip 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, exceed 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\$)
Emergency Medical	\$35,000,000
Trip Cancellation & Trip Interruption	\$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.

Exclusions – What does Terrorism Coverage provision not include?

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, results from, arises out of or is in connection with any acts of terrorism perpetrated by or involving the utilization of 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.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

You are not required to provide us with advance notice of when your trips occur. However, in the event of a claim, you will be required to provide proof of your departure date. Proof can include your airline ticket, train ticket, credit card, bank statement showing purchases in Canada just prior to your departure date and/or a stamped passport.

THIS POLICY IS EFFECTIVE on the date shown on your confirmation.

YOUR COVERAGE STARTS when you leave home.

For **Trip Cancellation**, your coverage starts when you purchase this insurance within 48 hours of booking your trip, and each time you purchase your prepaid trip during your policy term.

YOUR COVERAGE ENDS

Trip Cancellation coverage ends on the earlier of:

- your departure date shown on your confirmation;
- the date you cancel your trip; or
- the expiry date shown on your confirmation.

For all other coverages, your coverage ends on the earliest of:

- the date you return home;
- 31 days after your departure date; or
- the expiry date shown on your confirmation.

AUTOMATIC EXTENSION is provided beyond the date you were scheduled to return home 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 five (5) days after discharge from the hospital; or
- you or your travel companion have a medical condition that does not require hospitalization but prevents travel. In this case, we will extend your coverage for up to five (5) days.

In any case, we will not extend any coverage beyond twelve (12) months after the date you first leave home.

REFUNDS are not available on this plan.

TOP-UPS To top up your coverage for trips longer than thirty (30) days, simply call the TravelWell Processing Centre at 1 877 717-7267 toll-free from the USA and Canada or +1 519 974-3180 collect to Canada, where available, for the additional coverage days required. Applicable eligibility requirements, exclusions and limitations apply.

If you are age 60 or older and travelling for 31 days or more, you must complete medical questions to determine whether you meet the eligibility and underwriting requirements for coverage.

For **Trip Cancellation**, if your trip cost is valued more than the coverage limit of this policy, you must top up your coverage by purchasing stand-alone **Trip Cancellation** coverage within seven (7) days of booking your trip and before any cancellation penalties apply to that trip.

WHAT ELSE DO YOU NEED TO KNOW?

Coverage under this policy is issued on the basis of information provided in your application. Your entire contract with us consists of: this policy, your application for this policy, the confirmation issued in respect of that application and any other amendments or endorsements approved by us.

This insurance is void in the case of fraud or attempted fraud, or if you conceal or misrepresent any material fact in your application or claim 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.

The right of any person to designate persons to whom or for whose benefit insurance money is payable is restricted.

Despite any other provision contained in the contract, the contract is subject to the applicable statutory conditions in the Insurance Act, as applicable in your province or territory of residence, 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.

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?

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

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.

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.

HOW TO MAKE A CLAIM

IN THE EVENT OF AN EMERGENCY, CALL ACM IMMEDIATELY

1 800 555-5631 toll-free from the USA and Canada
+1 519 251-7251 collect to Canada, where available,
from anywhere else in the world.

ACM, our Assistance Centre, is there to help *you*
24 hours a day, each day of the year.

Our Assistance Centre can also be contacted through the
ACM TravelAid™ mobile application.

Please note that **if you do not call ACM in an emergency, you will have to pay 20% of the medical covered expenses** we would normally pay under this policy (20% co-insurance).

If it is medically impossible for *you* to call when the *emergency* happens, the 20% 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. For all other insurance coverage under All-Inclusive plans, *you* must call within 48 hours of *your* claim. **Do not assume that someone will contact ACM for you. It is your responsibility to verify that ACM has been contacted.**

If *you* choose to pay eligible expenses directly to a health service provider without prior approval by ACM, 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 ACM.

Notice and Proof of Claim. Claims must be reported within thirty (30) days of occurrence of a claim arising under this contract. *Your* proof of claim must be sent to us within ninety (90) days of the date a claim has occurred or the service was provided.

Failure to Give Notice or Proof of Claim. Failure to give notice or proof of claim within the prescribed period does not invalidate the claim if the notice or proof is given or provided as soon as reasonably possible and in no event later than one year from the date of the occurrence arising under this contract, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed.

Proof of Claim. The Assistance Centre will furnish forms for proof of claim within fifteen (15) days after receiving notice of claim. If *you* have not received the forms within that time, *you* may submit *your* proof of claim in the form of a written statement of the cause or nature of the accident, *sickness* or *injury* or insured risk giving rise to the claim and the extent of the loss or *you* can submit *your* claim online.

Please mail *your* completed claim form and all original receipts, bills and invoices to:

Active Care Management
P.O. Box 1237, Stn A
Windsor, ON N9A 6P8

Ensure *you* keep a copy for *your* records.

Online Claim Submission. For quick and easy claim submission, please have all of *your* documents available in electronic format and visit <https://manulife.acmtravel.ca> to submit *your* claim online.

To make a claim due to *sickness* or *injury* during *your trip*, *your* proof of claim must be sent to *us* within 90 days of *your* loss.

You may also call the Claims Service Centre directly for specific information on how to make a claim or to inquire about *your* claim status at **1 800 555-0869**.

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 date* and return date); and f) *your* historical medical records (if we determine applicable).

If you are making a Trip Cancellation & Trip 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; d) any other invoice or receipt supporting *your* claim; and e) the entire medical file of any person whose *emergency* or *medical condition* is the reason for *your* claim.

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.

To whom will we pay your benefits if you have a claim?

Except in the case of *your* death, *we* will pay the *covered expenses* under this insurance to *you* or the provider of the service. Any sum payable for loss of life will be payable to *your* estate unless otherwise specified in the Statement of Beneficiary form. *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. Except for the deductible amount (in U.S. dollars), 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 for judicial resolution under the applicable law(s) of the Canadian province or territory where *you* reside at the time of application for this policy. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, or other applicable legislation, or in the Limitations Act, 2002 in Ontario.

Limitation of Liability

Our liability under this policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased, for any loss or expense. Neither *we*, upon making payment under this policy, nor *our* agents or administrators assume any responsibility for the availability, quality, results or outcome of any *treatment* or service, or *your* failure to obtain any *treatment* or service covered under the terms of 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.

For the purposes of determining the validity of a claim under this policy, *we* may obtain and review the medical records of *your* attending *physician(s)*, including the records of *your* regular *physician(s)* at *home*. These records may be used to determine the validity of a claim whether or not the contents of the medical records were made known to *you* before *you* incurred a claim under this

policy. In addition, *we* have the right, and *you* shall afford *us* the opportunity, to have *you* medically examined when and as often as may reasonably be required while benefits are being claimed under this policy. If *you* die, *we* have the right to request an autopsy, if not prohibited by law.

DEFINITIONS

ACM means Active Care Management, the provider of 24 hours a day, 7 days a week travel assistance, medical assistance and claims services during *your trip*.

Act of terrorism means any activity that involves a threat to use or the actual use of violence or any dangerous or threatening act, or the use of force. Such act is directed against the general public, governments, organizations, properties or infrastructures, or electronic systems.

The intention of such activity is to:

- instill fear in the general public;
- disrupt the economy;
- intimidate, coerce or overthrow a government (whether that government is legal or illegal); and/or
- promote political, social, religious or economic objectives.

Act of war means hostile or warlike action, whether declared or not, in a time of peace or war, whether initiated by a local government, foreign government or foreign group, civil unrest, insurrection, rebellion or civil war.

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

Change in medication means 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) and there has been no change in *your medical condition*; 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, grandson or granddaughter under the age of 21 or, if a full-time student, under the age of 26. Also, an unmarried dependent son or daughter, grandson or granddaughter of any age, if mentally or physically disabled. Grandchildren must be travelling with the grandparents insured under this policy.

Common carrier means a bus, taxi, train, boat, *plane* 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 may also include tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider with whom *you* made arrangements for *your trip*.

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

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

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

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

- For a Multi-Trip plan, *emergency* medical coverage starts on the later of: the *effective date* as stated on *your confirmation*; or each date *you* leave *your* province or territory of residence; and each date *you* leave Canada.
- All other coverages start on the later of: *your departure date*; or the *effective date* as stated on *your confirmation*.

Emergency means a sudden and unforeseen *medical condition* that requires immediate *treatment*. An emergency no longer exists when the evidence reviewed by the Assistance Centre indicates that no further *treatment* is required at destination or *you* are able to return to *your* province or territory of residence for further *treatment*.

Expiry date means the date *your* coverage ends.

Government health insurance plan means the health insurance coverage that a Canadian provincial or territorial government provides to its residents.

Home means *your* Canadian province or territory of residence. In the case of *Trip Cancellation & Trip Interruption Insurance*, and *Baggage Insurance*, it means the place *you* leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage.

Hospital means an institution that is licensed as an accredited hospital that is staffed and operated for the care and *treatment* of in-patients and out-patients. *Treatment* must be supervised by *physicians* and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

A hospital is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.

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, nephew.

Injury means sudden bodily harm that is caused by external and purely accidental means.

Key-person means someone to whom a dependant'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 condition means any disease, *sickness* or *injury* (including symptoms of undiagnosed conditions).

Minor mental or emotional disorder means 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.

Physician means a person who is not *you* or a member of *your immediate family* or *your travel companion*, licensed in the jurisdiction where the services are provided, to prescribe and administer medical *treatment*.

Plane means a multi-engined aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled *trip* operated between licensed airports and holding a valid Canadian Air Transport Board license, Charter Air Carrier license or its foreign equivalent, and operated by a certified pilot.

Pre-existing medical condition means any *medical condition* that exists before *your departure date*.

Reasonable and customary means charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

Rental car means a private passenger automobile, minivan, self-propelled mobile home, camper truck or trailer that *you* used during *your trip* and rented, under a written contract, from a commercial rental agency licensed under the law of its jurisdiction.

Sickness means illness, disease, or any symptom related to that illness and/or disease.

Spouse means someone to whom one is legally married, or with whom one has been residing and who is publicly represented as a *spouse*.

Stable – A *medical condition* is considered *stable* when all of the following statements are true:

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

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

Travel companion means someone who shares *trip* arrangements with *you* on any one *trip*, up to a maximum of three (3) persons including *you*.

Treatment means hospitalization, a procedure prescribed, performed or recommended by a *physician* for a *medical condition*. This includes but is not limited to prescribed medication, investigative testing and surgery. **IMPORTANT:** Any reference to testing, tests, test results, or investigations excludes genetic tests. "Genetic test" means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis or prognosis.

Trip means the period of time between the time *you* leave *home* and the date *you* are scheduled to return *home* as shown on *your confirmation* (not to exceed 30 days).

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).

We, us, our means First North American Insurance Company (FNAIC) in connection with risk identified with \pm throughout this document, and Manulife in connection with all other coverages under this policy.

You, your means the person(s) named as the insured(s) on the *confirmation*, *your spouse* and *children*, for which insurance coverage was applied for and premium has been received by *us*. Also means grandchildren while they are travelling with *you*.

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 the application form is required to process the application. To protect the confidentiality of this information, Manulife 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 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 those foreign jurisdictions. Your file is secured in our offices or those of our administrator or agent. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Waterloo, ON N2J 4C6. You may also visit Manulife at <https://www.manulife.ca/privacy-policies.html> for further details about our Privacy Policy.

HELP IS JUST A PHONE CALL AWAY

Enjoying your trip should be the first thing on your mind. ACM is there to help you and provide multi-lingual support 24 hours a day, each day of the year:

Pre-Trip Information

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

During A Medical Emergency

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

Travel assistance. Anywhere in the world.

Before you travel, be sure to download ACM's free assistance & claims app, **ACM TravelAid™**. The GPS-enabled **ACM TravelAid™**, available from Google Play and the App Store, provides travellers with the following services, from anywhere in the world:

- ✓ Direct link to the Assistance Centre
- ✓ Health care provider information
- ✓ Directions to the nearest medical facility
- ✓ Official travel advisories
- ✓ Travel tips
- ✓ Claim submission report

Other Services

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

IN THE EVENT OF AN EMERGENCY, CALL ACM IMMEDIATELY

1 800 555-5631 toll-free from the USA and Canada
+1 519 251-7251 collect to Canada, where available,
from anywhere else in the world.

ACM, our Assistance Centre, is there to help you
24 hours a day, each day of the year.

Please note that **if you do not call ACM in an emergency, you will have to pay 20% of the medical covered expenses** we would normally pay under this policy (20% co-insurance). If it is medically impossible for you to call when the emergency happens, the 20% 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.

Code of Consumer Rights and Responsibilities

Insurance companies, along with the brokers and agents who sell home, auto and business insurance, are committed to safeguarding your rights when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

Right to Be Informed

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy, at least thirty days prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy at least forty-five days prior to the expiration of the policy.

You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide information detailing for you how he or she is paid, by whom, and in what ways.

Insurance companies will disclose their compensation arrangements with their distribution networks. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

Responsibility to Ask Questions and Share Information

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through brochures and websites, as well as through one-on-one meetings with your broker, agent, or company representative. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your insurance company or broker or agent of any change in your circumstances. Information required to determine renewal terms of your policy must be provided at least forty-five days prior to the expiration of the policy.

Right to Complaint Resolution

Insurance companies, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access your company's complaint resolution process. Your insurer, agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Consumers may also contact the independent General Insurance OmbudService (www.giocalcanada.org).

Responsibility to Resolve Disputes

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

Right to Professional Service

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

Right to Privacy

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that insurers are subject to Canada's privacy laws.



Everyone wants to have a carefree trip and should be able to travel with confidence in their travel insurance purchase. Most people travel every day without a problem, but if something does happen, the member companies of the Travel Health Insurance Association of Canada (THiA) want you to know your rights. THiA's Travel Insurance Bill of Rights and Responsibilities builds on the golden rules of travel insurance:

Know your health • Know your trip

Know your policy • Know your rights

For more information, go to

www.thiaonline.com/Travel_Insurance_Bill_of_Rights_and_Responsibilities.html

**Accessible formats and communication supports are available upon request.
Visit Manulife.ca/accessibility for more information.**

Our name is Intact Insurance.

Our job is to protect the things you care about: your car, your home, your business. When you choose Intact Insurance you are choosing a forward-looking insurance company with a proven record of responsible financial management. Intact Insurance is the largest Canadian-owned and led home, auto and business insurance company protecting over 3 million customers.

Together with your insurance broker or representative, our coast-to-coast presence means we can provide the outstanding service, comfort and continuity you deserve. Our strength is our ability to get you back on track when an unforeseen event occurs. And you have our word that we will do it in a fair, respectful and easy manner.

Have any questions? Call your trusted insurance broker or representative, your best source for information and advice.

Intact and Manulife are working together to offer the best travel insurance product available to our customers.

Intact Insurance Company
Underwritten by The Manufacturers Life Insurance Company

TravelWell Travel Insurance is underwritten by

The Manufacturers Life Insurance Company and **First North American Insurance Company**,

a wholly owned subsidiary of Manulife. Administered by CanAm Special Risk Insurance Agency Limited.

Manulife, Stylized M Design, and Manulife & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

TravelAid™ is a trademark of Active Claims Management (2018) Inc. and is used by Manulife and its affiliates under license.

StandbyMD™ is a trademark of Healthcare Concierge Services Inc, owned by Global Excel Management Inc.

© 2022 The Manufacturers Life Insurance Company. All rights reserved. Manulife, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

Website: www.manulife.ca **Telephone:** 1-877-717-7267 or 1 (519) 974-3180

@TravelWell is a registered trademark of Intact Insurance Company. ™The Intact Design and Intact Small Straight Lines Design are trademarks of Intact Financial Corporation, used under license. © 2009 Intact Insurance Company. All rights reserved.

