

In the event of an emergency,
call the Assistance Centre
immediately!

1-888-881-8010

toll-free from the USA and Canada

+1-519-945-8346

collect to Canada
from anywhere else in the world.

Our Assistance Centre is available to
you 24 hours a day, 365 days a year.

Plans underwritten by

**The Manufacturers
Life Insurance Company
and First North American
Insurance Company (FNA),
a wholly owned subsidiary
of Manulife.**

Manulife and the Block Design are trademarks
of The Manufacturers Life Insurance Company and
are used by it, and by its affiliates under licence.

TM/® Trademarks held by
The Manufacturers Life Insurance Company.

© 2016 The Manufacturers Life Insurance Company.
All rights reserved.

cover me™

Health

Travel

Life

Manulife

cover me™

CoverMe™ Travel insurance for Travelling Canadians



Policy

Effective April 2016

Manulife

Underwritten by

**The Manufacturers
Life Insurance Company
and First North American
Insurance Company (FNA),
a wholly owned subsidiary
of Manulife.**

Don't forget
your wallet
card!

CoverMe™ Travel insurance for Travelling Canadians

IN CASE OF A MEDICAL EMERGENCY, CALL THESE NUMBERS FIRST:

1-888-881-8010 **+1-519-945-8346**

toll-free from the USA and Canada collect to Canada from anywhere else in the world

NAME

POLICY #

Manulife

Please remember to keep this card in your wallet during your trip.

CoverMe™ Travel insurance for Travelling Canadians

IN CASE OF A MEDICAL EMERGENCY, CALL THESE NUMBERS FIRST:

1-888-881-8010 **+1-519-945-8346**

toll-free from the USA and Canada collect to Canada from anywhere else in the world

NAME

POLICY #

Manulife

Please remember to keep this card in your wallet during your trip.

ABOUT MANULIFE

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

Canada was not yet 20 years old when The Manufacturers Life Insurance Company (Manulife) was incorporated on June 23, 1887. Sir John A. Macdonald, Canada's first Prime Minister, was elected President of the company. Today, Manulife is a leading Canadian-based financial services group, serving millions of customers in 22 countries and territories worldwide. With our solid Canadian presence and offices in most major cities from coast to coast, it's easy for you to do business with us wherever you live.

Manulife has been earning the trust of Canadians for more than 125 years; we look forward to earning yours.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel, as your coverage may be subject to certain limitations or exclusions.
- Your policy may not provide coverage for a medical condition and/or symptoms that existed prior to your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is made.
- If your policy provides travel assistance, you may be required to notify the designated assistance company prior to treatment. For insurance coverage under Trip Cancellation/Interruption, you must call our Assistance Centre within forty-eight (48) hours of the cause of claim. Your policy may limit benefits should you not contact the Assistance Centre.

PLEASE READ YOUR POLICY CAREFULLY BEFORE YOU TRAVEL

The Assistance Centre is open 24 hours a day, each day of the year.

Please note that if you do not call the Assistance Centre in an emergency, or prior to any treatment, you will have to pay 20% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for you to call, please have someone call on your behalf. Immediate access to the Assistance Centre is also available through its TravelAid mobile app. Visit <http://Active-Care.ca/TravelAid> to download the app.

The Manufacturers Life Insurance Company

The Assistance Centre is open 24 hours a day, each day of the year.

Please note that if you do not call the Assistance Centre in an emergency, or prior to any treatment, you will have to pay 20% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for you to call, please have someone call on your behalf. Immediate access to the Assistance Centre is also available through its TravelAid mobile app. Visit <http://Active-Care.ca/TravelAid> to download the app.

The Manufacturers Life Insurance Company

WHAT'S INSIDE

PLANS AT-A-GLANCE	2
ELIGIBILITY	3
GENERAL INFORMATION	4
Multi-Trip Plans	4
Top-Ups	4
When <i>Your</i> Coverage Starts.....	5
When <i>Your</i> Coverage Ends	5
Automatic Extension	6
To Stay Longer than Planned	6
Refunds	6
Medical Concierge Services	6
EMERGENCY MEDICAL INSURANCE.....	8
TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE	14
BAGGAGE LOSS, DAMAGE & DELAY INSURANCE	18
FLIGHT & TRAVEL ACCIDENT INSURANCE	19
WHAT ELSE DO <i>YOU</i> NEED TO KNOW?	20
Premium.....	20
How does this insurance work with other coverages?.....	21
HOW TO MAKE A CLAIM.....	22
STATUTORY CONDITIONS.....	25
DEFINITIONS	26
NOTICE ON PRIVACY.....	31
HELP IS JUST A PHONE CALL AWAY	32

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

1-888-881-8010 toll-free from the USA and Canada

+1-(519)-945-8346 collect to Canada,
where available, from anywhere else in the world.

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

Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit: <http://Active-Care.ca/TravelAid>.

Please note that **if *you* do not call** the Assistance Centre in an *emergency* and prior to *treatment*, ***you will have to pay 20% of the eligible medical expenses*** we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

The TravelAid mobile app can also provide *you* with directions to the nearest medical facility, local emergency telephone numbers (such as 911 in North America), and pre- and post-departure travel tips.

IMPORTANT INFORMATION ABOUT *YOUR* INSURANCE

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNA), a wholly owned subsidiary of Manulife. Please note that risks identified with the symbol ‡ throughout this document are covered by FNA. Manulife has appointed Active Claims Management Inc. (operating as Active Care Management) as the provider of all assistance and claims services under this policy.

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.

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

COVERME TRAVEL INSURANCE
PLANS AT-A-GLANCE

	SINGLE-TRIP PLANS				MULTI-TRIP PLANS	
Benefits & Features	Emergency Medical	Travel Canada Emergency Medical****	All-Inclusive	Trip Cancellation/ Interruption	Emergency Medical	All-Inclusive
Eligible Age*	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit
Emergency Medical	◆	◆	◆		◆	◆
Trip Cancellation & Trip Interruption			◆	◆		◆
Baggage Loss, Damage & Delay			◆			◆
Flight & Travel Accident			◆			◆
Features & Options Available						
Top-Ups					◆	◆
Deductible Savings	◆				◆	
Family Coverage*** (under the age of 60)	◆	◆			◆	
Travel Companion Savings**	◆	◆	◆	◆	◆	◆

* Minimum age is 30 days old.
** Family Coverage and Travel Companion savings cannot be combined.
*** Family Coverage includes parent(s), grandparent(s), and children or grandchildren. Family members must be under 60 years of age.
**** The Travel Canada Emergency Medical plan is offered at 50% off the regular Single-Trip Emergency Medical rates.

INSURANCE OFFERED†	COVERAGE AMOUNTS PER INSURED
Emergency Medical	Up to \$10,000,000 CDN per policy
Trip Cancellation & Trip Interruption	Single-Trip Plans – up to the sum purchased for a stand-alone plan; and up to a maximum of \$6,000 for the All-Inclusive Plan. Multi-Trip All-Inclusive Plans - up to \$6,000 per trip to a maximum of \$9,000 per policy.
Baggage Loss or Damage	Up to \$1,000 per trip. Up to \$3,000 per Multi-Trip All-Inclusive policy.
Baggage Delay	Up to \$500 per trip. Up to \$1,500 per Multi-Trip All-Inclusive policy.
Flight Accident	\$100,000 for death or double dismemberment or \$50,000 for single dismemberment.
Travel Accident	\$50,000 for death or double dismemberment or \$25,000 for single dismemberment.

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

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;
- 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 stand-alone **Trip Cancellation & Trip Interruption Insurance**, you must:

- be living in Canada or travelling through Canada; and
- have paid the appropriate premium and purchased this insurance within seven (7) days of booking your trip or before any cancellation penalties are chargeable for that trip.

Under **Trip Cancellation & Interruption Insurance**, coverage will include travel within your province of residence.

GENERAL INFORMATION

ABOUT YOUR TRAVEL INSURANCE

Multi-Trip Plans:

- Provide coverage for an unlimited number of *trips* taken within one (1) year, commencing with the *effective date* as shown on *your confirmation*.
- Provide *you* with *emergency* medical coverage for unlimited travel within Canada but outside *your* province or territory of residence.
- Each *trip* taken outside of Canada can be up to the maximum days *you* selected when *you* purchased *your* Multi-Trip plan.
- For a *trip* to be covered under the benefits of CoverMe Travel Insurance, it must start on or after the *effective date* and end prior to or on the *expiry date* shown on *your confirmation* of coverage.
- Top-Up coverage can be purchased for *trips* that are longer than the maximum *trip* length selected or if *your trip* extends beyond the *expiry date* of *your* Multi-Trip plan as shown on *your confirmation*.
- Under the Multi-Trip All-Inclusive plan, if *your* travel commences after the *expiry date* shown on *your confirmation*, *you* can purchase an extension of *your Trip Cancellation & Trip Interruption* coverage.

In the event of a claim, *you* will be required to provide proof of *your departure date* and *your* return date. Proof can include *your* plane ticket, train ticket, a stamped passport, and/or credit card or bank statement showing purchases in Canada just prior to *your departure date*.

Top-Up *your trip* under the Multi-Trip Emergency Medical or All-Inclusive plans:

If *your trip*:

- a) is longer than the maximum number of coverage days *you* have under *your* current plan; or
- b) will extend beyond the *expiry date* shown on *your confirmation*, *you* can either:

- purchase top-up coverage before the *expiry date* of *your* CoverMe Travel Multi-Trip plan for any additional travel days; or
- purchase a new CoverMe Travel Multi-Trip Emergency Medical or All-Inclusive plan, with no lapse in coverage, providing the total duration of the *trip* does not exceed the maximum *trip* length *you* choose.

If *your* multi-*trip* plan is not underwritten by Manulife, it is *your* responsibility to confirm that a Top-Up is permitted on *your* existing plan with no loss of coverage.

When *you* apply for Top-Up coverage *you* may be required to answer questions about *your* health.

Extension of *Trip Cancellation & Trip Interruption* coverage under *your* Multi-Trip All-Inclusive plan:

If *your* Multi-Trip All-Inclusive plan expires before *your trip* commences, ensure *you* have continuing *Trip Cancellation & Trip Interruption* coverage for that *trip*.

You can either:

- purchase a stand-alone *Trip Cancellation & Trip Interruption* plan or a Single-Trip All-Inclusive plan providing there is no

lapse in *your Trip* Cancellation coverage; or

- purchase a new CoverMe Travel Multi-Trip All-Inclusive plan, with no lapse in coverage, providing the total duration of *your trip* does not exceed the *trip* length *you* choose.

If *you* have purchased Family Coverage for any *Emergency* Medical Plan, all family members must be named on *your confirmation* and must be under age sixty (60) and a minimum of thirty (30) days of age. Family Coverage can include:

- i) one applicant (parent or grandparent) travelling with their children/grandchildren;
- ii) applicant, spouse and children or grandchildren;
- iii) three generations of a single family (grandparent[s], parent[s] and their children).

All family members must have coverage that starts and ends on the same dates. Family Coverage is not available for any All-Inclusive and *Trip Cancellation & Trip Interruption* plans. Family Coverage and *Travel Companion* savings cannot be combined.

WHEN YOUR COVERAGE STARTS

Trip Cancellation coverage, included in *Trip* Cancellation & Interruption and Single *Trip* All-Inclusive plans, starts on the date *you* pay the premium for that coverage, shown as the purchase date on *your confirmation*.

Trip Cancellation coverage included in the Multi-Trip All-Inclusive plan, starts on the later of:

- the *effective date* as stated on *your confirmation*; or
- the date *you* purchased *your trip*.

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.

For all other plans, coverage starts on the later of:

- the *departure date*; or
- the *effective date* as stated on *your confirmation*.

WHEN YOUR COVERAGE ENDS

Trip Cancellation coverage, included in *Trip* Cancellation & Interruption and All-Inclusive plans, ends on the earlier of:

- *your departure date*; or
- the date *you* cancel *your trip*.

For all Multi-Trip plans, *emergency* medical coverage ends on the earliest of:

- the date *you* return home;
- the *expiry date*, as stated on *your confirmation*;
- when travelling outside Canada, the date *you* reach the maximum number of days permitted for each *trip*, as stated on *your confirmation*.

For Travel Canada *Emergency* Medical plans, coverage ends on the earliest of:

- the date *you* return home;
- the *expiry date*, as stated on *your confirmation*;
- the day *you* leave Canada.

For all other plans, *your* coverage ends on the earlier of:

- the date *you* return home;
- the *expiry date*, as stated on *your confirmation*.

AUTOMATIC EXTENSION of *emergency* medical coverage is provided beyond *your expiry date* per *your confirmation* if:

- *your common carrier or vehicle* is delayed. In this case, we will extend *your* coverage for up to seventy-two (72) hours;
- *you or your travel companion* are hospitalized on the *expiry date*. In this case, we will extend *your* coverage during the hospitalization up to a maximum of 365 days or until, in our opinion, *you are stable* for discharge from the *hospital* or for evacuation *home*, whichever is earlier, and for up to five (5) days after discharge from the *hospital*; or
- *you or your travel companion* have a medical *emergency* that does not require hospitalization but prevents travel on *your expiry date*, as confirmed by a *physician*. In this case, we will extend *your* coverage for up to five (5) days.

TO STAY LONGER THAN PLANNED

If *you* are already on *your trip* and need to apply for an extension of *your* coverage, before the *expiry date* of *your* existing coverage, simply call the agent or broker from whom *you* purchased *your* coverage. *You* may be able to extend *your* coverage, as long as:

- the total length of *your trip* outside of Canada, including the extension, does not exceed the maximum allowed by *your government health insurance plan*;
- *you* pay the additional premium; and
- there has been no event that has resulted or may result in a claim against the policy and there has been no change in *your* health status.

Any extension is subject to approval by the Assistance Centre.

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

REFUNDS

- *You* may cancel *your* policy prior to *your departure date* (*your effective date* if *you* have purchased a Multi-Trip Emergency Medical plan).
- If *you* return *home* early, *you* may request a refund of premium (minimum \$25.00) for the unused coverage days of *your Single-Trip Emergency Medical Plan* providing there has been or will be no claim reported or initiated, that *you* have not been provided with any assistance services and that *you* have mailed *us* *your* written request with proof of the date *you* actually returned *home*.
- All travellers insured under the same policy must return together for a refund to be possible.

Refunds and cancellations are not available on the *Trip Cancellation & Interruption, All-Inclusive and Multi-Trip* plans.

MEDICAL CONCIERGE SERVICES

Manulife Travel Insurance is pleased to provide *you* with value-added medical concierge services when *you* have purchased *Emergency Travel Health Insurance* and **when travelling to the US, Mexico and the Dominican Republic**.

These Medical Concierge Services include:

- *physician* telephonic consultation 24/7 by a qualified *physician*;

- 24/7 same-day co-ordination and delivery of lost/forgotten prescription maintenance medication, eye glasses or contact lenses and medical supplies;
- 24/7 medical referrals to medical specialists, chiropractors, dentists, walk-in clinics, urgent care centres or *hospitals* for evaluation and medical *treatment*;
- 24/7 access to *physician* house call visits in **select cities in the US, Mexico and the Dominican Republic**;
- *physician* co-ordination to an Emergency Room;
- consulting *physician* will "fast track" *you* through the Emergency Room in **select cities in the US, Mexico and the Dominican Republic**;
- consulting *physician* who will communicate with the *hospital* to ensure continuity of care.

To access this service simply call the Assistance Centre using the phone numbers indicated on the wallet card.

Medical Concierge Services are provided by StandbyMD.

Disclaimer, Waiver, and Limitation of Liability: StandbyMD is not a medical provider. 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, quality, results or outcome of any *treatment* or service, or any member's failure to obtain any *treatment* or service covered under these terms. **Policyholders hereby forever and fully waive all rights against, hold harmless, release and forever discharge StandbyMD** and its principals, parents, successors and assigns, of and from 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 offered by StandbyMD. 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 obtained pursuant to StandbyMD's referral. StandbyMD services are provided by Healthcare Concierge Services Inc. Manulife and its agents are not responsible for the availability, quality, or results of services provided under the StandbyMD program.

EMERGENCY MEDICAL INSURANCE

Included in all *Emergency Medical* and *All-Inclusive* plans.

Benefits – What does *Emergency Medical Insurance* cover?

Emergency Medical Insurance covers *you* for up to \$10,000,000 CDN of *covered expenses* incurred by *you* as a result of *medical attention* 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 any amount covered by *your government health insurance plan* or any other benefit plan. The *medical attention* must be required as part of *your emergency treatment*.

In the event of an *emergency*, call the Assistance Centre immediately: 1-888-881-8010 toll-free from the USA and Canada or +1-(519)-945-8346 collect to Canada, where available, from anywhere else in the world. Please note that if *you* do not call the Assistance Centre in an *emergency*, *you* will have to pay 20% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

We will cover benefits #5 through #13 only if they have been authorized and arranged by the Assistance Centre.

Covered expenses and benefits are subject to the policy's maximums, exclusions, limitations, and *your deductible amount*.

The eligible *covered expenses* are:

1. **Expenses for *emergency medical attention*** – *Reasonable and customary charges* for 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 for *paramedical services*** – Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to \$70 per visit to a combined maximum of \$700 for a covered *injury*.
3. **Expenses for *ambulance transportation*** – *Reasonable and customary charges* for local licensed 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/or
 - If *you* suffer an accidental blow to the mouth, we will pay up to \$3,000 for the *reasonable and customary charges* to repair or replace *your* natural or

permanently attached artificial teeth (up to \$1,500 during *your trip* and up to \$1,500 after *your* return *home*, to continue *medically necessary treatment* in the ninety (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 airfare via the most cost-effective itinerary for someone to be with *you*. We will also pay up to \$1,000 for that person's hotel and meals and cover them 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 their *hospital* admission.
6. **Extra expenses for meals, hotel, 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 \$200 per day to a maximum of \$2,000 for *your* extra meals, hotel, and taxi fares. We will only reimburse *you* 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:
 - up to \$5,000 to have *your* body prepared where *you* die and the cost of the standard transportation container normally used by the airline, plus the return *home* of *your* body;
 - up to \$5,000 to have *your* body prepared and the cost of a standard burial container, plus up to \$5,000 for *your* burial where *you* die; or
 - up to \$5,000 to cremate *your* body where *you* die, plus the return *home* of *your* ashes.

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 airfare via the most cost-effective itinerary for that person, and up to \$300 for that person's hotel and meal expenses. We will also provide that person with *Emergency Medical Insurance* under the same terms and limitations of this policy for up to seventy-two (72) hours.
8. **Expenses to bring *you* home** – If *your* treating *physician* recommends that *you* return *home* because of *your emergency* or if *our* medical advisors recommend that *you* return *home* after *your emergency*, we will pay for one or more of the following:
 - the extra cost of economy class airfare via the most cost-effective itinerary; and/or
 - a stretcher airfare on a commercial flight via the most cost-effective itinerary, if a stretcher is *medically necessary*; and/or

- the cost of return economy class airfare 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; and/or
 - the cost of air ambulance transportation if this is *medically necessary*.
- 9. Return Excess Baggage** – When approved in advance by the Assistance Centre, up to \$300 for the return of *your* excess baggage. This benefit is payable if *you* return *home* under Benefit #7 or #8.
- 10. Expenses to return *children* under *your* care** – If *you* are admitted to *hospital* for more than twenty-four (24) hours or must return *home* because of an *emergency*, we will pay for the extra cost of one-way economy class airfare to return the *children* *home* via the most cost-effective itinerary and the return economy class airfare via the most cost-effective itinerary for a qualified escort when the airline requires it. The *children* must have been under *your* care during *your* trip and covered under a policy underwritten by us.
- 11. Child care expenses** – We will pay up to \$75 per day to a maximum of \$500 for *child* care cost incurred by *you* during *your* trip to care for *your* children travelling with *you* and remaining with *you* at your destination while *you* are hospitalized as an in-patient during *your* trip. Original receipts from the professional *child* care provider are required and the professional *child* care provider must be someone other than *immediate family* or travelling companion.
- 12. Expenses to return *your* travel companion** – We will cover the extra cost of one-way economy class airfare via the most cost-effective itinerary, to return *your* travel companion (who is travelling with *you* at the time of *your* emergency and insured under *our* travel insurance plan) *home*, if *you* are repatriated or evacuated under Benefits #7 or 8 above.
- 13. Expenses to return *your* vehicle home** – If, because of a medical *emergency*, *you* are unable to drive the *vehicle* *you* used during *your* trip, we will cover up to \$3,000 charged by a commercial agency to bring *your* vehicle home. If *you* rented a *vehicle* during *your* trip, we will cover its return to the rental agency.
- 14. Hospital Allowance** – When *you* are hospitalized for 48 hours or more due to sickness or *injury* during *your* trip, we will reimburse *you* \$50 per day up to \$300 per policy for *your* telephone, parking and television out-of-pocket expenses. Expenses must be supported by original receipts.
- 15. Phone call expenses** – We will pay for phone calls to or from *our* Assistance Centre regarding *your* medical *emergency*. *You* must provide receipts or other reasonable evidence to show the cost of these calls and the numbers phoned or received during *your* trip.

- 16. Pet Return** – If *your* domestic dog or cat travels with *you* during *your* trip and *you* return to Canada under Benefit #7 or #8, we will pay the cost of one-way transportation up to a maximum of \$500 to return *your* domestic dog or cat to Canada.
- 17. Trip Break** – for Single Trip plans
You may return *home* to *your* province of residence without terminating *your* coverage. There is no coverage under this plan in *your* province or territory of residence. There will be no refund of premium for any of the days *you* spend in *your* province or territory of residence. If *you* experience any change in *your* health during the Trip Break, *you* must notify the Assistance Centre prior to leaving *your* province or territory of residence for confirmation of continued coverage.
- 18. Terrorism Coverage** – When an *act of terrorism* directly or indirectly causes an eligible loss under the terms and conditions of this policy, coverage is available for up to two (2) *acts of terrorism* within a calendar year and up to a maximum aggregate payable limit of \$35 million for all eligible *emergency* medical in-force policies issued and administered by us. The amount payable for each eligible claim is in excess of all other sources of recovery including alternative or replacement travel options and other insurance coverage. The amount paid for all such claims shall be reduced on a pro rata basis so as to not exceed the respective maximum aggregate limit which will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the *act(s) of terrorism*.

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

We will not pay any expenses or benefits relating to:

- 1. A pre-existing condition.** The *pre-existing condition* exclusion that applies to *you* depends on the Rate Category *you* qualified for when *you* purchased this policy. Please see the definition of "*pre-existing condition*" and "*stable*" at the end of this policy booklet.
- NOTE:** For the Travel Canada *Emergency* Medical plan, no *pre-existing condition* exclusion applies.
- Rate Category A.** We will not pay any expenses relating to:
- a *pre-existing condition* that is not *stable* in the three (3) months before *your* effective date; and/or,
 - *your* heart condition if, in the three (3) months before *your* effective date, any heart condition has not been *stable* or *you* have taken any form of nitroglycerine for the relief of angina pain; and/or,
 - *your* lung condition if, in the three (3) months before *your* effective date, any lung condition has not been *stable* or *you* required *treatment* with oxygen or Prednisone for *your* lung condition.

Rate Category B. We will not pay any expenses relating to:

- a *pre-existing condition* that is not *stable* in the six (6) months before *your effective date*; and/or,
- *your heart condition* if, in the six (6) months before *your effective date*, any heart condition has not been *stable* or *you* have taken any form of nitroglycerine for the relief of angina pain; and/or,
- *your lung condition* if, in the six (6) months before *your effective date*, any lung condition has not been *stable* or *you* required *treatment* with oxygen or Prednisone for *your lung condition*.

Rate Category C. We will not pay any expenses relating to:

- a *pre-existing condition* that is not *stable* in the twelve (12) months before *your effective date*; and/or,
 - *your heart condition* if, in the twelve (12) months before *your effective date*, any heart condition has not been *stable* or *you* have taken any form of nitroglycerine for the relief of angina pain; and/or,
 - *your lung condition* if, in the twelve (12) months before *your effective date*, any lung condition has not been *stable* or *you* required *treatment* with oxygen or Prednisone for *your lung condition*.
2. *Covered expenses* that exceed the *reasonable and customary charges* where the medical *emergency* happens.
 3. Any *emergency* when, prior to the purchase date, *you* had not met all of the eligibility requirements or truthfully and accurately answered all the questions in the *medical questionnaire* (if applicable).
 4. *Covered expenses* that exceed 80% of the cost *we* would normally have to pay under this insurance if *you* do not, or someone on *your* behalf does not contact the Assistance Centre at the time of the *emergency*.
 5. Any non-*emergency*, investigative or elective *treatment* such as cosmetic surgery, chronic care, rehabilitation, or any directly- or indirectly-related complications.
 6. The continued *treatment* of a *medical condition* when *you* have already received *emergency treatment* for that condition during *your trip* and *our* medical advisors determine that *your* medical *emergency* has ended.
 7. A *medical condition*:
 - when *you* knew or for which it was reasonable to expect before *you* left *home*, or before the *effective date* of coverage, that *you* would need or be required to seek *treatment* for that *medical condition*; 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.
 8. An *emergency* resulting from: hang-gliding, rock-climbing, mountaineering, parachuting or skydiving; participating in a motorized speed contest; or *your* professional

participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving, is *your* principal paid occupation.

9. *Treatment* if *you* specifically purchased this insurance to obtain such *treatment* whether or not it was authorized by a *physician*.
10. *Your* suicide, attempted suicide, or *your* intentional self-inflicted *injury*, whether sane or insane.
11. Committing or attempting to commit a criminal act.
12. Not following recommended or prescribed therapy or *treatment*.
13. Any loss, *injury* or death related to intoxication, the misuse, abuse, overdose of, or chemical dependence on medication, drugs, alcohol or other intoxicant, whether sane or insane.
14. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
15. a) *Your* routine pre-natal care; b) *your* pregnancy or childbirth or complications thereof when they happen in the nine (9) weeks before or after the expected date of delivery; c) *your child* born during *your trip*.
16. For insured *children* under two (2) years of age, any *medical condition* related to a birth defect.
17. Any benefit that must be authorized or arranged in advance by the Assistance Centre when it has given no authorization or made no arrangement for that benefit.
18. Any *emergency* that occurs or recurs after *our* medical advisors recommend that *you* return *home* following *your emergency treatment*, and *you* choose not to.
19. Death or *injury* sustained while piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
20. For policy extensions or 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 insurance extension or Top-Up.
21. Any change in *your* health status or *medical condition* that occurred or that started or any *medical condition* that did not remain *stable* during *your* Trip Break (see Benefit #13).
22. Any *act of terrorism* or any *medical condition* *you* suffer or contract in a specific country, region or city when a Government of Canada Travel Advisory, issued before *your effective date*, advises Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion, "medical condition" is limited, related or due to the reason for the Travel Advisory.
23. Any *act of terrorism* directly or indirectly caused by, resulting from, arising out of or is in connection with biological, chemical, nuclear or radioactive means.
24. An *act of war*.

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 co-ordinate payment with that coverage. If *your* lifetime maximum is more than \$50,000, we will co-ordinate payment.

We will pay *Emergency Medical covered expenses* in excess of the deductible amount that *you* have selected for this policy.

TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE

Trip Cancellation & Trip Interruption Insurance can be purchased separately as a stand-alone plan, or as part of the All-Inclusive plans.

To be eligible to purchase stand-alone *Trip Cancellation* coverage, *you* must be living in Canada or travelling through Canada and purchase this insurance within seven (7) days of booking *your trip* or before any cancellation penalties are chargeable for that *trip*.

Benefits – What does *Trip Cancellation & Trip Interruption Insurance* cover?

If *you* are unable to travel due to a covered event listed 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 us at 1-888-881-8010 or +1-(519)-945-8346 immediately or, at the latest, within forty-eight (48) hours of the cause of cancellation.

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 \$300 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 airfare via the most cost-effective itinerary to *your* or *your group's* 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 fare to the next destination.

For *Trip Cancellation & Trip Interruption*, the maximum payable is:

- For a Single-Trip stand-alone plan - up to the sum purchased (not to exceed \$20,000) as indicated on *your confirmation*, for eligible expenses incurred before *your departure date*; actual costs of eligible expenses incurred on or after *your departure date*;

- For a Single-Trip All-Inclusive Plan - up to \$6,000 for eligible expenses;
- For a Multi-Trip All-Inclusive Plan - up to \$6,000 per *trip* and \$9,000 per policy for eligible expenses.

Trip Cancellation & Trip Interruption Insurance benefits are subject to the policy's maximums, exclusions and limitations. 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 sudden and unforeseen 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, fire-fighter, 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 *travel companion's spouse* lose a permanent job because of lay-off or dismissal without just cause.
9. ‡*You* or *your travel companion* are transferred by the employer with whom *you* or *your travel companion* were employed at the time of application for this insurance, which requires a relocation of *your* or *your travel companion's* principal residence.
10. ‡A business meeting, that is the main intent of *your trip* and was scheduled before *you*, or *you* and *your travel companion* 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 to *you* or *you* and *your travel companion* (one individual) who purchased *our* insurance, if *you* are the one who planned to attend the business meeting.
11. ‡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.

12. ‡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.
13. ‡*You* miss a connection or must interrupt *your trip* because of the delay of *your* connecting private passenger *vehicle* or *common carrier*, when the delay is caused by the mechanical failure of *your* connecting private passenger *vehicle* or *common carrier*, a traffic accident, an emergency police-directed road closure or weather conditions, earthquakes or volcanic eruptions. *Your* connecting private passenger *vehicle* or *common carrier* must have been scheduled to arrive at *your* point of boarding at least two (2) hours before the scheduled time of departure.
14. ‡The *plane* *you* are ticketed to fly on leaves earlier or later than scheduled. Note: This benefit is only covered under *Trip Interruption*.
15. When an *act of terrorism* directly or indirectly causes an eligible loss under the terms and conditions of this policy, coverage is available for up to two (2) *acts of terrorism* within a calendar year and up to a maximum aggregate payable limit of \$2.5 million for all eligible *Trip Cancellation & Trip Interruption* in-force policies issued and administered by *us*. The amount payable for each eligible claim is in excess of all other sources of recovery including alternative or replacement travel options and other insurance coverage. The amount paid for all such claims shall be reduced on a pro rata basis so as to not exceed the respective maximum aggregate limit which will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the *act(s) of terrorism*.

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. *Your* suicide, attempted suicide, or *your* intentional self-inflicted *injury*, whether sane or insane.
5. Committing or attempting to commit a criminal act.
6. Not following a prescribed therapy or *treatment*.
7. Any loss, *injury* or death related to intoxication, the misuse, abuse, overdose of, or chemical dependence on medication, drugs, alcohol or other intoxicant, whether sane or insane.
8. An emotional or mental disorder (except an acute psychosis) that does not require admission to a *hospital*.

9. a) routine pre-natal care; b) pregnancy or childbirth or complications thereof when they happen in the nine (9) weeks before or after the expected date of delivery; c) a *child* who is born after *you* leave *home*.
10. A *medical condition*:
 - when *you* knew or for which it was reasonable to expect before the *effective date* that *you* would need or be required to seek *treatment* for that *medical condition*;
 - 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*.
11. Any non-emergency, investigative or elective *treatment* such as cosmetic surgery, chronic care, rehabilitation, or any directly- or indirectly-related complications.
12. A travel visa that is not issued because of its late application.
13. Failure of any travel supplier which *you* contract for services. No protection is provided for failure of any travel agent, agency or broker.
14. Any loss or any medical condition *you* suffer or contract in a specific country, region or city when a Government of Canada Travel Advisory, issued before *your effective date*, advises Canadians to avoid all or non-essential travel to that specific country, region or city.
In this exclusion, "loss" and "medical condition" is limited, related or due to the reason for the Travel Advisory.
15. Any *act of terrorism* directly or indirectly caused by, resulting from, arising out of or is in connection with biological, chemical, nuclear or radioactive means.
16. An *act of war*.

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 call *us* at 1-888-881-8010 or +1-(519)-945-8346 immediately or, at the latest, within forty-eight (48) hours of 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 *us* 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 All-Inclusive plans.

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 *you* with reimbursement for the following expenses:

1. Up to \$100 in total per *trip* for the replacement of a lost or stolen passport, driver's licence, birth certificate or travel visa.
2. Up to \$500 in total per *trip* for necessary toiletries and clothing when *your* checked luggage is delayed by the carrier for at least ten (10) hours while *you* are en route. The maximum payable for this benefit under the Multi-Trip All-Inclusive plan is \$1,500 per policy.
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 Multi-Trip All-Inclusive plan is \$3,000 per policy. Jewellery or cameras (including camera equipment) are, respectively, each 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; eyeglasses of any type; contact lenses; money; tickets; securities; documents; items related to *your* occupation; antiques or collector items; items that are fragile; items that are obtained illegally; or articles that are insured on a valued basis by another insurer.
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
3. Unaccompanied baggage; unattended personal property; any personal property left in an unattended *vehicle*, or unlocked trunk; any jewellery or camera placed in the custody of a *common carrier*; any personal electronic device such as mobile phone, laptop, tablet, iPod.
4. In instances of theft, losses unreported to authorities.
5. Any loss at a destination when, prior to *your departure date* for that destination, the Government of Canada issued a Travel Advisory, advising Canadians to avoid all or non-essential travel to that country, region or city anytime during *your* coverage period.
6. An act of war or an act of terrorism.

See other conditions under How to Make a Claim.

FLIGHT & TRAVEL ACCIDENT INSURANCE

Included in All-Inclusive plans.

Benefits – What does Flight & Travel Accident Insurance cover?

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

1. If an accidental bodily *injury* causes *you* to die, to become completely and permanently blind in both eyes or to have two of *your* limbs fully severed above *your* wrist or ankle joints, in the twelve (12) months after the accident, *we* will pay: \$100,000 under Flight Accident Insurance; or \$50,000 under Travel Accident Insurance.
2. If an accidental bodily *injury* causes *you* to become completely and permanently blind in one eye or have one of *your* limbs fully severed above *your* wrist or ankle joint in the twelve (12) months after the accident, *we* will pay: \$50,000 under Flight Accident Insurance; or \$25,000 under Travel Accident Insurance.
3. If *you* have more than one accidental bodily *injury* during *your trip*, *we* will pay the applicable insured sum only for the one accident that entitles *you* to the largest benefit amount.

For Flight Accident Insurance, the accident giving rise to *your injury* must happen: a) while *you* are travelling on a commercial passenger *plane* from which a ticket was issued to *you* for *your* entire airline *trip*; b) while *you* are making a flight connection, and riding over land or water at the expense of the airline or riding in a limousine or bus provided by the airport authority, or in a scheduled helicopter shuttle service between airports; or c) while *you* are at an airport for the departure or arrival of the flight covered by this insurance.

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

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

1. Hang-gliding, rock climbing, *mountaineering*, parachuting or skydiving; participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation.
2. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
3. *Your* suicide, attempted suicide, or *your* intentional self-inflicted *injury*, whether sane or insane.
4. A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.
5. Not following recommended or prescribed therapy or *treatment*.

6. Any loss, *injury* or death related to intoxication, the misuse, abuse, overdose of, or chemical dependence on medication, drugs, alcohol or other intoxicant, whether sane or insane.
7. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
8. A loss caused directly or indirectly from an existing disease or bodily infirmity, even if the proximate cause of its activation or reactivation is the result of an accidental bodily *injury*.
9. An *act of war* or *act of terrorism*.
10. Any loss or any *medical condition* you suffer or contract in a specific country, region or city for which the Government of Canada issued a Travel Advisory, before *your effective date*, advising Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion "loss" and "medical condition" is limited to the reason for which the Travel Advisory was issued and includes complications arising from such medical condition.

WHAT ELSE DO YOU NEED TO KNOW?

This policy is issued on the basis of information provided in *your* application (including the *medical questionnaire* if required). *Your* entire contract with *us* consists of: this policy, *your* application for this policy (including the completed *medical questionnaire* if required), the *confirmation* issued in respect of that application, and any other amendments or endorsements resulting from extensions or Top-Ups of coverage. Claims will be processed according to the policy in force at the time of claim.

No agent or broker has the authority to change the contract or waive any of its provisions.

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

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

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

Despite any other provisions of this contract, this contract is subject to the statutory conditions contained in the Insurance Act as applicable in *your* province or territory of residence respecting contracts of sickness and accident insurance.

Premium

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

When *you* have paid the appropriate premium and met the eligibility requirements, this policy along with *your* application forms part of *your* insurance contract and becomes a binding contract providing that *you* are issued a *confirmation* upon which a contract policy number appears.

If *you* are ineligible for coverage, *our* only liability will be to refund any premium paid. *You* will be responsible for any expenses that are not payable by *us*.

If the premium is insufficient for the period of coverage selected, *we* will:

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

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

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

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

Total benefits paid to *you* by all insurers cannot exceed *your* actual expenses. *We* will co-ordinate the payment of benefits with all insurers who provide *you* with benefits similar to those provided under this insurance (except if *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less), to a maximum of the largest amount specified by each insurer.

In addition, *we* have full rights of subrogation. In the event of a payment of a claim under this policy, *we* will have the right to proceed, in *your* name, but at *our* expense, against third parties who may be responsible for giving rise to a claim under this policy. *You* will execute and deliver such documents as are necessary and co-operate fully with *us* to allow *us* to fully assert *our* rights. *You* must do nothing to prejudice such rights.

If *you* are insured under more than one insurance policy underwritten by *us*, the total amount *we* pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy. If the total amount of all accident insurance *you* have under policies issued by *us* is more than \$100,000, *our* aggregate liability will not exceed that amount, and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.

HOW TO MAKE A CLAIM

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

1-888-881-8010 toll-free from the USA and Canada

+1-(519)-945-8346 collect to Canada
where available, from anywhere else in the world.

The Assistance Centre is ready to assist *you* twenty-four (24) hours a day, each day of the year.

Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit: <http://Active-Care.ca/TravelAid>.

Please note that **if *you* do not call** the Assistance Centre in an *emergency* and prior to receiving *treatment*, ***you will have to pay 20% of the eligible medical expenses*** we would normally pay under this policy (20% co-insurance).

If it is medically impossible for *you* to call when the *emergency* happens, we ask that someone call on *your* behalf. For all other insurance coverage *you* must call *our* Assistance Centre within forty-eight (48) hours of the cause of *your* claim. **Do not assume that someone will contact the Assistance Centre for *you*. It is *your* responsibility to verify that the Assistance Centre has been contacted.**

If *you* choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, eligible expenses will be reimbursed to *you* on the basis of the *reasonable and customary charges* that *we* would have paid directly to such provider. Medical charges that *you* pay may be higher than this amount. Therefore, *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary charges* reimbursed by *us*. Some benefits are not covered if they have not been authorized and arranged by the Assistance Centre.

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.

Forms for 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.

Claims correspondence should be mailed to:

CoverMe Travel Insurance
c/o Active Care Management
P.O. Box 1237, Stn. A
Windsor, ON N9A 6P8

You may call the Assistance Centre directly for specific information on how to make a claim or to enquire about *your* claim status at: 1-888-881-8013 or +1-(519)-945-9246.

All money payable under this contact shall be paid by *us* within sixty (60) days after proof of claim and all required documentation has been received.

If *you* are making an *Emergency Medical Insurance* claim, we will need:

- original itemized receipts for all bills and invoices;
- proof of payment by *you* and by any other benefit plan;
- medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must support that the *treatment* was *medically necessary*;
- proof of the accident if *you* are submitting a claim for dental expenses resulting from an accident;
- proof of travel (including *departure* and return *dates*); and
- *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 medical certificate completed by the attending *physician* and stating why travel was not possible as booked, if the claim is for medical reasons; or
- 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:

- complete original unused transportation tickets and vouchers;
- original passenger receipts for the new tickets *you* had to purchase;
- 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;
- the entire medical file of any person whose health or *medical condition* is the reason for *your* claim; and
- any other invoice or receipt supporting *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 *common 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 items 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:
 - copies of reports from the authorities as proof of loss, damage or delay; and
 - proof that *you* owned the articles, and receipts for their replacement.

If you are making a Flight & Travel Accident Insurance claim, the following conditions apply:

1. *We* will need: a) police, autopsy or coroner's report; b) medical records; and c) death certificate, as applicable.
2. If *your* body is not found within twelve (12) months of the accident, *we* will presume that *you* died as a result of *your* injuries.

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. *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 US 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?

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.

STATUTORY CONDITIONS

Copy of Application. Upon request, a copy of the application shall be given to *you* or to a claimant under the contract.

Waiver. *We* reserve the right to decline any application or any request for extensions of coverage. No condition of this policy shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly expressed in writing and signed by Manulife.

Material Facts. No statement made by *you* at the time of application for this contract shall be used in defence of a claim under or to avoid this contract unless it is contained in the application or any other written statements or answers furnished as evidence of insurability.

Termination by Insurer. *We* may terminate this contract in whole or in part, at any time, by giving written notice of termination to *you* and by refunding, concurrently with the giving of notice, the amount of premium paid in excess of the proportional premium for the expired time. The notice of termination may be delivered to *you*, or it may be sent by registered mail to *your* latest address on record. Where notice of termination is delivered to *you*, five (5) days notice of termination will be given; where it is mailed to *you*, ten (10) days notice will be given and the ten (10) days will begin on the day following the date of mailing of the notice.

Termination by Insured. *You* may terminate this contract at any time by mailing or delivering a written notice of termination to *us* at *our* office.

See the refunds section of this policy.

Rights of Examination. 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

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

- use, or a threat to use, force or violence; or
- commission of, or a threat to commit, a dangerous act; or
- commission of, or a threat to commit, an act that interferes or disrupts an electronic, information or mechanical system; and the effect or intention of the above is to:
- intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against its conduct or policies;
- intimidate, coerce or instill fear in the civilian population or any segment thereof;
- disrupt any segment of the economy; or
- further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

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

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

Change in medication means the medication dosage or frequency 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, or *your* grandchild(ren) travelling with *you*, under the *age* of twenty-one (21) or, if a full-time student, under the *age* of twenty-six (26); also, an unmarried dependent son or daughter of any *age* if mentally or physically disabled. In addition, the *child* must be a minimum *age* of thirty (30) days to be covered under this policy.

Common carrier means a conveyance, (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 includes the *medical questionnaire* and application for this policy, once *you* have completed, signed and submitted them with

the required premium to *us*. It may also include tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider with whom *you* made arrangements for *your trip*.

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

Deductible amount means the amount of *covered expenses* that *you* are responsible for paying per person per *emergency* medical claim. *Your deductible amount* in US dollars applies to the amount remaining after any *covered expenses* are paid by *your government health insurance plan*. The *deductible amount* is shown on *your confirmation* and applies to each claim.

Departure date means the date *you* leave *home*.

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

- For *Trip Cancellation* also included in All-Inclusive plans, 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 occurrence of a *medical condition* that begins during the period of insurance, and requires immediate *treatment*. An *emergency* no longer exists when the Assistance Centre determines that *you* are able to continue *your trip* or return *home*.

Expiry date means the date *your* coverage ends.

- For *Trip Cancellation*, *your* coverage ends on *your departure date* or *expiry date*, whichever is first and as stated on *your confirmation*.
- For Multi-Trip plans, *emergency* medical coverage ends on the earliest of:
 - the date *you* return *home*;
 - the *expiry date*, as stated on *your confirmation*;
 - when travelling outside Canada, the date *you* reach the maximum number of days permitted for each *trip*, as stated on *your confirmation*.
- For Travel Canada *Emergency Medical* plans, coverage ends on the earliest of:
 - the date *you* return *home*;
 - the *expiry date*, as stated on *your confirmation*;
 - the day *you* leave Canada.

- All other coverages end on the earlier of these dates:
 - the date *you* return *home*;
 - on the *expiry date*, as stated on *your confirmation*.

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

Home means *your* Canadian province or territory of residence. If *you* requested coverage to start when *you* leave Canada, *home* means Canada. In the case of *Trip Interruption*, *Flight and Travel Accident*, and *Baggage Insurance*, it means the place *you* leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage.

Hospital means a facility that is licensed as a *hospital* where in-patients receive medical care and diagnostic and surgical services under the supervision of a staff of *physicians* with 24-hour care by registered nurses. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, a home for the aged or a health spa is not a *hospital*.

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

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

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

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

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

Medical questionnaire means all the medical questions that are included in *your* application for coverage under this policy.

Medically necessary, in reference to a given service or supply, means such service or supply:

- is appropriate and consistent with the diagnosis according to accepted community standards of medical practice;
- is not experimental or primarily investigative in nature;
- could not be omitted without adversely affecting *your* condition or quality of medical care;

- cannot be delayed until *your* return to *your* Canadian province or territory of residence; and
- is delivered in the most cost-effective manner possible, at the most appropriate level of care and not primarily by reason of convenience.

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

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

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

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

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

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

Stable medical condition means that all of the following apply:

- *you* have not had any new symptom(s); and
- existing symptom(s) have not become more frequent or severe; and
- *your physician* has not determined that *your medical condition* has become worse; and
- no test findings have shown that *your medical condition* may be getting worse; and
- *you* have not received, been prescribed, taken or had a *physician* recommend any new medication, or any *change in medication*; and
- *you* have not received, been prescribed or had a *physician* recommend any new *treatment* or any change in *treatment*; and
- *you* have not been hospitalized or referred to a specialty clinic or specialist; and
- *your physician* has not advised *you* to see a specialist or to have further tests, and *you* have not undergone testing for which *you* have not yet received the results.

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

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

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

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

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

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

NOTICE ON PRIVACY

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

Notice on Privacy and Confidentiality. The specific and detailed information requested on *your* application and *medical questionnaire* 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, Del. Stn. 500-4-A, Waterloo, Ontario N2J 4C6.

In the event of an *Emergency*,
call the Assistance Centre immediately

1-888-881-8010 toll-free from the USA and Canada

+1-(519)-945-8346 collect to Canada
where available, from anywhere else in the world.

HELP IS JUST A PHONE CALL AWAY

Enjoying *your trip* should be the first thing on *your* mind. Immediate access to the Assistance Centre is available through its TravelAid mobile app. To download the app, visit: <http://Active-Care.ca/TravelAid>.

Our multilingual Assistance Centre is also there to help and support *you* 24 hours a day, each day of the year with:

Pre-Trip Information

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

During a Medical *Emergency*

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

Other Services

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

IMPORTANT TELEPHONE NUMBERS: For coverage information, general enquiries, to apply for an extension or a refund of premium, please call the Customer Service Centre at the number provided in *your confirmation*.

Written correspondence should be mailed to:

CoverMe Travel Insurance
c/o Active Care Management
PO Box 1237 Stn A
Windsor, ON N9A 6P8

You may also call the Assistance Centre directly for specific information on how to make a claim or to inquire about *your* claim status at: **1-888-881-8013** or **+1-(519)-945-9246**.