

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 there to help you  
24 hours a day, each day of the year.

EFFECTIVE DECEMBER 2016



Plans underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNAIC), a wholly owned subsidiary of Manulife.

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cover me™

## Travel Insurance

Policy for Travelling  
Canadians

EFFECTIVE DECEMBER 2016



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

Don't forget your  
wallet card!

### CoverMe® Travel insurance for Travelling Canadians

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NAME

POLICY #

EFFECTIVE DATE

EXPIRY DATE



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

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#### 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 of insurance.
- 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. Your policy may limit benefits should you not contact the Assistance Centre within a specific time period.

PLEASE READ YOUR POLICY CAREFULLY  
BEFORE YOU TRAVEL

#### IMPORTANT INFORMATION ABOUT YOUR INSURANCE:

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife). Manulife has appointed Active Claims Management Inc. (operating as Active Care Management) as the sole provider of all assistance and claims services under this policy.

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

**1 888 881-8010 from Canada or the USA,  
or +1 (519) 945-8346 collect from anywhere else.**

**Call prior to receiving medical treatment:** If you do not contact the Assistance Centre within 24 hours of hospitalization, you will have to pay 20% of the medical expenses we would normally pay under this 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.

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

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

Please note that if you do not call the Assistance Centre within 24 hours of hospitalization, 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.

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The Manufacturers Life Insurance Company

12/2016

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*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 (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.

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.

# COVERE TRAVEL INSURANCE PLANS AT-A-GLANCE

Benefits & Features	SINGLE-TRIP PLANS				MULTI-TRIP PLANS	
	Emergency Medical	Travel Canada Emergency Medical****	All-Inclusive	Trip Cancellation & Trip 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			◆			◆
<b>Features &amp; Options Available</b>						
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.

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* Multi-Trip plan for any additional travel days; or
- purchase a new 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*; or 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*, and 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

CoverMe Travel Insurance is pleased to provide *you* with value-added medical concierge services when *you* have coverage under the *Emergency Medical* Insurance plan.

**What services are available?** StandbyMD offers *you*:

- Anywhere *you* travel, telephone access to a qualified *physician* who can assess *your* symptoms and provide treatment options;
- In 86 countries and over 4000 cities, access to *physician* house call visits.

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, eye glasses or contact lenses and medical supplies;
- Referral to medical specialists, chiropractors, dentists, walk-in clinics, urgent care centres or more than 50,000 hospitals for evaluation and *treatment*;
- *Physician* co-ordination to an Emergency Room and, whenever possible in select cities, will "fast track" *you* through the Emergency Room.

**How does this service work?** The StandbyMD program will assist with co-ordinating payment of eligible expenses subject to the terms and conditions of the policy. 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,
- 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

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 *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 any amount covered by *your government health insurance plan* or any other benefit plan. The *treatment* 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.

All medical procedures and/or tests (including but not limited to MRI, MRCP, CAT Scan, CT Angiogram, Nuclear Stress Test, Angiogram or Cardiac Catheterization or any surgery) must be authorized by the Assistance Centre in advance. Reimbursement is subject to the terms and conditions of this policy. In addition, **we will cover benefits #5 through #13 and #18 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 deductible amount is 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.

The eligible covered expenses are:

- Expenses for *emergency treatment*** – *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.
- 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*.

- 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*.
- 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 *treatment* in the ninety (90) days after the accident).
- 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.
- 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.
- 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 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 travel 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. Return to Original Trip Destination** – If you are returned to your province or territory of residence under Benefit #8, Expenses to bring you home, and the attending physician determines that the treatment received in Canada resolved the emergency and that no further treatment is required, we will reimburse up to a maximum of \$5,000 for a one-way economy flight to return you and/or one insured travel companion to the original trip destination. This benefit is available only if the return to destination occurs during the dates of the original trip and if the Assistance Centre has approved your return under your existing policy. A subsequent recurrence or complication of the condition that resulted in you being returned home is excluded under this policy.

**19. 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 and 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. Magnetic resonance imaging (MRIs), 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*, investigative 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* when *you* have already received *emergency treatment* for that condition during *your trip* and *our* medical advisors determine that *your medical emergency* has ended.
8. A *medical condition*:
  - when *you* knew 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.
9. An *emergency* resulting from: mountain climbing requiring the use of specialized equipment, including carabineers, 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; participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving, is *your* principal paid occupation.
10. *Treatment* if *you* specifically purchased this insurance to obtain such *treatment* whether or not it was authorized by a *physician*.
11. *Your* suicide, attempted suicide, or *your* self-inflicted injury.
12. Committing or attempting to commit a criminal act.
13. Not following recommended or prescribed therapy or *treatment*.
14. Any loss, *injury* or death related to intoxication, the misuse, abuse, overdose of, or chemical dependence on medication, drugs, alcohol or other intoxicant.

15. Any loss resulting from *your minor mental or emotional disorder*.
16. 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*.
17. For insured *children* under two (2) years of *age*, any *medical condition* related to a birth defect.
18. 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.
19. Any *emergency* that occurs or recurs after *our* medical advisors recommend that *you* return *home* following *your emergency treatment*, and *you* choose not to.
20. Death or *injury* sustained while piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
21. 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.
22. Any change in *your* health status or *medical condition* that occurred or started, or any *medical condition* that did not remain *stable*, during *your Trip Break* (see Benefit #17).
23. A recurrence or complication of the condition for which *you* returned home under benefit #18.
24. 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.
25. 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.
26. 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.

#### 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 unused travel arrangements paid for prior to *your departure date*, that is non-refundable and non-transferable to another travel date, less the prepaid unused return transportation. 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.

#### What else does **Trip Interruption Insurance** cover?

In the event of *your* death, *we* will reimburse *your* estate,

- 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.

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

- For 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 travel arrangements paid for prior to *your departure date*;

- For Single-Trip All-Inclusive Plans - 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 sudden and unforeseen *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* self-inflicted injury.
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.
8. *Your minor mental or emotional disorder.*
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*, 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. Mountain climbing requiring the use of specialized equipment, including carabineers, 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; 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* self-inflicted injury.

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.
7. *Your minor mental or emotional disorder*.
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.

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.

### 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.

### 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 contract 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 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

When italicized in this policy, the term:

**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, or *your* grandchild(ren) travelling with *you* or joining *you* during *your* *trip* and is either: i) under the *age* of twenty-one (21) or ii) under the *age* of twenty-six (26) and a full-time student; or iii) *your* child of any *age* who is mentally or physically disabled. In addition, for *Emergency Medical Insurance*, the *child* must be a minimum *age* of thirty (30) days.

**Common carrier** means a bus, taxi, train, boat, *plane* or other commercial vehicle) which is licensed, intended and used to transport paying passengers.

**Confirmation** means this policy, the application for this policy, and any other documents confirming *your* insurance coverage once *you* have paid the required premium; and where applicable, includes the *medical questionnaire* and *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*.

**Departure date** means the date *you* leave for *your* *trip*.

**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 an unforeseen *sickness* or *injury* that requires immediate *treatment*. An *emergency* no longer exists when the Assistance Centre indicates that the person is able to return to his or her province, territory of residence or country of permanent residence, or continue with the *trip*.

**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 a Canadian provincial or territorial government provides to its residents.

**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 & Travel Accident, and Baggage Insurance, it means the departure point.

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

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

**Injury** means sudden bodily harm that is caused by external and purely accidental means, and independently of *sickness* or disease.

**Key-person** means someone to whom *your 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 condition** means *sickness*, *injury*, disease or symptom; complication of pregnancy within the first thirty-one (31) weeks of pregnancy.

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

**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 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*, a *travel companion* 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** 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* or for other comparable services or supplies in a similar circumstance.

**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 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
- a *physician* has not determined that the *medical condition* has become worse; and
- no test findings have shown that the *medical condition* may be getting worse; and
- a *physician* has not provided, prescribed, or recommended any new medication, any *change in medication*; and
- a *physician* has not provided, prescribed or recommended any new *treatment* or any change in *treatment*; and
- there has been no admission to a *hospital* or referral to a specialty clinic or specialist; and
- a *physician* has not advised referral to a specialist or further testing, and there has been no testing for which the results have not yet been received.

**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 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, motorcycle, 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 ‡ 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*, for whom insurance coverage was applied and for whom the appropriate premium was received by *us*.

In this policy, words and terms denoting the singular shall be interpreted to mean the plural and vice versa, unless the context clearly indicates otherwise.

**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

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

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

## 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.