Manulife Travel Insurance

COVID-19 Pandemic Travel Plan for Travelling Canadians

Effective November 2020

Underwritten by
The Manufacturers Life Insurance Company (Manulife).
Manulife Travel Insurance COVID-19 Pandemic Travel Plan
for Travelling Canadians
Effective November 2020

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

10-Day Free Look – If you notify us within 10 days of your purchase date, as indicated on your confirmation, that you are not completely satisfied with your policy, we will provide a full refund if you have not already departed on your trip and there is no claim in progress. For information on refunds after the 10-Day Free Look period, please refer to the Cancellation & Refunds section in this policy.

All insurance plans have limitations and exclusions. Please read your policy carefully. It is your responsibility to ensure that you meet all limitations and exclusions for your policy. If you are not sure whether a claim is covered under your plan, please contact the Assistance Centre.

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

Know your health • Know your trip
Know your policy • Know your rights

For more information, go to www.thiaonline.com/Travel_Insurance_Bill_of_Rights_and_Responsibilities.html

The Assistance Centre is open 24 hours a day, each day of the year. Immediate access to the Assistance Centre is also available through its TravelAid mobile app. Visit http://www.active-care.ca/en/travelaid/ to download the app.

Please note that you must call the Assistance Centre in a medical emergency and prior to any treatment. Otherwise, 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 as soon as possible.

The Manufacturers Life Insurance Company
SECTION 1 – Important Notice

READ CAREFULLY BEFORE YOU TRAVEL

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

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

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

Notice Required by Provincial Legislation

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.

SECTION 2 – Identification of Insurer

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 provider of all assistance and claims services under this policy.

SECTION 3 – In the Event of an Emergency

IN THE EVENT OF AN EMERGENCY CALL THE ASSISTANCE CENTRE IMMEDIATELY

1 833-389-1089 toll-free from the USA and Canada.
+1 519 945-1812 collect to Canada
from anywhere else in the world.

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

Immediate access to the Assistance Centre is also available through its TravelAid™ mobile app. 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.

To download the app, visit: http://www.active-care.ca/en/travelaid/.

You must call the Assistance Centre before obtaining emergency treatment, so that we may:
- confirm coverage
- provide pre-approval of treatment.

If it is medically impossible for you to call prior to obtaining emergency treatment, we ask that someone call on your behalf as soon as possible. Otherwise, if you do not call the Assistance Centre before you obtain emergency treatment you will have to pay 20% of the eligible medical expenses we would normally pay under this insurance.

SECTION 4 – Eligibility

To be eligible for 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 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).

SECTION 5 – General Information

This coverage does not include any benefits for Trip Cancellation or any insurance in relation to cruise travel.

Trip Interruption coverage is only available once you arrive at any destination included in your trip and only when you incur any expenses in relation to Coronavirus (COVID-19).

INSURING AGREEMENT

In consideration of the application for insurance for which you have met the eligibility requirements and paid the appropriate premium, we will pay:
- up to a maximum of $5 Million per insured person for reasonable and customary charges incurred by you as a result of an emergency, unrelated to Coronavirus (COVID-19), occurring while you are travelling outside your province or territory of residence.

Coronavirus (COVID-19) Benefits
- up to a maximum of $1 Million per insured person for reasonable and customary charges incurred by you as a result of an emergency in relation to Coronavirus (COVID-19) and related complications.
- reasonable and customary charges incurred by you for a Trip Interruption claim in the event that you are required to self-isolate or quarantine during your trip (see benefit details in Section 9).
- up to a maximum of $500 for reasonable and customary charges incurred by you for a Trip Interruption claim due a change in the Travel Advisory issued by the Government of Canada to “Avoid all travel” for the benefits set out in this document, subject to the terms, limitations, exclusions and other conditions and in excess of those reimbursable under any group, individual, private or public plan or contract of insurance, including any auto insurance plan and your
government health insurance plan. Some benefits are subject to advance approval by our Assistance Centre. Unless otherwise stated, all amounts referred to in this policy are in Canadian dollars. You will be responsible for any expenses that are not payable by us.

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

This policy provides emergency medical coverage for travel outside your province or territory of residence or Canada.

WHEN YOUR COVERAGE STARTS
Travel Insurance must be purchased prior to departure from your province or territory of residence in Canada and for the entire duration of your trip.

All coverage starts on the later of:
• the departure date; or
• the effective date as stated on your confirmation.

WHEN YOUR COVERAGE ENDS
All coverage ends on the earlier of:
• the date you return home; or
• the expiry date, as stated on your confirmation.

AUTOMATIC EXTENSION of coverage is provided beyond your expiry date, as stated on your confirmation, if:
• your common carrier or vehicle is delayed and prevents you from the total length of your trip outside of Canada, including the province or territory of residence in Canada and for the entire duration of your trip.

All coverage starts on the later of:
• the departure date; or
• the effective date as stated on your confirmation.

If you return home early, you may request a refund of premium (minimum $25.00) for the unused coverage days of your 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 returned home.

All travellers insured under the same policy must return together for a refund to be possible.

FAMILY COVERAGE
If you have purchased Family Coverage, 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) the applicant, spouse and children/grandchildren; or iii) three (3) 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.

SECTION 6 – Medical Concierge Services
Manulife Travel Insurance is pleased to provide you with StandbyMD™, a worldwide on-demand directional care program.

What services are available?
StandbyMD has an international network of medical providers and partners who provide services across time zones and who assure a quick and streamlined access to healthcare 24/7/365 all over the world. StandbyMD allows you to access multiple levels of personalized care ranging from:

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

In addition, when you travel to the United States, StandbyMD offers the following services:
• Same-day co-ordination and delivery of lost/forgotten prescription maintenance medication, eyeglasses or contact lenses and medical supplies.

How does this service work?
StandbyMD’s risk assessment algorithm triages patients according to their symptoms, profiles and location. Based on the information provided they are instantly referred to the most appropriate level of care their specific situation requires. StandbyMD uses a worldwide network of providers that offer high-quality care at preferred rates and direct billing solutions, minimizing the likelihood of paying out-of-pocket.

The StandbyMD program will assist with coordinating payment of eligible expenses subject to the terms and conditions of the policy.

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

Disclaimer, Waiver, and Limitation of Liability:
StandbyMD is not intended to be a substitute for professional medical advice, it is provided for the purpose of assisting you in finding medical providers. The advice provided by StandbyMD is a recommendation only, and entirely voluntary. You still retain the right to choose for yourself, your own level of care regardless of StandbyMD’s recommendation.
Medical providers utilized by StandbyMD are not employees, agents, nor in any way affiliated with StandbyMD, beyond accepting StandbyMD’s referrals. StandbyMD does not have any control, real or implied, over the medical judgment of participating medical providers, nor their actions or inactions. StandbyMD, upon making referrals under this policy does not assume any responsibility for:
- the availability,
- their quality,
- the results or outcome of any treatment or service.

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

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

SECTION 7 – Emergency Medical Insurance

What does Emergency Medical Insurance cover?

Emergency Medical Insurance covers you for up to $5 Million CAD of covered expenses incurred by you for 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.

Emergency Medical Insurance covers you for up to $1 Million CAD of covered expenses incurred by you for treatment required by you during your trip if your medical emergency is related to Coronavirus (COVID-19) and related complications.

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

Covered expenses and benefits are subject to the policy’s maximums, exclusions and limitations. The eligible covered expenses include:

1. **Expenses for emergency treatment** – Reasonable and customary charges for medical care received from a physician in or out of 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 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 and we will also pay up to $1,000 for that person’s hotel and meals. 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, during your trip, you die 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 earlier than planned 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.
SECTION 8 – Emergency Medical Exclusions & Limitations

What does Emergency Medical Insurance not cover?
We will not pay any expenses or benefits relating directly or indirectly to:

1. A pre-existing medical condition. The pre-existing medical 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 medical condition” and “stable” at the end of this policy.

Under Age 60 or Rate Category A. We will not pay any expenses relating to:
- a pre-existing medical 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 a lung condition.

Rate Categories B and C. We will not pay any expenses relating to:
- a pre-existing medical 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 a 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 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 medical condition you suffer or contract while you are on your cruise or in any destination included in your cruise itinerary.

6. Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies, 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.

7. Any non-emergency, experimental or elective treatment such as cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications.

8. The continued treatment of a medical condition or related condition, following emergency treatment during your trip, if our medical advisors determine that your emergency has ended.

9. A medical condition or symptoms:
- when you knew or for which it was reasonable to believe or expect before you left home or before the effective date of coverage, that treatment will be required during your trip; and/or

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 written by us.

11. Childcare expenses – We will pay up to $75 per day to a maximum of $500 for childcare costs 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 childcare provider are required and the professional childcare provider must be someone other than immediate family or a travel 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 Benefit #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. 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.
• 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.

10. Any emergency that occurs while you are participating in:
• any sporting activity for which you are paid, including snorkeling or scuba diving;
• any extreme sport or activity involving a high level of risk, such as those indicated below, but not limited to:
  - mountain climbing requiring the use of specialized equipment, including carabiners, crampons, pick axes, anchors, bolts and lead rope or top rope anchoring equipment to ascend or descend a mountain;
  - rock-climbing;
  - parachuting;
  - skydiving;
  - hang-gliding or using any other air-supported sporting device; or
• participating in a motorized speed contest.

11. Any trip made for the purpose of obtaining a diagnosis, treatment, surgery, investigation, palliative care, or any alternative therapy, whether or not it was authorized by a physician, as well as any directly or indirectly-related complication.

12. Your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.

13. Any claim that results from or is related to your commission or attempted commission of a criminal offence or illegal act.

14. Any medical condition that is the result of you not following treatment as prescribed to you, including prescribed medication.

15. • Any medical condition, including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs or other intoxicants whether prior to or during your trip.
• Any medical condition arising during your trip from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.

16. Any loss resulting from your minor mental or emotional disorder.

17. • Your routine pre-natal or post-natal care;
• Your pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.

18. Your child born during your trip.

19. For insured children under two (2) years of age, any medical condition related to a birth defect.

20. 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.

21. Any further medical treatment if our medical advisors determine that you should transfer to another facility or return to your home province/territory of residence for treatment, and you choose not to.

22. Death or injury sustained while piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.

23. For policy extensions: 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.

24. Any act of terrorism or any medical condition you suffer or contract when an official travel advisory issued by the Government of Canada states, “Avoid all travel” regarding the country, region or city of your destination, before your effective date.

To view the travel advisories, visit the Government of Canada Travel site.

This exclusion does not apply to claims for any medical condition unrelated to the travel advisory.

25. Any act of terrorism or any medical condition you suffer or contract when an official travel advisory issued by the Government of Canada states, “Avoid all travel” regarding the country, region or city of your destination, before your effective date.

To view the travel advisories, visit the Government of Canada Travel site.

This exclusion does not apply to claims for any medical condition unrelated to the travel advisory.

26. Any act of terrorism caused by biological, chemical, nuclear or radioactive means.

27. An act of war.

Section 9 - Trip Interruption Insurance

Trip Interruption coverage is only available after your departure to any destination included in your trip and only when you incur any expenses in relation to Coronavirus (COVID-19).

This coverage does not include any benefits for Trip Cancellation.

Benefits – What does Trip Interruption Insurance cover?

A. In the event you are unexpectedly required to self-isolate or quarantine as determined by a medical professional after your departure, we will pay:
• Up to $500 for your one-way economy class airfare via the most cost-effective itinerary to return home in the event you are delayed beyond the date you were originally scheduled to return home; and/or
• Up to $150 per insured person per day for your additional and unplanned commercial hotel and meal expenses to a maximum of $2,100. Family coverage maximum is $300 per insured family per day to a maximum of $4,200.

This benefit is only payable to a maximum of fourteen (14) days, if you are delayed beyond your original return date, and/or you must pay for the unexpected costs of your new accommodation and/or meals where you are required to be quarantined.

It is your responsibility to find accommodation during your quarantine. If you must be quarantined at a medical facility and medical treatment is not required, we will only pay up to the maximums as noted above.

These benefits are payable if either of the following covered events happen to you:
1. You or your travel companion are denied entry into any destination included in your trip and you are quarantined as requested by a medical professional;
2. Due to a positive (COVID-19) test result or contact tracing in any destination included in your trip, you or your travel companion are required to self-isolate or quarantine as requested by a medical professional, in your destination beyond your original return date.

B. In the event that you are at any destination included in your trip and the Government of Canada issues an “Avoid All Travel” travel advisory regarding the country, region or city of your destination, after your departure, we will pay up to a combined maximum of $500 per person for:
• your one-way economy class airfare via the most cost-effective itinerary to return home; and
• your additional and unplanned commercial hotel and meal expenses.
Section 10 – Trip Interruption Exclusions & Limitations

What does Trip Interruption Insurance not cover?

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

1. Any expenses due to an official travel advisory issued by the Government of Canada stating “Avoid all travel” regarding the country, region or city of your destination, before your departure date. To view the travel advisories, visit the Government of Canada Travel site.

2. Any expenses you incur when you or your travel companion are denied entry into a country or a region included in your trip when prior to your departure date there were foreign government and/or regional travel guidelines or restrictions in place prohibiting Canadian residents’ entrance due to Coronavirus (COVID-19).

3. Any expenses you incur at any destination included in your trip, when before your departure date there were foreign government and/or regional travel guidelines or restrictions in place requiring you or your travel companion to self-isolate or quarantine for a specific period of time during your trip.

4. Any pre-paid portion of your travel arrangements that are unused.

5. Any expenses you incur:
   - while you are on your cruise; and/or
   - beyond your original cruise end date due to a positive Coronavirus (COVID-19) test result or contact tracing during your cruise or in any destination included in your cruise itinerary and you or your travel companion are required to self-isolate or quarantine.

SECTION 11 – What Else Do You Need to Know?

This policy is issued based on information provided in your application (including the medical questionnaire, if required). Claims will be processed according to the policy in force at the time of claim. When completing the application and answering the medical questions, your answers must be complete and accurate. In the event of a claim, we will review your medical history. If any of your answers are found to be incomplete or inaccurate:

- your coverage will be void
- which means your claim will not be paid.

You must be accurate and complete in your dealings with us at all times. 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 or extension of coverage for benefits under this policy.

We will not pay a claim if you, any person insured under this policy or anyone acting on your behalf attempt to deceive us or makes a fraudulent, false or exaggerated statement or claim.

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

This policy is non-participating. You are not entitled to share in our divisible surplus.

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.

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 charge and collect any underpayment; or 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/certificate underwritten by us, the maximum you are entitled to is the largest amount specified for the benefit in any one policy/certificate. This condition does not apply to any claim related to Coronavirus (COVID-19) if you are also insured under a complimentary Manulife COVID-19 Emergency Medical Certificate of Insurance that was provided to you by the airline/tour operator. For greater clarity, if you are insured under one complimentary certificate and more than one policy/certificate underwritten by us that provides Coronavirus (COVID-19) coverage, the maximum amount payable for covered expenses incurred by you related to Coronavirus (COVID-19) cannot be more than the sum of the Coronavirus (COVID-19) coverage available under one policy/certificate and one complimentary certificate. The total amount we pay to you cannot exceed your actual expenses.

SECTION 12 – How to Submit a Claim

IN THE EVENT OF AN EMERGENCY
CALL THE ASSISTANCE CENTRE IMMEDIATELY
1 833-389-1089 toll-free from the USA and Canada.
+1 519 945-1812 collect to Canada
from anywhere else in the world.

Our Assistance Centre is ready to assist 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://www.active-care.ca/en/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 as soon as possible.
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 based on 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.

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 (1) year from the date of the occurrence arising under this contract, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed.

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

Mailing Instructions
Claims correspondence should be mailed to:
Manulife Travel Insurance
P.O. Box 1237, Stn. A
Windsor, ON N9A 6P8

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

You may call the Assistance Centre directly for specific information on how to submit a claim or to enquire about your claim status at: 1 833-389-1089 or +1 519 945-1812.

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

If you are making a Trip Interruption 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 in relation to self-isolation or quarantine, or
- a report from an authority documenting the reason for the self-isolation or quarantine; and

We will also need, as applicable:
- 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, and meals, expenses you may have had; and
- any other invoice or receipt supporting your claim.

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.

If currency conversion is necessary, we will use our exchange rate on the date you received the service outlined in your claim. We will not pay for any interest under this insurance.

Is there anything else you should know if you have a claim?
If you disagree with our claim decision, the matter may be submitted for judicial resolution under the applicable law(s) of the Canadian province or territory where you reside at the time of application for this policy.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or in the Limitations Act, 2002 in Ontario or other applicable legislation.

SECTION 13 – 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.
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.

SECTION 14 – 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 or stopped, and/or new medication(s) has/have been prescribed. **Exceptions:** the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) 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 your unmarried, dependent son(s) or daughter(s), or your grandchild(ren) travelling with you or joining you during your trip and who 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, 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. All coverages start on the later of:
• the departure date; or
• the effective date as stated on your confirmation.

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

**Expiry date** means the date your coverage ends. All coverages end on the earlier of:
• the date you return home; or
• 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.

**Hospital** means an institution that is licensed as an accredited hospital that is staffed and operated for the care and treatment of in-patients and out-patients. Treatment must be supervised by physicians and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment. A hospital is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.


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

**Medical condition** means any disease, sickness or injury (including symptoms of undiagnosed conditions).

**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 antianxiety medication (anxiolytics) or no prescribed medication at all.

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

**Plane** means a multi-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 licence, Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.

**Pre-existing medical condition** means any medical condition that exists 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 A medical condition is considered stable when all of the following statements are true:

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

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

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

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

Trip means the time between your effective date of insurance and expiry date.

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 Manulife.

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.

SECTION 15 – 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, Waterloo, ON N2J 4C6. You may also visit Manulife at https://www.manulife.ca/privacy-policies.html for further details about our Privacy Policy.
IN THE EVENT OF AN EMERGENCY,
CALL THE ASSISTANCE CENTRE IMMEDIATELY.

1 833-389-1089
Toll-free from the USA and Canada.

+1 519 945-1812
Collect to Canada from anywhere else in the world.

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

HELP IS JUST A PHONE CALL AWAY
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 health care 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 or general enquiries, or 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:
Manulife Travel Insurance
c/o Active Care Management
P.O. Box 1237 Stn A
Windsor, ON N9A 6P8

You may also call the Assistance Centre directly for specific information on how to submit a claim or to enquire about your claim status at: 1 833-389-1089 or +1 519 945-1812.