



MEDICARE INTERNATIONAL TRAVEL INSURANCE

All-Inclusive Policy For Travelling Canadians

Version M14-Rev1

Effective April 2022

21st Century Travel Insurance Limited operates as 21st Century Travel Insurance Services in British Columbia.

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

Don't forget your wallet card!

M14Rev1-2204-EN-INCL



underwritten by:



MEDICARE INTERNATIONAL TRAVEL INSURANCE

NAME _____

MY POLICY # _____

To extend your coverage, call 21st Century prior to date required.
Please call:

1 800 567-0021 toll-free from the USA and Canada

(905) 372-1779 direct from outside Canada or the USA

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

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

1 855 478-3484 +1 (519) 251-7851

toll-free from the USA and Canada

collect from anywhere in the world

You must contact the Assistance Centre before receiving treatment.

Failure to do so will limit liability to 80% of eligible expenses.

The Assistance Centre is open every day, 24 hours a day.

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

To download the app, visit

<http://www.active-care.ca/en/travelaid/>



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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

10-Day Free Look to Review this Policy

You have 10 days from *your issue date* to review this policy. If it does not meet *your needs*, you may terminate this insurance coverage and receive a premium refund if:

- you have not departed on *your trip*; and
- there is no claim in progress.

To request a premium refund, simply contact *your agent* from whom you purchased the insurance.

After the 10-Day Free Look, refund of premium is not available.

Travel assistance and CLAIM SUBMISSION, anywhere in the world

Before you travel, download the Manulife TravelAid™ mobile app through the Google Play™ store or the Apple App Store®.

Features of Manulife TravelAid include:

- **Start a Claim – begin the process to file a claim and track your claim status**
- **Contact Us** – a direct link to the Assistance Centre for immediate medical assistance 24/7
- **International 911** – search emergency phone numbers in other countries (GPS enabled)
- **Find Medical Facility** – find directions to the closest medical facility (GPS enabled)
- **Travel Tips** – pre- and post-departure
- **Travel Advisories**

Online Claims Submission is also available.

Visit <https://manulife.acmtravel.ca> to submit your claim online. For faster and easier submissions, have all your documents available in electronic format, such as a PDF or a JPEG.

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

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 the 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, call 1 800 567-0021 or (905) 372-1779.

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

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

SECTION 2 – IDENTIFICATION OF INSURER

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. Claim payment and administrative services are provided by Active Claims Management Inc. Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM" "Global Excel Management" and/or "Global Excel" as the provider of all assistance and claims services under the policy.

Administration of all applications, enrollments and customer service for the Medicare International Travel Insurance plan is provided by 21st Century Travel Insurance Limited o/a 21st Century Travel Insurance Services in British Columbia ("21st Century").

SECTION 3 – IN THE EVENT OF AN EMERGENCY

**IN THE EVENT OF AN EMERGENCY
CALL THE ASSISTANCE CENTRE IMMEDIATELY
1 855 478-3484** toll-free from the USA and Canada

+1 (519) 251-7851 collect to Canada
from anywhere else in the world.

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

Immediate access to the Assistance Centre is also available through the Manulife TravelAid mobile app. The Manulife 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 All-Inclusive 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 or metastatic cancer;
- not require kidney dialysis;
- not have been prescribed or used home oxygen in the last twelve (12) months; and
- never have had a bone marrow, stem cell or organ transplant (except corneal transplant).

SECTION 5 – GENERAL INFORMATION

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 \$10 million CDN per policy** for *reasonable and customary* charges incurred by *you* as a result of an *emergency* occurring while *you* are travelling outside *your* province or territory of residence
- **up to a maximum of \$3,500 for a Trip Cancellation & Interruption claim** if *you* purchased a Single-Trip All-Inclusive Plan
- **up to \$3,500 per trip to a maximum of \$6,000 per policy for a Trip Cancellation & Interruption claim** if *you* purchased a Multi-Trip All-Inclusive plan

- **up to \$1,000 per trip for Baggage Loss or Damage, and up to \$500 for Baggage Delay, per trip**, if you purchased a Single-Trip All-Inclusive Plan
- **up to \$1,000 per trip to a maximum of \$3,000 per policy for Baggage Loss or Damage, and up to \$500 per trip to a maximum of \$1,500 per policy for Baggage Delay**, if you purchased a Multi-Trip All-Inclusive Plan
- **up to \$100,000 for death or dismemberment** in the event of a Flight Accident
- **up to \$50,000 for death or dismemberment** in the event of a Travel Accident

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 Canadian provincial or territorial *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 including the completed *medical questionnaire* if required;
- the *confirmation* issued in respect of that application; and
- any other amendments or endorsements/riders resulting from changes, extensions or top-ups of coverage.

This policy provides coverage for the plan you purchased:

- a Single-Trip plan for travel outside your province or territory of residence or Canada; or
- a Multi-Trip plan for an unlimited number of trips outside your province or territory of residence or Canada, taken within one (1) year of the *effective date* for the trip-length as shown on your *confirmation* (no limit to trip length within Canada but outside your province or territory of residence).

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 (exceptions apply to Top-Ups).

For Single-Trip All-Inclusive plans:

- Trip Cancellation coverage starts on the date you pay the premium for that coverage, shown as the *issue date* on your *confirmation*.
- All other coverage starts on the later of:
 - the *departure date*; or
 - the effective date as shown on your *confirmation*.

For Multi-Trip All-Inclusive plans:

- Trip Cancellation coverage starts on the later of:
 - the effective date as shown on your *confirmation*; or
 - the date you purchased your trip.
- Emergency Medical coverage starts:
 - each date you leave your province or territory of residence, and
 - each date you leave Canada on or after the effective date as shown on your *confirmation*.
- All other coverage starts on the later of:
 - your *departure date*; or
 - the effective date as shown on your *confirmation*.

WHEN YOUR COVERAGE ENDS

- Trip Cancellation coverage ends on the earliest of:
 - your *departure date*; or
 - the date you cancel your trip; or
 - the expiry date as shown on your *confirmation*.
- For all Multi-Trip plans, Emergency Medical coverage ends on the earliest of:
 - the date you return home; or
 - the expiry date as shown on your *confirmation*; or
 - when travelling outside Canada, the date you reach the maximum trip-length you purchased for each trip, as shown on your *confirmation*.
- All other coverage ends on the earlier of:
 - the date you return home; or
 - the expiry date as shown on your *confirmation*.

AUTOMATIC EXTENSION of coverage is provided beyond your *expiry date*, if:

- your *common carrier* or *vehicle* is delayed and prevents you from travelling on your *expiry date*. 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 and for up to five (5) days after discharge from hospital, or you are *stable* for evacuation home; whichever is earlier; or
- you or your travel companion have a medical emergency that does not require hospitalization but prevents travel on your *expiry date*, as confirmed by a *physician*. In this case, we will extend your coverage for up to five (5) days.

TO STAY LONGER THAN PLANNED

If you are already on your trip and need to apply for an extension of your coverage, call 21st Century before the *expiry date* of your existing 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 (minimum \$25); 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 21st Century. In any case, we will not extend any coverage beyond twelve (12) months after the date you first leave home.

CANCELLATIONS & REFUNDS

After the 10-Day Free Look, cancellations and refunds are not available for any All-Inclusive plans.

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 coverage for an unlimited number of days of travel within Canada but outside your province or territory of residence.
- Each trip taken outside of Canada can be up to the maximum number of days you selected when you purchased your Multi-Trip plan, beginning on the first day you leave Canada.
- For a trip to be covered under the benefits of Medicare International Travel Insurance, it must start on or after the *effective date* and end prior to or on the expiry date as shown on your *confirmation*.
- 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*.

SECTION 6 – MEDICAL CONCIERGE SERVICES

21st Century is pleased to provide *you* with value-added Medical Concierge Services.

What services are available? StandbyMD has an international network of medical providers and partners who can provide quick and streamlined services and access to healthcare, 24 hours a day, every day of the year.

StandbyMD offers access to personalized care including:

- telephone or video chat with a qualified physician who can assess symptoms and provide treatment options (for eligible cases)
- a network of physicians who make house call visits in 141 countries and over 4,500 cities
- in-network clinics and emergency rooms when necessary
- coordination and delivery of lost or forgotten prescription medications, eyeglasses or contact lenses, and medical supplies when you travel within Canada and the US

How this service works

StandbyMD triages you according to your symptoms, profile, and location and then refers you to the most appropriate level of care for your situation.

The worldwide network offers preferred rates and direct billing options to help reduce your out-of-pocket expenses. The StandbyMD program also helps coordinate payment for eligible expenses according to the terms and conditions of this policy.

To use this service, contact the Assistance Centre at the number provided in this policy.

Disclaimer, waiver, and limitation of liability

StandbyMD is not intended as a substitute for professional medical advice. The program is provided to assist you in finding medical providers.

The advice StandbyMD provides is a recommendation only and entirely voluntary. You retain the right to choose your own level of care, regardless of the recommendation StandbyMD makes.

Medical providers within the StandbyMD network are not employees or agents and are not affiliated with StandbyMD in any way beyond accepting referrals. StandbyMD has no control – real or implied – over the medical judgment, actions, or inactions of the medical providers and does not assume any responsibility for:

- availability of the medical providers
- quality of the medical providers
- the results or outcome of any treatment or service.

You waive any and all rights to proceed legally against StandbyMD or anyone related to StandbyMD. Related people include principals, parents, successors, and assigns of StandbyMD.

Waiving these rights to proceed legally includes the following that relate in any way to the medical concierge services offered by StandbyMD:

- any and all claims
- demands
- actions and causes of action
- suits of any kind, nature, or amount

StandbyMD's liability, if any, is limited solely to the amount of payment made to participating medical providers for services you received after obtaining a referral from StandbyMD.

- If *your* travel commences or will end after the expiry date shown on *your confirmation*, *you* can purchase an extension of your *Trip Cancellation & Interruption* coverage as long as there is no lapse in coverage or *you* can purchase a new *Multi-Trip All-Inclusive* plan with no lapse in 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 a credit card or bank statement showing purchases in Canada just prior to *your departure date*.

Top-Up your *Emergency Medical coverage under your Multi-Trip All-Inclusive plan*

If *your trip*:

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

you can purchase:

- Top-Up coverage before the *expiry date* of *your Multi-Trip* plan for any additional travel days. **NOTE:** if *you top-up emergency* medical coverage under *your Multi-Trip All-Inclusive* plan, all the other coverages will automatically be included in the Top-Up coverage. This can only be done to extend *your existing Medicare International All-Inclusive* plan.
- a new *Multi-Trip All-Inclusive* plan or new *Multi-Trip Emergency Medical* plan, with no lapse in coverage, providing the total duration of the *trip* does not exceed the maximum *trip length* *you* choose.

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

Top-up of the amount of *Trip Cancellation & Interruption coverage under your Multi-Trip or Single-Trip All-Inclusive plan.*

If *your trip* costs exceed the maximum amount covered by *your All-Inclusive* plan, ensure *you* have adequate *Trip Cancellation & Interruption* coverage for *your trip*.

You can purchase a stand-alone *Medicare International Trip Cancellation & Interruption* plan before *your departure date* to cover the additional amount of coverage that *you* need to adequately cover the costs of *your trip*, providing there is no lapse in *your Trip Cancellation* coverage.

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

If the expiry date shown on the *confirmation* of *your Medicare International Multi-Trip All-Inclusive* plan is prior to the date that *your trip* commences or ends, ensure *you* have continuing *Trip Cancellation & Interruption* coverage for that *trip*.

You can either:

- purchase a stand-alone *Medicare International Trip Cancellation & Interruption* plan or a *Single-Trip Emergency Medical* plan, providing there is no lapse in *your* coverage; or
- purchase a new *Medicare International 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.

SECTION 7 – EMERGENCY MEDICAL INSURANCE BENEFITS

Emergency Medical Insurance coverage starts when you leave home.

Emergency Medical Insurance coverage ends on your expiry date.

What does Emergency Medical Insurance cover?

Emergency Medical Insurance covers you for up to \$10,000,000 CDN of covered expenses incurred 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.

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.

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

Covered expenses and benefits are subject to the policy's maximums, exclusions 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;
- 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, chiroprapist 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. We will also pay up to \$1,000 for that person's hotel and meals and cover them with Emergency Medical Insurance under the same terms and limitations of this policy until you are medically fit to return home. For a child insured under this policy, this benefit is available immediately upon their hospital admission.

6. Extra expenses for meals, hotel and taxi – If a medical emergency prevents you or your travel companion from returning home as originally planned, or if your emergency medical treatment or that of your travel companion requires your transfer to a location that is different from your original destination, we will reimburse you up to \$200 per day to a maximum of \$2,000 for your extra meals, hotel, and taxi fares. We will only reimburse you for these expenses if you have 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; or
- up to \$5,000 to cremate your body where you die, plus the return home of your ashes; or
- 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 (excludes headstones, flowers, reception expenses).

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.

9. Return excess baggage – 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. 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 pay the cost of its return to the rental agency.
14. **Hospital allowance** – When you are hospitalized for 48 hours or more due to a medical emergency 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 underwritten 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.

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 condition**. The pre-existing condition exclusion that applies to you depends on the Rate Category you qualified for when you purchased this policy.

Please review the definition of “pre-existing condition” and “stable” at the end of this policy.

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, your 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, your 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 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, your 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, your 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 issue 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. Magnetic resonance imaging (MRI), computerized axial tomography (CAT) scans, sonograms, ultrasounds or biopsies, cardiac catheterization, angioplasty and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved in advance by the Assistance Centre prior to being performed. All surgery must be authorized by the Assistance Centre prior to being performed except in extreme circumstances where surgery is performed on an emergency basis immediately upon admission to hospital.
6. Any non-emergency, investigative, experimental or elective treatment such as cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications.
7. The continued treatment of a medical condition or related condition, following emergency treatment during your trip, if our medical advisors determine that your medical emergency has ended.
8. A medical condition:
 - when you knew or for which it was reasonable to believe or expect before you left home, or before the effective date of coverage, that treatment will be required during your trip; and/or
 - for which future investigation or treatment was planned before you left home; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek treatment in the three (3) months before leaving home; and/or
 - that had caused your physician to advise you not to travel.
9. An emergency resulting from:
 - 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;
 - participating in a motorized speed contest including training activities; or
 - your professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is your principal paid occupation.
10. 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.
11. Your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
12. Any claim that results from or is related to your commission or attempted commission of a criminal offence or illegal act.
13. Any medical condition that is the result of you not following treatment as prescribed to you, including prescribed medication.
14.
 - Any medical condition, including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs or other intoxicants whether prior to or during your trip.
 - Any medical condition arising during your trip from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.
15. Any loss resulting from your minor mental or emotional disorder.
16.
 - Your routine pre-natal or post-natal care;
 - Your pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.

17. *Your child born during your trip.*
18. For insured *children* under two (2) years of *age*, any *medical condition* related to a birth defect.
19. Any benefit that must be authorized or arranged in advance by the Assistance Centre when it has given no authorization or made no arrangement for that benefit.
20. Any further *medical treatment* if *our* medical advisors determine that *you* should transfer to another facility or return to *your home* province or territory of residence for *treatment*, and *you* choose not to.
21. Death or *injury* sustained while piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
22. For 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.
23. Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory issued by the Canadian government states, "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.
To view the travel advisories, visit the Government of Canada Travel site. This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
24. Any *act of terrorism* caused by biological, chemical, nuclear or radioactive means.
25. *An act of war.*

SECTION 9 – TRIP CANCELLATION & INTERRUPTION INSURANCE

Trip Cancellation Insurance

Coverage starts at the date and time *you* pay the premium for that coverage.

Coverage ends on *your* departure date as shown on *your confirmation*.

Trip Interruption and Misconnection Insurance

Coverage starts on *your departure date*.

Coverage ends on the earlier of:

- a) the date *you* return to *your* departure point; or
- b) on the expiry date as shown on *your confirmation*.

Benefits – What does Trip Cancellation & 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 1 855 478-3484 or +1 (519) 251-7851 on the day the cause of cancellation occurs or on the next business day at the latest. Claim payment will be limited to the cancellation penalties specified in the *trip* contracts which are in effect on the next business day following the time the cause of cancellation occurs.

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, and *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
- *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 airfare to the next destination.

For Trip Cancellation & Interruption, the maximum payable is:

- for Single-Trip All-Inclusive Plans - up to \$3,500 for eligible expenses;
- for a Multi-Trip All-Inclusive Plan - up to \$3,500 per *trip* and \$6,000 per policy for eligible expenses.

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. *You* or *your spouse* develop any complication of pregnancy within the first 31 weeks of pregnancy and the attending *physician* advises against travel. This is a covered event only under *Trip Cancellation*.
5. †*You* or *your travel companion's* travel visa is not issued for a reason beyond *your/their* control.
6. †*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*.
7. †*You, your spouse, your travel companion* or *your travel companion's spouse* are quarantined or hijacked.
8. †*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.
9. †*You, your spouse, your travel companion* or *travel companion's spouse* lose a permanent job because of lay-off or dismissal without just cause.
10. †*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.
11. †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.
12. † 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.
13. † 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.

14. ‡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.
15. ‡The *plane* you are ticketed to fly on leaves earlier or later than scheduled. Note: This benefit is only covered under *Trip Interruption*.
16. ‡*Sickness, injury* or death of *your* service animal if you are an individual with a physical, mental or visual disability, and travel arrangements have been made for the animal to accompany you on *your trip*. For this benefit to apply, the travel arrangement cost for *your* service animal must be included in the covered amount insured under *your* plan.
17. 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 & Interruption* in-force policies issued and underwritten 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*.

Benefits – What does Misconnection Insurance cover?

If any of the covered events listed immediately below occurs before or after *your* originally scheduled *departure date* and causes a misconnection or a travel disruption which prevents you from travelling as shown on *your confirmation*, we will pay:

- A. Up to the covered amount, to a maximum of \$1,000, for *your* misconnection or travel disruption expenses for the lesser of:
 - i. the change fee charged by the airline for *your* missed connection or the cost of *your* one-way economy transportation via the most cost-effective itinerary to the next destination, or
 - ii. the unused prepaid portion of *your trip* (less the prepaid unused transportation *home*) that is non-refundable and non-transferable to another travel date (provided such expenses are not reimbursable by any other source).
- B. *Your* additional and unplanned hotel and meal expenses, *you* essential phone calls, internet usage fees and taxi fares (or car rental in lieu of taxi fares) to a maximum of \$300 per day for up to two (2) days when no earlier transportation is available.

Misconnection Insurance Covered Events:

1. ‡You miss *your* next connecting *common carrier* because the *common carrier* that is providing transportation for a portion of *your trip* leaves later than originally scheduled.
2. ‡The *common carrier* that is providing transportation for a portion of *your trip* leaves earlier than originally scheduled and the ticket you have purchased for *your* prior connection via another *common carrier* becomes unusable.
3. ‡You or *your travel companion* are delayed for at least six (6) hours in arriving at *your trip* destination or returning to *your home* due to the delay or schedule change or cancellation of *your* or *your travel companion's* *common carrier*.
4. ‡You miss *your* next connecting *common carrier* because the airline with whom you have booked an earlier connecting flight (that is included in *your* insured prepaid travel arrangements) cancels such earlier flight.
5. ‡Your earlier connecting *common carrier* has been rendered unusable because the airline with whom you have booked a subsequent connecting flight (that is included in *your* insured prepaid travel arrangements) cancelled the subsequent flight.

Only misconnection or travel disruption expenses outlined under this Misconnection Insurance will be payable.

You must make reasonable efforts to continue *your trip* as originally planned. The amount payable will be reduced by any amounts paid or payable by the rescheduled or delayed *common carrier*.

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

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

1. Any *medical condition* related to you, your spouse or your children, if that *medical condition* was not stable in the three (3) months before the *issue date*.
Any heart condition you or your travel companion have, if during the three (3) months before the *issue date*, you or your travel companion have taken any form of nitroglycerine for the relief of angina.
Any lung condition you or your travel companion have, if during the three (3) months before the *issue date*, you or your travel companion required treatment with home oxygen or Prednisone for a lung condition.
2. An event when, on the *effective date*, 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 self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
5. Any claim that results from or is related to your commission or attempted commission of a criminal offence or illegal act.
6. Any *medical condition* that is the result of you not following treatment as prescribed to you, including prescribed medication.
7.
 - 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.
8. Your minor mental or emotional disorder.
9.
 - Your routine pre-natal or post-natal care;
 - Your pregnancy, delivery, or complications of either, arising nine (9) weeks before the expected date of delivery or nine (9) weeks after.
10. Your child born during *your trip*.
11. A *medical condition*:
 - when you knew or for which it was reasonable to believe or expect before the *effective date* that treatment will be required during *your trip*;
 - for which future investigation or treatment was planned before your *effective date*;
 - which produced symptoms that would have caused an ordinarily prudent person to seek treatment in the three (3) months before your *effective date*; or
 - that had caused a physician to advise you, before your *effective date*, not to go on *your trip*.
12. Any non-emergency, investigative, experimental or elective treatment such as cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications.
13. A travel visa that is not issued because of its late application.
14. Failure of any travel supplier which you contract for services. No protection is provided for failure of any travel agent, agency or broker.
15. Any loss or any *medical condition* you suffer or contract when an official travel advisory issued by the Canadian government states, "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of your destination, before your *effective date*.
To view the travel advisories, visit the Government of Canada Travel site. This exclusion does not apply to claims for an emergency or a *medical condition* unrelated to the travel advisory.

16. Any *act of terrorism* directly or indirectly caused by, resulting from, arising out of or which is in connection with biological, chemical, nuclear or radioactive means.

17. An *act of war*.

SECTION 10 – ‡ BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

Baggage Loss, Damage, and Delay Insurance starts on *your departure date*.

Baggage Loss, Damage, and Delay Insurance ends on the earlier of:

- the date *you* return *home*; or
- the expiry date as shown on *your confirmation*.

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*. This insurance provides *you* with reimbursement for the following expenses:

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

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

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

1. Animals, perishable items, bikes that are not checked as baggage with the *common carrier*; household items and furniture; artificial teeth or limbs, hearing aids, eyeglasses of any type, contact lenses; money, tickets, securities, documents; items related to *your* occupation, antiques or collector items; items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
3. Unaccompanied baggage; unattended personal property; any personal property left in an unattended *vehicle* or unlocked trunk; any jewellery or camera placed in the custody of a *common carrier*; any personal electronic device such as but not limited to mobile phone, laptop, tablet or 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 Submit a Claim.

SECTION 11 – FLIGHT & TRAVEL ACCIDENT INSURANCE

Flight & Travel Accident Insurance starts on *your departure date*.

Flight & Travel Accident Insurance ends on the earlier of:

- the date *you* return *home*; or
- the expiry date as shown on *your confirmation*.

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 or resulting from:

1.
 - 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;
 - participating in a motorized speed contest including training activities; 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* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
4. A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.
5. Any *medical condition* that is the result of *you* not following *treatment* as prescribed to *you*, including prescribed medication.
6.
 - 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 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 when an official travel advisory issued by the Canadian government states, "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of your destination, before your effective date.

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

This exclusion does not apply to claims for an emergency or a medical condition unrelated to the travel advisory.

SECTION 12 – 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, extension or Top-Up of coverage for benefits under this policy.

We will not pay a claim if you, any person insured under this certificate 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.

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

You must pay the premium when you purchase this insurance, according to the rates in effect at that time. Premiums and policy terms and conditions are subject to change without notice.

You enter into a binding contract with us when:

- you meet all eligibility requirements; and
- pay the required premium; and
- receive a confirmation with a contract policy number.

If, at any time, we determine that you are not eligible for coverage, we will refund your premiums only. No other refunds are eligible. You are responsible for any expenses not paid by us.

If the premium you pay does not cover the cost for the period of coverage you choose:

- we charge you and collect any underpayment; or
- we shorten the policy period when a premium cannot be collected. We will advise you of the shortened period in writing.

Your coverage is null and void when any of the following happens:

- we don't receive premium payment
- your cheque is not honoured
- credit card charges are invalid
- there is no proof of your payment

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

This is a second payor policy. This means that before we consider any expenses, you must first submit them to other policies or plans you have, including but not limited to the following:

- third-party liability
- group or individual, basic, or extended health insurance plans or contracts
- private, provincial, or territorial auto insurance plans that cover hospital, medical, or therapeutic expenses
- any other third-party liability insurance

We consider claims for amounts that are greater than what you are covered for under your other policies. The total benefits you receive from all insurers cannot exceed the actual expenses.

We coordinate benefits payments with all insurers who provide you benefits similar to the ones provided in this policy, to a maximum of the highest amount specified by any insurer. **Exception:** If your current or former employer provides an extended health insurance plan with a lifetime maximum of \$50,000 or less, we do not coordinate payment.

If you are insured under more than one (1) policy or certificate underwritten by us, the maximum we pay is the highest amount for the benefit in any one (1) policy or certificate.

If the total amount of all accident insurance you have under policies or certificates issued by us is more than \$100,000, the total combined maximum we consider for all your claims is \$100,000. Any excess insurance is void and any premiums you pay for the excess insurance will be refunded to you.

Subrogation

We have full rights of subrogation. If we pay a claim under this policy, we have the right to proceed against any third parties who may be responsible for giving rise to a claim under this policy. We may proceed in your name at our expense. You agree to provide any documents we need and to fully cooperate with us to assert our rights. You agree that you will not do anything to prejudice our rights.

SECTION 13 – HOW TO SUBMIT A CLAIM

**IN THE EVENT OF A MEDICAL *EMERGENCY*,
CALL THE ASSISTANCE CENTRE IMMEDIATELY**

1 855 478-3484 toll-free from the USA and Canada

+1 (519) 251-7851, collect to Canada
from anywhere else in the world.

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

Immediate access to the Assistance Centre is also available through the Manulife 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 a medical *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. 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* 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:

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

Online Claim Submission

Visit <https://manulife.acmtravel.ca> to submit *your* claim online. For faster and easier submissions, have all *your* documents available in electronic format, such as a PDF or a JPEG.

You may call the Assistance Centre directly for specific information on how to submit a claim or to enquire about *your* claim status at:

1 855 429-7437 or **+1 (519) 251-1589**.

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

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

1. original, itemized bills and invoices
2. proof of payment by *you* (receipts)
3. proof of payment from any other insurance plan or any *government health insurance plan*
4. applicable medical records, including:
 - complete diagnosis by the attending *physician*
 - documentation from the *hospital* that the *treatment* was appropriate and consistent with *your* diagnosis
 - documentation that states the *treatment* could not be delayed until *you* returned *home* without adversely affecting *your* condition and quality of medical care
5. proof of the accident if *you* submit a claim for dental expenses that result from an accident
6. proof of travel, including *your departure date* and return date
7. *your* historical medical records if we ask for them

If you are making a *Trip Cancellation & Interruption Insurance* claim, we will need proof of the cause of the claim, including:

1. If the claim is for medical reasons:
 - a medical certificate from the attending *physician* explaining why travel was not possible
 - a death certificate if *you* cancel *your trip* due to a death
 - the medical file of the person whose health or *medical condition* is the reason for *your* claim
2. If the claim is not for medical reasons, applicable documents such as:
 - a copy of a subpoena if *you* cancel *your trip* for jury duty or being called as a witness
 - a police report if *you* are involved in an accident
 - documents from a responsible authority if *you* miss a *common carrier* because of a covered event
 - complete, unused transportation tickets and vouchers
 - original passenger receipts for the new tickets *you* purchased
 - original receipts for *your* pre-paid *travel arrangements* and the extra expenses *you* incurred for hotels, meals, telephone, internet, taxis, or car rentals
3. Any additional invoices or receipts that support *your* claim.

SECTION 14 – STATUTORY CONDITIONS

If *you* are making a **Baggage Loss, Damage & Delay Insurance claim**, the following conditions apply:

1. If *you* experience theft, burglary, robbery, malicious mischief, or disappearance or loss of an item, *you* must:
 - report it to the police immediately, or to the hotel manager, tour guide or transportation authorities if the police are not available
 - obtain a written report from the police, or from the hotel manager, tour guide or transportation authorities
 - take all precautions to protect, save, or recover the property immediately
 - advise *us* as soon as *you* return *home*
2. If the property *you* check with a *common carrier* is delayed, *we* continue to provide coverage until the property is delivered to *you* by the *common carrier*.
3. *We* cover the current cash value of *your* property when it is lost or damaged. *We* also reserve the option to repair or replace *your* property with something of the similar kind, quality, or value. *We* may ask *you* to send *us* the items so *we* can have them appraised for damage. If the lost or damaged item is part of a set, *we* cover a reasonable and fair proportion of the value of the set, but not the total value.
4. When *you* make a claim for lost, damaged, or delayed property, *we* need:
 - copies of reports from the authorities as proof of the loss, damage, or delay
 - proof that *you* owned the items and receipts for replacing them.

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

We will need the following:

- report from the police, coroner, or autopsy
- medical records
- a death certificate, if applicable

Note: If *your* body is not found within 12 months of the flight or travel accident, *we* presume *you* died from *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.

All amounts shown throughout this contract are in Canadian dollars.

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

Is there anything else *you* should know if *you* have a claim?

If *you* disagree with *our* claim decision, the matter may be submitted for judicial resolution under the applicable law(s) of the Canadian province or territory where *you* reside at the time of application for this policy.

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

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 Cancellations & 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.

SECTION 15 – 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 issue 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 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 the 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 Single-Trip All-Inclusive plans:

- *Trip* Cancellation coverage starts on the date *you* pay the premium for that coverage, shown as the *issue date* as shown on *your confirmation*.
- All other coverage starts on the later of:
 - the *departure date*; or
 - the effective date as shown on *your confirmation*.

For Multi-Trip All-Inclusive Plans;

- *Trip* Cancellation coverage starts on the later of:
 - the effective date as shown on *your confirmation*; or
 - the date *you* purchased *your trip*.
- *Emergency* Medical coverage starts:
 - each date *you* leave *your* province or territory of residence and
 - each date *you* leave Canada on or after the effective date as shown on *your confirmation*.
- All other coverage starts on the later of:
 - *your departure date*; or
 - the effective date as shown 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.

- *Trip* Cancellation coverage ends on the earliest of
 - *your departure date*;
 - the date *you* cancel *your trip*; or
 - the expiry date as shown on *your confirmation*.
- For all Multi-Trip plans, *Emergency* Medical coverage ends on the earliest of:
 - the date *you* return *home*;
 - the expiry date as shown on *your confirmation*; or
 - when travelling outside Canada, the date *you* reach the maximum *trip-length* *you* purchased for each *trip*, as shown on *your confirmation*.
- All other coverage ends on the earlier of:
 - the date *you* return *home*; or
 - the expiry date as shown 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.

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

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

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

Injury means sudden bodily harm that is caused by external and purely accidental means. Under Flight & Travel Accident Insurance, the *injury* must also be independent of *sickness* or disease.

Issue date means the date *you* purchased this insurance as shown on *your confirmation*.

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 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 anti-anxiety medication (anxiolytics) or no prescribed medication at all.

Physician means a person:

- who is not *you* or an *immediate family* member 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 condition means any *medical condition* that exists before *your effective date*.

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

Sickness means illness or 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*.

SECTION 16 – NOTICE ON PRIVACY

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

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

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

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

Treatment means hospitalization, a procedure prescribed, performed or recommended by a *physician* for a *medical condition*. This includes but is not limited to prescribed medication, investigative testing and surgery.

Important: Any reference to testing, tests, test results, or investigations excludes genetic tests. "Genetic test" means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis or prognosis.

Trip means the 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 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.

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.

The Manufacturers Life Insurance Company
First North American Insurance Company

**IN THE EVENT OF A MEDICAL *EMERGENCY*,
CALL THE ASSISTANCE CENTRE IMMEDIATELY**

1 855 478-3484

toll-free from the USA and Canada

+1 (519) 251-7851

Collect to Canada where available, 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

- Confirming and explaining coverage
- Referral to a doctor, *hospital*, or other healthcare providers
- Monitoring *your* situation and informing *your* family
- Transportation arrangements to return *you home* when medically necessary
- Direct billing of covered expenses, where possible

Other Services

- Help with lost, stolen, or delayed baggage
- Help obtaining emergency cash
- Translation and interpreter services
- Emergency message services
- Help replacing lost or stolen airline tickets
- Help obtaining prescription drugs
- Finding 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 21st Century during regular business hours at, 1 800 567-0021 or (905) 372-1779.

Written correspondence should be mailed to:

Medicare International Travel Insurance
c/o 21st Century Travel Insurance Limited
1040 Division Street, Unit 18
Cobourg, ON K9A 5Y5

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: **1 855 429-7437** or **+1 (519) 251-1589**.



Underwritten by

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