

This summary of benefits is for information purposes only. Please refer to the policy wording for full details of coverage and Limitations and Exclusions.

This insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy as your coverage is subject to certain Limitations and Exclusions.

SCHEDULE OF BENEFITS

EMERGENCY MEDICAL EXPENSES

Medical Expenses	\$5,000,000 maximum per insured, per trip
Medical Appliances	Eligible Expenses when prescribed by attending physician
Diagnostic Services	Eligible Expenses when prescribed by attending physician
Prescription Drugs	Eligible Expenses limited to 30 day supply for out-patient treatment
Paramedical / Professional Services	Up to \$350 / practitioner, must be referred by a physician
Ambulance Transportation	Eligible Expense
Dental -	
(i) Accidental blow to mouth	Up to \$3,000
(ii) Relief of Dental Pain	Up to \$500
Private Duty Nursing	Up to \$5,000 and must be approved in advance by Active Care Management

EMERGENCY ASSISTANCE SERVICES

Expenses to return children under your care	Must be approved in advance by Active Care Management
Expenses to return your vehicle	Up to \$2,500
Return to Original Trip Destination	When pre-approved and arranged by Active Care Management
Emergency Evacuation and Repatriation	When pre-approved and arranged by Active Care Management in consultation with treating physician. Also includes up to \$5,000 for search and rescue
Subsistence Allowance	Up to \$150 per day to a maximum of \$1,500 when an emergency prevents you from returning to home province or when the emergency requires a change in destination
Expenses related to Death	Up to \$5,000 for the preparation of body and cost of transportation container, up to \$2,000 for cremation at the place of death and up to \$5,000 for preparation of body and burial at place of death
Transportation of Family or Friend	When approved by Active Care Management, roundtrip economy airfare and up to \$150 per day to a maximum of \$1,500 for a person of your choice to be by your bedside when hospitalized
Pet Return	Up to \$300
Hospital Allowance	Up to \$50 per day to a maximum of \$250

Pre-existing medical conditions	Age 59 or younger Covered only if stable during the 90 days prior to the policy effective date Age 60 to 74 Covered only if stable during the 180 days prior to the policy effective date
Limitations and Exclusions	Refer to policy wording for a complete list of Limitations and Exclusions
Managed by:	The Destination: Travel Group Inc.
Underwritten by:	The Manufacturers Life Insurance Company (Manulife)
Claims Administration and Assistance Services by:	Active Care Management (the Assistance Centre)

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