





Manulife Financial Travel Insurance

Policy for Students

Effective November 2019

Underwritten by
The Manufacturers Life Insurance Company.

 Student Travel Insurance In case of an Emergency, you must call our Assistance Centre: 1 877 331-3134 +1 (519) 251-7401 <small>toll-free from the USA and Canada collect to Canada from anywhere else in the world</small> <hr/> <small>Name</small> _____ <small>Policy #</small> _____ <hr/> <small>Effective Date</small> _____ <small>Expiry Date</small> _____ Please remember to keep this card in your wallet during your trip.	 Student Travel Insurance In case of an Emergency, you must call our Assistance Centre: 1 877 331-3134 +1 (519) 251-7401 <small>toll-free from the USA and Canada collect to Canada from anywhere else in the world</small> <hr/> <small>Name</small> _____ <small>Policy #</small> _____ <hr/> <small>Effective Date</small> _____ <small>Expiry Date</small> _____ Please remember to keep this card in your wallet during your trip.
---	--

Manulife Financial Travel Insurance Policy for Students

Effective November 2019

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 Refunds section in this policy.



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 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 https://www.thiaonline.com/Travel_Insurance_Bill_of_Rights_and_Responsibilities.html

Table of Contents

1. Important Notice	3
2. Identification of Insurer.....	3
3. In the event of an Emergency.....	3
4. Eligibility.....	3
5. General Information	3
Insuring Agreement	3
When your coverage starts	4
When your coverage ends.....	4
What is covered outside Canada	4
To stay longer than planned	4
Automatic extension	4
Family Coverage	4
Premium	4
Refunds.....	4
Medical Concierge Services.....	5
6. Benefits – What is covered?	5
7. Exclusions – What is not covered?	7
8. How to submit a claim	9
9. Statutory Conditions	10
10. Definitions.....	11
11. Notice on Privacy	12



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

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

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

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



The Manufacturers Life Insurance Company

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

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

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

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



The Manufacturers Life Insurance Company

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 the Alberta Insurance Act:

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.

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.

In the event of an Emergency

Call the Assistance Centre immediately:

1 877 331-3134 toll-free from the USA and Canada
+1 (519) 251-7401 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 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/>

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

Eligibility

To be eligible for insurance under this policy, you must be:

- under the *age* of 45; and
 - a full-time student with proof of admission or enrolment in a recognized institute of learning; or
 - a student completing post-doctoral research in a recognized institute of learning; or
 - the *dependant(s)* and/or the *spouse* of and living with a student covered under this insurance, and named on the application; and
- purchasing coverage:
 - as an *inbound* student, when *your home country* is not Canada and you are temporarily residing in Canada; or
 - as an *outbound* student, when *your home country* is Canada, and you are covered under a *government health insurance plan* while temporarily residing outside Canada; or
 - as a *national student*, when *your home country* is Canada, and you are covered under a *government health insurance plan* while you are temporarily residing in another Canadian province or territory.

For Canadians, it is your responsibility to ensure continued coverage, where available, under the *government health insurance plan* of the province or territory where you permanently reside.

If you stay in your *destination* between semesters, you can re-apply for coverage as long as you have proof of enrolment in the following semester.

You are not eligible for any coverage under this policy if your trip is booked or undertaken:

- contrary to medical advice;
- while you require kidney dialysis;
- if you have used home oxygen at any time during the twelve (12) months prior to the date of application; and/or
- if you have been diagnosed with a terminal illness with less than two (2) years to live.

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 aggregate of \$2,000,000 CDN per policy, for the *reasonable and customary* charges of covered expenses incurred as a

result of an *emergency* or any other covered loss (excluding losses related to the accidental death or dismemberment benefit) incurred while *you* are on *your trip*, subject to the terms, limitations, exclusions and other conditions of this policy. 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.

Your coverage starts on the later of:

- the *effective date* shown on *your confirmation*; or
- for an *inbound* trip, the date and time of *your* arrival in Canada; for an *outbound trip*, the date and time *you* leave Canada; or for a *national student*, the date and time *you* leave *your home*.

A *waiting period* will apply if *you* purchase this coverage after *your* arrival at *your destination*. Please review the *waiting period* definition.

Your coverage ends on the earliest of:

- the expiry date shown on *your confirmation*; or
- no more than sixty (60) days after the date *your* enrolment as a student at a recognized educational institute terminates unless *you* are in the U.S.A. holding a valid F1 visa; or
- if *you* have purchased *inbound coverage*, the date *you* become insured under a *government health insurance plan*; or
- if *you* are a Canadian, the date *you* are no longer covered by a *government health insurance plan*; or
- if *you* are *inbound*, sixteen (16) days from the date *you* leave Canada to visit another country or when *you* exceed 49% of *your period of coverage* while visiting another country (except *your home country*) (coverage may be reinstated on the date *you* return to Canada with the approval of *our* Assistance Centre and if *you* can provide a statement of good health); or
- the date *you* cease to be a *spouse* or *dependant* as defined in this policy; or
- 365 days after the *effective date* of *your* policy; or
- the date *you* return *home*.

What is covered outside Canada?

If *your home country* is Canada and *you* have purchased coverage for an *outbound trip*, *you* are covered for *emergency* and Wellness Benefits while travelling outside Canada for the *period of coverage* shown on *your confirmation*.

If *your home country* is not Canada and *you* have purchased coverage for an *inbound trip*, *you* are covered for *emergency* medical benefits while *you* travel outside Canada for periods of up to fifteen (15) consecutive days, provided *your* travel outside Canada does not exceed 49% of *your period of coverage* and as long as *your* travel outside of Canada originates and terminates in Canada and excludes *your home country*.

To stay longer than planned

If *you* already have coverage, simply call the broker from whom *you* purchased this coverage. *You* may be able to extend *your* coverage as long as:

- *your period of coverage* does not extend beyond 365 days;
- *you* remain eligible for insurance under this plan;
- *we* have received the extension request prior to the *expiry date* of *your* existing policy issued by *us*; and
- there has been no change between single or family coverage.

Note: For policy extensions, no losses or expenses or benefits will be paid for any *sickness* or *injury* which first appeared, whether diagnosed or not, or for which *treatment* may or may not have been received prior to the *effective date* of the extension of coverage under this policy.

Automatic extension is provided at no additional premium if *you* are unavoidably delayed through no fault of *your* own beyond the date *you* were scheduled to return to *your home country* if:

- *you* are *delayed* while travelling as a fare-paying passenger in a common carrier or by private *vehicle* and the delay is caused by mechanical breakdown, a traffic accident or inclement weather. In this case, *we* will extend *your* coverage for up to seventy-two (72) hours; or
- *you* are *hospitalized* on that date. In this case, *we* will extend *your* coverage during the *hospitalization* and for up to seventy-two (72) hours after discharge; or
- *you* have an *emergency* that does not require *hospitalization* but prevents travel. In this case, *we* will extend *your* coverage for up to seventy-two (72) hours following medical approval to travel.

Family Coverage is available to *you*, *your spouse* and *dependants* who are travelling with *you*, who are listed on *your* application, and who are under *age* 45 if *you* have applied and paid for family coverage.

Premium

The required premium will be determined according to the schedule of premium rates in effect at the time *your* application for coverage is received by *us* or *our* agent. Premium rates and policy terms and conditions are subject to change without prior notice.

Upon payment of premium, this document becomes a binding contract when accompanied by a *confirmation* upon which a contract number appears.

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

Refunds

Full refunds must be requested in writing to *us* before coverage commences. Partial refunds must be requested in writing to *us* before coverage expires. The refund (minimum premium of \$50) is calculated from the postmark date of *your* request, provided there has been no incident which has resulted or will result in a claim during *your trip*, and provided

that *you* mail *your* written refund request within five (5) days of *your* departure from *your destination* (or *your* return *home*, for Canadians studying abroad).

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

If *you* are an *inbound* student who has obtained coverage under a Canadian *government health insurance plan* and *you* have not reported or initiated a claim or been provided with any assistance services, *you* may, before *your* coverage expires, ask for a refund of the premium (minimum \$50) for the unused days of *your trip*. *You* will need to provide proof of the *effective date* of *your* Canadian *government health insurance plan*.

Medical concierge services

Manulife Financial Travel Insurance is pleased to provide *you* with StandbyMD, a worldwide on-demand directional care program when *you* have coverage under the Emergency Medical Insurance plan.

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.

Benefits – What is covered?

This insurance provides coverage up to a maximum aggregate of \$2,000,000 CDN per policy for *reasonable and customary* charges for covered expenses incurred by *you* during *your period of coverage*. Benefits #1 through 16 are payable as a result of an *emergency*. Benefits #19 and 20 are payable insofar as they are medically necessary, rather than as the result of an *emergency*. Benefit #21 is payable in the case of an accidental death or dismemberment. Covered expenses and benefits are subject to the policy's maximum sums, exclusions and limitations. All benefit amounts are in Canadian funds.

You must call the Assistance Centre before obtaining *emergency treatment*, so that *we* may:

- confirm coverage
- provide pre-approval of *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 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.

Emergency medical benefits are payable per insured for the following:

1. Hospital expenses for:

- a) a semi-private *hospital* room, or a private intensive or coronary care unit when medically necessary;
- b) *your treatment* while in *hospital* up to sixty (60) days per *injury* or *sickness*;
- c) *your treatment* while in the *emergency* department, and/or as an out-patient at a *hospital*; or
- d) *emergency hospitalization* required for psychiatric *treatment*, to a maximum of thirty (30) days per policy.

2. Physician services – for *emergency* medical attention received from a *physician* in or out of *hospital* and up to five (5) follow-up visits. If *you* are *inbound*, payment will be limited to 100% of the amount payable according to the schedule of fees established by the medical association for non-Canadian residents in the province or territory in which *you* received medical *treatment*.

3. Diagnostic services – tests that are required as a result of an *emergency* and requested by *your physician* due to an *emergency* and to diagnose or learn more about *your medical condition*. Prior approval is required by the Assistance Centre for all major diagnostic testing, including but not limited to magnetic resonance imaging (MRI), computer axial tomography (CAT) scans, sonograms, ultrasounds and biopsies.

4. Private duty nurse – when medically necessary and recommended by a *physician*, the services of a licensed registered nurse up to a maximum of \$10,000. This benefit is in lieu of *hospitalization* and the cost must not exceed the daily rate for standard ward accommodation.

5. Ambulance – up to \$5,000 per unrelated *sickness* or *injury* for a licensed ground or air ambulance to the nearest *hospital* or medical facility, or between medical facilities, if necessary.

6. Prescription drugs – up to a thirty (30) day supply of drugs that are prescribed for *you* and are available only by prescription from a *physician* or dentist and dispensed by a licensed pharmacist.

7. Paramedical services – for *treatment* received from a licensed chiropractor, podiatrist, physiotherapist, chiropractor or osteopath, up to \$70 per visit to a maximum of \$700 for a covered *injury*.

8. Accidental dental injury – up to \$2,500 for *emergency* dental *treatment* to repair or replace *your* natural or permanently attached artificial teeth (including caps and crowns) where *treatment* is required as a result of an accidental blow to the mouth and within thirty (30) days of the accident. *Treatment* must be completed within the twelve (12) consecutive months following the accident and prior to *your* return to *your home country*. An accident report from the dentist is required by the Assistance Centre.

9. Emergency dental treatment – up to \$100 for the relief of dental pain, and up to \$250 per tooth to extract impacted wisdom teeth. (This benefit excludes crowns and root canals.)

10. Psychiatric care – up to \$5,000 for the services of a legally qualified psychiatrist while *you* are an in-patient following an *emergency*, plus up to five (5) follow-up visits with a *physician*.

11. Trauma counselling – up to six (6) sessions of trauma counselling if *you* suffer an *emergency* covered under this policy and the counselling occurs within ninety (90) days of the date of the *emergency*.

12. Medical appliances – when medically necessary, purchase or rental (whichever is less) of a *hospital* bed, wheelchair, crutches, splints, canes, slings, trusses, braces or other prosthetic appliance. Prior approval by the Assistance Centre is required.

13. Emergency evacuation – up to a maximum of \$100,000 for *reasonable and customary* charges to transport *you* home during *your period of coverage* and as a result of a covered *emergency*:

- by economy class airfare via the most cost-effective itinerary; and/or,
- by stretcher on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary; plus 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,
- by air ambulance when the covered *emergency* necessitates *your* immediate return or if continuing medical care is required but not covered under this policy, or *our* medical advisors recommend that *you* return home after *your* *emergency*. All air evacuations must be approved and arranged by *our* Assistance Centre.

14. Family transportation and subsistence allowance – If *you* are *hospitalized* for at least seven (7) consecutive days or if *you* die during *your period of coverage* because of a medical *emergency*, and if approved in advance by *our* Assistance Centre, *we* will pay the return economy class airfare up to \$3,000, via the most cost-effective itinerary, for an *immediate family* member to be with *you* or to identify *your* body. *We* will also pay up to \$150 per day to a maximum of \$1,500 for the cost of meals, commercial accommodation, essential phone calls and taxi fares. (Original receipts must be included with *your* claim.) Limitation: This benefit is available if *your immediate family* member is beyond 500 kilometres of *your hospital* location when *you* are *hospitalized* away from *home*.

15. Repatriation of mortal remains – up to \$25,000 for the actual expense to have *your* body prepared for burial or cremated and *your* burial where *you* die, or the cost to return *your* body or ashes *home* if *you* should die as a result of an *emergency* covered under this policy during *your period of coverage* or within 365 days after an accidental bodily *injury* that occurred while covered under this insurance.

16. Tuition reimbursement – if *you* have an *emergency* which prevents *you* from attending school and, as a result, *you* are unable to obtain passing grades for the semester, as confirmed by *your physician* and registrar of the school *you* are attending, *we* will reimburse *you* for the actual tuition fee paid by *you* up to \$5,000 per semester, minus any amounts refunded by *your* school.

17. Trip Break – up to twenty-one (21) consecutive days while *you* are enrolled in school. If *you* have requested and received prior approval from *our* Assistance Centre, *you* may return *home* to attend special events. *Your* coverage will be suspended but will not terminate while *you* are *home*. *Your* suspension of coverage will end and *your* coverage will be reinstated when *you* arrive in Canada if *you* are *inbound*, or when *you* leave Canada if *you* are *outbound*, or when *you* leave *home* if *you* are a *national student*. There will be no refund of premium for any of the days that *you* have returned *home*.

18. Terrorism Coverage (only for *outbound* insured) – 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*.

Wellness Benefits

19. Annual medical examination – up to \$100 per year to a *physician* (general practitioner) for an exam and associated tests and for one consultation session.

20. Eye examination – up to one (1) visit per year to a registered optometrist for diagnostic procedures to determine the presence of any observed abnormality in the optic system.

Accidental Death or Dismemberment

21. Accidental death or dismemberment – This benefit is payable in the event of an accidental death or dismemberment occurring while *you* are covered under this insurance and within ninety (90) days of the accident. *We* will pay up to \$10,000 in the event of an accidental death or dismemberment. This benefit is payable according to the following schedule:

- Loss of life 100%
- Loss of two or more limbs 100%
- Loss of entire sight of both eyes 100%
- Loss of one limb and the entire sight of one eye 100%
- Loss of one limb 50%
- Loss of the entire sight of one eye 50%

Loss of a limb means an arm or leg fully severed through or above *your* wrist or ankle joints. Loss of sight means completely and permanently blind.

If *you* have more than one of these losses, only one amount (the largest) is payable.

All benefits payable under this benefit are subject to an overall maximum aggregate limit relating to all in-force Manulife Student Health Insurance policies. If total claims otherwise payable for this coverage under all Student Health Insurance policies issued by *us* resulting from one accident exceed \$250,000, then the amount paid on each claim shall be reduced on a prorated basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit of \$250,000.

Exclusions and limitations – What is not covered?

We will not pay any expenses or benefits relating directly or indirectly to:

1. a) A *pre-existing medical condition* that was not *stable* in the three (3) months before *your effective date*.
b) Any *pre-existing medical condition* of a covered *dependant* or *spouse* that was not *stable* in the three (3) months before the date the *dependant* or *spouse* became covered under this policy.
2. For covered *dependants* under two (2) years of *age*, any *medical condition* related to a birth defect whether genetic, acquired or congenital.
3. Chemotherapy *treatment* unless approved by the Assistance Centre.
4. Any expense if *you* are either an *outbound* insured or a *national student*, without a valid *government health insurance plan*.
5. Covered expenses that exceed 80% of the cost *we* would normally have to pay under this insurance, if *you* or someone on *your* behalf does not contact the Assistance Centre at the time of the emergency, unless *your medical condition* makes it impossible for *you* to call (in which case, the 20% co-insurance does not apply).
6. Any *injury* or death sustained while *you* are enlisted in the regular force of the armed forces of any country, or participating in any maneuver or training exercises of the armed forces of any country.
7. Elective, non-*emergency* or experimental medical *treatment*, including any *treatment* given to maintain the stability of a chronic *medical condition*, including the refill of medication, tests or examinations forming part of a normal regime, or *treatment* not required for the immediate relief of pain and suffering except those identified as Wellness Benefits in this policy.
8. 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*.

9. Continuing *treatment* after the Assistance Centre has requested that *you* return *home*.
10. Medication commonly available without a prescription, fertility drugs or testing, contraceptives, pregnancy tests, drugs for *treatment* of erectile dysfunction, vaccinations or injections, vitamin preparations or medication received on a preventive basis, acne medications, baldness remedies, nicotine resin products, dietary supplements or weight loss products and/or the replacement of existing prescriptions, whether replacement was for reason of loss, renewal or inadequate supply.
11. Any *emergency* medical and non-*emergency* medical services for any *injury* that occurred or *sickness* that started in *your home country* during a *Trip Break* (see Benefit #17).
12. If *you* are *inbound*, any medical expenses incurred outside of Canada when more than fifteen (15) consecutive days or more than 49% of *your period of coverage* were spent outside of Canada.
13. If *you* are *inbound*, covered expenses billed by a *physician* in excess of 100% of the schedule of fees established by the medical association for non-Canadian residents in the province or territory in which *you* received medical *treatment*.
14. Pregnancy, voluntary termination of pregnancy, childbirth or their complications. Newborns can become fully covered at 30 days of *age* if an application is completed and submitted to and approved in writing by *us* and *you* have purchased and paid the premium for family coverage.
15. Dental, cosmetic or plastic surgery unless such surgery is an *emergency* and necessary as a result of an *injury* incurred while this policy is in force.
16. Any dental crowns or root canals except as specified under Benefit #8.
17.
 - 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.
18. Self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
19. Any *minor mental or emotional disorder*.
20. Any eating disorder or weight problem.
21. Any loss as a result of asymptomatic or symptomatic HIV infection, Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC) or the presence of HIV, including any associated diagnostic tests or changes.
22. 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 device; or
 - participating in a motorized speed contest.
23. *Treatment* or services that contravene any government, *hospital* or medical care insurance legislation in Canada if *you* are an *inbound* or *national student*.
24. Piloting or learning to pilot, or acting as a crew member of any type of aircraft; travelling as a passenger on any non-commercial flight; or operating any form of motorized transport on land or water without a valid operator's licence.
25. Any services or supplies provided by *you* or a member of *your immediate family*.
26. Any *medical condition* or symptoms:
 - when *you* knew, or for which it was reasonable to expect, before *you* left *your home*, or before the *effective date* of coverage, that *you* would need or be required to seek *treatment* for that *medical condition*; and/or
 - when the purpose of *your trip* was to seek medical *treatment* for that *medical condition*; and/or
 - that had caused *your physician* to advise *you* not to travel; and/or
 - related to a prior elective or non-emergent *medical condition* except as specifically stated as a benefit in this policy; and/or
 - when *you* did not comply or *you* failed to carry out a *physician's* instructions or *you* were negligent.
27. Any expense that is not for an *emergency*, except as identified as Wellness Benefits in this policy; and 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.
28. Costs that exceed the *reasonable and customary* charges.
29. Medical examinations and tests required for immigration purposes or by a third party; and/or consultation with a *physician* by telephone or email.
30. Loss or damage to repair, extract, replace or purchase hearing devices, eyeglasses, sunglasses, contact lenses, prosthetic limbs or devices, or artificial teeth and resulting prescriptions thereof.
31. Any claim that results from or is related to *your* commission or attempted commission of a criminal offence or illegal act.

32. Renal dialysis or organ transplantation of any nature.
33. Rehabilitation and convalescent facilities and services; or holidays for recuperative purposes.
34. Any interest, finance, administrative or late payment charge.
35. If *you* are Canadian, 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 *you* left Canada.
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.
36. If *you* are Canadian, any *act of terrorism* directly or indirectly caused by, resulting from, arising out of or that is in connection with biological, chemical, nuclear or radioactive means.
37. For *inbound* insured, an *act of terrorism*.
38. An *act of war*.
39. For policy extensions only, any *medical condition* which first appeared, whether diagnosed or not, or for which *treatment* may or may not have been received prior to the *effective date* of the extension of coverage under this policy.
40. If *you* are *inbound*, any follow-up visits outside of Canada when the *emergency* occurred in Canada.
41. Any claim for a *sickness* sustained during the *waiting period*.

How to submit a claim

In the event of an *emergency*, *you* must call the Assistance Centre immediately
1 877 331-3134 toll-free from the USA and Canada
+1 (519) 251-7401 collect to Canada
 from anywhere else in the world.
Our Assistance Centre is there to help *you*
24 hours a day, each day of the year.

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 any *treatment*, *you* will have to pay 20% of the eligible medical expenses *we* would normally pay under this policy. If it is medically impossible for *you* to call when the *emergency* happens, *we* ask that *you* call as soon as *you* can or that someone call on *your* behalf.

Do not assume that someone will contact the Assistance Centre for *you*. It is *your* responsibility to verify that this has been done.

If *you* choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, these services will be reimbursed to *you* on the basis

of the *reasonable and customary* charges that *we* would have paid directly to such provider. Medical charges that *you* pay may be higher than this amount; therefore, *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary* charges reimbursed by *us*. Some benefits are not covered if they have not been authorized and arranged by the Assistance Centre.

Notice and Proof of Claim. Claims must be reported within 30 days of occurrence of a claim arising under this contract. *Your* proof of claim must be sent to *us* within 90 days of the date a claim has occurred or the service was provided.

Failure to Give Notice or Proof of Claim. Failure to give notice or proof of claim within the prescribed period does not invalidate the claim if the notice or proof is given or provided as soon as reasonably possible and in no event later than one year from the date of the occurrence arising under this contract, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed.

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

Mailing Instructions

Claims correspondence should be mailed to:
 Manulife Financial Travel Insurance for Students
 c/o Active Care Management
 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 Claims Centre directly for specific information on how to submit a claim or to enquire about *your* claim status at: **1 877 331-3230** or **+1 (519) 251-7402**.

All money payable under this contract shall be paid by *us* within 60 days after *we* have received proof of claim and all required documentation.

If *you* are making a medical claim, *we* will need:

- a) original itemized receipts for all bills and invoices;
- b) proof of payment by *you* and by any other benefit plan;
- c) medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must support that the *treatment* was medically necessary;
- d) proof of the accident if *you* are submitting a claim for dental expenses resulting from an accident;
- e) proof of travel (including departure and return dates);
- f) *your* historical medical records (if *we* determine applicable); and
- g) proof of enrolment in a recognized institute of learning.

If *you* are making an accidental death or dismemberment claim, *we* will need:

- a) a police, autopsy or coroner's report;
- b) medical records; and
- c) a death certificate, as applicable.

If *your* body is not found within twelve (12) months of the accident, *we* will presume that *you* died as a result of *your* injuries.

To whom will *we* pay benefits if *you* have a claim?

Except in the case of *your* death, *we* will pay the benefits and 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.

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

The insurance 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 or provincial or territorial auto insurance plans 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* eligible covered expenses 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 coordinate the payment of benefits with all insurers who provide *you* with benefits similar to those provided under this insurance, 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 cooperate fully with *us* to allow *us* to fully assert *our* rights. *You* must do nothing to prejudice such rights. If *you* are insured under more than one insurance policy underwritten by *us*, the total amount *we* pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy. If the total amount of all accident insurance *you* have under policies issued by *us* is more than \$100,000 CDN, *our* aggregate liability will not exceed \$100,000 and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.

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

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 under this policy.

You must be accurate and complete in *your* dealings with *us* at all times.

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.

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 accident and sickness insurance.

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.

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, or, for *inbound* students, in the Canadian province or territory where *your* policy was issued.

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.

Statutory Conditions

The Contract. This policy, the application, the *confirmation*, any document attached to this policy when issued, any amendment to the contract agreed upon in writing after the policy is issued, and the rate sheet (where applicable) constitute the entire contract, and no agent or broker has the authority to change the contract or waive any of its provisions.

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*, 10 days notice will be given and the ten (10) days will begin on the day following the date of mailing of the notice.

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

Rights of Examination. For the purposes of determining the validity of a claim under this policy, *we* may obtain and review the medical records of *your* attending *physician(s)*, including the records of *your* regular *physician(s)* at *home*. These records may be used to determine the validity of a claim whether or not the contents of the medical records were made known to *you* before *you* incurred a claim under this policy. In addition, *we* have the right, and *you* shall afford *us* the opportunity, to have *you* medically examined when and as often as may reasonably be required while benefits are being claimed under this policy. If *you* die, *we* have the right to request an autopsy, if not prohibited by law.

Definitions

When italicized in this policy, the term:

Act of terrorism means any activity that involves a threat to use or the actual use of violence or any dangerous or threatening act, or the use of force. Such act is directed against the general public, governments, organizations, properties or infrastructures, or electronic systems.

The intention of such activity is to:

- instill fear in the general public;
- disrupt the economy;
- intimidate, coerce or overthrow a government (whether that government is legal or illegal); and/or
- promote political, social, religious or economic objectives.

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

Age means the length of existence, expressed in years, from the time of birth until the *effective date* as stated on *your confirmation*.

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) if 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.

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*.

Dependant means *your* unmarried child living with *you* who is at least 30 days of *age* and under twenty-one (21) years of *age* and who is dependent upon *you* for at least fifty percent (50%) of his/her maintenance and support, and who is residing with *you* on *your trip*.

Destination means the country where *you* are registered to attend school as a full-time student under this program.

Effective date means the date identified 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*.

Government health insurance plan means the health coverage that a Canadian provincial or territorial government provides to its residents of Canada.

Home or **Home country** means the country where *you* permanently reside. For a *national student*, *home* means their Canadian province or territory of residence when not attending school.

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.

Hospitalization or **hospitalized** means *you* are admitted to a *hospital* and are receiving *treatment* as an in-patient.

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.

Inbound means temporary residence in Canada while *you* are away from *your home country*.

Injury means sudden bodily harm that is caused by external and purely accidental means. Under Accidental Death and Dismemberment coverage, the *injury* must also be independent of *sickness* or disease.

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

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.

National student means a person covered under a Canadian government health insurance plan and who is studying within Canada but away from *home*.

Outbound means temporary residence outside Canada when Canada is *your home*.

Period of coverage means the time beginning with *your effective date* and ending with *your expiry date*, as shown on *your confirmation*.

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*.

Pre-existing medical condition means any *medical condition* that exists before *your effective date*.

Reasonable and customary charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area. In addition, in Canada, for *inbound* students, *reasonable and customary* charges are the costs up to a maximum of the applicable provincial medical/dental associations' fees for non-Canadian residents or the amount specified in this policy, whichever is less.

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 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*.

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 *period of coverage*.

Waiting period means the 48-hour period following *your effective date* of insurance if *you* purchased this policy after the expiry date of *your* existing Manulife policy or after *you* leave *home*. Any claim due to *sickness* arising during a *waiting period* is not covered.

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.

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 the application form 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.

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

1 877 331-3134

Toll-free from the USA and Canada.

+1 (519) 251-7401

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.

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 Financial 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 inquire about *your* claim status at: **1 877 331-3230** or **+1 (519) 251-7402**.*

Underwritten by
The Manufacturers Life Insurance Company.