IN THE EVENT OF AN EMERGENCY, CALL THE ASSISTANCE CENTRE IMMEDIATELY

1 800 211-9093 toll-free from the USA and Canada
+1 (519) 251-7821 collect where available

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

This policy is underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife.

EFFECTIVE NOVEMBER 2015
ABOUT MANULIFE

Whether you’re travelling outside your province or out of the country for a few days or for a few months, Manulife offers the personalized coverage you need to be financially protected against the cost of unexpected emergencies that may happen prior to or during your trip. No one expects to have a medical emergency away from home, or to have to cancel a trip due to an unforeseen emergency. But these events happen and they can be disruptive and expensive.

Since the very beginning, when Sir John A. Macdonald, Canada’s first Prime Minister, became President of the company in 1887, Manulife has been helping people feel financially secure.

HELP IS JUST A PHONE CALL AWAY.

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 Visa information
√ Health hazards advisory
√ Weather information
√ Currency exchange information
√ Consulate and Embassy locations

During A Medical Emergency
√ Verifying and explaining coverage
√ Referral to a doctor, hospital, or other health care providers
√ Monitoring your medical emergency and keeping your family informed
√ Arranging for return transportation home when medically necessary
√ Arranging direct billing of covered expenses (where possible)

Other Services
√ Assistance with lost, stolen or delayed baggage
√ Assistance in obtaining emergency cash
√ Translation and interpreter services in a medical emergency
√ Emergency message services
√ Help to replace lost or stolen airline tickets
√ Assistance in obtaining prescription drugs
√ Assistance in obtaining legal help or bail bond

IN THE EVENT OF AN EMERGENCY, CALL THE ASSISTANCE CENTRE IMMEDIATELY

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+1 (519) 251-7821 collect where available.
IMPORTANT INFORMATION ABOUT YOUR TRAVEL INSURANCE

It is important you read and understand your policy before you travel. It is your responsibility to review the terms, conditions and limitations outlined in this policy.

To be eligible for insurance under this policy, you must meet all the Eligibility Requirements outlined on Page 8 of this policy booklet.

A pre-existing condition exclusion applies to your coverage. It is your responsibility to review and understand the pre-existing condition exclusion that applies to you:

- Trip Cancellation and Trip Interruption Insurance: please review the pre-existing condition exclusions listed on Pages 23 to 24 of this policy booklet.
- Emergency Medical Insurance: please review the pre-existing condition exclusions listed on Pages 30 to 33 of this policy booklet.

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

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

1 800 211-9093 toll-free from the USA and Canada, +1 (519) 251-7821 collect where available.

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

Please note that if you do not call the Assistance Centre in an emergency, you will have to pay 25% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for you to call, please have someone call on your behalf.
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IMPORTANT INFORMATION ABOUT YOUR INSURANCE:
This policy is underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNA), a wholly owned subsidiary of 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.

MEDICAL CONCIERGE SERVICES
Manulife Global Travel Insurance is pleased to provide as an additional value-added service Medical Concierge Services to you when travelling to the U.S., Mexico and the Dominican Republic. These Medical Concierge Services include:

• Physician telephonic consultation 24/7 by a qualified physician
• 24/7 same-day coordination and delivery of lost/forgotten prescription maintenance medication, eye glasses or contact lenses and medical supplies
• 24/7 medical referrals to medical specialists, chiropractors, dentists, walk-in clinics, urgent care centres or hospitals for evaluation and medical treatment
• 24/7 access to physician house call visits in select cities in the U.S., Mexico and the Dominican Republic
• Physician co-ordination to an Emergency Room
• Consulting physician will “fast track” you through the Emergency Room in select cities in the U.S., Mexico and the Dominican Republic
• Consulting physician will communicate with the hospital to ensure continuity of care

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

MEDICAL CONCIERGE SERVICES PROVIDED BY THE StandbyMD PROGRAM.

Disclaimer, Waiver, and Limitation of Liability: StandbyMD is not a medical provider. Medical providers that StandbyMD uses are not employees, agents, nor in any way affiliated with StandbyMD; they simply accept medical referrals of patients from StandbyMD. StandbyMD does not have any real or implied control over the medical judgment of medical providers to whom they refer patients, nor does StandbyMD have any control of their actions or inactions. When making referrals under this policy, neither Manulife, its agents nor StandbyMD assume any responsibility for: (a) the availability of services, (b) their quality; (c) the results or outcome of any Treatment or service, (d) the outcome of not obtaining any treatment or services covered under these terms. 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 flowed 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.

The StandbyMD program is provided by Healthcare Concierge Services Inc. Manulife and its agents are not responsible for the availability, quality, or results of services provided under the StandbyMD program.
<table>
<thead>
<tr>
<th>PLANS</th>
<th>ALL-INCLUSIVE</th>
<th>CANADA ALL-INCLUSIVE**</th>
<th>NON-MEDICAL INCLUSIVE</th>
<th>ANNUAL ALL-INCLUSIVE</th>
<th>TRIP CANCELLATION &amp; INTERRUPTION</th>
<th>GLOBAL MEDICAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>ELIGIBLE AGE*</td>
<td>NO LIMIT</td>
<td>NO LIMIT</td>
<td>NO LIMIT</td>
<td>UNDER AGE 85</td>
<td>NO LIMIT</td>
<td>UNDER AGE 60</td>
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<td>MEDICAL CONCIERGE SERVICES</td>
<td>INCLUDED</td>
<td>INCLUDED</td>
<td>–</td>
<td>INCLUDED</td>
<td>–</td>
<td>INCLUDED</td>
</tr>
</tbody>
</table>

**TRIP CANCELLATION & TRIP INTERRUPTION (Pages 12-26)**

| TRIP CANCELLATION | COVERED AMOUNT | COVERED AMOUNT | COVERED AMOUNT | Up to $1,500 per trip to a maximum of $10,000 per year | COVERED AMOUNT | – |
| TRIP INTERRUPTION | UNLIMITED | UNLIMITED | UNLIMITED | UNLIMITED | COVERED AMOUNT | – |
| CANCEL FOR ANY REASON | SEE PAGE 13 | SEE PAGE 13 | SEE PAGE 13 | UNLIMITED | COVERED AMOUNT | – |
| MISCONNECTION | SAME CLASS | SAME CLASS | SAME CLASS | SAME CLASS | ECONOMY CLASS | – |
| EARLY RETURN | SAME CLASS | SAME CLASS | SAME CLASS | SAME CLASS | ECONOMY CLASS | – |
| TERRORISM COVERAGE | SEE PAGES 37-38 | SEE PAGES 37-38 | SEE PAGES 37-38 | SEE PAGES 37-38 | SEE PAGES 37-38 | – |
| ACCOMMODATION & MEALS | $350/day maximum 2 days | $350/day maximum 2 days | $350/day maximum 2 days | $350/day maximum 2 days | $350/day maximum 2 days | – |
| DELAYED RETURN | SEE PAGE 20 | $3,500 | SEE PAGE 20 | $3,500 | SEE PAGE 20 | $3,500 |
| ACCOMMODATION & MEALS | – | – | – | – | – | – |

**EMERGENCY MEDICAL*** (Pages 26-34)

| HOSPITAL & MEDICAL | $5,000,000 | $5,000,000 | – | – | $5,000,000 | – |
| ACCIDENTAL DENTAL | $3,000 | $3,000 | – | – | $3,000 | – |
| MEDICAL REPATRIATION | $5,000,000 | $5,000,000 | – | – | $5,000,000 | – |
| ACCOMMODATION & MEALS | $500/day maximum $5,000 | $500/day maximum $5,000 | – | – | $500/day maximum $5,000 | – |
| EXPENSES FOR CHILD CARE | $100/day maximum $300 | $100/day maximum $300 | – | – | $100/day maximum $300 | – |
| EXPENSES RELATED TO YOUR DEATH | SEE PAGE 27 | SEE PAGE 27 | – | – | SEE PAGE 27 | – |
| TERRORISM COVERAGE | SEE PAGES 37-38 | SEE PAGES 37-38 | – | – | SEE PAGES 37-38 | – |
| BAGGAGE LOSS, DAMAGE & DELAY (Pages 34-35) | $1,500 | $1,500 | $1,500 | $1,500 | – | – |
| PASSPORT REPLACEMENT | $200 | $200 | $200 | $200 | – | – |
| BAGGAGE DELAY | $500 | $500 | $500 | $500 | – | – |
| MAXIMUM PER ITEM | $300 | $300 | $300 | $300 | – | – |

**FLIGHT & TRAVEL ACCIDENT (Pages 35-36)**

| FLIGHT ACCIDENT | $100,000 | $100,000 | $100,000 | $100,000 | – | – |
| TRAVEL ACCIDENT | $50,000 | $50,000 | $50,000 | $50,000 | – | – |

**RENTAL VEHICLE DAMAGE (Pages 36-37)**

* If you purchase any plan that includes Emergency Medical Insurance, your child must be at least 31 days old to be insured.
** Benefits for the Canada All-Inclusive Plan and Travel Canada Plan apply for trips in Canada only.
*** Emergency Medical coverage is limited to a maximum of $25,000 if you do not have valid coverage under a government health insurance plan.
<table>
<thead>
<tr>
<th>ELIGIBLE AGE*</th>
<th>MEDICAL PREFERRED</th>
<th>TRAVEL CANADA**</th>
<th>ANNUAL MEDICAL</th>
<th>VISITORS (each claim)</th>
<th>RENTAL VEHICLE DAMAGE</th>
<th>BAGGAGE &amp; PERSONAL EFFECTS</th>
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<tbody>
<tr>
<td>AGE 60 &amp; OLDER</td>
<td>NO LIMIT</td>
<td>UNDER AGE 85</td>
<td>• Visitors $150,000 • Under age 70 • All other plans - UNDER age 86</td>
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<td>TRIP CANCELLATION &amp; TRIP INTERRUPTION (Pages 12-26)</td>
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<tr>
<td>TRIP CANCELLATION</td>
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<tr>
<td>TRIP INTERRUPTION</td>
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<tr>
<td>CANCEL FOR ANY REASON</td>
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<tr>
<td>MISCONNECTION</td>
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<td>EARLY RETURN</td>
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<tr>
<td>DEFAULT PROTECTION</td>
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<tr>
<td>TERRORISM COVERAGE</td>
<td>-</td>
<td>-</td>
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<td>-</td>
</tr>
<tr>
<td>ACCOMMODATION &amp; MEALS</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<td>-</td>
</tr>
<tr>
<td>DELAYED RETURN</td>
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<td>-</td>
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<td>-</td>
<td>-</td>
</tr>
<tr>
<td>ACCOMMODATION &amp; MEALS</td>
<td>-</td>
<td>-</td>
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<td>-</td>
</tr>
</tbody>
</table>

| EMERGENCY MEDICAL*** (Pages 26-34) | | | | | | |
| HOSPITAL & MEDICAL | $5,000,000 | $5,000,000 | $5,000,000 | PLAN LIMIT: $25,000; $50,000; $100,000; $150,000 | - | - |
| ACCIDENTAL DENTAL | $3,000 | $3,000 | $3,000 | $3,000 | - | - |
| MEDICAL REPATRIATION | $5,000,000 | $5,000,000 | $5,000,000 | PLAN LIMIT: $25,000; $50,000; $100,000; $150,000 | - | - |
| ACCOMMODATION & MEALS | $350/day maximum $3,500 | $350/day maximum $3,500 | $350/day maximum $3,500 | $350/day maximum $3,500 | - | - |
| EXPENSES FOR CHILD CARE | $100/day maximum $300 | $100/day maximum $300 | $100/day maximum $300 | $100/day maximum $300 | - | - |
| EXPENSES RELATED TO YOUR DEATH | SEE PAGE 27 | SEE PAGE 27 | SEE PAGE 27 | SEE PAGE 27 | - | - |
| TERRORISM COVERAGE | SEE PAGES 37-38 | SEE PAGES 37-38 | SEE PAGES 37-38 | NOT COVERED, SEE PAGES 37-38 | - | - |
| BAGGAGE LOSS, DAMAGE & DELAY (Pages 34-35) | COVERED AMOUNT | | | | | |
| PASSPORT REPLACEMENT | - | - | - | - | - | $200 |
| BAGGAGE DELAY | - | - | - | - | - | $500 |
| MAXIMUM PER ITEM | - | - | - | - | - | $300 |

* If you purchase any plan that includes Emergency Medical Insurance, your child must be at least 31 days old to be insured.

** Benefits for the Canada All-Inclusive Plan and Travel Canada Plan apply for trips in Canada only.

*** Emergency Medical coverage is limited to a maximum of $25,000 if you do not have valid coverage under a government health insurance plan.
ELIGIBILITY

You are NOT eligible for coverage if:

a) you have been advised by a physician not to travel; and/or

b) you have been diagnosed with a terminal illness with less than 6 months to live; and/or

c) you have a kidney condition requiring dialysis; and/or

d) you have used home oxygen during the 12 months prior to the date of application.

TO BE ELIGIBLE FOR INSURANCE UNDER THIS POLICY

For insurance plans (except Visitors Plans) that include Emergency Medical Insurance, you must be a resident of Canada and covered under a government health insurance plan. For the Rental Vehicle Damage Insurance, you must have a valid driver’s licence.

At the time of your application for coverage under an insurance plan you must meet the eligible age requirement for that plan. Please refer to the "Schedule of Maximum Benefits by Plan" section on pages 4 to 7.

For Visitors Plans:

• This policy may only be issued in Canada and coverage must not exceed 365 days.

• Application for insurance may be made before you arrive in Canada.

• On your effective date of insurance, you must be in Canada and under age 86 (under age 70 for $150,000 plan).

• You may not be covered under more than one plan during your trip.

• You must not be under 31 days or over 85 years of age (over 69 years of age for the $150,000 plan).

For Medical Preferred, Travel Canada, Annual Medical and Annual All-Inclusive Plans:

You must complete the medical questionnaire to determine whether you meet eligibility requirements for coverage, and if so, to determine your rate category, if you are:

• Age 60 or older and applying for a Medical Preferred Plan or a Travel Canada Plan; or

• Age 60 to 84 and applying for an Annual Medical Plan or an Annual All-Inclusive Plan.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

The cancel for any reason benefit does not apply if you did not purchase your policy within 72 hours of your initial trip booking or before any cancellation penalties became applicable. Coverage must be for the entire time that you are away from home, you must pay the required premium to your travel agent before you leave home and, where applicable, complete our questionnaire.

Family coverage is available to you if all family members to be insured under one policy are named in your confirmation, are under age 60 and you have purchased and paid for family coverage. The family coverage covers you, your spouse and children, and/or grandchildren while travelling together, for the plan purchased. Exception: If you purchased family coverage under the Annual Medical Plan, family members DO NOT have to travel together. Children and/or grandchildren must be at least 31 days of age to be insured under the plan purchased. A maximum of 2 adults is permitted under family coverage.

<table>
<thead>
<tr>
<th>Plans</th>
<th>Family Premium Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>All-Inclusive Plan, Canada All-Inclusive Plan, Non-Medical Inclusive Plan</td>
<td>3 times the older (or only) parent’s or grandparent’s rate</td>
</tr>
<tr>
<td>Global Medical Plan, Travel Canada Plan, Annual Medical Plan, Visitors Plan</td>
<td>2 times the older (or only) parent’s or grandparent’s rate</td>
</tr>
<tr>
<td>Trip Cancellation &amp; Interruption Plan, Medical Preferred Plan, Annual All-Inclusive Plan, Baggage and Personal Effects Plan and Rental Vehicle Damage Plan</td>
<td>Family coverage not available</td>
</tr>
</tbody>
</table>

Children Under 2 Years of Age at No Extra Charge:

Available for the All-Inclusive, Canada All-Inclusive and Non-Medical Inclusive Plans. With the purchase of this insurance, coverage for children (or a child) more than 30 days old and under 2 years of age is provided at no extra charge.

YOUR COVERAGE STARTS / YOUR EFFECTIVE DATE OF COVERAGE (means the date your coverage starts)

For Trip Cancellation Insurance included in the All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive and Trip Cancellation & Interruption Plans, coverage starts at the date and time you pay the premium for that coverage.

For Trip Cancellation Insurance included in the Annual All-Inclusive Plan, coverage starts initially on the date and time you pay the premium for that coverage provided you have already purchased your prepaid travel arrangements. After that date, coverage starts each time you purchase your prepaid travel arrangements.

For Rental Vehicle Damage Insurance, coverage starts when you legally assume control of the rental vehicle as indicated on your rental contract, provided you have already purchased and paid the premium for that coverage.

The Visitors Plan coverages start on the later of i) the effective date of insurance as shown on your confirmation; or ii) the time and date you arrive in Canada from home.

The Visitors Plans also provide coverage, for up to 30 days, while travelling outside Canada as long as your side trip originates and terminates in Canada and does not exceed 49% of your total number of coverage days.
For Emergency Medical Insurance included in the Annual Medical and Annual All-Inclusive Plans, coverage starts initially on your first travel date and after that date, it starts every time you leave home. For the Annual Medical Plan, the first travel date must fall within 3 months of purchase.

All Annual Medical and Annual All-Inclusive Plans provide you with Emergency Medical Insurance coverage for unlimited travel within Canada but outside your province or territory of residence, without additional premium.

For Top-Ups, coverage starts after you leave home, on the start date of Top-Up coverage indicated on your application which must correspond to the first day after expiration of your other plan.

All other coverages start on your departure date when you leave home.

YOUR COVERAGE ENDS / YOUR COVERAGE EXPIRY DATE (means the date your coverage ends)

For Trip Cancellation Insurance, your coverage ends on your departure date as indicated on your confirmation.

For Rental Vehicle Damage Insurance, your coverage ends on the earliest of:
- a) the date the rental agency reassumes control of the rental vehicle or the rental contract ends;
- b) the expiry date as shown on your confirmation;
- c) when the number of days of coverage you purchased expires; or
- d) 45 days after the rental contract started.

Visitors Plan coverages end on the earliest of the following:
- a) the date you leave Canada to return home;
- b) when the number of days of coverage you purchased, as shown in your confirmation, expires;
- c) no later than 365 days after your effective date of insurance; or
- d) the first day you become insured under a Canadian government health insurance plan.

Other coverages end on the earliest of:
- a) the date you return home*;
- b) the expiry date as shown on your confirmation; or
- c) when the number of days of coverage you purchased expires.

* Temporary Returns

Your insurance coverage will not end if, under your Trip Interruption Insurance, you temporarily return to your province or territory of residence prior to your return date for the purpose of attending a funeral or to go to the hospital bedside of an immediate family member and then resume your trip. In such a case, your policy will remain in effect up to your return date. However, you will not be covered for any pre-existing condition, sickness or injury for which you, or any other person whose medical condition gives rise to a claim, had sought or received medical treatment, or for which medication had commenced, or been changed in type, usage or dosage during the 90-day period immediately prior to the date you resumed your trip.

If you have requested and received prior approval from our Assistance Centre to return to your destination under the Emergency Medical Insurance benefit #14, Return to Destination, your medical coverage will deemed not to have terminated but will be suspended for the duration of your temporary return. Your medical coverage will resume once you begin travel in accordance with the coverage restrictions set out under Emergency Medical Insurance benefit #14, Return to Destination.

In all cases of such temporary returns, there will be no refund of premium for any of the days that you have returned to your home.

AUTOMATIC EXTENSION

Under Trip Interruption Insurance, we will extend your coverage automatically beyond the date you were scheduled to return home as per your confirmation:
- for up to 10 days, if you have an emergency that prevents you from returning home on that date; or
- for up to 30 days, if you are hospitalized and that hospitalization prevents you from returning home on that date.

However, if travel is medically possible before the applicable 10 or 30 days have passed, we will honour your claim for eligible expenses only until such earlier date.

Under all other types of insurance, we will extend your coverage automatically beyond the date you were scheduled to return home as per your confirmation if:
- your common carrier is delayed. In this case, we will extend your coverage for up to 72 hours; or
- you or your travel companion are hospitalized on that date. In this case, we will extend your coverage during the hospitalization and for up to 5 days after discharge from the hospital; or
- you or your travel companion have an emergency that does not require hospitalization but prevents travel. In this case, we will extend your coverage for up to 5 days.

In any case, we will not extend any coverage beyond 12 months after your effective date of insurance.

TO STAY LONGER THAN PLANNED

Extensions: If you have not left home yet, simply call your travel agent to ask for the extension. If, however, you are already on your trip and need to apply for an extension of your coverage, simply call your travel agent 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 does not exceed 183 days (unless otherwise permitted by your government health insurance plan) or 60 days for those age 60 to 74 or 30 days for those age 75 and older covered by the All-Inclusive Plan and Canada All-Inclusive Plan;
- you pay the additional premium; and
- you have had no event that has resulted or may result in a claim.
Any extension is subject to the approval of the Assistance Centre. For Visitors Plans, a minimum premium of $25 will apply to each extension.

**ANNUAL MEDICAL AND ANNUAL ALL-INCLUSIVE PLANS**
- Provide coverage for any number of trips taken within one year.
- For the Annual Medical Plan, each trip can be up to a maximum duration of 8, 18, 30 or 60 days or less, based upon the coverage duration you have chosen.
- For the Annual All-Inclusive Plan, each trip can be up to a maximum duration of 8, 18 or 30 days or less, based upon the coverage duration you have chosen.
- The Annual Medical and Annual All-Inclusive Plans are issued for a maximum coverage period of 365 days with an expiry date 365 days from the first travel date.
- For a trip to be covered under the benefits of the Annual Plans, it must start and end within the coverage period.

**Exception:** If a trip begins during the coverage period but extends beyond the expiry date, you can purchase:
- top-up coverage for any travel days that fall after the expiry date; or
- a new Annual Medical Plan or Annual All-Inclusive Plan, for the next 365-day period. The total duration of your trip cannot exceed the maximum coverage duration you have chosen for your Annual Plan, unless it is topped up.

**Top-Ups:** Top-ups are available for the Annual Medical Plan and the Annual All-Inclusive Plan. If you want to take a trip that is longer than the coverage duration you have chosen, simply contact your travel agent before your coverage expires to purchase coverage for the additional days required. If you are topping up another insurer’s plan, it is your responsibility to confirm with that insurer that a top-up is permitted on your existing plan with no loss of coverage.

You will be able to top up your coverage if you pay the extra premium and the total length of your trip does not exceed 183 days (unless otherwise permitted by your government health insurance plan). An extension to the trip length may be allowed if you obtain written approval from your government health insurance plan.

**REFUND OF PREMIUM**
If you return home before the date you were scheduled to return home as per your confirmation, and have not had a cause for a claim or started a claim, you may ask for a refund of the premium for the unused days (minimum 7 days for Visitors Plans) of your Global Medical, Medical Preferred, Travel Canada or Visitors Plans purchased for your trip. Simply contact your travel agent to ask for the refund and provide proof of the date you actually returned home.

**TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE**
Included in All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive, Trip Cancellation & Interruption and Annual All-Inclusive Plans.

To have full coverage under Trip Cancellation & Trip Interruption Insurance, you must purchase coverage for the full value of the non-refundable portion of your trip and for the full duration of your trip.

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**IMPORTANT CONDITION TO YOUR TRIP CANCELLATION COVERAGE**

**IF YOU CANCEL FOR ANY REASON AND DECIDE NOT TO TRAVEL, COVERAGE IS AVAILABLE ONLY:**
- **a)** IF YOU PURCHASED YOUR POLICY WITHIN 72 HOURS OF BOOKING YOUR TRIP, OR
- **b)** BEFORE ANY CANCELLATION PENALTIES BECAME APPLICABLE.

If you cancel for any reason and decide not to travel before you leave home, we will provide coverage as follows:
- If you cancel your trip 14 days or more before the departure date shown on your confirmation, we will pay up to 50% of the covered amount for the prepaid portion of your trip that is non-refundable.

**Benefits – What does Trip Cancellation Insurance cover?**
If you are unable to travel due to a covered event listed immediately below that occurs before you leave home, we will pay up to the covered amount:
A. For the prepaid unused portion of your trip that is non-refundable and non-transferable to another travel date.
B. For the next occupancy charge, if your travel companion must cancel his/her trip due to a covered event applicable to him/her, and you decide to go on your trip as planned.

What are the conditions that apply to Trip Cancellation Insurance?
To cancel a trip before your scheduled departure date, you must cancel your trip with the agent or travel supplier on the day the cause of cancellation occurs or on the next business day at the latest. Claims 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.

Trip Cancellation for a medical condition must be recommended by the physician attending the person who is the cause of the claim.

**Events Covered Under Trip Cancellation Insurance:**

**Medical Related Events**
1. You or your travel companion develop(s) a medical condition.
2. A member of your immediate family or your key-person, a member of your travel companion’s immediate family or their key-person, develops a medical condition.
3. Your friend or the person whose guest you will be during your trip is admitted to a hospital in an emergency.
4. A medical condition which, in the written opinion of the attending physician, prevents you or your travel companion from participating in a sporting event when the purpose of your trip was to participate in that sporting event.
5. You or your travel companion are unable to be immunized or take preventative medication based on your or your travel companion’s medical history that is required for
entry into a country or region that is on your travel itinerary (provided the requirement became effective after the purchase of the travel arrangements and this insurance).

6. ‡ Sickness or injury of your service dog, provided that you are blind, visually impaired, or physically disabled and travel arrangements have been made for the dog to accompany you on your trip. For this benefit to apply, the travel arrangement cost for your service dog must be included in the covered amount insured under your selected plan.

7. You, your spouse, your travel companion or your travel companion’s spouse are quarantined.

Pregnancy and or Adoption

8. You, your spouse, your travel companion or your travel companion’s spouse become(s) pregnant after you book your trip and your departure date falls in the 9 weeks before the expected delivery date or any time after that date.

9. You or your travel companion develop(s) complication of pregnancy within the first thirty-one (31) weeks of pregnancy.

10. A member of your immediate family or your key-person, a member of your travel companion’s immediate family or their key-person develops complication of pregnancy within the first thirty-one (31) weeks of pregnancy.

11. You, your spouse, your travel companion or your travel companion’s spouse legally adopt(s) a child and the date of the adoption falls during your trip.

Death

12. You or your travel companion die(s).

13. A member of your immediate family or your key-person, a member of your travel companion’s immediate family or their key-person dies.

14. Your friend or the person whose guest you will be during your trip dies.

15. ‡ Death of your service dog, provided that you are blind, visually impaired, or physically disabled and travel arrangements have been made for the dog to accompany you on your trip. For this benefit to apply, the travel arrangement cost for your service dog must be included in the covered amount insured under your selected plan.

Work and/or Educational Obligations

16. ‡ You, your spouse, your travel companion or your travel companion’s spouse are called to jury duty or to be a witness in a civil suit or are subpoenaed to be a witness during your trip.

17. ‡ You, your spouse, your travel companion or your travel companion’s spouse are unable to occupy your / their travel arrangements are not eligible for reimbursement by the travel supplier.

18. ‡ A business meeting, conference or convention that is the main intent of your trip and was scheduled before you purchased this insurance, is cancelled for a reason beyond your control or the control of your employer. This event must be between companies with unrelated ownership, and, in the case of a conference or convention, you must be a registered delegate.

19. ‡ The requirement that you or your travel companion attend a professional career program examination or a university or college course examination on a date that occurs during your trip, provided the examination date was published before you purchased this insurance and subsequently changed after such purchase.

Government and Legal

20. ‡ You, your spouse, your travel companion or your travel companion’s spouse are called to jury duty or to be a defendant in a civil suit or are subpoenaed to be a witness during your trip.

21. ‡ Your or your travel companion’s travel visa is not issued for a reason beyond your / their control, provided the documentation shows you or your travel companion were eligible to apply, that the refusal is not due to a late application, and the application is not a subsequent attempt for a visa that had been previously refused.

22. ‡ Your or your travel companion’s passport is not issued within the time confirmed to you / them in writing by Passport Canada, provided that you or your travel companion had personally submitted the application to an authorized passport office and that it had been reviewed and found satisfactory by Passport Canada authorized personnel. This applies only to Canadian citizens.

23. ‡ The Government of Canada issues an “Avoid Non-Essential Travel” or an “Avoid All Travel” travel advisory after you purchase your insurance, advising or recommending that Canadian residents should not visit a destination included in your trip.

Accommodations and Transportation

24. ‡ Your or your travel companion’s principal residence or place of business is burglarized within 3 days of your / their departure date and as a result you or your travel companion must cancel your / their trip and remain behind to make the burglarized location secure or to meet with the insurance company or police authorities.

25. ‡ You, your spouse, your travel companion or travel companion’s spouse are unable to occupy your / their principal residence or to operate your / their place of business because of an event that is independent of any intentional or negligent act on your / their part.

26. ‡ A natural disaster renders your pre-booked destination accommodation uninhabitable after you book your trip. This benefit is only applicable if your prepaid accommodation arrangements are not eligible for reimbursement by the travel supplier.

Hijacking

27. ‡ You, your spouse, your travel companion or your travel companion’s spouse are hijacked.

If you do not qualify for cancellation benefits under "Events Covered Under Trip Cancellation Insurance" section, consider submitting a claim under the "Cancel for any Reason" coverage as described on Page 13.
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 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 expenses for:
   i. the lesser of: 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,
   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).

Exception: If you purchased a ticket or pass to travel by plane and, at the same time, purchased the All-Inclusive Plan, the Canada All-Inclusive Plan, the Annual All-Inclusive Plan, or the Non-Medical Inclusive Plan, this insurance will cover up to $2,000 for the extra cost of your same class transportation via the most cost effective itinerary to the next destination, when you are eligible for misconnection and delay benefits.

B. Your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees and taxi fares (or car rental in lieu of taxi fares) to a maximum of $350 per day for up to 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 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.
6. ‡ You miss a connection because of a delay in clearing customs and security controls due to your or your travel companion’s mistaken identity. You must have been scheduled to arrive at your point of boarding in time to comply with the travel supplier’s check-in procedure.
7. ‡ You miss a connection because the cruise ship you are travelling on is delayed (or the itinerary is modified) because of another passenger’s medical emergency.

Only misconnection expenses outlined under this Misconnection Insurance will be payable.
You must make reasonable efforts to continue on your trip as originally planned. The amount payable will be reduced by any amounts paid or payable by the rescheduled or delayed common carrier.

Benefits – What does Trip Interruption Insurance cover?
If your trip is interrupted due to a covered event listed immediately below that occurs on or after the day you plan to leave home, we will pay:

A. Up to the covered amount for the prepaid unused portion of your trip that is non-refundable and non-transferable to another travel date less the prepaid unused transportation home.

B. If you have booked and paid for a golf package, we will also pay up to $100 for each unused day of your trip, to a maximum of $500 for your prepaid non-refundable green fees. Alternatively, if you have booked and paid for a ski package, we will pay up to $100 for each unused day of your trip, to a maximum of $500 for your prepaid non-refundable ski package (lift passes; ski school fees; rental of a snowboard, skis, ski poles, bindings and/or boots).

C. In addition, we will pay your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees and taxi fares (or car rental in lieu of taxi fares) to a maximum of up to $350 per day for up to 2 days when no earlier transportation arrangements are available.

D. We will pay your extra cost of one-way economy class fare via the most cost-effective itinerary to your or your group’s next destination, or to return home.

Exception: If you purchased a ticket or pass to travel by plane and, at the same time, purchased the All-Inclusive Plan, the Canada All-Inclusive Plan, the Annual All-Inclusive Plan or the Non-Medical Inclusive Plan, this insurance will cover the extra cost of your same class transportation via the most cost-effective itinerary to your or your group’s next destination, or to return home when you are eligible for benefits under this insurance.

E. If you must interrupt your trip to attend a funeral or to go to the bedside of a hospitalized immediate family member, we will reimburse you for the cost of a round-trip ticket you have paid for, up to the amount of a one-way fare to return home applicable to your purchased plan (same class fare for the All-Inclusive Plan, the Canada All-Inclusive Plan, the Annual All-Inclusive Plan or the Non-Medical Inclusive Plan and economy fare for the Trip Cancellation Plan).

F. If you have booked a cruise and insured it under the All-Inclusive Plan, the Canada All-Inclusive Plan or the Non-Medical Inclusive Plan; and you are unable to attend an activity you booked while on the cruise ship, we will cover up to $100 for each missed activity, to a maximum of $500.

Events Covered Under Trip Interruption Insurance:
Medical Related Events
1. You or your travel companion develop(s) a medical condition.
2. A member of your immediate family or your key-person, a member of your travel companion’s immediate family or their key-person, develops a medical condition.

3. Your friend or the person whose guest you will be during your trip is admitted to a hospital in an emergency.

4. A medical condition which, in the written opinion of the attending physician, prevents you or your travel companion from participating in a sporting event when the purpose of your trip was to participate in that sporting event.

5. ‡Sickness or injury of your service dog, provided that you are blind, visually impaired, or physically disabled and travel arrangements have been made for the dog to accompany you on your trip. For this benefit to apply, the travel arrangement cost for your service dog must be included in the covered amount insured under your selected plan.

6. ‡You, your spouse, your travel companion or your travel companion’s spouse are quarantined.

Pregnancy and/or Adoption

7. You or your travel companion develop(s) complication of pregnancy within the first thirty-one (31) weeks of pregnancy.

8. A member of your immediate family or your key-person, a member of your travel companion’s immediate family or their key-person develops complication of pregnancy within the first thirty-one (31) weeks of pregnancy.

9. You, your spouse, your travel companion or your travel companion’s spouse legally adopt(s) a child and the date of the adoption falls during your trip.

Death

10. You or your travel companion die(s).

11. A member of your immediate family or your key-person, a member of your travel companion’s immediate family or their key-person dies.

12. Your friend or the person whose guest you will be during your trip dies.

13. ‡Death of your service dog, provided that you are blind, visually impaired, or physically disabled and travel arrangements have been made for the dog to accompany you on your trip. For this benefit to apply, the travel arrangement cost for your service dog must be included in the covered amount insured under your selected plan.

Work and/or Educational Obligations

14. ‡You, your spouse, your travel companion or your travel companion’s spouse are called to service as a reservist, firefighter, military or police staff during your trip.

15. ‡You, your spouse, your travel companion or your travel companion’s spouse: a) lose a permanent job because of layoff or dismissal without just cause, or b) are transferred by your / their respective employer and must move from your / their respective principal residence.

16. ‡A business meeting, conference or convention that is the main intent of your trip and was scheduled before you purchased this insurance, is cancelled for a reason beyond your control or the control of your employer. This event must be between companies with unrelated ownership, and, in the case of a conference or convention, you must be a registered delegate.

17. ‡The requirement that you or your travel companion attend a professional career program examination or a university or college course examination on a date that occurs during your trip, provided the examination date was published before you purchased this insurance and subsequently changed after such purchase.

Government and Legal

18. ‡You, your spouse, your travel companion or your travel companion’s spouse are called to jury duty or to be a defendant in a civil suit or are subpoenaed to be a witness during your trip.

19. ‡Your or your travel companion’s travel visa is not issued for a reason beyond your / their control, provided the documentation shows you or your travel companion were eligible to apply, that the refusal is not due to a late application, and the application is not a subsequent attempt for a visa that had been previously refused.

20. ‡The Government of Canada issues an "Avoid Non-Essential Travel" or an "Avoid All Travel" travel advisory after your departure date, advising or recommending that Canadian residents should not visit a destination included in your trip.

Accommodations and Transportation

21. ‡If your or your travel companion’s passport and/or travel visa is lost or stolen during your trip, you will be reimbursed for reasonable travel and accommodation expenses until your replacement travel documentation is replaced. You will also be reimbursed for the change fee charged by the airline.

22. ‡You, your spouse, your travel companion or travel companion’s spouse are unable to occupy your / their principal residence or to operate your / their place of business because of an event that is independent of any intentional or negligent act on your / their part.

23. ‡A natural disaster renders your pre-booked destination accommodation uninhabitable after you book your trip. This benefit is only applicable if your prepaid accommodation arrangements are not eligible for reimbursement by the travel supplier.

24. ‡You miss a connection or must interrupt your trip because of the delay of your connecting private passenger vehicle, when the delay is caused by the mechanical failure of your connecting private passenger vehicle, a traffic accident, an emergency police-directed road closure, weather conditions, earthquakes or volcanic eruptions. Your connecting private passenger vehicle must have been scheduled to arrive at your point of boarding in time to comply with the travel supplier’s check-in procedure.

25. ‡If your trip is interrupted and the planned time of arrival is delayed for any reason beyond your control, we will reimburse you for the reasonable and customary charges of taking an alternate route to the planned destination provided that the primary reason for your trip was to be present at a school graduation, wedding, funeral, sporting, theatrical, musical or other commercial entertainment event or conference, and such event cannot be delayed as a result of your late arrival.
26. † A delay in your departure due to mechanical failure, weather conditions, earthquakes, volcanic eruptions, or grounding of your air transportation causes you to miss your scheduled cruise and you choose not to travel. This is applicable only if your airfare and cruise are insured with Manulife Global Travel Insurance and purchased through the same travel agent from whom you purchased your cruise and if you purchased the All-Inclusive Plan, the Canada All-Inclusive Plan or the Non-Medical Inclusive Plan.

27. ‡ If you have purchased the All-Inclusive Plan, the Canada All-Inclusive Plan, the Non-Medical Inclusive Plan or the Annual All-Inclusive Plan and the flight you are booked to fly on is overbooked and you are denied boarding as a result, we will pay up to $1,000 for the prepaid unused portion of your trip that is non-refundable and non-transferable to another date. For this benefit to apply, the overbooked flight must have been insured under your All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive or Annual All-Inclusive.

28. You miss a connection or must interrupt your trip because of the delay of your connecting common carrier, when the delay is caused by the mechanical failure of your connecting common carrier, a traffic accident, an emergency police-directed road closure, weather conditions, an unannounced strike, earthquakes or volcanic eruptions. The common carrier must have been scheduled to arrive at your point of boarding in time to comply with the travel supplier’s check-in procedure.

Weather

29. ‡ Weather conditions, earthquakes or volcanic eruptions cause delays to at least 30% of your trip and you choose not to travel.

Hijacking

30. ‡ You, your spouse, your travel companion or your travel companion’s spouse are hijacked.

Benefits – What does Delayed Return Insurance cover?

If any of the covered events listed immediately below happen after you leave home and makes it impossible for you to return home as shown on your confirmation, we will pay up to the covered amount for the length of time that you are prevented from travel. We will pay:

A. Your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees and taxi fares (or car rental in lieu of taxi fares) to a maximum of up to $150 per day and $1,500 in total. Maximums are $350 and $3,500 respectively for the All-Inclusive Plan, the Canada All-Inclusive Plan, the Annual All-Inclusive Plan or the Non-Medical Inclusive Plan.

B. Up to the covered amount for the extra cost of your economy class transportation via the most cost-effective itinerary to return home. If the delay is a result of a medical condition, it must be on the advice of your attending physician at your destination.

Exception: If you purchased a ticket or pass to travel by plane and, at the same time, purchased the All-Inclusive Plan, the Canada All-Inclusive Plan, the Annual All-Inclusive Plan or the Non-Medical Inclusive Plan, this insurance will cover the extra cost of your same class transportation via the most cost-effective itinerary to return home when you are eligible for misconnection and delay benefits.

Delayed Return Insurance Covered Events:

1. You have a medical emergency.
2. A member of your immediate family has a medical emergency or dies at your destination.
3. Your travel companion has a medical emergency or dies at your destination.
4. Your friend or the person whose guest you are during your trip is admitted to hospital with an emergency or dies.

Vacation Voucher

Applicable exclusively if you purchased the All-Inclusive Plan, the Canada All-Inclusive Plan, the Non-Medical Inclusive Plan or the Annual All-Inclusive Plan. If the death or hospitalization of an immediate family member, close friend, business associate or key employee, who has not accompanied you on the trip, prompts you to return earlier than your return date and you consequently miss at least 70% of your scheduled package tour, we will on your request issue a voucher to a maximum of $750.

Vacation Voucher Limitations

1. Eligibility to receive the benefit under Vacation Voucher is dependent upon approval and payment of a valid trip interruption claim under the Trip Cancellation and Interruption Insurance of this policy.
2. The redeemable voucher is:
   a. payable only to you;
   b. valid until the expiry date indicated on the voucher (a period of 180 days from the date of your early return from your interrupted trip);
   c. non-transferable; and
   d. not redeemable in cash.
3. The replacement trip must:
   a. begin before the expiry date on the voucher; and
   b. be purchased through a Travel Agency that offers Manulife Global Travel Insurance

What else does Trip Cancellation, Trip Interruption & Delayed Return Insurance cover?

1. In the event your travel companion’s plane is delayed by weather conditions, earthquakes or volcanic eruptions for at least 30% of your trip, and your travel companion decides not to go on the trip as booked, we will cover the cost of your next occupancy charge up to the covered amount.
2. In the event you die after the start of your trip: We will reimburse your estate, up to the covered amount, for your prepaid unused trip arrangements, plus we will reimburse your estate for:
   • the return home of your body (in the standard transportation container normally used by the airline); plus up to $5,000 to have your body prepared where you die including the cost of a standard casket or urn;
   • up to $5,000 to have your body prepared and the cost of a standard casket or urn, plus up to $5,000 for your burial where you die; or
   • the return home of your ashes, plus up to $5,000 to
cremate your body where you die including the cost of a standard urn.

In addition, if someone is required to identify your body and must travel to the place of your death, we will pay the 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 72 hours.

3. We will reimburse you up to $1,000 for the non-refundable prepaid airfare of a domestic flight (covers flights booked for travel within Canada only) that you had booked to connect with another airline carrier that is providing transportation for a portion of your trip, if the connecting flight is subsequently cancelled after you purchased this insurance. For this benefit to apply, both the connecting flight and the cancelled flight must be insured under your Manulife Global Travel Insurance policy.

4. If the primary reason for your trip was to attend a ticketed commercial event (sport, musical or other commercial entertainment) for which you had purchased and paid for tickets prior to booking your trip and purchasing this insurance, and such event is subsequently cancelled by the promoter of the event, we will pay, up to the covered amount, for the following:
   a) If the event is cancelled before you leave home: 50% of the prepaid unused portion of your trip that is non-refundable and non-transferable to another travel date.
   b) If the event is cancelled after you leave home:
      i) the prepaid unused portion of your trip that is non-refundable and non-transferable to another travel date (less prepaid unused transportation home); and
      ii) up to $1,000 for the additional cost of one-way transportation via the most cost-effective itinerary (being the lesser of a one-way economy transportation or the change fee charged by the airline on existing tickets if this option is available) to return you home.

5. ‡ For the All-Inclusive Plan, the Canada All-Inclusive Plan and the Non-Medical Inclusive Plan, if you or your travel companion have prepaid airfare and commercially booked land arrangements (such as commercial accommodations, rental vehicle fees, commercial excursions) that are not part of a cruise or tour package and the cruise or tour is cancelled for any reason except default, we will reimburse you, up to a maximum of $2,000:
   a) If the Cruise or Tour cancelled Prior to Departure:
      the prepaid portion of the non-refundable airfare and land arrangements; or
   b) If the Cruise or Tour cancelled After Departure:
      the additional cost of your one-way transportation via the most cost-effective itinerary to return home (being the lesser of a one-way fare or change fee charged by the airline if this option is available) and the non-refundable portion of your prepaid land arrangements.

   For this benefit to apply, the cruise or tour, the airfare and the land arrangements must be insured for the entire non-refundable amount with an All-Inclusive, Canada All-Inclusive or Non-Medical Inclusive Plan.

6. ‡ For the All-Inclusive Plan, the Canada All-Inclusive Plan and the Non-Medical Inclusive Plan, if during your trip you were delayed by 6 hours or more by an airline carrier that was providing a portion of your travel arrangements and as a result you incurred additional necessary and reasonable expenses for meals, telephone calls, internet usage fees and taxi fares, we will reimburse you up to a maximum of $100 for such expenses. If the delay occurred overnight, we will also reimburse you an additional $100 for overnight commercial accommodations.

   The maximum amount reimbursable in respect of this benefit is limited to $200 per person per trip and can only be claimed if no other compensation was provided or offered by the delayed airline carrier and no other claim for these expenses were otherwise presented under any other section of the Trip Cancellation / Interruption / Misconnection sections of this policy. The overall sum insured for this benefit in case of family coverage is $400 per trip.

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

When reading this section, please take the time to review the definitions of “pre-existing condition” and “stable” at the end of this booklet.

If the Trip Cancellation covered amount purchased is less than $20,000, we will not cover any expenses for a medical condition related to you, your spouse, or your children, if that medical condition was not stable in the 3 months before the effective date for this insurance.

In addition to the “stable” requirement, we will not cover any expenses relating to:

• your/their heart condition if, in the 3 months before the effective date for this insurance, any of your/their heart condition(s) has/have not been stable or you/they have taken any form of nitroglycerine for the relief of angina pain; and/or

• your/their lung condition if, in the 3 months before the effective date for this insurance, any of your/their lung condition(s) has/have not been stable or you/they required treatment with oxygen or prednisone for any lung condition.

If the Trip Cancellation covered amount purchased is $20,000 or more, we will not cover any expenses for a medical condition related to you, a member of your immediate family, your travel companion, your key-person, or the person whose guest you are during your trip, if that medical condition was not stable in the 12 months before the effective date for this insurance.

In addition to the “stable” requirement, we will not cover any expenses relating to:

• your/their heart condition if, in the 12 months before the effective date for this insurance, any of your/their heart condition(s) has/have not been stable or you/they have taken any form of nitroglycerine for the relief of angina pain; and/or
• your/their lung condition if, in the 12 months before the effective date for this insurance, any of your/their lung condition(s) has/have not been stable or you/they required treatment with oxygen or prednisone for any lung condition.

We will not pay for losses or expenses incurred for, or as the result of, the following events which are applicable to all coverages detailed in this section, including Trip Cancellation, Trip Interruption, Misconnection and Delayed Return Insurance:

1. Any reason, circumstance, event or medical condition affecting you or anyone, which you were aware of on or before the effective date, and which may eventually prevent you from starting and/or completing your covered trip as booked when you purchase this insurance coverage.

2. The medical condition or death of a person who is ill when the purpose of your trip is to visit that person.

3. Your suicide, attempted suicide or your intentional self-inflicted injury whether sane or insane.

4. Your committing or attempting to commit a criminal act.

5. Not following a prescribed therapy or treatment.

6. Any medical condition, sickness, death, or injury related directly or indirectly to your abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).

7. An emotional or mental disorder (except an acute psychosis) that does not require admission to a hospital.

8. a) your routine prenatal care;
   b) your pregnancy, childbirth, any complication(s) related to your pregnancy or childbirth, when any such event, in any combination, happen(s) in the nine (9) weeks before or after the expected date of delivery;
   c) your child born during your trip.

9. A medical condition:
   • that occurs during a trip when you knew that treatment may be sought or required for that condition; and/or
   • for which it was reasonable to expect before you left home that you would need treatment during your trip; and/or
   • for which future investigation or treatment was planned before you left home; and/or
   • which caused symptoms that would have caused an ordinarily prudent person to seek treatment in the 3 months before leaving home; and/or
   • that caused a physician to advise you not to go on your trip.

10. A travel visa that is not issued because of a late application.

11. Any medical condition if the answers provided in the questionnaire (if applicable), are not truthful and accurate.

12. An act of war or act of terrorism. For all Plans, except Visitors, limited coverage applies with respect to an act of terrorism. See Terrorism Coverage provision.

13. Any loss resulting from:
   • a specific or related medical condition which you contracted in a foreign country during your trip; and/or
   • an act of war or an act of terrorism,

when, before the effective date for this insurance, the Government of Canada issues an "Avoid Non-Essential Travel" or an "Avoid All Travel" Travel Advisory, advising Canadians not to travel to that country, region or city.

14. Your cancelling for any reason and deciding not to travel if you did not purchase this insurance within 72 hours of booking your trip or before any cancellation penalties applied.

DEFAULT PROTECTION COVERAGE
We will provide Default Protection coverage subject to the benefit limits and exclusions listed below.

If you have purchased Trip Cancellation & Interruption Insurance and you:

a) have contracted with a travel supplier who defaults; and
b) as a result of the default, you do not receive part or all of the travel services for which you have contracted; and

then, we will reimburse you as follows:

a) for default prior to your departure date: the non-refundable portion of the amount that you prepaid for such undelivered travel services up to the covered amount of the Trip Cancellation coverage that you purchased in connection with your trip; or

b) for default after your departure date:
   • the non-refundable portion of the amount that you prepaid for such undelivered travel services up to the covered amount of the Trip Interruption coverage that you purchased in connection with your trip except prepaid unused transportation home and subject to the following benefit limits;
   • your additional and unplanned hotel and meal expenses, your essential phone calls and taxi fares up to a maximum of $200 per day for up to 3 days; and
   • up to the covered amount for the extra cost of your economy class transportation via the most cost-effective itinerary to your next destination or to return you home.

Benefit Limits
The amount payable to you in respect of any one trip will not exceed $3,500 CDN; and will not exceed $7,500 CDN for all persons who are covered under the same Manulife Global Travel Insurance policy. Any benefits payable shall also be subject to an overall maximum aggregate payable limit specified below relating to all in-force travel policies issued by us, including this policy. If total claims otherwise payable for this type of coverage under all travel policies issued by us, resulting from the default of one or more travel suppliers occurring within an applicable time period, exceeds the maximum aggregate payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit.
The maximum aggregate limits are:

a) $1,000,000 CDN with respect to the default of any one (1) travel supplier; and
b) $3,000,000 CDN with respect to all defaults of all travel suppliers occurring in the same calendar year.

If, in our judgment, the total of all payable claims on account of the default of one or more travel suppliers exceeds the applicable limits, your pro-rated claim may be paid after the end of the calendar year in which you qualify for benefits.

Exclusions
We will not cover any loss concerning, caused by or resulting from any of the following:

a) Loss or damage, incurred by you, which is or can be recovered from any other source, including any federal, provincial or other compensation fund;
b) Loss arising as a result of a default if, at the time of booking, the travel supplier is bankrupt, insolvent or in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation;
c) Loss arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker;
d) Loss arising as a result of the default of a foreign travel supplier if the travel services to be provided by such foreign travel supplier are not part of a package tour sold to you;
e) Losses incurred by an individual who has not purchased coverage for Trip Cancellation & Interruption Insurance in connection with your trip which resulted in such losses;
f) Insurance purchased or trips booked after the default; or

g) Travel services that were actually provided.

EMERGENCY MEDICAL INSURANCE

Included in All-Inclusive, Canada All-Inclusive, Annual All-Inclusive, Global Medical, Travel Canada, Annual Medical, Medical Preferred and Visitors Plans.

Benefits – What does Emergency Medical Insurance cover?
Emergency Medical Insurance covers you for up to $5,000,000 CDN ($25,000, $50,000, $100,000 or $150,000 as chosen for Visitors Plans) of covered expenses incurred by you as a result of medical attention required by you during your trip if a medical condition begins unexpectedly after you leave home or after you arrive in Canada for Visitors Plans, but only if these covered expenses are not covered by your government health insurance plan or any other benefit plan. The medical attention must be required as part of your emergency treatment and ordered by a physician (or a dentist in the case of dental treatment).

In the event of an emergency, call the Assistance Centre immediately: 1 800 211-9093 toll-free from the USA and Canada or +1 (519) 251-7821 collect where available. Please note that if you do not call the Assistance Centre in an emergency, you will have to pay 25% 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.

We will cover benefits 5 to 14 only if they have been authorized and arranged by the Assistance Centre.

For Visitors Plans, eligible covered expenses include those described under benefits 1 to 10 listed below.

Subject to the policy’s maximums, exclusions and limitations, the eligible covered expenses are:

1. Expenses to receive emergency medical attention – Medical care received from a physician in or out of a hospital, the cost of a semi-private hospital room (or an intensive or coronary care unit where medically necessary), the services of a licensed private duty nurse while you are in hospital, the rental or purchase (whichever is less) of a hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about your condition, and drugs that are prescribed for you and are available only by prescription from a physician or dentist.

2. Expenses to receive professional services – Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to $300 by profession.

3. Expenses for ambulance transportation – Reasonable and customary charges for local licensed ambulance service to transport you to the nearest qualified medical service provider in an emergency.

4. Expenses related to your death – If you should die during your trip from an emergency covered under this insurance, we will reimburse your estate for:

   • the return home of your body (in the standard transportation container normally used by the airline); plus up to $5,000 to have your body prepared where you die and the cost of a standard casket or urn;
   • up to $5,000 to have your body prepared and the cost of a standard casket or urn, plus up to $5,000 for your burial where you die; or
   • the return home of your ashes, plus up to $5,000 to cremate your body where you die including the cost of a standard urn.

In addition, if someone is required to identify your body and must travel to the place of your death, we will pay the 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 72 hours.

5. Expenses to bring you home – If your treating physician recommends that you return home because of your emergency or if our medical advisors recommend that you return home after your emergency, we will pay for:

   • the extra cost of an economy class fare via the most cost-effective itinerary; or
   • a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary; and
• the return cost of an economy class fare 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; or
• the cost of air ambulance transportation, if this is medically necessary.

6. Extra expenses for meals, hotel, phone calls 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 up to $350 per day to you to a maximum of $3,500 ($500 and $5,000 respectively for the All-Inclusive Plan, the Canada All-Inclusive Plan and the Annual All-Inclusive Plan) for your extra meals, hotel, essential phone calls, internet usage fees and taxi fares (or car rental in lieu of taxi fares). We will only pay for these expenses if you have actually paid for them.

7. Expenses to bring someone to your bedside – If you are travelling alone and are admitted to a hospital for 3 days or more because of a medical emergency, we will pay the economy class fare via the most cost-effective itinerary for someone to be with you. We will also pay up to $500 for that person’s hotel and meals and cover him/her under 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 his/her hospital admission.

8. Expenses for emergency dental treatment – If you need emergency dental treatment, we will pay:
• up to $300 for the relief of dental pain; and
• if you suffer an accidental blow to the mouth, up to $3,000 to repair or replace your natural or permanently attached artificial teeth (up to $2,000 during your trip and up to $1,000 to continue medically necessary treatment in the 90 days after the accident except for the Visitors Plans, where the benefit is up to $3,000 during your trip.)

9. Expenses to return children under your care – If you are admitted to hospital for more than 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 your children or grandchildren 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. We will cover him/her under the Emergency Medical Insurance, under the same terms and limitations of this policy for a qualified escort. The children or grandchildren must have been under your care during your trip and be covered under this policy.

10. Expenses for childcare – If you are admitted to hospital, we will cover the expenses for an attendant to provide childcare services when such service is required. The attendant must be a person other than the child’s parent, member of the immediate family, your travel companion, or the person whose guest you are during the trip. We will reimburse you up to $100 per day to a maximum of $300 per trip. The child(ren)/grandchild(ren) must have been under your care during your trip.

11. Expenses to return your pet(s) (Not an applicable benefit for Visitors Plans) – When approved in advance and arranged by the Assistance Centre, we will pay for the extra cost of economy class transportation, up to $500, to return your pet(s) (domestic dog(s) and/or cat(s)) home via the most cost-effective itinerary, if:
   a) your treating physician recommends that you return home because of your medical condition;
   b) our medical advisors recommend that you return home after your emergency treatment; or
   c) you die.

12. Expenses to return your travel companion home (Not an applicable benefit for Visitors Plans) – We will pay 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 medical insurance plan) home, if you return home under Benefit #5 above.

13. Expenses to return your vehicle home (Not an applicable benefit for Visitors Plans) – If, because of a medical emergency, hospitalization, death or repatriation, you are unable to drive home the vehicle you used during your trip, we will cover up to the reasonable cost charged by a commercial agency to bring your vehicle home. If you rented a vehicle during your trip, we will cover its return to the rental agency.

14. Return to Destination (Not an applicable benefit for Visitors Plans) – When approved in advance by the Medical Director of the Assistance Centre and provided your attending physician determines no further treatment is required, you will be reimbursed the extra cost of one-way economy transportation to return to your trip destination after you are returned to your home for emergency treatment under Benefit #5 (Expenses to bring you home). Once you return to your trip destination, a recurrence of the medical condition which required your return home or any related condition will not be covered under this policy. This benefit can only be used once during your trip and only if the return can be arranged within the original period of coverage.

15. Hospital Allowance (Not an applicable benefit for Visitors Plans) – If you are hospitalized for 48 hours or more, we will reimburse you up to $50 per day, to a maximum of $500 for your incidental expenses (telephone calls, television rental, etc.) while you are in the hospital.

16. Baggage Return (Not an applicable benefit for Visitors Plans) – If you return home under Benefit #5 above, we will pay the extra costs to return your baggage to your home.

17. Expenses to replace prescription drugs (Not an applicable benefit for Visitors Plans) – We will pay up to a maximum of $50 if you have misplaced or have forgotten your prescription medication during your trip and it is necessary for
you to continue taking the prescribed medication. Charges for vitamins, vitamin preparations, over-the-counter drugs, contraception or birth control are not covered.

18. **Hearing Aid (Not an applicable benefit for Visitors Plans)** – Up to $200 for the replacement of a hearing aid due to theft, loss or breakage during your trip and assistance to co-ordinate the replacement.

19. **Vision Care (Not an applicable benefit for Visitors Plans)** – Up to $200 for the replacement of prescription eyeglasses due to theft, loss or breakage during your trip and assistance to co-ordinate the replacement.

**Exclusions & Limitations – What does Emergency Medical Insurance not cover?**

We will not pay any expenses or benefits relating to:

1. **A pre-existing condition.** When reading this section, please take the time to review the definitions of "pre-existing condition" and "stable" at the end of this booklet. The pre-existing condition exclusion which applies to you depends on the plan you purchased and your age at the time you purchased this policy as outlined below.

<table>
<thead>
<tr>
<th>All-Inclusive Plan:</th>
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<tbody>
<tr>
<td>Under Age 75</td>
<td>Pre-existing condition exclusion 1</td>
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<tr>
<td>Age 75 or over</td>
<td>Pre-existing condition exclusion 3</td>
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<tr>
<td>Plan A+</td>
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<td>PLAN B and PLAN C</td>
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<tr>
<td>Age 60 or older</td>
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<td>PLAN D</td>
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<tr>
<th>Travel Canada Plan:</th>
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<tr>
<td>Age 60 or older</td>
</tr>
<tr>
<td>Plan A+, Plan A, Plan B &amp; Plan C</td>
</tr>
<tr>
<td>Age 60 or older</td>
</tr>
</tbody>
</table>

**Pre-existing condition exclusion 1**

We will not pay any expenses relating to:

- a **pre-existing condition** that was not **stable** in the **three (3) months** before your **effective date**; and/or
- a heart condition, if, in the **three (3) months** before your **effective date**, any heart condition has not been **stable** or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition if, in the **three (3) months** before your **effective date**, any lung condition has not been **stable** or you required **treatment** with oxygen or prednisone for any lung condition.

**Pre-existing condition exclusion 2**

We will not pay any expenses relating to:

- a **pre-existing condition** that was not **stable** in the **six (6) months** before your **effective date**; and/or
- a heart condition, if, in the **six (6) months** before your **effective date**, any heart condition has not been **stable** or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition if, in the **six (6) months** before your **effective date**, any lung condition has not been **stable** or you required **treatment** with oxygen or prednisone for any lung condition.

**Pre-existing condition exclusion 3**

We will not pay any expenses relating to:

- a **pre-existing condition** that was not **stable** in the **twelve (12) months** before your **effective date**; and/or
- a heart condition, if, in the **twelve (12) months** before your **effective date**, any heart condition has not been **stable** or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition if, in the **twelve (12) months** before your **effective date**, any lung condition has not been **stable** or you required **treatment** with oxygen or prednisone for any lung condition.

**Pre-existing condition exclusion 4**

We will not pay any expenses relating to:

- a **pre-existing condition** for which you have taken, received, or been prescribed medication and/or treatment in the **six (6) months** before your **effective date**; and/or
- a heart condition, if, in the **six (6) months** before your **effective date**, you have taken, received or been prescribed medication and/or **treatment** for any heart condition or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition, if, in the **six (6) months** before your **effective date**, you have taken, received or been prescribed medication and/or **treatment** for any lung condition or you required **treatment** with oxygen or prednisone for any lung condition.
Emergency Medical Insurance

5. Covered expenses that exceed 75% of the cost we

6. Any treatment that is not for an emergency.

7. The continued treatment of a medical condition when
you have already received emergency treatment for that
condition during your trip and our medical advisors
determine that your medical emergency has ended.

8. A medical condition:
   • when you knew, before you left home, or before the
effective date of coverage, that you would need or be
required to seek treatment for that medical condition
during your trip; and/or
   • for which it was reasonable to expect before you left home
that you would need treatment 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
3 months before your effective date; and/or
   • that had caused your physician to advise you not to travel.

9. For policy extensions or Top-Ups: any medical condition
which first appeared, was diagnosed or treated after the
departure date and prior to the effective date of the
insurance extension or Top-Up.

10. An emergency resulting from: hang-gliding, rock climbing,
mountaineering, participating in a motorized speed
contest; or your professional participation in a sport,
snorkeling or scuba-diving when that sport, snorkeling or
scuba-diving is your principal paid occupation.

11. Suicide, attempted suicide, or an intentional self-inflicted
injury whether sane or insane.

12. Committing or attempting to commit a criminal act.

13. Not following recommended or prescribed therapy or
treatment.

14. Any medical condition, sickness, death, or injury related
directly or indirectly to your abuse of medication(s),
drug(s), alcohol, or any other toxic substance(s).

15. A mental or emotional disorder (other than acute
psychosis) that does not require admission to a hospital.

16. a) your routine prenatal care;
   b) your pregnancy, childbirth, any complication(s) related
to your pregnancy or childbirth, when any such event,
in any combination, happen(s) in the nine (9) weeks
before or after the expected date of delivery;
   c) your child born during your trip.

17. For insured children under 2 years of age: any medical
condition related to a birth defect.

18. Any benefit that must be authorized or arranged in
advance by the Assistance Centre when it has given no
authorization or made no arrangement for that benefit.

19. Any emergency that occurs or re-occurs after our
medical advisors recommend that you return home
following your emergency, and you choose not to.

20. An act of war or act of terrorism. For all Plans, except
Visitors, limited coverage applies with respect to an act
of terrorism. See Terrorism Coverage provision.

21. Any loss resulting from:
   • a specific or related medical condition which you
contracted in a foreign country during your trip; and/or
   • an act of war or an act of terrorism,
when, before your effective date, the Government of
Canada issues an "Avoid Non-Essential Travel" or an
"Avoid All Travel" Travel Advisory, advising Canadians
not to travel to that country, region or city.

22. Specifically for Visitors Plans, any claim within the
waiting period that is not the result of an accidental
bodily injury if you purchase this insurance after your
arrival date in Canada.

23. Specifically for Visitors Plans, charges in excess of:
i) $150,000 in total if you have purchased the $150,000
plan; ii) $100,000 in total under the $100,000 plan;
iii) $50,000 in total under the $50,000 plan or iv) $25,000
under the $25,000 plan.

Benefits – What are the other conditions that apply to
Emergency Medical Insurance?
If your current or former employer provides you with an
extended health insurance plan with a lifetime maximum
coverage of $50,000 or less, we will not coordinate payment
with that coverage. If your lifetime maximum is more than
$50,000, we will coordinate payment.
Neither we nor our agents or administrators are responsible for the availability, quality or result of any medical treatment or transportation, or for your failure to obtain medical treatment.

‡ BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

Included in All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive, Annual All-Inclusive and Baggage and Personal Effects Plans.

Maximum coverage under this policy cannot exceed $2,000 per trip.

Benefits – What does Baggage Loss, Damage & Delay Insurance cover?

Baggage Loss, Damage & Delay Insurance covers the loss of, damage to, and delay of the baggage and effects that belong to you and that you use during your trip. More specifically, we will pay up to the covered amount for the following expenses:

1. The reasonable and customary charges for the replacement of a lost or stolen passport, driver’s licence, birth certificate or travel visa. In addition, we will cover up to a maximum of $200 per trip for travel and accommodation expenses you actually incur while waiting to receive the replacement travel documents.

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 10 hours while you are en route. This benefit is payable only when the delay happens before your return home.

3. Up to $100 per day to a maximum of $500 in total for the rental of golf clubs or ski equipment or for the purchase of reasonable golf accessories (golf balls, gloves, tees, etc.) or ski accessories (ski equipment includes snowboards, bindings, boots or poles, etc.) in the event your checked golf clubs or ski equipment are delayed by the common carrier for at least 10 hours while you are en route. This benefit is payable only when the delay happens before your return home.

4. Up to $300 per trip for any item or set of items which is lost, stolen or damaged during your trip to a maximum of $1,500 (if you have purchased the Baggage and Personal Effects Plan, we will pay up to the maximum covered amount you selected when you purchased this insurance). Jewellery or cameras (including camera equipment) are respectively considered a single item.

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

For 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, glasses 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, personal property left in an unattended vehicle or unlocked trunk and any jewellery or cameras placed in the custody of a common carrier.

4. In instances of theft, losses unreported to authorities.

5. Any loss resulting from an act of war or an act of terrorism while you are at destination, when, before your effective date, the Government of Canada issues an “Avoid Non-Essential Travel” or an “Avoid All Travel” Travel Advisory, advising Canadians not to travel to that country, region or city.

See other conditions under How to Make a Claim.

FLIGHT & TRAVEL ACCIDENT INSURANCE

Included in All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive and Annual All-Inclusive Plans.

Benefits – What does Flight & Travel Accident Insurance cover?

We will cover the following Flight & Travel Accident Insurance benefits:

1. If an accidental bodily injury sustained during your trip 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 joint in the 12 months after the accident, we will pay $100,000 under Flight Accident Insurance; or $50,000 under Travel Accident Insurance as included in All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive and Annual All-Inclusive Plans.

2. If an accidental bodily injury sustained during your trip causes you to become completely and permanently blind in one eye or to have one of your limbs fully severed above your wrist or ankle joint in the 12 months after the accident, we will pay $50,000 under Flight Accident Insurance or $25,000 under Travel Accident Insurance as included in All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive and Annual All-Inclusive Plans.

3. If you sustain 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 for which a ticket was issued to you for your entire airline trip; or b) if making a flight connection, while riding over land or water at the expense of the airline, riding in a limousine or bus provided by the airport authority, or in a scheduled helicopter shuttle service between airports; or c) while you are at an airport for the departure or arrival of the flight covered by this insurance.

Exclusions & Limitations – What does Flight & Travel Accident Insurance not cover?

For Flight & Travel Accident Insurance, we will not cover expenses or benefits relating to:

1. Hang-gliding, rock climbing, mountaineering, parachuting or skydiving; participating in a motorized
Rental Vehicle Damage Insurance

Benefits – What does Rental Vehicle Damage Insurance cover?
We will cover the following Rental Vehicle Damage Insurance benefits:

1. Up to $60,000 for the liability imposed upon you by law or assumed by you under the vehicle rental agreement, and resulting from physical loss or damage to a rental vehicle while it is under your care, custody and control, or that of a person who is permitted to operate the rental vehicle under the rental agreement; for the number of days of coverage purchased; and for a maximum of 45 days.

2. Benefits include: a) our investigation, negotiation or settlement of your claim on your behalf and as we deem appropriate, b) our defending in your name, on your behalf and at our cost, any civil action brought against you on account of the loss or damage to the rental vehicle, c) our payment of all costs assessed against you in any civil action we defend and any interest accruing after judgment upon that part of the judgment that is within the limit of the insurer’s liability, and d) our payment of towing costs, general average, salvage, fire department charges, customs duties and reasonable costs for loss of use of the rental vehicle for which you are responsible.

3. Coverage is valid only if you book your vehicle rental from a duly authorized and licensed commercial car rental agency.

4. If the commercial rental agency requires it, you must examine the rental vehicle and record, in writing, all existing damages before accepting the rental vehicle, and keep a copy of that damage record in case you have a claim.

Exclusions & Limitations – What does Rental Vehicle Damage Insurance not cover?
For Rental Vehicle Damage Insurance, we will not cover expenses or benefits for:

1. Contents of the rental vehicle, liability other than for loss of or damage to the rental vehicle, or expenses assumed or waived by the vehicle rental agency or its insurers or payable under any other insurance.

2. Loss or damage arising from, caused by or contributed to by driving or operation of the rental vehicle by you or any other person while a) under the influence of intoxicating substances, b) participating in a speed test or contest, c) carrying passengers for compensation or hire, d) being used for commercial delivery, transporting contraband or illegal trade, or e) in violation of the terms of the rental vehicle agreement.

3. Loss or damage arising from, caused by, or contributed to by: a) the mechanical failure or breakdown of any part of the rental vehicle, rusting, corrosion, wear and tear, gradual deterioration, inherent defect, or freezing; b) the conversion or any dishonest act committed by you or any other party of interest, your employees or agents, or any person to whom the property may be entrusted (bailees excepted); c) your failure to preserve or protect the property, or your neglect or abuse of the property; or d) contamination by radioactive material.

4. An act of war or act of terrorism.

TERRORISM COVERAGE
Where an act of terrorism directly or indirectly causes you a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this policy, this insurance will provide coverage as follows:

- For all Emergency Medical Insurance and Trip Cancellation & Interruption Insurance coverage, except for Visitors Plans, we will provide benefits to you for your covered expenses, subject to the maximums shown in the benefits section and this provision; and

- The benefits payable, as described directly above, are in excess to all other potential sources of recovery, including alternative or replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers and other insurance coverage (even where such other coverage is described as excess) and will only become available after you have exhausted all such other sources.

Any benefits payable pursuant to our Emergency Medical Insurance and Trip Cancellation & Interruption Insurance shall be subject to an overall maximum aggregate payable limit relating to all in-force travel policies issued by us, including this policy. If total claims otherwise payable for a type of coverage under all travel policies issued by us, resulting from one or more acts of terrorism occurring within an applicable time period, exceed this maximum aggregate payable limit,
then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit.

Coverage is only available for up to two (2) acts of terrorism within a calendar year and the maximum aggregate payable limit for each act of terrorism is:

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<th>Type of Coverage</th>
<th>Maximum Aggregate for Each Act of Terrorism (CDN$)</th>
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<tr>
<td>Emergency Medical</td>
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<tr>
<td>Trip Cancellation &amp; Trip Interruption</td>
<td>$2,500,000</td>
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If, in our judgment, the total of all payable claims under one or more acts of terrorism may exceed the applicable limits, your prorated claim may be paid after the end of the calendar year in which you qualify for benefits.

Exclusion to this Terrorism Coverage provision
Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy does not cover any liability, loss, cost or expense of whatsoever nature which is directly or indirectly caused by, resulting from, arising out of or in connection with any act of terrorism perpetrated by biological, chemical, nuclear or radioactive means, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

WHAT ELSE DO YOU NEED TO KNOW?
Coverage under this policy is issued on the basis of information provided in your application (including the medical questionnaire if required). Your entire contract with us consists of: this policy; your application for this policy (including the completed and signed medical questionnaire, if required); the confirmation issued in respect of that application; and any other amendments or endorsements resulting from extensions or top-ups of coverage.

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 under this policy.

This policy is non-participating. You are not entitled to share in our divisible surplus. Neither we nor our agents or administrators are responsible for the availability, quality or results of any medical treatment or transportation, or for your failure to obtain medical treatment.

The right of any person to designate persons to whom or for whose benefit insurance money is payable is restricted.

This policy shall be governed by and construed in accordance with the laws of the province or territory of residence of the insured. For Visitors to Canada, this policy shall be governed by the laws of the Canadian province or territory where this policy was issued.

Despite any other provision contained in the contract, the contract is subject to the applicable statutory conditions in the Insurance Act, as applicable in your province of residence, respecting contracts of accident and sickness insurance.

Premium
The required premium is due and payable at the time of purchase and will be determined according to the schedule of premium rates then in effect. Premium rates and policy terms and conditions are subject to change without prior notice.

Upon payment of premium, this document becomes a binding contract provided it is accompanied by a confirmation upon which a contract number appears and we have received your completed application (including the questionnaire, if applicable) prior to your departure date. If the premium is insufficient for the period of coverage selected, we will:
1. charge and collect any underpayment; or
2. shorten the policy period by written endorsement if an underpayment in premium cannot be collected.

If you have purchased an annual plan or if you have purchased insurance for a period of coverage of 183 days or more, you have 10 days from the date of purchase to review this policy. If it does not meet your needs, you may cancel it and get the premium refunded by notifying us. Your ability to cancel the policy may be affected if you have already departed on your trip.

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

How does this insurance work with other coverages that you may have?
This is second payor coverage. You may have other in-force plans or contracts such as, but not limited to, third party liability, auto insurance, group or individual health insurance providing hospital, medical or therapeutic coverage. In this case, the amounts payable under this insurance are limited to that portion of your eligible expenses that are in excess of the amounts provided by those other in-force plans or contracts. 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 (except if your current or former employer provides you with an extended health insurance plan with a lifetime maximum coverage of $50,000 or less), to a maximum of the largest amount specified by any such 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, our aggregate liability will not exceed that amount, and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.
HOW TO MAKE A CLAIM

In the event of an emergency, call the Assistance Centre immediately, prior to receiving treatment: 1 800 211-9093 toll-free from the USA and Canada or +1 (519) 251-7821 collect where available. The Assistance Centre is ready to assist you 24 hours a day, each day of the year.

Please note that if you do not call the Assistance Centre in an emergency, you will have to pay 25% of the eligible medical expenses we would normally pay under this policy (25% co-insurance).

If it is medically impossible for you to call when the emergency happens, the 25% co-insurance will not apply. In this case, we ask that you call as soon as you can or that someone call on your behalf. 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, 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.

To make a claim for benefits under this policy, your written proof of claim and your fully completed Manulife Global Travel Insurance claim form(s) must be submitted to us within 90 days (30 days for Rental Vehicle Damage) after the event, but not more than 12 months after the date of such event or loss.

More information on the documentation that must be submitted with your written proof of claim is provided below.

Written claims correspondence should be mailed to:

Manulife Global Travel Insurance
c/o Active Care Management
PO BOX 1237
Station A
Windsor, ON N9A 6P8

You may also call the Assistance Centre directly to inquire about your claim status at: 1 855 841-4793

For coverage information or general enquiries, please contact the Manulife Travel Customer Service at 1 866 298-2722.

If you are making a Trip Cancellation & Trip Interruption Insurance claim, we will need proof of the cause of the claim, including: a) a medical certificate completed by the attending physician and stating why travel was not possible as booked, if the claim is for medical reasons; or b) a report from the police or other responsible authority documenting the reason for the delay if your claim is due to a misconnection. We will also need, as applicable: a) complete original unused transportation tickets and vouchers; b) original passenger receipts for the new tickets you had to purchase; c) original receipts for the travel arrangements you had paid in advance and for the extra hotel, meal, telephone, internet usage fees, taxi fares or car rental expenses you may have had; d) any other invoice or receipt supporting your claim; and e) the entire medical file of any person whose health or medical condition is the reason for your claim.

If you are making a Default Protection claim, we must receive written notice of the claim within 60 days of the day on which the travel supplier announces that it is in default. You must submit proof of loss (including original receipts, proofs of payment to travel suppliers, proof of payment for insurance, unused transportation or accommodation documents and, where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund, or other insurance, or any other source (including credit card companies) that is legally responsible or under contract to reimburse you for the cost of such undelivered travel services) no later than 30 days immediately after such filing deadline.

If you are making an Emergency Medical Insurance 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); and f) your historical medical records (if we determine applicable). For the Visitors Plans, we would also need a copy of your airfare ticket and passport or receipts confirming travel dates and entry into Canada.

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

1. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this insurance, you must obtain written documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide or transportation authorities. You must also take all precautions to protect, save or recover the property immediately, and advise us as soon as you return home. Your claim will not be valid under this insurance if you do not comply with these conditions.

2. If the property you have checked with a common carrier is delayed, we will continue to provide coverage until the property is delivered by the carrier.

3. We cover the current actual cash value of your property when it is lost or damaged. We also reserve the option to repair or replace your property with other of similar kind, quality and value. We may also ask you to submit damaged items for an appraisal of the damage. If a lost or damaged article is part of a set, but not the total value of the set, we will cover a reasonable and fair proportion of the total value of the set, but not the total value of the set.

4. If you need to make a claim under this insurance, we will need: a) copies of reports from the authorities as proof of...
DEFINITIONS

When italicized in this policy, the term:
Act of terrorism means any activity, occurring within a 72-hour period, save and except an act of war, against persons, organizations, property (whether tangible or intangible) or infrastructure of any nature by an individual or a group based in any country that involves the following or preparation for the following:
• use of, or a threat to use, force or violence; or
• commission of, or a threat to commit, a dangerous act; or
• commission of, or a threat to commit, an act that interferes with or disrupts an electronic, information or mechanical system;
and the effect or intention of the above is to:
• intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against its conduct or policies; or
• intimidate, coerce or instill fear in the civilian population or any segment thereof; or
• disrupt any segment of the economy; or
• further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
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 as calculated at time of application.
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) to test your blood levels; 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) under the age of 21 or, if a full-time student, under the age of 26. Also, an unmarried dependent son or daughter of any age, if mentally or physically handicapped. In addition, a child must be at least 31 days old to be covered under this policy.
Common carrier means a conveyance (bus, taxi, train, boat, airplane or other vehicle) which is licensed, intended and used to transport paying passengers.
Confirmation means the document or set of documents confirming your insurance coverage under this policy and, where applicable, your trip arrangements. It includes the medical questionnaire, if required, and the application for this policy, once you have completed and submitted it with the required premium to us. 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.
**Definitions**

- **Covered expenses** means reasonable and customary charges you incur for supplies and services which are eligible expenses under the Emergency Medical Insurance provisions and which are either in excess of and/or not covered under your government health insurance plan or any other plan.

- **Default** means the inability of a travel supplier to provide travel services for which you have contracted with the travel supplier, because of complete or substantially complete cessation of business by the travel supplier resulting directly or indirectly from bankruptcy or insolvency thereof.

- **Departure date** means the date you leave home unless you requested your coverage to start when you leave Canada. For the Visitors Plans, it means the date you leave home.

- **Effective date** means the date on which your coverage starts.
  
  - For Trip Cancellation included in the All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive and Trip Cancellation Plans, coverage starts at the date and time you pay the premium for that coverage, indicated as the purchase date on your confirmation.
  
  - For Trip Cancellation Insurance included in the Annual All-Inclusive Plan, coverage starts initially on the date and time you pay the premium for that coverage, indicated as the purchase date on your confirmation, provided you have already purchased your prepaid travel arrangements. After that date, coverage starts each time you purchase your prepaid travel arrangements.
  
  - **Rental Vehicle Damage Insurance** starts when you legally assume control of the rental vehicle as indicated on your rental contract.
  
  - The Visitors Plans coverages start on the later of: i) the effective date of insurance as shown on your confirmation; or ii) the time and date you arrive in Canada from home.
  
  - For Emergency Medical Insurance included in the Annual Medical and Annual All-Inclusive Plans, coverage starts initially on your first travel date and after that date, it starts every time you leave home. For the Annual Medical Plan, the first travel date must fall within 3 months of purchase.
  
  - For Top-Ups, coverage starts after you leave home, on the start date of Top-Up coverage indicated on your application which must correspond to the first day after expiration of your other plan.
  
  - All other coverages start on your departure date.

- **Emergency** means a sudden and unforeseen occurrence of a medical condition that begins during the period of insurance and requires immediate treatment. An emergency no longer exists when the Assistance Centre determines that you are able to continue your trip or return home.

- **Expiry date** means the date your coverage ends.
  
  - For Trip Cancellation Insurance, your coverage ends on your departure date as indicated on your confirmation.
  
  - **Rental Vehicle Damage Insurance** ends on the earliest of:
    a) the date the rental agency reassumes control of the rental vehicle or the rental contract ends;
    b) the expiry date as shown on your confirmation;
    c) when the number of days of coverage you purchased expires; or
    d) 45 days after the rental contract started.

  - The Visitors Plans coverages end on the earliest of the following:
    a) the date you leave Canada to return home;
    b) when the number of days of coverage you purchased expires, as per your confirmation;
    c) no more than 365 days after your effective date of insurance;
    d) the first day you become insured under a Canadian government health insurance plan.

  - Other coverages end on the earliest of these dates:
    a) the date you return home;
    b) on the expiry date, as shown on your confirmation; or
    c) when the number of days of coverage you purchased expires.

- **First travel date** means your planned departure date, as recorded on your confirmation.

- **Government health insurance plan** means the health insurance coverage that a Canadian provincial or territorial government provides to its residents; or for the Visitors Plans, coverage that governments of your home or your country of residence provide to you.

- **Home** means your Canadian province or territory of residence. If you requested your coverage to start when you leave Canada, home means Canada. In the case of Trip Interruption, Flight and Travel Accident, and Baggage Insurance, it means the place you leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage. For the Visitors Plans, it means your country of residence or origin; or your place of departure before arriving in Canada.

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


- **Injury** means sudden bodily harm that you sustain and that is caused by external and purely accidental means, directly and independently of illness or disease and all other causes.

- **Key-person** means someone to whom a dependent’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 attention** means treatment required for the immediate relief of an acute symptom or that, according to a physician, cannot be delayed until you return home. It must
be ordered by and received from a licensed physician during the trip or received from a physiotherapist, chiropractor, osteopath, chiropodist or podiatrist during the trip.

**Medical condition** means injury, illness, disease or symptom, complication of pregnancy within the first thirty-one (31) weeks of pregnancy, or a mental or emotional disorder that requires admission to a hospital, or acute psychosis.

**Medically necessary** in reference to a given service or supply means such service or supply: a) is appropriate and consistent with the diagnosis according to accepted community standards of medical practice; b) is not experimental or investigative in nature; c) could not be omitted without adversely affecting your condition or quality of medical care; d) cannot be delayed until your return home; and e) is delivered in the most cost-effective manner possible, at the most appropriate level of care and not primarily for reasons of convenience.

**Mountaineering** means the ascent or descent of a mountain requiring the use of specified equipment including crampons, pickaxes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment.

**Physician** means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A physician must be a person other than you or a member of your immediate family.

**Plane** means a multi-engine aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled trip operated between licensed airports and holding a valid Canadian Air Transport Board licence, Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.

**Pre-existing condition** means a medical condition that exists before your effective date of insurance.

**Professional career program** means a registered course where a formal examination takes place at a set date and time.

**Questionnaire** means the document you must fill out truthfully and accurately to confirm your eligibility and rate category for our Medical Preferred, Travel Canada, Annual Medical or Annual All-Inclusive Plans. You must also fill out a questionnaire if you are purchasing a plan that includes Trip Cancellation & Interruption Insurance, and the non-refundable value of your trip is $30,000 or more.

**Reasonable and customary charges** means costs that do not exceed the standard fee of other providers of similar standing in the same geographical area, when providing the same treatment for a similar sickness or injury.

**Rental vehicle** means a private passenger automobile, minivan, self-propelled mobile home, self-propelled camper truck or self-propelled trailer that you use during your trip and rent, under a written contract, from a commercial rental agency licensed under the laws of its jurisdiction. We do not mean any of the following: truck, van, bus, sport utility vehicle while you use it off road, automobile designed and manufactured primarily for off-road use while it is being used off road, motorcycle, moped, motorbike, recreational vehicle (other than self-propelled motor homes), all-terrain vehicle, non self-propelled camper, non self-propelled trailer, automobile that is more than 20 years old, limousine, or exotic vehicle of these or similar makes: Aston Martin, Bentley, Ferrari, Porsche or Rolls Royce.

**Spouse** means someone to whom one is legally married, or with whom one has been living in a conjugal relationship for at least one full year before the effective date of this insurance.

**Stable medical condition** means that all of the following apply:
- there has not been any new symptom(s); and
- existing symptom(s) have not become more frequent or severe; and
- a physician has not determined that the medical condition has become worse; and
- no test findings have shown that the medical condition may be getting worse; and
- a physician has not provided, prescribed, or recommended any new medication, any change in medication; and
- a physician has not provided, prescribed or recommended any new treatment or any change in treatment; and
- there has been no admission to a hospital or specialty clinic; and
- a physician has not advised a visit to a specialist or to have further testing, and there has been no testing for which the results have not yet been received.

**Travel companion** means someone who shares trip arrangements and accommodations with you. No more than four (4) individuals (including the insured) will be considered travel companions on any one trip.

**Travel services** means transportation, sleeping accommodation or other service provided or arranged by a travel supplier for your use (but does not include taxes or insurance).

**Travel supplier** means a tour operator, travel wholesaler, airline, cruise line, provider of ground transport or provider of travel accommodation or provider of other services to you that is:
a) contracted to provide travel services to you; and
b) licensed, registered or is otherwise legally authorized in the particular location of the travel supplier to operate and provide travel services as shown on your confirmation.

**Treatment** means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a licensed medical practitioner, including but not limited to prescribed medication, investigative testing and surgery related to any sickness, injury or symptom.

**Trip** means the period of time that begins on the date you leave home and ends on the earliest of these dates:
a) the date you return home;
b) the expiry date, as shown on your confirmation; or
c) when the number of days of coverage you purchased expires.

**Vehicle** includes any private or rental passenger automobile, boat, mobile home, camper truck or trailer home which you use during your trip exclusively for the transportation of passengers (other than for hire).
Waiting period means:
a) the 48-hour period following your effective date of insurance if you purchase this insurance within 30 days of arrival in Canada;
b) the 8-day period following your effective date of insurance if you purchase this insurance more than 30 days after arrival in Canada.

The waiting period applies to any claim that is not the result of an accidental bodily injury.

We, us, our means First North American Insurance Company (FNA) in connection with Baggage Insurance and coverage for the risks identified with ‡ throughout this document; and The Manufacturers Life Insurance Company (Manulife) in connection with all other coverages under 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.

You, your means the person(s) named as the insured(s) on the confirmation, for whom insurance coverage was applied for and for whom the appropriate premium was received by us.

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, Del. Stn. 500-4-A, Waterloo, Ontario N2J 4C6.