

# TRAVEL AGENT GUIDE



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

**Booking a cruise? How about a dream all-inclusive trip?  
Now is the time to consider travel insurance.**

Travel insurance is designed to cover unexpected losses associated with a trip. Coverage is available for your client that provides benefits they may need to protect them from financial loss due to:

1. **24/7 Medical Assistance** is available toll-free for your client or an insured family member during their trip, including an air ambulance back home, when arranged by the Assistance Centre, if necessary;
2. **trip cancellation.** This provides reimbursement of your client's trip costs if there is an unexpected illness or accident, or other covered event and they cannot travel;
3. **delayed return.** This pays for extra hotel, meal and airline transportation costs if your client can't return home as planned due to many covered events or due to your client or their travelling companion having an accident or illness during their trip, delaying their return home;
4. **baggage delay or loss.** A benefit is paid if your client's checked bags are delayed 10 hours or more or their luggage is lost or stolen during their trip;
5. **missed connection costs.** If a travel supplier changes the itinerary, or weather delays cause your client to miss their connecting flight or cruise ship, this insurance pays for extra transportation costs to get your client to their next cruise destination or on the right flight to continue with their trip as planned; and
6. **many more Covered Events.** This policy provides many other benefits as well.

**Are your clients already covered? Ask them these questions to be sure:**

- Does your group insurance pay hospital bills directly, where possible, so you don't have to pay any hospital bills up front?
- Does your existing credit card coverage pay for both trip interruption expenses as well as trip cancellation?
- Will your coverage pay for missed connection expenses if there is an airport closure, or severe weather on the way to your cruise departure?
- Do you know how long a medical condition has to be stable with your current plan? Are you eligible for that plan?

**Travel insurance offers coverage that may help your client when they need it most to protect them from unexpected travel expenses before and during their trip.**

**Please review the following pages and refer to the applicable policy for complete details.**

## Eligibility

To be eligible for all the plans that include \*Emergency Medical Insurance (except Visitors to Canada Plans), you must be a resident of Canada and covered under a government health insurance plan for the entire duration of the trip. If at time of claim, it is discovered that you no longer have coverage under a government health insurance plan, the maximum amount payable for all eligible expenses combined will be limited to \$25,000.

For the Rental Vehicle Damage Insurance, you must have a valid driver's license.

For the Visitors to Canada Plan, please review page 3 of the Visitor to Canada Insurance policy for all eligibility requirements.

**Please note that each individual insurance policy may also have specific eligibility requirements.**

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Schedule of Maximum Benefits by Plan <small>For additional information, refer to the individual policies.</small>	Premium Protection Plan <small>(Purchase within 72 hours of making initial trip payment)</small>	All-Inclusive & Canada All Inclusive**
<b>Eligible Age***</b>	Under age 75	No Limit
<b>Medical Questionnaire Required</b>	No	No
<b>Medical Concierge Services</b>	Included	Included
<b>Terrorism Coverage</b>	Included. Overall maximums apply.	Included. Overall maximums apply.
<b>Trip Cancellation &amp; Trip Interruption</b>		
<b>Trip Cancellation</b>	Covered Amount Selected	Covered Amount Selected
<b>Trip Interruption</b>	Unlimited	Unlimited
<b>Cancel for Any Reason</b>	You may cancel 7 days or more before departure and we will pay up to 80% of non-refundable trip cost. You may cancel 6 days to 24 hours before departure and we will pay up to 80% of non-refundable trip cost up to \$2,500.	Included if purchased within 72 hours. You may cancel 14 days or more before departure and we will pay up to 50% of non-refundable trip cost.
<b>Misconnection</b>	Same Class (Unlimited) Subsistence: \$350 per day up to 2 days	Change fee or up to \$2,000 for same class fare plus Subsistence: \$350 per day up to 2 days
<b>Early Return</b>	Same Class	Same Class
<b>Default Protection</b>	Reimbursement of non-refundable trip costs. Also provides Subsistence: up to \$200/day up to 3 days during the trip plus extra costs to return you home. Overall maximums apply.	Reimbursement of non-refundable trip costs. Also provides Subsistence: up to \$200/day up to 3 days during the trip plus extra costs to return you home. Overall maximums apply.
<b>Accommodation &amp; Meals</b>	\$350 per day up to 2 days (\$700)	\$350 per day up to 2 days
<b>Delayed Return Accommodation &amp; Meals</b>	\$350 per day up to 10 days (\$3,500)	Up to \$350 per day to a total maximum of \$3,500
<b>Emergency Medical*</b>		
<b>Hospital and Medical</b>	\$10,000,000	\$5,000,000
<b>Accidental Dental</b>	\$3,000	\$3,000
<b>Medical Repatriation</b>	\$10,000,000	\$5,000,000
<b>Accommodation and Meals</b>	\$500/day Maximum \$5,000 (10 days)	\$500/day Maximum \$5,000
<b>Expenses for Childcare</b>	\$100/day Maximum \$300	\$100/day Maximum \$300
<b>Expenses Related to Your Death</b>	Up to \$5,000 for preparation plus coverage to return the body or \$5,000 for burial or cremation at destination.	Up to \$5,000 for preparation plus coverage to return the body or \$5,000 for burial or cremation at destination.
<b>Baggage Loss, Damage &amp; Delay</b>		
<b>Maximum Benefit</b>	Maximum of \$1,500	\$1,500 or up to \$2,000 per trip.
<b>Replacement cost for lost or stolen passport, driver's license, birth certificate or travel visa</b>	Up to \$500	Reasonable replacement cost, plus \$200 for accommodation expenses while waiting for documents
<b>Baggage Delay after 10 hours</b>	\$750	\$500
<b>Maximum Reimbursement per Item</b>	\$750	\$300
<b>Flight Accident</b>	\$250,000	\$100,000
<b>Travel Accident</b>	\$50,000	\$50,000
<b>Rental Vehicle Damage</b>	—	—

\*\* Benefits for the Canada All-Inclusive Plan & Canada Medical Plan apply for trips in Canada only.

\*\*\* Children must be at least 31 days old to be insured under emergency medical insurance.

**You are NOT eligible to purchase any of these travel insurance plans (not applicable to Premium Protection Plan):**

- a) if you have been advised by a physician not to travel; and/or
- b) if you have been diagnosed with a terminal illness with less than 6 months to live; and/or
- c) if you have a kidney condition requiring dialysis; and/or
- d) if you have used home oxygen during the 12 months prior to the date of application.

**Premium Protection Plan: Please review the “WHAT DOES THIS POLICY NOT COVER” section to properly advise your client.**

<b>Non-Medical All-Inclusive</b>	<b>Annual All-Inclusive Day Options Available: 8, 16, 30</b>	<b>Emergency Medical &amp; Canada Medical**</b>
No Limit	Under age 85	No Limit
No	Yes – Age 60 & over	Yes – Age 60 & over
—	Included	Included
Included. Overall maximums apply.	Included. Overall maximums apply.	Included. Overall maximums apply.
Covered Amount Selected	Up to \$1,500 or \$2,500 per trip to a maximum of \$10,000 per year	—
Unlimited	Unlimited	—
Included if purchased within 72 hours. You may cancel 14 days or more before departure and we will pay up to 50% of non-refundable trip cost.	Included if purchased within 72 hours. You may cancel 14 days or more before departure and we will pay up to 50% of non-refundable trip cost.	—
Change fee or up to \$2,000 for same class fare plus Subsistence: \$350 per day up to 2 days	Change fee or up to \$2,000 for same class fare plus Subsistence: \$350 per day up to 2 days	—
Same Class	Same Class	—
Reimbursement of non-refundable trip costs. Also provides Subsistence: up to \$200/day up to 3 days during the trip plus extra costs to return you home. Overall maximums apply.	Reimbursement of non-refundable trip costs. Also provides Subsistence: up to \$200/day up to 3 days during the trip plus extra costs to return you home. Overall maximums apply.	—
\$350 per day up to 2 days	\$350 per day up to 2 days	—
Up to \$350 per day to a total maximum of \$3,500	Up to \$350 per day to a maximum of \$3,500	—
—	\$5,000,000	\$5,000,000
—	\$3,000	\$3,000
—	\$5,000,000	\$5,000,000
—	\$500/day Maximum \$5,000	\$350/day Maximum \$3,500
—	\$100/day Maximum \$300	\$100/day Maximum \$300
—	Up to \$5,000 for preparation plus coverage to return the body or \$5,000 for burial or cremation at destination.	Up to \$5,000 for preparation plus coverage to return the body or \$5,000 for burial or cremation at destination.
\$1,500 or up to \$2,000 per trip.	\$1,500 or up to \$2,000 per trip.	—
Reasonable replacement cost, plus \$200 for accommodation expenses while waiting for documents	Reasonable replacement cost, plus \$200 for accommodation expenses while waiting for documents	—
\$500	\$500	—
\$300	\$300	—
\$100,000	\$100,000	—
\$50,000	\$50,000	—
—	—	—

## Eligibility

To be eligible for all the plans that include \*Emergency Medical Insurance (except Visitors to Canada Plans), you must be a resident of Canada and covered under a government health insurance plan for the entire duration of the trip. If at time of claim, it is discovered that you no longer have coverage under a government health insurance plan, the maximum amount payable for all eligible expenses combined will be limited to \$25,000.

For the Rental Vehicle Damage Insurance, you must have a valid driver's license.

For the Visitors to Canada Plan, please review page 3 of the Visitor to Canada Insurance policy for all eligibility requirements.

**Please note that each individual insurance policy may also have specific eligibility requirements.**

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Schedule of Maximum Benefits by Plan <small>For additional information, refer to the individual policies.</small>	Annual Emergency Medical Day Options Available: 4, 10, 18, 30, 60	Trip Cancellation & Interruption
<b>Eligible Age***</b>	No Limit	No Limit
<b>Medical Questionnaire Required</b>	Yes – Age 60 & over	No
<b>Medical Concierge Services</b>	Included	—
<b>Terrorism Coverage</b>	Included. Overall maximums apply.	Included. Overall maximums apply.
<b>Trip Cancellation &amp; Trip Interruption</b>		
<b>Trip Cancellation</b>	—	Covered Amount Selected
<b>Trip Interruption</b>	—	Covered Amount Selected
<b>Cancel for Any Reason</b>	—	Included if purchased within 72 hours. You may cancel 14 days or more before departure and we will pay up to 50% of non-refundable trip cost.
<b>Misconnection</b>	—	Change fee or up to \$1,000 for economy class fare plus Subsistence: \$350 per day up to 2 days
<b>Early Return</b>	—	Economy Class
<b>Default Protection</b>	—	Reimbursement of non-refundable trip costs. Also provides Subsistence: up to \$200/day up to 3 days during the trip plus extra costs to return you home. Overall maximums apply.
<b>Accommodation &amp; Meals</b>	—	\$350 per day up to 2 days
<b>Delayed Return Accommodation &amp; Meals</b>	—	Up to \$150 per day to a maximum of \$1,500
<b>Emergency Medical*</b>		
<b>Hospital and Medical</b>	\$5,000,000	—
<b>Accidental Dental</b>	\$3,000	—
<b>Medical Repatriation</b>	\$5,000,000	—
<b>Accommodation and Meals</b>	\$350/day Maximum \$3,500	—
<b>Expenses for Childcare</b>	\$100/day Maximum \$300	—
<b>Expenses Related to Your Death</b>	Up to \$5,000 for preparation plus coverage to return the body or \$5,000 for burial or cremation at destination.	—
<b>Baggage Loss, Damage &amp; Delay</b>		
<b>Maximum Benefit</b>	—	—
<b>Replacement cost for lost or stolen passport, driver's license, birth certificate or travel visa</b>	—	—
<b>Baggage Delay after 10 hours</b>	—	—
<b>Maximum Reimbursement per Item</b>	—	—
<b>Flight Accident</b>	—	—
<b>Travel Accident</b>	—	—
<b>Rental Vehicle Damage</b>	—	—

\*\* Benefits for the Canada All-Inclusive Plan & Canada Medical Plan apply for trips in Canada only.

\*\*\* Children must be at least 31 days old to be insured under emergency medical insurance.

**You are NOT eligible to purchase any of these travel insurance plans (not applicable to Premium Protection Plan):**

- a) if you have been advised by a physician not to travel; and/or
- b) if you have been diagnosed with a terminal illness with less than 6 months to live; and/or
- c) if you have a kidney condition requiring dialysis; and/or
- d) if you have used home oxygen during the 12 months prior to the date of application.

**Premium Protection Plan: Please review the "WHAT DOES THIS POLICY NOT COVER" section to properly advise your client.**

Air Fare Cancellation	Rental Vehicle Damage	Baggage & Personal Effects	Visitors to Canada (a \$75 deductible applies to each claim)
No Limit	No Limit	No Limit	\$25,000, \$50,000, \$100,000, \$150,000 - Under age 70 \$25,000, \$50,000, \$100,000 - Under age 86
No	No	No	No
—	—	—	Included
Included. Overall maximums apply.	—	—	—
<b>Covered Amount Selected</b>			
Covered Amount Selected	—	—	—
Unlimited	—	—	—
—	—	—	—
—	—	—	—
Economy Class	—	—	—
Reimbursement of non-refundable trip costs. Also provides Subsistence: up to \$200/day up to 3 days during the trip plus extra costs to return you home. Overall maximums apply.	—	—	—
\$100	—	—	—
Up to \$150 per day to a maximum of \$300	—	—	—
<b>PLAN LIMIT: \$25,000; \$50,000; \$100,000, \$150,000</b>			
—	—	—	PLAN LIMIT: \$25,000; \$50,000; \$100,000, \$150,000
—	—	—	\$3,000
—	—	—	PLAN LIMIT: \$25,000; \$50,000; \$100,000, \$150,000
—	—	—	\$350/day Maximum \$3,500
—	—	—	\$100/day Maximum \$300
—	—	—	Up to \$5,000 for preparation plus coverage to return the body or \$5,000 for burial or cremation at destination.
<b>Covered Amount Selected</b>			
—	—	Covered Amount Selected	—
—	—	\$200	—
—	—	\$500	—
—	—	\$300	—
—	—	—	—
—	—	—	—
—	\$60,000	—	—

# TRIP CANCELLATION INSURANCE

## Benefits

Included in All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive, Trip Cancellation & Interruption and Annual All-Inclusive Plans.

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. In addition, 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, we will cover the cost of the next occupancy charge.

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. Claim payment will be limited to the cancellation penalties specified in the trip contracts which are in effect on the next business day following the time the cause of cancellation occurs.

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

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

## 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 an individual with a disability (physical, psychiatric or mental disability), 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 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) any 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 any 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 an individual with a disability (physical, psychiatric or mental disability), 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 Educational Obligations

16. ‡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.
17. ‡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.
18. ‡The cancellation of your or your travelling companion's business meeting, conference or convention which was the main intent of this trip and was scheduled before the purchase of this insurance. The cancellation must be for a reason beyond your or your travelling companion's control or your or your travelling companion's employer's control. This event must be between companies with unrelated ownership, and, in the case of a conference or convention, you or your travelling companion must be a registered delegate.
19. ‡ The requirement that you or your travel companion attend a registered professional career course examination or a university or college course examination on a date that occurs during your trip, provided the examination had a set date and time that 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.

# MISCONNECTION INSURANCE OR TRAVEL DISRUPTION

## Benefits

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

- A. Up to the covered amount under your selected plan, to a maximum of \$1,000, for your misconnection or travel disruption 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 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. 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 **\$350** per day for up to 2 days when no earlier transportation is available.

## Events Covered under Misconnection or Travel Disruption Insurance:

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, because of a delay, schedule change or cancellation of your or your travelling companion's common carrier which causes a delay of at least 6 hours in arriving at your trip destination or returning to your home.
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.

# TRIP INTERRUPTION INSURANCE

## Benefits

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

**If your trip is interrupted after you depart on your trip due to a covered event listed below, you will be eligible for:**

- 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. **Exception:** if you purchased the Trip Cancellation & Interruption Plan, coverage will be limited to the covered amount you selected at the time of application.
- 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. 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. 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 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 an individual with a disability (physical, psychiatric or mental disability), 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.

## Trip Interruption Covered Events: (continued)

### Pregnancy and Adoption

7. You or your travel companion develop(s) any 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 any 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 an individual with a disability (physical, psychiatric or mental disability), 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 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. ‡The cancellation of your or your travelling companion's business meeting, conference or convention which was the main intent of this trip and was scheduled before the purchase of this insurance. The cancellation must be for a reason beyond your or your travelling companion's control or your or your travelling companion's employer's control. This event must be between companies with unrelated ownership, and, in the case of a conference or convention, you or your travelling companion must be a registered delegate.
17. ‡The requirement that you or your travel companion attend a registered professional career course examination or a university or college course examination on a date that occurs during your trip, provided the examination had a set date and time that 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.
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.

### Accommodations and Transportation

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.

## 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 under your selected plan.
2. In the event you die after the start of your trip: We will reimburse your estate, up to the covered amount under your selected plan, 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;
  - 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 roundtrip 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 under your selected plan, 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 **\$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.

## OTHER USEFUL INFORMATION

### Premium Protection Plan

#### Travel insurance simplified with more coverage and less restrictions

##### DESIGNED FOR RESIDENTS OF CANADA WHO ARE:

- Age 74 or younger
- Travelling for a maximum of 30 days
- Purchasing within 72 hours of making an initial payment
- Covered with a Provincial Health Insurance Plan

Listed below are a few claims examples that would be 100% covered

##### Cancellation because:

- Surgery date is rescheduled
- Destination wedding is cancelled
- Family member or friend becomes ill

##### Examples of events covered under the CANCEL FOR ANY REASON benefit:

- You could not get the time off work
- You are starting a new job / position
- You don't like the weather forecast
- You simply change your mind

##### Benefits under CANCEL FOR ANY REASON are payable as follows:

- 7 days prior to departure 80% of the non-refundable trip cost
- 6 days to 24 hours prior to departure 80% refund up to a maximum of \$2,500

Coverage includes Trip Cancellation and Trip Interruption, Travel Disruption, Emergency Medical, Baggage Loss, Damage & Delay and Travel Accident.



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

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

For more information, go to [www.thiaonline.com](http://www.thiaonline.com)

## Pre-Existing Exclusions by Plan

for Trip Cancellation Insurance and Emergency Medical Insurance (as mentioned on page 11).

Plans	Cancellation & Interruption	Emergency Medical Pre-existing Condition			
	Trip Cancellation Exclusion	No Exclusion	Exclusion 1	Exclusion 2	Exclusion 3
<b>Premium Protection Plan</b>		✓			
<b>All-Inclusive Plan: Under Age 75</b>	✓		✓		
<b>All-Inclusive Plan: Age 75 or older</b>	✓				✓
<b>Non-Medical Inclusive</b>	✓				
<b>Canada All-Inclusive Plan</b>	✓	✓			
<b>Emergency Medical Plan: Under Age 60</b>			✓		
<b>Air Fare Cancellation Plan</b>	✓				
<b>Annual All-Inclusive Plan</b>					
All Ages - <b>Plan A</b>	✓		✓		
Age 60 to 84 - <b>Plan B &amp; C</b>	✓			✓	
<b>Emergency Medical and Annual Emergency Medical Plans</b>					
All Ages - <b>Plan A</b>			✓		
Age 60 or older - <b>Plan B &amp; C</b>				✓	
<b>Canada Medical Plan</b>					
All Ages - <b>Plan A</b>		✓			
Age 60 or older - <b>Plan B &amp; C</b>		✓			

## Purchasing Air or Packaged Vacations?

Whether travelling on business, planning a family visit or taking a personal vacation, a trip may be interrupted by weather, mechanical delays or any number of other situations such as a lost passport, travel advisory or lost luggage. Travel insurance is designed to cover unexpected costs and provide emergency assistance during a trip. Manulife Travel Insurance is with your client, every step of the way.

Just like all types of insurance, your client should read their policy and be sure that the coverage they are purchasing is right for them as certain benefits, exclusions and limitations may apply. **If your client or their family member have an existing medical condition, make sure they pay attention to the Exclusions and Limitations in the policy, and in the attached chart, that may apply to their coverage.**

## Important Notice – Please Read Carefully

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important to read and understand the policy before travelling as coverage may be subject to certain exclusions and limitations.
- In the event of an accident, injury or sickness, any prior medical history may be reviewed when a claim is made.
- Please check the policy for exclusions and limitations regarding any existing medical conditions or any symptoms, medical tests or treatments. Check the policy to see how any policy limitations relate to the departure date, date of purchase or effective date.

## Notice on Privacy

When your client purchases travel insurance, you will provide Manulife with your client's personal information that is necessary to administer their travel insurance policy.

Manulife is committed to protecting the privacy of the information we receive about your client in the course of providing the insurance they have chosen. Manulife has taken measures to protect your client's privacy and we ask that they review the insurance policy for our Notice on Privacy.

### Previous Claims: Note the names have been replaced to protect the insureds' privacy.

1. Mrs. Smith purchased a **Non-Medical Plan** for her tour to France and Italy. While in the south of France, her purse was stolen from a cafe. The cost to replace the passport was \$400, the cost to overnight in Paris plus meals were covered up to \$200 and transportation to catch up to her tour was also covered under the Trip Interruption benefits of her policy.
2. John and Jane purchased a one week trip to Mexico for \$2300 per person in addition to an **All-Inclusive** travel insurance policy. One week prior to departure John found out that his employer was to lay him off. John and Jane were able to recover the total trip cost of \$4600 under the Trip Cancellation benefits of this policy.
3. Mr. and Mrs. Traveller are booked to travel on a European Coach Tour and have purchased Airline tickets to connect with the tour. Two weeks prior to the departure date the European Coach Operator cancels the tour. Mr. and Mrs. Traveller are covered for the prepaid portion of the non-refundable airfare and land arrangements since the tour was cancelled prior to departure. By purchasing the **All-Inclusive Plan**, the cost of their trip was covered.

# TRAVEL INSURANCE EXCLUSIONS AND LIMITATIONS

The Manulife Global Travel Insurance Policy has Exclusions and Limitations, including some that relate to existing health conditions. Please see the policy for full details. Below is a partial list of Exclusions.

## What does Trip Cancellation & Interruption Insurance not cover?

### Exclusions:

If the Trip Cancellation covered amount purchased is less than \$20,000, we will not cover any expenses for any medical condition related to you, your spouse, or your children, if that medical condition was not **stable** in the 3 months before the insurance purchase date or application date as indicated on your confirmation. 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 insurance purchase date or application date as indicated on your confirmation, 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 insurance purchase date or application date as indicated on your confirmation, 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, additional exclusions apply. Please see the policy.

## What does Emergency Medical Insurance not cover?

### Exclusions:

The pre-existing condition exclusion that applies to you depends on the plan you purchased and your age at the time you purchased this policy.

### 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.

## Definitions: (Note that other definitions are used. Please consult the policy.)

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

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

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

**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.

# MANULIFE GLOBAL YOUTH AND YOUTH/STUDENT PLANS

Schedule of Maximum Benefits by Plan <small>For additional information, refer to the individual policies.</small>	Youth All-Inclusive	Youth Emergency Medical	Youth/Student Deluxe
<b>Eligible Age**</b>	Up to age 29	Up to age 29	Up to age 29
<b>Chaperones Coverage (Chaperones up to age 65)</b>	—	—	Available to a proportion of 1 chaperone to 5 youths (up to age 18)
<b>Medical Concierge Services</b>	Included	Included	Included
<b>Terrorism Coverage</b>	Overall maximums apply	Overall maximums apply	Overall maximums apply
<b>Trip Cancellation/Interruption/Disruption</b>			
<b>Trip Cancellation</b>	Up to Sum Insured (maximum \$5,000)	—	Up to Sum Insured (maximum \$10,000)
<b>Trip Interruption</b>	Economy	—	Economy
<b>Tour/Cruise Cancellation</b>	Up to \$1,000	—	Up to \$1,000
<b>Schedule Change</b>	Up to \$1,000	—	Up to \$1,000
<b>Accommodation &amp; Meal Expenses for Trip Interruption</b>	Up to \$300	—	Up to \$300
<b>Accommodation &amp; Meal Expenses for Trip Disruption</b>	Up to \$300	—	Up to \$700
<b>Emergency Medical †</b>			
<b>Hospital and Medical</b>	Up to \$1,000,000	Up to \$1,000,000	Up to \$5,000,000
<b>Accidental Dental</b>	Up to \$1,000,000	Up to \$1,000,000	Up to \$5,000,000
<b>Medical Evacuation &amp; Return Home</b>	Up to \$1,000,000	Up to \$1,000,000	Up to \$5,000,000
<b>Accommodation and Meal Expenses</b>	Up to \$3,500	Up to \$150	Up to \$3,500
<b>Visit to Bedside</b>	Round Trip Economy Fare	Round Trip Economy Fare	Round Trip Economy Fare
<b>Repatriation of Remains</b>	Reasonable expenses	Reasonable expenses	Reasonable expenses
<b>Hospital Allowance</b>	Up to \$500	Up to \$500	Up to \$500
<b>Baggage &amp; Personal Effects</b>	<b>Up to \$500</b>		<b>Up to \$1,000</b>
<b>Delayed Luggage</b>	Up to \$100	—	Up to \$400
<b>Delayed Sporting Equipment</b>	Up to \$150	—	Up to \$150
<b>Lost Luggage - Maximum Per Item</b>	Up to \$300	—	Up to \$500
<b>Travel Accident</b>			
<b>Air Flight Accident</b>	Up to \$25,000	—	Up to \$100,000
<b>Worldwide Accident</b>	Up to \$10,000	—	Up to \$50,000

\*\* Children must be at least 31 days old to be insured under emergency medical insurance.

† Pre-existing Exclusion for the Youth Plans and Youth/Student Deluxe Plan

This insurance does not cover and no benefits will be payable for a pre-existing condition or related medical condition which was **not stable** during the **3-month** period before your client's effective date.

The Manulife Global Youth Plans and Youth/Student Deluxe Plan have Limitations and Exclusions. Please see the applicable policy for full details.

Please review the policy for complete details.



This insurance is underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company (FNAIC), a wholly owned subsidiary of Manulife. Note that risks identified with ‡ are covered by FNAIC.

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