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

1 855 603-5572 toll-free from the USA and Canada

+1 (905) 608-8250 collect where available

Our Assistance Centre is there to help you
24 hours a day, 365 days a year

Manulife

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

Don’t forget your Wallet Card!
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.

Today, with millions of customers, Manulife offers a diverse range of financial protection products and wealth management services. Operating in 22 countries and territories worldwide, Manulife is a financially strong company committed to professionalism and real value to our customers.


HELP IS JUST A PHONE CALL AWAY.

Enjoying your trip should be the first thing on your mind. Our multilingual Assistance Centre is there to help and support you 24 hours a day, 365 days a 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

1 855 603-5572 toll-free from the USA and Canada
+1 (519) 251-7821 collect where available.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

• Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel as your coverage may be subject to certain limitations or exclusions.

• Your policy may not provide coverage for medical conditions and/or symptoms that existed before your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date.

• In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is made.

• If your policy provides travel assistance, you may be required to notify the designated assistance company prior to treatment. Your policy may limit benefits should you not contact the assistance company within a specified time period.

PLEASE READ YOUR POLICY CAREFULLY BEFORE YOU TRAVEL
IN THE EVENT OF AN EMERGENCY, CALL THE ASSISTANCE CENTRE IMMEDIATELY

1 855 603-5572 toll-free from the USA and Canada
+1 (905) 608-8250 call collect where available

Our Assistance Centre is there to help you 24 hours a day, 365 days a year.

Please note that if you do not call the Assistance Centre in an emergency or prior to treatment, you will have to pay 25% of the eligible medical expenses the company would normally pay under this policy. If it is medically impossible for you to call, please have someone call on your behalf.

IMPORTANT INFORMATION ABOUT YOUR INSURANCE:

This policy is underwritten by The Manufacturers Life Insurance Company (“Manulife”) and First North American Insurance Company (a wholly owned subsidiary of Manulife and hereinafter referred to collectively as “Manulife”). Manulife has appointed Assured Assistance Inc. (“Assistance Centre”) as the provider of all assistance and claims services under this policy.

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NOTICE REQUIRED BY THE ALBERTA INSURANCE ACT

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.
COVERAGE REQUIREMENTS

Travel insurance must be purchased based upon age, length of travel and other restrictions set forth in this policy.

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<td>Youth All-Inclusive Plan</td>
<td>Over 30 days old and up to age 29</td>
<td>Trips up to 365 days</td>
<td>Valid Canadian government health insurance plan. Coverage must be purchased for the full duration and for the full value of the prepaid non-refundable portion of the insured trip up to $5,000.</td>
</tr>
<tr>
<td>Youth Emergency Medical Only Plan</td>
<td>Over 30 days old and up to age 29</td>
<td>Trips up to 365 days</td>
<td>Valid Canadian government health insurance plan.</td>
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* Please check pre-existing condition exclusions applicable to your age group for Emergency Medical Coverage (see page 20) and/or Trip Cancellation/Trip Interruption Coverage (see page 12).

Travel Insurance Policy

Coverage for any benefit under this policy is subject to receipt of your application and payment of the required premium. In the event you incur eligible expenses and/or losses that are covered by the insurance plan you have purchased, the company will reimburse eligible expenses and/or pay benefits for covered losses, subject to the terms, conditions, limitations and exclusions stated in this policy.
PERIOD OF COVERAGE

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

The period of coverage under this policy shall not exceed 12 consecutive months for any one insured trip.

The insured trip must originate and terminate in Canada except for benefits under Trip Cancellation/Trip Interruption/Trip Disruption.

This insurance must be purchased prior to departure from your province or territory of residence in Canada and for the complete duration of the insured trip.

Trip Cancellation Insurance coverage begins at the time and date you pay the premium for that coverage (shown as the purchase date on your application).

If you purchased this insurance as a Top-Up to another plan, coverage starts after you leave home, on the start date of coverage specified in the application for Top-Up coverage and which must correspond to the first day after expiration of coverage under the other plan.

For all other benefits, coverage begins on your departure date.

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

Trip Cancellation Insurance coverage ends on the earlier of:

a) your departure date; or
b) the date you cancel your trip.

For all other benefits, your coverage ends on the earlier of:

a) the date you return home;*

b) when the number of days of coverage you purchased (as shown on your application) ends; or

For all other benefits, coverage begins on your departure date.

c) the expiry date, as stated on your application.

*Temporary Returns

If you are covered under the Youth All-Inclusive Plan, your insurance coverage will not end if 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 insured 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 insured trip.

If you have requested and received prior approval from our Assistance Centre, you may return to your province or territory of residence to attend special events. Your medical coverage will not terminate but will be suspended for the duration of your temporary return. Your medical coverage will resume once you begin travel but, if you receive treatment in Canada for sickness or injury during your temporary return, then any treatment received on your return to your destination relating to the medical conditions previously treated in Canada will not be covered.

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 province or territory of residence.

Automatic Extension

Under Trip Interruption Insurance, the company will extend your coverage beyond the date you were scheduled to return home as per your application:

a) for up to 10 days, if you have a medical condition that prevents you from returning home on that date; or
b) for up to 30 days, if you are in hospital and that hospitalization prevents you from returning home on that date.

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

Under all other types of insurance, the company will extend your coverage automatically beyond the date you were scheduled to return home as per your application if:

a) your carrier is delayed. In this case, the company will extend your coverage for up to 72 hours; or
b) you or your travel companion is in hospital on that date. In this case, the company will extend your coverage while in hospital and for up to 5 days after discharge from the hospital; or

Extensions: If you have not left home, simply call your distributor of Travel Insurance to ask for the extension. If, however, you are already on your insured trip and need to apply for an extension of your coverage, simply call your distributor of Travel Insurance before the expiry date of your existing coverage. You may be able to extend your coverage, subject to an extra premium, as long as the total length of your trip does not exceed 365 days.

If you have not had or expect to have a medical condition or claim since your policy was issued, the extension will be issued right away. Otherwise, the extension is subject to the approval of the Assistance Centre.

Top-ups: To Top-up another insurer’s plan for trips longer than the number of coverage days you have, simply call your distributor of Travel Insurance before you leave home for the additional coverage days required. It is your responsibility to confirm that a Top-up is permitted on your existing plan with no loss of coverage.

How Do I Get a Refund of Premium?

If you return home before the date you were scheduled to return home as per your application, and have not had a claim, you may ask for a refund of the premium for the unused days of your Emergency Medical Insurance coverage purchased for your insured trip. Simply contact your distributor of Travel Insurance to ask for the refund and provide proof of the date you actually returned home.

Please note, all travellers insured under the same policy must return together to be eligible for a refund.
TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DISRUPTION INSURANCE

To be sure you have full coverage for your insured trip, you must have purchased Trip Cancellation, Trip Interruption and Trip Disruption coverage before any cancellation penalties applied.

When Does Coverage Apply?

Trip Cancellation applies when a covered risk occurs prior to your departure date.

Trip Interruption applies when a covered event occurs on or after your departure date.

Schedule Change applies when, after the start date of your coverage, the airline carrier providing transportation for a portion of your insured trip changes the scheduled departure of your flight to a later or earlier departure which results in the flight being unusable or causes you to miss a connection.

Cancellation of Your Tour/Cruise applies when your Tour/Cruise is cancelled for reasons specified in the Tour/Cruise Cancellation Benefit section of the policy.

Trip Disruption applies when a covered risk occurs during the course of your travel to and from your departure point and causes a delay of your departure or delay of your return back to your departure point.

Trip Cancellation - Prior to Departure

If you must cancel your insured trip prior to the departure date shown on the application for insurance as the result of the occurrence of any one of the Covered Events 1–27 (listed in the section Covered Events for Trip Cancellation or Trip Interruption Insurance), you will be reimbursed up to the sum insured selected on your application for this insurance:

a) the non-refundable portion of your prepaid insured travel arrangements, published service fees, published cancellation fees as well as other administrative handling fees and service fees specifically indicated by your travel supplier on your application; or

b) the next occupancy charge, if your travel companion with whom you have prepaid shared accommodation cancels and you elect to travel as originally planned; or

c) the change fee charged for rebooking your insured travel arrangements when such an option is made available by your travel supplier.

To cancel a trip prior to your scheduled departure date, you must cancel your insured trip with the travel supplier immediately, or, at the latest, the business day following the cause of cancellation.

Trip Interruption - On or After Departure

If your insured trip is interrupted on or after the departure date shown on the application, as the result of the occurrence of any one of the Covered Events 1–27 (listed in the section Covered Events for Trip Cancellation or Trip Interruption Insurance), you will be reimbursed for:

1. The extra cost of one-way economy transportation via the most cost-effective itinerary to continue your insured trip as originally booked, or to return to the original departure point.

If you are required to interrupt your insured trip to attend a funeral or go to the bedside of a hospitalized immediate family member, you have the option to purchase an economy round-trip ticket; and you will be reimbursed for the cost of the round-trip ticket, up to the amount of one-way economy transportation back to the departure point of your insured trip.

2. a) The unused non-refundable prepaid portion of your insured travel arrangements (except the cost of prepaid unused transportation back to your departure point); or

b) If applicable, the next occupancy charge if your travel companion, with whom you have prepaid shared accommodation, cancels and you elect to continue the insured trip as originally planned.

3. Published cancellation fees imposed for the early return of a rental vehicle prior to the contracted date of return and published cancellation fees imposed by hotels for unused accommodations.

4. Extra expenses incurred for commercial accommodation and meals, essential telephone calls and taxi fares caused by the interruption of your insured trip due to the occurrence of any one of the Covered Events 1 to 27, up to $150 per day to a maximum of $300.

Original receipts must be provided when claiming this benefit.

5. In the event of your death resulting from a covered injury or sickness while on the insured trip:

a) the reasonable costs incurred for preparing and transporting your remains back to your departure point in Canada; or

b) the cost of cremation and burial of your remains at the location where death occurs, to the maximum of $3,000.

No benefit is payable for the cost of a headstone, casket, urn and/or funeral service expenses.

No benefit will be payable under item Trip Interruption – On or After Departure, if you are eligible and qualify to receive the payment for the same expenses under any other benefit section of this policy.
Trip Cancellation or Trip Interruption of your insured trip must result from any one of the UNFORESEEN EVENTS listed below occurring during the period of coverage:

**Medical Related Events**

1. The unexpected sickness or injury of you, your travel companion, or a member of your or your travel companion’s immediate family travelling with you on the insured trip.
2. The unexpected sickness or injury of a member of your or your travel companion’s immediate family, business partner, a key employee or caregiver not travelling with you on the insured trip.
3. You or your travel companion are medically unable to receive an injection or medication that is suddenly required for entry into a country, region or city originally ticketed in your insured travel arrangements, provided this requirement was not mandatory on the date of application for insurance.
4. If you miss 75% of your insured trip because you had to interrupt your travel due to the admission to hospital or death of your immediate family member, your business partner, caregiver or key employee not travelling with you, a $750 travel voucher will be issued to you. The voucher is non-transferable and must be used within 180 days of the early return date and must be used at the travel agency that originally booked the interrupted insured trip.
5. Quarantine of you, your travel companion or the spouse or children of either.

**Pregnancy and or Adoption**

6. Complications of pregnancy which occur within the first 31 weeks of your or your travel companion’s, or your spouse’s or travel companion’s spouse’s pregnancy.
7. Pregnancy that is diagnosed after the date of your application for this insurance, if the insured trip is scheduled to take place within 9 weeks or less of your, your spouse’s, your travel companion’s or your travel companion’s spouse’s expected date of delivery, or if the physician advises against travel in the first trimester of the pregnancy.
8. The early and unexpected birth of your immediate family member not travelling with you during your insured trip.
9. The legal adoption of a child by you or your travel companion, when the actual date of the adoption is scheduled to take place during the insured trip and the actual notice of the adoption was received after the date of application for insurance.

**Death**

10. The unexpected death of you, your travel companion, or a member of your or your travel companion’s immediate family travelling with you on the insured trip.
11. The unexpected death of a member of your or your travel companion’s immediate family, business partner, a key employee, caregiver or of a friend not travelling with you on the insured trip.

**Work and/or Educational Obligations**

12. You, your spouse or your travel companion being transferred by the employer with whom you, your spouse or travel companion were employed at the time of application for this insurance, which requires a relocation of your or your travel companion’s principal residence.
13. You, your spouse or your travel companion being called to emergency service as a member of a Police Force, Armed Forces, Reserves, Fire Fighting Unit or essential medical personnel.
14. You, your spouse or your travel companion’s involuntary loss of permanent employment (excluding contract or self-employment), due to layoff or dismissal without just cause, provided that you had no knowledge of such action prior to the date of application for insurance.
15. 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 insured trip, provided the examination date which was published prior to the date of application for insurance was subsequently changed after your travel arrangements were made and after you purchased this insurance.
16. Your or your travel companion’s failure of an examination which requires you or your travel companion to re-sit the examination during your insured trip.
17. The cancellation of your trip by the school board due to a teacher’s labour strike or the school board determines there is a risk of harm to you during your trip when you are scheduled to travel to a specific region of a country during your trip.

**Government and Legal**

18. 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 insured trip.
19. You, your travel companion or the spouse or children of either are, during your coverage period, a) called to jury duty; b) subpoenaed as a witness; or c) required to appear as a defendant in a civil suit.
20. The non-issuance of your and/or your travel companion’s travel visa (excluding an immigration or employment visa), for reasons beyond your or your travel companion’s control, other than due to late application or a subsequent attempt for a visa that had previously been refused provided you or your travel companion were eligible to make such an application.

**Accommodations and Transportation**

21. A disaster which renders your or your travel companion’s principal residence uninhabitable or place of business unusable.
22. The burglary of your or your travel companion’s principal residence or place of business within 7 days of your scheduled departure date and as a result you or your travel companion must remain behind to make the burglarized location secure or to meet with the insurance company or police authorities.
23. Death, admission to hospital or quarantine of the person with whom you have arranged overnight accommodation for the majority of your insured trip at their usual place of residence, not including commercial facilities.
24. A disaster which renders uninhabitable the residence of the person with whom you have arranged overnight accommodation for the majority of your insured trip or renders uninhabitable your pre-booked destination accommodations, which is not eligible for reimbursement from your tour operator.
Supplier Default
25. Complete cessation of operations by a contracted Travel Supplier or airline (excluding United States of America air carriers unless part of a package), provided the entity held a valid National Transportation Agency Licence and a valid operation certificate issued by Transport Canada.

Hijacking
26. Hijacking of you, your travel companion or the spouse or children of either.

Forces of Nature
27. Weather conditions, earthquakes or volcanic eruptions causing the scheduled carrier, on which you or your travel companion is booked to travel, to be delayed for a period of at least 30% of the duration of your insured trip.

Trip Disruption (Delays, Schedule Change, Cancellations and Other Covered Events)
Trip Disruption of your insured trip must result from any one of the UNFORESEEN EVENTS listed below occurring during the period of coverage:

Delays
1. If weather conditions, earthquakes or volcanic eruptions cause the scheduled carrier on which you or your travel companion are booked to travel for any portion of your insured travel arrangements to be delayed for a period of at least 30% of the insured trip duration, and you choose not to continue with the insured travel arrangements, you will be reimbursed:
   a) the unused non-refundable prepaid portion of your insured travel arrangements (except the cost of prepaid unused transportation back to your departure point), published service fees, published cancellation fees and other administrative handling fees and service fees specifically indicated on your application;
   b) the one-way economy transportation via the most cost-effective itinerary back to your departure point.
2. If weather conditions, earthquakes or volcanic eruptions cause the scheduled common carrier on which your travel companion is booked to travel to be delayed for a period of at least 30% of the insured trip duration, and your travel companion cancels their travel arrangements, you will be reimbursed for the extra cost of the next occupancy charge, if you elect to continue your insured trip as originally planned.
3. Provided you had left enough travel time to comply with the travel supplier’s normal check-in procedure, if you miss a connection (at any point in your insured travel arrangements) or are required to interrupt your insured travel arrangements as a direct cause of the following events:
   i) delay of the private automobile in which you or your travel companion are travelling, caused by mechanical failure of that automobile, weather conditions, earthquakes or volcanic eruptions, a traffic accident or emergency road closure by police; or
   ii) delay or cancellation of your or your travel companion’s connecting common carrier, such as a commercial airline, ferry, cruise ship, bus, limousine, taxi or train, caused by mechanical failure of that carrier, weather conditions, earthquakes or volcanic eruptions, unannounced strike, a traffic accident or emergency road closure by police; or
   iii) your cruise ship is delayed or the itinerary is modified due to the emergency medical condition of another passenger;
   you will be reimbursed for:
   a) the non-refundable unused portion of your prepaid insured travel arrangements, excluding the cost of prepaid unused transportation back to your departure point;
   b) the extra cost of a one-way economy transportation via the most cost-effective itinerary to the next destination of your insured trip, inbound or outbound, including return to your departure point.

Schedule Change Causing a Missed Connection
If there is a schedule change by the airline carrier on which you are booked to travel for any portion of your insured trip and this either renders unusable a portion of your insured trip or causes you to disconnect with a portion of your insured trip, you will be reimbursed for:
   a) if as a result of the schedule change to a portion of the insured trip, the insured trip is no longer usable: the change fee charged by the airline carrier, otherwise the extra cost of a one-way economy airfare on a commercial airline, to modify or replace the portion of the insured trip that was rendered unusable so as to permit you to continue your insured travel arrangements as originally scheduled; or
   b) if as a result of the schedule change to another portion of your travel arrangements, you disconnect with a portion of the insured trip: the change fee charged by the airline carrier, or up to $1,000 for the extra cost of an economy one-way airfare via commercial airline by the most cost-effective itinerary to the next destination of your insured trip, either inbound or outbound (including return to your departure point).

Cancellation of connecting airline carrier
Alternatively to the benefit available under ‘Schedule Change Causing a Missed Connection’, in the event there is a cancellation of a flight by an airline carrier that is providing a portion of your insured travel arrangements, you will be reimbursed for the non-refundable prepaid airfare that is no longer useful for your insured trip up to a maximum of $1,000.

Tour/Cruise Cancellation Benefit
If your insured trip includes a Tour/Cruise and if such Tour/Cruise is cancelled for any reason other than supplier default and the cancellation occurs:
   a) prior to your departure from your departure point: you will be reimbursed for your non-refundable prepaid airfare that is not part of your Tour/Cruise package up to $1,000;
   b) after your departure from your departure point but prior to the departure of the tour/cruise ship: you will be reimbursed for the lesser of:
      i) the change fee charged by the airline carrier(s) involved to return you to the departure point of your insured trip, if such an option is available; or
      ii) the extra cost of an economy one-way airfare on a commercial airline via the most cost-effective itinerary route to return to the departure point of your insured trip up to $1,000.

Lost or Stolen Passport
If your or your travel companion’s passport and/or travel visa is lost or stolen during your insured 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 up to a maximum of $1,000 per person.

Accommodation and Meals
If your insured trip is disrupted as a result of any of the events covered under sub-sections of the Trip Disruption Section of this policy and you
necessarily incur extra expenses for commercial accommodation and meals, essential telephone calls and taxi fares, you will be reimbursed for such expenses up to $150 per day to a maximum of $300.

Original receipts must be provided when claiming this benefit. If the hotel room that is part of your insured travel arrangements is rendered uninhabitable due to a flood or natural disaster during your insured trip, you will be reimbursed up to a maximum of $250.

In the event that the hotel room that is part of your insured travel arrangements is no longer available due to overbooking and your tour operator provides you with a lesser-quality hotel, you will be reimbursed up to a maximum of $250.

Original receipts must be provided when claiming these benefits. Benefits available under this sub-section of Trip Disruption will apply provided that all travel arrangements were booked prior to or concurrently with the insured trip.

### CONDITIONS & LIMITATIONS:
**TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DISRUPTION INSURANCE**

1. The sum insured under the Trip Cancellation coverage must be for the full value of prepaid insured travel arrangements that are subject to cancellation penalties or restrictions.

2. If before your departure date you are prescribed any change in medication or treatment that would make your medical condition not stable and controlled and therefore ineligible for coverage under the Emergency Medical Insurance coverage, you may apply for our special consideration of your particular medical circumstance through Customer Service.

To apply, you must provide us with:

- copies of the clinical notes from your treating physician, for the period starting when you booked your trip to the date of your request for consideration;
- authorization to physicians and hospitals signed by you;
- complete itinerary for your trip, including prepaid amounts, insured amounts, and cancellation penalties.

Once this information is received, we will, within one business day at our discretion either:

- accept your claim under our Trip Cancellation & Trip Interruption Insurance; or
- waive the change in your medical condition that would otherwise make you ineligible for benefits under our Emergency Medical Insurance.

3. You must cancel your scheduled 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.

4. Cancellation or interruption of your insured trip as the result of sickness or injury requires written verification from the attending physician in the locality where the sickness or injury occurred, complete with the diagnosis and the medical necessity for cancellation or interruption (or delay beyond the scheduled date of return) of your insured trip. A “Physician’s Statement” is included in the Trip Cancellation Form. The information required on the Physician’s Statement must be completed by the attending physician in order for the claim to be processed. If a physician was not consulted as required by these conditions or if the information required in the Physician’s Statement is not completed by the attending physician, your claim will be denied. Settlement is limited to the amount of penalty that would have been levied by the travel supplier on the next business day following the date the physician first recommends cancellation.

5. If travel is delayed for more than 10 days beyond the scheduled return date, benefits will be payable only upon satisfactory proof that the delay resulted from the hospital confinement of you, your travel companion, or an immediate family member who is accompanying you on the insured trip.

6. In the event a contracted travel supplier or carrier ceases operations, the amount payable under this policy for actual financial loss is limited to the amount in excess of the amount recoverable from a provincial compensation fund, up to the sum insured to a maximum of $5,000. This policy will not pay any other amounts with respect to such loss, and will in no circumstances provide or be deemed to provide primary coverage in respect of such loss.

The company’s maximum aggregate liability under this policy and all other policies issued by the company, as a result of the financial default of any one contracted travel supplier, is $1,000,000 regardless of the number of claims. Where the aggregate eligible claims exceed this limit, the eligible claims will be reduced on a pro rata basis. The company’s maximum aggregate liability under this policy and all other policies issued by the company under this benefit is limited to $5,000,000 per calendar year regardless of the number of incidents of default of contracted travel suppliers. Where the aggregate eligible claims in a calendar year exceed this limit, the eligible claims will be reduced on a pro rata basis and will be paid after the end of the calendar year. In the event the bankruptcy or insolvency occurs prior to departure, the maximum payable to you will be the non-refundable prepaid travel expenses; after departure, the maximum payable to you will be the unused portion of prepaid non-refundable travel expenses.

7. If your insured travel arrangements were made via the internet, the benefits under Delay and Schedule Change will apply provided your booked travel arrangements meet these criteria: domestic airline connectors must be at least two (2) hours and at least four (4) hours if the connection involves an international connection or trans-border connection. With respect to mixed connections (such as airline connecting to a land tour or cruise or any other land-based connection), the scheduled time between arrival at the scheduled tour or cruise departure city and the scheduled tour or cruise departure must be at least eight (8) hours.

8. Your claim for non-refundable prepaid travel arrangements or extra cost incurred as a result of Trip Cancellation, Trip Interruption or Trip Disruption must be substantiated with the following documentation (delay in providing the required information may delay the settlement of the claim and failure to provide the required documentation may invalidate or reduce the amount of your claim):

   a) in the case of Delay or Schedule Change Casing a Missed Connection, written confirmation from the delayed connecting carrier or the connecting carrier effecting the schedule change stating the reason for the delay/schedule change and the period of the delay;

   You must also provide your detailed itinerary of the travel arrangements originally booked which must confirm that ample connection times were allowed for each leg of the travel;
b) confirmation from the connecting common carrier, cruise line or
tour operator of their cancellation;
c) confirmation from your tour operator or cruise ship company of
their cancellation or schedule change;
d) originals of unused transportation tickets, official invoice from
the travel provider, official receipts for the return transportation
and receipts for hotel and accommodation expenses;
e) in all other cases you must provide to the company documentary
evidence of the risk that is the cause of your cancellation,
interruption or disruption, such as a death certificate,
medical report, police report, court documents or other such
corroborating documents;
f) if your cancellation/interruption coverage was purchased as Top-
up coverage to complement travel insurance coverage that is in
effect through another insurer, you must first claim under the
other insurer’s plan before making a claim under this insurance.

9. Any amount payable under this section will be reduced by any
amount recoverable from another source (including but not limited
to alternatives or replacement travel options offered by airlines, tour
operators, cruise lines and other travel suppliers) for the same cause.

10. Any liability under this benefit is subject to you not being aware, at
the time of purchasing this policy, of any event that could reasonably
prevent you from making the insured trip as booked.

EXCLUSIONS: TRIP CANCELLATION,
TRIP INTERRUPTION AND
TRIP DISRUPTION INSURANCE

This policy does not cover and no benefit is payable for any claim
arising from:

1. Your or your travel companion’s knowledge at time of booking or
application for this insurance of any reason why the insured trip
might be cancelled or abandoned.

2. Cancellation/interruption claims caused by a medical condition
that arises during your period of coverage and:
   a) for which a physician had advised against travel; or
   b) for which you had travelled with the intention of obtaining
      medical treatment; or
   c) for which you had received a notice of a terminal prognosis prior
      to travel; or
   d) which had produced medical symptoms which would have
      caused an ordinarily prudent person to seek medical advice.

3. Travel for the purpose of visiting a person suffering from a medical
condition and the medical condition (or ensuing death) of that person
is the cause of Cancellation or Interruption of the insured trip.

4. Travel arrangements and expenses or losses related to travel
arrangements not insured by this policy.

5. Losses that arise from missed connections or travel delay if there
was insufficient connection time allowed under the originally
booked travel arrangements.

6. Expenses incurred as the result of inadequate or invalid passport,
visa or other documentation required by countries included in your
travel arrangements.

7. Your inability to obtain the accommodations desired or your aversion
to the trip or to the transportation.

8. If your insurance is purchased as Top-up coverage to another
insurance coverage, any expenses related to a claim that occurred
when the other insurance was in force.

9. Default by your travel supplier where:
   i) at the time of booking the travel supplier was in receivership,
      insolvent or bankrupt or had sought protection from creditors
      under any bankruptcy, insolvency or similar legislation;
   ii) the default is by a travel agency, agent or broker;
   iii) the loss you incur is recoverable from any compensation plan
       or fund covering default by a travel supplier in your province or
territory of residence in Canada; or
   iv) the travel supplier is a United States of America airline, except
       when the airline tickets are issued by a tour operator and are
       one component of an inclusive package.
If you incur eligible expenses during the period of coverage as the result of an emergency sickness or injury, the company will pay the reasonable and customary charges in excess of any amount payable under your Canadian government health insurance plan for such expenses, up to the amount specified for any service subject to the overall maximum amount stated in the Schedule of Benefits for your selected plan. Benefit payments under this policy will be coordinated with benefits available to you under any other type of insurance or prepaid plan, so that reimbursement from all sources will not exceed 100% of the eligible expenses incurred. In any event, coverage and benefits will cease immediately upon your arrival back to your province or territory of residence in Canada.

Eligible expenses shall consist of charges for:

1. **Emergency Hospital Services**: Hospital room and board charges or charges for an intensive care room. Alternatively the services of private duty nursing, performed by a registered nurse (R.N.) other than a relative, when ordered in writing by the attending physician expressly in lieu of hospitalization and arranged by the Assistance Centre. If you are on a cruise ship and are unable to pay directly as required by the cruise ship medical provider, the Assistance Centre will make arrangements for direct billing of covered expenses, where possible, on your behalf.

2. **Emergency Medical Services**: Services by a physician or surgeon when necessary to treat an emergency.

3. **Diagnostic Services**: Diagnostic laboratory procedures and x-rays when necessitated by an emergency provided prior approval is obtained by contacting the Assistance Centre.

4. **Prescription Drugs**: Drugs and/or medications that are required to treat an emergency, provided they are obtained on the written prescription of a physician and dispensed by a licensed pharmacist. This includes the replacement cost of your drugs or medications that are lost, stolen or damaged during your insured trip to the lesser of $50 or the amount of medication required for the balance of your insured trip. Charges for vitamins, vitamin preparations, over-the-counter drugs or medications, contraception or birth control are not covered.

5. **Medical Equipment**: Rental or purchase of durable medical equipment for therapeutic purposes only, when necessitated by a medical emergency, provided prior approval is obtained by contacting the Assistance Centre.

6. **Emergency Dental Treatment**: Services of a licensed dentist or dental surgeon at your destination, when required to repair natural or permanently attached artificial teeth which are damaged due to an accidental injury to the head or mouth. Up to $1,500 will be reimbursed for continuing dental treatment following your return to Canada, provided the treatment is related to the accidental injury and the expenses are incurred within 180 days after the date of the accident.

In the event that you require emergency dental treatment to relieve acute pain and suffering that is unrelated to an accidental injury, up to a maximum of $300 will be payable.

7. **Emergency Paramedical Services**: Services of a chiropractor, chiropodist, physiotherapist, osteopath or podiatrist when medically necessary as the result of an emergency, up to a maximum of $300 per category of practitioner. Excluded are charges for general examinations for “checkup” purposes, cosmetic treatments, or services performed by an immediate family member.

8. **Ground Ambulance**: Ground ambulance services to the nearest appropriate hospital or medical service provider when necessary due to a medical emergency. If an ambulance was medically necessary but not available, expenses will be reimbursed for local taxi fares. If local taxi services are required to get to and from the nearest medical service provider for a minor emergency, expenses will be reimbursed up to a maximum of $100.

9. **Emergency Medical Evacuation/Return Home**: If, in the event of a medical emergency, the medical advisors of the company and/or the Assistance Centre in consultation with your local attending physician determine that you should be transported to another hospital or back to your province or territory of residence in Canada for necessary medical treatment, the Assistance Centre will arrange for transportation under proper medical supervision and the company will pay expenses for the following:
   a) the extra cost of one-way economy transportation via the most cost effective itinerary back to your province or territory of residence in Canada. This benefit will extend to cover the cost of an airline seat upgrade if determined medically necessary and arranged by the Assistance Centre; or
   b) a stretcher fare on a commercial flight via the most cost-effective itinerary back to your province or territory of residence in Canada, if a stretcher is medically necessary, and the round-trip economy class airfare via the most cost-effective itinerary, plus the reasonable fees and expenses for a qualified medical attendant to accompany you, when an attendant is medically necessary or required by the airline; or
   c) air ambulance transportation, when medically necessary.

**Emergency Medical Evacuation/Return Home Services under this section must be approved and arranged in advance by contacting the Assistance Centre.**

10. **Accommodation and Meals**: Up to $350 per day (24 hours) to a maximum of $3,500 under the Youth All Inclusive Plan or up to $150 under the Youth Emergency Medical Plan which provides coverage for emergency medical expenses for commercial accommodation and meals, essential telephone calls, taxi fares or rental vehicle charges in the event you are relocated to receive emergency medical treatment or delayed beyond the scheduled return date shown on the application for insurance due to a sickness or injury to you, your travel companion or an immediate family member who is accompanying you on the insured trip. The claim must be supported by original receipts and the attending physician’s written diagnosis of the sickness or injury.

11. **Visit To Bedside**: Travel and accommodation expenses incurred for one relative or close friend to visit at your bedside due to a critical sickness or injury, or when the attending physician states in writing that it is necessary for someone to travel to, remain with, and/or escort you back to your province or territory of residence in Canada, provided prior written approval is obtained by contacting the Assistance Centre; you will be reimbursed for:
   a) the round-trip economy transportation via the most cost-effective itinerary for someone to be with you, plus
   b) up to $500 for commercial accommodation and meals.

If the Assistance Centre must arrange for a visit to bedside, Emergency Medical Insurance will be automatically extended under the same terms and limitations of this policy (subject to meeting the eligibility requirements of the policy) to cover such relative or close friend until you are medically fit to return home.
12. **Return & Escort of Children:** If you are admitted to hospital for more than 24 hours due to an emergency, or you must return to Canada due to an emergency medical condition covered by this policy, children or grandchildren travelling with you during your insured trip or who had joined you during your insured trip will be returned to Canada and reimbursement will be made for:
   a) the extra cost of one-way economy transportation via the most cost-effective itinerary to return the children or grandchildren back to their province or territory of residence in Canada; and
   b) the round-trip economy transportation and overnight hotel accommodation for the services of an escort, if required.

13. **Return of Travel Companion:** If your travel companion is prevented from returning by means of originally scheduled transportation due to your death or medical evacuation, expenses will be reimbursed for the extra cost of one-way economy transportation via the most cost-effective itinerary to return your travel companion back to his/her province or territory of residence.

14. **Travel Expenses Due to Repatriation of Travel Companion:** If you are prevented from returning by means of your originally scheduled transportation due to the death or medical evacuation of your travel companion, you will be reimbursed for the extra cost of one-way economy transportation via the most cost-effective itinerary back to your province or territory of residence.

15. **Repatriation:** The reasonable costs actually incurred for preparing and returning your body or ashes to your province or territory of residence in Canada; or up to the maximum amount shown in the Schedule of Benefits for burial or cremation in the place where the death occurs. Expenses for a headstone, casket and/or funeral service charges are not covered.

16. **Identification of Remains:** The round-trip economy transportation via the most cost-effective itinerary to transport one relative or close friend to the place where your remains are located, plus up to $450 for commercial accommodation and meals, when someone is legally required to identify your remains before the body is released; provided prior written approval is obtained by contacting the Assistance Centre. Emergency Medical Insurance will be automatically extended under the same terms and limitations of this policy (subject to meeting the eligibility requirements of the policy) to cover such relative or close friend during the period required to identify your remains but for not more than 3 business days.

17. **Vehicle Return:** The reasonable costs incurred for returning your vehicle to your residence or the nearest appropriate rental depot when you are unable to do so due to an emergency.

18. **Hospital Confinement Allowance:** $50 for each full 24-hour period in excess of the first 48 hours of hospital confinement, when you are confined as an inpatient for treatment in a hospital outside your province or territory of residence in Canada, subject to a maximum of $500.

19. **Baggage Repatriation:** In the event of an emergency, and the Assistance Centre is arranging to return you to your province or territory of residence in Canada, if there is insufficient space to accommodate your baggage and/or personal effects aboard the transport provided, the company will reimburse you up to $200 to cover the cost of shipping your baggage and/or personal effects to the original departure point of your insured trip.

20. **Child Care Cost:** The company will reimburse you up to $50 per day to a maximum of $500 for professional child care costs in the event you are relocated to receive emergency medical treatment or delayed beyond the scheduled return date shown on the application for insurance due to your sickness or injury. Receipts from the professional child care provider will be required.

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**CONDITIONS & LIMITATIONS:**

**EMERGENCY MEDICAL INSURANCE**

1. In the event of an emergency which requires assistance, medical treatment or admission to hospital, you must immediately contact the Assistance Centre at the telephone numbers indicated on the back cover of this policy prior to treatment or admission to hospital or within 24 hours after a life or organ threatening emergency, unless you are unconscious or physically unable. If faced with such inability, as an alternative, someone else (family member, travel companion, hospital or medical staff) must call on your behalf. If you do not contact the Assistance Centre within the time specified, you will be responsible for paying 25% of any eligible expenses incurred.

2. If you experience a medical emergency during your insured trip, the Assistance Centre must be notified and, in consultation with its medical advisors and the local attending physician, reserves the right to return you to Canada prior to any treatment or following emergency treatment or your admission to hospital for a sickness or injury, if on medical evidence you are able to return to Canada without endangering your life or health. If you elect not to return to Canada following the medical advisor’s recommendation to do so, any expenses incurred for continuing treatment performed outside Canada with respect to such emergency will not be covered and all coverage and benefits under this policy will cease.

3. If you are not covered under a Canadian government health insurance plan on the date the claim is incurred, reimbursement for eligible expenses incurred under this Emergency Medical Insurance Section will be limited to a maximum of $25,000.
EXCLUSIONS:
EMERGENCY MEDICAL INSURANCE

This insurance does not cover and no benefits will be payable for:

1. A pre-existing condition or related medical condition which was not stable and controlled during the 3-month period before your effective date.

2. Any medical condition for which it was reasonable to expect, before you left home, that you would need treatment during your insured trip.

3. Any emergency when, prior to the purchase date, you had not met all of the eligibility requirements (if applicable).

4. 25% of the eligible expenses incurred under this Emergency Medical Insurance Section if you do not contact the Assistance Centre within the time period provided in this policy for giving notification, unless you were unconscious or physically unable to call. This exclusion will not apply if you (or your beneficiary) demonstrate that numerous and repeated attempts were made (telephone, fax) to contact the Assistance Centre but were unsuccessful through no fault of the Insured.

5. Expenses incurred for medical care or services where the insured trip was undertaken contrary to medical advice or after receiving notice of a terminal prognosis.

6. Any treatment:
   a) not required for the immediate relief of acute pain and suffering;
   b) which can reasonably be delayed until you return to your province or territory of residence in Canada;
   c) which you elect to have rendered or performed outside your province or territory of residence in Canada following emergency treatment for unexpected sickness or injury, and which on medical evidence would not prevent you from returning to your departure point prior to such treatment being performed; or
   d) for follow-up treatment, recurrence of a medical condition or subsequent emergency treatment or hospitalization for a medical condition or related medical conditions for which you had received emergency treatment during your insured trip;

7. Transplants, including but not limited to, organ transplants or bone marrow transplants.

8. Expenses incurred whereby this policy was purchased specifically to obtain hospital or medical treatment outside your province or territory of residence in Canada whether or not recommended by a physician.

9. The cost of replenishing any drugs or medications that were in use on your departure date or for the maintenance of any course of treatment that commenced prior to your departure date unless the replacement is required to replace your eligible drugs or medications that were damaged, lost or stolen during your insured trip.

10. Preventive medicines, inoculations, birth control pills or devices, vitamins, vitamin preparations and over-the-counter drugs or medications.

11. Any person who is less than 30 days old on your effective date;

12. Unless prior approval is provided by contacting the Assistance Centre, any emergency air transportation; surgery; MRI; CAT Scan; cardiac procedures including but not limited to cardiac catheterization, angioplasty surgery.

13. If your insurance is purchased as Top-up coverage to another insurance coverage, expenses related to a sickness or injury that occurred when the other insurance was in force.

If you are not eligible for coverage in accordance with the eligibility requirements on the date of your application, the company will declare your coverage null and void from inception and no benefits will be payable.

Limitation on Assistance Centre Services

The company and/or the Assistance Centre reserve the right to suspend, curtail or limit services in any area or country in the event of:

a) rebellion, riot, military uprising, war; or
b) labour disturbances, strikes; or

c) nuclear accidents, acts of God, or refusal by the authorities in the country where assistance is required, to permit the delivery of such services.

The Assistance Centre will use its best efforts to provide services to the best of its ability during any such occurrence.

The Assistance Centre’s obligation to provide services described in this policy is subject to the terms, conditions, limitations and exclusions set out in this policy. The medical professional(s) suggested or designated by the company or the Assistance Centre to provide services in accordance with the benefits and terms of this policy are not employees of the company or the Assistance Centre.

Therefore, neither the company nor the Assistance Centre shall be held responsible or liable for any negligence or other acts or omissions on their part, nor for the availability, quality, quantity or results of any treatment or service you may receive or your failure to obtain or receive any treatment or service.
TRAVEL ACCIDENT INSURANCE

If you sustain a covered injury, during the period of coverage, which results in a covered loss described herein within 12 consecutive months of a covered accident, the company will pay the applicable benefit. The liability of the company shall not exceed the sum insured shown in the Schedule of Benefits in this policy.

1. **Air Flight Accident:** Accidental death, loss of limb(s) or sight resulting from an injury sustained while riding as a passenger, boarding or alighting from a flight of an aircraft for which tickets have been issued prior to departure and operated by a licensed airline maintaining published schedules, or chartered airline, or airport limousine or bus or surface vehicle substituted by the airlines. Aircraft must be properly licensed, fixed-wing, and multi-engined, having an authorized take-off weight of not less than 4,536 kg (10,000 lbs.).

   This benefit covers only air travel for a single insured trip for which tickets were issued and/or purchased prior to the date of application for this insurance. No coverage is provided for travel on any flight that is purchased after the date of application for this insurance, unless a separate application is made and the appropriate premium paid. For the purposes of this benefit, a single insured trip means air travel arrangements which were booked and paid for on or prior to the date of your application and which form part of your travel itinerary as of such date.

   Accidental death, loss of limb(s) or sight resulting from an injury sustained while riding as a passenger, boarding or alighting from a conveyance provided by a common carrier used primarily for passenger service, such as a taxi, train or boat while making a connection with a covered flight.

2. **Worldwide Accidents:** Accidental death, loss of limb(s) or sight resulting from an injury sustained during the period of coverage not resulting from incidents described in item 1 above.

**Benefit Payable:**

a) **100%** of the sum insured in the event of death or loss of limbs (two or more) or loss of sight of both eyes.

b) **50%** of the sum insured in the event of loss of a limb or sight in one eye.

If you suffer more than one of the above stated losses as the result of one injury, the company's liability shall be limited to the amount payable for one loss.

**Disappearance:** If your body is not found within one year after the date of disappearance as a result of the sinking or destruction of the conveyance in which you were riding at the time of the covered accident and under such circumstances as would be covered, then it will be presumed that you have died an accidental death and the company will pay the applicable benefit.

**Limitation of Liability and Aggregate Limit:** The maximum aggregate amount of Travel Accident Insurance for which you can be covered under this policy and all other Travel Accident Insurance policies issued by the company is limited to **$1,000,000**. Any amount purchased in excess of this amount will be void and the premiums paid for it will be refunded.

The company's maximum aggregate liability under this policy and all other Travel Accident Insurance policies issued by the company with respect to any one aircraft accident is limited to **$25,000,000**, which will be shared proportionately among all claimants entitled to claim. In addition, the company's maximum aggregate liability under this policy and all other Travel Accident Insurance policies issued by the company under this benefit with respect to more than one aircraft accident occurring during a calendar year is limited to **$25,000,000**.

EXCLUSIONS: TRAVEL ACCIDENT INSURANCE

This insurance does not cover and no benefit is payable for any death, loss or disablement arising from:

1. Disease or any physical defect, infirmity or sickness which existed prior to the commencement of the insured trip.

2. Injuries sustained while parachuting or sky-diving during the insured trip.

BAGGAGE AND PERSONAL EFFECTS INSURANCE

If your baggage and/or personal effects are lost, stolen or damaged during your insured trip, the company will, at its option, reimburse you by payment, replacement or repair, after making proper allowance for wear and tear or depreciation, up to the sum insured as shown in the Schedule of Benefits.

The maximum amount payable under this benefit for any one item shall not exceed the original purchase price made for the item or the maximum amount per item shown in the Schedule of Benefits.

In addition, if your driver's licence and/or birth certificate is lost or stolen, up to an aggregate total of **$50** will be reimbursed to replace these items.

**Passport & Travel Visa Replacement**

If your passport and/or travel visa is lost or stolen during your insured trip, you will be reimbursed for the reasonable and customary cost for a replacement passport and/or travel visa, and up to the amount shown in the Schedule of Benefits, with respect to travel and commercial accommodation expenses actually incurred while waiting to receive the replacement passport and/or travel visa during your insured trip or after you return home.
Delayed Luggage

Notwithstanding Exclusion (6) of this Section, if you are deprived of your checked baggage for at least 10 hours due to delay or misdirection while in transit and before returning to your departure point of your insured trip, the company will reimburse you up to the maximum amount specified in the Schedule of Benefits for the emergency purchase of essential items of personal clothing, necessary toiletries and for the rental cost of sporting equipment if the purpose of your insured trip was to participate in a sporting event and your sporting equipment was included in the delayed checked baggage. Written proof from the travel company or airline of the delay or misdirection must be submitted along with any claim along with original receipts for such purchases.

Delayed Wheelchair

If there is a delay or misdirection of your wheelchair for at least 10 hours by the common carrier while en route and before returning to your departure point of your insured trip, you will be reimbursed up to $100 for the rental of a like device for use during your insured trip. Written confirmation of the delay or misdirection must be obtained from the carrier or airline and submitted along with original receipts when claiming under this benefit.

EXCLUSIONS: BAGGAGE AND PERSONAL EFFECTS INSURANCE

This insurance does not cover and no benefit is payable for any loss arising from:

1. Theft or loss not reported immediately to the police or carriers and failure to obtain a written report from the police or carriers to substantiate the loss.
2. Baggage or personal effects left unaccompanied or left in an unattended vehicle which was not locked in the trunk, or baggage or personal effects shipped under a freight contract.
3. Wear and tear, depreciation, mechanical or electrical breakdown or deterioration, pre-existing defect or flaw, dampness of atmosphere or extremities of temperature.
4. Breaking or scratching of fragile articles (other than cameras or binoculars) unless caused by fire or accident to the vehicle in which they are being carried.
5. Lost, damaged or stolen bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, precious metals, traveller’s samples, tools of trade, or any containers used to transport such items or parts thereof.
6. Confiscation, detention, requisition or destruction by Customs or other authorities, or delay except as covered under Delayed Luggage.
7. Depreciation in value of money or shortage of money due to error or omission.
8. Any amount in excess of the maximum specified in the Schedule of Benefits for any one item.
9. Animals, self-propelled conveyances of any kind or their equipment, bicycles unless checked as baggage with a common carrier, household effects, retainers, artificial teeth and limbs, non-prescription eyeglasses or contact lenses, cigarettes, alcohol, food, professional or occupational equipment or property, antiques and collectors’ items, property illegally acquired, kept, stored or transported; sporting equipment, where such loss or damage is due to the use thereof.
10. Jewellery and cameras (including camera equipment) which is placed in the custody of a common carrier.
11. Loss in respect of articles specifically or otherwise insured on a valued basis by another insurer while this insurance is in effect.
12. Articles purchased while on the insured trip for personal use unless receipts are provided with your claim.
13. Any computer software or the restoration of any lost or corrupted data.

CONDITIONS & LIMITATIONS: BAGGAGE AND PERSONAL EFFECTS INSURANCE

In order for a claim to be eligible under this benefit:

1. Your period of coverage must not be less than the total period commencing from the date of departure from Canada and ending with the date of your return to Canada.
2. You must not leave property unattended in a public place or in an unlocked and unattended vehicle or building.
3. You must act in a prudent manner and exercise all reasonable care for the safety, security and supervision of the property at all times.
4. You must endeavor to minimize any loss and not abandon any damaged property.
5. You must notify the police promptly, or if the police are not available, the hotel manager, tour guide or transportation authorities of any loss due to theft, burglary, robbery, malicious mischief, disappearance or loss, and obtain written confirmation of the loss.
6. You must provide a police report showing forcible entry when loss is due to break-in of a vehicle.
7. You must provide proof of ownership and receipts for each item being claimed.

Failure to comply with these requirements may result in the loss of your right to claim for property lost, stolen or damaged.
GENERAL LIMITATIONS ON COVERAGE

With respect to “Acts of Terrorism”
Applicable to all sections of this Policy

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 types of insurance, other than the Trip Cancellation and Trip Interruption Insurance and Emergency Medical Insurance, benefits will be payable up to a maximum of 100% of the sum insured for any eligible loss; and
- For all Trip Cancellation and Trip Interruption Insurance and Emergency Medical Insurance, we will provide benefits to you for your covered expenses subject to the maximum shown in the benefits section and this provision;
- The benefits payable, as described directly above, are in excess of 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 Trip Cancellation & Interruption Insurance and Emergency Medical 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:

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>Maximum Aggregate for Each Act of Terrorism (CDNS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trip Cancellation &amp; Trip Interruption</td>
<td>$2,500,000</td>
</tr>
<tr>
<td>Emergency Medical Insurance</td>
<td>$35,000,000</td>
</tr>
</tbody>
</table>

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 acts of terrorism perpetrated by or involving the utilization of 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.

GENERAL EXCLUSIONS

Applicable to all sections of the Policy:

This insurance does not cover and no benefit is payable for any claim arising from:

1. Consequential loss of any kind, including loss of enjoyment and financial loss not otherwise specifically covered under this policy.
2. Your participation in organized professional sporting activities, motorized racing or other speed contests, mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pick-axes, anchors, bolts, carabiners and lead or top-rope anchoring equipment, rock-climbing, underwater activities involving the use of self-contained underwater breathing apparatus (unless you hold an open water diving certificate), motorcycling (unless you hold a valid Canadian motorcycle driver’s licence), mopeds (unless you hold a valid Canadian driver’s licence), hang-gliding, spelunking, hunting, bungee jumping, or piloting an aircraft.
3. Act(s) of terrorism except as otherwise specifically provided in the General Limitations on Coverage Section of this policy.
4. Acts of war, invasion, foreign enemies, hostilities or warlike operations, whether war be declared or not, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportion of or amounting to an uprising, military or usurped power.
5. Participation in armed forces training exercises or manoeuvres.
6. Your suicide or your attempted suicide; or your intentional self-inflicted injury, whether sane or insane.
7. Your minor mental or emotional disorders.
8. Your abuse of drug(s), medication(s), including over-the-counter medications, alcohol or other intoxicants, illicit drugs or any condition (including your death) resulting therefrom.
9. Any injury you sustain as a result of your driving a motor vehicle while your ability to drive is impaired by drugs or alcohol with an alcohol level of or more than 80 millilitres of blood as well as any condition (including your death) resulting from the injury so sustained.
10. 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.
11. Deliberate termination of your pregnancy.
12. Any expenses incurred by or on behalf of any person not named as an insured on the application for insurance, including but not limited to an infant born after the effective date of the period of coverage.

13. Expenses which are recoverable or could have been recovered from any other source, including but not limited to any individual, group or prepaid employee insurance or private plan, credit card coverage or Canadian government health insurance plan.

14. Your commission of or attempt to commit any willful, criminal or malicious act.

15. Fraud, concealment, or deliberate misstatement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder.

16. Any expenses incurred related to a travel warning if you choose to travel to or within a country or within a specific region of a country listed in any level of a travel warning after the Government of Canada issues an “Avoid Non-Essential Travel” or an “Avoid All Travel” Travel Advisory to warn Canadians against travel to a country or to a specific region of a country or a city included in your insured trip.

17. Ionizing radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuels; or the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

18. If your insurance is purchased as Top-up coverage to another insurance coverage, any expenses related to a claim that occurred when the other insurance was in force.

DEFINITIONS

When italicized, the following words are defined as:

**Accident** or **Accidental** means a happening due to external, violent, sudden or unforeseen causes beyond your control and occurring during the period of coverage.

**Act of Terrorism** or **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, 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 put in fear 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.

**Application** means the printed form, computer printout, invoice or document which is used to make an application for this insurance as provided by your travel agent or the multi-stepped forms that must be completed by the applicant when purchasing the insurance electronically through the website made available by the distributor of Travel Insurance. The application confirms the insurance coverage you have purchased, sets forth the departure date, departure point and return date of the insured trip, and forms an integral part of the policy contract. 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.

**Baggage and/or Personal Effects** means items or articles of necessity, ornament or for personal convenience including clothing and other personal effects worn on the person that are usually carried by travellers for their individual use while travelling.

**Caregiver** means the permanent full-time person entrusted with the well-being of your dependent(s) whose absence cannot reasonably be replaced.

**Change in Medication** means the medication dosage, frequency or type has been reduced, increased, or stopped 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**, for the purposes of the Return & Escort of Children Benefit and of determining eligibility for family coverage, means any insured unmarried person who is dependent upon you for support, is travelling with you or joins you during your insured trip and is either: i) under 21 years of age, ii) under 26 years of age if full-time student; or iii) your child of any age who is mentally or physically handicapped. In addition, for Emergency Medical Insurance, the children must be older than 30 days in order to be eligible for coverage under this policy.

**Common Carrier** means boat, airplane, bus, train, taxi or other similar vehicle that is licensed, intended and used primarily to transport passengers for hire, not including rented, leased or privately owned vehicles.

**Company, we, us, our** means The Manufacturers Life Insurance Company and First North American Insurance Company.

**Contamination** means poisoning of people by nuclear, radioactive, chemical and/or biological substances that cause sickness or death.

**Departure Date** means the date you leave home.

**Departure Point** means the place you leave from on the first day of coverage and are scheduled to return or ticketed to return to on the last day of coverage.

**Effective Date** means the date on which your coverage begins.

a) For Trip Cancellation included in the Youth All-Inclusive Plan, coverage begins at the date and time you pay the premium for that coverage (the purchase date of your application).

b) Coverages for other benefits are indicated on page 4.

**Emergency** means an unforeseen sickness or injury that requires immediate treatment to prevent or alleviate existing danger to life or health. An emergency no longer exists when medical evidence indicates that the person is able to return to his or her province, territory of residence or country of permanent residence, or continue with the insured trip.

**Exotic Car** means an Aston Martin, Bentley, Brinklin, Daimler, De Lorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce, or any similar type of automobile.
Heart Condition means ANY disorder relating to your heart. Heart conditions include but are not limited to the following:

- An abnormal cardiac test result
- Any heart valve disorder
- Atrial fibrillation
- Chest pain or discomfort due to your heart, or angina
- Heart attack, or myocardial infarction, or cardiac arrest
- Heart failure
- Heart murmur (Do not include a murmur you had as a child if your physician has advised that you do not have a murmur as an adult)
- Narrowing or blockage of a coronary artery, or coronary artery disease
- Prior heart surgery of any kind, including but not limited to angioplasty, bypass surgery, valvuloplasty, valve replacement, heart ablation surgery, heart transplantation or surgery for any congenital heart disorder
- Rapid, or slow, or irregular heart beats for which your physician has prescribed medication, or for which you have undergone surgery or cardioversion
- Treatment with a pacemaker and/or a cardiac defibrillator device
- Water on the lungs or swelling of the ankles due to a heart disorder

Hospital means a facility licensed as a hospital where in-patients receive medical care, that has at least one registered nurse on duty at all times, and that includes a laboratory and surgical facilities on the premises or in facilities controlled by the hospital. 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 are not considered a hospital.

Immediate Family or Immediate Family Member means spouse, parent, legal guardian, step-parent, grandparent, grandchild, in-laws, natural or adopted child, stepchild, brother, sister, stepbrother, stepsister, aunt, uncle, niece, nephew, and includes a close business associate or an employed caregiver for unmarried dependent children under 16 years of age.

Injury means a sudden bodily harm caused by an accident during the period of coverage.

Insured Travel Arrangement(s) means travel arrangements whose reservation and booking has been made on your behalf and are insured under this policy. Coverage must be for the full value of the travel arrangements that are subject to cancellation penalties or restrictions.

Insured Trip means the period of coverage shown on your application for insurance under the policy and described in further detail in this policy booklet.

Key Employee means an employee whose continued presence is critical to the ongoing affairs of the business during your absence.

Loss of Limb(s) or Sight means complete and permanent physical separation of a hand at or above the wrist or of a foot at or above the ankle or irrecoverable loss of the entire sight of one or both eyes.

Medical Condition(s) means an irregularity in your health which required or requires medical advice, consultation, investigation, treatment, care, service or diagnosis by a physician.

Medically Necessary means treatment or services that are required to alleviate pain or suffering resulting from an unexpected sickness or injury.

Minor Mental or Emotional Disorders means emotional or anxiety states, situational crisis, stress, anxiety or panic attacks, or other mental health disorders, which are treated with minor tranquilizers or anti-anxiety (anxiolytics) medication or for which no medication was prescribed.

Physician means a person, other than you, a travel companion or your immediate family member, who is qualified and legally licensed to practice medicine and perform medical treatment and/or surgery within the scope of their licence in the place where the medical services are rendered.

Policy means this travel insurance policy and your application for insurance hereunder, which is issued in consideration of payment of the required premium.

Pre-Existing Condition(s) means a medical condition that existed before the effective date.

Professional Career Program means a registered course where a formal examination takes place at a set date and time.

Reasonable and Customary 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 of a similar sickness or illness or for other comparable services or supplies for similar circumstance.

Recurrence means the appearance of symptoms caused by or related to a medical condition which was previously diagnosed by a physician or for which treatment was previously received.

Rental Vehicle means a passenger automobile, station wagon or a mini-van, which is designed and manufactured to transport a maximum of 7 passengers and which is used exclusively for transporting passengers during your insured trip and that you rent, under a written contract, from a commercial rental agency licensed under the law of its jurisdiction. Sports Utility Vehicles (SUV) are included provided they are not used as off-road vehicles and are driven on maintained roads.

Excluded is any vehicle which is a truck, panel van, bus, motorcycle, moped, motorbike, recreational vehicle, all-terrain vehicle, camper, trailer, exotic car, antique automobile (an automobile which is more than 20 years old), or any vehicle designed primarily for off-road use.

Return Date means the date on which you are scheduled to return to your departure point, as shown on your application.

Schedule Change means the late departure of an airline carrier causing you to miss your next connecting flight via another airline carrier, or the early departure of an airline carrier rendering unusable the ticket you had purchased for your prior connector flight by another airline carrier. Schedule change does not mean a change resulting from a strike, labour disruption, security alert or bankruptcy.

Sickness means the acute illness, acute pain and suffering or disease that requires emergency medical treatment or hospitalization due to the sudden and unforeseen onset of symptoms during the period of coverage.

Spouse means someone to whom one is legally married, or with whom one has been residing and publicly represented as a spouse.
Stable and Controlled *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.

**Terminal** means a *medical condition* for which, prior to your *effective date*, a *physician* gave a prognosis of eventual death, or palliative care was received.

**Top-Up** means the coverage you purchase from the *company* before your date of departure from your *departure point*, to add to your insurance coverage that is in effect through another source for a portion of your trip duration.

**Travel Companion** means someone who shares travel arrangements with you on any one trip, up to a maximum of five persons including you.

**Treat, Treated or Treatment** means any medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a *physician*, including but not limited to prescribed medication and surgery.

**Vehicle**, for the purposes of the *Vehicle Return* benefit under the Emergency Medical Insurance section, means a private or rented automobile (including a motorcycle) not licensed to carry passengers for hire and which is of the pleasure type, including a self-propelled mobile home, recreational or Sport Utility Vehicle, pick-up truck, or a passenger van used for your personal transportation.

**You** or **Your** means a person who is eligible and named on the *application* for insurance under the *policy*, including you, your spouse or a dependent *child*, when *family coverage* is purchased and the required premium has been paid.

*In this policy, words and terms denoting the singular shall be interpreted to mean the plural and vice versa, unless the context clearly indicates otherwise.*

### GENERAL CONDITIONS

**Statutory Conditions:** 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 or territory of residence, respecting contracts of accident and sickness insurance.

**Applicable Law:** This *policy* is governed by the laws and regulations of the Canadian province or territory where this *policy* was issued.

**Contract:** Your *application*, this *policy* and any riders or endorsements to it shall form the entire contract between you and the company. The *company* has sole authority for changing or waiving any of the terms, conditions or provisions stated in this *policy*.

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

**Conformity with Existing Laws:** Any provision of this *policy* which is in conflict with any federal, provincial or territorial law where this *policy* is issued is hereby amended to conform to the minimum requirements of that law. In all other respects, the terms and provisions of this *policy* shall apply.

**Currency:** All premiums and benefits under this *policy* are payable in Canadian currency. To facilitate payments to providers, the *company* will pay claims in the currency of the country where the charges are incurred, based on: i) the rate of exchange set by any chartered bank in Canada on the last date of service, or ii) the date the payment is issued to the provider of service.

**Eligibility Requirements:** If at the time of *application* you do not meet the Eligibility Requirements outlined in this *policy*, your insurance is void and the *company’s* liability is limited to a refund of the premium paid.

**Premium Payment:** Your *policy* takes effect when the required premium is paid, subject to the terms and conditions outlined in the *policy*. No coverage will be provided if: i) the required premium is not paid, ii) your cheque is not honoured, or iii) credit card charges are declined for any reason.

**Refund of Premium:** If you return to your *departure point* before your scheduled *return date*, you may request a refund of the premium you paid for the unused days provided that:

a) you submit proof of your *date of return*; and

b) you have not incurred a claim for benefits under the *policy*.

A request for a premium refund must be submitted to a distributor of Travel Insurance. If a claim is received by the *company* after a request for premium refund has been processed, you will be financially responsible for payment of the claim.

**Limitation of Liability:** The *company’s* liability under this *policy* is limited solely to the payment of eligible benefits, up to the maximum amount purchased, for any loss or expense. The *company*, upon making payment under this *policy*, does not assume any responsibility for the availability, quality, results or outcome of any *treatment* or service, or your failure to obtain any *treatment* or service covered under the terms of this *policy*.
Limitation of Action: Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, or other applicable legislation. All legal actions or proceedings must be brought in the province or territory in Canada where you were residing at the time the insurance was purchased, or if mutually agreeable, the action can be brought in the province where the head office of the company is located.

CLAIM PROVISIONS

Assignment of Benefits: Where the company has paid expenses or benefits to you or on your behalf under this policy, the company has the right to recover, at its own expense, those payments from any applicable source or any insurance policy or plan that provides the same benefits or recoveries. This policy also allows the company to receive, endorse and negotiate eligible payments from those parties on your behalf. When the company receives payment from any Canadian provincial or territorial government health insurance plan, any other insurer or any other source of recovery to the company, the respective payor is released from any further liability with respect to the claim.

Secondary Coverage: Coverage under this policy is secondary to all other sources of recovery. Any benefits payable under this policy are in excess of any other coverage you may have with any other insurer or any other source of recovery.

Coordination of Benefits: Benefit payments under this policy will be coordinated with benefits available to you under any other insurance policy or plan, so that payments made under this policy and any other policy or plan do not exceed 100% of the eligible expenses incurred. Coordination of the Emergency Medical Insurance benefits will be in accordance with the Coordination of Benefits Guidelines issued by the Canadian Life and Health Insurance Association with respect to Out of Country/Province Medical Expenses.

However, if you are covered as an active or retired employee under your current or former employer’s group health insurance plan for Extended Health Care benefits and the lifetime maximum amount is:

a) $50,000 or less, Coordination of Benefits will not apply to such amount; or

b) more than $50,000, Coordination of Benefits will apply only to the amount of insurance in excess of $50,000.

Notice of Claim and Proof of Claim: To make a claim for benefits under this policy, your written proof of claim and your fully completed Travel Insurance claim form(s) must be submitted to us within 90 days 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 proof of claim shall include:

i) the completion of any claim forms furnished by the company;

ii) original receipts;

iii) a written report, complete with the diagnosis by the attending physician, if applicable, and any other form of documentation deemed necessary by the company to validate your claim;

iv) documentation required by the company to substantiate cancellation, interruption, travel delay or schedule change if for other than medical reasons. If death is the cause of the claim, an official document such as a death certificate that establishes cause of death will also be required;

For example:

- copy of the subpoena if cancelling due to jury duty or being called as witness;
- report from the police or other local authority documenting the loss or theft of passport and or travel visa;
- letter from the airline confirming the change in the scheduled flight or the cause of the flight delay.

Original substantiating claims documentation must be provided; however, the company may accept certified copies if the original documentation cannot be provided for a reasonable cause. Failure to provide applicable substantiation for a claim shall invalidate any claim under this policy. All documents required to support or validate the claim, including English or French translations of such documents, must be provided free of expense to the company.

Written claims correspondence should be mailed to:
Manulife World Travel Insurance Youth Policy
c/o Assured Assistance Inc.
P.O. Box 97, Station A
Mississauga, Ontario L5A 2Y9

Tel: 1 855 603-5573

Claim Payments: Benefit payments will be made to you or to any person or entity having a valid assignment to such benefits. In the event of your death, any balance remaining or benefits payable for loss of life will be paid to your estate, unless otherwise indicated.

Rights of the Company and Claimant: When you purchase this policy, you agree to provide the company with access to all pertinent records or information about you from any licensed physician, dentist, medical practitioner, hospital, clinic, insurer, individual, institution or other provider of service to determine the validity of any claim submitted by you or on your behalf.

Right of Examination: The company has the right, and you must afford it the opportunity, to have you medically examined when and as often as may be reasonably required, when a claim under this policy is pending. In the event of death, the company has the right to request an autopsy, subject to any laws relating thereto.

Right of Recovery: In the event that you are found to be ineligible for coverage or that a claim is found to be invalid or benefits are reduced in accordance with any policy provision, the company has the right to collect from you any amount which it has paid on your behalf to medical providers or other parties.
Subrogation: If you suffer a loss caused by a third party, the company has the right to subrogate your rights of recovery against the third party for any benefits payable to or on your behalf and will, at its own expense and in your name, execute the necessary documents and take action against the third party to recover such payments. You must not take any action or execute any documents after the loss that will prejudice the company’s rights to such recovery.

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 the company works 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 below 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.

The Manufacturers Life Insurance Company
First North American Insurance Company