Medicare International Travel Insurance

Multi-*trip* All-inclusive Policy for Travelling Canadians

Version M15

Effective August 2026

21st Century Travel Insurance Limited operates as 21st Century Travel Insurance Services in British Columbia ("21st Century").

10-day free look period

You have 10 days from the insurance *issue date* to review this policy and make sure it meets your needs. You may terminate the insurance and receive a premium refund if:

- You have not departed on your *trip*; and
- No claims are in progress.

Refunds are only available when 21st Century receives your request for a refund before your departure date

A premium refund is not available after the 10-day free look period.

Underwritten by The Manufacturers Life Insurance Company (Manulife). Some portions may be underwritten by First North American Insurance Company (FNAIC), a wholly owned subsidiary of Manulife.

Claim payment and administrative services are provided by the administrator, Active Claims Management Inc. Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM" "Global Excel Management" and/or "Global Excel" as the provider of all assistance and claims services. Administration of all applications, enrollments and customer service for the Medicare International Travel Insurance plan is provided by 21st Century Travel Insurance Limited o/a 21st Century Travel Insurance Services in British Columbia ("21st Century").

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IMPORTANT NOTICE – READ CAREFULLY BEFORE YOU TRAVEL

You have purchased a travel insurance policy - what's next? We want you to understand - and it is in your best interest to know - what your policy includes, what it excludes, and what is limited, meaning payable but with limits. Please take time to read through your policy before you travel. Italicized terms are defined in your policy.

Travel insurance covers claims arising from sudden and unexpected situations (i.e., accidents and emergencies) and typically not follow-up or recurrent care.

- To qualify for this insurance, you must meet all the eligibility requirements.
- This insurance contains limitations and exclusions (i.e., medical conditions that are not stable, pregnancy, child born on trip, excessive use of alcohol, high risk activities).
- This insurance may not cover claims related to pre-existing medical conditions, whether disclosed or not at time of policy purchase. It is your responsibility to review and understand the pre-existing condition exclusions that apply to you.
- Contact the Assistance Centre before seeking treatment or your benefits may be limited.
- In the event of a claim, your prior medical history may be reviewed.
- If you have been asked to complete a medical questionnaire and any of your answers are not accurate or complete, your policy will be voidable.

It is your responsibility to understand your coverage. For coverage information or general inquiries, contact your agent or broker or 21st Century at 1-800-567-0021. You can also send an email to info@21stcenturytravelins.com.

TRAVEL HEALTH INSURANCE ASSOCIATION OF CANADA (THIA)

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

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

For more information, visit:
thiaonline.com/Travel_Insurance_Bill_of_Rights_and_Responsibilities

TRAVEL ASSISTANCE AND CLAIM SUBMISSION FROM ANYWHERE IN THE WORLD

Manulife TravelAid™ app

Before you travel, download the Manulife TravelAid mobile app through the Google Play™ store or the Apple App Store®. TravelAid offers immediate access to healthcare provider information, directions to the nearest medical facility, international 911 lookup, pre- and post-departure travel tips, and claim submission support to out-of-province and out-of-country travellers. So, no matter where your travels take you – and no matter your travel emergency situation – TravelAid ensures you have access to all the care you need.

Features of the app include:

- Access to international emergency numbers by GPS
- Speaking to medical doctors
- Finding medical facility locations by GPS
- Current travel advisories
- Contact form with your preferred method of returned communications (text, email, phone) for 24/7 assistance
- Claims submission portal
- Relevant and timely travel tips

Online claim submission

In addition to the mobile app, you can also submit your claims online at globalexcel.com/manulife. For faster and easier submissions, have all your documents available in electronic format, such as PDF or JPEG/JPG.

NOTICE REQUIRED BY PROVINCIAL LEGISLATION

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.

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MULTI–*TRIP* ALL-INCLUSIVE POLICY

In an *emergency*, contact the Assistance Centre immediately. They are available 24 hours a day, every day of the year.

From Canada or USA: 1-855-478-3484
Collect, where available: +1(519) 251-7851

You can also contact the Assistance Centre with the Manulife TravelAid mobile app. Download the app through the Google Play store or the Apple App Store. For more information, visit active-care.ca.

If you do not call the Assistance Centre, you must pay 25% of the eligible medical expenses we normally pay under this plan. For more information, read the Exclusions & limitations for *Emergency* Medical insurance section.

Do not assume that someone will contact the Assistance Centre for you. It is your responsibility to verify they are contacted. If it is medically impossible for you to call during the *emergency*, the 25% co-insurance does not apply. In this case, contact the Assistance Centre as soon as possible or have someone call on your behalf.

If you choose to pay for expenses before you contact the Assistance Centre, we reimburse you according to *reasonable and customary* charges that we would have paid directly to the provider. Medical charges you pay may be higher than this amount and you are responsible for the difference between the amount you paid and what we reimburse. Some benefits are not covered unless they are pre-approved and pre-arranged by the Assistance Centre.

GUIDELINES FOR READING THIS POLICY

It is important you read and understand your policy before you travel. It is your responsibility to review the terms, conditions, and limitations outlined in this policy. When you read this policy, please keep this information in mind:

- All amounts in this policy are shown in Canadian dollars.
- Italicized words have a specific meaning. Refer to the Definitions section of this policy to find the meaning of each italicized word or phrase.
- "You" and "your" can refer to many people. It means the person named as insureds on the *confirmation*, for whom coverage was applied, and for whom we received the appropriate premium, unless the context states otherwise.
- "We," "us," and "our" means Manulife and/or FNAIC throughout this policy.
- Any claims you submit to us must be for items or events that are insured under this policy and for people who are included in this insurance coverage.
- All coverages are per person unless the context states otherwise.
- Words and terms that appear in the singular can be interpreted to mean the plural and vice versa unless the context indicates otherwise.

INTRODUCTION – POLICY CONTRACT

This is your insurance policy, a contract detailing terms and conditions of the insurance coverage you purchased. Coverage under this policy is issued on the basis of information provided in your application (including the *medical questionnaire* if required).

Your entire contract with us consists of:

- This policy; and
- Your application for this policy (including the completed and signed *medical questionnaire*, if required); and
- The *confirmation* issued in respect of that application; and
- Any other amendments or endorsements resulting from extensions of coverage.

CONTACT INFORMATION

Prior to travelling, or when travelling and you require *emergency* assistance, call 1-855-478-3484 toll-free from the USA and Canada or +1(519) 251-7851 collect where available.

For coverage information or general inquiries, contact 21st Century.

ELIGIBILITY

You are not eligible for this insurance if any of the following apply to you:

- Have been advised by a *physician* not to travel
- Have been diagnosed with a terminal illness with less than 6 months to live
- Have a kidney condition that requires dialysis
- Used home oxygen during the 12 months before you applied for this insurance

REQUIREMENTS OF THIS INSURANCE

You can be insured by this policy if you, and anyone you want to insure, meet all the following requirements:

- Are at least 30 days of *age* and under *age* 85 at time of application
- Be a resident of Canada
- Are covered under a government health insurance plan *(GHIP)* for the entire *trip* duration
- Meet all eligibility requirements
- If you are *age* 60 or older, at the time of application, you must truthfully and accurately answer all questions in a *medical questionnaire* we ask you to complete

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

Coverage must be for your entire *trip*. You must pay the required premium to 21st Century, your agent, or broker before you leave *home*.

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

- Exclusions & Limitations for *Trip* Cancellation & *Trip* Interruption Insurance
- Exclusions and Limitations for *Emergency* Medical Insurance

After you apply for insurance, meet all eligibility requirements, and pay the appropriate premiums, we will pay up to the maximums outlined in this policy. We pay the benefits in this document subject to the terms, limitations, exclusions, and other conditions and in excess of the benefits that are payable under any group, individual, private, or public plan or contract of insurance, including any auto insurance plan and your *GHIP*.

SCHEDULE OF BENEFITS

TRIP* CANCELLATION AND *TRIP* INTERRUPTION INSURANCE	
Trip Cancellation	$1,500 or $2,500 per *trip*, depending on the covered amount selected, to a maximum of $10,000 per year
Trip Interruption	Unlimited
Misconnection and travel disruption benefits	Maximum $2,700
Delayed Return Accommodation and meals	Same class fare $350 per day to a maximum of $3,500
Default protection	Read benefit information
EMERGENCY* MEDICAL INSURANCE	
Hospital and medical	$10 million combined
Medical repatriation	
Expenses related to your death	Read benefit information
FLIGHT ACCIDENT INSURANCE AND TRAVEL ACCIDENT INSURANCE*	
Flight Accident	Maximum $100,000
Travel Accident	Maximum $50,000
BAGGAGE LOSS, DAMAGE, AND DELAY INSURANCE*	
Baggage loss and damage	Maximum $1,500
Baggage delay	Maximum $500

*Unless otherwise stated, all benefit maximums are per *trip*.

THE LENGTH OF YOUR COVERAGE

This policy provides coverage for any number of *trips* you take within one year starting on the *effective date* shown on your *confirmation*. Your coverage is for *trips* with the following maximum durations, depending on the option you choose:

- 4 days
- 10 days
- 18 days
- 30 days

Each *trip* must start on or after the *effective date* and end prior to or on the *expiry date* shown on your *confirmation*.

Top-up plans or additional Medicare International Travel Insurance plans are available to purchase if a *trip* begins during the coverage period but extends beyond your *expiry date* or if a *trip* will be longer than the maximum duration you select.

Travelling outside your province or territory of residence

- This policy provides coverage for an unlimited number of days of travel within Canada, outside your province or territory of residence at no additional premium cost.
- Each trip taken outside of Canada can be up to the maximum number of days you selected when you purchased your Multi-*trip* plan, beginning on the first day you leave Canada.

YOUR COVERAGE *EFFECTIVE DATE*

Your policy starts on the *effective date* shown on your *confirmation*.

Trip Cancellation Insurance coverage starts on the date and time you pay the premium for that coverage provided you have already purchased your pre-paid *travel arrangements*. After that date, coverage starts each time you purchase your pre-paid *travel arrangements*.

Emergency Medical Insurance coverage starts every time you leave *home*.

Trip Interruption, Baggage Loss, Damage, and Delay, and Flight Accident and Travel Accident insurance coverages all start on your *departure date*.

YOUR COVERAGE *EXPIRY DATE*

Trip Cancellation Insurance coverage ends on the *departure date*.

Trip Interruption Insurance coverage ends on the earlier of:

- The date you return to your *departure point*; or
- The *expiry date* shown on your *confirmation*.

Emergency Medical, Flight Accident and Travel Accident, and Baggage Loss, Damage, and Delay, insurance coverages all end on the earliest of:

- The date you return *home*
- When travelling outside of Canada, the date you reach the maximum number of days of coverage you purchased for each *trip*
- The *expiry date* shown on your *confirmation*

Your policy is issued with an *expiry date* of 365 days from the *effective date* as shown on your *confirmation*.

COVERAGE EXTENSIONS

Automatic extensions

Under *Trip* Interruption Insurance, we extend your coverage automatically beyond the date you are scheduled to return *home*, in the following instances:

- If your *common carrier* or *vehicle* is delayed and prevents you from travelling, we extend your coverage for up to 72 hours.
- If you have an *emergency* that prevents you from returning *home* on the scheduled date, we extend your coverage for up to 10 days.
- If you are admitted to a *hospital* and unable to return *home* on your scheduled date, we extend your coverage for up to 30 days.

Note: If it is medically possible for you to travel before the extended 10 or 30 days, we will consider claims up to the earlier date only.

Under all other insurance coverages, we extend your coverage automatically beyond the date you are scheduled to return *home*, in the following instances:

- If your *common carrier* is delayed, we will extend your coverage for up to 72 hours.
- If you or your *travel companion* have an *emergency* that prevents travel but does not require hospitalization, we will extend your coverage for up to 5 days.
- If you or your *travel companion* are hospitalized on your return date, we will extend coverage during hospitalization and for up to 5 days after *hospital* discharge.

Note for all insurance coverages: If you have been advised by a medical professional to self-isolate or quarantine beyond your *expiry date*, we will extend your coverage for the duration of your quarantine and up to 72 hours after the date your quarantine ends.

Staying longer than planned

Top-ups

You may be able to top-up your insurance under your Medicare International Multi-*trip* plan if your *trip*:

- Is longer than the maximum number of coverage days you have under your current plan; or
- Will extend beyond the *expiry date* shown on your *confirmation*.

Your options include:

- Purchasing top-up coverage for any additional travel days before the *expiry date* of your multi-*trip* plan; or
- Purchasing a new Medicare Multi-*trip* plan, with no lapse in coverage, provided the total duration of the *trip* does not exceed the maximum *trip* length you choose.

When you apply for top-up coverage, you may be required to answer questions about your health.

If you want to top-up this policy for *trips* longer than the number of coverage days you have, call the agent or broker where you purchased this policy, before you leave on your *trip* or 21st Century during your *trip* and before the *expiry date*.

You must be covered under your provincial or territorial *GHIP* for the entire duration of your *trip*, including any extensions.

Additionally, to extend your coverage:

- You must pay the additional premium (minimum $25).
- There must not be any change in your health status.
- No event may have taken place that resulted in a claim or may result in a claim in the future.

Any extension is subject to approval by 21st Century and may be subject to a $25 processing fee.

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

If you need to increase the amount of *Trip* Cancellation coverage, contact 21st Century.

PREMIUM REFUNDS

There are no premium refunds available under this policy.
Exception: The 10-day free look period.

MEDICAL CONCIERGE SERVICES

This Medicare International Travel Insurance policy provides value-added medical concierge services through our partner, StandbyMD™.

StandbyMD has an international network of medical providers and partners who can provide quick and streamlined services and access to healthcare, 24 hours a day, every day of the year.

StandbyMD offers access to personalized care including:

- Telephone or video chat with a qualified physician who can assess symptoms and provide treatment options (for eligible cases)
- A network of physicians who make house call visits in 141 countries and over 4,500 cities
- In-network clinics and emergency rooms when necessary
- Coordination and delivery of lost or forgotten prescription medications, eyeglasses or contact lenses, and medical supplies when you travel within Canada and the USA

How this service works

StandbyMD triages you according to your symptoms, profile, and location and then refers you to the most appropriate level of care for your situation.

The worldwide network offers preferred rates and direct billing options to help reduce your out-of-pocket expenses. The StandbyMD program also helps coordinate payment for eligible expenses according to the terms and conditions of this policy.

To use this service, contact the Assistance Centre at the number provided in this policy.

Disclaimer, waiver, and limitation of liability

StandbyMD is not intended as a substitute for professional medical advice. The program is provided to assist you in finding medical providers.

The advice StandbyMD provides is a recommendation only and entirely voluntary. You retain the right to choose your own level of care, regardless of the recommendation StandbyMD makes.

Medical providers within the StandbyMD network are not employees or agents and are not affiliated with StandbyMD in any way beyond accepting referrals. StandbyMD has no control – real or implied – over the medical judgment, actions, or inactions of the medical providers and does not assume any responsibility for:

- Availability of the medical providers
- Quality of the medical providers
- The results or outcome of any treatment or service

You waive any and all rights to proceed legally against StandbyMD or anyone related to StandbyMD.

Related people include principals, parents, successors, and assigns of StandbyMD.

Waiving these rights to proceed legally includes the following that relate in any way to the medical concierge services offered by StandbyMD:

- Any and all claims
- Demands
- Actions and causes of action
- Suits of any kind, nature, or amount

StandbyMD's liability, if any, is limited solely to the amount of payment made to participating medical providers for services you received after obtaining a referral from StandbyMD.

TRIP CANCELLATION AND *TRIP* INTERRUPTION INSURANCE

To have full coverage under *Trip* Cancellation Insurance and *Trip* Interruption Insurance, make sure you purchase coverage for:

- The full value of your pre-paid, non-refundable *trip*
- Any published cancellation or amendment fees you may incur if you have to cancel your *trip*, up to $200
- The entire duration of your *trip*

TRIP CANCELLATION INSURANCE BENEFITS

Trip Cancellation Insurance coverage starts on the date and time you pay the premium, shown as the *issue date* on your *confirmation*.

Trip Cancellation Insurance coverage ends on the *departure date*.

If you are unable to travel as planned because one of the *Trip* Cancellation Insurance covered events happens before you leave *home*, we pay up to the insured amount that you selected when you applied for insurance:

- For the prepaid, unused portion of your insured *travel arrangements* that are non-refundable and non-transferrable to another travel date
- For the next occupancy charge if your *travel companion* cancels due to an applicable covered event and you decide to travel as planned
- For any published fees that an agent or broker charges for cancellation, amendment, and/or administration to a maximum of $200, as long as the fees are included in the covered amount of *Trip* Cancellation Insurance you purchased

CONDITIONS THAT APPLY TO *TRIP* CANCELLATION INSURANCE

You must cancel your *trip* before your scheduled *departure date* with your travel agent or *travel supplier* on the day the cause of cancellation occurs or by the next business day.

Claim payments are limited to the cancellation penalties specified in the *travel supplier*'s terms and conditions for the insured *trip* in effect on the next business day that follows the day the cause of cancellation occurs.

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

TRIP CANCELLATION INSURANCE COVERED EVENTS

Medical events

1. You or your *travel companion* develop a sudden and unforeseen *medical condition* or die unexpectedly.
2. Any of the following people develop a sudden and unforeseen *medical condition* or dies unexpectedly:
   - A member of your *immediate family* or your *key person*
   - A member of your *travel companion*'s *immediate family* or your *travel companion*'s *key person*
3. Any of the following people is admitted to a *hospital* in an *emergency* or dies unexpectedly:
   - Your friend
   - The host you are staying with during your *trip*
4. If, in the written opinion of an attending *physician*, you or your *travel companion* are unable to participate in a sporting event because of a *medical condition*, when the purpose of the *trip* was to participate in that event.
5. Based on medical history, you or your *travel companion* cannot be immunized or take preventative medication that is required to enter a location on your travel itinerary.
   Note: The mandatory immunizations or preventative medications must have become a requirement after you made your *travel arrangements* and purchased this insurance.
6. *Sickness*, *injury*, or death of your service animal if you have a physical, mental, or vision disability and your service animal accompanies you on your *trip*.
   Note: This benefit applies only if the travel costs for your service animal are included in the insured amount.
7. Quarantine or hijacking of you, your *travel companion*, or the *spouse* or *children* of either.

Pregnancy and adoption events

8. Any of the following applies to you, your *travel companion*, or the *spouse* of either:
   - Become pregnant after the *effective date* and your *departure date* is within 9 weeks of the expected delivery date or later
   - Complications in the first 31 weeks of pregnancy and the attending *physician* advises against travel
   - Legally adopt a *child* and the date of adoption is during the *trip* and the notice of adoption is received after the date you applied for insurance
9. Complications in the first 31 weeks of pregnancy for any of the following people:
   - A member of your *immediate family* or your *key person*
   - A member of your *travel companion*'s *immediate family* or your *travel companion*'s *key person*

Work and education obligations

10. You, your *travel companion*, or the *spouse* of either are called to emergency service as a member of a police force, armed forces, reserves, firefighting unit, or *essential medical personnel*.
11. Any of the following applies to you, your *travel companion*, or the *spouse* of either:
    - Lose a permanent job by layoff or dismissal without cause
    - Transferred by your employer and must move your principal residence
12. The purpose of your *trip* is a business meeting, conference, or convention for you, or your *travel companion* and the event is cancelled. The event must have been scheduled before you purchased this insurance. The cancellation must be beyond your or your *travel companion's* control or beyond the control of your or your *travel companion's* employer.
    The event must not be between companies with related ownership. In the case of a conference or a convention, you or your *travel companion* must be a registered delegate.
13. The date of a previously scheduled exam that you or your *travel companion* must write changes and now falls during your *trip*. The new date must have been published after you purchased this insurance.
    Note: This benefit applies to professional career course exams and college or university exams.

Government and legal events

14. If, during your coverage period, any of the following apply to you, your *travel companion*, or the *spouse* of either:
    - Called to jury duty
    - Subpoenaed as a witness
    - Must appear as a defendant in a civil suit
15. Passports for you or your *travel companion* are not issued by the date confirmed to you in writing by Passport Canada. You and your *travel companion* must have submitted the application in person at an authorized passport office and had the document reviewed and found no issues. Note: Applicable to Canadian citizens only.
16. Travel visas for you or your *travel companion* are not issued for reasons beyond your and your *travel companion's* control.
    Note: Documentation must show that you or your *travel companion* were eligible to apply, that you were not refused because of your late application, and the application is not an additional attempt for a visa that was previously refused.
17. After the date you purchased your insurance, the Government of Canada issues a formal warning for Canadian residents to Avoid non-essential travel or to Avoid all travel to any destination included in your *trip*.
18. After the date you purchased your insurance, a pandemic or natural disaster results in a state of emergency declared by any provincial or foreign governing body at any destination included in your *trip*.

Accommodations and transportation events

1. Any of the following applies to you, your *travel companion*, or the *spouse* of either, when a disaster or event beyond your control prevents the ability to:
   - Stay in your principal residence
   - Operate your place of business
   - Note: Events must not include any intentional or negligent acts on your part.
2. The principal residence or place of business of you or your *travel companion* is burglarized within 7 days of your *departure date,* and you must cancel your *trip* to secure the location or meet with police and insurance companies.
3. After you book your *trip*, a natural disaster leaves your insured pre-paid accommodation uninhabitable.
   Note: The benefit applies only when the pre-paid accommodation does not qualify for reimbursement from the *travel supplier*.

MISCONNECTION INSURANCE AND TRAVEL DISRUPTION BENEFITS

If a Misconnection Insurance and Travel Disruption event happens before or after your original scheduled *departure date* and causes a misconnection or travel disruption that prevents you from travelling as shown on your *confirmation,* we pay:

- Up to $2,000 for expenses for:
  - The change fee charged by the *common carrier* for your missed connection or your cost of one-way same class transportation on the most cost-effective itinerary to the next destination, whichever is less.
  - The unused, pre-paid portion of your insured *trip* that is non-refundable and non-transferrable to another date, minus the pre-paid, unused transportation *home*. This benefit is available only when such expenses are not reimbursed by any other source.
- Up to $350 per day for up to 2 days for your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees, taxi fares, or car rental in lieu of taxis. This benefit is available only when earlier transportation is not available.

MISCONNECTION INSURANCE AND TRAVEL DISRUPTION COVERED EVENTS

1. The *common carrier* that provides transportation for part of your *trip* leaves later than scheduled and causes you to miss your next connecting *common carrier*.
2. The *common carrier* that provides transportation for part of your *trip* leaves earlier than scheduled, making the pre-paid ticket from the prior connecting *common carrier* unusable.
3. You or your *travel companion* are delayed by at least 6 hours arriving at your destination or returning to your *home* because of a delay, *schedule change*, or cancellation by your or your *travel companion's common carrier*.
4. You miss your next connecting *common carrier* because the airline you booked an earlier flight with cancels that connecting flight.
   Note: The earlier flight must be included in your insured, pre-paid *travel arrangements*.
5. Your earlier *common carrier* pre-paid ticket becomes unusable because the airline that provides transportation for the next connecting flight cancels the flight.
   Note: The earlier *common carrier* ticket must be included in your insured, pre-paid *travel arrangements*.
6. You miss a connection because of a delay at customs and security due to the mistaken identity of you or your *travel companion*.
   Note: You must have scheduled enough time to arrive at your boarding point to comply with the *travel supplier*'s check-in procedures.
7. You miss a connection because a passenger on your cruise ship has a medical *emergency* that delays or changes your itinerary.

TRIP INTERRUPTION INSURANCE BENEFITS

Trip Interruption Insurance coverage starts on your *departure date*.

Trip Interruption Insurance coverage ends on the earlier of:

- The date you return to your *departure point*; or
- The *expiry date* shown on your *confirmation*.

If a *Trip* Interruption Insurance covered event interrupts your *trip* on or after the day you leave *home*, we pay:

- The prepaid, unused portion of your insured *trip* that is non-refundable and non-transferrable to another date, minus the pre-paid, unused transportation *home*.
- Up to $100 per day to a maximum of $500 for unused, non-refundable green fees when you have booked and paid for a golf package. If you have booked and paid for a ski package, we pay up to $100 per day to a maximum of $500 for unused, non-refundable ski package expenses such as lift passes, ski school fees, and ski equipment rentals.
- Up to $350 per day for 2 days for your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees, taxi fares, or car rental in lieu of taxis. This benefit is available only when earlier transportation is not available.
- The extra cost of your one-way same class transportation on the most cost-effective itinerary to your next destination, or to return *home*.
- The cost of a round-trip ticket you have paid for, up to the amount of a one-way same class fare to return *home*, if you must interrupt your *trip* to attend a funeral or to go to the bedside of a hospitalized *immediate family* member.
- If you have boarded a pet at *home* with a licensed commercial kennel, cattery, or animal shelter and you are delayed beyond your *expiry date*, we will reimburse you up to $100 for the additional, unplanned boarding fees. This amount is payable

only when the pet care fees exceed the quoted cost for the prebooked boarding fees.

TRIP INTERRUPTION INSURANCE COVERED EVENTS

Medical events

1. You or your *travel companion* develop a sudden and unforeseen *medical condition* or die unexpectedly.
2. Any of the following people develop a sudden and unforeseen *medical condition* or dies unexpectedly:
   - A member of your *immediate family* or your *key person*
   - A member of your *travel companion*'s *immediate family* or your *travel companion*'s *key person*
3. Any of the following people is admitted to a *hospital* in an *emergency* or dies unexpectedly:
   - Your friend
   - The host you are staying with during your *trip*
4. If, in the written opinion of an attending *physician*, you or your *travel companion* are unable to participate in a sporting event because of a *medical condition*, when the purpose of the *trip* was to participate in that event.
5. *Sickness*, *injury*, or death of your service animal if you have a physical, mental, or vision disability and your service animal accompanies you on your *trip*.
   Note: This benefit applies only if the travel costs for your service animal are included in the insured amount.
6. Quarantine or hijacking of you, your *travel companion*, or the *spouse* or *children* of either.

Pregnancy and adoption events

7. Any of the following applies to you, your *travel companion*, or the *spouse* of either:
   - Complications in the first 31 weeks of pregnancy
   - Legally adopt a *child* and the date of adoption is during the *trip* and the notice of adoption is received after the date you applied for insurance
8. Complications in the first 31 weeks of pregnancy for any of the following people:
   - A member of your *immediate family* or your *key person*
   - A member of your *travel companion*'s *immediate family* or your *travel companion*'s *key person*

Work and education obligations

9. You, your *travel companion*, or the *spouse* of either are called to emergency service as a member of police force, armed forces, reserves, firefighting unit, or *essential medical personnel*.
10. Any of the following applies to you, your *travel companion*, or the *spouse* of either:
    - Lose a permanent job by layoff or dismissal without cause
    - Transferred by your employer and must move your principal residence
11. The purpose of your *trip* is a business meeting, conference, or convention for you or your *travel companion* to attend and the event is cancelled. The event must have been scheduled before you purchased this insurance. The cancellation must be beyond your or your *travel companion's* control or beyond the control of your or your *travel companion's* employer.
    Note: The event must not be between companies with related ownership. In the case of a conference or a convention, you or your *travel companion* must be a registered delegate.
12. The date of a previously scheduled exam that you or your *travel companion* must write changes and now falls during your *trip*. The new date must have been published after you purchased this insurance.
    Note: This benefit applies to professional career course exams and college or university exams.

Government and legal events

13. If, during your coverage period, any of the following apply to you, your *travel companion*, or the *spouse* of either:
    - Called to jury duty
    - Subpoenaed as a witness
    - Must appear as a defendant in a civil suit
14. Travel visas for you or your *travel companion* are not issued for reasons beyond your control.
    Note: Documentation must show that you or your *travel companion* were eligible to apply, that you were not refused because of your late application, and the application is not an additional attempt for a visa that was previously refused.
15. If your or your *travel companion's* passport and/or travel visa is lost or stolen during your *trip*, we pay:
    - *Reasonable and customary* travel and accommodation expenses until the documents are replaced; and
    - The change fee charged by the airline.
16. After your *departure date*, the Government of Canada issues a formal warning for Canadian residents to Avoid non-essential travel or to Avoid all travel to any destination included in your *trip*.
17. After your *departure date*, a pandemic or natural disaster results in a state of emergency declared by any provincial or foreign governing body at any destination included in your *trip*.

Accommodations and transportation events

18. Any of the following applies to you, your *travel companion*, or the *spouse* of either, when a disaster or event beyond *your* control prevents you from:
    - Staying in your principal residence
    - Operating your place of business

    Note: Events must not include any intentional or negligent acts on your part.
19. After your *departure date*, a natural disaster leaves your insured pre-paid accommodation uninhabitable.
    Note: The benefit applies only when the pre-paid accommodation does not qualify for reimbursement from the *travel supplier*.

20. You miss a connection or must interrupt your *trip* when your connecting *vehicle* is delayed for any of these reasons:
    - Mechanical failure of your *vehicle*
    - Traffic accident
    - Police-directed emergency road closure
    - Weather conditions
    - Earthquakes
    - Volcanic eruptions

Note: You must have scheduled enough time to arrive at your boarding point to comply with the *travel supplier*'s check-in procedures.

21. If your *trip* is delayed or interrupted for reasons beyond your control, we will reimburse you for the *reasonable and customary* charges to take an alternate route to your destination to attend your event.
    This benefit applies only if the delay or interruption would cause you to miss your event, when the main reason for your *trip* was to attend one of the following events and the event cannot be delayed because of your late arrival:
    - School graduation
    - Wedding
    - Funeral
    - Conference
    - Sporting, theatrical, musical, other commercial entertainment event
22. If your flight is overbooked and you are denied boarding, we pay up to $1,000 for the prepaid, unused portion of your *trip* that is non-refundable and non-transferable to another date.
    This benefit applies only when the overbooked flight is insured by this Medicare International policy.
    Note: You must seek payment or reimbursement from your *travel supplier* or any other insurance plans before submitting a request to us.
23. You miss a connection or must interrupt your *trip* when your connecting *common carrier* is delayed for any of these reasons:
    - Mechanical failure of your *common carrier*
    - Traffic accident
    - Police-directed emergency road closure
    - Weather conditions
    - Unannounced strike
    - Earthquakes
    - Volcanic eruptions

    Note: The connecting *common carrier* must have scheduled enough time to arrive at your boarding point to comply with the *travel supplier*'s check-in procedures.

Forces of nature

24. You chose not to continue with your *travel arrangements* because weather conditions, earthquakes, or volcanic eruptions cause delays to at least 30% of your *trip*.

DELAYED RETURN INSURANCE BENEFITS

If a Delayed Return Insurance covered event happens after you leave *home* and makes it impossible for you to return *home* as shown on your *confirmation*, we pay the following for the length of time you are prevented from travelling:

- Up to $350 per day to a maximum of $3,500 for your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees, taxi fares, or car rental in lieu of taxis.
- The extra cost of one-way same class transportation on the most cost-effective itinerary to return *home*. *Trip* delays for a *medical condition* must be recommended by the attending *physician* of the person who is the cause of the claim at the destination.

DELAYED RETURN INSURANCE COVERED EVENTS

1. You have a medical *emergency*.
2. Any of the following people has a medical *emergency* or dies unexpectedly at your destination:
    - A member of your *immediate family*
    - Your *travel companion*
3. Any of the following people is admitted to a *hospital* in an *emergency* or dies unexpectedly:
    - Your friend
    - The host you are staying with during your *trip*

OTHER *TRIP* CANCELLATION, *TRIP* INTERRUPTION, AND DELAYED RETURN INSURANCE COVERED EVENTS

1. If your *travel companion's* flight is delayed for at least 30% of the *trip* by weather conditions, earthquakes, or volcanic eruptions and your *travel companion* decides not to travel, we pay the cost of your next occupancy charge up to the insured amount.
2. If you die during your *trip*, we reimburse your estate for your pre-paid, unused *travel arrangements*.
    We also reimburse your estate for 1 of the following:
    - The costs to return your body *home* in the standard transportation container used by the airline plus up to $5,000 to prepare your body where you die, including the cost of a standard casket; or
    - The costs to return your ashes *home*, plus up to $5,000 to cremate your body where you die, including the cost of a standard urn.
    - Up to $10,000 to prepare your body and bury you where you die, including the cost of a standard casket or urn (excluding grave markers of any kind, flowers, ceremony, or reception expenses).

    If someone must travel to the place of your death to identify your body, we pay for round-trip economy class airfare on the most cost-effective itinerary for that person. We also pay up to $300 for their hotel and meal expenses and provide them with up to 72 hours of *emergency* medical insurance under the same terms and conditions of this policy.

3. If the main reason for your *trip* is to attend a ticketed commercial event (such as a sports event or concert) and the event is cancelled by the promoter, we pay one of the following:
   - If the event is cancelled before you leave *home*, we pay up to 50% of the insured amount for the prepaid, unused portion of your *trip* that is non-refundable and non-transferrable to another date.
   - If the event is cancelled after you leave *home*:
     - We pay the prepaid, unused portion of your *trip* that is non-refundable and non-transferrable to another date, minus the pre-paid transportation *home*; and
     - We pay up to $1,000 for the additional cost to return you *home* via one-way economy transportation on the most cost-effective itinerary **or** we pay the change fee charged by the airline on existing tickets if that option is available, whichever is less.

   Note: This benefit applies only if you purchased your tickets to the event before you booked your *trip* and purchased this insurance.
4. If an *act of terrorism* directly or indirectly causes loss that is eligible under the terms and conditions of this policy, we cover:
   - Up to 2 *acts of terrorism* within a calendar year; and
   - Up to a maximum aggregate payable limit of $2.5 million across all eligible, in force *trip* cancellation and *trip* interruption policies that are issued and administered by us.

   The amount we pay for each eligible claim is in excess of all other payments you receive, including alternative or replacement travel options and other insurance coverage. The amount we pay for claims is reduced on a pro rata basis so as not to exceed the respective aggregate maximum we pay after the end of the calendar year and after we adjudicate all claims related to *acts of terrorism*.

EXCLUSIONS & LIMITATIONS FOR *TRIP* CANCELLATION & *TRIP* INTERRUPTION INSURANCE

Please review the definitions of *pre-existing condition, effective date* and *stable* as you read this section.

TRIP CANCELLATION COVERAGE PURCHASED	*STABLE* REQUIREMENT	APPLIES TO
Less than $20,000	3 months before the *effective date*	• You • Your *spouse* • Your *children*
$20,000 or more	12 months before the *effective date*	• You • Your *immediate family* members • Your *travel companion* • Your *key person* • The host you are staying with during your *trip*

When the total amount of *Trip* Cancellation and *Trip* Interruption coverage purchased is less than $20,000

These limitations and exclusions apply to you, your *spouse*, and your *children*.

- We do not cover any expenses for a *medical condition* that is not *stable* for 3 months before the *effective date*.
- In addition to the *stable* requirement, we do not pay any expenses relating to:
  - Any *heart condition* that was not *stable* or that required any form of nitroglycerine to relieve angina pain in the 3 months before the *effective date*.
  - Any lung condition that was not *stable* or that required *treatment* with oxygen or prednisone in the 3 months before the *effective date*.

When the total amount of *Trip* Cancellation and *Trip* Interruption coverage purchased is $20,000 or more

These limitations and exclusions apply to you, your *immediate family* members, your *travel companion*, your *key person*, or the host you are staying with during your *trip*.

- We do not cover any expenses for a *medical condition* that is not *stable* for 12 months before the *effective date*.
- In addition to the *stable* requirement, we do not pay any expenses relating to:
  - Any *heart condition* that was not *stable* or that required any form of nitroglycerine to relieve angina pain in the 12 months before the *effective date*.
  - Any lung condition that was not *stable* or that required *treatment* with oxygen or prednisone in the 12 months before the *effective date*.

EXCLUSIONS

Trip Cancellation, *Trip* Interruption, Misconnection, and Delayed Return Insurance does not cover losses or expenses incurred for or resulting from any of the following:

1. Any reason, circumstance, event (including, without limit, a pandemic as declared by the World Health Organization or natural disaster), or *medical condition* affecting you or anyone, that you are aware of, or it was reasonable to expect, when you buy this insurance:
   - That could prevent you from starting your *trip*; and/or
   - That could prevent you from completing your *trip*.
2. Any *medical condition* or symptoms when any of the following apply:
   - Before you leave *home* or before the *effective date* of coverage, you know, or it is reasonable to expect, that *treatment* will be required during your *trip*.
   - *Treatment* or investigation is planned before you leave *home*.
   - You have symptoms that would cause an ordinarily prudent person to seek *treatment* for in the 3 months before you leave *home*.
   - The *medical condition* or symptoms cause your *physician* to advise you not to travel.
3. The *medical condition* or death of a person who is ill when the purpose of your *trip* is to visit that person.
4. Your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
5. Any claim that results from or is related to your commission or attempted commission of a criminal offence or illegal act.
6. Any *medical condition* that is the result of you not following *treatment* as prescribed to you, including prescribed medication.
7. Any *medical condition*:
   - Including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs, or other intoxicants whether prior to or during your *trip*.
   - Arising during your *trip* from, or in any way related to, the abuse of alcohol, drugs, or other intoxicants
8. Any loss that results from your *minor mental or emotional disorder*.
9. Your:
   - Routine pre-natal or post-natal care
   - Pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after
10. Your child born during your *trip*.
11. A travel visa is not issued because of its late application.
12. Any *medical condition* if answers provided in an applicable *medical questionnaire* are not truthful or accurate.
13. Any *act of war*.
14. Any *act of terrorism* caused by biological, chemical, nuclear, or radioactive means.
15. Any loss, *act of terrorism*, or any *medical condition* you suffer or contract when an official travel advisory was issued by the Canadian government stating to Avoid non-essential travel or to Avoid all travel regarding the country, region, or city of your destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site.
    Note: This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
16. Any claims submitted for someone who is not insured on the policy.
17. Any expenses you incur at any destination included in your *trip*, when before your *departure date* there were foreign government and/or regional travel guidelines or restrictions in place requiring you or your *travel companion* to self-isolate or quarantine for a specific period of time during your *trip*.
18. Any *Trip* Interruption benefits because of a quarantine or self-isolation in Canada as mandated by any government.

DEFAULT SUPPLIER PROTECTION COVERAGE

This benefit provides coverage when your *travel supplier* ceases operations due to bankruptcy or insolvency and you do not receive the services you contracted the *travel supplier* to provide.

To use this benefit, the *travel supplier* must substantially or completely discontinue their business.

Important:

- We do not cover any losses that arise when an agent, travel agency or broker experiences bankruptcy, insolvency, receivership, or seeks protection thereof.
- Additionally, we do not cover losses from a foreign *travel supplier*, unless the *travel services* are part of an inclusive package. An inclusive package means a travel itinerary which would include transportation, accommodation, and possibly meals, packaged together for one price.

You may submit a claim for *Default* Supplier Protection Coverage when all of the following scenarios apply:

- You entered into a contract for *travel services* with a *travel supplier* who is in good standing. Good standing means that at the time you booked your *travel arrangements*, and before you purchased the insurance, the *travel supplier* was not bankrupt, insolvent, in receivership, or seeking protection from creditors under bankruptcy, insolvency, or any similar legislation.

- You do not receive part or all of your pre-paid *travel arrangements*.
- You have already exhausted all options to recover the costs of the undelivered *travel services.* This means you must first seek compensation from the *travel supplier*, any government or other compensation fund, your credit card company, or a source that is legally responsible or under contract to reimburse you before you submit your claim to us.

BENEFITS

If the *default* happens before your *departure date*, we reimburse you for the pre-paid, non-refundable *travel services* in the *Trip* Cancellation coverage you purchased for your *trip*, up to the Limits and maximums outlined in this policy.

If the *default* happens after your *departure date*, we reimburse you for the following, up to the Limits and maximums outlined in this policy:

- The pre-paid, non-refundable *travel services*, excluding your pre-paid, unused transportation *home*
- Additional and unplanned hotel and meal costs; essential phone calls, and taxis to a maximum of $200 per day for 3 days
- The extra cost of economy transportation on the most cost-effective itinerary to your next destination or to return you *home*

LIMITS AND MAXIMUMS

The maximum we will pay for one *trip* is $3,500.

The maximum we will pay for all insured persons covered under the same Medicare International policy is $7,500.

Benefits are also subject to an overall maximum aggregate payable limit across all eligible policies that are issued and administered by us. The maximum aggregate limits are:

- $1,000,000 for the *default* of one *travel supplier*
- $3,000,000 for *defaults* of all *travel suppliers* that occur in the same calendar year

The amount we pay for claims will be reduced on a pro rata basis so as not to exceed the respective maximum aggregate we pay after the end of the calendar year and after we adjudicate all claims related *travel supplier default*.

EMERGENCY MEDICAL INSURANCE

Emergency Medical Insurance coverage starts on your *effective date* and then every time you leave *home*.

Emergency Medical Insurance coverage ends on the earliest of:

- The date you return *home*
- When travelling outside of Canada, the date you reach the maximum number of days of coverage you purchased for each *trip*
- The *expiry date* shown on your *confirmation*.

EMERGENCY MEDICAL INSURANCE BENEFITS

This section outlines eligible expenses for *Emergency* Medical Insurance.

We cover expenses for your *emergency* medical *treatment* up to $10,000,000 during your *trip* when:

- The medical *emergency* begins unexpectedly after you leave *home*.
- The expenses are more than what is covered by your *GHIP* or other benefit plan.
- The *treatment* is required for your *emergency* and ordered by a *physician* or a dentist for dental *treatment*.

If you undergo tests as part of a medical investigation, *treatment,* or surgery, obtain *treatment* or undergo surgery that is not pre-approved, your claim will not be paid. This includes, but is not limited to MRIs, MRCP tests, CAT scans, CT angiograms, sonograms, ultrasounds, nuclear stress tests, biopsies, angiograms, angioplasty, cardiovascular surgery including any associated diagnostic tests, cardiac catheterization, or any surgery.

In the event of an *emergency*, call the Assistance Centre immediately:
1-855-478-3484 toll-free from the USA and Canada or
+1(519) 251-7851 collect where available.

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

- Confirm coverage
- Provide pre-approval of *treatment*

If it is medically impossible for you to call prior to obtaining *emergency treatment*, we ask you to call or have someone call on your behalf as soon as possible. Otherwise, if you do not call the Assistance Centre before you obtain *emergency treatment* you will be responsible for 25% of your medical expenses covered under this insurance.

Covered expenses and benefits are subject to policy maximums, exclusions, limitations, and any applicable deductibles.

COVERED EXPENSES

1. ***Emergency* medical *treatment***

   We consider *reasonable and customary* expenses for:

   - Medical care received from a *physician*
   - Semi-private *hospital* room costs
   - Intensive care or coronary care unit costs if considered medically necessary by the attending *physician* that could not be avoided without adversely affecting your condition and quality of medical care
   - Services of a licensed private duty nurse while you are in the *hospital*
   - The lesser cost to rent or purchase a wheelchair, hospital bed, brace, crutch, and other medical appliances
   - Tests to diagnose or learn more about your condition
   - Drugs available with a prescription only, prescribed to you by a *physician* or dentist

2. **Paramedical services**

   We pay up to $70 per visit to a combined maximum of $700 for services provided by a licensed chiropractor, osteopath, physiotherapist, chiropodist, or podiatrist for a covered *medical condition*.

3. **Ambulance transportation**
   We pay *reasonable and customary* charges for a local licensed ambulance service to transport you to the nearest medical facility that can fully treat your *medical condition* in an emergency.
4. **Expenses related to your death**
   If you die during your *trip* from an emergency covered under this insurance, we reimburse your estate for:
   - The costs to return your body *home* in the standard transportation container used by the airline plus up to $5,000 to prepare your body where you die, including the cost of a standard casket; or
   - The costs to return your ashes *home*, plus up to $5,000 to cremate your body where you die, including the cost of a standard urn.
   - Up to $10,000 to prepare your body and bury you where you die, including the cost of a standard casket or urn (excluding grave markers of any kind, flowers, ceremony, or reception expenses).

   If someone must travel to the place of your death to identify your body, we pay for round-trip economy class airfare on the most cost-effective itinerary for that person. We also pay up to $300 for their hotel and meal expenses and provide them with up to 72 hours of *emergency* medical insurance under the same terms and conditions of this policy.
5. ***Emergency* medical transportation/Expenses to bring you *home***
   We pay reasonable and customary expenses when:
   - The treating *physician* recommends that you should be transported to another *hospital* or return *home* because of your *emergency*; or
   - You call the Assistance Centre, and our medical advisors recommend, approve, and pre-arrange for you to be transported to another *hospital* because of your *emergency* or return *home* after your *emergency*.

   Expenses include:
   - The cost of an economy-class fare on the most cost-effective itinerary to return *home*; or
   - A stretcher fare on a commercial flight on the most cost-effective itinerary to return *home* if a stretcher is medically necessary; and
   - The return cost of an economy-class fare on the most cost-effective itinerary if a qualified medical attendant must accompany you on your return *home* because it is required by the airline or it is medically necessary. We also pay *reasonable and customary* fees and expenses for the medical attendant.
   - The cost of an air ambulance if it is medically necessary, consistent with your condition, and cannot be avoided without adversely affecting the quality of your medical care
6. **Expenses to bring someone to your bedside**
   If you are travelling alone and are admitted to a *hospital* for 3 or more days, we pay for someone to be by your side when pre-approved by the Assistance Centre.
   Benefits include:
   - Return economy-class airfare on the most cost-effective itinerary
   - Up to $1,000 for their hotel and meals
   - *Emergency* medical insurance for them under the same terms and conditions of this policy until you are medically fit to return *home*

   Note: This benefit is available immediately when the hospitalized person is an insured *child* on this policy.
7. **Emergency dental *treatment***
   If you need *emergency* dental *treatment*, we pay:
   - Up to $300 for services to relieve dental pain, and
   - Up to $3,000 to repair or replace natural or permanently attached artificial teeth when you suffer an accidental blow to the mouth. We consider up to $2,000 during your *trip* and up to $1,000 in the 90 days after the accident to continue medically necessary *treatment*.
8. **Expenses to bring *home children* under your care**
   When pre-approved by the Assistance Centre, if you are hospitalized for more than 24 hours or must return *home* because of an *emergency*, we pay the following to return *children* who are travelling with you and are under your care:
   - Extra cost of one-way economy class airfare on the most cost-effective itinerary; and
   - If required by the airline, the cost of return economy class airfare on the most cost-effective itinerary for a qualified escort.
   - Note: This benefit applies when the *children* are insured under a travel policy that is underwritten by us.
9. **Expenses for childcare**
   If you are hospitalized during your *trip*, we pay up to $75 per day, to a maximum of $500 per *trip* for childcare services for the *children* under your care while you are in the *hospital*.
   Note: This benefit applies when the childcare provider is not the *child's* parent or member of their *immediate family*, your *travel companion*, or the host you are staying with during your *trip*. You must provide original receipts from the professional childcare provider.
10. **Expenses to bring *home* your *travel companion***
   If you return *home* under the *Emergency* medical transportation/Expenses to bring you *home* benefit, we pay the extra cost of a one-way economy class airfare on the most cost-effective itinerary to return your *travel companion home*.
   Note: This benefit applies when your *travel companion* is insured under a travel policy that is underwritten by us.

11. Expenses to return your *vehicle*

When pre-approved by the Assistance Centre, we cover *reasonable and customary* charges for a commercial agency to return your *vehicle home* or the return of a rental *vehicle* to a rental agency if you experience any of the following and cannot drive your *vehicle*:

- A medical emergency
- Hospitalization
- Death
- Repatriation

12. Returning to your destination

If you return *home* under the *Emergency* medical transportation/Expenses to bring you *home* benefit, we cover the extra cost of one-way economy-class transportation for you to return to your destination.
This benefit applies once during your *trip* when all of the following apply:

- You are pre-approved by the Assistance Centre
- Your *physician* advises that it is safe for you to travel
- You return to your destination during the dates of the original *trip*

Note: After you return to your destination, we do not cover a recurrence of the *medical condition* that sent you *home* or any related conditions.

13. *Hospital* allowance

When you are hospitalized for 48 hours or more, we reimburse you for out-of-pocket expenses such as phone calls, TV rental, and parking fees. We pay up to $50 per day to a maximum of $500. You must provide original receipts for all expenses.

14. Baggage return

When you return *home* under the *Emergency* medical transportation/Expenses to bring you *home* benefit, we pay any extra costs to return your baggage to your *home*.
Note: This benefit applies when pre-approved by the Assistance Centre.

15. Expenses to replace prescription drugs

If you forget to bring your prescription medication on your *trip* or you lose it, we pay up to $50 to replace the medication when it is medically necessary for you to continue taking it.
We do not cover:

- Vitamins or vitamin preparations
- Over the counter drugs available without a prescription
- Contraceptives or birth control

16. Hearing aids

If your hearing aid is lost, stolen, or broken during your *trip* and you want to replace it at your destination, we:

- Pay up to $200 for the replacement
- Can help coordinate the replacement when you call the Assistance Centre

17. Eyeglasses

If your prescription eyeglasses are lost, stolen, or broken during your *trip* and you want to replace them at your destination, we:

- Pay up to $200 for the replacement
- Can help coordinate the replacement when you call the Assistance Centre

18. Extra expenses for incidentals

We reimburse up to $500 per day to a maximum of $5,000 for the following extra expenses:

- Meals
- Hotels
- Essential phone calls
- Internet usage fees
- Taxi fares or car rental fees
- These expenses are eligible when:
- You or your *travel companion* are unable to travel *home* due to a medical *emergency*; or
- You or your *travel companion* require *emergency* medical *treatment* at a location different from your original destination; and
- You provide receipts or other proof of payment.

19. Phone calls

We pay for phone calls to or from our Assistance Centre about your medical *emergency*. You must provide receipts or other proof that shows the cost of the calls and the numbers contacted during your *trip*.

20. Expenses to return your pet

When pre-approved by the Assistance Centre, if you are travelling with your domestic dog and/or cat, we pay up to $500 for the extra cost to return your pet *home* if any of the following happen:

- Your treating *physician* recommends that you return *home* because of your *medical condition*
- Our medical advisors recommend that you return *home* after your *emergency treatment*
- You die

21. Expenses for pet care

If you are hospitalized during your *trip* and no one is available to care for your pet travelling with you, we pay up to $50 per day to a maximum of $150 per *trip* for animal boarding fees with a licensed commercial boarding kennel, cattery, or animal shelter.
Note: You must provide original receipts for the boarding fees.

22. *Acts of terrorism*

If an *act of terrorism* directly or indirectly causes loss that is eligible under the terms and conditions of this policy, we cover:

- Up to 2 *acts of terrorism* within a calendar year; and
- Up to a maximum aggregate payable limit of $35 million across all eligible, in force *emergency* medical policies that are issued and administered by us.

The amount we pay for each eligible claim is in excess of all other payments you receive, including alternative or replacement travel options and other insurance coverage. The amount we pay for claims is reduced on a pro rata basis so as not to exceed the respective aggregate maximum we pay after the end of the calendar year and after we adjudicate all claims related to *acts of terrorism*.

Quarantine expenses

We do not pay any benefits for any government mandated quarantine or self-isolation in Canada.

If you or your *travel companion* must unexpectedly self-isolate or quarantine after your *departure date* outside your province or territory of residence, as determined by a medical professional, we will:

1. Pay up to $500 for your one-way economy class fare on the most cost-effective itinerary to return you *home* when you are delayed beyond the date you were originally scheduled to return *home*; and/or
2. Pay up to $200 per day per insured person for additional and unplanned accommodations and meals to a maximum of $2,800.
   This benefit is payable to a maximum of 14 days when you are delayed beyond your originally scheduled return date and/or you must pay unexpected costs for new accommodations and/or meals where you must quarantine. It is your responsibility to find accommodation during your quarantine. If you must quarantine at a medical facility and *treatment* is not required, we pay up to the maximums noted in this section.
3. Extend your coverage for the duration of your self-isolation or quarantine and for up to 72 hours after the self-isolation or quarantine period ends if you must stay at your destination beyond your *expiry date*.

EXCLUSIONS & LIMITATIONS FOR *EMERGENCY* MEDICAL INSURANCE

We do not pay for claims or benefits that relate directly or indirectly to any of the expenses or services in this section.

1. *Pre-existing conditions*
   Please review the definitions of *pre-existing condition* and *stable* as you read this section.
   Rate Category A & Under *Age* 60
   We do not pay any expenses related to:
   - Any *pre-existing condition* that was not *stable* in the 3 months before your *effective date*
   - A *heart condition* that was not *stable* or that required any form of nitroglycerine to relieve angina pain in the 3 months before your *effective date*
   - A lung condition that was not *stable* or that required *treatment* with oxygen or prednisone in the 3 months before your *effective date*

   Rate Category B & C
   We do not pay any expenses related to:
   - Any *pre-existing condition* that was not *stable* in the 6 months before your *effective date*
   - A *heart condition* that was not *stable* or that required any form of nitroglycerine to relieve angina pain in the 6 months before your *effective date*
   - A lung condition that was not *stable* or that required *treatment* with oxygen or prednisone in the 6 months before your *effective date*
2. Any *medical condition* when - before your *departure date* - you do not meet all of the eligibility requirements.
3. Any *medical condition* when you do not truthfully and accurately answer all questions in the *medical questionnaire*, if applicable.
4. Expenses that exceed a maximum of $25,000 if you do not have valid coverage under a *GHIP* for the entire duration of your *trip*.
5. Covered expenses that are more than the *reasonable and customary* charges where the medical *emergency* happens.
6. Covered expenses that exceed 75% of the cost we would normally have to pay under this insurance, if you do not contact the Assistance Centre at the time of the *emergency*, unless your *medical condition* makes it medically impossible for you to call (in that case, the 25% co-insurance does not apply).
7. Any *treatment* that is not for an *emergency*.
8. Any non-*emergency*, experimental or elective *treatment* such as cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications.
9. The continued *treatment* of a *medical condition* or related condition, following *emergency treatment* during your *trip*, if *our* medical advisors determine that your *emergency* has ended.
10. Any *medical condition* or symptoms when any of the following apply:
    - Before you leave *home* or before the *effective date* of coverage, you know, or it is reasonable to expect that *treatment* will be required during your *trip*.
    - *Treatment* or investigation is planned before you leave *home*.
    - You have symptoms that would cause an ordinarily prudent person to seek *treatment* in the 3 months before your *trip*.
    - The *medical condition* or symptoms cause your *physician* to advise you not to travel.
11. Any *trip* made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, whether or not it was authorized by a

physician, as well as any directly or indirectly related complication.

12. For policy top-ups only
    We do not pay claims for any *medical condition* that first appeared, was diagnosed, or required *treatment* after your *departure date* and before the *effective date* of the insurance top-up.
13. An *emergency* resulting from an accident that happens when you participate in any of the following activities:
    - A sporting activity you are paid for, including snorkeling and scuba diving
    - Any form of BASE jumping, such as wingsuit flying
    - Hang gliding
    - Rock climbing
    - Mountain climbing, including ascending or descending a mountain using specialized equipment such as crampons, pickaxes, anchors, bolts, carabiners, and lead or top rope anchoring equipment
    - Competitions, speed events, or other high-risk activities using motor *vehicles* on land, water, or in the air and training activities for these events on approved tracks or elsewhere
14. Your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
15. Any claim that results from or is related to your commission or attempted commission of a criminal offence or illegal act.
16. Any *medical condition* that is the result of you not following *treatment* as prescribed to you, including prescribed medication.
17. Any *medical condition*:
    - Including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs, or other intoxicants whether prior to or during your *trip*
    - Arising during your *trip* from, or in any way related to, the abuse of alcohol, drugs, or other intoxicants
18. Any loss that results from your *minor mental or emotional disorder*.
19. Your:
    - Routine pre-natal or post-natal care
    - Pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after
20. Your child born during your *trip*.
21. Any *medical condition* related to a birth defect if the insured *child* is under *age* 2.
22. Any further medical *treatment* if our medical advisors determine that you should transfer to another facility or return to your *home* province or territory of residence for *treatment*, and you choose not to.
23. If a benefit requires pre-approval or pre-arrangement from the Assistance Centre, we do not pay claims when:
    - You do not contact the Assistance Centre
    - The Assistance Centre does not authorize or arrange the services for the benefit
24. Any *act of war*.
25. Any *act of terrorism* caused by biological, chemical, nuclear, or radioactive means.
26. Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory was issued by the Canadian government stating to Avoid non-essential travel or to Avoid all travel regarding the country, region, or city of your destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site.
    Note: This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
27. For quarantine, the following also apply:
    - We do not pay any benefits for quarantine or self-isolation in Canada as mandated by any government.
    - We will not provide coverage for any pre-paid, unused *travel arrangements*.
    - We will not cover any expenses you incur when you or your *travel companion* are denied entry to a country or region included in your *trip* when, before your *departure date*, there was a foreign government and/or regional travel guideline restricting entry of Canadian residents or guidelines that require self-isolation or quarantine for a specific period of time during your *trip.*

FLIGHT ACCIDENT INSURANCE & TRAVEL ACCIDENT INSURANCE

Coverage for Flight Accident Insurance and Travel Accident Insurance starts on your *effective date*.
Coverage for Flight Accident Insurance and Travel Accident Insurance ends on the earliest of:

- The date you return *home*
- When the number of days of coverage you purchased expires
- The *expiry date* shown on your confirmation

This section outlines the benefits covered by Flight Accident Insurance and Travel Accident Insurance.

1. We pay $100,000 under Flight Accident Insurance or $50,000 under Travel Accident Insurance if an *injury* during your *trip* causes any of the following in the 12 months after the accident:
    - Two of your limbs are fully severed above the wrist or ankle joints
    - You become permanently blind in both eyes
    - Your death
2. We pay $50,000 under Flight Accident Insurance or $25,000 under Travel Accident Insurance if an injury during your trip causes any of the following in the 12 months after the accident:

- One of your limbs is fully severed above the wrist or ankle joint
- You become permanently blind in one eye

3. If you have more than 1 accidental *injury* during your *trip*, we pay the applicable amount for 1 accident only. The payment will be for the accident that provides the largest benefit amount.

To be considered under Flight Accident Insurance, the accident that causes the *injury* must happen during one of the following situations:

- You have a ticket in your name for the entire duration of your airline *trip* and are travelling on a commercial passenger *plane*. The ticket in your name must be purchased and/or issued before the *issue date*.
- You are making a flight connection, you are riding over land or water on transportation provided at the expense of the airline, you are riding in transportation provided by the airport authority, or you are riding in a scheduled helicopter shuttle service between airports.
- You are at an airport for the departure or arrival of a flight covered by this insurance.

EXCLUSIONS & LIMITATIONS FOR FLIGHT ACCIDENT INSURANCE & TRAVEL ACCIDENT INSURANCE

We do not pay for claims for expenses or losses or benefits that relate to any of the activities in this section.

1. An *emergency* or accident that happens when you participate in any of the following activities:
    - A sporting activity you are paid for, including snorkeling and scuba diving
    - Any form of BASE jumping, such as wingsuit flying
    - Hang gliding
    - Rock climbing
    - Mountain climbing, including ascending or descending a mountain using specialized equipment such as crampons, pickaxes, anchors, bolts, carabiners, and lead or top rope anchoring equipment
    - Competitions, speed events, or other high-risk activities using motor *vehicles* on land, water, or in the air and training activities for these events on approved tracks or elsewhere
2. Piloting or learning to pilot an aircraft or acting as a member of an aircraft crew.
3. Your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
4. Any claim that results from or is related to your or your beneficiary's commission or attempted commission of a criminal offence or illegal act.
5. Any *medical condition* that is the result of you not following *treatment* as prescribed to you, including prescribed medication.
6. Any *medical condition*:
    - Including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs, or other intoxicants whether prior to or during your *trip*
    - Arising during your *trip* from, or in any way related to, the abuse of alcohol, drugs, or other intoxicants
7. Any loss that results from your *minor mental or emotional disorder*.
8. Any losses directly or indirectly caused by an existing disease or bodily infirmity, even if an accidental *injury* triggers or retriggers the existing condition.
9. Any cost-effective or act of terrorism.
10. Any loss or any *medical condition* you suffer or contract when an official travel advisory issued by the Canadian government states to Avoid non-essential travel or to Avoid all travel regarding the country, region, or city of your destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site. Note: This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

BAGGAGE LOSS, DAMAGE, AND DELAY INSURANCE

Coverage for Baggage Loss, Damage, and Delay Insurance starts on your *effective date*.

Coverage for Baggage Loss, Damage, and Delay Insurance ends on the earliest of:

- The date you return *home*
- When the number of days of coverage you purchased expires
- The *expiry date* shown on your *confirmation*

This insurance covers the loss of, damage to, and the delay of baggage and personal effects that belong to you and you use during your *trip*. The maximum we pay under this policy is $2,000 per *trip*.

BAGGAGE LOSS, DAMAGE, AND DELAY INSURANCE BENEFITS

This section outlines the benefits that are covered by this insurance.

1. We pay *reasonable and customary* expenses to replace the following lost or stolen documents:
    - Passport
    - Driver's license
    - Birth certificate
    - Travel visa

    We also up to $200 per *trip* for travel and accommodation expenses you incur while you wait for the replacement documents.
2. If your checked luggage is delayed for at least 10 hours by the carrier during your *trip*, we pay up to $500 per *trip* for necessary toiletries or clothing.

Note: This benefit applies only when the delay happens before you return *home*.

3. If your checked golf clubs or ski equipment are delayed for at least 10 hours by a carrier during your *trip*, we pay up to

$100 per day to a maximum of $500 for:

- Renting golf clubs or ski equipment
- Purchasing reasonable golf and ski accessories

Note: This benefit applies only when the delay happens before you return *home*.

4. We pay up to $300 for any item or set of items that is lost, stolen, or damaged during your *trip* to a maximum of $1,500 per *trip*.
   Note: Jewellery or cameras (including camera equipment) are respectively considered single items.

EXCLUSIONS AND LIMITATIONS FOR BAGGAGE LOSS, DAMAGE, AND DELAY INSURANCE

We do not pay claims for expenses or losses outlined in this section.

1. Any of the following items:
   - Animals
   - Perishable items
   - Bikes that are not checked as baggage with the *common carrier*
   - Household items and furniture
   - Artificial teeth or limbs
   - Hearing aids, contact lenses, glasses of any type
   - Money, tickets, securities, documents
   - Items related to your occupation
   - Antiques, fragile, and collector's items
   - Illegally obtained items
   - Articles insured on a valued basis by another insurer
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, your imprudence, or omission.
3. Any of the following items:
   - Unaccompanied baggage
   - Personal property that is left unattended
   - Personal property that is left in an unattended *vehicle* or unlocked trunk of a *vehicle*
   - Jewellery or cameras placed in the custody of a *common carrier*
4. Your losses resulting from theft that are not reported to the authorities.
5. Any loss resulting from an *act of war* or an *act of terrorism* while at a destination when, an official travel advisory was issued by the Canadian government stating to Avoid non-essential travel or to Avoid all travel regarding the country, region, or city of your destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site.

HOW TO MAKE A CLAIM FOR BENEFITS

Claim payment and administrative services are provided by the administrator, Active Claims Management Inc. Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management," "ACM," "Global Excel Management," and/or "Global Excel" as the provider of all assistance and claims services.

You must send written proof, a completed claim form, and any other information we ask for within 90 days of the event that results in the claim. In some cases, we accept claims up to 12 months after the event. We do not accept any claims after 12 months.

In this section, we list all the documents and information we need to process your claim. We may ask for different information depending on the type of claim you submit.

EMERGENCY MEDICAL INSURANCE CLAIMS

We need the following information when you submit your claim:

1. Original, itemized bills and invoices
2. Proof of payment by you (receipts)
3. Proof of payment from any other insurance plan or any *GHIP*
4. Applicable medical records, including:
   - Complete diagnosis by the attending *physician*
   - Documentation from the *hospital* that the *treatment* was appropriate and consistent with your diagnosis
   - Documentation that states the *treatment* could not be delayed until you returned *home* without adversely affecting your condition and quality of medical care
5. Proof of the accident if *you* submit a claim for dental expenses that result from an accident
6. Proof of travel, including your *departure date* and return date
7. Your historical medical records if we ask for them

If you are submitting a claim for quarantine expenses

We also need the following information, where applicable:

- A medical certificate completed by the attending *physician* that states why travel was not possible as booked or a report from an authority that documents the reason for the self-isolation or quarantine
- Original passenger receipts for the new tickets you had to purchase
- Original receipts for the *travel arrangements* you had paid in advance
- Original receipts for the extra hotel and meal expenses

TRIP CANCELLATION INSURANCE AND *TRIP* INTERRUPTION INSURANCE CLAIMS

We need the following information when you submit your claim.
Note: These procedures are not applicable to travel credits or vouchers you receive when a *travel supplier* cancels a portion of your *trip*.

If the claim is for medical reasons:

- A medical certificate from the attending *physician* explaining why travel was not possible
- A death certificate if you cancel your *trip* due to a death
- The medical file of the person whose health or *medical condition* is the reason for your claim

If the claim is not for medical reasons, applicable documents such as:

- A copy of a subpoena if you cancel your *trip* for jury duty or being called as a witness
- A police report if you are involved in an accident
- Documents from a responsible authority if you miss a *common carrier* because of a covered event
- Complete, unused transportation tickets and vouchers
- Original passenger receipts for the new tickets you purchased
- Original receipts for your pre-paid *travel arrangements* and the extra expenses you incurred for hotels, meals, telephone, internet, taxis, or car rentals

Any additional invoices or receipts that support your claim.

HOW TO MANAGE A TRAVEL CREDIT OR VOUCHER WHEN A *TRAVEL SUPPLIER* CANCELS YOUR *TRIP*

If a *travel supplier* cancels any portion of your *trip* that was booked with them and offers you or gives you a travel credit or voucher as reimbursement for the unused portion of your insured *travel arrangement*, we consider you as reimbursed for that *travel arrangement*.

We will not pay any claims for a *travel arrangement* when:

- You receive a travel credit or voucher for the full value of the insured *travel arrangement* with the *travel supplier*; or
- You were offered a travel credit or voucher, but you did not accept it.

Note: If your travel credit or voucher does not cover the full value of your insured *travel arrangement* with the *travel supplier*, you may submit a claim for the difference.

BAGGAGE LOSS, DAMAGE, AND DELAY INSURANCE CLAIMS

1. If you experience theft, burglary, robbery, malicious mischief, or disappearance or loss of an item, you must:
   - Report it to the police immediately, or to the hotel manager, tour guide or transportation authorities if the police are not available
   - Obtain a written report from the police, or from the hotel manager, tour guide or transportation authorities
   - Take all precautions to protect, save, or recover the property immediately
   - Advise us as soon as you return *home*
2. If the property you check with a *common carrier* is delayed, we continue to provide coverage until the property is delivered to you by the *common carrier*.
3. We cover the current cash value of your property when it is lost or damaged. We also reserve the option to repair or replace your property with something of the similar kind, quality, or value. We may ask you to send us the items so we can have them appraised for damage. If the lost or damaged item is part of a set, we cover a reasonable and fair proportion of the value of the set, but not the total value.
4. When you make a claim for lost, damaged, or delayed property, we need:
   - Copies of reports from the authorities as proof of the loss, damage, or delay
   - Proof that you owned the items and receipts for replacing them

FLIGHT ACCIDENT INSURANCE AND TRAVEL ACCIDENT INSURANCE CLAIMS

We need the following information:

- Report from the police, coroner, or autopsy
- Medical records
- Death certificate, if applicable

Note: If your body is not found within 12 months of the flight or travel accident, we presume you died from your *injury*.

WHERE TO SUBMIT YOUR CLAIMS

Mobile app

Before you travel, download the Manulife TravelAid mobile app through the Google Play store or the Apple App Store.
Use the app to begin the process to file a claim and track your claim status.

Online

Visit globalexcel.com/manulife to submit your claim online.
For faster and easier submissions, have all your documents available in electronic format, such as a PDF or a JPEG.

By mail

Mail all claims correspondence to:
21st Century Travel Insurance
c/o Global Excel Management
P.O. Box 1237, Stn. A
Windsor, ON N9A 6P8

Telephone

For questions about your claim status, contact the Assistance Centre.

WHO WE PAY BENEFITS TO IF YOU HAVE A CLAIM

We pay *reasonable and customary* covered expenses to you or to the service provider, minus any applicable deductibles. A deductible is the amount of covered expenses you must pay per *emergency* medical claim and applies to the amount that remains after any covered expenses are paid by your *GHIP*.
We pay loss of life benefits to your estate.
If we determine that an expense is not eligible under your policy,

you must repay any amount we paid or that you authorized us to pay on your behalf.

All amounts in this policy are shown in Canadian dollars. When we convert currency, we use our exchange rate on the date of service shown on your receipt. We do not pay any interest.

OTHER INFORMATION YOU SHOULD KNOW IF YOU HAVE A CLAIM

You may disagree with our claim decision and contest our decision in court under the laws of the Canadian province or territory where you live at the time you applied for this policy.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, or in the Limitations Act, 2002 in Ontario, or other applicable legislation.

WHAT ELSE YOU NEED TO KNOW

GENERAL CONDITIONS

This insurance is void if, at any time during the application process or during your coverage, you, anyone who acts on your behalf, or anyone insured under this policy:

- Commits fraud or attempted fraud
- Attempts to deceive us in any way
- Conceals or misrepresents any material facts or circumstances
- Provides incomplete or inaccurate information

When we process your claims, we may review your medical history. If any information is incomplete or inaccurate, your coverage is void and we do not pay your claims.

This policy is non-participating and does not entitle you to share in our divisible surplus.

We restrict the right of anyone to designate persons to whom or for whose benefit insurance money is payable.

This policy is governed by and construed according to the laws of your province or territory of residence.

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

LIMITATION OF LIABILITY

Our liability under this policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased, for any loss or expense. Neither we, upon making payment under this policy, nor our agents or administrators assume any responsibility for the availability, quality, results or outcome of any *treatment* or service, or your failure to obtain any *treatment* or service covered under the terms of this policy.

The participation of the insurers is several and not joint and none of them will, under any circumstances, participate in the interest and liabilities of any of the others.

PREMIUM

You must pay the premium when you purchase this insurance, according to the rates in effect at that time. Premiums and policy terms and conditions are subject to change without notice.

You enter into a binding contract with us when:

- You meet all eligibility requirements; and
- Pay the required premium; and
- Receive a *confirmation* with a contract policy number.

If, at any time, we determine that you are not eligible for coverage, we will refund your premiums only. No other refunds are eligible. You are responsible for any expenses not paid by us.

If the premium you pay does not cover the cost for the period of coverage you choose:

- We charge you and collect any underpayment; or
- We shorten the policy period when a premium cannot be collected. We will advise you of the shortened period in writing.

Your coverage is null and void when any of the following happens:

- We don’t receive premium payment
- Your payment is not honoured
- Credit card charges are invalid
- There is no proof of your payment

HOW THIS INSURANCE WORKS WITH OTHER COVERAGES YOU HAVE

This is a second payor policy. The total benefits you receive from all insurers may not exceed the actual expenses. We consider claims for amounts that are greater than what you are covered for under any other policies, including but not limited to the following:

- Third-party liability
- Group or individual, basic, or extended health insurance plans or contracts
- Private, provincial, or territorial auto insurance plans that cover *hospital*, medical, or therapeutic expenses
- Any other third-party liability insurance

We coordinate benefits payments with all insurers who provide you benefits similar to the ones provided in this policy, to a maximum of the highest amount specified by any insurer.

Exception: If your current or former employer provides an extended health insurance plan with a lifetime maximum of $50,000 or less, we do not coordinate payment.

If you are insured under more than 1 policy or certificate underwritten by us, the maximum we pay is the highest amount for the benefit in any 1 policy or certificate.

If the total amount of all accident insurance you have under policies or certificates issued by us is more than $100,000, the total combined maximum we consider for all your claims is $100,000. Any excess insurance is void and any premiums you pay for the excess insurance will be refunded to you.

SUBROGATION

We have full rights of subrogation. If we pay a claim under this policy, we have the right to proceed against any third parties who may be responsible for giving rise to a claim under this policy. We may proceed in your name at our expense. You agree to provide any documents we need and to fully cooperate with us to assert our rights. You agree that you will not do anything to prejudice our rights.

STATUTORY CONDITIONS

COPY OF APPLICATION

Upon request, a copy of the application shall be given to you or to a claimant under the contract.

WAIVER

We reserve the right to decline any application or any request for extensions of coverage. No condition of this policy shall be deemed to have been waived, either in whole or in part, unless the waiver is clearly expressed in writing and signed by Manulife.

MATERIAL FACTS

No statement made by you at the time of application for this contract shall be used in defence of a claim under or to avoid this contract unless it is contained in the application, or any other written statements or answers furnished as evidence of insurability.

TERMINATION BY INSURER

We may terminate this contract in whole or in part at any time by giving written notice of termination to you and by refunding, concurrently with the giving of notice, the amount of premium paid in excess of the proportional premium for the expired time. The notice of termination may be delivered to you, or it may be sent by registered mail to your latest address on record. Where notice of termination is delivered to you, 5 days notice of termination will be given; where it is mailed to you, 10 days notice will be given, and the 10 days will begin on the day following the date of mailing of the notice.

RIGHTS OF EXAMINATION

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

DEFINITIONS

When italicized in this policy, the terms in this section have the following specific meanings.

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

- Instill fear in the general public;
- Disrupt the economy;
- Intimidate, coerce or overthrow a sitting government or occupying power; and/or
- Promote political, social, religious, or economic objectives.

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

age — your *age* at your *issue date.*

change in medication — when the medication type, dosage, or frequency is reduced, increased, stopped, and/or new medications are prescribed.
Exceptions:

- Regular blood tests that result in routine adjustments of Coumadin, warfarin, or insulin as long as these medications are not newly prescribed or stopped; or,
- Changing from a brand name medication to the same dose of a generic medication.

child, children — your unmarried, dependent son or daughter or grand*child(ren)* who travels with you or joins you during your *trip* and is either:

- Under *age* 21
- Under *age* 26 and a full-time student
- Any *age* with a mental or physical disability

Note: To be eligible for *Emergency* Medical Insurance, the *child* must be at least 30 days of *age*.

common carrier — a licensed bus, taxi, train, boat, airplane, or other licensed commercial *vehicle* intended and used to transport paying passengers.

confirmation — this policy, the application for this policy, and any other documents that confirm your insurance coverage after you pay the required premium.
Where applicable, it also includes:

- The medical questionnaire
- Your *trip* arrangements including tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line, or any other accommodation or travel provider

default — a *travel supplier* is unable to provide the *travel services* you contracted with them because of their complete or substantially complete cessation of business, resulting directly or indirectly from bankruptcy or insolvency thereof.

departure date — the date you leave for your *trip*.

departure point — the place you leave from for your *trip* and will return to.

effective date — the date your coverage starts.

Trip Cancellation Insurance coverage starts on the date and time you pay the premium for that coverage provided you have already purchased your pre-paid *travel arrangements*. After that date, coverage starts each time you purchase your pre-paid *travel arrangements*.

Emergency Medical Insurance starts every time you leave *home*. *Trip* Interruption, Baggage Loss, Damage, and Delay, and Flight Accident and Travel Accident insurance coverages all start on your *departure date*.

emergency — a sudden and unforeseen *medical condition* that requires immediate *treatment*.

An *emergency* no longer exists when the evidence reviewed by the Assistance Centre indicates that no further *treatment* is required at destination, or you are able to return to your province or territory of residence for further *treatment*.

essential medical personnel — an individual health professional licensed to provide health care, diagnosis and/or *treatment* services, including but not limited to, medication and surgery.

expiry date — the date your coverage ends.

- *Trip* Cancellation Insurance coverage ends on the *departure date*.
- *Trip* Interruption Insurance coverage ends on the earlier of:
  - The date you return to *your departure point*; or
  - The *expiry date* shown on your *confirmation*.
- *Emergency* Medical, Flight Accident and Travel Accident, and Baggage Loss, Damage, and Delay, insurance coverages all end on the earliest of:
  - The date you return *home*
  - When travelling outside of Canada, the date you reach the maximum number of days of coverage you purchased for each *trip*
  - The *expiry date* shown on your *confirmation*

government health insurance plan (GHIP) — the health insurance coverage that a Canadian provincial or territorial government provides to its residents.

heart condition — any disorder relating to the heart. *Heart conditions* include but are not limited to the following:

- An abnormal cardiac test result
- Atrial fibrillation
- Chest pain or discomfort due to the heart, or angina
- Heart failure, heart attack, or myocardial infarction, or cardiac arrest
- Heart murmur (does not include a murmur that existed as a child if the *physician* has advised that there is no 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
- Any heart valve disorder, or any rapid, slow, or irregular heartbeats or heart rates for which a *physician* has prescribed medication, or for which there has been surgery or cardioversion
- *Treatment* with a pacemaker or a cardiac defibrillator device
- Water on the lungs or swelling of the ankles due to a heart disorder

home — your Canadian province or territory of residence. If you request that your coverage starts when you leave Canada, *home* means Canada.

For *Trip* Cancellation Insurance and *Trip* Interruption Insurance, Flight Accident Insurance and Travel Accident Insurance, and Baggage Loss, Damage, and Delay Insurance, *home* means your *departure point*.

hospital — an institution that is licensed as an accredited *hospital* that is staffed and operated for the care and *treatment* of inpatients and outpatients.

Treatment must be supervised by *physicians* and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment.

A *hospital* is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction *treatment* centre, convalescent, rest or nursing home, home for the aged or health spa.

immediate family — *spouse*, parent, legal guardian, stepparent, grandparent, step-grandparent, grandchild, in-law, child, stepchild, brother, sister, stepbrother, stepsister, aunt, uncle, niece, or nephew.

injury — sudden bodily harm caused by external and purely accidental means, independent of *sickness* or disease.

issue date — the date you purchased this insurance as shown on your *confirmation*.

key person — is:

- Someone who is entrusted with your dependent's full-time care and who cannot be reasonably replaced; or
- A business partner; or
- An employee critical to the ongoing affairs of your business.

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

medical questionnaire — all the medical questions included in your application for coverage under this policy.

minor mental or emotional disorder — having anxiety or panic attacks or being in an emotional state or stressful situation. A *minor mental or emotional disorder* is one where your *treatment* includes only minor tranquilizers or minor anti-anxiety (anxiolytics) medication or no prescribed medication at all.

physician — a person who is:

- Not you or a member of your *immediate family* or your *travel companion*
- Licensed in the jurisdiction where the services are provided, to prescribe and administer medical *treatment*.

plane — a multi-engine aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled air service trip operated between licensed airports and holding a valid Canadian Air Carrier Licence and Charter Permit, issued by the Canadian Transportation Agency or its foreign equivalent, and operated by a certified pilot.

pre-existing condition — any *medical condition* that exists prior to your *effective date*.

reasonable and customary — charges incurred for goods and services that are comparable to what other providers charge for similar goods and services in the same geographical area.

schedule change — means:

- An airline carrier's late departure, causing you to miss your next connecting flight with another airline carrier; or
- An airline carrier's early departure, leaving the ticket you had purchased for your prior connecting flight by another carrier unusable.

Schedule change does not mean a change caused by a strike, labour disruption, security alert, or bankruptcy.

sickness — illness, disease, disorder, or any symptom.

spouse — a person one is legally married to, or a person one lives with and publicly represents as a *spouse*.

stable — a *medical condition* when all of the following statements are true:

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

All of these conditions must be met for a *medical condition* to be considered *stable*.

travel arrangement — transportation or sleeping accommodations (including pre-paid expenses in all-inclusive packages). *Travel arrangements* do not include expenses such as flowers, catering, and other expenses related to ceremonies or celebrations.

travel companion — someone who shares *trip* arrangements with you on any one *trip*, to a maximum of 5 people including you.

travel services — transportation, sleeping accommodations, or other service provided to you by a *travel supplier*, not including taxes or insurance, for your use.

travel supplier — a tour operator, travel wholesaler, airline, cruise line, ground transportation provider, travel accommodation provider, or a provider of other services that is:

- Contracted to provide *travel services* to you; and
- Licensed, registered, or otherwise legally authorized in the particular location of the *travel supplier* to operate and provide *travel services*.

treatment — hospitalization, a procedure prescribed, performed, or recommended by a *physician* for a *medical condition*. This includes but is not limited to prescribed medication, investigative testing, and surgery.

Important: Any reference to testing, tests, test results, or investigations excludes genetic tests. "Genetic test" means a test that analyzes DNA, RNA, or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis, or prognosis.

trip — the time you are insured for travelling between your *effective date* and the *expiry date*.

vehicle — any private or rental passenger automobile, motorcycle, boat, mobile home, camper truck, or trailer home that you use during your *trip* exclusively to transport passengers, other than for hire.

NOTICE ON PRIVACY AND CONFIDENTIALITY

At Manulife, protecting your personal information and respecting your privacy is important to us.

"We", "us" and "our" refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries.

Why do we collect, use, and disclose your personal information?

For the purposes of establishing and managing our relationship with you, providing you with products and services, administering our business, and complying with legal and regulatory requirements.

What personal information do we collect?

Depending on the product or service, we collect specific personal information about you such as:

- Identifying information such as your name, address, telephone number(s), email address, your date of birth, driver's license, passport number or your Social Insurance Number (SIN)
- Financial information, investigative reports, credit bureau report, and/or a consumer report
- Information about how you use our products and services, and information about your preferences, demographics, and interests
- Banking and employment information
- Medical information that any organization or person has about you
- Any test that may be necessary for underwriting purposes
- Other personal information that we may require to administer your products or services and manage our relationship with you

We use fair and lawful means to collect your personal information.

Where do we collect your personal information from?

Depending on the product or service, we collect personal information from:

- Your completed applications and forms
- Other interactions between you and us
- Other sources, such as:
- Your advisor or authorized representative(s)
- Third parties with whom we deal with in issuing and administering your products or services now, and in the future
- Public sources, such as government agencies, credit bureaus and internet sites
- Financial institutions
- Your employer or Plan Sponsor and their authorized agents, consultants and plan service providers
- The MIB, LLC (formerly known as the Medical Information Bureau)
- Health Care Professionals, including Medical Practitioners, health care institutions, pharmacy and any other medically-related facility

What do we use your personal information for?

Depending on the product or service, we will use your personal information to:

- Administer the products and services that we provide and to manage our relationship with you
- Confirm your identity and the accuracy of the information you provide
- Evaluate your application
- Comply with legal and regulatory requirements
- Understand more about you and how you like to do business with us
- Analyze data to help us make decisions and understand our customers better so we can improve the products and services we provide
- Perform audits, and investigations and protect you from fraud
- Determine your eligibility for, and provide you with details of, other products and services that may be of interest to you
- Automate processing to help us make decisions about your interactions with us, such as, applications, approvals or declines

Who do we disclose your personal information to?

Depending on the product or service, we disclose your personal information to:

- Persons, financial institutions, reinsurers, and other parties with whom we deal with in issuing and administering your product or service now, and in the future
- Authorized employees, agents and representatives
- Your advisor and any agency which has entered into an agreement with us and has supervisory authority, directly or indirectly, over your advisor, and their employees
- Your employer or Plan Sponsor and their authorized agents, consultants and plan service providers
- Any person or organization to whom you gave consent
- People who are legally authorized to view your personal information
- Service providers who require this information to perform their services for us (for example data processing, programming, data storage, market research, printing and distribution services, paramedical and investigative agencies)
- Your doctor
- Public health authorities as required

Except where there are contractual restrictions, these people, organizations and service providers are both within Canada and outside of Canada. Therefore, your personal information may be subject to interprovincial or cross-border transfers in order to provide services to you and subject to the laws of those jurisdictions. Where personal information is provided to our service providers, we require them to protect the information in a manner that is consistent with our privacy policies and practices.

Withdrawing your consent

You may withdraw your consent for us to use your personal information for certain uses, subject to legal and contractual restrictions.

You may not withdraw your consent for us to collect, use, or disclose personal information we need to issue or administer your products and services. If you do so, we may not be able to provide you with the products or services requested or we may treat your withdrawal of consent as a request to terminate or refuse the product or service.

If you wish to withdraw your consent, phone our customer care center at 1-888-MANULIFE (626-8543) or
1-888-MANUVIE (626-8843) in Quebec or write to the Privacy Officer at the address below.

Accuracy

You will notify us of any change to your contact information. If your information has changed, or if you need to make a correction of any inaccuracies to your personal information in our files, contact your broker or Manulife Customer Service.

Access

You have the right to access and verify your personal information maintained in our files, and to request any factually inaccurate personal information be corrected, if appropriate. Requests can be sent to:
Privacy Officer Manulife,
P.O. Box 1602,
Del Stn 500-4-A, Waterloo, Ontario N2J 4C6
or Canada_Privacy@manulife.ca

For more information you can review our Canadian Privacy Policy. Please note the security of email communication cannot be guaranteed. Do not send us information of a private or confidential nature by email.

IMPORTANT TELEPHONE NUMBERS:

For coverage information, general inquiries, to apply for an extension or a refund of premium, please call 21st Century during regular business hours at,
1-800-567-0021 or (905) 372-1779.
Written correspondence should be mailed to:
21st Century Travel Insurance
1040 Division Street. Unit 18
Cobourg, ON K9A 5Y5

You may also call the Assistance Centre directly for specific information on how to make a claim or to inquire about your claim status at: **1 855-429-7437 or +1 (519) 251-1589.**

HELP IS JUST A PHONE CALL AWAY

In an *emergency*, contact the Assistance Centre immediately. They are available to support you 24 hours a day, every day of the year.

From Canada or USA: 1-855-478-3484
Collect, where available: +1 (519) 251-7851

Pre-*trip* assistance

- Passport and visa information
- Health hazards advisories
- Weather information
- Currency exchange information
- Consulate and embassy locations

During a medical *emergency*

- Confirming and explaining coverage
- Referral to a doctor, *hospital*, or other healthcare providers
- Monitoring your situation and informing your family
- Transportation arrangements to return you *home* when medically necessary
- Direct billing of covered expenses, where possible

Other services

- Help with lost, stolen, or delayed baggage
- Help obtaining emergency cash
- Emergency message services
- Translation and interpreter services in a medical *emergency*
- Help replacing lost or stolen airline tickets
- Help obtaining prescription drugs
- Finding legal help or bail bond

P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.
Accessible formats and communication supports are available upon request. Visit Manulife.ca/accessibility for more information.