Medicare International Travel Insurance

Trip Cancellation and *Trip* Interruption Policy

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").

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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TRIP CANCELLATION AND *TRIP* INTERRUPTION 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.

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 *questionnaire* if required).
Your entire contract with us consists of:

- This policy; and
- Your application for this policy (including the completed and signed *questionnaire*, if required); and
- The *confirmation* issued in respect of that application; and
- Any riders, amendments, or endorsements resulting from extensions of or changes in 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 enquiries, 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 TO PURCHASE THIS INSURANCE

You can buy this insurance if you, and anyone you want to insure, meet any one of or all the following requirements:

- Living in Canada
- Travelling from another country to Canada
- Travelling from Canada to another country
- Travelling through Canada with a stop in Canada

Coverage can also be purchased for travel within your province or territory of residence.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

Coverage must be purchased for the full duration of your trip.
You must pay the required premium 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:
Trip Cancellation & *Trip* Interruption Insurance *pre-existing condition* exclusions
After you apply for insurance, meet all eligibility requirements, and pay the appropriate premiums, we will pay up to the maximums outlined in this section. 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	Up to the covered amount you selected (insured amount)
Trip Interruption	Up to the covered amount you selected (insured amount)
Misconnection and travel disruption benefits	Up to $1,700
Delayed Return Accommodations and meals	Economy-class fare $150 per day to a maximum of $1,500
Default protection	Read benefit information

YOUR COVERAGE *EFFECTIVE DATE*

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

COVERAGE EXTENSIONS

Automatic extensions

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

- If your *common carrier* or *vehicle* is delayed and prevents you from travelling on your *expiry date*, 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.

Staying longer than planned

You may be able to extend your coverage before you leave *home* or during your *trip* when you call 21st Century, your agent, or broker where you purchased your coverage, as long as it has not expired.
Additionally, to extend your coverage:

- You must pay the additional premium (minimum $25).
- 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.

PREMIUM REFUNDS

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

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

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 covered 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 a travel agency 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 agent or *travel supplier* on the day the cause or 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

19. 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.

20. 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.
21. 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 or Travel Disruption covered 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 $1,000 for expenses for:
  - The change fee charged by the *common carrier* for your missed connection or your cost of one-way economy-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:

- Up to the covered insured amount you selected when you applied for insurance, for 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 economy-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 economy 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* 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 a 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. 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

23. 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 $150 per day to a maximum of $1,500 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*
   - A member of your *travel companion*'s *immediate family*
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 your *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 one 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.
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 AND *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* 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 *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 1 *trip* is $3,500.

The maximum we will pay for all insured persons covered under the same Manulife 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 1 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*.

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.

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.

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.

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.

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 the time of the application for insurance.

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

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 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, indicated as the *issue date* on your *confirmation*.
- *Trip* Interruption Insurance coverage starts 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 ends on the earlier of:
    - the date you return to your *departure point*; or
    - 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 — the *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).

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*.

questionnaire — the document you must complete truthfully and accurately to determine your eligibility and premium rate if the non-refundable value of your *trip* is more than $30,000.

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(s) — 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 between your *effective date* and the *expiry date* as shown on your *confirmation*.

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 assist*ance

- 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.