

Cancel for Any Reason (CFAR) Rider for *Trip Cancellation Insurance*

GUIDELINES FOR READING THIS RIDER

Important: This rider, offered through 21st Century Travel Insurance, forms part of the *Trip Cancellation Insurance* coverage in your travel insurance policy when purchased together. Please attach this document to your policy and keep it with your policy documents.

This rider is valid only for the *trip* dates as shown on your *confirmation* when the appropriate premium has been paid for this rider.

All italicized terms have a specific meaning as outlined in the Definitions section of your travel insurance policy.

TRIP CANCELLATION INSURANCE

1. This CFAR rider is available to travelling Canadians who purchased a 21st Century travel insurance policy that includes *Trip Cancellation Insurance* coverage. You must purchase the policy and the rider at the same time.
2. This rider is valid only in the following instances:
 - If you purchased the rider:
 - Within 7 days of booking your trip; **or**
 - Before any cancellation penalties became applicable.
 - When the appropriate premium for this rider is paid.
 - For the *trip* dates as shown on your *confirmation*.
3. The CFAR benefit is used when you must cancel your *trip* for any reason 10 days or more before your *departure date*. If the reason for your cancellation is not a covered event under your policy, you may submit a claim to request reimbursement for up to 50% of the covered amount you purchased for the pre-paid portion of your *trip* that is non-refundable.
4. This rider is valid in conjunction with the travel insurance policy you purchased and is subject to all other terms, conditions, limitations, exclusions, and provisions of your policy.

CONDITIONS

Important conditions that apply to this rider:

- You must insure the full value of your pre-paid, non-refundable *trip* cost and for the full *trip* duration.
- You must cancel your *trip* with your agent or *travel supplier* 10 days or more before the *departure date* and notify our Assistance Centre immediately.
- We pay up to 50% of the covered amount you purchased for the portion of your *trip* that is pre-paid and non-refundable.

POLICY DETAILS

This rider overwrites any information in your policy that is not consistent with it. By purchasing this rider, the following changes apply to the *Trip Cancellation Insurance* section of your policy.

With this rider, the following wording is added to the *Trip Cancellation Insurance* benefits in your policy:

This rider provides additional coverage if you must cancel your trip for a reason that is not included in ***Trip Cancellation Insurance Covered Events***.

If you cancel your *trip*, for any reason, 10 days or more before the *departure date*, we will pay up to 50% of the covered amount you purchased for your *trip* that is pre-paid and non-refundable.

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

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