

Travel Certificate of Insurance



EFFECTIVE September 2011

Don't forget your
 Wallet Card!



Manulife
GLOBAL™
 Travel Insurance



IN EVENT OF AN EMERGENCY, CALL:

1 800 211-9093

toll-free from the USA and Canada

+1 (519) 251-7821

to Canada collect from anywhere else in the world

NAME _____

POLICY # _____

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ABOUT MANULIFE FINANCIAL

Whether you're travelling outside your province or out of the country for a few days or for a few months, Manulife Global offers the personalized coverage you need to be financially protected against the cost of unexpected emergencies that may happen prior to or during your trip. No one expects to have a medical emergency away from home, or to have to cancel a trip due to an unforeseen emergency. But these events happen and they can be disruptive and expensive.

Since the very beginning, when Sir John A. Macdonald, Canada's first Prime Minister, became President of the company in 1887, Manulife Financial has been helping people feel financially secure.

Today, with millions of customers, Manulife Financial offers a diverse range of financial protection products and wealth management services. Operating in 19 countries and territories worldwide, Manulife Financial is a financially strong company committed to professionalism and real value to our customers.

Financial security. Comprehensive benefits. Competitive premiums. Easy-to-follow procedures. Consumer-friendly documentation. Caring assistance and claim services. They're all part of Manulife Financial.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before you travel as your coverage may be subject to certain exclusions or limitations.
- A pre-existing condition exclusion may apply to medical conditions and/or symptoms that existed prior to your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is reported.
- If your plan provides travel assistance, you must notify our Assistance Centre if you experience a medical emergency or prior to treatment. Your policy may limit benefits if you fail to contact our Assistance Centre.

PLEASE READ YOUR POLICY CAREFULLY BEFORE YOU TRAVEL

If you need medical attention or must make any other type of claim during your trip, call us for assistance first. The Assistance Centre is open 24 hours a day, 365 days a year.

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

The Manufacturers Life Insurance Company

09/2011

If you need medical attention or must make any other type of claim during your trip, call us for assistance first. The Assistance Centre is open 24 hours a day, 365 days a year.

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

The Manufacturers Life Insurance Company

09/2011

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

1 800 211-9093 toll-free from the USA and Canada

+1 (519) 251-7821 collect from anywhere else in the world

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

Please note that if **you do not call** the Assistance Centre in an *emergency*, **you will have to pay 25% of the medical covered expenses** we would normally pay under this certificate of insurance. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

IMPORTANT INFORMATION ABOUT *YOUR* INSURANCE:

We have issued group *policy* GSTSP311600 to Senior Tours Canada Inc. This certificate of insurance is subject to the terms and conditions of the group *policy*. In case of a discrepancy between this document and the group *policy*, the group *policy* will prevail. This certificate of insurance is underwritten by The Manufacturers Life Insurance Company ("Manulife Financial") and First North American Insurance Company (a wholly owned subsidiary of Manulife Financial). Please note that risks identified with † throughout this document are covered by First North American Insurance Company (FNA). Manulife Financial has appointed Active Care Management as the provider of all assistance and claims services under this certificate of insurance.

ALL-INCLUSIVE TRAVEL INSURANCE PLAN AT-A-GLANCE

INSURANCE OFFERED	COVERAGE AMOUNTS PER INSURED
Emergency Medical [†]	Up to \$5,000,000 CDN for <i>covered expenses</i> if <i>you</i> have a valid <i>provincial health insurance plan</i> ; otherwise up to \$25,000
Trip Interruption ^{†*}	Actual <i>covered expenses</i> up to \$1,500 per <i>trip</i>
Baggage Loss or Damage	Up to \$1,000 per <i>trip</i>
Baggage Delay	Up to \$500 per <i>trip</i>
Flight Accident	Up to \$100,000 for death or double dismemberment or \$50,000 for single dismemberment
Travel Accident	Up to \$50,000 for death or double dismemberment or \$25,000 for single dismemberment

[†] If *your covered expense* results from an *act of terrorism*, all benefit maximums shown in this certificate of insurance may be reduced subject to the Terrorism Coverage provision.

* Default coverage is included.

Children Under 2 Years of Age at No Extra Charge:

With the purchase of this insurance, coverage for *children* (or a *child*) older than 30 days old and under the *age* of 2 is provided at no extra charge.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

ITALICIZED WORDS have a specific meaning. Please refer to the "Definitions" section of this certificate of insurance to find out what each word means.

TO BE ELIGIBLE FOR THIS INSURANCE

If *you* have purchased a *trip* from Senior Tours, *you* must pay the required premium before *you* leave *home*. *You* must buy coverage for the entire duration of *your trip*.

Coverage must be purchased at the time *you* book *your trip*.

If *you* are *age* 75 or older, *you* must also meet all of the following eligibility requirements:

- *You* are not travelling against the advice of a *physician*.
- In the past five (5) years, *you* have not been diagnosed and/or been medically treated and/or been hospitalized and/or been prescribed or taken medication for three (3) or more of the following conditions: Heart Condition; Lung Condition; High Blood Pressure and/or Diabetes,
- *You* have never been diagnosed with Metastatic Cancer or a terminal illness with a life expectancy of less than two (2) years.

YOUR COVERAGE STARTS

Your insurance starts on the day *you* leave *home*.

YOUR COVERAGE ENDS

Your insurance ends on the earliest of these dates:

- when *you* return *home*; or
- when *your trip* ends or certificate of insurance expires, as shown on *your* travel *confirmation*.

AUTOMATIC EXTENSION

Under *Trip Interruption* insurance, *we* will extend *your* coverage beyond *the date* *you* were scheduled to return *home* as per *your* *confirmation*:

- for up to 10 days, if *you* have a *medical condition* that prevents *you* from returning *home* on that date; or
- for up to 30 days, if *you* are hospitalized and that hospitalization prevents *you* from returning *home* on that date.

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

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

- *your* carrier is delayed. In this case, *we* will extend *your* coverage for up to 72 hours; or
- *you* or *your* travel companion are hospitalized on that date. In this case, *we* will extend *your* coverage during the hospitalization and for up to 5 days after discharge from the *hospital*; or
- *you* or *your* travel companion have a *medical condition* that does not require hospitalization but prevents travel. In this case, *we* will extend *your* coverage for up to 5 days

In any case, *we* will not extend any coverage beyond 12 months after the date *you* originally leave *home*.

TO STAY LONGER THAN PLANNED

Extensions: If *you* have not left *home* yet, simply call Senior Tours to ask for the extension. If, however, *you* are already on *your trip*, please call the Assistance Centre. *You* may be able to extend *your* coverage, subject to an extra premium, as long as the total length of *your trip* does not exceed 183 days (212 days if *you* reside in Ontario or Newfoundland). The maximum number of covered travel days is 60 for those *age* 55 and older. If *you* have not had a *medical condition* since *your* certificate of insurance was issued, the extension will be issued right away. If *you* have, however, the extension is subject to the approval of the Assistance Centre.

TO GET A REFUND OF PREMIUM

Please note that refunds are not available.

TRIP INTERRUPTION INSURANCE

Please note that the maximum aggregate payable for all **Trip Interruption, Misconnection and Delayed Return** benefits listed below is \$1,500 per *trip*.

What does **Trip Interruption** Insurance cover?

If *your trip* is interrupted due to a covered event listed immediately below that occurs on or after the day you plan to leave **home**, we will pay up to \$1,000 for the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date except prepaid unused transportation **home**. In addition, we will pay *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of up to \$300 per day for up to 2 days (\$600 maximum total benefit) when no earlier transportation arrangements are available; and/or we will pay *your* one-way economy class fare via the most cost-effective itinerary to *your* individual or *your* group's next destination, or to return **home**.

Trip Interruption Insurance covered events:

1. *You* or *your travel companion* develop(s) a *medical condition* or die(s).
2. A member of *your immediate family* or *your key-person*, a member of *your travel companion's immediate family* or their *key-person* develops a *medical condition* or dies.
3. *Your friend* dies or the person whose guest *you* will be during *your trip* is admitted to a *hospital* in an *emergency* or dies.
4. *You, your spouse, your travel companion* or *your travel companion's spouse* legally adopt(s) a *child* and the actual date of the adoption falls during *your trip*.
5. ‡*Your* or *your travel companion's* travel visa is not issued for a reason beyond *your/their* control.
6. ‡*You, your spouse, your travel companion* or *your travel companion's spouse* are called to service as a reservist, firefighter, military or police staff, to jury duty or to be a defendant in a civil suit or are subpoenaed to be a witness during *your trip*.
7. ‡*You, your spouse, your travel companion* or *your travel companion's spouse* are quarantined or hijacked.
8. ‡*You, your spouse, your travel companion* or *your travel companion's spouse* are unable to occupy *your/their* respective principal residence or to operate *your/their* respective place of business because of a natural disaster.
9. ‡*You, your spouse, your travel companion* or *travel companion's spouse*: a) lose a permanent job because of

lay-off or dismissal without just cause, or b) are transferred by his or her respective employer; and must move his or her respective principal residence.

10. ‡*You* miss a connection or must interrupt *your trip* because of the delay of *your* connecting private passenger vehicle or *common carrier*, when the delay is caused by the mechanical failure of *your* connecting private passenger vehicle or *common carrier*, a traffic accident, an emergency police-directed road closure or weather conditions. *Your* connecting private passenger vehicle or *common carrier* must have been scheduled to arrive at *your* point of boarding at least 1.5 hours before the scheduled time of departure.
11. ‡Foreign Affairs and International Trade Canada issues a formal Travel Advisory after *your departure date*, which recommends that Canadian residents do not visit a destination included in *your trip*. This applies only to Canadian residents.
12. ‡ Weather delays at least 30% of *your trip* and *you* choose not to travel.

What does Misconnection Insurance cover?

If the covered event listed immediately below prevents **you** from travelling as shown on **your confirmation**, we will pay for *your* misconnection expenses, being the lesser of: a) the change fee charged by the airline for *your* missed connection if this option is available, or b) up to \$1,000 for the cost of *your* one-way economy transportation by the most cost-effective itinerary to the next destination. *Your* travel arrangements must have been booked with the Travel Agency *you* purchased this certificate of insurance from.

Misconnection Insurance covered event:

- a) ‡*You* miss *your* next connecting flight because the *plane you* are ticketed to fly on leaves later than originally scheduled.
- b) ‡ The *plane you* are ticketed to fly on leaves earlier than originally scheduled and the ticket *you* have purchased for *your* prior connector flight via another airline becomes unusable. Only misconnection expenses as calculated above will be payable under these circumstances.

What does Delayed Return Insurance cover?

If any of the covered events listed immediately below happens after **you** leave **home** and makes it impossible for **you** to return **home** as shown on **your confirmation**, we will pay up to \$1,500 for the length of time that *you* are prevented from travel. We will pay for *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of up to \$150 per day. We will pay up to \$1,000 for the extra costs of *your* economy class transportation via the most cost-effective itinerary for

your travel home. If the delay is a result of a *medical condition*, it must be on the advice of *your attending physician* at *your destination*.

Delayed Return Insurance covered events:

1. *You* develop a *medical condition*.
2. A member of *your immediate family* develops a *medical condition* or dies at *your destination*.
3. *Your travel companion* develops a *medical condition* or dies.
4. The person whose guest *you* are at *your destination* dies.

What else does *Trip Interruption & Delayed Return Insurance* cover?

In the event *your travel companion's plane* is delayed by weather conditions for at least 30% of *your trip*, and *your travel companion* decides not to go on the *trip* as booked, we will cover the cost of *your* next occupancy charge up to \$1,000.

In the event *you* die after the start of *your trip*:

- a) We will reimburse to *your estate*, for *your* pre-paid unused *trip* arrangements;
- b) We will reimburse the actual expenses incurred for the preparation or cremation of *your* body, and either its repatriation or its burial. Specifically, we will reimburse to *your estate* actual expenses for:
 - the transportation of *your* body (in the standard transportation container normally used by the airline) back to *your home*, plus up to \$3,000 for the preparation of *your* body and the cost of the container; or
 - the transportation of *your* ashes back to *your home*, plus up to \$3,000 to have *your* body cremated where *you* die; or
 - up to \$3,000 for the preparation of *your* body and the cost of a standard burial container, plus up to \$3,000 for the burial of *your* body where *you* die.
- c) In addition, we will reimburse travel and accommodation expenses of the person who must travel to the place of *your* death to identify the body, as follows:
 - up to \$300 for that person's additional and unplanned hotel and meal expenses;
 - we will pay the return economy transportation via the most cost-effective itinerary for that person to travel to *your* place of death; and
 - up to 72 hours of *Emergency Medical* insurance for that person.

Exclusions & Limitations - What does *Trip Interruption Insurance* not cover?

The following exclusions are applicable to all coverages detailed in this section, including *Trip Interruption, Misconnection and Delayed Return Insurance*:

1. Any expense in excess of \$1,500 in the aggregate for all *Trip Interruption, Misconnection and Delayed Return* benefits.
2. A *medical condition* that was not *stable* in the **6 months** before *your effective date*.

In addition to the "*stable*" requirement, we will not cover any expenses relating to *your*:

- heart condition if, in the **6 months** before *your effective date*, *your* heart condition has required the use of any form of nitroglycerine for the relief of angina pain; and/or
- lung condition if, in the **6 months** before *your effective date*, *your* lung condition has required *treatment* with oxygen or prednisone.

3. *Trip Cancellation* expenses incurred before departure.
4. An event, which at the purchase date of this insurance, *you* knew might eventually prevent *you* from going on or completing *your trip* as booked.
5. Travel arrangements booked through the Travel Agency for which no premium was paid at the time of the initial deposit or when cancellation penalties apply; travel arrangements not booked with the Travel Agency *you* purchased this certificate of insurance from.
6. The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
7. An emotional or mental disorder (except an acute psychosis) that does not require admission to a *hospital*.
8. Any *medical condition*, sickness, death, or injury related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
9. *Your* not following a prescribed therapy or *treatment*.
10. *Your* committing or attempting to commit suicide, a criminal act or *your* intentional self-inflicted injury whether sane or insane.
11. A *child* who is born after *you* leave *home*; routine pre-natal care; pregnancy or childbirth; or complications of *your* pregnancy or childbirth when they happen in the 9 weeks before or after the expected date of delivery.
12. A *medical condition* that comes up during a *trip* *you* undertake knowing that *treatment* will be sought or required for that condition; or symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 6 months before *you* leave *home*, or caused a *physician* to advise *you* not to go on *your trip*.

13. A travel visa that is not issued because of a late application.
14. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See terrorism coverage provision.
15. Any loss resulting from:
 - a specific or related *medical condition* which you contracted in a foreign country during *your trip*, and/or
 - an *act of war* or an *act of terrorism*, when, before *your effective date*, a written formal warning was issued by Foreign Affairs and International Trade Canada, advising Canadians not to travel to that country, region or city.

DEFAULT PROTECTION COVERAGE

We will provide *Default* Protection Coverage subject to the benefit limits and exclusions listed below.

If you have purchased **Trip Interruption Insurance** and you:

- a) have contracted with a *Travel Supplier* who *defaults*; and
- b) as a result of the *default*, you do not receive part or all of the *Travel Services* for which you have contracted; and
- c) cannot recover all of the cost of such undelivered *Travel Services* either from the *Travel Supplier*, any federal, provincial or other compensation fund, or from any other source that is legally responsible or under contract to reimburse you for the cost of such undelivered *Travel Services*,

then, we will reimburse you as follows:

For *Default* after your *departure date*: we will reimburse you for the non-refundable portion of the amount that you prepaid for such undelivered *Travel Services* up to the covered amount of the Manulife Global *Trip Interruption* coverage that you purchased in connection with your *trip* except prepaid unused transportation *home* and subject to the following Benefit Limits:

Benefit Limits

The amount payable to you in respect of any one *trip* will not exceed \$3,500 CDN and \$7,500 CDN for all persons who are covered under the same Manulife Global certificate of insurance. Any benefits payable shall also be subject to an overall aggregate maximum payable limit specified below relating to all in-force travel policies issued by us, including this certificate of insurance.

If total claims otherwise payable for this type of coverage under all travel policies issued by us, resulting from the *Default* of one or more *Travel Suppliers* occurring within an applicable time period, exceeds the aggregate maximum

payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the aggregate maximum payable limit.

The aggregate maximum limits are:

- a) \$1,000,000 CDN with respect to the *Default* of any one (1) *Travel Supplier*; and
- b) \$3,000,000 CDN with respect to all *Defaults* of all *Travel Suppliers* occurring in the same calendar year.

If, in our judgment, the total of all payable claims on account of the *Default* of one or more *Travel Suppliers* exceeds the applicable limits, your pro-rated claim may be paid after the end of the calendar year in which you qualify for benefits.

Exclusions

We will not cover any loss concerning, caused by or resulting from any of the following:

- a) Loss or damage, incurred by you, which is or can be recovered from any other source, including any federal, provincial or other compensation fund;
- b) Loss arising as a result of a *Default* if, at the time of booking, the *Travel Supplier* is bankrupt, insolvent or in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation;
- c) Loss arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker;
- d) Loss arising as a result of the *Default* of a non-Canadian *Travel Supplier* if the *Travel Services* to be provided by such foreign *Travel Supplier* are not part of a package tour sold to you;
- e) Losses incurred by an individual who has not purchased coverage for *Trip Interruption Insurance* coverage under the Manulife Global certificate of insurance, in connection with your *trip* which resulted in such losses;
- f) Insurance purchased or *trips* booked after the *Default*;
- g) *Travel Services* that were actually provided.

EMERGENCY MEDICAL INSURANCE

What does *Emergency Medical Insurance* cover?

Emergency Medical Insurance covers *you* for the actual *covered expenses*, up to \$5,000,000 CDN, incurred by *you* as a result of *medical attention* required by *you* during *your trip* if a *medical condition* begins unexpectedly after *you* leave *home*, but only if these *covered expenses* are not covered by *your provincial health insurance plan* or any other benefit plan. The *medical attention* must be required as part of *your emergency treatment* and ordered by a *physician* (or a dentist in the case of dental *treatment*).

In the event of an *emergency*, call the Assistance Centre immediately: 1 800 211-9093 toll-free from the USA and Canada or +1 (519) 251-7821 collect from anywhere else in the world. Please note that if *you do not* call the Assistance Centre in an *emergency*, *you will have to pay 25% of the medical covered expenses* we would normally pay under this certificate of insurance. If it is medically impossible for *you* to call, please have someone call on *your* behalf.

We will cover benefits 5 to 11 only if they have been authorized and arranged by the Assistance Centre. *Covered expenses* and benefits are subject to the certificate of insurance's maximums, exclusions and limitations.

More specifically, the eligible *covered expenses* are:

- Expenses to receive *emergency medical attention*** – Medical care received from a *physician* in or out of a *hospital*, the cost of a semi-private *hospital* room (or an intensive or coronary care unit where *medically necessary*), the services of a licensed private duty nurse while *you* are in *hospital*, the rental or purchase (whichever is less) of a *hospital* bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about *your* condition, and drugs that are prescribed for *you* and are available only by prescription from a *physician* or dentist.
- Expenses to receive professional services** – Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to \$300 by profession.
- Expenses for ambulance transportation** – Reasonable and customary local licensed ambulance service to the nearest qualified medical service provider in an *emergency*.
- Expenses for *emergency dental treatment*** – If *you* need *emergency dental treatment*, we will pay:
 - up to \$300 for the relief of dental pain; or
 - if *you* suffer an accidental blow to the mouth, up to \$3,000 to repair or replace *your* natural or

permanently attached artificial teeth (up to \$2,000 during *your trip* and up to \$1,000 to continue *medically necessary treatment* in the 90 days after the accident and after *you* return *home*).

- Expenses to bring someone to *your* bedside** – If *you* are travelling alone and are admitted to a *hospital* for 3 days or more because of a *medical emergency*, we will pay the economy class fare via the most cost-effective itinerary for someone to be with *you*. We will also pay up to \$300 for that person's hotel and meals and cover him/her under this *Emergency Medical insurance* (subject to eligibility and they must be *stable* for the 12 month period prior to their *departure date*) until *you* are medically fit to return *home*. For a *child* insured under this certificate of insurance, this benefit is available immediately upon his/her *hospital* admission.
- Extra expenses for meals, hotel, phone calls and taxi** – If a *medical emergency* prevents *you* or *your travel companion* from returning *home* as originally planned, or if *your emergency medical treatment* or that of *your travel companion* requires *your* transfer to a location that is different from *your* original destination, we will reimburse up to a maximum of \$300 per day and \$3,000 in total for *your* extra meals, hotel, essential phone calls and taxi fares. We will only pay for these expenses if *you* have actually paid for them.
- Expenses related to *your* death** – If *you* die during *your trip* from a *medical condition* covered under this insurance, we will reimburse *your* estate for:
 - the return *home* of *your* body (in the standard transportation container normally used by the airline), plus up to \$3,000 to have *your* body prepared where *you* die and the cost of the container;
 - the return *home* of *your* ashes, plus up to \$3,000 to cremate *your* body where *you* die; or
 - up to \$3,000 to have *your* body prepared and the cost of a standard burial container, plus up to \$3,000 for *your* burial where *you* die.In addition, if someone is legally required to identify *your* body and must travel to the place of *your* death, we will pay the economy class fare via the most cost-effective itinerary for that person, as well as up to \$300 for that person's hotel and meal expenses. We will also provide that person with *Emergency Medical insurance* under this certificate of insurance for up to 72 hours.
- Expenses to bring *you* home** – If *your* treating *physician* recommends that *you* return *home* because of *your medical condition* or if *our* medical advisors recommend that *you* return *home* after *your emergency treatment*, we will pay for one or more of:
 - the extra cost of an economy class fare via the most

- cost-effective itinerary to receive immediate *medical attention*;
 - a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is *medically necessary*;
 - the return cost of an economy class fare via the most cost-effective itinerary for a qualified medical attendant to accompany *you*, and the attendant's reasonable fees and expenses, if this is *medically necessary* or required by the airline; or
 - the cost of air ambulance transportation, if this is *medically necessary*.
9. **Expenses to return *children under your care*** – If *you* are admitted to *hospital* for more than 24 hours or must return *home* because of a *medical condition*, we will pay for the extra cost of the *children's* economy class transportation *home* via the most cost-effective itinerary and the return economy class airfare via the most cost-effective itinerary for a qualified escort when the airline requires it. The *children* must have been under *your care* during *your trip* and be covered under this certificate of insurance.
10. **Expenses for a *travel companion to accompany you home*** – If *you* have a *travel companion* and must return *home* because of a *medical emergency*, we will pay for that person to accompany *you home* in economy class fare via the most cost-effective itinerary.
11. **Expenses to return *your vehicle home*** – If because of a *medical emergency* *you* are unable to drive *home* the vehicle *you* used during *your trip*, we will cover the reasonable costs charged by a commercial agency to bring *your vehicle home*. If *you* used a *rental car* during *your trip*, we will cover its return to the rental agency.

Exclusions & Limitations – What does *Emergency Medical Insurance* not cover?

We will not pay any expenses or benefits relating to:

1. **A *pre-existing condition***. When reading this section, please take the time to review the definitions of "*pre-existing condition*" and "*stable*" at the end of this booklet.

We will not pay any expenses relating to a *pre-existing condition* that was not *stable* in the **6 months** before *you* leave *home*. In addition, we will not cover any expenses relating to *your*:

 - heart condition if, in the **6 months** before *you* leave *home*, *your* heart condition has required the use of any form of nitroglycerine for the relief of angina pain; and/or
 - lung condition if, in the **6 months** before *you* leave *home*, *your* lung condition has required *treatment* with oxygen or prednisone.
2. Expenses that exceed \$25,000, if *you* do not have valid coverage under a *provincial health insurance plan*.
3. *Covered expenses* that exceed those that normally apply where the *medical emergency* happens.
4. *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).
5. Any *treatment* that is not for an *emergency*.
6. The continued *treatment* of a *medical condition* when *you* have already received *emergency treatment* for that condition during *your trip* and *our* medical advisors determine that *your medical emergency* has ended and further *treatment* is not *medically necessary*.
7. A *medical condition* when *you* knew, before *you* left *home*, that *you* would need or be required to seek *treatment* for that *medical condition* during *your trip*; a *medical condition* for which it was reasonable to expect before *you* left *home* that *you* would need *treatment* during *your trip*; a *medical condition* which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 6 months before *you* left *home*; or a *medical condition* that had caused *your physician* to advise *you* not to travel.
8. A *medical condition* resulting from: hang-gliding, rock climbing, mountaineering, parachuting or skydiving; participating in a motorized speed contest; or *your* professional participation in a sport, snorkelling or scuba-diving when that sport, snorkelling or scuba-diving is *your* principal paid occupation.
9. Suicide, attempted suicide, or an intentional self-inflicted injury whether sane or insane.
10. Committing or attempting to commit a criminal act.
11. Not following recommended or prescribed therapy or *treatment*.
12. Any *medical condition*, sickness, death, or injury related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
13. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
14. *Your* routine pre-natal care, *your* pregnancy or childbirth, or complications of *your* pregnancy or childbirth when

they happen in the 9 weeks before or after the expected date of delivery.

15. For insured *children* under 2 years of *age*: Any sickness or *medical condition* related to a birth defect.
16. Any benefit that must be authorized or arranged in advance by the Assistance Centre when it has given no authorization or made no arrangement for that benefit.
17. Any *medical condition* that occurs after *our* medical advisors recommend that *you* return *home* following *your emergency treatment*, and *you* choose not to.
18. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See terrorism coverage provision.
19. Any loss resulting from:
 - a specific or related *medical condition* which *you* contracted in a foreign country during *your trip*, and/or
 - an *act of war* or an *act of terrorism*,when, before *your effective date*, a written formal warning was issued by Foreign Affairs and International Trade Canada, advising Canadians not to travel to that country, region or city.

What are the other conditions that apply to *Emergency Medical Insurance*?

If *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less, *we* will not coordinate payment with that coverage. If *your* lifetime maximum is more than \$50,000, *we* will coordinate payment.

Neither *we* nor *our* agents or administrators are responsible for the availability, quality or result of any medical *treatment* or transportation, or for *your* failure to obtain medical *treatment*.

BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

What does Baggage Loss, Damage & Delay Insurance cover?

Baggage Loss, Damage & Delay Insurance covers the loss of, damage to, and delay of the baggage and effects that belong to *you* and that *you* use during *your trip*. More specifically, this insurance provides *you* with reimbursement for the following expenses:

1. Up to \$100 in total per *trip* for the replacement of a lost or stolen passport, driver's licence, birth certificate or travel visa.
2. Up to \$500 in total per *trip* for necessary toiletries and clothing when *your* checked luggage is delayed by the carrier for at least 10 hours while *you* are en route. This benefit is payable only when the delay happens before *your* return *home*.
3. Up to \$300 per *trip* for any item or set of items which is lost or damaged during *your trip* to a maximum of \$1,000. Jewellery or cameras (including camera equipment) are respectively considered a single item.

Exclusions & Limitations - What does Baggage Loss, Damage & Delay Insurance not cover?

For Baggage Loss, Damage & Delay Insurance, *we* will not cover expenses or benefits relating to:

1. Animals, perishable items, bikes that are not checked as baggage with the carrier, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, money, tickets, securities, documents, items related to *your* occupation, antiques or collector items, items that are fragile, items that are obtained illegally, or articles that are 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. Unaccompanied baggage, personal property left in an unattended vehicle, unlocked trunk, and any jewellery or camera placed in the custody of a *common carrier*.
4. In instances of theft, unreported losses to authorities.
5. An *act of war* or *act of terrorism*.
6. See other conditions under How to Make a Claim.

FLIGHT & TRAVEL ACCIDENT INSURANCE

What does Flight & Travel Accident Insurance cover?

We will cover the following Flight & Travel Accident Insurance benefits:

1. If an *accidental bodily injury* causes *you* to die, to become completely and permanently blind in both eyes or to have two of *your* limbs fully severed above *your* wrist or ankle joint in the 12 months after the accident, we will pay:
 - a) \$50,000 under Travel Accident insurance; or
 - b) \$100,000 under Flight Accident insurance.
2. If an *accidental bodily injury* causes *you* to become completely and permanently blind in one eye or have one of *your* limbs fully severed above a wrist or ankle joint in the 12 months after the accident, we will pay:
 - a) \$25,000 under Travel Accident insurance; or
 - b) \$50,000 under Flight Accident insurance.
3. If *you* have more than one *accidental bodily injury* during *your trip*, we will pay the applicable insured sum only for the one accident that entitles *you* to the largest benefit amount.

For Flight Accident Insurance, the accident giving rise to *your* injury must happen: a) while *you* are travelling on a commercial passenger *plane* for which a ticket was issued to *you* for *your* entire airline *trip*; or b) if making a flight connection, while riding over land or water at the expense of the airline, riding in a limousine or bus provided by the airport authority, or in a scheduled helicopter shuttle service between airports; or c) while *you* are at an airport for the departure or arrival of the flight covered by this insurance.

Exclusions & Limitations - What does Flight & Travel Accident Insurance not cover?

For Flight & Travel Accident Insurance, we will not cover expenses or benefits relating to:

1. Hang-gliding, rock climbing, mountaineering, parachuting or skydiving; participating in a motorized speed contest; or *your* professional participation in a sport, snorkelling or scuba-diving when that sport, snorkelling or scuba-diving is *your* principal paid occupation.
2. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
3. Committing or attempting to commit suicide, an intentional self-inflicted injury whether sane or insane.
4. A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.

5. Not following recommended or prescribed therapy or *treatment*.
6. Any *medical condition*, sickness, death, or injury related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
7. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
8. A loss caused directly or indirectly from an existing disease or body infirmity, even if the proximate cause of its activation or reactivation is the result of an *accidental bodily injury*.
9. An *act of war* or *act of terrorism*.
10. Any loss resulting from:
 - a specific or related *medical condition* which *you* contracted in a foreign country during *your trip*, and/or
 - an *act of war* or an *act of terrorism*, when, before *your effective date*, a written formal warning was issued by Foreign Affairs and International Trade Canada, advising Canadians not to travel to that country, region or city.

TERRORISM COVERAGE

Where an *Act of Terrorism* directly or indirectly causes *you* a loss for which benefits would otherwise be payable in accordance with the terms and conditions of this certificate of insurance, this insurance will provide coverage as follows:

- We will, for all **Emergency Medical Insurance and Trip Interruption Insurance coverage**, provide benefits to *you* for *your covered expenses*, subject to the maximums shown in the Benefits section and this provision;
- The benefits payable, as described directly above, are in excess to all other potential sources of recovery, including alternative or replacement travel options offered by airlines, tour operators, cruise lines and other travel suppliers and other insurance coverage (even where such other coverage is described as excess) and will only become available after *you* have exhausted all such other sources.

Any benefits payable pursuant to *our Emergency Medical Insurance and Trip Interruption Insurance coverage* issued shall be subject to an overall aggregate maximum payable limit relating to all in-force travel policies issued by *us*, including this certificate of insurance. If total claims otherwise payable for a type of coverage under all travel policies issued by *us*, resulting from one or more *acts of terrorism* occurring within an applicable time period, exceeds this aggregate maximum payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the aggregate maximum payable limit.

Coverage is only available for up to two (2) *Acts of Terrorism* within a calendar year and the maximum payable limit for each *Act of Terrorism* is:

Type of Coverage	Maximum for each <i>Act of Terrorism</i> (CDN\$)
<i>Emergency Medical</i>	\$35,000,000
<i>Trip Interruption</i>	\$2,500,000

If, in *our* judgment, the total of all payable claims under one or more *acts of terrorism* may exceed the applicable limits, *your* prorated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

Exclusion to this Terrorism Coverage provision

Notwithstanding any provision to the contrary within this certificate of insurance or any endorsement thereto, this certificate of insurance does not cover any liability, loss, cost or expense of whatsoever nature which is directly or indirectly caused by, resulting from, arising out of or in connection with any *acts of terrorism* perpetrated by biological, chemical, nuclear or radioactive means, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

WHAT ELSE DO YOU NEED TO KNOW?

Coverage under this certificate of insurance is issued on the basis of information provided in *your* application. *Your* entire contract with *us* consists of: this certificate of insurance; *your* application for this certificate of insurance; the *confirmation* issued in respect of that application; and any other amendments or endorsements resulting from extensions of coverage.

This insurance is void in the case of fraud or attempted fraud, or if *you* conceal or misrepresent any material fact in *your* application, extension of coverage or claim for benefits under this certificate of insurance.

This certificate of insurance is non-participating. *You* are not entitled to share in *our* divisible surplus. Neither *we* nor *our* agents or administrators are responsible for the availability, quality or results of any medical *treatment* or transportation, or for *your* failure to obtain medical *treatment*.

This certificate of insurance shall be governed by and construed in accordance with the laws of the province of Ontario.

Despite any other provisions of this contract, this contract is subject to the statutory conditions contained in the Insurance Act (Ontario) respecting contracts of accident insurance.

Premium

The required premium is due and payable at the time of purchase and will be determined according to the schedule of premium rates then in effect. Premium rates and certificate of insurance terms and conditions are subject to change without prior notice to reflect actual experience in the marketplace.

Upon payment of premium, this document becomes a binding contract provided it is accompanied by a *confirmation* upon which a contract number appears and *we* have received *your* completed application prior to *your departure date*. If the premium is insufficient for the period of coverage selected, *we* will:

1. charge and collect any underpayment; or
2. shorten the certificate of insurance period by written endorsement if an underpayment in premium cannot be collected.

Coverage will be null and void if the premium is not received, if a cheque is not honoured for any reason, if credit card charges are invalid or if no proof of *your* payment exists.

How does this insurance work with other coverages that I may have?

The plans outlined in this certificate of insurance are second payor coverages. If there are other third party liability, group or individual, basic or extended health insurance plans or contracts including any private state, provincial or territorial auto insurance plan providing *hospital*, medical or therapeutic coverage or any other third party liability insurance in force concurrently herewith, amounts payable hereunder are limited to that portion of *your* expenses, incurred outside the state, province or territory of residence, that are in excess of the amounts for which *you* are insured under such coverage.

Total benefits paid to *you* by all insurers cannot exceed *your* actual expenses. *We* will coordinate the payment of benefits with all insurers who provide *you* with benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each insurer.

In addition, *we* have full rights of subrogation. In the event of a payment of a claim under this certificate of insurance, *we* will have the right to proceed, in *your* name, but at *our* expense, against third parties who may be responsible for giving rise to a claim under this certificate of insurance. *You* will execute and deliver such documents as are necessary and cooperate fully with *us* to allow *us* to fully assert *our* rights. *You* must do nothing to prejudice such rights.

If *you* are insured under more than one insurance policy underwritten by *us*, the total amount *we* pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy. If the total amount of all accident insurance *you* have under policies issued by *us* is more than \$100,000, *our* aggregate liability will not exceed that amount, and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.

HOW TO MAKE A CLAIM

In the event of an *emergency*, call the Assistance Centre immediately prior to receiving *treatment*: 1 800 211-9093 toll-free from the USA and Canada or +1 (519) 251-7821 collect from anywhere else in the world. The Assistance Centre is ready to assist *you* 24 hours a day, 365 days a year.

Please note that if ***you do not call*** the Assistance Centre in an *emergency*, ***you will have to pay 25% of the medical covered expenses*** *we* would normally pay under this certificate of insurance (25% co-insurance).

If it is medically impossible for *you* to call when the *emergency* happens, the 25% co-insurance will not apply. In this case, *we* ask that *you* call as soon as *you* can or that someone call on *your* behalf. Do not assume that someone will contact the Assistance Centre for *you*. It is *your* responsibility to verify that the Assistance Centre has been contacted.

If *you* choose to pay eligible expenses directly to a health service provider without prior approval by the Assistance Centre, these services will be reimbursed to *you* on the basis of the *reasonable and customary charges* that *we* would have paid directly to such provider.

Medical charges that *you* pay may be higher than this amount; therefore *you* will be responsible for any difference between the amount *you* paid and the *reasonable and customary charges* reimbursed by *us*. Some benefits are not covered if they have not been authorized and arranged by the Assistance Centre.

Written claims correspondence should be mailed to:
Manulife Global Travel Insurance
c/o Active Care Management
PO Box 1237, Station A
Windsor, Ontario N9A 6P8

To make a claim due to illness or injury during *your trip*, *your* proof of claim must be sent to *us* within 90 days of *your* loss. *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: **1 877 882-2955**.

If you are making a Trip Interruption Insurance claim, we will need proof of the cause of the claim, including: a) a medical certificate completed by the attending *physician* and stating why travel was not possible as booked, if the claim is for medical reasons; or b) a report from the police or other responsible authority documenting the reason for the delay if your claim is due to a misconnection. We will also need, as applicable: a) complete original unused transportation tickets and vouchers; b) original passenger receipts for the new tickets you had to purchase; c) original receipts for the travel arrangements you had paid in advance and for the extra hotel, meal, telephone and taxi expenses you may have had; and d) any other invoice or receipt supporting your claim; e) the medical records of any person whose health or *medical condition* is the reason for your claim.

If you are making a Default Protection claim, we must receive written notice of the claim within sixty (60) days of the day on which the *Travel Supplier* announces that it is in *Default*. You must submit proof of loss (including original receipts, proofs of payment to *Travel Suppliers*, proof of payment for insurance, unused transportation or accommodation documents and, where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund, or other insurance, or any other source (including Credit Card companies) that is legally responsible or under contract to reimburse you for the cost of such undelivered *Travel Services*) no later than thirty (30) days immediately after such filing deadline.

If you are making an Emergency Medical claim, we will need: a) original itemized receipts for all bills and invoices; b) proof of payment by *yourself* and by any other benefit plan; c) medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must state that the *treatment was medically necessary*; d) proof of the accident if you are submitting a claim for dental expenses resulting from an accident; e) proof of travel (including departure and return dates); and f) your historical medical records (if we determine applicable).

If you are making a Baggage Loss, Damage & Delay Insurance claim, the following conditions apply:

1. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this insurance, you must obtain written documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide or transportation authorities. You must also take all precautions to protect, save or recover the property immediately, and advise us as soon as you return home. Your claim will not be valid under this insurance if you do not comply with these conditions.

2. If the property you have checked with a common carrier is delayed, we will continue to provide coverage until the property is delivered by the carrier.
3. We cover the current actual cash value of your property when it is lost or damaged. We also reserve the option to repair or replace your property with other of similar kind, quality and value. We may also ask you to submit damaged items for an appraisal of the damage. If a lost or damaged article is part of a set, we will cover a reasonable and fair proportion of the total value of the set, but not the total value of the set.
4. If you need to make a claim under this insurance, we will need: a) copies of reports from the authorities as proof of loss, damage or delay; and b) proof that you owned the articles, and receipts for their replacement.

If you are making a Flight & Travel Accident Insurance claim, the following conditions apply:

1. We will need: a) police, autopsy or coroner's report; b) medical records; and c) death certificate, as applicable.
2. If your body is not found within 12 months of the accident, we will presume that you died as a result of your injuries.

Who will we pay your benefits to if you have a claim?

Except in the case of your death, we will pay the covered expenses under this insurance to you or the provider of the service. Any sum payable for loss of life will be payable to your estate unless a completed Statement of Beneficiary form has been submitted to us. You must repay us any amount paid or authorized by us on your behalf if we determine that the amount is not payable under your certificate of insurance. All amounts shown throughout this contract are in Canadian dollars. If currency conversion is necessary, we will use our exchange rate on the date you received the service outlined in your claim. We will not pay for any interest under this insurance.

Is there anything else I should know if I have a claim?

If you disagree with our claim decision, the matter may be submitted to arbitration under the arbitration law in the province of Ontario. Legal action to recover a claim must start within the 12 months of the date the insurance monies would have been payable if it were a valid claim and be undertaken before the courts of the province of Ontario.

For the purposes of determining the validity of a claim under this certificate of insurance, 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 certificate of insurance. 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 certificate of insurance. If *you* die, we have the right to request an autopsy, if not prohibited by law.

Important telephone numbers: For coverage information, general enquiries, to apply for an extension or a refund of premium, please call the Customer Service Centre at **1 877 666-2767**.

DEFINITIONS

Accidental bodily injury means an injury to *your* body that *you* sustain during the *trip* and that is caused by external, violent and purely accidental means, directly and independently of all other causes.

Act of terrorism means any activity, occurring within a 72 hour period, save and except an *act of war*, against persons, organizations, property (whether tangible or intangible) or infrastructure of any nature by an individual or a group based in any country that involves the following or preparation for the following:

- use, or a threat to use, force or violence; or
- commission of, or a threat to commit, a dangerous act; or
- commission of, or a threat to commit, an act that interferes or disrupts an electronic, information or mechanical system;

And the effect or intention of the above is to:

- intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against its conduct or policies; or
- intimidate, coerce or instill fear in the civilian population or any segment thereof; or
- disrupt any segment of the economy; or
- further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Act of war means 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 means age as calculated at time of application.

Change in medication means an increase or decrease in medication dosage or a *change in medication* type. We do not mean a change from a brand-name drug to an equivalent generic drug of the same dosage. If *you* are taking Coumadin (warfarin) or Insulin and are required to have *your* blood levels tested on a regular basis and *your medical condition* remains unchanged, yet *you* are required to adjust the dosage of *your* medication only due to *your* blood levels, we would not consider this to be a *change in medication*.

Child, Children means an unmarried, dependent son or daughter under the *age* of 21 or, if a full-time student, under the *age* of 26. Also, an unmarried dependent son or daughter of any *age*, if mentally or physically handicapped. In addition, the *child* must be older than 30 days old.

Common carrier means a conveyance, (bus, taxi, train, boat, airplane or other vehicle) which is licensed, intended and used to transport paying passengers.

Confirmation means the document or set of documents confirming *your* insurance coverage under this certificate of insurance and, where applicable, *your trip* arrangements. It includes the application for this certificate of insurance, once *you* have completed and submitted it with the required premium to *us*. It may also include tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider with whom *you* made arrangements for *your trip*.

Covered expense means *reasonable and customary charges* *you* incur for supplies and services which are eligible expenses under the *Emergency Medical Insurance* provisions and which are either in excess of and/or not covered under *your provincial health insurance plan* or any other plan.

Default means the inability of a *Travel Supplier* to provide *Travel Services* for which *you* have contracted with the *Travel Supplier*, because of complete or substantially complete cessation of business by the *Travel Supplier* resulting directly or indirectly from bankruptcy or insolvency thereof.

Departure date means the date *you* leave *your* state, Canadian province or territory of residence.

Effective date means the date on which *your* coverage starts.

Emergency means an unforeseen *medical condition* that takes place during the period of insurance.

Home means *your* state, Canadian province or territory of residence. In the case of *Trip Interruption*, *Flight and Travel Accident*, and *Baggage Insurance*, it means the place *you* leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage.

Hospital means a facility that is licensed as a *hospital*, where in-patients receive medical care, that has at least one Registered Nurse on duty at all times, and that includes a laboratory and operating theatre. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, home for the aged or health spa is not a *hospital*.

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

Key-person means someone to whom a dependent's full-time care is entrusted and who cannot reasonably be replaced, a business partner, or an employee who is critical to the ongoing affairs of *your* business, during the *trip*.

Medical attention means *treatment* required for the immediate relief of an acute symptom or that, according to a *physician*, cannot be delayed until *you* return *home*. It must be ordered by and received from a licensed *physician* during the *trip* or received from a physiotherapist, chiropractor, chiropodist or podiatrist.

Medical condition means complication of pregnancy within the first 31 weeks of pregnancy, a mental or emotional disorder that requires admission to a *hospital*, acute psychosis, *accidental bodily injury*, illness or disease.

Medically necessary in reference to a given service or supply, means such service or supply: a) is appropriate and consistent with the diagnosis according to accepted community standards of medical practice; b) is not experimental or investigative in nature; c) could not be omitted without adversely affecting *your* condition or quality of medical care; d) cannot be delayed until *your* return *home*; and e) is delivered in the most cost-effective manner possible, at the most appropriate level of care and not primarily for reasons of convenience.

Physician means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A *physician* must be a person other than *yourself* or a member of *your immediate family*.

Plane means a multi-engined aircraft operated by and licensed to a regularly scheduled airline on a regularly scheduled *trip* operated between licensed airports and holding a valid Canadian Air Transport Board licence, Charter Air Carrier licence, or its foreign equivalent, and operated by a certified pilot.

Policy means the group policy issued by the Manufacturers Life Insurance Company and First North American Insurance Company to Senior Tours Canada Inc.

Pre-existing condition means a *medical condition* that exists before *your effective date*.

Provincial health insurance plan means the coverage that the provincial or territorial governments provide to residents of Canada.

Reasonable and customary charges means costs that do not exceed the standard fee of other providers of similar standing in the same geographical area, when providing the same *treatment* for a similar *sickness* or *injury*.

Rental car means a private passenger automobile, mini-van, self-propelled mobile *home*, camper truck or trailer that *you* use during *your trip* and rent, under a written contract, from a commercial rental agency licensed under the law of its jurisdiction. *We* do not mean any of the following: truck, van, bus, sport utility automobile while *you* use it off road, automobile designed and manufactured primarily for off-road use while it is being used off road, motorcycle, moped, motorbike, recreational vehicle, all-terrain vehicle, camper, trailer, automobile that is more than 20 years old, limousine, or exotic car of these or similar makes: Aston Martin, Bentley, Ferrari, Porsche or Rolls Royce.

Spouse means someone to whom one is legally married, or with whom one has been living in a conjugal relationship for at least one full year before the insurance starts.

Stable - a *medical condition* for which:

- there have been no new symptoms, and existing symptoms have not become more frequent or more severe;
- a *physician* has not determined that the condition has become worse;
- a *physician* (or other medical professional) has not prescribed or recommended a *change in medication* taken or medical care received for that condition;
- a *physician* (or other medical professional) has not prescribed or recommended a change in how often the medication is taken or medical care is received for that condition;
- admission to a *hospital* was not required.

Travel companion means someone who shares *trip* arrangements and accommodations with *you*. No more than 3 individuals (including the insured) will be considered *travel companions* on any one *trip*.

Travel Services means transportation, sleeping accommodation or other service provided or arranged by a *Travel Supplier* for *your* use (but does not include taxes or insurance).

Travel Supplier means a tour operator, travel wholesaler, airline, cruise line, provider of ground transport or provider of travel accommodation or provider of other services to *you* that is:

- a) contracted to provide *Travel Services* to *you*; and

b) licensed, registered or is otherwise legally authorized in the particular location of the *Travel Supplier* to operate and provide *Travel Services*.

Treatment means medical advice, care and/or service provided by a medical practitioner. This includes, but is not limited to diagnostic measures and prescribed drugs (including pills and inhaled or injected medications).

Trip means the period of time between the time *you* leave *home* and the date *you* are scheduled to return *home* as shown on *your confirmation*.

We, us, our means First North American Insurance Company (FNA) in connection with Baggage insurance and coverage for the risks identified with ‡ throughout this document; and The Manufacturers Life Insurance Company (Manulife Financial) in connection with all other coverages under this certificate of insurance. 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.

You, yourself, your means the person(s) named as the insured(s) on the *confirmation*, for which insurance coverage was applied for and premium has been received by *us*.

NOTICE ON PRIVACY

Your privacy matters. *We* are committed to protecting the privacy of the information *we* receive about *you* in the course of providing the insurance *you* have chosen. While *our* employees need to have access to that information, *we* have taken measures to protect *your* privacy. *We* ensure that other professionals, with whom *we* work in giving *you* the services *you* need under *your* insurance, have done so as well. To find out more about how *we* protect *your* privacy, please read *our* Notice on Privacy and Confidentiality.

Notice On Privacy And Confidentiality. The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife Financial will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife Financial employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife Financial at the address shown below. Your file is secured in our offices or those of our administrator or agent. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, 2 Queen Street East, Toronto, Ontario M5C 3G7

HELP IS JUST A PHONE CALL AWAY.

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

Pre-Trip Information

- ✓ Passport and Visa information
- ✓ Health hazards advisory
- ✓ Weather information
- ✓ Currency exchange information
- ✓ Consulate and Embassy locations

During A Medical Emergency

- ✓ Verifying and explaining coverage
- ✓ Referral to a doctor, *hospital*, or other health care providers
- ✓ Monitoring *your* medical *emergency* and keeping *your* family informed
- ✓ Arranging for return transportation *home* when *medically necessary*
- ✓ Arranging direct billing of *covered expenses* (where possible)

Other Services

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

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

1 800 211-9093 toll-free from the USA and Canada
+1 (519) 251-7821 collect to Canada from
anywhere else in the world.



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

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