



Manulife Travel Insurance

Manulife Policy for Students

For international students studying in Canada

Effective October 2023

10-day free look period

You have 10 days from the date you purchase the insurance 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.

To request a refund, contact us, the broker, or the travel agency where you purchased this insurance.

Underwritten by The Manufacturers Life Insurance Company (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.

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.
- 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 travel agent or broker or Manulife Customer Service at 1-800-565-2338. You can also send an email to travel@manulife.ca.

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 manulife.acmtravel.ca. 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.



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

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STUDENT MEDICAL 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: 1-877-331-3134

Collect, where available: +1(519) 251-7401

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

If you do not call the Assistance Centre, you must pay 25% of the eligible medical expenses we normally pay under this plan.

For more information, read the [Exclusions & limitations for Medical Insurance](#) section.

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

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

GUIDELINES FOR READING THIS POLICY

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

- All amounts in this policy are shown in Canadian dollars.
- Italicized words have a specific meaning. Refer to the [Definitions](#) section of this policy to find the meaning of each italicized word or phrase.
- “You” and “your” can refer to many people. It means the person named as insureds on the *confirmation*, for whom coverage was applied, and for whom we received the appropriate premium, unless the context states otherwise.
- “We,” “us,” and “our” means Manulife 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.

Your entire contract with us consists of:

- This policy; and
- Your application for this policy; and
- The *confirmation* issued in respect of that application; and
- Any riders, amendments, or endorsements resulting from extensions of or changes in coverage.

HOW TO CONTACT US

Prior to travelling, or when travelling and you require *emergency* assistance, call 1-877-331-3134 toll-free from the USA and Canada or +1(519) 251-7401 collect where available.

For coverage information or general enquiries, please contact your travel agent or broker or Manulife Customer Service.

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 2 years 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

Note: A *waiting period* applies if you purchase this insurance after you arrive at your *destination*. Any claim that results from *sickness* that begins during the *waiting period* is not covered. You can buy this insurance if you, and anyone you want to insure, meet all the following requirements:

- Are at least 30 days of *age* and under *age* 45
- You are temporarily living in Canada, but Canada is not your *home country*
- Are a full-time student with proof of admission or a student completing post-doctoral research in a recognized learning institution, or the named *spouse* and/or *child* of and living with the student

You may re-apply for coverage if you stay at your *destination* between semesters if you have proof of enrollment for the following semester.

FAMILY COVERAGE

Family coverage is available when all insured under one policy meet the following requirements:

- Named in your *confirmation*
- Under *age* 45
- Travel together
- You meet all eligibility requirements when you purchase the family coverage option
- You pay the family rate

The following people qualify under family coverage:

- You
- Your spouse
- Your *child* at least 30 days of *age*

Family coverage calculation: You and your family are insured when you pay an amount equal to 2 times the rate for the oldest parent.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

Coverage can begin up to 30 days before the school year starts and end up to 60 days after the school year ends. You must pay the required premium to us, your travel agency, or broker before your *effective date*.

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.

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.

SCHEDULE OF BENEFITS

COVERED EXPENSES	
<i>Hospital</i>	Up to 60 days
Medical repatriation	Up to \$100,000
Psychiatric care	Up to \$5,000
Private duty nursing	Up to \$10,000
Family transportation, accommodations, and meals	Up to \$3,000 for transportation Up to \$1,500 for meals and accommodations
Prescription drugs	Up to a 30-day supply
Expenses related to your death	Up to \$25,000
Accidental death and dismemberment	Up to \$10,000

YOUR COVERAGE EFFECTIVE DATE

Your coverage starts on the later of:

- The effective date on your *confirmation*; or
- Your arrival date in Canada.

YOUR COVERAGE EXPIRY DATE

Your coverage ends on the earliest of:

- The date you return *home*, unless you return *home* under the [Trip break benefit](#)
- 60 days after your full-time enrollment at a recognized learning institution ends
- 16 days after you leave Canada to visit another country or when 50% or more of your *period of coverage* is spent visiting another country except your *home country*.
Note: The Assistance Centre may approve reinstatement of coverage when you return to Canada and if you can provide a statement of good health.
- The date you become insured under a government health insurance plan (GHIP)
- The date you are no longer considered a *spouse* or *child* as defined in this policy
- The expiry date shown on your *confirmation*
- 365 days after the *effective date* of this policy

COVERAGE OUTSIDE OF CANADA

This policy provides *emergency* medical benefits outside of Canada for up to 15 consecutive days when:

- Your travel outside of Canada is less than 50% of your *period of coverage*.
- Your travel begins and ends in Canada.
- Your travel excludes your *home country*.

COVERAGE EXTENSIONS

Automatic extensions

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

Staying longer than planned

You may be able to extend your coverage before you leave *home* or during your *period of coverage* when you call the travel agent or broker where you purchased your coverage as long as it has not expired. You may also contact Manulife Customer Service before the coverage expires.

The total *period of coverage* must not exceed 365 days.

Additionally, to extend your coverage:

- You must meet all eligibility requirements.
- You must pay the additional premium.
- There must not be any change in your health status.
- There must not be any change between single coverage and family coverage.

CANCELLATIONS AND REFUNDS

You may cancel your policy at any time before your *effective date*.

You may also request a premium refund for your unused days when:

- You begin coverage under a *GHIP*; and
- You provide proof of the effective date of your *GHIP*; and
- You have not started a claim or been provided with any assistance services

To request a premium refund, contact the travel agency or broker where you purchased your insurance or Manulife Customer Service.

MEDICAL CONCIERGE SERVICES

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

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

StandbyMD offers access to personalized care including:

- Telephone or video chat with a qualified physician who can assess symptoms and provide treatment options (for eligible cases)
- A network of physicians who make house call visits in 141 countries and over 4,500 cities
- In-network clinics and emergency rooms when necessary

- Coordination and delivery of lost or forgotten prescription medications, eyeglasses or contact lenses, and medical supplies when you travel within Canada and the US

How this service works

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

The worldwide network offers preferred rates and direct billing options to help reduce your out-of-pocket expenses. The StandbyMD program also helps coordinate payment for eligible expenses according to the terms and conditions of this policy. To use this service, contact the Assistance Centre at the number provided in this policy.

Disclaimer, waiver, and limitation of liability

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

The advice StandbyMD provides is a recommendation only and entirely voluntary. You retain the right to choose your own level of care, regardless of the recommendation StandbyMD makes. Medical providers within the StandbyMD network are not employees or agents and are not affiliated with StandbyMD in any way beyond accepting referrals. StandbyMD has no control – real or implied – over the medical judgment, actions, or inactions of the medical providers and does not assume any responsibility for:

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

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

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

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

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

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

MEDICAL INSURANCE

INSURANCE BENEFITS

This section outlines eligible expenses we cover for medical *treatment* up to \$2,000,000 during your *trip* when:

- The medical *emergency* begins unexpectedly after you leave *home*.
- The *treatment* is required and ordered by a *physician* or by a dentist for dental *treatment*.

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

In the event of an *emergency*, call the Assistance Centre immediately:
1-877-331-3134 toll-free from the USA and Canada or
+1(519) 251-7401 collect where available

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

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

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

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

COVERED EXPENSES

Emergency medical benefits

1. *Hospital* expenses

- Semi-private *hospital* room costs or private intensive care or coronary care unit costs if considered medically necessary by the attending *physician* that could not be avoided without adversely affecting your condition and quality of medical care
- *Treatment* while you are *hospitalized* to a maximum of 60 days per *injury* or *sickness*
- Your *treatment* while in the emergency department and/or as an outpatient at a *hospital*
- *Emergency hospitalization* required for psychiatric *treatment*, to a maximum of 30 days per policy

2. *Physician* services

Medical care received from a *physician* in or out of the *hospital* and up to 5 follow-up visits. Payment is limited to 100% of the applicable medical association fee schedule for non-Canadian residents in the province or territory where you receive *treatment*.

3. Tests to diagnose or learn more about your *medical condition*

The tests must be requested by a *physician* as the result of an *emergency*. Pre-approval is required by the Assistance Centre for major diagnostic testing.

4. Private duty nursing

When recommended by a *physician* and medically necessary, we pay up to \$10,000 for a licensed registered nurse. This benefit is eligible instead of *hospital* benefits and may not exceed the daily rate of standard ward accommodation.

5. Ambulance transportation

We pay up to \$5,000 per unrelated *sickness* or *injury* for licensed ground or air ambulance service to transport you to the nearest medical facility that can fully treat your *medical condition* or between medical facilities, if necessary.

6. Prescription drugs

We pay up to a 30-day supply of drugs available with a prescription only, prescribed to you by a *physician* or dentist and dispensed by a licensed pharmacist.

7. Paramedical services

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

8. Psychiatric care

We pay up to \$5,000 for the services of a licensed psychiatrist while you are an in-patient, plus up to 5 follow-up visits for continued psychiatric care as an out-patient after you are discharged.

9. Trauma counselling

We cover up to 6 sessions of trauma counselling when you suffer an *emergency* that is covered under this policy and the counselling happens within 90 days of the *emergency*.

10. Medical appliances

We cover the lesser cost to rent or purchase a wheelchair, hospital bed, brace, crutch, and other medical appliances. Pre-approval by the Assistance Centre is required.

11. *Emergency* and accidental dental *treatment*

If you need *emergency* dental *treatment*, we pay:

- Up to \$100 for services to relieve dental pain and up to \$250 per tooth to extract impacted wisdom teeth; and
- Up to \$2,500 to repair or replace natural or permanently attached artificial teeth, including caps and crowns, when you suffer an accidental blow to the mouth and *treatment* is required within 30 days of the accident. *Treatment* must be completed within 12 months of the date of the accident.

12. Expenses to bring you *home*

We pay up to \$100,000 when:

- The treating *physician* recommends that you return *home* because of your *emergency*; or

- You call the Assistance Centre, and our medical advisors recommend, approve, and pre-arrange for you to return *home* after your *emergency*.

Expenses include:

- The cost of an economy-class fare on the most cost-effective itinerary; or
- A stretcher fare on a commercial flight on the most cost-effective itinerary if a stretcher is medically necessary; and
- The return cost of an economy-class fare on the most cost-effective itinerary if a qualified medical attendant must accompany you because it is required by the airline or it is medically necessary. We also pay *reasonable and customary* fees and expenses for the medical attendant.
- The cost of an air ambulance if it is medically necessary, consistent with your condition, and cannot be avoided without adversely affecting the quality of your medical care.

13. Family transportation allowance

If you are *hospitalized* away from *home* for 7 or more consecutive days because of a medical *emergency* or if you die, we pay for an *immediate family* member to be by your side or to identify your body when pre-approved by the Assistance Centre.

Benefits include:

- Return economy-class airfare on the most cost-effective itinerary to a maximum of \$3,000
- Up to \$150 per day to a maximum of \$1,500 for their hotel, meals, essential phone calls, and taxi fares

Note: This benefit applies only when the *immediate family* member who is travelling to you is more than 500 km away from the location where you are *hospitalized*.

14. Expenses related to your death

If you die from an *emergency* covered under this insurance during your *period of coverage* or within 365 days from an *injury* that occurred while covered under this insurance, we reimburse your estate for up to \$25,000 for:

- The costs to return your body or ashes *home* in the standard transportation container used by the airline; or
- The costs 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).

15. Tuition reimbursement

If you have an *emergency* that prevents you from attending school and results in failing grades for the semester, we will reimburse you up to \$5,000 per semester, minus any amounts that are refunded by your school.

Note: The *emergency* and grades must be confirmed by both your *physician* and the school registrar.

16. Expenses for pet care

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

Note: You must provide original receipts for the boarding fees.

17. Trip break

You may temporarily return *home* for up to 21 days while you are enrolled in school to attend a special event without terminating your coverage. We will not offer any coverage under this plan or refund any premiums for the days you spend at *home*. Your coverage begins again when you arrive back in Canada.

Note: You must receive pre-approval from the Assistance Centre to use this benefit.

Wellness benefits

18. Annual medical exam

We pay up to \$100 per year to a *physician* or general practitioner for:

- An exam and associated tests; and
- 1 consultation session

19. Eye exam

We pay *reasonable and customary* expenses for 1 eye exam per year with a registered optometrist.

Accidental death or dismemberment benefits

20. This benefit is payable if an injury causes any of the following in the 90 days after the accident:

We pay up to \$10,000 when:

- 2 of your limbs are fully severed above the wrist or ankle joints
- 1 of your limbs is fully severed above the wrist or ankle joint and you become permanently blind in 1 eye
- You become permanently blind in both eyes
- You die

We pay up to \$5,000 when:

- 1 of your limbs is fully severed above the wrist or ankle joint
- You become permanently blind in 1 eye

If you have more than 1 accidental *injury*, we pay the applicable amount for 1 accident only. The payment will be for the accident that provides the largest benefit amount. All accidental death and dismemberment benefits are subject to an overall maximum aggregate limit of \$250,000 across all in force Manulife Policy for Students insurance plans. 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 accidental death and dismemberment.

EXCLUSIONS & LIMITATIONS FOR MEDICAL INSURANCE

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

1. *Pre-existing conditions*

We do not pay any expenses related to a *pre-existing condition* that was not *stable* in the 3 months before your *effective date*.

This exclusion applies to you, your *spouse*, and your *children*.

2. Any *medical condition* related to a birth defect if the insured *child* is under *age 2*.

3. Chemotherapy *treatment* unless it is approved by the Assistance Centre.

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 *injury* you sustain or your death when enlisted in the regular force of the armed forces of any country or when participating in any training exercises of the armed forces of any country.

6. Any *treatment* that is not for an *emergency*.

Exception: [Wellness benefits](#)

7. Dental, cosmetic or plastic surgery, unless the surgery is an *emergency* and necessary as a result of an *injury* that occurs while this policy is in force.

8. The continued *treatment* of a *medical condition* or related condition, following *emergency treatment* during your *period of coverage*, if our medical advisors determine that your *emergency* has ended.

9. Elective, non-*emergency*, or experimental medical *treatment*, including maintenance *treatment* for a chronic *medical condition* such as medication refills, usual tests or exams, and *treatment* not required for the immediate relief of pain and suffering.

Exception: [Wellness benefits](#)

10. Further medical *treatment* if our medical advisors determine that you should return *home* for *treatment*, and you choose not to.

11. Any of the following medications:

- Non-prescription medication
- Fertility drugs, testing, and drugs for *treatment* of erectile dysfunction
- Contraceptives and pregnancy tests
- Vitamin preparations or medication received on a preventative basis
- Acne medication
- Dietary supplements or weight loss products
- Replacement prescriptions, including prescriptions that were lost, required renewal, or had inadequate supply
- Vaccinations or injections

- Baldness remedies

- Nicotine resin products

12. Any medical services for an *injury* that occurred or *sickness* that started during a [Trip break](#).

13. Any expenses incurred outside of Canada when you spend more than 15 days or 50% or more of your *period of coverage* outside of Canada.

14. Covered *physician* expenses that are more than 100% of the medical association fee schedule for non-Canadian residents in the province or territory where you receive *treatment*.

15. Pregnancy, pregnancy termination/abortion, childbirth, or complications that arise from any of these conditions or procedures.

Newborn babies become fully covered at 30 days of *age* if you pay the premium for family coverage, complete an application, submit it to us, and we approve it in writing.

16. Any dental crowns or root canals except as specified in the [Emergency and accidental dental treatment](#) benefit.

17. Any *medical condition*:

- Including symptoms of withdrawal, arising from, or in any way related to, your chronic use of alcohol, drugs, or other intoxicants whether prior to or during your *period of coverage*
- Arising during your *period of coverage* from, or in any way related to, the abuse of alcohol, drugs, or other intoxicants

18. Your self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.

19. Your *minor mental or emotional disorder*.

20. An eating disorder or weight problem.

21. An *emergency* resulting from an accident that happens when you participate in any of the following activities:

- A sporting activity you are paid for, including snorkeling and scuba diving
- Any form of BASE jumping, such as wingsuit flying
- Hang gliding
- Rock climbing
- Parachuting/skydiving
- Mountain climbing, including ascending or descending a mountain using specialized equipment such as crampons, pickaxes, anchors, bolts, carabiners, and lead or top-rope anchoring equipment
- Competitions, speed events, or other high-risk activities using motor *vehicles* on land, water, or in the air and training activities for these events on approved tracks or elsewhere

22. Any *treatment* or services that contravene any government, *hospital*, or medical care insurance legislation in Canada.

23. Piloting or learning to pilot an aircraft, acting as a member of an aircraft crew, travelling as a passenger on a non-commercial flight, or operating any form of motorized transportation on land or water without a valid operator's license.

24. Any services or supplies you receive from a member of your *immediate family*.
25. Any *medical condition* or symptoms when any of the following apply:
- Before you leave *home* or before the *effective date* of coverage, you know, or it is reasonable to expect that *treatment* will be required during your *trip*.
 - *Treatment* or investigation is planned before you leave *home*.
 - You have symptoms that would cause an ordinarily prudent person to seek *treatment* for in the 3 months before your *trip*.
 - The *medical condition* is the result of you not following *treatment* as prescribed to you, including prescribed medication.
 - The *medical condition* or symptoms cause your *physician* to advise you not to travel.
 - The purpose of your *trip* was to obtain a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, whether or not it was authorized by a *physician*, as well as any directly or indirectly related complication.
26. If a benefit requires pre-approval or pre-arrangement from the Assistance Centre, we do not pay claims when:
- You do not contact the Assistance Centre.
 - The Assistance Centre does not authorize or arrange the services for the benefit.
27. Covered expenses that are more than the *reasonable and customary* charges where the medical *emergency* happens.
28. Any medical exams or tests, or any type or manner of consultations with a *physician* for immigration purposes or by a third party.
29. Any claims for repairing or replacing any of the following:
- Hearing devices
 - Eyeglasses, contact lenses, or sunglasses
 - *Prosthetic limbs* or devices
 - Artificial teeth
 - Any associated prescriptions
30. Any claim that results from or is related to your commission or attempted commission of a criminal offence or illegal act.
31. Dialysis or organ transplants.
32. Rehabilitation and convalescent facilities and services, and holidays for recuperative purposes.
33. Any interest, finance, administrative, or overdue payment charges.
34. Any *act of terrorism*.
35. Any *act of war*.
36. For policy extensions only
We do not pay claims for any *medical condition* that first appeared, was diagnosed, or required *treatment* after the *departure date* of the policy that you are extending and before the *effective date* of the insurance extension.
37. Any follow-up visits that take place outside of Canada when the *emergency* occurred in Canada.
38. Any claims for a *sickness* that begins during the *waiting period*.
39. Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory was issued by the Canadian government stating to Avoid non-essential travel or to Avoid all travel regarding the country, region, or city of your destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site.
Note: This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

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:

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

If you are submitting a claim for Accidental death and dismemberment benefits

We need the following information:

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

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

WHERE TO SUBMIT YOUR CLAIMS

Mobile app

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

Online

Visit manulife.acmtravel.ca 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:
Manulife 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 your policy was issued.

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 the province or territory where the policy was issued.

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 cheque is not honoured
- Credit card charges are invalid
- There is no proof of your payment

HOW THIS INSURANCE WORKS WITH OTHER COVERAGES YOU HAVE

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

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

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

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

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

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

SUBROGATION

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

STATUTORY CONDITIONS

COPY OF APPLICATION

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

WAIVER

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

MATERIAL FACTS

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

TERMINATION BY INSURER

We may terminate this contract in whole or in part at any time by giving written notice of termination to you and by refunding, concurrently with the giving of notice, the amount of premium paid in excess of the proportional premium for the expired time. The notice of termination may be delivered to you, or it may be sent by registered mail to your latest address on record.

Where notice of termination is delivered to you, 5 days notice of termination will be given; where it is mailed to you, 10 days notice will be given, and the 10 days will begin on the day following the date of mailing of the notice.

RIGHTS OF EXAMINATION

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

DEFINITIONS

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

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

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

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

age — your *age* at 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 *grandchild(ren)* who lives with you and travels with you:

- Under *age* 21
- Any *age* with a mental or physical disability

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

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

confirmation — this policy, the application for this policy, and any other documents that confirm your insurance coverage after you pay the required premium.

Where applicable, it also includes:

- 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

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

destination — the country where you are registered to attend school as a full-time student under this program.

effective date — the date your coverage starts.

Your coverage starts on the later of:

- The effective date shown on your *confirmation*; or
- Your arrival date in Canada.

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 where the *emergency* occurred, or you are able to return to your *home country* or continue with your *trip*.

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

home, home country — the country where you permanently reside outside Canada.

hospital — an institution that is licensed as an accredited *hospital* that is staffed and operated for the care and *treatment* of in-patients and out-patients.

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.

hospitalization, hospitalized — admitted to a *hospital* and receiving *treatment* as an in-patient.

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.

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.

period of coverage — the time beginning with your effective date and ending with your expiry date, as shown on your *confirmation*.

physician — a person who is:

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

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

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

Additionally, *reasonable and customary* charges are the costs up to a maximum of the applicable provincial or territorial medical/dental associations' fees for non-Canadian residents or the amount specified in this policy, whichever is less.

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

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 *period of coverage*.

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.

waiting period — the 48-hour period following your *effective date* of insurance if you purchase this policy:

- After the expiry date of your existing Manulife policy; or
- After you leave *home*.

Any claim due to *sickness* arising during a *waiting period* is not covered.

NOTICE ON PRIVACY AND CONFIDENTIALITY

Privacy legislation is relatively recent, but for decades, Manulife has safeguarded the sensitive personal information of its customers. Protecting your personal information and respecting your privacy is important to us. As a provider of financial products and services, the collection and use of personal information is fundamental to our business. Equally important is your trust in our handling of your personal information.

Personal Information Statement (PIS)

In this statement, “you” and “your” refer to the policyowner or holder of rights under the contract, the insured and the parent or guardian of any child named as insured who is under the legal age for providing consent. “We”, “us”, “our” and “the company” refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries.

Updates to this statement and further information about our privacy practices are posted to manulife.ca.

We collect, use, verify and disclose your personal information for identified purposes, and only with your consent, or as permitted or required by law. You have given us your consent during the application process for us to collect, use, and disclose your personal information, as set out in this PIS. Any alterations to the consent must be agreed to in writing by the company.

What personal information do we collect?

Depending on the product you have applied for, 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, or driver’s license
- Medical information that any organization or person has about you
- Any test that may be necessary for us to decide if and on what terms to insure you, such as a medical exam or blood test.
- A copy of all driving related information from provincial or territorial Motor Vehicle Divisions
- A personal investigation, financial information, credit bureau report and/or a consumer report from other organizations, person or source that has any information or records about you
- Information about how you use our products and services, and information about your preferences, demographics, and interests
- Other personal information we may require to administer our business relationship with you

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

Where do we collect your personal information from?

- Your completed applications, recorded tele-interviews and forms
- Other interactions between you and the Company,
- Other sources, such as:
 - Your advisor or authorized representative(s)
 - Third parties with whom we deal in issuing and administering your policy now, and in the future
 - Public sources, such as government agencies, and internet sites

Who do we disclose your information to?

- Persons, financial institutions, and other parties with whom we deal in issuing and administering your policy 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
- 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 medical doctor
- Public health authorities as required, if laboratory tests performed on our behalf show that you have tested positive for infectious disease

The abovementioned people, organizations and service providers are both within Canada and jurisdictions outside Canada and would therefore be 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.

The personal information you provided in this application:

- Will become a part of all the contracts that result from this application, even if you are not the owner or one of the people to be insured for that printed contract
- Will be shared with all the owners and any subsequent owners of those contracts and all people to be insured

How long do we keep your information?

The longer of:

- The time period required by law and any guidelines set for the financial services industry
- The time period required to administer the products and services we provide.

Withdrawing your consent

You may withdraw your consent for us to use your personal information to provide you with other service or product offerings, excluding those mailed with your statements.

You may not withdraw your consent for us to collect, use, retain or disclose personal information we need to issue or administer the policy unless federal or provincial laws give you this right. If you do so, a policy may not be issued, and benefits will not be payable under the contract, or we may treat your withdrawal of consent as a request to terminate the contract.

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

Accuracy and access

You will notify us of any change to your contact information. 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. If you have a question, a concern, wish to receive more information about parties who have access to your information or about our privacy policies and procedures, and/or wish to review your personal information in our files or correct any inaccuracies, you may send a written request to:

Privacy Officer

Manulife

500 King Street North

Waterloo, ON N2J 4C6

privacy_office_canadian_division@manulife.com

Please note the security of email communication cannot be guaranteed. Do not send us information of a private or confidential nature by email. By contacting us via email you are authorizing us to communicate with you by email.

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: 1-877-331-3134

Collect, where available: +1(519) 251-7401

Pre-trip assistance

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

During a medical *emergency*

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

Other services

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

TravelAid is a trademark of Active Claims Management (2018) Inc. and is used Manulife and its affiliates under license.
StandbyMD is a trademark of Healthcare Concierge Services Inc, owned by Global Excel Management Inc.
App Store is a trademark of Apple Inc.
Google Play is a trademark of Google LLC.
Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.
P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.
Accessible formats and communication supports are available upon request. Visit [Manulife.ca/accessibility](https://www.manulife.ca/accessibility) for more information.
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