

**This insurance is underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife.**



**The travel agent that provided this brochure to you also has the applicable policy available. Please ask your travel agent for the policy to see the complete details.**

**Booking a cruise? How about a dream all-inclusive trip?  
Now is the time to consider travel insurance.**

Travel insurance is designed to cover unexpected losses associated with your trip. Coverage is available from your travel agent that provides benefits you may need to protect you from financial loss due to:

1. **emergency medical expenses.** 24/7 Medical Assistance is available toll-free for you or an insured family member during your trip, including an air ambulance back home, when arranged by us, if necessary;
2. **trip cancellation.** This provides reimbursement of your trip costs if there is an unexpected illness or accident, or other covered reason (see the attached chart), and you cannot travel;
3. **delayed return.** This pays for extra hotel, meal and airline transportation costs if you can't return home as planned due to many covered reasons (see the attached chart) or due to you or your travelling companion having an accident or illness during your trip, delaying your return home;
4. **baggage delay or loss.** A benefit is paid if your checked bags are delayed 10 hours or more or your luggage is lost or stolen during your trip;
5. **missed connection costs.** If a travel supplier changes the itinerary, or weather delays cause you to miss your connecting flight or cruise ship, this insurance pays for extra transportation costs to get you to your next cruise destination or on the right flight to continue with your trip as planned; and
6. **many more Covered Risks.** This policy provides many other benefits as well.

**Think you are already covered? Ask yourself these questions to be sure:**

- Does your group insurance pay hospital bills directly, where possible, so you don't have to pay any hospital bills up front?
- Does your existing credit card coverage pay for both trip interruption expenses as well as trip cancellation?
- Will your coverage pay for missed connection expenses if there is an airport closure, or severe weather on the way to your cruise departure?
- Do you know how long a medical condition has to be stable with your current plan? Are you eligible for that plan?

**Ask your travel agent for travel insurance. Your agent has plans available that may help you when you need it most to protect you from unexpected travel expenses before and during your trip.**

## Eligibility

To be eligible for this insurance (except Visitors Plans) that include Emergency Medical Insurance, you must be a resident of Canada and covered under a government health insurance plan. For the Rental Vehicle Damage Insurance, you must have a valid driver's license.

You are not eligible for coverage if:

- the date of your trip occurs during the time that you have been advised by a physician not to travel; and/or
- you have been diagnosed with a terminal illness with less than 6 months to live; and/or
- you have a kidney condition requiring dialysis; and/or
- you have used home oxygen during the 12 months prior to the date of application.

Additional Eligibility Requirements for the **All-Inclusive Plan** and the **Canada All-Inclusive Plan** if you are **age 75 or older**.

You must also meet all of the following Eligibility Requirements:

- In the last **12 months**, you have not used or been prescribed **home oxygen**;
- You have **never** had (and you are **not awaiting**) a **bone marrow or organ transplant** (except corneal transplant);
- In the last **12 months**, you have not required **kidney dialysis**;
- You have not been diagnosed with **AIDS** (Acquired Immune Deficiency Syndrome), AIDS-related conditions or **HIV** (Human Immunodeficiency Virus);

(Continued on top of next page)

Schedule of Maximum Benefits by Plan <small>For additional plans refer to Manulife Travel Insurance Policy</small>	All-Inclusive & Canada All Inclusive*	Non-Medical All-Inclusive
<b>Eligible Age**</b>	No Limit	No Limit
<b>Medical Concierge Services</b>	Included	—
<b>Trip Cancellation &amp; Trip Interruption</b>		
<b>Trip Cancellation</b>	Covered Amount	Covered Amount
<b>Trip Interruption</b>	Unlimited	Unlimited
<b>Cancel for Any Reason</b>	Included if purchased within 48 hours. You may cancel 14 days or more before departure and we will pay up to 50% of non-refundable trip cost.	Included if purchased within 48 hours. You may cancel 14 days or more before departure and we will pay up to 50% of non-refundable trip cost.
<b>Misconnection</b>	Change fee or up to \$2,000 for same class fare plus Subsistence: \$350 per day up to 2 days	Change fee or up to \$2,000 for same class fare plus Subsistence: \$350 per day up to 2 days
<b>Early Return</b>	Same Class	Same Class
<b>Default Protection</b>	Reimbursement of non-refundable trip costs. Also provides Subsistence: up to \$200/day up to 3 days during the trip plus extra costs to return you home. Overall maximums apply.	Reimbursement of non-refundable trip costs. Also provides Subsistence: up to \$200/day up to 3 days during the trip plus extra costs to return you home. Overall maximums apply.
<b>Terrorism Coverage</b>	Included. Overall maximums apply.	Included. Overall maximums apply.
<b>Accommodation &amp; Meals</b>	\$350/day maximum up to 2 days	\$350/day maximum 2 days
<b>Delayed Return Accommodation &amp; Meals</b>	Up to \$350 per day and a total maximum of \$3,500	Up to \$350 per day and a total maximum of \$3,500
<b>Emergency Medical</b>		
<b>Hospital and Medical***</b>	\$5,000,000	—
<b>Accidental Dental</b>	\$3,000	—
<b>Medical Repatriation</b>	\$5,000,000	—
<b>Accommodation and Meals</b>	\$500/day Maximum \$5,000	—
<b>Expenses for Childcare</b>	\$100/day Maximum \$300	—
<b>Expenses Related to Your Death</b>	Up to \$5,000 for preparation plus coverage to return the body or \$5,000 for burial or cremation at destination.	—
<b>Terrorism Coverage</b>	Included. Maximum aggregate total applies.	—
<b>Baggage Loss, Damage &amp; Delay</b>		
<b>Maximum Benefit</b>	\$1,500 or up to \$2,000 per trip.	\$1,500 or up to \$2,000 per trip.
<b>Replacement cost for lost or stolen passport, driver's license, birth certificate or travel visa</b>	Reasonable replacement cost, plus \$200 for accommodation expenses while waiting for documents	Reasonable replacement cost, plus \$200 for accommodation expenses while waiting for documents
<b>Baggage Delay after 10 hours</b>	\$500	\$500
<b>Maximum Reimbursement per Item</b>	\$300	\$300
<b>Flight Accident</b>	\$100,000	\$100,000
<b>Travel Accident</b>	\$50,000	\$50,000

\* Benefits for the Canada All-Inclusive Plan apply for trips in Canada only.

\*\* Children must be at least 31 days old to be insured under Emergency Medical.

- You have not been diagnosed with a **terminal illness** for which a physician has estimated you have less than **6 months** to live or been advised by a physician **not to travel** at this time;
- In the last **12 months**, you have not been prescribed or taken **Lasix** or **furosemide** for any reason or had **heart failure**;
- In the last **5 years**, you have not been **diagnosed** with and/or **been prescribed or taken** medication and/or received **treatment** for **metastatic cancer**;
- You have **never received a diagnosis** and/or had **treatment** and/or been in **hospital** and/or **been prescribed or taken** medication for **2** of the following 3 conditions: **diabetes • stroke • ANY heart condition**;
- You have not had a **heart bypass** or **heart valve** surgery **more than 10 years** ago;
- In the last **12 months** you have not **received a new diagnosis** and/or been in **hospital** and/or had a **change in medication** and/or experienced **new or more severe symptoms** for **ANY heart condition**.

Additional Eligibility Requirements for the **Medical Preferred, Travel Canada, Annual Medical and Annual All-Inclusive Plans**.

A **medical questionnaire** must be completed to determine whether you meet eligibility requirements and if so, to determine your rate category if you are:

**Age 60 or older** and applying for a **Medical Preferred Plan** or a **Travel Canada Plan**; or

**Age 60 to 84** and applying for an **Annual Medical Plan** or an **Annual All-Inclusive Plan**.

Annual All-Inclusive	Global Medical	Visitors to Canada (48-hour waiting period if purchased after arrival)
Under age 85	Under age 60	Visitors \$150,000 – under age 70 All other plans – under age 86
Included	Included	—
Up to \$1,500 per trip to a maximum of \$10,000 per year	—	—
Unlimited	—	—
Included if purchased within 48 hours. You may cancel 14 days or more before departure and we will pay up to 50% of non-refundable trip cost.	—	—
Change fee or up to \$2,000 for same class fare plus Subsistence: \$350 per day up to 2 days	—	—
Same Class	—	—
Reimbursement of non-refundable trip costs. Also provides Subsistence: up to \$200/day up to 3 days during the trip plus extra costs to return you home. Overall maximums apply.	—	—
Included. Overall maximums apply.	—	—
\$350/day maximum 2 days	—	—
Up to \$350 per day and a total maximum of \$3,500	—	—
\$5,000,000	\$5,000,000	Plan limit: \$25,000, \$50,000, \$100,000 and \$150,000
\$3,000	\$3,000	\$3,000
\$5,000,000	\$5,000,000	Plan limit: \$25,000, \$50,000, \$100,000 and \$150,000
\$500/day Maximum \$5,000	\$350/day Maximum \$3,500	\$350/day Maximum \$3,500
\$100/day Maximum \$300	\$100/day Maximum \$300	\$100/day Maximum \$300
Up to \$5,000 for preparation plus coverage to return the body or \$5,000 for burial or cremation at destination.	Up to \$5,000 for preparation plus coverage to return the body or \$5,000 for burial or cremation at destination.	Up to \$5,000 for preparation plus coverage to return the body or \$5,000 for burial or cremation at destination.
Included. Maximum aggregate total applies.	Included. Maximum aggregate total applies.	—
\$1,500 or up to \$2,000 per trip.	—	—
Reasonable replacement cost, plus \$200 for accommodation expenses while waiting for documents	—	—
\$500	—	—
\$300	—	—
\$100,000	—	—
\$50,000	—	—

\*\*\* Emergency Medical coverage is limited to a maximum of \$25,000 if you do not have valid coverage under a government health insurance plan. This does not apply for the Visitors to Canada Plans.

# TRIP CANCELLATION INSURANCE

## Benefits

If you are unable to travel due to a covered event listed immediately below that occurs before you leave home, we will pay up to the covered amount:

- A. For the prepaid unused portion of your trip that is non-refundable and non-transferable to another travel date.
- B. In addition, if your travel companion must cancel his/her trip due to a covered event applicable to him/her, and you decide to go on your trip as planned, we will cover the cost of the next occupancy charge.

To cancel a trip before your scheduled departure date, you must cancel your trip with the agent or travel supplier on the day the cause of cancellation occurs or on the next business day at the latest. Claim payment will be limited to the cancellation penalties specified in the trip contracts which are in effect on the next business day following the time the cause of cancellation occurs.

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

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

## 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 or the person whose guest you will be during your trip is admitted to a hospital in an emergency or dies.
4. A medical condition which, in the written opinion of the attending physician, prevents you or your travel companion from participating in a sporting event when the purpose of your trip was to participate in that sporting event.
5. You, your spouse, your travel companion or your travel companion's spouse: a) become(s) pregnant after you book your trip and your departure date falls in the 9 weeks before the expected delivery date or any time after that date, or b) legally adopt(s) a child and the date of the adoption falls during your trip.
6. You or your travel companion are unable to be immunized or take preventative medication based on your or your travel companion's medical history that is required for entry into a country or region that is on your travel itinerary (provided the requirement became effective after the purchase of the travel arrangements and this insurance).
7. Your or your travel companion's travel visa is not issued for a reason beyond your/their control, provided the documentation shows you or your travel companion were eligible to apply, that the refusal is not due to a late application, and the application is not a subsequent attempt for a visa that had been previously refused.
8. Your or your travel companion's passport is not issued within the time confirmed to you/them in writing by Passport Canada, provided that you or your travel companion had personally submitted the application to an authorized passport office and that it had been reviewed and found satisfactory by Passport Canada authorized personnel. This applies only to Canadian citizens.
9. 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.
10. You, your spouse, your travel companion or your travel companion's spouse are quarantined or hijacked.
11. Your or your travel companion's principal residence or place of business is burglarized within 3 days of your/their departure date and you/they are required to cancel your/their trip and stay behind as a result.
12. You, your spouse, your travel companion or travel companion's spouse are unable to occupy your/their principal residence or to operate your/their place of business because of an event that is independent of any intentional or negligent act on your/their part.
13. A natural disaster renders your pre-booked destination accommodation uninhabitable after you book your trip. This benefit is only applicable if your prepaid accommodation arrangements are not eligible for reimbursement by the travel supplier.
14. You, your spouse, your travel companion or your travel companion's spouse: a) lose a permanent job because of layoff or dismissal without just cause, or b) are transferred by your/their respective employer and must move from your/their respective principal residence.
15. A business meeting, conference or convention that is the main intent of your trip and was scheduled before you purchased this insurance, is cancelled for a reason beyond your control or the control of your employer. This event must be between companies with unrelated ownership, and, in the case of a conference or convention, you must be a registered delegate.
16. Foreign Affairs, Trade and Development Canada issues a written formal warning after you purchase your insurance, advising or recommending that Canadian residents should not visit a destination included in your trip. This applies only to Canadian residents.
17. The requirement that you or your travel companion attend a professional career program examination or a university or college course examination on a date that occurs during your trip, provided the examination date was published before you purchased this insurance and subsequently changed after such purchase.
18. Sickness, injury or death of your service dog, provided that you are blind, visually impaired, or physically disabled and travel arrangements have been made for the dog to accompany you on your trip. For this benefit to apply, the travel arrangement cost for your service dog must be included in the covered amount insured under your selected plan.

## MISCONNECTION INSURANCE

### Benefits

If any of the covered events listed immediately below occurs before or after your originally scheduled departure date and prevents you from travelling as shown on your confirmation, we will pay:

- A. Up to the covered amount for your misconnection expenses, being the lesser of: i) the change fee charged by the airline for your missed connection if this option is available; or ii) up to **\$1,000** for the cost of your one-way economy transportation via the most cost-effective itinerary to the next destination. **Exception:** If you purchased a ticket or pass to travel by plane and, at the same time, purchased the All-Inclusive Plan, the Canada All-Inclusive Plan, the Annual All-Inclusive Plan, or the Non-Medical Inclusive Plan, this insurance will cover up to **\$2,000** for the extra cost of your same class transportation via the most cost-effective itinerary to the next destination, when you are eligible for misconnection and delay benefits.
- B. In addition, we will pay your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees and taxi fares (or car rental in lieu of taxi fares) to a maximum of **\$350** per day for up to 2 days when no earlier transportation is available.

### Covered Events:

1. You miss your next connecting common carrier because the common carrier that is providing transportation for a portion of your trip leaves later than originally scheduled.
2. The common carrier that is providing transportation for a portion of your trip leaves earlier than originally scheduled and the ticket you have purchased for your prior connection via another common carrier becomes unusable.
3. You miss your next connecting common carrier because the airline with whom you have booked an earlier connecting flight (that is included in your insured prepaid travel arrangements) cancels such earlier flight.
4. Your earlier connecting common carrier has been rendered unusable because the airline with whom you have booked a subsequent connecting flight (that is included in your insured prepaid travel arrangements) cancelled the subsequent flight.
5. You miss a connection because of a delay in clearing customs and security controls due to your or your travel companion's mistaken identity. You must have been scheduled to arrive at your point of boarding in time to comply with the travel supplier's check-in procedure.
6. You miss a connection because the cruise ship you are travelling on is delayed (or the itinerary is modified) because of another passenger's medical emergency.

## TRIP INTERRUPTION INSURANCE COVERED EVENTS

### Benefits

If your trip is interrupted after you depart on your trip due to a covered event listed below, you will be eligible for:

- A. Up to the covered amount for the prepaid unused portion of your trip that is non-refundable and non-transferable to another travel date less the prepaid unused transportation home.
- B. If you have booked and paid for a golf package, we will also pay up to **\$100** for each unused day of your trip, to a maximum of **\$500** for your prepaid non-refundable green fees. Alternatively, if you have booked and paid for a ski package, we will pay up to **\$100** for each unused day of your trip, to a maximum of **\$500** for your prepaid non-refundable ski package (lift passes; ski school fees; rental of a snowboard, skis, ski poles, bindings and/or boots).
- C. In addition, we will pay your additional and unplanned hotel and meal expenses, your essential phone calls, internet usage fees and taxi fares (or car rental in lieu of taxi fares) to a maximum of up to **\$350** per day for up to 2 days when no earlier transportation arrangements are available.
- D. We will pay your extra cost of one-way economy class fare via the most cost-effective itinerary to your or your group's next destination, or to return home. **Exception:** If you purchased a ticket or pass to travel by plane and, at the same time, purchased the All-Inclusive Plan, the Canada All-Inclusive Plan, the Annual All-Inclusive Plan or the Non-Medical Inclusive Plan, this insurance will cover the extra cost of your same class transportation via the most cost-effective itinerary to your or your group's next destination, or to return home when you are eligible for benefits under this insurance.
- E. If you must interrupt your trip to attend a funeral or to go to the bedside of a hospitalized immediate family member, we will reimburse you for the cost of a round-trip ticket you have paid for, up to the amount of a one-way fare applicable to your purchased plan (same class fare for the All-Inclusive Plan, the Canada All-Inclusive Plan, the Annual All-Inclusive Plan or the Non-Medical Inclusive Plan and economy fare for the Trip Cancellation Plan).
- F. If you have booked a cruise and insured it under the All-Inclusive Plan, the Canada All-Inclusive Plan or the Non-Medical Inclusive Plan, and you are unable to attend an activity you booked while on the cruise ship, we will cover up to **\$100** for each missed activity, to a maximum of **\$500**.

### 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.

## Trip Interruption Covered Events: (continued)

3. Your friend or the person whose guest you will be during your trip is admitted to a hospital with an emergency or dies.
4. You, your spouse, your travel companion or your travel companion's spouse legally adopt(s) a child and the date of the adoption falls during your trip.
5. A medical condition which, in the written opinion of the attending physician, prevents you or your travel companion from participating in a sporting event when the purpose of your trip was to participate in that sporting event.
6. Your or your travel companion's travel visa is not issued for a reason beyond your/their control, provided the documentation shows you or your travel companion were eligible to apply, that the refusal is not due to a late application, and the application is not a subsequent attempt for a visa that had been previously refused.
7. 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.
8. You, your spouse, your travel companion or your travel companion's spouse are quarantined or hijacked.
9. You, your spouse, your travel companion or your travel companion's spouse are unable to occupy your/their principal residence or to operate your/their place of business because of an event that is independent of any intentional or negligent act on your/their part.
10. A natural disaster renders your pre-booked destination accommodation uninhabitable after you book your trip. This benefit is only applicable if your prepaid accommodation arrangements are not eligible for reimbursement by the travel supplier.
11. You, your spouse, your travel companion or your travel companion's spouse: a) lose a permanent job because of layoff or dismissal without just cause; or b) are transferred by your/their respective employer and must move from your/their respective principal residence.
12. You miss a connection or must interrupt your trip because of the delay of your connecting private passenger vehicle, when the delay is caused by the mechanical failure of your connecting private passenger vehicle, a traffic accident, an emergency police-directed road closure, weather conditions, earthquakes or volcanic eruptions. Your connecting private passenger vehicle must have been scheduled to arrive at your point of boarding in time to comply with the travel supplier's check-in procedure.
13. If your trip is interrupted and the planned time of arrival is delayed for any reason beyond your control, we will reimburse you for the reasonable and customary charges of taking an alternate route to the planned destination provided that the primary reason for your trip was to be present at a school graduation, wedding, funeral, sporting, theatrical, musical or other commercial entertainment event or conference, and such event cannot be delayed as a result of your late arrival.
14. Foreign Affairs, Trade and Development Canada, issues a written formal warning after your departure date advising or recommending that Canadian residents should not visit a destination included in your trip. This applies only to Canadian residents.
15. Weather conditions, earthquakes or volcanic eruptions cause delays to at least 30% of your trip and you choose not to travel.
16. A delay in your departure due to mechanical failure, weather conditions, earthquakes, volcanic eruptions, or grounding of your air transportation causes you to miss your scheduled cruise. This is applicable only if your airfare and cruise are insured with Manulife World Travel Insurance and purchased through the same travel agent from whom you purchased your cruise and if you purchased the All-Inclusive Plan, the Canada All-Inclusive Plan or the Non-Medical Inclusive Plan.
17. If you have purchased the All-Inclusive Plan, the Canada All-Inclusive Plan, the Annual All-Inclusive Plan or the Non-Medical Inclusive Plan and the flight you are booked to fly on is overbooked and you are denied boarding as a result, we will pay up to \$1,000 for the prepaid unused portion of your trip that is non-refundable and non-transferable to another date. For this benefit to apply, the overbooked flight must have been insured under your All-Inclusive, Canada All-Inclusive, Annual All-Inclusive or Non-Medical Inclusive insurance.
18. If your or your travel companion's passport and/or travel visa is lost or stolen during your trip, you will be reimbursed for reasonable travel and accommodation expenses until your replacement travel documentation is replaced. You will also be reimbursed for the change fee charged by the airline.
19. You miss a connection or must interrupt your trip because of the delay of your connecting common carrier, when the delay is caused by the mechanical failure of your connecting common carrier, a traffic accident, an emergency police-directed road closure, weather conditions, an unannounced strike, earthquakes or volcanic eruptions. The common carrier must have been scheduled to arrive at your point of boarding in time to comply with the travel supplier's check-in procedure.
20. The requirement that you or your travel companion attend a professional career program examination or a university or college course examination on a date that occurs during your trip, provided the examination date was published before you purchased this insurance and subsequently changed after such purchase.
21. Sickness, injury or death of your service dog, provided that you are blind, visually impaired, or physically disabled and travel arrangements have been made for the dog to accompany you on your trip. For this benefit to apply, the travel arrangement cost for your service dog must be included in the covered amount insured under your selected plan.

### **Previous Claims:** Note the names have been replaced to protect the insureds' privacy.

1. The Smith Family purchased an **All-Inclusive Plan** for \$405 for their eight-day trip to Mexico. Mr. Smith had a boogie board accident, suffering severe trauma to his head. Mr. Smith was airlifted to an appropriate care hospital and intubated. The total claim was for \$96,744. The Provincial Government Health Insurance Plan reimbursed \$2,919.37.
2. Mr. Jones from Australia purchased a **Visitors to Canada Plan** for \$78.84. During a skiing trip to British Columbia, he fell and broke his ankle. The final claim was \$18,228.37. The large part of this bill was for flights in business class back to Australia for Mr. Jones and his travel companion. This allowed Mr. Jones to keep his leg elevated and his travel companion to help him during the trip home.
3. Mr. & Mrs. Traveller purchased a **Non-Medical Inclusive Plan** for \$442.80 for a special trip to Turkey. During the trip, Mr. Traveller's mother passed away and they had to return home right away. The claim was \$7,102.61 for extra expenses, extra airfare to return home and for eight days of the unused land portion of their trip.

# TRAVEL INSURANCE EXCLUSIONS AND LIMITATIONS

This insurance has Exclusions and Limitations, including some that relate to existing health conditions. Please see the policy for full details. Below is a partial list of Exclusions.

## What does Trip Cancellation & Interruption Insurance not cover?

### Exclusions:

If the Trip Cancellation covered amount purchased is less than \$20,000, we will not cover any expenses for any medical condition related to you, your spouse, or your children, if that medical condition was not **stable** in the 3 months before the effective date for this insurance. In addition to the “**stable**” requirement, we will not cover any expenses relating to:

- your/their heart condition if, in the 3 months before the effective date for this insurance, any of your/their heart condition(s) has/have not been **stable** or you/they have taken any form of nitroglycerine for the relief of angina pain; and/or
- your/their lung condition if, in the 3 months before the effective date for this insurance, any of your/their lung condition(s) has/have not been **stable** or you/they required treatment with oxygen or prednisone for any lung condition.

If the Trip Cancellation covered amount purchased is \$20,000 or more, additional exclusions apply. Please see the policy.

## What does Emergency Medical Insurance not cover?

### Exclusions:

The pre-existing condition exclusion that applies to you depends on the plan you purchased and your age at the time you purchased this policy.

### Pre-existing condition exclusion 1

We will not pay any expenses relating to:

- a pre-existing condition that was not **stable** in the three (3) months before your effective date; and/or
- a heart condition if, in the three (3) months before your effective date, any heart condition has not been **stable** or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition if, in the three (3) months before your effective date, any lung condition has not been **stable** or you required treatment with oxygen or prednisone for any lung condition.

### Pre-existing condition exclusion 2

We will not pay any expenses relating to:

- a pre-existing condition that was not **stable** in the six (6) months before your effective date; and/or
- a heart condition, if, in the six (6) months before your effective date, any heart condition has not been **stable** or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition, if, in the six (6) months before your effective date, any lung condition has not been **stable** or you required treatment with oxygen or prednisone for any lung condition.

### Pre-existing condition exclusion 3

We will not pay any expenses relating to:

- a pre-existing condition that was not **stable** in the twelve (12) months before your effective date; and/or
- a heart condition, if, in the twelve (12) months before your effective date, any heart condition has not been **stable** or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition, if, in the twelve (12) months before your effective date, any lung condition has not been **stable** or you required treatment with oxygen or prednisone for any lung condition.



### Pre-existing condition exclusion 4

We will not pay any expenses relating to:

- a pre-existing condition for which you have taken, received, or been prescribed medication and/or treatment in the six (6) months before your effective date; and/or
- a heart condition, if, in the six (6) months before your effective date, you have taken, received or been prescribed medication and/or treatment for any heart condition or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition, if, in the six (6) months before your effective date, you have taken, received or been prescribed medication and/or treatment for any lung condition or you required treatment with oxygen or prednisone for any lung condition.

## Definitions: (Note that other definitions are used. Please consult the policy.)

**Stable** means a medical condition for which: • there have been no new symptoms, and existing symptoms have not become more frequent or more severe or there have been no test results showing deterioration; and • a physician has not determined that the condition has become worse; and • a physician (or other medical professional) has not prescribed or recommended a **change in medication** taken or medical care received for that condition; and • a physician (or other medical professional) has not prescribed or recommended a change in treatment for that condition; and • there has been no admission to a hospital and/or you are not awaiting results of further investigation for that medical condition.

**Change in medication** means the medication dosage, frequency or type has been reduced, increased or stopped, and/or new medication(s) has/have been prescribed. Exceptions: the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) to test your blood levels; and a change from a brand name medication to a generic brand medication of the same dosage.

## Pre-Existing Exclusions by Plan

for Trip Cancellation and Emergency Medical (as mentioned on page 7).

Plans	Cancellation & Interruption	Emergency Medical Pre-existing Condition				
	Trip Cancellation Exclusion	No Exclusion	Exclusion 1	Exclusion 2	Exclusion 3	Exclusion 4
<b>All-Inclusive Plan:</b> Up to age 74	✓		✓			
<b>All-Inclusive Plan:</b> Age 75 or older	✓				✓	
<b>Non-Medical Inclusive</b>	✓					
<b>Canada All-Inclusive Plan</b>	✓	✓				
<b>Global Medical Plan:</b> Up to age 59			✓			
<b>Medical Preferred, Annual Medical and Annual All-Inclusive Plans</b>						
Up to age 59			✓			
Age 60 or Over <b>Plan A+</b>		✓				
Age 60 or Over <b>Plan A</b>			✓			
Age 60 or Over <b>Plan B or Plan C</b>				✓		
Age 60 or Over <b>Plan D</b>						✓
<b>Travel Canada Plan</b>						
Up to age 59		✓				
Age 60 or Older <b>Plan A+, Plan A, Plan B &amp; Plan C</b>		✓				
Age 60 or Older <b>Plan D</b>						✓
Visitors to Canada*						✓

\* Note that a 48-hour waiting period applies if purchased after arrival in Canada. We will also not pay for any pre-existing condition for which you were hospitalized either more than once, or for at least 2 consecutive days, in the 12-month period before your effective date.

## Purchasing Air or Packaged Vacations?

Whether you are travelling on business, planning a family visit or taking a personal vacation, your trip may be interrupted by weather, mechanical delays or any number of other situations such as a lost passport, travel advisory or lost luggage. Travel insurance is designed to cover unexpected costs and provide emergency assistance during your trip. Manulife Travel Insurance is with you, every step of the way.

Just like all types of insurance, you should read your policy and be sure that the coverage you are purchasing is right for you as certain benefits, exclusions and limitations may apply. **If you or a family member have an existing medical condition, make sure you pay attention to the Exclusions and Limitations in the policy, and in the attached chart, that may apply to your coverage.**

## 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 and limitations.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is made.
- Your travel agent may earn a commission or a fee relating to travel insurance.
- Please check the policy for exclusions and limitations if you have any existing medical conditions or have had symptoms, medical tests or treatments. Check the policy to see how any policy limitations relate to your departure date, date of purchase or effective date.

## Notice on Privacy

When you purchase travel insurance, your travel agent will provide Manulife with your personal information that is necessary to administer your travel insurance policy.

We are committed to protecting the privacy of the information we receive about you in the course of providing the insurance you have chosen. We have taken measures to protect your privacy and we ask that you review the insurance policy for our Notice on Privacy.

**Please ask your travel agent for a policy to see the complete details.**

This insurance is underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife.