

In the event of an emergency,
call the Assistance Centre
immediately!

1-877-878-0142

toll-free from the USA and Canada

+1-519-251-5166

collect to Canada
from anywhere else in the world.

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

Plans underwritten by

The Manufacturers Life Insurance Company.

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coverme[™]

Health Travel Life

 **Manulife**

coverme[™]

CoverMe[™] Travel insurance for Visitors to Canada



Policy

Effective April 2016

 **Manulife**

Underwritten by

**The Manufacturers
Life Insurance Company**

CoverMe[™] Travel insurance for Visitors to Canada

IN CASE OF A MEDICAL EMERGENCY, CALL THESE NUMBERS FIRST:

1-877-878-0142 **+1-519-251-5166**

toll-free from the USA and Canada collect to Canada from anywhere else in the world

NAME _____

POLICY # _____

 **Manulife**

Please remember to keep this card in your wallet during your trip.

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 **Manulife**

Please remember to keep this card in your wallet during your trip.

Don't forget
your wallet
card!

NOTICE ON PRIVACY

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

In order to serve *you* better, *we* may review the Manulife products and services *you* have used in order to tell *you* about other products and services through direct mail, telephone, and other means. If *you* do not want *us* to do this, please advise *us* by calling 1-800-565-2338 or e-mailing *us* at travel@manulife.com.

Notice on Privacy and Confidentiality. The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a “financial services file” from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person *you* authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. *Your* file is secured in *our* offices or those of *our* administrator or agent. *You* may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Del. Stn. 500-4-A, Waterloo, Ontario N2J 4C6.

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 limitations or exclusions.
- Your policy may not provide coverage for a medical condition and/or symptoms that existed prior to your trip. Check to see how this applies in your policy and how it relates to your departure date, date of purchase or effective date of insurance.
- In the event of an accident, injury or sickness, your prior medical history may be reviewed when a claim is made.
- If your policy provides travel assistance, you may be required to notify the designated assistance company prior to treatment. Your policy may limit benefits should you not contact the Assistance Centre within a specific time period.

PLEASE READ YOUR POLICY CAREFULLY BEFORE YOU TRAVEL

IMPORTANT INFORMATION ABOUT YOUR INSURANCE:

This policy is underwritten by The Manufacturers Life Insurance Company (Manulife). Manulife has appointed Active Claims Management Inc. (operating as Active Care Management) as the sole provider of all assistance and claims services under this policy.

IN THE EVENT OF AN EMERGENCY, YOU MUST CALL THE ASSISTANCE CENTRE IMMEDIATELY:

**1-877-878-0142 from Canada or the U.S.,
or +1-519 251-5166 collect from anywhere else.**

Call prior to receiving medical treatment: If you do not contact the Assistance Centre within 24 hours of hospitalization, you will have to pay 20% of the medical expenses we would normally pay under this insurance. If it is medically impossible for you to call when the emergency happens, the 20% co-insurance will not apply. In this case, we ask that you call as soon as you can or that someone call on your behalf.

Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit: <http://Active-Care.ca/TravelAid>.

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

Please note that if you do not call the Assistance Centre within 24 hours of hospitalization, you will have to pay 20% of the eligible medical expenses we would normally pay under this policy. If it is medically impossible for you to call, please have someone call on your behalf.

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The Manufacturers Life Insurance Company

04/2016

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The Manufacturers Life Insurance Company

04/2016

WHAT'S INSIDE

PLANS AT-A-GLANCE	2
ELIGIBILITY	2
WHAT ELSE <i>YOU</i> NEED TO KNOW WHEN APPLYING . . .	3
GENERAL INFORMATION	4
When <i>your</i> coverage starts and ends	4
Coverage for side-trips outside Canada	4
Automatic extension	5
To extend <i>your</i> coverage	5
Refund of premium	5
HOW TO MAKE A CLAIM	6
EMERGENCY MEDICAL INSURANCE	7
What is covered	7
What is not covered	9
Emergency Medical Insurance claim	12
TRAVEL ACCIDENT INSURANCE	13
What is covered	13
What is not covered	13
Travel Accident Insurance claim	14
OPTIONAL TRIP INTERRUPTION INSURANCE	15
What is covered	15
What is not covered	15
Trip Interruption Insurance claim	16
OTHER INSURANCE DETAILS	17
Premium	17
How does this insurance work with other coverages?	18
DEFINITIONS	20
NOTICE ON PRIVACY	25

ENQUIRIES: For coverage information, general enquiries, or to apply for an extension or refund of premium, please call the Customer Service Centre at the number provided in *your confirmation*. To make a claim or to enquire about *your* claim status, please call **1-877-878-0142** or **+1-519-251-5166**.

Claims correspondence should be mailed to:

CoverMe Travel Insurance
c/o Active Care Management
P.O. Box 1237, Stn A
Windsor, ON N9A 6P8

Italicized words have a specific meaning. Please refer to the "Definitions" section at the end of this booklet.

COVERME TRAVEL INSURANCE FOR VISITORS TO CANADA PLANS AT-A-GLANCE

Benefits & Features	SINGLE-TRIP EMERGENCY MEDICAL PLANS			
	PLAN A*		PLAN B*	
Coverage Amounts	\$15,000, \$25,000, \$50,000 or \$100,000 [†]	\$150,000 [†]	\$15,000, \$25,000, \$50,000 or \$100,000 [†]	\$150,000 [†]
Maximum Eligible Age	85 years	69 years	85 years	69 years
Emergency Medical	•	•	•	•
Travel Accident	•	•	•	•
Options Available				
Deductible Savings	•	•	•	•
Family Coverage (up to age 59)	•	•		
Optional Insurance				
Trip Interruption	•	•	•	•

* Minimum *age* is 30 days.

† CoverMe Travel Emergency Medical Insurance with a benefit amount of \$100,000 or \$150,000 is available to people applying for or holding a Parent and Grandparent Super Visa.

ELIGIBILITY

WHO CAN APPLY?

- Visitors to Canada;
- Canadians who are not eligible for benefits under a *government health insurance plan*;
- Persons who are in Canada on a work visa or Parent and Grandparent Super Visa; or
- New immigrants who are awaiting Canadian *government health insurance plan* coverage.

ELIGIBILITY REQUIREMENTS

You are not eligible for coverage under this *policy* if any of the following apply to you:

- you are travelling against the advice of a *physician*;
- you have been diagnosed with a terminal illness with less than 2 years to live;
- you have a kidney condition requiring dialysis;
- you have used home oxygen during the 12 months prior to the date of application;
- you have been diagnosed with Alzheimer's disease or any other form of dementia;
- you are under 30 days or over 85 years of *age* (over 69 years of *age* for \$150,000 *Emergency Medical* coverage);
- you reside in a nursing home, home for the aged, other long-term care facility or rehabilitation centre; and/or
- you require assistance with *activities of daily living*.

WHAT ELSE YOU NEED TO KNOW WHEN APPLYING FOR COVERAGE:

- Coverage must not exceed 365 days.
- Application for insurance may be made before or after you arrive in Canada.
- Plan B applicants 40 years of *age* or over must complete the *medical questionnaire*.
- A *waiting period* will apply, except in the case of *injury*, if you purchase this insurance after your arrival in Canada or after the *expiry date* of an existing Visitors to Canada *policy* issued by us. Please review the *waiting period* definition.
- On your *effective date* of insurance, you must be in Canada.
- You may not be covered under more than one plan during your *trip*.
- A \$75 deductible applies to each claim made under this *policy*, unless you chose the option of no deductible, \$500, \$1,000, \$2,500, or \$5,000 deductible per claim in your application for insurance, and paid the applicable premium.
- Under Plan A, no benefits are payable for a *pre-existing condition* that existed within the 180 days prior to your *effective date* of insurance. Please refer to the section "WHAT IS NOT COVERED UNDER EMERGENCY MEDICAL INSURANCE" on page 9.

- **Under Plan B, no benefits are payable for a pre-existing condition that is not stable within 180 days of the effective date. Please refer to the section "WHAT IS NOT COVERED UNDER EMERGENCY MEDICAL INSURANCE" on page 9.**

GENERAL INFORMATION ABOUT YOUR INSURANCE

To apply for coverage, you or someone on your behalf must complete and sign the CoverMe Travel Visitors to Canada application for insurance form, not more than 365 days before the *effective date* of coverage, and return it to us with your payment of the required premium.

Family Coverage is available under Plan A if all family members are under *age 59* and you have purchased and paid the premium for Family Coverage. Family Coverage covers you, your spouse and children while travelling together and as named on the *confirmation*. Children must be at least 30 days of *age* to be insured under this *policy*.

Your coverage starts on the later of:

- a) the *effective date* of insurance as shown on your *confirmation*; or
- b) the time and date you arrive in Canada from *home*.

Except in the case of an *injury*, the applicable *waiting period* applies to all claims if you purchased insurance after your arrival in Canada.

Your coverage ends on the earliest of the following:

- a) each time you leave Canada to return *home*;
- b) when your *policy* expires as shown in your *confirmation*;
- c) when you become a resident of a nursing home, home for the aged, or other long-term care facility during your *trip*;
- d) no more than 365 days after your *effective date* of insurance; or
- e) the first day you become insured under a *government health insurance plan*.

During your coverage period, if you return *home* under the Trip Break benefit (#11), your Visitors to Canada coverage will be suspended but not terminated and when you return to Canada, your *policy* coverage will resume. There will be no refund of premium for any of the days during your return *home*.

Insurance coverage for side-trips outside Canada:

This insurance provides coverage while travelling outside Canada (excluding your country of origin), as long as your side-trip originates and terminates in Canada and does not exceed the lesser of: 30 days per *policy* or 49% of your total number of coverage days.

During your coverage period, if you take a side-trip outside of Canada that is longer than that permitted in this *policy*, your Visitors to Canada coverage will be suspended for the remainder of your side-trip but your coverage will not be

terminated. When you return to Canada, your coverage will resume.

Automatic extension of your coverage is provided beyond the date you were scheduled to return *home* as per your *confirmation* if:

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

In any case, we will not extend your coverage beyond 12 months after your *effective date* of insurance.

To extend your coverage, you must make your request before your *expiry date* or the date you were scheduled to return *home* as per your *confirmation*. If you have had no change in your health status and have had no event that has resulted or may result in a claim against the *policy* since the *effective date* of insurance, the extension may be issued upon request. Otherwise, the extension is subject to the approval of the Assistance Centre. In order to avoid the *waiting period*, purchase your extension of coverage before the *expiry date* of your existing Visitors to Canada *policy* issued by us.

To obtain a refund of premium:

- a) If you cancel your *policy* at any time before the *effective date* of insurance, you can ask for a full refund.
- b) If you obtain Canadian *government health insurance plan* coverage, or return *home* before the date you were scheduled as per your *confirmation*, and have not reported or initiated a claim or been provided with any assistance services, you may ask for a refund of the premium for the unused days of your *trip* and will need to provide proof of the date you actually returned *home* or the *effective date* of your Canadian *government health insurance plan* coverage. Simply contact us to ask for a refund. All travellers insured under the same *policy* must return together or have Canadian *government health insurance plan* coverage in effect for a refund to be possible. Minimum premium refund amount is \$25.
- c) If you hold a Parent and Grandparent Super Visa (PG-1 VISA) and are leaving Canada permanently, you may request a partial refund (minimum \$25) if you provide proof of your departure from Canada and have not reported or initiated a claim or been provided with any assistance services.

No refunds are available for Trip Interruption Insurance after the *effective date*, side-trips or Trip Breaks.

HOW TO MAKE A CLAIM

To make a claim due to illness or *injury* during *your trip*, please call the Assistance Centre at:

1-877-878-0142

Toll free from the USA and Canada.

1-519-251-5166

Collect to Canada from anywhere else in the world.

Immediate access to the Assistance Centre is also available through its TravelAid mobile app. To download the app, visit: <http://Active-Care.ca/TravelAid>.

Call within 24 hours of hospitalization. If *you* do not contact the Assistance Centre before receiving medical *treatment*, *you* will have to pay 20% of the medical expenses *we* would normally pay under this insurance. If it is medically impossible for *you* to call when the *emergency* happens, the 20% co-insurance will not apply. In this case, *we* ask that *you* call as soon as *you* can or that someone call on *your* behalf.

The Assistance Centre will verify and explain *your* coverage to *you*; refer *you* to a medical provider; arrange to have *your covered expenses* billed directly to *us* where possible; and monitor *your medical condition*.

Please mail all original receipts, bills and invoices to:

CoverMe Travel Insurance
c/o Active Care Management
P.O. Box 1237, Stn. A
Windsor, ON N9A 6P8

Your claim must be sent to *us* within 90 days of *your* loss.

Ensure *you* keep a copy of *your* receipts, bills and invoices for *your* records.

To determine which documents are needed for each type of claim, refer to the insurance plan under which *you* are filing a claim.

WHAT IS COVERED UNDER EMERGENCY MEDICAL INSURANCE?

Under *Emergency* Medical Insurance, *you* are covered for the actual eligible *covered expenses* related to the *medical attention* *you* need if a medical *emergency* begins unexpectedly after *your effective date* of insurance and when these expenses are not covered by any other benefit plan. The maximum amount payable is based on the plan *you* have purchased. *Medical attention* must be required as part of *your emergency treatment* and ordered by a *physician* (or a dentist in the case of dental *treatment*). *Covered expenses* and benefits are subject to the *policy's* exclusions and limitations.

We will cover benefits 5 to 10 only if they have been authorized and arranged by the Assistance Centre.

Eligible *covered expenses* include:

- Expenses to receive *emergency medical attention*** – *Reasonable and customary charges* for medical care received from a *physician* in or out of a *hospital*; the cost of a *hospital* room (semi-private room when available or an intensive care unit when *medically necessary*); the services of a licensed private duty nurse while *you* are in *hospital*; the rental or purchase (whichever is less) of a hospital bed, wheelchair, brace, crutch or other medical appliance; tests that are needed to diagnose or find out more about *your* condition; and drugs that are prescribed for *you* and are available only by prescription from a *physician* or dentist. Follow-up visits are covered until the attending *physician* or *our* medical advisors declare the end of the medical *emergency*.
- Expenses for paramedical services** – *Treatment* received from a licensed chiropractor, osteopath, acupuncturist, chiropodist, physiotherapist or podiatrist, up to \$70 per visit to a maximum of \$700 for a covered *injury*. *Your* paramedical practitioner must be a person other than *yourself* or an *immediate family* member.
- Expenses for ambulance transportation** – *Reasonable and customary charges* for local licensed ground ambulance service to transport *you* to the nearest appropriate medical service provider in an *emergency*.
- Expenses for *emergency dental treatment*** – If *you* need dental *treatment* in an *emergency*, *we* will pay:
 - up to \$300 for the relief of dental pain; or
 - if *you* suffer from an accidental blow to the mouth, up to \$4,000 to repair or replace *your* natural or permanently attached artificial teeth.

5. **Expenses related to *your* death** – If *you* die during *your trip* from an *emergency* covered under this insurance, we will reimburse *your* estate for:
- up to \$3,000 to have *your* body prepared where *you* die and the cost of the container, plus the return *home* of *your* body (in the standard transportation container normally used by the airline); or
 - up to \$3,000 to have *your* body prepared and the cost of a standard burial container, plus up to \$3,000 for *your* burial where *you* die; or
 - up to \$3,000 to cremate *your* body where *you* die, plus the return *home* of *your* ashes.

In addition, if someone is legally required to identify *your* body and must travel to the place of *your* death, we will pay the return economy class fare via the most cost-effective itinerary for that person, as well as up to \$300 for that person's hotel and meal expenses. We will also cover that person for up to 72 hours under the same *Emergency Medical Insurance Plan* purchased by *you*.

6. **Expenses to bring *you* home** – If *your* treating *physician* recommends that *you* return *home* because of *your emergency* or if *our* medical advisors recommend that *you* return *home* after *your emergency treatment*, we will pay for one or more of the following:
- the extra cost of an economy class fare via the most cost-effective itinerary;
 - a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is *medically necessary*;
 - the return economy class fare of a qualified medical attendant via the most cost-effective itinerary to accompany *you*, and the attendant's reasonable fees and expenses, if this is *medically necessary* or required by the airline; or
 - the cost of air ambulance transportation, if it is *medically necessary*.

7. **Extra expenses for meals, hotel, phone calls and taxi** – If a medical *emergency* prevents *you* or *your travel companion* from returning *home* as originally planned, or if *your emergency* medical *treatment* or that of *your travel companion* requires *your* transfer to a location that is different from *your* original destination, we will reimburse *you* up to \$150 per day to a maximum of \$1,500 for *your* extra hotel, meals, essential calls and taxi fares. We will only pay for these expenses if *you* have actually paid for them.

8. **Expenses to bring someone to *your* bedside** – If *you* are travelling alone and are admitted to a *hospital* for 3 days or more because of a medical *emergency*, we will pay up to \$3,000 for the return economy class airfare via the most cost-effective itinerary for someone to be with *you*. We will also pay up to \$300 for that person's hotel and meals and cover him/her under the same *Emergency Medical Insurance Plan* purchased by *you*, until *you* are medically fit to return *home*. If *you* are a *child*, this benefit is available immediately upon *your hospital* admission.

9. **Expenses for childcare** – If *you* are admitted to *hospital*, we will cover the expenses for an attendant to provide childcare services when such service is required. The attendant must be a person other than the *child's* parent, member of the *immediate family*, *your travel companion*, or the person whose guest *you* are during the *trip*. We will reimburse *you* up to \$100 per day to a maximum of \$300 per *trip*. The *child(ren)* must have been under *your* care during *your trip*.

10. **Expenses to return *children* under *your* care** – If *you* are admitted to *hospital* for more than 24 hours or must return *home* because of an *emergency*, we will pay for the extra cost of the *children's* economy class airfare *home* via the most cost-effective itinerary and the return economy class airfare via the most cost-effective itinerary for a qualified escort when the airline requires it. The *children* must have been under *your* care during *your trip* and covered under this *policy*.

11. **Trip break** – If *you* have requested and received prior approval from *our* Assistance Centre, *you* may return *home* without terminating *your* coverage. *Your* coverage will be suspended but will not terminate after *you* leave Canada and while *you* are *home*. *Your* suspension of coverage will end and *your* coverage will be reinstated when *you* arrive in Canada. There will be no refund of premium for any of the days during *your* return *home*.

WHAT IS NOT COVERED UNDER *EMERGENCY MEDICAL INSURANCE*?

We will not pay any expenses or benefits relating to:

1. Any illness, sickness, or disease suffered during the *waiting period*.
2. For Plan A –
 - a) any *medical condition*, diagnosed or undiagnosed, which existed or for which *you* sought or received medical advice, consultation, investigation, or for

which *treatment* was required or recommended by a *physician*, within the 180 days prior to the *effective date*.

- b) any heart condition if, in the 180 days before the *effective date*, you required any form of nitroglycerine for the relief of angina pain; and/or
 - c) any lung condition if, in the 180 days before the *effective date*, you required *treatment* with oxygen or Prednisone for a lung condition.
3. For Plan B –
- a) a *pre-existing condition* that was not *stable* in the 180 days before the *effective date* of insurance;
 - b) any heart condition if, in the 180 days before the *effective date*, you required any form of nitroglycerine for the relief of angina pain; and/or
 - c) any lung condition if, in the 180 days before the *effective date*, you required *treatment* with oxygen or Prednisone for a lung condition.
4. Expenses for a *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* of insurance.
 5. *Covered expenses* that exceed the *reasonable and customary charges* that normally apply where the medical *emergency* occurs.
 6. *Covered expenses* that exceed the maximum insured amount available under the plan you have purchased.
 7. Any expenses or benefits if the information provided on the application for insurance is not truthful and accurate or you did not meet the eligibility requirements under this coverage.
 8. *Covered expenses* that exceed 80% of those we would normally pay under this insurance, if you do not contact the Assistance Centre within 24 hours of hospitalization, unless your *medical condition* makes it medically impossible for you to call (in that case, the 20% co-insurance does not apply).
 9. Any *treatment* that is not for an *emergency*.
 10. Continued *treatment* of a *medical condition* when you have already received *emergency treatment* for that condition during your *trip*, if our medical advisors determine that the medical *emergency* has ended.

11. A *medical condition*:
 - when you knew, before you left home, or before the *effective date* of coverage, that you would need or be required to seek *treatment* for that *medical condition* during your *trip*; and/or
 - for which it was reasonable to expect before you left home, or before your *effective date* of coverage, that you would need *treatment* during your *trip*; and/or
 - for which future investigation or *treatment* was planned before you left home; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before leaving home; and/or
 - that had caused your *physician* to advise you not to travel.
12. Any *emergency* and non-*emergency* medical services for any *injury* that occurred or illness that started or was treated during any *trip break* (Benefit #11) that you have taken or after the number of days permitted for your *side-trip* outside of Canada.
13. An *emergency* resulting from hang-gliding, rock climbing, *mountaineering*, parachuting or skydiving.
14. Participating in a motorized speed contest or your professional participation in a sport, when that sport is your principal paid occupation.
15. Your suicide, attempted suicide or your intentional self-inflicted *injury*, whether sane or insane.
16. Your committing or attempting to commit a criminal act.
17. Your not following a recommended or prescribed therapy or *treatment*.
18. Any loss, *injury* or death related to the misuse, abuse, overdose, or chemical dependence on medication, drugs, alcohol or other intoxicant, whether sane or insane.
19. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
20. a) your routine prenatal care; b) your pregnancy or childbirth or complications thereof when they happen in the 9 weeks before or after the expected date of delivery; or c) your *child* born during your *trip*.
21. For insured *children* under 2 years of age, any *medical condition* related to a birth defect.
22. Any benefit that must be authorized or arranged in advance by the Assistance Centre when it has given no authorization or made no arrangement for that benefit.
23. Any *emergency* that occurs or recurs after our medical advisors recommend that you return home following your *emergency treatment*, and you choose not to.

24. Any death or *injury* sustained while piloting an aircraft, learning to pilot an aircraft or acting as a member of an aircraft crew.
25. For consecutive *policies* with no interruption in coverage and *policy* extensions: any *medical condition* which first appeared, was diagnosed or for which *you* received medical *treatment*, after the scheduled *departure date* and prior to the *effective date* of the subsequent *policy* or insurance extension.
26. Any follow-up visits outside Canada when the *emergency* occurred in Canada.
27. Any *act of war* or *act of terrorism*.

OTHER CONDITIONS THAT APPLY TO **EMERGENCY MEDICAL INSURANCE**

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

IF **YOU** ARE MAKING A CLAIM UNDER THIS BENEFIT, **WE** WILL NEED:

- a) original receipts for all bills and invoices;
- b) proof of payment made by *you* and/or by any other benefit plan;
- c) medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must support that the *treatment* was *medically necessary*;
- d) proof of the accident if *you* are submitting a claim for dental expenses resulting from an accident;
- e) proof of travel dates for side-trips outside Canada; and
- f) a copy of *your* ticket and passport confirming travel dates and entry into Canada.

WHAT IS COVERED UNDER TRAVEL ACCIDENT INSURANCE?

We will pay up to a maximum amounts in the following schedule for loss of life, limb or sight resulting directly from an *injury*:

1. Up to \$50,000 if an *injury* causes *you* to die, to become completely and permanently blind in both eyes, or to have two of *your* limbs fully severed above *your* wrist or ankle joints, within 365 days of the accident.
2. Up to \$25,000 if an *injury* causes *you* to become completely and permanently blind in one eye, or to have one of *your* limbs fully severed above a wrist or ankle joint, within 365 days of the accident.
3. If *you* have more than one *injury* during *your trip*, *we* will pay the applicable insured sum only for the one accident that entitles *you* to the largest benefit amount.

WHAT IS **NOT** COVERED UNDER TRAVEL ACCIDENT INSURANCE?

Under Travel Accident Insurance, *we* will not cover expenses or benefits if *your* death or *injury* results directly or indirectly from:

1. An *emergency* resulting from hang-gliding, rock climbing, *mountaineering*, parachuting or skydiving.
2. Participating in a motorized speed contest; or *your* professional participation in a sport, when that sport is *your* principal paid occupation.
3. *Your* suicide, attempted suicide or *your* intentional self-inflicted *injury*, whether sane or insane.
4. *Your* not following a recommended or prescribed therapy or *treatment*.
5. Any loss, *injury* or death related to the misuse, abuse, overdose, or chemical dependence on medication, drugs, alcohol or other intoxicant, whether sane or insane.
6. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
7. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
8. A criminal act or an attempt to commit such an act by *you* or *your* beneficiary.
9. An illness or disease, even if the proximate cause of its activation or reactivation is the result of an *injury*.
10. Any *act of war* or *act of terrorism*.

If *you* are making a claim under Travel Accident Insurance, the following conditions apply:

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

WHAT IS COVERED UNDER OPTIONAL TRIP INTERRUPTION INSURANCE?

Trip Interruption Insurance is an optional plan that provides coverage for an individual *trip*. If *your trip* is interrupted due to a covered event that occurs under this insurance, *we* will pay up to a maximum of \$1,500 for single coverage, or \$5,000 for family coverage for:

1.
 - a) the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date, except prepaid unused transportation *home*; or
 - b) *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of up to \$300 per day for up to 2 days when no earlier transportation arrangements are available; and/or
 - c) *your* one-way economy class airfare via the most cost-effective itinerary to return *you home*.
2. Events covered after *you* arrive in Canada from *home* include:
 - a) *your* or *your travel companion's emergency medical condition* or death;
 - b) *your* or *your travel companion's immediate family member's emergency medical condition* or death;
 - c) *emergency* hospitalization or death of the person whose guest *you* are during *your trip*.

WHAT IS **NOT** COVERED UNDER OPTIONAL TRIP INTERRUPTION INSURANCE?

Under *Trip* Interruption Insurance, *we* will not cover expenses resulting directly or indirectly from:

1. A *medical condition* related to a covered event, if the *medical condition* was not *stable* in the 3 months before the *effective date* of insurance.
2. An event which, at the *effective date* of this insurance, *you* or *your travel companion* knew or it was reasonable to expect, may eventually prevent *you* from completing *your trip*.
3. The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
4. Travel arrangements for which no premium was paid before departure from *your home*.
5. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
6. *Your* suicide, attempted suicide or *your* intentional self-inflicted *injury*, whether sane or insane.
7. *Your* committing or attempting to commit a criminal act.

8. *Your* not following a recommended or prescribed therapy or *treatment*.
9. Any loss, *injury* or death related to the misuse, abuse, overdose, or chemical dependence on medication, drugs, alcohol or other intoxicant, whether sane or insane.
10. a) routine prenatal care, pregnancy or childbirth; b) complications of *your* pregnancy or childbirth occurring in the 9 weeks before or after the expected date of delivery; or c) a *child* who is born after *you* leave *home*.
11. A *medical condition*:
 - when *you* knew, before *you* left *home*, or before the *effective date* of coverage, that *you* would need or be required to seek *treatment* for that *medical condition* during *your trip*; and/or
 - for which it was reasonable to expect before *you* left *home* that *you* would need *treatment* during *your trip*; and/or
 - for which future investigation or *treatment* was planned before *you* left *home*; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before leaving *home*; and/or
 - that had caused *your physician* to advise *you* not to travel.
12. The failure of any travel supplier through which *you* have contracted to supply services, or the failure of any travel agent, agency or broker to supply services.
13. Any *act of war* or *act of terrorism*.

If *you* are making a claim under Trip Interruption Insurance, the following conditions apply:

1. *You* must contact the Assistance Centre immediately or, at the latest, the business day following the cause of the interruption. Any delays in notifying the Assistance Centre will limit the benefit to the non-refundable amount that would have been payable on the date the cause for claim occurred.
2. *We* will need proof of the cause of the claim including a medical certificate completed by the attending *physician* and stating why travel was not possible as booked and, if applicable:
 - a) complete original unused transportation tickets and vouchers; b) original passenger receipts for the new tickets purchased; c) the original receipts for the travel arrangements paid in advance and for the extra hotel, meal, taxi and telephone expenses incurred by *you*;
 - d) any other invoice or receipt supporting the claim; and
 - e) the entire medical file of any person whose health or *medical condition* is the reason for *your* claim.

WHAT ARE THE OTHER INSURANCE DETAILS?

This *policy* is issued on the basis of information provided in *your* application (including the *medical questionnaire* if required). *Your* entire contract with *us* consists of: this *policy*, *your* application for this *policy* (including the completed *medical questionnaire* if required), the *confirmation* issued in respect of that application, and any other amendments or endorsements resulting from extensions or top-ups of coverage.

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

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

The right of any person to designate persons to whom or for whose benefit insurance money is payable, is restricted.

Despite any other provisions of this contract, this contract is subject to the statutory conditions contained in the governing provincial statutes respecting contracts of accident and sickness insurance where *your policy* was issued.

Premium

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

Upon payment of premium, this document becomes a binding contract, provided it is accompanied by a *confirmation* upon which a contract number appears and *we* have received *your* completed application (including the *medical questionnaire* if required) prior to *your effective date*.

If the premium is insufficient for the period of coverage selected, *we* will:

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

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

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

The insurance coverages outlined in this *policy* are second-payor plans. If there are other third-party liability, group or individual basic or extended health insurance plans or contracts including any private or provincial or territorial auto insurance plan providing *hospital*, medical or therapeutic coverage or any other third-party liability insurance in force concurrently herewith, amounts payable hereunder are limited to those expenses incurred while away from *home* that are in excess of the amounts for which *you* are insured under such coverage.

If *you* are eligible, from any other insurer, for benefits similar to those provided under this insurance, the total benefits paid to *you* by all insurers cannot exceed *your* actual expenses. *We* will coordinate the payment of benefits with all insurers who provide *you* with benefits similar to those provided under this insurance, to a maximum of the largest amount specified by each insurer (except if *your* current or former employer provides *you* with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less).

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

If *you* are insured under more than one policy underwritten by *us*, the total amount *we* will pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy. If *you* are insured under more than one policy and the total amount of all accident insurance *you* have exceeds \$50,000, *our* aggregate liability will not exceed that amount, and any excess insurance will be void and the premiums paid for such excess insurance will be refunded.

To whom will *we* pay *your* benefits if *you* have a claim?

Except in the case of *your* death, *we* will pay the expenses covered under this insurance to *you* or the provider of the service. Any sum payable for loss of life will be payable to *your* estate. *You* must repay *us* any amount paid or authorized by *us* on *your* behalf if *we* determine that the amount is not payable under *your policy*. All amounts

shown throughout this contract are in Canadian dollars. If currency conversion is necessary, *we* will use *our* exchange rate on the date *you* received the service outlined in *your* claim. *We* will not pay for any interest under this insurance.

Is there anything else *you* should know if *you* have a claim?

Every action or proceeding against an insurer for the recovery of insurance money payable under this contract is absolutely barred unless commenced within the time set out in the Insurance Act, or other applicable legislation.

To determine the validity of a claim under this *policy*, *we* may obtain and review medical records from *your* attending *physician(s)*, including the records from *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 term:

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

- a) use, or a threat to use, force or violence; or
- b) commission of, or a threat to commit, a dangerous act; or
- c) commission of, or a threat to commit, an act that interferes with or disrupts an electronic, information or mechanical system, and the effect or intention of the above is to:
 - i) intimidate, coerce or overthrow a government (whether de facto or de jure) or influence, affect or protest against its conduct or policies; or
 - ii) intimidate, coerce or instill fear in the civilian population or any segment thereof; or
 - iii) disrupt any segment of the economy; or
 - iv) further political, ideological, religious, social or economic objectives or express (or express opposition to) a philosophy or ideology.

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

Activities of daily living means eating, bathing, using the toilet, changing positions (including getting in and out of a bed or chair) and dressing.

Age means *your age at your effective date* of insurance.

Change in medication means the medication dosage or frequency has been reduced, increased, or stopped, and/or new medication/s has/have been prescribed.

The following is not considered a *change in medication*:

- a) a change from a brand-name drug to an equivalent generic drug of the same dosage;
- b) a routine adjustment in the dosage of *your* medication, as a result of *your* blood levels only, if *you* are taking Coumadin (warfarin) or insulin and are required to have *your* blood levels tested on a regular basis, and *your medical condition* remains unchanged.

Child, Children means *your* unmarried, dependent son or daughter, who travels with *you* during *your trip* and is:

- a) at least 30 days of *age* but under 21 years of *age*; or
- b) over 21 years of *age* and mentally or physically disabled and dependent on *you* for support.

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

Confirmation means the document or set of documents confirming *your policy* coverage, including the CoverMe Travel Visitors to Canada application for insurance form and, where applicable, *your trip* arrangements.

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

Deductible amount means the amount of *covered expenses* that *you* are responsible for paying. *Your deductible amount* applies to the amount remaining after any *covered expenses* are paid by any other benefit plan *you* may have. The *deductible amount* is shown on *your confirmation* and applies to each claim.

Departure date means the date *you* leave *home*.

Effective date means the date on which *your* coverage begins. *Your* coverage starts on the later of:

- a) the *effective date* of insurance as shown on *your confirmation*; or
- b) the time and date *you* arrive in Canada from *home*.
Except in the case of an *injury*, the applicable *waiting period* applies to all claims if *you* purchased insurance after *your* arrival in Canada.

Emergency means a sudden and unforeseen occurrence of a *medical condition* that begins during the period of insurance, which requires immediate *treatment*. An *emergency* no longer exists when the Assistance Centre determines that *you* are able to continue *your trip* or return *home*.

Expiry date means the earliest of:

- a) the date *you* leave Canada to return *home*;
- b) the date *your policy* expires as shown in *your confirmation*;
- c) the date *you* become a resident of a nursing home, home for the aged, or other long term care facility during *your trip*;
- d) the date 365 days after *your effective date* of insurance;
- e) the first day *you* become insured under a *government health insurance plan*.

Government health insurance plan means the health insurance coverage that a Canadian provincial or territorial government provides to residents.

Home means *your* country of residence or origin; or *your* place of departure before arriving in Canada.

Hospital means a facility that is licensed as a *hospital* where in-patients receive medical care and diagnostic and surgical services under the supervision of a staff of *physicians* with 24-hour care by registered nurses. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, a home for the aged or a health spa is not a *hospital*.

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

Injury means sudden bodily harm that *you* sustain during the *trip* and that is caused directly by external and solely accidental means, and independent of illness or disease.

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

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

Medical questionnaire means all the medical questions that are included in the application for coverage under this *policy*.

Medically necessary, in reference to a given service or supply, means such service or supply:

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

Mountaineering means the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pickaxes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment.

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

Policy means the CoverMe Travel Visitors to Canada Travel Insurance plan underwritten by The Manufacturers Life Insurance Company (Manulife).

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

Reasonable and customary charges means charges that do not exceed the general level of charges made by other providers of similar standing in the locality or geographical area where the charges are incurred, when furnishing comparable *treatment*, services or supplies.

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

Stable medical condition means that:

- *you* have not had a new symptom(s); and
- existing symptom(s) have not become more frequent or severe; and
- *your physician* has not found that *your medical condition* has become worse; and
- no test findings have shown that *your medical condition* may be getting worse; and
- *you* have not received, been prescribed, taken or had a *physician* recommend any new medication, or any *change in medication*; and
- *you* have not received, been prescribed, or had a *physician* recommend any new *treatment*, or any change in *treatment*; and
- *you* have not been hospitalized or referred to a specialist or specialty clinic; and
- *your physician* has not advised *you* to see a specialist or to have further tests, and *you* have not undergone testing for which *you* have not yet received the results.

Travel companion means someone who shares *trip* arrangements and accommodations with *you*. A maximum of three (3) persons (including the insured) will be considered *travel companions*.

Treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a licensed medical practitioner, including but not limited to prescribed medication, investigative testing and surgery related to any illness, *injury* or symptom.

Trip means the period of time between *your effective date* of insurance and *expiry date* as shown on *your confirmation*.

Waiting period means:

- a) the 48-hour period following and including *your effective date* of insurance if *your effective date* is within 30 days of arrival in Canada;
- b) the 8-day period following and including *your effective date* of insurance if *your effective date* is more than 30 days after arrival in Canada.

A claim arising during a *waiting period* is not covered.

The *waiting period* will be waived:

- in the case of an *injury*; or
- if *you* purchased this *policy* prior to the *expiry date* of an existing Visitors To Canada *policy* already issued by *us*, to take effect on the day following such *expiry date*, provided that there is no increase in the coverage amount or change in the Plan *you* select.

We, us, our means The Manufacturers Life Insurance Company (Manulife). This *policy* is administered on *our* behalf by Active Care Management, P.O. Box 1237, Stn A, Windsor, ON N9A 6P8 Canada.

You, yourself, your means the person named as the insured on the *confirmation* and includes *your spouse* and *children* if the required premium for the Family Coverage has been paid.