Don’t forget your Wallet Card!

IN EVENT OF AN EMERGENCY, CALL:
1 800 211-9093
toll-free from the USA and Canada
+1 (519) 251-7821
to Canada collect from anywhere else in the world

NAME
CERTIFICATE OF INSURANCE #

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

EFFECTIVE JUNE 2012
**NOTICE REQUIRED BY THE ALBERTA INSURANCE ACT**

This certificate of insurance 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.

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

**PLEASE READ YOUR CERTIFICATE OF INSURANCE CAREFULLY BEFORE YOU TRAVEL**

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**WHAT'S INSIDE**

(Alphabetical Order)

- Baggage Loss, Damage & Delay Insurance
- Definitions
- Eligibility
- To Be Eligible for Insurance
- Emergency Medical Insurance
- Flight & Travel Accident Insurance
- General Information
- Automatic Extension
- Refund of Premium
- To Stay Longer than Planned
- When Your Coverage Starts and Ends
- How to Make a Claim
- Notice on Privacy
- Terrorism Coverage
- Trip Cancellation & Interruption Insurance
- Default Protection Coverage
- What Else Do You Need to Know
- How does this insurance work with other coverages
- How does this insurance work with other Premium

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

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

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

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

**IMPORTANT INFORMATION ABOUT YOUR INSURANCE:**

We have issued group policy GGSP1130205 to G Adventures. This certificate of insurance is subject to the terms and conditions of the group policy. In case of a discrepancy between this document and the group policy, the group policy will prevail.

This certificate of insurance is underwritten by The Manufacturers Life Insurance Company (Manulife Financial) and First North American Insurance Company (FNA), a wholly owned subsidiary of Manulife Financial. Please note that risks identified with ‡ throughout this document are covered by FNA.

**ITALICIZED WORDS** have a specific meaning. Please refer to the "Definitions" section of this certificate of insurance to find the meaning of each italicized word.
TRAVEL INSURANCE PLANS AT-A-GLANCE

<table>
<thead>
<tr>
<th>INSURANCE BENEFITS &amp; FEATURES</th>
<th>PLANS</th>
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<tbody>
<tr>
<td>Maximum Eligible Age*</td>
<td>No Limit</td>
</tr>
<tr>
<td>Trip Cancellation &amp; Interruption**</td>
<td>Yes</td>
</tr>
<tr>
<td>Emergency Medical</td>
<td>Yes</td>
</tr>
<tr>
<td>Baggage Loss, Damage &amp; Delay</td>
<td>Yes</td>
</tr>
<tr>
<td>Flight Accident</td>
<td>Yes</td>
</tr>
<tr>
<td>Travel Accident</td>
<td>Yes</td>
</tr>
<tr>
<td>Family Coverage</td>
<td>Yes</td>
</tr>
<tr>
<td>Vacation Voucher</td>
<td>Yes</td>
</tr>
</tbody>
</table>
| **Default coverage is provided in any plan that includes Trip Cancellation & Interruption Insurance.

<table>
<thead>
<tr>
<th>INSURANCE OFFERED</th>
<th>COVERAGE AMOUNTS PER INSURED (CDNS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical†</td>
<td>$5,000,000 CDN if you have a valid government health insurance plan; if you do not have a valid government health insurance plan your benefits are limited to the actual covered expenses up to $50,000 for emergency medical treatment plus up to $300,000 for ambulance transportation expenses.</td>
</tr>
<tr>
<td>Trip Cancellation†</td>
<td>Up to the covered amount purchased</td>
</tr>
<tr>
<td>Trip Interruption†</td>
<td>Unlimited for the All-Inclusive plan. Up to the covered amount purchased for the Trip Cancellation plan.</td>
</tr>
<tr>
<td>Baggage Loss or Damage</td>
<td>Up to $1,500 per trip.</td>
</tr>
<tr>
<td>Baggage Delay</td>
<td>Up to $500 per trip.</td>
</tr>
<tr>
<td>Flight Accident</td>
<td>Up to $100,000 for death or double dismemberment or $50,000 for single dismemberment.</td>
</tr>
<tr>
<td>Travel Accident</td>
<td>Up to $50,000 for death or double dismemberment or $25,000 for single dismemberment.</td>
</tr>
</tbody>
</table>

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

Family Coverage is available to you if all family members to be insured under one plan and named in your confirmation are under age 60 and you have purchased and paid for family coverage. The family coverage covers you, your spouse and children, while travelling together, for the plan purchased. Children must be at least 31 days of age to be insured under the plan purchased.

The family rate is three times the older (or only) parent’s rate for the All-Inclusive plan. Family coverage is not available for the Trip Cancellation plan.

Children Under 2 Years of Age at No Extra Charge: Available for the All-Inclusive plan. With the purchase of this insurance, coverage for children (or a child) more than 30 days old and under the age of 2 is provided at no extra charge.

ELIGIBILITY

TO BE ELIGIBLE FOR THIS INSURANCE you must pay the required premium to your travel agent before you leave home. You must buy coverage for the entire duration of your trip.

You are not eligible for coverage if:

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

In the last 2 years, you have not:

- Been prescribed or taken Lasix or Furosemide for any reason and/or
- Had congestive heart failure;
- In the last 12 months, you have not been hospitalized (as an in-patient or in the emergency department) for a heart condition;
- In the last 4 months, you have not been prescribed or taken 6 or more prescription medications. Do not count the following medications: hormone replacement therapy (thyroid and menopausal); drugs used for osteoporosis, or traveller’s diarrhea; or any form of immunization. Do not count topical medications that go in your ears or eyes or on your scalp or skin except any form of nitroglycerine or any drug(s) for angina;
- In the last 3 years, you have not been diagnosed with and/or had treatment for and/or been hospitalized (as an in-patient or seen in the emergency department) for any 2 of the following (if you only have 1 of the following conditions, answer NO to this statement):
  - Heart condition
  - Lung condition (medication includes any puffer(s)/inhaler(s))
  - Diabetes (treated with medication and/or insulin)
  - Stroke/CVA (cerebrovascular accident) or mini-stroke/TIA (transient ischemic attack) (including use of aspirin/Entrophen for this condition)
  - Peripheral vascular disease (blocked or narrowed arteries).

IF YOU DO NOT MEET ALL THE ELIGIBILITY REQUIREMENTS, YOU ARE NOT ELIGIBLE FOR INSURANCE UNDER THE ALL-INCLUSIVE PLAN.
GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

The cancel for any reason benefit does not apply if you did not purchase your certificate of insurance within 48 hours of your initial trip booking or before any cancellation penalties became applicable. Coverage must be for the entire time that you are away from home. You must pay the required premium to your travel agent before you leave home and, where applicable, complete our questionnaire.

YOUR COVERAGE STARTS

Trip Cancellation coverage starts at the date and time you pay the premium for that coverage. Trip Interruption starts on the day you plan to leave home.

All other coverages start when you leave home.

YOUR COVERAGE ENDS

Your insurance ends on the earliest of these dates:

a) before you leave home, if you cancel your trip and the reason for the cancellation is covered under your insurance;
b) when you return home; or
c) when your trip ends or certificate of insurance expires, as shown on your travel confirmation.

AUTOMATIC EXTENSION

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

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

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

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

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

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

TO STAY LONGER THAN PLANNED

Extensions: If you have not left home yet, simply call your travel agent to ask for the extension. If, however, you are already on your trip, please call the Assistance Centre. You may be able to extend your coverage, as long as:

- the total length of your trip does not exceed 183 days (212 days if you reside in Ontario or Newfoundland) or 60 days for those age 60 and older covered by the All-Inclusive Plan;
- you pay the additional premium; and
- you have had no event that has resulted or may result in a claim. Any extension is subject to the approval of the Assistance Centre.

REFUND OF PREMIUM

Please note that refunds are not available.

TRIP CANCELLATION & INTERRUPTION INSURANCE

Included in the All-Inclusive and Trip Cancellation Plans. This coverage must be purchased within 48 hours of booking your trip or before any cancellation penalties apply.

Benefits – What does Trip Cancellation Insurance cover?

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 for the prepaid unused portion of your trip that is non-refundable and non-transferable to another travel date. 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 up to the covered amount.

IMPORTANT RESTRICTION TO YOUR TRIP CANCELLATION COVERAGE

If you cancel for any reason and decide not to travel, coverage is available only if you purchased your certificate of insurance within 48 hours of booking your trip or before any cancellation penalties became applicable.

If you cancel for any reason and decide not to travel before you leave home and you have booked your trip and purchased this insurance from the same travel agent, we will pay up to 50% of the covered amount for the prepaid portion of your trip that is non-refundable and non-transferable to another date. You must cancel your trip 16 days or more before your departure date as shown on your confirmation, for this benefit to be valid.

TO cancel a trip before your scheduled departure date, you must cancel your trip with the travel agent immediately or, at the latest, the first business day following the cause of cancellation.

Trip Cancellation Insurance Covered Events:

1. You or your travel companion develop(s) a medical condition or die(s).
2. A member of your immediate family or your key-person, a member of your travel companion’s immediate family or their key-person, develops a medical condition or dies.
3. Your friend or the person whose guest you will be during your trip is admitted to a hospital in an emergency or dies.
4. You, your spouse, your travel companion or your travel companion’s spouse: 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.

5. You or your travel companion are unable to be immunized or take preventative medication based on you 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).

6. ‡ Your or your travel companion’s travel visa is not issued for a reason beyond your/their control.

7. ‡ 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.

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 called to service as a reservist, firefighter, military or police staff, to jury duty or to be a witness during your trip.

10. ‡ 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.

11. ‡ 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.

12. ‡ You, your spouse, your travel companion or 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.

13. ‡ 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.

14. ‡ Foreign Affairs and International Trade 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.

15. ‡ For All-Inclusive plans only, we will reimburse your or your travel companion’s non-refundable prepaid airfare that is not part of your/their cruise or tour package up to $1,500 or the airline’s change fee, whichever is less, if the cruise or tour is cancelled for any reason except default. The entire amount must be insured.

Benefits – What does Misconnection Insurance cover?
If the covered event listed immediately below prevents you from travelling as shown on your confirmation, we will pay up to the covered amount for your misconnection expenses, being the lesser of: a) the change fee charged by the airline for your missed connection if this option is available; or b) up to $1,000 for the cost of your one-way economy transportation by the most cost-effective itinerary to the next destination. In addition, we will pay your additional and unplanned hotel and meal expenses, your essential phone calls and taxi fares to a maximum of $350 per day for up to 2 days when no earlier transportation is available.

Exception: If you purchased a ticket or pass to travel by plane and, at the same time, purchased the All-Inclusive Plan, this insurance will cover up to $2,000 for the extra cost of your same class transportation via the most cost-effective route when you are eligible for misconnection and delay benefit.

Misconnection Insurance Covered Events:
1. ‡ You miss your next connecting flight because the plane you are ticketed to fly on leaves later than originally scheduled; or
2. ‡ The plane you are ticketed to fly on leaves earlier than originally scheduled and the ticket you have purchased for your prior connector flight via another airline becomes unusable.

Benefits – What does Trip Interruption Insurance cover?
If your trip is interrupted due to a covered event listed immediately below that occurs on or after the day you plan to leave home, we will pay up to 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. 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. In addition, we will pay your additional and unplanned hotel and meal expenses, your essential phone calls and taxi fares to a maximum of $350 per day for up to 2 days when no earlier transportation arrangements are available; and/or 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.
Trip Interruption Insurance Covered Events:

1. You or your travel companion develop(s) a medical condition or die(s).
2. A member of your immediate family or your key-person, a member of your travel companion’s immediate family or their key-person develops a medical condition or dies.
3. Your friend 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 adopts(s) a child and the date of the adoption falls during your trip.
5. Your or your travel companion’s travel visa is not issued for a reason beyond your control.
6. You, your spouse, your travel companion or your travel companion’s spouse are called to service as a reservist, firefighter, military or police staff, to jury duty or to be a defendant in a civil suit or are subpoenaed to be a witness during your trip.
7. You, your spouse, your travel companion or your travel companion’s spouse are quarantined or hijacked.
8. You, your spouse, your travel companion or your travel companion’s spouse are unable to occupy your/their 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.
9. 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.
10. You, your spouse, travel companion or 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.
11. You miss a connection or must interrupt your trip because of the delay of your connecting private passenger vehicle or common carrier, when the delay is caused by the mechanical failure of your connecting private passenger vehicle or common carrier, a traffic accident, an emergency police-directed road closure or weather conditions, earthquakes or volcanic eruptions. Your connecting private passenger vehicle or common carrier must have been scheduled to arrive at your point of boarding at least 2 hours before the scheduled time of departure.
12. 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.
13. Foreign Affairs and International Trade 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.
14. Weather conditions, earthquakes or volcanic eruptions causes delays to at least 30% of your trip and you choose not to travel.
15. 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 Global Travel Insurance and purchased through the same travel agent from whom you purchased your cruise and if you purchased the All-Inclusive Plan.
16. If you have purchased the All-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-transferrable to another date. For this benefit to apply, the overbooked flight must have been insured under your All-Inclusive insurance.
17. If you 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.

Benefits – What does Delayed Return Insurance cover?

If any of the covered events listed immediately below happens after you leave home and makes it impossible for you to return home as shown on your confirmation, we will pay up to the covered amount for the length of time that you are prevented from travel. We will pay for your additional and unplanned hotel and meal expenses, your essential phone calls and taxi fares to a maximum of up to $350 per day and $3,500 in total. We will pay up to the covered amount for the extra costs of your economy class transportation via the most cost-effective itinerary for your travel home. If the delay is a result of a medical condition, it must be on the advice of your attending physician at your destination.

Exception: If you purchased a ticket or pass to travel by plane and, at the same time, purchased the All-Inclusive Plan, this insurance will cover up to $2,000 for the extra cost of your same class transportation via the most cost-effective route when you are eligible for misconnection and delay benefit.

Delayed Return Insurance Covered Events:

1. You have a medical emergency.
2. A member of your immediate family has a medical emergency or dies at your destination.
3. Your travel companion has a medical emergency or dies at your destination.
4. Your friend or the person whose guest you are during your trip is admitted to hospital with an emergency or dies.

Vacation Voucher

If the death or hospitalization of an immediate family member, close friend, business associate or key employee, who has not accompanied you on the trip, prompts you to return earlier than your return date and you consequently miss at least 70% of your scheduled package tour, we will on your request issue a voucher to a maximum of $750.

Vacation Voucher Limitations

1. Eligibility to receive the benefit under Vacation Voucher is dependent upon approval and payment of a valid trip interruption claim under the Trip Cancellation and Interruption Insurance of this certificate of insurance.

2. The redeemable voucher is:
   a. payable only to you;
   b. valid until the expiry date indicated on the voucher (a period of 180 days from the date of your early return from your interrupted trip);
   c. nontransferable; and
   d. not redeemable in cash.

3. The replacement trip must:
   a. begin before the expiry date on the voucher; and
   b. be purchased through a Travel Agency that offers Manulife Global Travel Insurance.

What else does Trip Interruption & Delayed Return Insurance cover?

In the event your travel companion’s plane is delayed by weather conditions, earthquakes or volcanic eruptions for at least 30% of your trip, and your travel companion decides not to go on the trip as booked, we will cover the cost of your next occupancy charge up to the covered amount.

In the event you die after the start of your trip: We will reimburse your estate, up to the covered amount, for your pre-paid unused trip arrangements, plus we will reimburse your estate for:

- the return home of your body (in the standard transportation container normally used by the airline); plus up to $5,000 to have your body prepared where you die and the cost of the container;
- up to $5,000 to have your body prepared and the cost of a standard burial container, plus up to $5,000 for your burial where you die; or
- the return home of your ashes, plus up to $5,000 to cremate your body where you die.

In addition, if someone is required to identify your body and must travel to the place of your death, we will pay the economy class airfare via the most cost-effective itinerary for that person and up to $300 for that person’s hotel and meal expenses. We will also provide that person with Emergency Medical Insurance under the same terms and limitations of this certificate of insurance for up to 72 hours.

Exclusions & Limitations – What does Trip Cancellation & Interruption Insurance not cover?

When reading this section, please take the time to review the definitions of “pre-existing condition” and “stable” at the end of this booklet.

If the Trip Cancellation covered amount purchased is less than $12,000, 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 heart condition if, in the 3 months before the effective date for this insurance, it has not been stable or you have taken any form of Nitroglycerine for the relief of angina pain; and/or
- your lung condition if, in the 3 months before the effective date for this insurance, it has not been stable or you required treatment with oxygen or Prednisone for your lung condition.

If the Trip Cancellation covered amount purchased is $12,000 or more, we will not cover any expenses for a medical condition related to you, a member of your immediate family, your travel companion, your key-person, or the person whose guest you are during your trip, if that medical condition was not stable in the 12 months before the effective date for this insurance.

In addition to the “stable” requirement, we will not cover any expenses relating to:

- your heart condition if, in the 12 months before the effective date, it has not been stable or you have taken any form of Nitroglycerine for the relief of angina pain; and/or
- your lung condition if, in the 12 months before the effective date, it has not been stable or you required treatment with oxygen or Prednisone for your lung condition.

We will not pay for losses or expenses incurred for, or as the result of, the following events which are applicable to all coverages detailed in this section, including Trip Cancellation, Trip Interruption, Misconnection and Delayed Return Insurance:

1. Any reason, circumstance, event or medical condition affecting you or anyone, which you were aware of on or before the effective date, and which may eventually prevent you from starting and/or completing your covered trip as booked when you purchase this insurance coverage.

2. The medical condition or death of a person who is ill when the purpose of your trip is to visit that person.

3. Your suicide, attempted suicide or your intentional self-inflicted injury whether sane or insane.

4. Your committing or attempting to commit a criminal act.

5. Not following a prescribed therapy or treatment.

6. Any medical condition, sickness, death, or injury related directly or indirectly to your abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).
7. An emotional or mental disorder (except an acute psychosis) that does not require admission to a hospital.
8. A child who is born after you leave home; routine pre-natal care; pregnancy or childbirth; or complications of your pregnancy or childbirth when they happen in the 9 weeks before or after the expected date of delivery.
9. A medical condition:
   • that occurs during a trip when you knew that treatment may be sought or required for that condition; 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 caused symptoms that would have caused an ordinarily prudent person to seek treatment in the 3 months before leaving home; and/or
   • that caused a physician to advise you not to go on your trip.
10. A travel visa that is not issued because of a late application.
11. An act of war or act of terrorism. For all Plans, limited coverage applies with respect to an act of terrorism. See Terrorism Coverage provision.
12. Any loss resulting from:
   • a specific or related medical condition which you contracted in a foreign country during your trip; and/or
   • an act of war or an act of terrorism, when, before you left home the government of your home country issues a formal travel warning which recommends that citizens of your country not visit a specific country, region or city included in your trip.
13. Your cancelling for any reason and deciding not to travel if you did not purchase this insurance within 48 hours of booking your trip or before any cancellation penalties applied.

What are the other conditions that apply to Trip Cancellation Insurance?

You must cancel your scheduled 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 at the time the cause of cancellation occurs.

In the case of a trip of $12,000 or more, if you or your travel companion are prescribed a change in treatment or medication before your departure date, you may apply for special coverage consideration by calling the Customer Service Centre at 1 866 298-2722. Within one business day of receiving the required information, we will either accept your Trip Cancellation claim, or waive the applicable exclusion under our Emergency Medical Insurance for the medical condition for which the change in medication or treatment was prescribed.

Trip Cancellation for a medical condition must be recommended by your attending physician.

DEFAULT PROTECTION COVERAGE

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

If you have purchased Trip Cancellation & Interruption Insurance and you:

a) have contracted with a travel supplier who defaults; and
b) as a result of the default, you do not receive part or all of the travel services for which you have contracted; and
c) cannot recover all of the cost of such undelivered travel services either from the travel supplier, any federal, provincial or other compensation fund, or from any other source that is legally responsible or under contract to reimburse you for the cost of such undelivered travel services, then, we will reimburse you as follows:

a) for default prior to your departure date:
   • the non-refundable portion of the amount that you prepaid for such undelivered travel services up to the covered amount of the Trip Cancellation coverage that you purchased in connection with your trip; or
b) for default after your departure date:
   • the non-refundable portion of the amount that you prepaid for such undelivered travel services up to the covered amount of the Trip Interruption coverage that you purchased in connection with your trip except prepaid unused transportation home.
   • your additional and unplanned hotel and meal expenses, your essential phone calls and taxi fares up to a maximum of $200 per day for up to 3 days; and
   • up to the covered amount for the extra cost of your economy class transportation via the most cost-effective itinerary to your next destination or to return you home.

Benefit Limits

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

If total claims otherwise payable for this type of coverage under all travel policies issued by us, resulting from the default of one or more travel suppliers occurring within an applicable time period, exceeds the maximum aggregate payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit.

The maximum aggregate limits are:

a) $1,000,000 CDN with respect to the default of any one (1) travel supplier; and
b) $3,000,000 CDN with respect to all defaults of all travel suppliers occurring in the same calendar year.

If, in our judgment, the total of all payable claims on account of the default of one or more travel suppliers exceeds the applicable limits, your pro-rated claim may be paid after the end of the calendar year in which you qualify for benefits.
Emergency Medical Insurance

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

a) Loss or damage, incurred by you, which is or can be recovered from any other source, including any federal, provincial or other compensation fund;

b) Loss arising as a result of a default if, at the time of booking, the travel supplier is bankrupt, insolvent or in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation;

c) Loss arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker;

d) Loss arising as a result of the default of a foreign travel supplier if the travel services to be provided by such foreign travel supplier are not part of a package tour sold to you;

e) Losses incurred by an individual who has not purchased coverage for Trip Cancellation & Interruption Insurance coverage under the Manulife Global certificate of insurance, in connection with your trip which resulted in such losses;

f) Insurance purchased or trips booked after the default; or

g) Travel services that were actually provided.

EMERGENCY MEDICAL INSURANCE

Included in the All-Inclusive Plan.

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

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

We will cover benefits 5 to 13 only if they have been authorized and arranged by the Assistance Centre. Covered expenses and benefits are subject to the certificate of insurance maximums, exclusions and limitations.

More specifically, the eligible covered expenses are:

1. Expenses to receive emergency medical attention – Medical care received from a physician in or out of a hospital, the cost of a semi-private hospital room (or an intensive or coronary care unit where medically necessary), the services of a licensed private duty nurse while you are in hospital, the rental or purchase (whichever is less) of a hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about your condition, and drugs that are prescribed for you and are available only by prescription from a physician or dentist.

2. Expenses to receive professional services – Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to $300 by profession.

3. Expenses for ambulance transportation – Reasonable and customary charges for local licensed ambulance service to transport you the nearest qualified medical service provider in an emergency.

4. Expenses related to your death – If you should die during your trip from an emergency covered under this insurance, we will reimburse your estate for:

   • the return home of your body (in the standard transportation container normally used by the airline); plus up to $5,000 to have your body prepared where you die and the cost of the container;
   • up to $5,000 to have your body prepared and the cost of a standard burial container, plus up to $5,000 for your burial where you die; or
   • the return home of your ashes, plus up to $5,000 to cremate your body where you die.

   In addition, if someone is required to identify your body and must travel to the place of your death, we will pay the economy class airfare via the most cost-effective itinerary for that person and up to $300 for that person’s hotel and meal expenses. We will also provide that person with Emergency Medical Insurance under the same terms and limitations of this certificate of insurance for up to 72 hours.

5. 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, we will pay for:

   • the extra cost of an economy class fare via the most cost-effective itinerary; or
   • a stretcher fare on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary; and
   • the cost of air ambulance transportation, if this is medically necessary or required by the airline; or
   • the cost of air ambulance transportation, if this is medically necessary.


6. Extra expenses for meals, hotel, phone calls and taxi – If a medical emergency prevents you or your travel companion from returning home as originally planned, or if your emergency medical treatment or that of your travel companion requires your transfer to a location that is different from your original destination, we will reimburse up to a maximum of $350 per day and $3,500 in total for your extra meals, hotel, essential phone calls and taxi fares. We will only pay for these expenses if you have actually paid for them.

7. Expenses to bring someone to your bedside – If you are travelling alone and are admitted to a hospital for 3 days or more because of a medical emergency, we will pay the economy class fare via the most cost-effective itinerary for someone to be with you. We will also pay up to $500 for that person’s hotel and meals and cover him/her under Emergency Medical Insurance, under the same terms and limitations of this certificate of insurance, until you are medically fit to return home. For a child insured under this certificate of insurance, this benefit is available immediately upon his/her hospital admission.

8. Expenses for emergency dental treatment – If you need emergency dental treatment, we will pay:
   - up to $300 for the relief of dental pain; or
   - if you suffer an accidental blow to the mouth, up to $3,000 to repair or replace your natural or permanently attached artificial teeth (up to $2,000 during your trip and up to $1,000 to continue medically necessary treatment in the 90 days after the accident).

9. Expenses to return children under your care – If you are admitted to hospital for more than 24 hours or must return home because of an emergency, we will pay for the extra cost of one-way economy class airfare to return your children 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. We will cover him/her under the Emergency Medical Insurance, under the same terms and limitations of this certificate of insurance for a qualified escort. The children must have been under your care during your trip and be covered under this certificate of insurance.

10. 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 children must have been under your care during your trip.

11. Expenses to return your pet(s) – When approved in advance and arranged by the Assistance Centre, we will pay for the extra cost of economy class transportation, up to $500, to return your pet(s) (domestic dog(s) and/or cat(s)) home via the most cost-effective itinerary, if:
   a) your treating physician recommends that you return home because of your medical condition;
   b) our medical advisors recommend that you return home after your emergency treatment; or
   c) you die.

12. Expenses to return your travel companion – We will pay the extra cost of one-way economy airfare via the most cost-effective itinerary, to return your travel companion (who is travelling with you at the time of your emergency and insured under our travel medical insurance plan) home, if you return home under Benefit #5 above.

13. Expenses to return your vehicle home – If, because of a medical emergency, hospitalization, death or repatriation, you are unable to drive home the vehicle you used during your trip, we will cover the extra cost of one-way economy airfare via the most cost-effective itinerary, to return your vehicle home. If you rented a vehicle during your trip, we will pay for the extra cost of one-way economy class airfare via the most cost-effective itinerary, to return your vehicle home. If you rented a vehicle during your trip, we will cover its return to the rental agency.

14. Hospital Allowance – If you are hospitalized for 48 hours or more, we will reimburse you up to $50 per day in the hospital to a maximum of $500 for your incidental expenses (telephone calls, television rental, etc.) while you are in the hospital.

15. Baggage Return – If you return home under Benefit #5 above, we will pay the extra costs to return your baggage to your home.

16. Expenses to replace prescription drugs – We will pay up to a maximum of $50 if you have misplaced or have forgotten your prescription medication during your trip and it is necessary for you to continue taking the prescribed medication. Charges for vitamins, vitamin preparations, over-the-counter drugs, contraception or birth control are not covered.

Exclusions & Limitations – What does Emergency Medical Insurance not cover?
We will not pay any expenses or benefits relating to:

1. A pre-existing condition. The pre-existing condition exclusion which applies depends on the plan you purchased, and your age at the time you purchased this certificate of insurance as outlined below. Please see the definitions of “pre-existing condition” and “stable” at the end of this booklet.

This plan includes a “stable” requirement. In addition to that requirement, we will not cover any expenses relating to:
• your heart condition if, within the required period of being stable, it has not been stable or you have taken any form of Nitroglycerine for the relief of angina pain; and/or
• your lung condition if, within the required period of being stable, it has not been stable or you required treatment with oxygen or Prednisone for your lung condition.

We will not pay any expenses relating to a pre-existing condition that was not stable in the...

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<th>All-Inclusive Plan:</th>
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<tr>
<td>Under Age 75</td>
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<tr>
<td>Age 75 or older</td>
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2. Expenses that exceed: a) $5,000,000 CDN if you have a valid government health insurance plan or b) $50,000 for emergency medical treatment, and c) $300,000 for ambulance transportation expenses.

3. Covered expenses that exceed the reasonable and customary charges where the medical emergency happens.

4. Covered expenses that exceed 75% of the cost we would normally have to pay under this insurance, if you do not contact the Assistance Centre at the time of the emergency, unless your medical condition makes it medically impossible for you to call (in that case, the 25% co-insurance does not apply).

5. Any medical condition when prior to the purchase date you had not met all the Eligibility Requirements.

6. Any treatment that is not for an emergency.

7. The continued treatment of a medical condition when you have already received emergency treatment for that condition during your trip and our medical advisors determine that your medical emergency has ended.

8. 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 your effective date; and/or
   • that had caused your physician to advise you not to travel.

9. An emergency resulting from: hang-gliding, rock climbing, mountaineering, participating in a motorized speed contest; or your professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is your principal paid occupation.

10. Suicide, attempted suicide, or an intentional self-inflicted injury whether sane or insane.

11. Committing or attempting to commit a criminal act.

12. Not following recommended or prescribed therapy or treatment.

13. Any medical condition, sickness, death, or injury related directly or indirectly to your abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).

14. A mental or emotional disorder (other than acute psychosis) that does not require admission to a hospital.

15. Your routine pre-natal care, a child born during your trip, your pregnancy or childbirth, or complications of your pregnancy or childbirth when they happen in the 9 weeks before or after the expected date of delivery.

16. For insured children under 2 years of age: any medical condition related to a birth defect.

17. 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.

18. Any emergency that occurs or re-occurs after our medical advisors recommended that you return home following your emergency, and you choose not to.

19. An act of war or act of terrorism. Limited coverage applies with respect to an act of terrorism. See Terrorism Coverage provision.

20. Any loss resulting from:
   • a specific or related medical condition which you contracted in a foreign country during your trip; and/or
   • an act of war or an act of terrorism, when, before you left home, the government of your home country issues a formal travel warning which recommends that citizens of your country not visit a specific country, region or city included in your trip.

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

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

Neither we nor our agents or administrators are responsible for the availability, quality or result of any medical treatment or transportation, or for your failure to obtain medical treatment.
BAGGAGE LOSS, DAMAGE & DELAY INSURANCE
Included in the All-Inclusive plan.

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

1. Up to $200 in total per trip for the replacement of a lost or stolen passport, driver’s licence, birth certificate or travel visa.

2. Up to $500 in total per trip for necessary toiletries and clothing when your checked luggage is delayed by the carrier for at least 10 hours while you are en route. This benefit is payable only when the delay happens before your return home.

3. Up to $100 per day to a maximum of $500 in total for the rental of golf clubs or ski equipment or for the purchase of reasonable golf accessories (golf balls, gloves, tees, etc.) or ski accessories (ski equipment includes snowboards, bindings, boots or poles, etc.) in the event your checked golf clubs or ski equipment are delayed by the common carrier for at least 10 hours while you are en route. This benefit is payable only when the delay happens before your return home.

4. Up to $300 per trip for any item or set of items which is lost or damaged during your trip to a maximum of $1,500. Jewellery or cameras (including camera equipment) are respectively considered a single item.

Exclusions & Limitations – What does Baggage Loss, Damage & Delay Insurance not cover?
For Baggage Loss, Damage & Delay Insurance, we will not cover expenses or benefits relating to:

1. Animals, perishable items, bikes that are not checked as baggage with the common carrier, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, money, tickets, securities, documents, items related to your occupation, antiques or collector items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.

2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, your imprudence or omission.

3. Unaccompanied baggage, personal property left in an unattended vehicle, unlocked trunk, and any jewellery or cameras placed in the custody of a common carrier.

4. In instances of theft, losses unreported to authorities.

5. An act of war or act of terrorism.

6. Any loss resulting from:
   - a specific or related medical condition which you contracted in a foreign country during your trip; and/or
   - an act of war or an act of terrorism
     when, before you left home, the government of your home country issues a formal travel warning which recommends that citizens of your country not visit a specific country, region or city included in your trip.

See other conditions under How to Make a Claim.

FLIGHT & TRAVEL ACCIDENT INSURANCE
Included in the All-Inclusive Plan.

Benefits – What does Flight & Travel Accident Insurance cover?
We will cover the following Flight & Travel Accident Insurance benefits:

1. If an accidental bodily injury causes you to die, to become completely and permanently blind in both eyes or to have two of your limbs fully severed above your wrist or ankle joint in the 12 months after the accident, we will pay:
   a) $50,000 under Travel Accident Insurance; or
   b) $100,000 under Flight Accident Insurance.

2. If an accidental bodily injury causes you to become completely and permanently blind in one eye or to have one of your limbs fully severed above a wrist or ankle joint in the 12 months after the accident, we will pay:
   a) $25,000 under Travel Accident Insurance; or
   b) $50,000 under Flight Accident Insurance.

3. If you have more than one accidental bodily injury during your trip, we will pay the applicable insured sum only for the one accident that entitles you to the largest benefit amount.

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

Exclusions & Limitations – What does Flight & Travel Accident Insurance not cover?
For Flight & Travel Accident Insurance, we will not cover expenses or benefits relating to:
1. Hang-gliding, rock climbing, mountaineering, parachuting or skydiving; participating in a motorized speed contest; or your professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is your principal paid occupation.

2. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.

3. Suicide, attempted suicide or an intentional self-inflicted injury whether sane or insane.

4. A criminal act or an attempt to commit such an act by you or your beneficiary.

5. Not following recommended or prescribed therapy or treatment.

6. Any medical condition, sickness, death, or injury related directly or indirectly to your abuse of medication(s), drug(s), alcohol, or any other toxic substance(s).

7. A mental or emotional disorder (other than acute psychosis) that does not require admission to a hospital.

8. A loss caused directly or indirectly from an existing disease or bodily infirmity, even if the proximate cause of its activation or reactivation is the result of an accidental bodily injury.

9. An act of war or act of terrorism. Limited coverage applies with respect to an act of terrorism as described in the Terrorism Coverage provision.

10. Any loss resulting from:
   - a specific or related medical condition which you contracted in a foreign country during your trip; and/or
   - an act of war or an act of terrorism
     when, before your effective date, the government of your home country issues a formal travel warning which recommends that citizens of your country not visit a specific country, region or city included in your trip.

**TERRORISM COVERAGE**

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

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

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

Coverage is only available for up to two (2) acts of terrorism within a calendar year and the maximum aggregate payable limit for each act of terrorism is:

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<tr>
<th>Type of Coverage</th>
<th>Maximum Aggregate for Each Act of Terrorism (CDN$)</th>
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<tbody>
<tr>
<td>Emergency Medical</td>
<td>$35,000,000</td>
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<tr>
<td>Trip Cancellation &amp; Trip Interruption</td>
<td>$2,500,000</td>
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If, in our judgment, the total of all payable claims under one or more acts of terrorism may exceed the applicable limits, your prorated claim may be paid after the end of the calendar year in which you qualify for benefits.

**Exclusion to this Terrorism Coverage provision**

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

**WHAT ELSE DO YOU NEED TO KNOW?**

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

This insurance is void in the case of fraud or attempted fraud, or if you conceal or misrepresent any material fact in your application for this certificate of insurance or extension of coverage for benefits under this certificate of insurance.
This certificate of insurance is non-participating. You are not entitled to share in our divisible surplus. Neither we nor our agents or administrators are responsible for the availability, quality or results of any medical treatment or transportation, or for your failure to obtain medical treatment.

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

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

**Premium**

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

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

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

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

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

The plans outlined in this certificate of insurance are second payer coverages. 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 that portion of your expenses, incurred outside the province or territory of residence, that are in excess of the amounts for which you are insured under such coverage.

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

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

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

**WHAT ELSE DO YOU NEED TO KNOW?**

**Limited To That Portion Of Your Expenses, Incurred Outside The Insurance Plan Providing Hospital, Medical Or Therapeutic Contracts Including Any Private Or Provincial Or Territorial Auto Or Individual, Basic Or Extended Health Insurance Plans Or Payor Coverages.**

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 or individual, basic or extended health insurance plans or payor coverages.

**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, (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), to a maximum of the largest amount specified by any such insurer.

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

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

**How to Make a Claim**

In the event of an emergency, call the Assistance Centre immediately, prior to receiving treatment:

1-800-211-9093 toll-free from the USA and Canada or +1 (519) 251-7821 collect to Canada from anywhere else in the world. The Assistance Centre is ready to assist you 24 hours a day, 365 days a year.

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

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

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

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

To make a claim due to illness or injury during your trip, your proof of claim and your fully completed Manulife Global claims form(s) must be sent to us within 90 days of your loss.

Written claims correspondence should be mailed to:

Manulife Global Travel Insurance
c/o Manulife Financial
PO Box 4906 Stn A
Toronto, ON M5W 0B4
You may also call the Assistance Centre directly for specific information on how to make a claim or to inquire about your claim status at 1 866 298-2722.

For coverage information or general inquiries, please contact your travel agent.

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

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

If you are making an Emergency Medical Insurance claim, we will need: a) original itemized receipts for all bills and invoices; b) proof of payment by you and 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 medially necessary; d) proof of the accident if you are submitting a claim for dental expenses resulting from an accident; e) proof of travel (including departure and return dates); and f) your historical medical records (if we determine applicable).

If you are making a Baggage Loss, Damage & Delay Insurance claim, the following conditions apply:
1. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this insurance, you must obtain written documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide or transportation authorities. You must also take all precautions to protect, save or recover the property immediately, and advise us as soon as you return home. Your claim will not be valid under this insurance if you do not comply with these conditions.
2. If the property you have checked with a common carrier is delayed, we will continue to provide coverage until the property is delivered by the carrier.
3. We cover the current actual cash value of your property when it is lost or damaged. We also reserve the option to repair or replace your property with other of similar kind, quality and value. We may also ask you to submit damaged items for an appraisal of the damage. If a lost or damaged article is part of a set, we will cover a reasonable and fair proportion of the total value of the set, but not the total value of the set.
4. If you need to make a claim under this insurance, we will need: a) copies of reports from the authorities as proof of loss, damage or delay; and b) proof that you owned the articles, and receipts for their replacement.

If you are making a Flight & Travel Accident Insurance claim, the following conditions apply:
1. We will need: a) police, autopsy or coroner’s report; b) medical records; and c) death certificate, as applicable.
2. If your body is not found within 12 months of the accident, we will presume that you died as a result of your injuries.

Who will we pay your benefits to if you have a claim? Except in the case of your death, we will pay the covered expenses under this insurance to you or the provider of the service. Any sum payable for loss of life will be payable to your estate unless otherwise specified in a Manulife Statement of Beneficiary form. You must repay us any amount paid or authorized by us on your behalf if we determine that the amount is not payable under your certificate of insurance. If you have paid your premium in U.S. dollars all amounts shown throughout this contract are in U.S. dollars except for the $5,000,000 CDN Emergency Medical, the Terrorism and default maximum aggregate limits. Otherwise, if you paid your premium in Canadian dollars 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? If you disagree with our claim decision, the matter may be submitted to arbitration under the arbitration law in the Canadian province or territory where you reside at the time of application for this certificate of insurance. Legal action to recover a claim must start within the 12 months of the date the insurance monies would have been payable if it were a valid claim and be undertaken before courts of the province of Ontario.
For the purposes of determining the validity of a claim under this certificate of insurance, we may obtain and review the medical records of the attending physician(s), including the records of the regular physician(s) at home. These records may be used to determine the validity of a claim whether or not the contents of the medical records were made known to you before you incurred a claim under this certificate of insurance. In addition, we have the right, and you shall afford us the opportunity, to have you medically examined when and as often as may reasonably be required while benefits are being claimed under this certificate of insurance. If you die, we have the right to request an autopsy, if not prohibited by law.

DEFINITIONS

When italicized in this certificate of insurance, 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:

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

and the effect or intention of the above is to:

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

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

**Age** means your age as calculated at time of application.

**Change in medication** means the medication dosage, frequency or type has been reduced, increased, 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.

**Child, Children** means an unmarried, dependent son or daughter or your grandchild(ren) under the age of 21 or, if a full-time student, under the age of 26. Also, an unmarried dependent son or daughter of any age, if mentally or physically handicapped. In addition, a child must be a minimum age of 31 days old to be covered under this certificate of insurance.

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

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

**Covered 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 and/or not covered under your government health insurance plan or any other plan.

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

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

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

- For Trip Cancellation, coverage starts at the date and time you pay the premium for that coverage, indicated as the purchase date on your confirmation.
- All other coverages start on your departure date, as indicated on your confirmation.

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

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

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

Hospital means a facility that is licensed as a hospital where in-patients receive medical care, 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, home for the aged or health spa is not a hospital.


Injury means sudden bodily harm that you sustain during the trip and that is caused by external, and purely accidental means, directly and independently of illness or disease and all other causes.

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

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

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

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

Mountaineering means the ascent or descent of a mountain requiring the use of specified equipment including crampons, pickaxes, anchors, bolts, carabiners and lead-ropes or top-ropes anchoriing 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 you or a member of your immediate family.

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

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

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

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 of this insurance.

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/or
  • a physician has not determined that the condition has become worse; and/or
  • a physician (or other medical professional) has not prescribed or recommended a change in medication taken or medical care received for that condition; and/or
  • a physician (or other medical professional) has not prescribed or recommended a change in treatment for that condition; and/or
• there has been no admission to a hospital and/or you are not awaiting results of further investigation for that medical condition.

Travel companion means someone who shares trip arrangements and accommodations with you. No more than four (4) individuals (including the insured) will be considered travel companions on any one trip.

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

Travel supplier means a tour operator, travel wholesaler, airline, cruise line, provider of ground transport or provider of travel accommodation or provider of other services to you that is:
• contracted to provide travel services to you; and
• licensed, registered or is otherwise legally authorized in the particular location of the travel supplier to operate and provide travel services as shown on your confirmation.

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 sickness, injury or symptom.
**Trip** means the period of time between your effective date of insurance and expiry date as shown on your confirmation.

**Vehicle** includes any private or rental passenger automobile, boat, mobile home, camper truck or trailer home which you use during your trip exclusively for the transportation of passengers (other than for hire).

**We, us, our** means First North American Insurance Company (FNA) in connection with Baggage Insurance and coverage for the risks identified with # throughout this document; and The Manufacturers Life Insurance Company (Manulife Financial) in connection with all other coverages under this certificate of insurance. The participation of the insurers is several and not joint and none of them will under any circumstances participate in the interest and liabilities of any of the others.

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

### NOTICE ON PRIVACY

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

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

### HELP IS JUST A PHONE CALL AWAY.

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

#### Pre-Trip Information
- Passport and Visa information
- Health hazards advisory
- Weather information
- Currency exchange information
- Consulate and Embassy locations

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

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

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

1 800 211-9093 toll-free from the USA and Canada
+1 (519) 251-7821 collect to Canada from anywhere else in the world.
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Our Assistance Centre is there to help you 24 hours a day, 365 days a year