



## 21st Century Travel Insurance Policy

Version T04-Rev2

Effective April 2023

21st Century Travel Insurance Limited operates as 21st Century Travel Insurance Services in British Columbia.

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

### NOTICE REQUIRED BY PROVINCIAL LEGISLATION

This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

### Important Notice - Read Carefully Before You Travel

You have purchased a travel insurance policy - what's next? We want you to understand (and it is in your best interest to know) what your policy includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your policy before you travel.  
**Italicized terms are defined in your policy.**

- Travel insurance covers claims arising from sudden and unexpected situations (i.e. accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, you must meet all of the eligibility requirements.
- This insurance contains limitations and exclusions (i.e. medical conditions that are not stable, pregnancy, child born on trip, excessive use of alcohol, high risk activities).
- This insurance may not cover claims related to pre-existing medical conditions, whether disclosed or not at time of policy purchase.
- Contact the Assistance Centre before seeking treatment or your benefits may be limited.
- In the event of a claim your prior medical history may be reviewed.
- If you have been asked to complete a medical questionnaire and any of your answers are not accurate or complete, your policy will be voidable.

**It is your responsibility to understand your coverage. If you have questions, call 21st Century Travel Insurance during regular business hours at: 1 800 567-0021 or (905) 372-1779.**

## IMPORTANT INFORMATION

To be eligible for insurance under this policy, **you must meet all the eligibility requirements outlined on Page 3 of this policy.**

A **pre-existing condition** exclusion applies to your coverage. It is **your responsibility** to review and understand the **pre-existing condition** exclusion that applies to you:

- **Trip Cancellation & Trip Interruption Insurance:** please review the **pre-existing condition** exclusions listed on Page 6 of this policy.
- **Emergency Medical Insurance:** please review the **pre-existing condition** exclusions listed on Page 8 of this policy.

**ITALICIZED WORDS** have a specific meaning. Please refer to the "Definitions" section of this policy to find the meaning of each italicized word.

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

**1 855 478-3483 toll-free from the USA and Canada  
+1 (519) 251-7850 collect to Canada, from anywhere else in the world.**

*Our Assistance Centre is there to help you  
24 hours a day, every day of the year.*

*Our Assistance Centre can also be contacted through the  
**Manulife TravelAid™** mobile application.*

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 policy. If it is medically impossible for **you** to call, please have someone call on **your** behalf.

### Travel assistance and CLAIM SUBMISSION, anywhere in the world

Before you travel, download the Manulife TravelAid mobile app through the Google Play™ store or the Apple App Store®.

Features of Manulife TravelAid include:

- **Start a Claim – begin the process to file a claim and track your claim status**
- **Contact Us –** a direct link to the Assistance Centre for immediate medical assistance 24/7
- **International 911 –** search emergency phone numbers in other countries (GPS enabled)
- **Find Medical Facility –** find directions to the closest medical facility (GPS enabled)
- **Travel Tips –** pre- and post-departure
- **Travel Advisories**

**Online Claims Submission** is also available.

Visit <https://manulife.acmtravel.ca> to submit your claim online. For faster and easier submissions, have all your documents available in electronic format, such as a PDF or a JPEG.

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

Claim payment and administrative services are provided by Active Claims Management Inc. Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM" "Global Excel Management" and/or "Global Excel" as the provider of all assistance and claims services under the policy.

Administration of all applications, enrollments and customer service for the 21st Century Travel Insurance plan are provided by 21st Century Travel Insurance Limited o/a 21st Century Travel Insurance Services in British Columbia (21st Century).

## About 21st Century

Since 1979, 21st Century has been committed to "bringing travel insurance into focus" for the professional travel agents, tour operators, insurance brokers, and financial advisors across Canada who trust 21st Century with their clients' travel insurance needs.

No one expects to have an emergency medical claim or to have to cancel or interrupt a trip due to an unforeseen event. Unfortunately, these events can happen and that's what our insurance products are all about. Our 21st Century Travel Insurance plans are underwritten by Manulife and emergency assistance is provided by Global Excel Management, giving you the solid backing and support of a financially secure and extremely reliable insurance team to guide you through these unexpected events.

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Everyone wants to have a carefree trip and should be able to travel with confidence in their travel insurance purchase. Most people travel every day without a problem, but if something does happen, the member companies of the Travel Health Insurance Association of Canada (THiA) want you to know your rights. THiA's Travel Insurance Bill of Rights and Responsibilities builds on the golden rules of travel insurance:

- Know your health
- Know your trip
- Know your policy
- Know your rights

For more information, go to [www.thiaonline.com](http://www.thiaonline.com)

### 10-Day Free Look to Review this Policy

You have 10 days from *your* insurance purchase date to review this policy. If it does not meet *your* needs, *you* may terminate this insurance coverage and receive a premium refund if:

- (i) *you* have not departed on *your trip*; and
- (ii) there is no claim in progress.

To request a premium refund, simply contact *your* Travel Agent from whom *you* purchased the insurance.

**After the 10-Day Free Look, please refer to the Refunds section.**

## MEDICAL CONCIERGE SERVICES

21st Century is pleased to provide *you* with value-added Medical Concierge Services.

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

StandbyMD offers access to personalized care including:

- telephone or video chat with a qualified physician who can assess symptoms and provide treatment options (for eligible cases)
- a network of physicians who make house call visits in 141 countries and over 4,500 cities
- in-network clinics and emergency rooms when necessary
- coordination and delivery of lost or forgotten prescription medications, eyeglasses or contact lenses, and medical supplies when you travel within Canada and the US

### How this service works

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

The worldwide network offers preferred rates and direct billing options to help reduce your out-of-pocket expenses. The StandbyMD program also helps coordinate payment for eligible expenses according to the terms and conditions of this policy.

To use this service, contact the Assistance Centre at the number provided in this policy.

### Disclaimer, waiver, and limitation of liability

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

The advice StandbyMD provides is a recommendation only and entirely voluntary. You retain the right to choose your own level of care, regardless of the recommendation StandbyMD makes.

Medical providers within the StandbyMD network are not employees or agents and are not affiliated with StandbyMD in any way beyond accepting referrals. StandbyMD has no control – real or implied – over the medical judgment, actions, or inactions of the medical providers and does not assume any responsibility for:

- availability of the medical providers
- quality of the medical providers
- the results or outcome of any treatment or service

**You waive any and all rights to proceed legally against StandbyMD or anyone related to StandbyMD. Related people include principals, parents, successors, and assigns of StandbyMD.**

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

- any and all claims
- demands
- actions and causes of action
- suits of any kind, nature, or amount

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

## 21ST CENTURY TRAVEL INSURANCE PLANS

IF YOU PURCHASED . . .		YOUR COVERAGE INCLUDES . . .
Plan A	Trip Cancellation	• Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance**
Plan B	Emergency Medical	• Up to \$5,000,000 Emergency Medical Insurance* for the number of coverage days you have purchased.
Plan C	Baggage Loss, Damage & Delay, Flight & Travel Accident	• Up to \$1,000 Baggage Loss or Damage; • Up to \$500 Baggage Delay; • Up to \$50,000 Travel Accident; and • Up to \$100,000 Flight Accident.
Plan D	Annual Medical Days available - 8, 18, 30, 60	• Up to \$5,000,000 Emergency Medical Insurance* per policy.
Plan E	Package Tour	• Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance** • Up to \$5,000,000 Emergency Medical Insurance*; • Up to \$1,000 Baggage Loss or Damage; • Up to \$500 Baggage Delay; • Up to \$50,000 Travel Accident; and • Up to \$100,000 Flight Accident.

\* A child must be at least 30 days of age to be covered under this policy.

\*\* Default coverage is provided in any plan that includes Trip Cancellation, Interruption, Misconnection & Delayed Return insurance.

## GENERAL INFORMATION

### TO BE ELIGIBLE FOR INSURANCE UNDER THIS POLICY

**You are NOT eligible for coverage if:**

- a) *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.

To be insured with *us*, *you* must meet the eligibility requirements at the time *you* applied for coverage under this policy and pay the required premium to *your* Travel Agent before *you* leave home.

To be eligible for *Emergency Medical Insurance* (in Plan B, Plan D or Plan E), *you* must be covered under a *government health insurance plan* and buy coverage for the entire duration of *your trip*.

For some plans *you* must complete the medical *questionnaire* to determine whether *you* meet the eligibility requirements for coverage, and if so, to determine *your* rate category. *You* must complete the medical *questionnaire*:

- i) if *you* purchased Plan B. *Emergency Medical* and on the policy *departure date* *you* will be:
  - age 60 to 74 travelling 31 days or more; or
  - age 75 or older travelling for any duration.
- ii) if *you* purchased Plan D. *Annual Medical* and on the policy *departure date* *you* will be age 60 to 84.

To be eligible for *Trip Interruption, Misconnection & Delayed Return Insurance* (in Plan A or Plan E), *you* must have a scheduled *departure date* and return date and buy coverage for the entire duration of *your trip*.

**Family Coverage** is available under Plan B. *Emergency Medical* and Plan D. *Annual Medical*. All family members to be insured under one policy must be named on *your confirmation* and must be a minimum of 30 days of *age*. Family means a maximum of two parent(s) or legal guardian(s) plus their *children*. Family can also mean three or more related *children* travelling together. Family coverage is not available if any applicant under this policy is required to complete a medical *questionnaire*.

### CANCELLATION FOR A NON-COVERED EVENT

**For Plan A. Trip Cancellation Plans and Plan E. Package Tour**, the cancellation benefit for a non-covered event does not apply if *you* did not purchase *your* policy within 72 hours of *your* initial *trip* booking or before any cancellation penalties became applicable. See page 4 for more details.

### ANNUAL MEDICAL PLAN

- Provide coverage for an unlimited number of *trips* taken within one (1) year, commencing with the effective date as shown on *your confirmation* (no limit to trip length within Canada but outside *your* province or territory of residence).
- Each *trip* taken can be up to the maximum *trip* length *you* selected when *you* purchased *your* Annual Medical plan (annual plan options available - 8, 18, 30, 60 day trips).

- For a *trip* to be covered under the benefits of this policy, it must start on or after the *effective date* and end prior to or on the expiry date as shown on *your confirmation*.
- Top-up coverage can be purchased for *trips* that are longer than the maximum *trip* length selected or if *your trip* extends beyond the *expiry date* of your Annual Medical plan as shown on *your confirmation*.

The Annual Medical plan provides *you* with *emergency* medical coverage for unlimited travel within Canada but outside *your* province or territory of residence.

In the event of a claim, *you* will be required to provide proof of *your departure date* and *your* return date. Proof can include *your* plane ticket, train ticket, a stamped passport, and/or credit card or bank statement showing purchases in Canada just prior to *your departure date*.

#### Top-Up of *Emergency* Medical Coverage under Plan D. Annual Medical: If *your* trip:

- a) is longer than the maximum number of coverage days *you* have under *your* current plan; or
- b) will extend beyond the expiry date as shown on *your confirmation*, *you* can either:
  - purchase Top-Up coverage before the *expiry date* of *your* Annual Medical plan for any additional travel days; or
  - purchase a new Annual Medical plan, with no lapse in coverage, providing the total duration of the *trip* does not exceed the maximum *trip* length *you* choose.

If *your* annual multi-trip plan is not underwritten by Manulife, it is *your* responsibility to confirm that a Top-Up is permitted on *your* existing plan with no loss of coverage.

When *you* apply for Top-Up coverage *you* may be required to answer questions about *your* health status. *You* may be able to top-up *your* annual medical coverage, as long as *your government health insurance plan* coverage remains in force during the full length of *your trip*.

#### WHEN DOES *YOUR* COVERAGE START?

For *Trip* Cancellation, coverage starts on the time and date *you* purchase that coverage, shown as the *issue date* on *your confirmation*.

All other coverages (including *Trip* Interruption, Misconnection & Delayed Return) start on the later of:

- the date *you* leave *home*; or
- the effective date as shown on *your confirmation*.

#### WHEN DOES *YOUR* COVERAGE END?

For *Trip* Cancellation, coverage ends on the earlier of:

- the date *you* leave *home* or *your departure date*; or
- the date *you* cancel *your trip* arrangements.

For all Annual Medical plans, *emergency* medical coverage ends on the earliest of:

- the date *you* return *home*;
- the expiry date as shown on *your confirmation*; or
- when travelling outside Canada, the date *you* reach the maximum number of days permitted outside of Canada for each *trip*, as stated on *your confirmation*.

For all other plans, *your* coverage ends on the earlier of:

- the date *you* return *home*; or
- the expiry date as shown on *your confirmation*.

#### TO STAY LONGER THAN PLANNED

To apply for an extension of *your* coverage, simply call 21st Century at 1-800-567-0021 during regular business hours before the *expiry date* of *your* existing coverage. *You* may be able to extend *your* coverage, as long as:

- *your government health insurance plan* coverage remains in force for Plans B, D, and E; and
- *you* pay the additional premium (minimum \$25); and
- there has been no event that has resulted or may result in a claim against the policy and there has been no change in *your* health status.

Any extension is subject to the approval of 21st Century.

#### AUTOMATIC EXTENSION

*Your* coverage will automatically be extended beyond *your expiry date*:

- for the length of *your* delay to a maximum of 72 hours, if *your common carrier* is delayed; or
- if *you* are hospitalized on *your expiry date*, in which case, *we* will extend *your* coverage during the hospitalization up to a maximum of 365 days or until, in *our* opinion, *you* are stable for discharge from the *hospital* and for up to 5 days after discharge from *hospital*, or *you* are stable for evacuation home; whichever is earlier; or
- if *you* have a medical *emergency* that occurs within the 5 days prior to *your expiry date* that does not require hospitalization but prevents travel as confirmed by a *physician*. In this case, *we* will extend *your* coverage for up to 5 days.

#### REFUNDS

**Cancellation of Policy:** *We* will only consider a request for a cancellation of *your* policy if *you* have not left on *your trip* and *you* purchased Plan B. *Emergency* Medical and/or Plan C. Baggage Loss, Damage & Delay, Flight & Travel Accident. Cancellations are not available on Plans A, D and E.

**Partial Refund of Premium:** If *you* return *home* before the expiry date as shown on *your confirmation*, *you* may request a refund of premium for unused coverage days providing there has been or will be no notification of a claim or benefit paid by *us*, that *you* have not been provided with any assistance services and that *you* have completed the Travel Medical Refund Request form and sent it to 21st Century. Partial refunds are not available on Plans A, D and E.

Refunds and cancellations are subject to a \$25 processing fee per policy. The minimum refundable amount is \$10.

## TRIP CANCELLATION, INTERRUPTION, MISCONNECTION & DELAYED RETURN INSURANCE

#### Trip Cancellation Insurance

Coverage starts at the date and time *you* pay the premium for that coverage. Coverage ends on *your departure date*.

#### Trip Interruption, Misconnection & Delayed Return Insurance

Coverage starts on *your departure date*.

Coverage ends on the earlier of:

- a) the date *you* return to *your departure point*; or
- b) on the expiry date as shown on *your confirmation*.

Included in Plan A. *Trip* Cancellation and Plan E. Package Tour.

#### IMPORTANT CONDITION TO *YOUR TRIP* CANCELLATION COVERAGE CANCELLATION FOR A NON-COVERED EVENT (CANCEL FOR ANY REASON)

If *you* **DO NOT** qualify for cancellation benefits under *Trip Cancellation & Interruption Insurance covered events*, and *you* want to cancel *your trip* for any other reason, consider submitting a claim under this "Cancel for any Reason" benefit.

Cancel for any Reason coverage is available only:

- a) if *you* purchased *your* policy within 72 hours of booking *your trip*, or
- b) before any cancellation penalties became applicable.

If *you* Cancel for any Reason and decide not to travel before *you* leave *home*, *we* will provide coverage as follows:

- If *you* cancel *your trip* 14 days or more before the departure date as shown on *your confirmation*, *we* will pay 50% of the covered amount for the prepaid portion of *your trip* that is non-refundable.

#### TRIP CANCELLATION & INTERRUPTION

##### What does *Trip* Cancellation & Interruption Insurance cover?

If *you* are unable to travel due to a covered event listed below that occurs before *your scheduled departure date*, *we* will pay up to the covered amount for the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date. In addition, if *your travel companion* must cancel their *trip* due to a covered event applicable to them, 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. To cancel a *trip* before *your scheduled departure date*, *you* must cancel the *trip* with the Travel Agent and notify *our* Assistance Centre immediately at 1 855 478-3483 or +1 (519) 251-7850 or, at the latest, the business day following the cause of cancellation.

If *your trip* is interrupted due to a covered event listed below that occurs on or after the day *you* plan to leave *home*, *we* will pay:

- A. up to the covered amount for unused travel arrangements paid for prior to *your departure date*, that are non-refundable and non-transferable to another travel date, less the prepaid unused return transportation; and
- B. *your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of \$300 per day for up to two (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 *your* or *your* group's next destination, or to return *home*.

##### Trip Cancellation & Interruption Insurance covered events:

1. *You* or *your travel companion* develop(s) a medical *emergency* 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 *emergency* or dies.

3. The person who will be *your* host during *your trip* is admitted to a *hospital* because of 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 notice of custody is received after the *effective date*, and the date of custody falls after *your departure date*.
5. *You or your travel companion* develop any complication of pregnancy within the first 31 weeks of pregnancy and the attending *physician* advises against travel. This is a covered event only under *Trip Cancellation*.
6. *†You or your travel companion's* travel visa is not issued for a reason beyond *your/their* control, provided the documentation shows *you or your travel companion* were eligible to apply, that the refusal is not due to a late application, and the application is not a subsequent attempt for a visa that had been previously refused.
7. *†You, your spouse, your travel companion or your travel companion's spouse* are called to service as a reservist, firefighter, military or police staff, to jury duty, or to be a defendant in a civil suit or are subpoenaed to be a witness during *your trip*.
8. *†You, your spouse, your travel companion or your travel companion's spouse* are quarantined or hijacked; or are unable to occupy *your/their* principal residence or to operate *your/their* place of business because of a natural disaster.
9. *†You, your spouse, your travel companion or your travel companion's spouse* lose a permanent job for which *you/they* were employed at least one year, because of an unforeseen lay-off or dismissal without just cause. This benefit does not apply to self-employment or contract work.
10. *†You or your travel companion* are transferred by the employer with whom *you or your travel companion* were employed for at least 1 year at the *issue date* of this insurance, and which requires a relocation of *your or your travel companion's* principal residence by a distance of at least 300 kms within 30 days before *your* scheduled *departure date*. This benefit does not apply to self-employment or contract work.
11. *†A* business meeting, 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 and the meeting is between companies with unrelated ownership. Benefits are only payable if *you* are the one who planned to attend the business meeting.
12. *†A* Government of Canada Travel Advisory is issued during *your trip*, or after *you* purchase *your* insurance but before *your departure date*, advising Canadians to avoid all or non-essential travel to a destination included in *your trip*. This applies only to Canadian citizens.
13. *† If you* have prepaid airfare that is not part of a cruise or tour package and the cruise or tour is cancelled for any reason except *travel supplier default*, *we* will reimburse *you*:
  - a) up to the covered amount for travel arrangements paid for prior to *your departure date* that are non-refundable if the cruise or tour is cancelled prior to the *departure date*; or
  - b) the additional cost of *your* one-way return transportation via the most cost-effective itinerary (being the lesser of a one-way fare or change fee charged by the airline if this option is available) and the non-refundable portion of *your* land arrangements, paid for prior to *your departure date* if the cruise or tour is cancelled after *your departure date*.

For this benefit to apply, both the airfare and the cruise must be insured for the entire non-refundable amount with either Plan A. *Trip Cancellation* with Unlimited After Departure coverage, or Plan E. Package Tour Plan.
14. *†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 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.

This is a covered event only under *Trip Interruption*. *We* will reimburse the lesser of either

  - i) the airfare change fee charged by the airline to catch *you* up with *your trip* or cruise, if that option is available or,
  - ii) up to the covered amount as per *your confirmation*.
15. *†Weather* conditions, earthquakes, volcanic eruptions or grounding of *your* air transportation (when that air transportation is not part of *your* tour or cruise package) cause delays to at least 30% of *your trip* and *you* choose not to travel. This is a covered event only under *Trip Interruption*.

16. *†When an act of terrorism* directly or indirectly causes an eligible loss under the terms and conditions of this policy, coverage is available for up to two (2) *acts of terrorism* within a calendar year and up to a maximum aggregate payable limit of \$2.5 million for all eligible *Trip Cancellation* and *Interruption* in-force policies issued and administered by us. The amount payable for each eligible claim is in excess of all other sources of recovery including alternative or replacement travel options and other insurance coverage. The amount paid for all such claims shall be reduced on a pro rata basis so as to not exceed the respective maximum aggregate limit which will be paid after the end of the calendar year and after completing the adjudication of all claims relating to the *act(s) of terrorism*.

If you do not qualify for cancellation benefits under "Trip Cancellation & Interruption Insurance covered events" section, consider submitting a claim under the "Cancel for any Reason" coverage as described on Page 4.

## **MISCONNECTION**

### **What does Misconnection Insurance cover?**

**If any covered event listed immediately below prevents you from travelling as shown on your confirmation, we will pay:**

- A. Up to the lesser of: a) the airfare change fee charged by the airline for *your* missed connection if that option is available, or b) up to \$1,000 for the cost of *your* one-way economy transportation via the most cost-effective itinerary to the next destination.
- B. *Your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of \$300 per day, for up to 2 days, when no earlier transportation is available.

### **Misconnection Insurance covered events:**

- a) *†You* miss *your* next connecting flight because the *plane* you are ticketed to fly on leaves later than originally scheduled.
- b) *†The plane* you are ticketed to fly on leaves earlier than originally scheduled and the ticket you have purchased for *your* prior connector flight via another airline becomes unusable.

## **DELAYED RETURN**

### **What does Delayed Return Insurance cover?**

**If any covered event listed immediately below happens after you leave home and makes it impossible for you to return home on your expiry date as shown on your confirmation, we will, for the length of time that you are prevented from travelling, pay for:**

- A. *Your* additional and unplanned hotel and meal expenses, *your* essential phone calls and taxi fares to a maximum of up to \$150 per day and \$1,500 in total. Maximums are \$300 and \$3,000 respectively for Plan E. Package Tour.
- B. 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 and approved by the Assistance Centre.

### **Delayed Return Insurance covered events:**

1. *You* develop a *medical emergency*.
2. A member of *your immediate family* develops a *medical emergency* or dies at *your* destination.
3. *Your travel companion* develops a *medical emergency* or dies.
4. *Your* host at *your* destination dies.

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

1. In the event *your travel companion's plane* is delayed by weather conditions, earthquakes, volcanic eruptions or grounding of their air transportation, 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.
2. In the event *you* die after *your departure date*:
  - a) *We* will reimburse *your* estate, up to the covered amount, for *your* pre-paid unused *trip* arrangements except unused transportation home;
  - b) *We* will reimburse the actual expenses incurred for the preparation or cremation of *your* body, and either its repatriation or its burial. Specifically, *we* will reimburse *your* estate actual expenses for:
    - the transportation of *your* body (in the standard transportation container normally used by the airline) back to *your home*, plus up to \$3,000 for the preparation of *your* body and the cost of the container; or

- the transportation of *your* ashes back to *your home*, plus up to \$3,000 to have *your* body cremated where *you* die; or
  - up to \$3,000 for the preparation of *your* body and the cost of a standard burial container for the burial of *your* body where *you* die.
- c) In addition, we will reimburse travel and accommodation expenses of the person who must travel to the place of *your* death to identify *your* body as follows:
- up to \$300 for that person's additional and unplanned hotel and meal expenses;
  - we will pay the return economy transportation via the most cost-effective itinerary for that person to travel to *your* place of death; and
  - up to 72 hours of *Emergency* Medical insurance for that person under the same terms and limitations as this policy.

## EXCLUSIONS & LIMITATIONS

### What does *Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance* **not** cover?

When reading this section, please take the time to review the definition of "stable" at the end of this policy.

A. If the *Trip Cancellation* covered amount purchased is less than \$20,000, we will not cover any expenses for:

- any *medical condition* related to *you*, *your spouse*, or *your children* if that *medical condition* was not *stable* in the 3 months before the *issue date* of this insurance.

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

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

B. If the *Trip Cancellation* covered amount purchased is \$20,000 or more, we will not cover any expenses for:

- any *medical condition* related to *you*, a member of *your immediate family*, *your travel companion*, *your key-person*, or *your host* during *your trip*, if that *medical condition* was not *stable* in the 12 months before the *issue date* of this insurance.

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

- *your/their* heart condition if, in the 12 months before the *issue date* of this insurance, any of *your/their* heart condition(s) has (have) not been *stable* or *you/they* have taken any form of nitroglycerine for the relief of angina pain; and/or
- *your/their* lung condition if, in the 12 months before the *issue date* of this insurance, any of *your/their* lung condition(s) has (have) not been *stable* or *you/they* required *treatment* with oxygen or Prednisone for any lung condition.

C. For *Trip Interruption, Misconnection and Delayed Return Insurance*, 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*.

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

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

1. Any reason, circumstance, event (including, without limit, a pandemic as declared by the World Health Organization or natural disaster), or *medical condition* affecting *you* or anyone that *you* are aware of, as of the *issue date*:
  - that could prevent *you* from starting *your trip*; and/or
  - that could prevent *you* from completing *your trip*

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* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
4. Any claim that results from or is related to *your* commission or attempted commission of a criminal offence or illegal act.
5. Any *medical condition* that is the result of *you* not following treatment as prescribed to *you*, including prescribed medication.
6. • Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *your trip*.
  - Any *medical condition* arising during *your trip* from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.
7. Any loss resulting from *your minor mental or emotional disorder*.
8. • routine pre-natal or post-natal care;
  - pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.
9. *Your* child born during the *trip*.
10. A *medical condition*:
  - when *you* knew or for which it is reasonable to believe or expect that *treatment* will be required during *your trip*; and/or
  - for which future investigation or *treatment* was planned before the *effective date*;
  - which caused symptoms that would have caused an ordinarily prudent person to seek *treatment* in the three (3) months before the *effective date*; or
  - that caused a *physician* to advise *you*, before the *effective date*, not to go on *your trip*.
11. A travel visa that is not issued because of its late application.
12. Any *medical condition* if the answers provided in the medical *questionnaire* (if applicable) are not truthful and accurate.
13. Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.  
To view the travel advisories, visit the Government of Canada Travel site.  
This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
14. Any *act of terrorism* which is directly or indirectly caused by, results from, arises out of or is in connection with any *act of terrorism* perpetrated by or involves the utilization of biological, chemical, nuclear or radioactive means.
15. An *act of war*.

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

If *you* do not have a scheduled return date, *your* coverage is limited to eligible *Trip Cancellation* benefits for covered events that occur before *your departure date*.

If *you* cancel *your trip* before *your departure date*, *you* must advise our Assistance Centre and *your* Travel Agent immediately or, at the latest, the business day following the cause of cancellation. Only the amounts that are non-refundable and non-transferrable on the date the reason of cancellation (covered event) occurs shall be considered for the purposes of the claim. Any delays in notifying our Assistance Centre will limit *your* benefit to the non-refundable and non-transferrable amount that would have been payable on the date the cause for claim occurred.

If *you* have purchased Plan E. Package Tour and, before *your departure date*, *you* are prescribed a change in *treatment* or *change in medication*, *you* may apply for special coverage consideration by calling 21st Century. Within three business days 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.

To qualify for unlimited eligible expenses in the event of a *Trip Interruption, Misconnection or Delayed Return Claim*, *you* must insure *your trip* under Plan A for Unlimited After Departure coverage or under Plan E prior to *your departure date* and for the full duration of *your trip*.

## 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, Misconnection & Delayed Return Insurance** and you:

- have contracted with a *travel supplier* who *defaults*; and
- as a result of the *default*, you do not receive part or all of the *travel services* for which you have contracted; and
- 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*,

we will reimburse you as follows:

- For *default* prior to your *departure date*: the non-refundable and non-transferrable portion of the amount that you prepaid for such undelivered *travel services* up to the covered amount of the 21st Century *Trip Cancellation* coverage that you purchased in connection with your *trip*; or
- For *default* after your *departure date*: the non-refundable and non-transferrable portion of the amount that you prepaid for such undelivered *travel services* up to the covered amount of the 21st Century *Trip Interruption* coverage that you purchased in connection with your *trip*, except prepaid unused transportation *home*, and subject to the following Benefit Limits:
  - 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*.

### What are the benefit limits that apply to *Default Protection Coverage*?

The amount payable to you in respect of any one *trip* will not exceed \$3,500 CDN and \$7,500 CDN for all persons who are covered under the same 21st Century Travel Insurance policy. We will pay up to the lowest extra cost of the published rate for a one-way, economy class airfare on a scheduled airline by its most direct route to the original point of departure. 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 policy.

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 the same calendar year 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:

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

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

## EXCLUSIONS & LIMITATIONS

### What does *Default Protection Coverage* not cover?

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

- Loss or damage, incurred by you, which is or can be recovered from any other source, including any federal, provincial or other compensation fund;
- 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;
- Loss arising as a consequence of the bankruptcy or insolvency of a retail travel agent, agency or broker;
- 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 (package tour for this exclusion means a travel itinerary which would include transportation, accommodation and possibly meals, packaged together for one price);
- Losses incurred by an individual who has not purchased coverage for *Trip Cancellation & Interruption Insurance* coverage under the 21st Century policy, in connection with your *trip* which resulted in such losses;
- Insurance purchased or *trips* booked after the *default*;
- Travel services* that were actually provided.

## EMERGENCY MEDICAL INSURANCE

*Emergency Medical Insurance* coverage starts when you leave home.

*Emergency Medical Insurance* coverage ends on the earlier of:

- the date you return home; or
- the expiry date as shown on your confirmation.

Included in Plan B. *Emergency Medical* and Plan D. *Annual Plan* and Plan E. *Package Tour*.

### What does *Emergency Medical Insurance* cover?

*Emergency Medical Insurance* covers you for up to \$5,000,000 CDN of reasonable and customary expenses incurred by you as a result of *emergency treatment* 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: 1 855 478-3483 toll-free from the USA and Canada or +1 (519) 251-7850 collect from anywhere else in the world.

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

- confirm coverage
- provide pre-approval of *treatment*.

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

After your medical *emergency treatment* has started, the Assistance Centre must assess and pre-approve additional medical *treatment*. If you undergo tests as part of a medical investigation, *treatment* or surgery, obtain *treatment* or undergo surgery that is not pre-approved, your claim will not be paid. This includes but is not limited to MRI, MRCP, CAT Scan, CT Angiogram, sonograms, ultrasounds, Nuclear Stress Test, biopsies, Angiogram, Angioplasty, cardiovascular surgery including any associated diagnostic test(s), Cardiac Catheterization or any surgery.

Subject to the policy's maximums, exclusions and limitations the eligible covered expenses are:

- Expenses for *emergency treatment*** - The reasonable and customary charges for medical care received from a *physician* in or out of a *hospital*, the cost of a semi-private *hospital* room (or an intensive or coronary care unit where medically necessary), the services of a licensed private duty nurse while you are in *hospital*, the rental or purchase (whichever is less) of a hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about your condition, and drugs that are prescribed for you and are available only by prescription from a *physician* or dentist.
- Expenses for professional services** - Care received from a licensed chiropractor, osteopath, physiotherapist, chiropodist or podiatrist, up to \$300 by profession.
- Expenses for ambulance transportation** - The reasonable and customary charges for local licensed ambulance service to transport you to the nearest qualified medical service provider in an *emergency*.
- Expenses related to your death** - If you 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 a standard casket;
  - the return home of your ashes, plus up to \$5,000 to cremate your body where you die, including the cost of a standard urn; or
  - up to \$5,000 to have your body prepared and the cost of a standard casket or urn, plus up to \$5,000 for your burial where you die (excludes headstones, flowers, reception expenses).

In addition, if someone is required to identify your body and must travel to the place of your death, when approved and arranged in advance by the Assistance Centre, we will pay the round trip 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 policy 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, when approved and arranged in advance by the Assistance Centre, we will pay the reasonable and customary expenses for:

- 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 cost of an economy class fare via the most cost-effective itinerary for a qualified medical attendant to accompany you, and the attendant's reasonable fees and expenses, if this is medically necessary or required by the airline; or
- the cost of air ambulance transportation, if this is medically necessary, is appropriate and consistent with the diagnosis and could not be omitted without adversely affecting your condition or quality of medical care.

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 \$150 per day to you to a maximum of \$1,500 (\$300 and \$3,000 respectively for Plan E. Package Tour) 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, when approved in advance by the Assistance Centre, we will pay the 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 with Emergency Medical Insurance, under the same terms and limitations of this policy until you are medically fit to return home. For a child insured under this policy, 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, when approved in advance by the Assistance Centre, we will pay for the extra cost of the 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. The children must have been under your care during your trip and be covered under a policy underwritten by us.

10. **Expenses to return your travel companion** - We will cover the extra cost of one-way economy class 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 insurance plan) home if you return home under benefits #4 or #5 above.

11. **Expenses to return your vehicle home** - If because of a medical emergency, hospitalization, death or repatriation, you are unable to drive the vehicle you used during your trip, when approved in advance by the Assistance Centre, we will cover the reasonable costs charged by a commercial agency to bring your vehicle home. If you used a rental vehicle during your trip, we will cover its return to the rental agency.

## EXCLUSIONS & LIMITATIONS

### What does Emergency Medical Insurance not cover?

We will not pay any expenses or benefits relating to:

1. A *pre-existing condition*. When reading this section, please take the time to review the definitions of "*pre-existing condition*" and "*stable*" at the end of this booklet. The *pre-existing condition* exclusion which applies to you depends on the plan you purchased and your age at the time you purchased this policy as outlined below.

a) We will not pay any expenses related to: <ul style="list-style-type: none"> <li>• your <i>pre-existing condition</i> that was not <i>stable</i> in the <b>three (3) months</b> before your <i>effective date</i>; and/or</li> <li>• your heart condition if, in the <b>three (3) months</b> before your <i>effective date</i>, your heart condition has not been <i>stable</i> or you have taken any form of nitroglycerine for the relief of angina pain; and/or</li> <li>• your lung condition if, in the <b>three (3) months</b> before your <i>effective date</i>, your lung condition has not been <i>stable</i> or you required <i>treatment</i> with oxygen or prednisone for any lung condition.</li> </ul>	
<b>if you are . . .</b>	<b>And purchased . . .</b>
<ul style="list-style-type: none"> <li>• under age 60; or</li> <li>• age 60 to 74 travelling 30 days or less; or</li> <li>• age 60 to 74 travelling 31 days or more and qualified for Preferred Rate; or</li> <li>• age 75 and older and qualified for Preferred Rate</li> </ul>	Plan B. Emergency Medical
<ul style="list-style-type: none"> <li>• under age 75</li> </ul>	Plan E. Package Tour
<ul style="list-style-type: none"> <li>• under age 60; or</li> <li>• age 60 to 84 and qualified for Preferred Rate</li> </ul>	Plan D. Annual Medical
b) We will not pay any expenses relating to: <ul style="list-style-type: none"> <li>• your <i>pre-existing condition</i> that was not <i>stable</i> in the <b>twelve (12) months</b> before your <i>effective date</i>; and/or</li> <li>• your heart condition if, in the <b>twelve (12) months</b> before your <i>effective date</i>, your heart condition has not been <i>stable</i> or you have taken any form of nitroglycerine for the relief of angina pain; and/or</li> <li>• your lung condition if, in the <b>twelve (12) months</b> before your <i>effective date</i>, your lung condition has not been <i>stable</i> or you required <i>treatment</i> with oxygen or prednisone for any lung condition.</li> </ul>	
<b>if you are . . .</b>	<b>And purchased . . .</b>
<ul style="list-style-type: none"> <li>• age 60 to 74 travelling 31 days or more and qualified for Standard Rate; or</li> <li>• age 75 and older and qualified for Standard Rate</li> </ul>	Plan B. Emergency Medical
<ul style="list-style-type: none"> <li>• age 60 to 84 and qualified for Standard Rate</li> </ul>	Plan D. Annual Medical
<ul style="list-style-type: none"> <li>• age 75 to 84</li> </ul>	Plan E. Package Tour

2. Any *medical condition* if you do not meet the eligibility requirements in your application for this coverage.
3. Any *medical condition* if any answer provided in the medical *questionnaire* (if applicable), is not truthful and accurate.
4. Expenses that exceed \$25,000, if you do not have valid coverage under a *government health insurance plan*.
5. Covered expenses that exceed those that normally apply where the medical *emergency* happens.
6. 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).
7. Any *treatment* that is not for an *emergency*.
8. Any non-*emergency*, experimental or elective *treatment* such as cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications.
9. The continued *treatment* of a *medical condition* or related condition, following *emergency treatment* during your *trip*, if our medical advisors determine that your *emergency* has ended.
10. A *medical condition*:
  - when you knew or for which it is reasonable to believe or expect that *treatment* will be required 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.



## BAGGAGE LOSS, DAMAGE & DELAY INSURANCE

Baggage Loss, Damage & Delay Insurance coverage starts on *your departure date*.

Baggage Loss, Damage & Delay Insurance coverage ends on the earlier of:

- a) the date *you* return *home*; or
- b) the expiry date as shown on *your confirmation*.

**Included in Plan C. Baggage Loss, Damage & Delay, Flight & Travel Accident Insurance and Plan E. Package Tour.**

### What does Baggage Loss, Damage & Delay Insurance cover?

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

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

### EXCLUSIONS & LIMITATIONS

#### What does Baggage Loss, Damage & Delay Insurance not cover?

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

1. Animals, perishable items, bikes that are not checked as baggage with the carrier, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, money, tickets, securities, documents, items related to *your* occupation, antiques or collector items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.
2. Damage or loss of any cellphone, laptop, electronic tablet, notebook, or music player.
3. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
4. Unaccompanied baggage, personal property left in an unattended *vehicle*, unlocked trunk, and any jewellery or camera placed in the custody of a *common carrier*.
5. In instances of theft, unreported losses to authorities.
6. Any loss while at a destination when, an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.  
To view the travel advisories, visit the Government of Canada Travel site.
7. An *act of war* or an *act of terrorism*.

11. An *emergency* resulting from an accident that occurs while *you* are participating in:
  - any sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation;
  - any sport or activity indicated below:
    - any form of BASE jumping (ie: wingsuit flying);
    - hang-gliding;
    - rock climbing;
    - mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pickaxes, anchors, bolts, carabiners and lead or top-rope anchoring equipment;
    - any competition, speed event or other high-risk activity involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.
12. Any *trip* made for the purpose of obtaining a diagnosis, *treatment*, surgery, investigation, palliative care, or any alternative therapy, as well as any directly or indirectly-related complication.
13. Self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
14. Committing or attempting to commit a criminal act.
15. Any *medical condition* that is the result of *you* not following *treatment* as prescribed to *you*, including prescribed medication.
16. • Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *your trip*.
  - Any *medical condition* arising during *your trip* from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.
17. Any loss resulting from *your minor mental or emotional disorder*.
18. • routine pre-natal or post-natal care;
  - pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.
19. *Your* child born during the *trip*.
20. For insured *children* under 2 years of age: any *medical condition* related to a birth defect.
21. 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.
22. Any further medical *treatment* if our medical advisors determine that *you* should transfer to another facility or return to *your home* province or territory of residence for *treatment*, and *you* choose not to.
23. *Treatment* if *you* specifically purchased this insurance to obtain such *treatment* whether or not it was authorized by a *physician*.
24. Death or *injury* sustained while piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
25. For policy Top-ups and extensions: *sickness* or *injury* which first appeared, was diagnosed or treated after the scheduled *departure date* and prior to the *date* the insurance Top-up or extension is issued.
26. Any *act of terrorism* or any *medical condition* *you* suffer or contract when an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.  
To view the travel advisories, visit the Government of Canada Travel site.  
This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
27. Any *act of terrorism* which is directly or indirectly caused by, results from, arises out of or is in connection with any *act of terrorism* perpetrated by or involves the utilization of biological, chemical, nuclear or radioactive means.
28. An *act of war*.

## FLIGHT & TRAVEL ACCIDENT INSURANCE

Flight & Travel Accident Insurance coverage starts on *your departure date*.

Flight & Travel Accident Insurance coverage ends on the earlier of:

- a) the date *you* return home; or
- b) the expiry date as shown on *your confirmation*.

Included in Plan C. Baggage Loss, Damage & Delay, Flight & Travel Accident and Plan E. Package Tour.

### What does Flight & Travel Accident Insurance cover?

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

1. If an *injury* sustained during *your trip* 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 *injury* sustained during *your trip* causes *you* to become completely and permanently blind in one eye or have one of *your* limbs fully severed above a wrist or ankle joint in the 12 months after the accident, we will pay:
  - a) \$25,000 under Travel Accident insurance; or
  - b) \$50,000 under Flight Accident insurance.
3. If *you* have more than one *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. An *emergency* resulting from an accident that occurs while *you* are participating in:
  - any sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation;
  - any sport or activity indicated below:
    - any form of BASE jumping (ie: wingsuit flying);
    - hang-gliding;
    - rock climbing;
    - mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment, including crampons, pickaxes, anchors, bolts, carabiners and lead or top-rope anchoring equipment;
    - any competition, speed event or other high-risk activity involving the use of a motor vehicle on land, water or air, including training activities, whether on approved tracks or elsewhere.
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.
4. Any claim that results from or is related to *your* or *your* beneficiary's commission or attempted commission of a criminal offence or illegal act.
5. Any *medical condition* that is the result of *you* not following *treatment* as prescribed to *you*, including prescribed medication.
6.
  - Any *medical condition*, including symptoms of withdrawal, arising from, or in any way related to, *your* chronic use of alcohol, drugs or other intoxicants whether prior to or during *your trip*.
  - Any *medical condition* arising during *your trip* from, or in any way related to, the abuse of alcohol, drugs or other intoxicants.
7. Any loss resulting from *your minor mental or emotional disorder*.
8. Any 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 *injury*.
9. An *act of war* or *act of terrorism*.

10. Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before the *effective date*.

To view the travel advisories, visit the Government of Canada Travel site.

This exclusion does not apply to claims for an emergency or a medical condition unrelated to the travel advisory.

## WHAT ELSE DO YOU NEED TO KNOW?

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 duly completed medical *questionnaire* if required);
- the *confirmation* issued in respect of that application; and
- any other amendments or endorsements/riders resulting from changes, extensions or top-ups of coverage.

We will not pay a claim if *you*, any person insured under this policy or anyone acting on *your* behalf attempt to deceive *us* or makes a fraudulent, false or exaggerated statement or claim.

When completing the application (including the *questionnaire* if required), *your* answers must be complete and accurate. In the event of a claim, we will review *your* medical history. If any of *your* answers are found to be incomplete or inaccurate:

- *your* coverage will be void,
- which means *your* claim will not be paid.

*You* must be accurate and complete in *your* dealings with *us* at all times.

This policy is non-participating. *You* are not entitled to share in *our* divisible surplus.

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

Despite any other provision contained in the contract, the contract is subject to the applicable statutory conditions in the Insurance Act, as applicable in *your* province or territory of residence, respecting contracts of accident and sickness insurance.

### Limitation of Liability

*Our* liability under this policy is limited solely to the payment of eligible benefits, up to the maximum amount purchased, for any loss or expense. Neither we, upon making payment under this policy, nor our agents or administrators assume any responsibility for the availability, quality, results or outcome of any *treatment* or service, or *your* failure to obtain any *treatment* or service covered under the terms of this policy. The participation of the insurers is several and not joint and none of them will under any circumstances participate in the interest and liabilities of any of the others.

### Premium

*You* must pay the premium when *you* purchase this insurance, according to the rates in effect at that time. Premiums and policy terms and conditions are subject to change without notice.

*You* enter into a binding contract with *us* when:

- *you* meet all eligibility requirements; and
- pay the required premium; and
- receive a *confirmation* with a contract policy number.

If, at any time, we determine that *you* are not eligible for coverage, we will refund *your* premiums only. No other refunds are eligible. *You* are responsible for any expenses not paid by *us*.

If the premium *you* pay does not cover the cost for the period of coverage *you* choose:

- we charge *you* and collect any underpayment; or
- we shorten the policy period when a premium cannot be collected. We will advise *you* of the shortened period in writing.

*Your* coverage is null and void when any of the following happens:

- we don't receive premium payment
- *your* cheque is not honoured
- credit card charges are invalid
- there is no proof of *your* payment

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

With the exception of Flight & Travel Accident coverages, the plans outlined in this policy are second payor coverages. This means that before we consider any expenses, you must first submit them to other policies or plans you have, including but not limited to the following:

- third-party liability
- group or individual, basic, or extended health insurance plans or contracts
- private, provincial, or territorial auto insurance plans that cover hospital, medical, or therapeutic expenses
- any other third-party liability insurance

We consider claims for amounts that are greater than what you are covered for under your other policies. The total benefits you receive from all insurers cannot exceed the actual expenses.

We coordinate benefits payments with all insurers who provide you benefits similar to the ones provided in this policy, to a maximum of the highest amount specified by any insurer. **Exception:** If your current or former employer provides an extended health insurance plan with a lifetime maximum of \$50,000 or less, we do not coordinate payment.

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

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

### Subrogation

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

## HOW TO SUBMIT A CLAIM

**You must send written proof, a completed claim form, and any other information we ask for within 90 days of the event that results in the claim. In some cases, we accept claims up to 12 months after the event.**

**In this section, we list the documents and information we need to process your claim. We may ask for different information depending on the type of claim you submit.**

Immediate access to the Assistance Centre is also available through the Manulife TravelAid mobile app. To download the app, visit: <http://www.active-care.ca/en/travelaid/>.

Please note that if you do not call the Assistance Centre in a medical emergency, you will have to pay 25% of the medical covered expenses we would normally pay under this policy (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.

**Notice and Proof of Claim.** Claims must be reported within thirty (30) days of occurrence of a claim arising under this contract. Your proof of claim must be sent to us within ninety (90) days of the date a claim has occurred or the service was provided.

**Failure to Give Notice or Proof of Claim.** Failure to give notice or proof of claim within the prescribed period does not invalidate the claim if the notice or proof is given or provided as soon as reasonably possible and in no event later than one (1) year from the date of the occurrence arising under this contract, if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed.

**Forms for Proof of Claim.** The Assistance Centre will furnish forms for proof of claim within fifteen (15) days after receiving notice of claim. If you have not received the forms within that time, you may submit your proof of claim in the form of a written statement of the cause or nature of the accident, sickness, injury or insured risk giving rise to the claim and the extent of the loss.

### Mailing Instructions

Written correspondence regarding claims should be mailed to:

21st Century Travel Insurance  
c/o Global Excel Management  
P.O. Box 1237 Stn A  
Windsor, Ontario N9A 6P8

### Online Claims Submission

Visit <https://manulife.acmtravel.ca> to submit your claim online. For faster and easier submissions, have all your documents available in electronic format, such as a PDF or a JPEG.

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: **1 855 478-3483 or +1 (519) 251-7850.**

All money payable under this contract shall be paid by us within sixty (60) days after proof of claim and all required documentation has been received.

**If you are making an Emergency Medical claim, we will need:**

1. original, itemized bills and invoices
2. proof of payment by you (receipts)
3. proof of payment from any other insurance plan or any government health insurance plan
4. applicable medical records, including:
  - complete diagnosis by the attending physician
  - documentation from the hospital that the treatment was appropriate and consistent with your diagnosis
  - documentation that states the treatment could not be delayed until you returned home without adversely affecting your condition and quality of medical care
5. proof of the accident if you submit a claim for dental expenses that result from an accident
6. proof of travel, including your departure date and return date
7. your historical medical records if we ask for them

**If you are making a Trip Cancellation, Interruption, Misconnection & Delayed Return Insurance claim, we will need proof of the cause of the claim,**

1. **If the claim is for medical reasons:**
  - a medical certificate from the attending physician explaining why travel was not possible
  - a death certificate if you cancel your trip due to a death
  - the medical file of the person whose health or medical condition is the reason for your claim
2. **If the claim is not for medical reasons, applicable documents such as:**
  - a copy of a subpoena if you cancel your trip for jury duty or being called as a witness
  - a police report if you are involved in an accident
  - documents from a responsible authority if you miss a common carrier because of a covered event
  - complete, unused transportation tickets and vouchers
  - original passenger receipts for the new tickets you purchased
  - original receipts for your pre-paid travel arrangements and the extra expenses you incurred for hotels, meals, telephone, internet, taxis, or car rentals
3. Any additional invoices or receipts that support your claim.

**If you are making a Default Protection claim, we**

1. we must receive written notice of the claim within sixty (60) days of the day on which the travel supplier announces that it is in default
2. submit proof of loss (including original receipts, proofs of payment to travel suppliers, proof of payment for insurance, unused transportation or

## DEFINITIONS

**When italicized in this policy, the term:**

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

The intention of such activity is to:

- instill fear in the general public;
- disrupt the economy;
- intimidate, coerce or overthrow a government (whether that government is legal or illegal); and/or
- promote political, social, religious or economic objectives.

**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* attained *age* on the date *you* purchased this insurance.

**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) and there has been no change in *your medical condition*; and, a change from a brand-name drug to an equivalent generic drug of the same dosage.

**Child, Children** means an unmarried, dependent son or daughter, or *your* grandchild(ren) travelling with *you* or joining *you* during *your trip* and is either:

- i) under the *age* of twenty-one (21); or
- ii) under the *age* of twenty-six (26) and a full-time student; or
- iii) *your* child of any *age* who is mentally or physically disabled.

In addition, for *Emergency Medical Insurance*, the *child* must be a minimum *age* of thirty (30) days.

**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 policy and, where applicable, *your trip* arrangements. It includes the medical *questionnaire* (if required) and the application for this policy, once *you* have completed and submitted them 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*.

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

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

For *Trip Cancellation*, coverage starts at the time and date *you* purchase that coverage, shown as the *issue date* on *your confirmation*.

For all other plans, (including *Trip Interruption*, *Misconnection & Delayed Return*) coverage starts on the later of:

- the date *you* leave *home*; or
- the effective date as shown on *your confirmation*.

**Emergency** means a sudden and unforeseen *medical condition* that requires immediate *treatment*. An *emergency* no longer exists when the evidence reviewed by Assistance Centre indicates that no further *treatment* is required at destination or *you* are able to return to *your* province or territory of residence for further *treatment*.

**Expiry date** means the date *your* coverage ends.

For *Trip Cancellation*, coverage ends on the earlier of:

- the date *you* leave *home* or *your departure date*; or
- the date *you* cancel *your trip* arrangements.

For all other plans, *your* coverage ends on the earliest of:

- the date *you* return *home*; or
- the expiry date as shown on *your confirmation*.

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

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*)

3. submit to *us*, no later than thirty (30) days immediately after such filing deadline

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

1. If *you* experience theft, burglary, robbery, malicious mischief, or disappearance or loss of an item, *you* must:
  - report it to the police immediately, or to the hotel manager, tour guide or transportation authorities if the police are not available
  - obtain a written report from the police, or from the hotel manager, tour guide or transportation authorities
  - take all precautions to protect, save, or recover the property immediately
  - advise *us* as soon as *you* return *home*
2. If the property *you* check with a *common carrier* is delayed, *we* continue to provide coverage until the property is delivered to *you* by the *common carrier*.
3. *We* cover the current cash value of *your* property when it is lost or damaged. *We* also reserve the option to repair or replace *your* property with something of the similar kind, quality, or value. *We* may ask *you* to send *us* the items so *we* can have them appraised for damage. If the lost or damaged item is part of a set, *we* cover a reasonable and fair proportion of the value of the set, but not the total value.
4. When *you* make a claim for lost, damaged, or delayed property, *we* need:
  - copies of reports from the authorities as proof of the loss, damage, or delay
  - proof that *you* owned the items and receipts for replacing them

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

*We* need the following information:

- report from the police, coroner, or autopsy
- medical records
- death certificate, if applicable

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

### Who we pay benefits to if *you* have a claim

*We* pay *reasonable and customary* covered expenses to *you* or to the service provider, minus any applicable deductibles.

*We* pay loss of life benefits to *your* estate.

If *we* determine that an expense is not eligible under *your* policy, *you* must repay any amount *we* paid or that *you* authorized *us* to pay on *your* behalf.

All amounts in this policy are shown in Canadian dollars. When *we* convert currency, *we* use *our* exchange rate on the date of service shown on *your* receipt. *We* do not pay any interest.

### Other information *you* should know if *you* have a claim

*You* may disagree with *our* claim decision and contest *our* decision in court under the laws of the Canadian province or territory where *you* live at the time *you* applied for this policy.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, or in the Limitations Act, 2002 in Ontario, or other applicable legislation.

*We* may obtain and review the medical records from the attending *physician*, including records from the *physician* at *home*. *We* may use the records to determine if a claim is valid whether or not *you* knew the contents of the medical records before *you* incurred a claim.

*You* agree to all medical examinations *we* reasonably ask *you* to have while benefits are being claimed under this policy.

If *you* die, *we* may request an autopsy where allowed by law.

**Important telephone numbers:** For coverage information, general enquiries, to apply for an extension or a refund of premium, please call 21st Century Travel Insurance during regular business hours at:

1 800 567-0021 or (905) 372-1779.

**Home** means *your* Canadian province or territory of residence.

If *you* requested *your* coverage to start when *you* leave Canada, *home* means Canada.

For *Trip Interruption, Flight and Travel Accident, and Baggage Loss, Damage & Delay Insurance*, it means the place *you* leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage.

**Hospital** means an institution that is licensed as an accredited *hospital* that is staffed and operated for the care and *treatment* of in-patients and out-patients. *Treatment* must be supervised by *physicians* and there must be registered nurses on duty 24 hours a day. Diagnostic and surgical capabilities must also exist on the premises or in facilities controlled by the establishment. A *hospital* is not an establishment used mainly as a clinic, extended or palliative care facility, rehabilitation facility, addiction treatment centre, convalescent, rest or nursing home, home for the aged or health spa.

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

**Injury** means sudden bodily harm that is caused by external and purely accidental means, and independent of *sickness* or disease.

**Issue date** means the date *you* purchased this insurance as shown on *your confirmation*.

**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 *your trip*.

**Medical condition** means any disease, *sickness* or injury (including symptoms of undiagnosed conditions).

**Minor mental or emotional disorder** means having anxiety or panic attacks, or being in an emotional state or in a stressful situation. A *minor mental or emotional disorder* is one where *your treatment* includes only minor tranquilizers or minor anti-anxiety medication (anxiolytics) or no prescribed medication at all.

**Physician** means a person:

- *who* is not *you* or a member of *your immediate family* or *your travel companion*;
- licensed in the jurisdiction where the services are provided, to prescribe and administer medical *treatment*.

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

**Pre-existing condition** means any *medical condition* that exists prior to *your effective date*.

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

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

**Sickness** means illness, disease, or any symptom related to that illness and/or disease.

**Spouse** means someone to whom one is legally married, or with whom one has been residing and who is publicly represented as a spouse.

**Stable** means a *medical condition* is considered *stable* when all of the following statements are true:

1. there has not been any new *treatment* prescribed or recommended, or change(s) to existing *treatment* (including a stoppage in *treatment*), and
2. there has not been any *change in medication*, or any recommendation or starting of a new prescription drug, and
3. the *medical condition* has not become worse, and
4. there has not been any new, more frequent or more severe symptoms, and
5. there has been no hospitalization or referral to a specialist, and
6. there have not been any tests, investigation or *treatment* recommended, but not yet complete, nor any outstanding test results, and
7. there is no planned or pending *treatment*.

All of the above conditions must be met for a *medical condition* to be considered *stable*.

**Travel companion** means someone who shares *trip* arrangements and accommodations with *you* on any one *trip*, up to a maximum of four (4) persons including *you*.

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

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

- a) contracted to provide *travel services* to *you*; and
- b) licensed, registered or is otherwise legally authorized in the particular location of the *travel supplier* to operate and provide *travel services*.

**Treatment** means hospitalization, a procedure prescribed, performed or recommended by a *physician* for a *medical condition*. This includes but is not limited to prescribed medication, investigative testing and surgery.

**IMPORTANT:** Any reference to testing, tests, test results, or investigations excludes genetic tests. "Genetic test" means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis or prognosis.

**Trip** means the period of time between *your effective date* of insurance and *expiry date*.

**Vehicle** includes any private or rental passenger automobile, motorcycle, 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 FNAIC in connection with risks identified with ‡ throughout this document; and Manulife in connection with all other coverages under this policy.

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

In this policy, words and terms denoting the singular shall be interpreted to mean the plural and vice versa, unless the context clearly indicates otherwise.

## STATUTORY CONDITIONS

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

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

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

**Termination by Insurer.** *We* may terminate this contract in whole or in part at any time by giving written notice of termination to *you* and by refunding, concurrently with the giving of notice, the amount of premium paid in excess of the proportional premium for the expired time. The notice of termination may be delivered to *you*, or it may be sent by registered mail to *your* latest address on record. Where notice of termination is delivered to *you*, five (5) days notice of termination will be given; where it is mailed to *you*, ten (10) days notice will be given and the ten (10) days will begin on the day following the date of mailing of the notice.

**Termination by Insured.** *You* may terminate this contract at any time by mailing or delivering a written notice of termination to *us* at *our* office. See the REFUNDS section under GENERAL INFORMATION.

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

## 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 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, Waterloo, Ontario N2J 4C6.  
*You* may also visit Manulife at <https://www.manulife.ca/privacy-policies.html> for further details about *our* Privacy Policy.

The Manufacturers Life Insurance Company  
First North American Insurance Company  
Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.



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Accessible formats and communication supports are available upon request. Visit [Manulife.com/accessibility](https://www.manulife.com/accessibility) for more information.



1040 Division Street, Unit 18  
Cobourg, Ontario K9A 5Y5  
1 800 567-0021  
Toll-free from the USA and Canada, or dial direct (905) 372-1779

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

**1 855 478-3483** toll-free from the USA and Canada  
**+1 (519) 251-7850** collect to Canada,  
from anywhere else in the world.

*Our* Assistance Centre is there to help *you* 24 hours a day,  
every day of the year.

*Our* Assistance Centre can also be contacted through the  
**Manulife TravelAid** mobile application.

### TRAVEL ASSISTANCE. ANYWHERE IN THE WORLD.

Before *you* travel, be sure to download ACM's free assistance & claims app, **Manulife TravelAid**. The GPS-enabled **Manulife TravelAid**, available from Google Play and App store, provides travellers with the following services, from anywhere in the world:

- Direct link to the Assistance centre
- Healthcare provider information
- Directions to the nearest medical facility
- Official travel advisories
- Travel tips
- Claim submission support

The Manulife TravelAid mobile app can also provide *you* with local emergency telephone numbers (such as 911 in North America), and pre- and post-departure travel tips. We recommend that *you* download the app before *you* travel to avoid incurring roaming charges that may apply at *your* destination.

### HELP IS JUST A PHONE CALL AWAY.

*Our* multilingual Assistance Centre is there to help and support *you* 24 hours a day, every day of the 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*

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

#### Other Services

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

Don't forget your wallet card!



underwritten by:



21st CENTURY TRAVEL INSURANCE POLICY

NAME \_\_\_\_\_

21st CENTURY POLICY # \_\_\_\_\_

EFFECTIVE DATE \_\_\_\_\_

EXPIRY DATE \_\_\_\_\_

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

IN CASE OF AN EMERGENCY, CALL THESE NUMBERS FIRST:

**1 855 478-3483 +1 (519) 251-7850**

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

You must contact the Assistance Centre before receiving treatment.

Failure to do so will limit liability to 75% of eligible expenses.

The Assistance Centre is open every day, 24 hours a day.

Immediate access to the Assistance Centre is also available through the Manulife TravelAid mobile app. To download the app, visit <http://www.active-care.ca/en/travelaid/>.

To extend your coverage call 21st Century Travel Insurance prior to date required.

**1 800 567-0021** toll-free from the USA and Canada  
**(905) 372-1779** direct from outside Canada or the USA



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