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Cobourg, Ontario K9A 5Y5
1 800 567-0021
toll-free from the USA and Canada, or
(905) 372-1779



SaveAway Travel Insurance

In the event of an Emergency, call the Assistance Centre immediately

1 855 478-3485

toll-free from the USA and Canada, or

+1 519 251-7857

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.

Your Agent:

Underwritten by:



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SAVEAWAY[↑] Travel Insurance Policy

Version S01 - Rev1

Effective September 2008

Updated July 2022

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

About 21st Century

Since 1979, 21st Century has been committed to “bringing travel insurance into focus” for the professional 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 Active Care Management, giving you the solid backing and support of a financially secure and extremely reliable insurance team to guide you through these unexpected events.

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.

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

IDENTIFICATION OF INSURER

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 is provided by 21st Century Travel Insurance Limited o/a 21st Century Travel Insurance Services in British Columbia (“21st Century”).

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IN THE EVENT OF AN *EMERGENCY*,
CALL THE ASSISTANCE CENTRE IMMEDIATELY
1 855 478-3485 toll-free from the USA and Canada
+1 519 251-7857 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.

Please note that if ***you* do not call** the Assistance Centre prior to treatment 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. 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.

SaveAway provides a low-cost, limited coverage alternative to other travel insurance plans. It also provides limited benefits with lower maximums and the savings are passed on to *you* through lower premiums. There is the possibility that the cost of *your* claim could exceed *your* SaveAway Coverage Limit and *you* would be responsible for any expenses incurred that exceed that limit. If *you* would like more coverage, 21st Century also offers other products that provide higher *Emergency* Medical limits and broader benefits.

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

Help is just a phone call away

Enjoying *your trip* should be the first thing on *your* mind. Our multi-lingual Assistance Centre is there to help and support you 24 hours a day, every day of the year:

Pre-Trip Information

- Passport and Visa information
- Health hazards advisory
- Weather information
- Currency exchange information
- Consulate and Embassy locations

During A Medical *Emergency*

- Verifying and explaining coverage
- Referral to a doctor, *hospital*, or other healthcare provider
- Monitoring your medical *emergency* and keeping *your* family informed
- Arranging for return transportation *home* when *medically necessary*
- Arranging direct billing of *covered expenses* (where possible)

Other Services

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

In the event of an emergency,

call the assistance Centre immediately
1 855 478-3485 toll-free from the USA and Canada
+1 519 251-7857 collect to
Canada from anywhere else in the world.

10-Day Free Look to Review this Policy

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

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

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

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

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.



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.thionline.com

Accessible formats and communication supports are available upon request. Visit Manulife.com/accessibility for more information.

SAVEAWAY TRAVEL INSURANCE PLANS AT-A-GLANCE

Benefits & Features of Plans	Emergency Medical	Package		Non-Medical Bundle		Multi-Trip Non-Medical Bundle
		Plan A	Plan B	Plan A	Plan B	
Maximum Eligible Age*	79	79	79	84	84	84
Maximum Trip Length	60 days	60 days	60 days	183 days	183 days	4, 10, 18, or 30 days
Emergency Medical	●	●	●			
Trip Cancellation		●		●		●
Trip Interruption		●	●	●	●	●
Baggage Loss, Damage, Delay		●	●	●	●	●
Flight & Travel Accident		●	●	●	●	●
Features & Options Available						
Top-Up Trip Cancellation (up to total trip cost) **		●		●		●
Top-Up Multi-Trip (up to a maximum 183 total days)						●
Travel Companion Savings	●	●	●	●	●	●
Destination Discounts	●	●	●			

INSURANCE OFFERED	COVERAGE LIMITS PER INSURED
Emergency Medical	Coverage Limit 1 – Up to \$50,000, no deductible amount, or Coverage Limit 2 – Up to \$200,000 with a deductible amount of \$500 per claim
Trip Cancellation	For Package Plan A and Non-Medical Bundle Plan A, up to \$1,500; For Multi-Trip Non-Medical Bundle, up to \$1,500 per trip, \$3,000 maximum per policy year
Trip Interruption	Up to \$3,000 per trip; up to \$6,000 per policy year for Multi-Trip
Baggage Loss or Damage	Up to \$300 per trip; up to \$600 per policy year for Multi-Trip
Baggage Delay	Up to \$150 per trip; up to \$300 per policy year for Multi-Trip
Flight Accident	\$50,000 for death or double dismemberment; or \$25,000 for single dismemberment
Travel Accident	\$50,000 for death or double dismemberment; or \$25,000 for single dismemberment
Top-up Trip Cancellation **	Up to total trip cost as shown on your confirmation; trip interruption is unlimited.

* minimum age is 30 days old.

** Top-up Trip Cancellation is only available when purchased from a contracted 21st Century travel agent.

To be covered for any of the coverage options, you must pay the required premium in full prior to your effective date. Please check your confirmation to ensure you have the coverage you requested and paid for.

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

ELIGIBILITY

For any plan that includes **EMERGENCY MEDICAL** coverage, all applicants must be:

- 79 years of age or less on the issue date as shown on your confirmation,
- a resident of Canada, and
- covered under a government health insurance plan for the entire duration of your trip.

If you are age 55 to 79, in addition to the above, you must meet all eligibility criteria listed in the medical questionnaire for coverage under this policy.

For **NON-MEDICAL BUNDLES**, you must be age 84 or under at the issue date of this insurance.

For all plans, you must be at least 30 days of age and complete your application (including the medical questionnaire if required) not more than 180 days before your effective date. Unless you are purchasing the Multi-Trip Non-Medical Bundle, you must have coverage for the entire duration of your trip away from home.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

Multi-Trip Non-Medical Bundle:

- Provides coverage for an unlimited number of *trips* taken within 1 year commencing with the *effective date* as shown on *your confirmation*.
- Each *trip* can be up to the maximum *trip length* you selected when you purchased *your Multi-Trip plan*.
- Top-up coverage can be purchased for *trips* that are longer than the maximum *trip length* selected. (Call 21st Century)
- For a *trip* to be covered, it must start and end within the dates shown on *your confirmation*.
- 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* airline ticket, train ticket, credit card, bank statement showing purchases just prior to or after *your* border crossings and/or a stamped passport.

To Top-Up the Multi-Trip Non-Medical Bundle: If a *trip* begins during the coverage period but will extend beyond the *expiry date*, *you* can purchase top-up coverage for any travel days that fall after the *expiry date* or *you* can purchase a new SaveAway Multi-Trip Non-Medical Bundle for the next 365 days as long as the total duration of the *trip* does not exceed the maximum *trip length* *you* chose when *you* purchased the Multi-Trip Non-Medical Bundle.

To top-up *your* Multi-Trip Non-Medical Bundle for *trips* longer than the maximum *trip length* *you* have selected, simply call 21st Century before *you* leave *home* (during regular business hours) to purchase the additional coverage days required.

Top-up Trip Cancellation: If *you* purchased a plan that includes *Trip Cancellation*, additional coverage may be purchased for a single *trip* where the purchase price of the *trip* is in excess of the \$1,500 maximum offered. Top-up *Trip Cancellation* can be purchased up to a maximum aggregate limit of \$12,000 per insured per *trip* and must be purchased within 48 hours of booking *your trip*. Top-up *Trip Cancellation* is only available when purchased from a contracted 21st Century travel agent.

YOUR COVERAGE STARTS

Trip Cancellation coverage starts at the time and date *you* purchase that coverage, shown as the *issue date* on *your confirmation*, or the later of the date and time *you* purchase *your trip* arrangements while *your* policy is in force or *your effective date* as shown on *your confirmation*.

For all other coverages (including *Trip Interruption*) *your* coverage starts on the latest of:

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

YOUR COVERAGE ENDS

Trip Cancellation coverage ends on the earlier of:

- *your effective date* as shown on *your confirmation*, or
- the date *you* cancel *your trip*.
- For *Trip Cancellation* in the Multi-Trip Non-Medical Bundle, *your trip* cancellation coverage ends on the earliest of: *your departure date* or the *expiry date* as shown on *your confirmation*.

For all other coverages (including *Trip Interruption*), *your* coverage ends on the earliest of:

- the date *you* return *home*,
- when the number of days of coverage *you* purchased (as shown on *your confirmation*) expires; or
- the *expiry date*, as shown on *your confirmation*.

AUTOMATIC EXTENSION is provided beyond *your expiry date* as shown on *your confirmation* if:

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

In any case, *we* will not extend any coverage beyond 365 days from the date *you* first leave *home*.

TO STAY LONGER THAN PLANNED

To apply for an extension of *your* coverage, simply call 1 800 567-0021 toll free from the USA or Canada or +1 (905) 372-1779 during regular business hours.

If *you* are already on *your trip*, *you* may be able to extend *your* coverage, as long as:

- the total length of *your trip*, including the extension, does not exceed 60 days in the case of any plan that includes *Emergency Medical* coverage, or 183 days in the case of any Non-Medical Bundle;
- *you* pay the additional premium (minimum \$25); and
- *you* have had no event that has resulted or may result in a claim.

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

REFUNDS

You may cancel *your Emergency Medical* plan prior to *your effective date*.

If *you* return *home* early, *you* may request a refund of *your Emergency Medical* plan premium for the unused coverage days of *your trip* providing there has been no claim and there will be no benefit paid by *us*, and that *you* have mailed *us* *your* written request with proof of the date *you* actually returned *home*.

Refunds and cancellations are not available on any Package or Non-Medical Bundle.

Refunds and cancellations are subject to a \$25 administration fee per policy.

EMERGENCY MEDICAL

Included in the **Emergency Medical & Package plans**.

Emergency Medical coverage starts when you leave home.

Emergency Medical coverage ends on the earliest of:

- the date you return home,
- when the number of days of coverage you purchased (as shown on your confirmation) expires; or
- the expiry date as shown on your confirmation.

What does Emergency Medical cover? This coverage can be purchased separately or as part of the Package.

Emergency Medical covers you up to a maximum aggregate of \$50,000 CDN or \$200,000 CDN (depending on the Coverage Limit you purchased as shown on your confirmation) of covered expenses, incurred by you as a result of medical attention required by you during your trip if a medical emergency begins unexpectedly after you leave home, that are in excess of any amount not covered by your government health insurance plan or any other benefit plan. The medical attention must be required as part of your emergency. If you purchased the Coverage Limit of \$200,000 CDN, a deductible amount of \$500 applies to each incident that results in a claim.

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.

We will cover benefits #4 to #6 and where otherwise specified, only if they have been authorized and arranged by the Assistance Centre.

Covered expenses and benefits are subject to the policy's maximums, exclusions and limitations, and your deductible amount (if applicable).

The eligible covered expenses are:

1. **Expenses for emergency medical attention** - Reasonable and customary charges for medical attention 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 when approved by the Assistance Centre; 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 by a physician or dentist and are available only by prescription.
2. **Expenses for ambulance transportation** - Reasonable and customary charges for local licensed ambulance service to transport you to the nearest appropriate medical service provider in an emergency.
3. **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 for the preparation of your body where you die and the cost of the container;
- the return home of your ashes, plus up to \$5,000 to cremate your body where you die; or
- up to \$5,000 for the preparation of your body and the cost of a standard burial container, plus up to \$5,000 for your burial where you die.

In addition, if someone is legally required to identify your body and must travel to the place of your death, we will pay the economy class return airfare via the most cost-effective itinerary for that person, as well as up to \$300 for that person's hotel and meal expenses.

Please note: This person is not covered under your insurance and should consider purchasing his/her own travel medical insurance.

4. **Expenses to bring you home** - If your treating physician recommends that you return home because of your emergency or if our medical advisors recommend that you return home after your emergency, we will pay for one or more of the following:
 - the extra cost of economy class airfare via the most cost effective itinerary;
 - a stretcher airfare on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary;
 - the return cost of economy class airfare 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.
 5. **Expenses to return your travel companion** - If you return home under benefit #3 or #4 above, we will cover the extra cost of one-way economy airfare via the most cost-effective itinerary, to return your travel companion home. Your travel companion must be travelling with you at the time of your emergency.
 6. **Expenses to return your vehicle home** - we will cover up to \$2,000 charged by a commercial agency to bring your vehicle home if you are unable to drive your vehicle due to a medical emergency. If you rented a vehicle during your trip, we will cover its return to the rental agency.
- What does Emergency Medical not cover?**
- In addition to the General Limitations and Exclusions, we will not pay any losses, expenses or benefits relating to:*
1. A pre-existing condition that is not stable in the 6 months before your effective date; and/or,
 - your heart condition if, in the 6 months before your effective date, it has not been stable or you have taken any form of nitroglycerine for the relief of angina pain; and/or,
 - your lung condition if, in the 6 months before your effective date, it has not been stable or you required treatment with oxygen or prednisone for your lung condition.
 2. Any medical condition if you failed to meet any eligibility criteria outlined in the policy and/or the medical questionnaire, if required.

3. *Covered expenses* that exceed the *reasonable and customary charges*.
4. *Covered expenses* that exceed 75% of the cost *we* would normally have to pay under this insurance if *you* do not contact the Assistance Centre at the time of the *emergency* unless *your medical condition* makes it medically impossible for *you* to call. If it is medically impossible for *you* to call, please have someone call on *your* behalf.
5. Any non-emergency, investigative, experimental or elective *treatment* such as cosmetic surgery, chronic care, rehabilitation including any expenses for directly or indirectly related complications.
6. The continued *treatment* of a *medical condition* when *you* have already received *emergency treatment* for that condition during *your trip* and *our* medical advisors determine that *your* medical *emergency* has ended.
7. 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.
8. Any *emergency* that occurs or recurs after *our* medical advisors recommend that *you* return *home* following *your emergency treatment*, and *you* chose not to.

TRIP CANCELLATION & TRIP INTERRUPTION

Included in any Package or Bundle. *Your coverage is based on whether you selected Plan A or B.*

Trip Cancellation and Trip Interruption coverage starts on your effective date.

Trip Cancellation and Trip Interruption coverage ends on your expiry date.

If *you* purchased Plan A or the Multi-Trip Non-Medical Bundle, *Trip Cancellation* covers up to \$1,500 per *trip*, and, for Multi-Trip Non-Medical Bundle, up to \$1,500 per *trip*, and, to a maximum of \$3,000 per policy year.

If *you* purchased Plan A or B, *Trip Interruption* covers up to \$3,000 per *trip*, and, for Multi-Trip Non-Medical Bundle, up to \$3,000 per *trip* to a maximum of \$6,000 per policy year.

If *you* purchased Top-up *Trip Cancellation*, *you* are covered, before departure, up to the total *trip* cost as shown on *your confirmation*, and *your Trip Interruption* coverage, after departure, is unlimited.

What does *Trip Cancellation* cover?

If *you* are unable to travel due to a Covered Event listed below that occurs before *you* leave *home*, *we* will pay up to the Coverage Limit for the prepaid unused portion of *your trip* that is non-refundable and non-transferable to another travel date.

To cancel a *trip* before *your* scheduled *departure date*, *you* must cancel *your trip* with the travel supplier and notify 21st Century at 1 800 567-0021 or (905) 372-1779 immediately or, at the latest, within 48 hours of the cause of cancellation. Any delays in notifying *us* will limit *your* benefit to the non-refundable amount that would have been payable on the date the cause of claim occurred. Cancellation

service fees charged by a travel supplier or travel agent must be specified within *your* original booking invoice to be considered for *Trip Cancellation* benefits under this policy.

What does *Trip Interruption* cover?

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 up to the Coverage Limit for the prepaid portion of *your trip* that is non-refundable and non-transferable to another travel date except prepaid unused transportation *home*. In addition, *we* will pay *your* one-way economy class airfare via the most cost-effective itinerary to return *you* *home*.

Covered Events

1. *You* or *your travel companion* develop(s) a *medical condition* or die(s).
2. A member of *your immediate family* develops a *medical condition* or dies.
3. ‡*You* or *your travel companion* are called to jury duty.
4. ‡*You* or *your travel companion* are quarantined and prevented from travelling as planned.
5. ‡ After the date *you* purchased *your* insurance, the Government of Canada issues a formal warning for Canadian residents to "Avoid Non-Essential Travel" or "Avoid All Travel" to any destination included in *your trip*.

What does *Trip Cancellation & Trip Interruption* not cover?

In addition to the General Limitations and Exclusions, *we* will not cover expenses or benefits relating to:

1. Any *medical condition* related to *you*, *your travel companion* or a member of *your immediate family* if that *medical condition* was not stable in the 3 months before the *issue date*.
2. An event which at the *issue date* of this insurance, *you* knew may eventually prevent *you* from going on or completing *your trip* as booked.
3. The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
4. Failure of any airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider, agency or broker which *you* contract for services.

BAGGAGE LOSS, DAMAGE & DELAY

Included in the Package and any Bundle.

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

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

- the date *you* return *home*,
- when the number of days of coverage *you* purchased (as shown on *your confirmation*) expires; or
- the expiry date as shown on *your confirmation*.

What does Baggage Loss, Damage & Delay cover?

Baggage Loss, Damage & Delay covers the loss of, damage to, and delay of *your* baggage and effects when that baggage is checked with *your common carrier*. In such instances, we will reimburse *you* for the following expenses:

1. \$150 in total per *trip* when *your* checked luggage is delayed by the *common carrier* for at least 10 hours during *your trip*. The maximum payable for this benefit under the Multi-Trip Non-Medical Bundle is \$150 in total per *trip*, and a maximum of \$300 per policy year; or
2. up to \$300 per *trip* for checked baggage which is lost or damaged by a *common carrier* during *your trip*. The maximum payable for this benefit under the Multi-Trip Non-Medical Bundle is \$300 per *trip* to a maximum of \$600 per policy year.

What does Baggage Loss, Damage & Delay not cover?

In addition to the General Limitations and Exclusions, we will not cover expenses or benefits relating to:

1. Animals, perishable items, household items and furniture, artificial teeth or limbs, hearing aids, eyeglasses of any type, contact lenses, money, tickets, securities, documents, items related to *your* occupation, antiques or collector items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, *your* imprudence or omission.
3. Any baggage delayed, lost or damaged while not in the custody of a *common carrier*.

FLIGHT & TRAVEL ACCIDENT

Included in the Package and any Bundle.

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

Flight & Travel Accident coverage ends on the earliest of:

- the date *you* return *home*,
- when the number of days of coverage *you* purchased (as shown on *your confirmation*) expires; or
- the expiry date as shown on *your confirmation*.

What does Flight & Travel Accident cover?

We will cover the following Flight & Travel Accident benefits:

1. If an accidental bodily *injury*, suffered 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 joints, in the 12 months after the accident, we will pay: \$50,000 under Flight Accident insurance; or \$25,000 under Travel Accident insurance.
2. If an accidental bodily *injury*, suffered during *your trip*, causes *you* to become completely and permanently blind in one eye or have one of *your* limbs fully severed above *your* wrist or ankle joint in the 12 months after the accident, we will pay: \$25,000 under Flight Accident insurance; or \$12,500 under Travel Accident insurance.

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

For Flight Accident, the accident giving rise to *your injury* must happen:

- while *you* are travelling on a commercial passenger plane for which a ticket was issued to *you* for *your* entire airline *trip*;
- 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
- while *you* are at an airport for the departure or arrival of the flight covered by this insurance.

What does Flight & Travel Accident not cover?

In addition to the General Limitations and Exclusions, we will not cover expenses or benefits relating to:

1. Piloting an aircraft, learning to pilot an aircraft, or acting as a member of an aircraft crew.
2. A loss caused directly or indirectly from an existing disease or bodily infirmity, even if the proximate cause of its activation or reactivation is the result of an accidental bodily *injury*.

GENERAL LIMITATIONS AND EXCLUSIONS

The following limitations and exclusions are applicable to all coverages, and in addition to those listed under *Emergency Medical, Trip Cancellation and Trip Interruption, Baggage Loss, Damage and Delay and Flight & Travel Accident*.

We will not pay for any loss, expense or benefit relating to:

1. A *medical condition*:
 - when *you* knew, or reasonable to believe or expect before *you* left *home*, or before the *effective date* of coverage, that *you* would need or be required to seek *treatment* for that *medical condition* during *your trip*; and/or
 - for which it was reasonable to expect before *you* left *home* that *you* would need *treatment* during *your trip*; and/or
 - for which future investigation or *treatment* was planned before *you* left *home*; and/or
 - which produced symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before leaving *home*; and/or
 - that had caused *your physician* to advise *you* not to travel
 - related to a birth defect for insured children under 2 years of age.
2. Suicide, attempted suicide, or an intentional self-inflicted *injury* whether sane or insane.
3. Any claim that results from or is related to *your* commission or attempted commission of a criminal offence or illegal act.
4. Any *medical condition* that is the result of *you* not following *treatment* as prescribed to *you*, including prescribed medication.
5. • 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.
6. A mental or emotional disorder (other than acute psychosis) that does not require admission to a *hospital*.
 7. An *emergency* resulting from: hang-gliding, rock climbing, *mountaineering*, parachuting or skydiving; participating in a motorized speed contest; or *your* professional participation in a sport, snorkelling or scuba-diving when that sport, snorkelling or scuba-diving is *your* principal paid occupation.
 8. *Treatment* if *you* specifically purchased this insurance to obtain such *treatment* whether or not it was authorized by a *physician*.
 9.
 - *Your* routine pre-natal or post-natal care;
 - *Your* pregnancy, delivery, or complications of either, arising nine (9) weeks before the expected date of delivery or nine (9) weeks after.
 10. *Your* child born during *your trip*.
 11. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See Terrorism Coverage provision.
 12. Any loss or any *medical condition* *you* suffer or contract when an official travel advisory issued by the Canadian government states, "Avoid 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.

TERRORISM COVERAGE

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

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

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

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

Type of Coverage	Maximum Aggregate for Each Act of Terrorism (CDN\$)
<i>Emergency Medical</i>	\$35,000,000
<i>Trip Cancellation & Trip Interruption</i>	\$2,500,000

If, in *our* judgment, the total of all payable claims under one or more *acts of terrorism* may exceed the applicable limits, *your* prorated claim may be paid after the end of the calendar year in which *you* qualify for benefits.

Exclusion – What does this terrorism provision not cover?

Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy does not cover any liability, loss, cost or expense of any nature which is directly or indirectly caused by, results from, arises out of or is in connection with any *acts of terrorism* perpetrated by or involving the utilization of biological, chemical, nuclear or radioactive means, regardless of any other cause contributing concurrently or in any other sequence to the liability, loss, cost or expense.

WHAT ELSE DO YOU NEED TO KNOW?

Coverage under this policy is issued on the basis of information provided in *your* application (including the *medical questionnaire* if required). *Your* entire contract with *us* consists of: this policy; *your* application for this policy (including the completed *medical questionnaire* if required), the *confirmation* issued in respect of that application, and any other amendments or endorsements resulting from any extensions or top-up of coverage; and, where applicable, *your trip* documents which include tickets or receipts issued by an airline, travel agent, tour operator, rental agency, cruise line or other accommodation or travel provider, agency or broker with whom *you* made arrangements for *your trip*.

This insurance policy is:

- void in the case of fraud or attempted fraud, or if *you* conceal or misrepresent any material fact in *your* application for this policy, extension or top-up of coverage for benefits under this policy.
- non-participating. *You* are not entitled to share in *our* divisible surplus.
- despite any other provisions of this contract, subject to the statutory conditions contained in *your* province or territory of residence in the Insurance Act respecting contracts of accident and sickness insurance.

Neither *we* nor *our* agents or administrators are responsible for the availability, quality or results of any *medical treatment* or transportation, or for *your* failure to obtain *medical treatment*.

The 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

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

Upon payment of the appropriate premium, this document becomes a binding contract provided we have received your completed application (including the *medical questionnaire* if required) prior to your *departure date* and issued a *confirmation*. If the premium is insufficient for the period of coverage selected, we will:

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

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

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

With the exception of Flight & Travel Accident coverages, the plans outlined in this policy are second payor coverages. If there are other third party liability, group or individual, basic or extended health insurance plans or contracts including any private, or provincial or territorial auto insurance plan providing *hospital*, medical or therapeutic coverage or any other third party liability insurance in force at the same time as this policy, amounts payable under this policy are limited to that portion of your expenses incurred outside the province or territory of residence, that are in excess of the amounts for which you are insured under such coverage.

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

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

If you are insured under more than one insurance policy underwritten by us, the total amount we pay to you cannot exceed your actual expenses; and the maximum you are entitled to is the largest amount specified for the benefit in any one policy. If the total amount of all accident insurance you have under policies issued by us is more than this policy's stated limits, our aggregate liability under the Flight & Travel accident coverage will not exceed that amount, and any excess

insurance will be void and the premiums paid for such excess insurance will be refunded.

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.

HOW TO MAKE A CLAIM

**IN THE EVENT OF A MEDICAL EMERGENCY,
CALL THE ASSISTANCE CENTRE IMMEDIATELY**
1 855 478-3485 toll-free from the USA and Canada
+1 519 251-7857 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.

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. 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.

Online Claim 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.

Claims documents and correspondence should be mailed to:

SaveAway Travel Insurance
c/o Active Care Management
PO Box 1237, Station A
Windsor, ON N9A 6P8

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

- a) original itemized receipts for all bills and invoices;
- b) proof of payment by you and by any other benefit plan;
- c) medical records including complete diagnosis by the attending *physician* or documentation by the *hospital*, which must support that the *treatment was medically necessary*,
- d) proof of travel (including *departure date* and return date); and
- e) your historical medical records, if we determine applicable.

To make a claim due to illness or injury during your trip, your proof of claim must be sent to us within 90 days of your loss.

If **you are making a Trip Cancellation or Trip Interruption claim**, we will need proof of the cause of the claim, including

- a medical certificate, including a copy of the complete medical file, completed by the attending *physician* with a full description of the *medical condition* and why travel was not possible as booked, if the claim is for medical reasons; or
- proof of jury duty/selection or quarantine.

We will also need, as applicable:

- complete original unused transportation tickets and vouchers;
- original passenger receipts for the new tickets *you* had to purchase;
- a copy of the complete medical file of any person who's health or *medical condition* is the reason for *your* claim.
- original receipts for the travel arrangements *you* had paid in advance; and
- any other invoice or receipt supporting *your* claim.

If **you are making a Baggage Loss, Damage & Delay claim**, we will need copies of reports from the transportation authority.

If **you are making a Flight & Travel Accident claim**, we will need:

- a) police, autopsy or coroner's report;
- b) medical records; and
- c) death certificate, as applicable.

If *your* body is not found within 12 months of the accident, we will presume that *you* died as a result of *your injuries*.

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

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

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

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

If *you* disagree with *our* claim decision, the matter may be submitted to arbitration under the arbitration law in the Canadian province or territory where *you* reside at the time of application for this policy.

Legal action to recover a claim must start within the 12 months of the date the insurance monies would have been payable if it were a valid claim and be undertaken before courts of the province or territory where *you* resided at the time this policy was issued.

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

DEFINITIONS

When italicized in this policy, the 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 sitting government or occupying power; 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* age at *your issue date* as shown on *your confirmation*.

Change in medication means the medication dosage, or frequency has been reduced, increased, stopped and/or new medication(s) has/have been prescribed. We do not mean a change from a brand-name drug to an equivalent generic drug of the same dosage. Exceptions: the routine adjustment of Coumadin, Warfarin or insulin (as long as they are not newly prescribed or stopped), based on testing of *your* blood levels.

Common carrier means a commercial bus, train, boat, or airplane which is licensed, intended and used to transport paying passengers.

Confirmation means the document or set of documents that *you* received from 21st Century confirming *your* insurance coverage under this policy.

Covered expense means *reasonable and customary charges* you incur for supplies and services which are eligible expenses under this insurance and which are either in excess of and/or not covered under *your government health insurance plan* or any other plan.

Deductible amount means the value of covered expenses that you are responsible for paying per insured per *Emergency Medical* claim. Your deductible amount in Canadian dollars applies to the amount remaining after any covered expenses are paid by your government health insurance plan. The deductible amount is shown on your confirmation and applies to each *Emergency Medical* claim.

Departure date means the date you leave home.

Effective date means the date on which your coverage starts.

- For *Trip Cancellation*, coverage starts at the date and time you purchase that coverage, indicated as the *issue date* on your confirmation.
- For *Trip Cancellation* in the *Multi-Trip Non-Medical Bundle*, coverage starts the later of the date and time you purchase your *trip* arrangements while your policy is in force or your effective date as shown on your confirmation.
- All other *Multi-Trip* coverage starts on the effective date as shown on your confirmation and each date you leave home.
- All other coverages start on the later of your departure date or the effective date, as indicated 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 the 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*, your coverage ends on your departure date.
- For *Trip Cancellation* in the *Multi-Trip Non-Medical Bundle*, your *trip* cancellation coverage ends on the earliest of: your departure date or the expiry date as shown on your confirmation.
- All other coverages (including *Trip Interruption*) end on the earliest of these dates:
 - the date you return home;
 - on the expiry date, as shown on your confirmation; or
 - when the number of days of coverage you purchased expires.

Government health insurance plan means the health insurance coverage that the provincial or territorial governments provide to residents of Canada.

Home means your Canadian province or territory of residence. In the case of *Trip Cancellation*, *Trip Interruption*, *Flight and Travel Accident*, and *Baggage insurance*, it means the place you leave from on the first day of coverage and are scheduled or ticketed to return to on the last day of coverage.

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 or nephew.

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

Issue date means the date you purchase this insurance.

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

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

Medical questionnaire means the medical questions that were included in your application for coverage under this policy.

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

Mountaineering means the ascent or descent of a mountain requiring the use of specified equipment including crampons, pick-axes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Physician means a person:

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

Pre-existing condition means a medical condition that existed before your effective date.

Reasonable and customary charges 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.

Spouse means someone to whom one is legally married, or with whom one has been living in a conjugal relationship for at least 1 full year before the effective date of this insurance.

Stable 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*. No more than 3 individuals (including insured) will be considered *travel companions* on any one *trip*.

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* shown on *your confirmation*.

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

We, us, our means FNAIC in connection with Baggage Insurance and coverage for the risk identified with ‡ throughout this document; and Manulife in connection with all other coverages under this policy.

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

NOTICE ON PRIVACY

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


Notice On Privacy And Confidentiality. The specific and detailed information requested on *your* application and *medical questionnaire* 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, ON 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

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Don't forget your wallet card 

SAVEAWAY TRAVEL INSURANCE
By 21st Century Travel Insurance Limited

NAME _____ MY POLICY # _____

Coverage: Emergency Medical

Package A B

Non-Medical Bundle A B

Multi-Trip Non-Medical Bundle 4 10 18 30

COVERAGE START DATE _____ COVERAGE END DATE _____

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

Underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company.

1 855 478-3485 +1 (519) 251-7857
toll-free from the USA and Canada collect from anywhere in the world

You must call the Assistance Centre before receiving treatment. If you fail to do so, you will have to pay 25% of eligible medical expenses we would normally pay under this policy. The Assistance Centre is open every day, 24 hours a day.

To extend coverage, call 21st Century Travel Insurance Limited:
1 800 567-0021 toll-free from the USA and Canada
+1 (905) 372-1779 direct from outside Canada or the USA