

TRAVEL INSURANCE

Certificate of insurance under Master Group Insurance Policy Number 731 to Air Canada

Summary of COVID-19 Emergency Medical Certificate of Insurance for Air Canada

Helps offer protection if something unexpected happens during your trip

HOW TO CONTACT US

INSURER:

Manulife

Registered with Autorité des marchés financiers under client number 2000737614

Address:

Affinity Markets

250 Bloor Street East

Toronto, ON M4W 1E5

Telephone: 1-866-298-2722

Email: manulifeglobal@manulife.ca

Website: manulife.ca

AUTORITÉ DES MARCHÉS FINANCIERS:

The Autorité des marchés financiers can provide you with information about your insurer's obligations.

Website: autorite.qc.ca

Underwritten by The Manufacturers Life Insurance Company (Manulife).

GUIDELINES FOR REVIEWING THIS SUMMARY

"You" can refer to many people

When referring to "you," we mean the person who is insured under the certificate of insurance, unless the context states otherwise.

"Trip" has a specific meaning

The word "trip" refers to the period beginning on the departure date and ending on the return date shown on your Air Canada travel itinerary.

Words in *italics* have a specific meaning

Words and expressions in *italics* are defined at the end of the summary (section [6. Definitions](#)). Read these definitions if you have any questions.

This is a summary

You can review the sample certificate of insurance at:

https://www.igoinsured.com/travelcontent/?file=MS-MC_ACCovid19TC.pdf

THINGS TO CONSIDER

Before you travel

- Do you meet all the eligibility requirements? If not, you might not be covered. To make sure, read section [1. Who can be insured](#).
- Have you been diagnosed with COVID-19, been quarantined because of COVID-19, or had symptoms of COVID-19? If so, expenses relating to COVID-19 and any related complications may not be covered.

DON'T FORGET

All amounts in this summary are shown in Canadian dollars

All coverages are per person unless the context states otherwise

Provide full and accurate information

If you make a false statement or if you fail to declare certain information before or during the coverage period, we may cancel your coverage.

1. WHO CAN BE INSURED

Eligibility requirements to be covered under the travel insurance

You are eligible for the insurance if you meet all the following requirements:

- You live in Canada.
- You're covered under a government health insurance plan (such as RAMQ) for the entire trip duration.
- You have not been advised by a physician not to travel.
- You must have made a new booking for your international round-trip with an Air Canada ticket (number must start with code 014), including at least one flight marketed or operated by Air Canada, that includes this insurance.
- Your trip outside of Canada is 21 days or less.

If you don't meet the eligibility requirements, the insurance is not valid, and you will not be covered.

Fees and costs

This COVID-19 emergency medical certificate of insurance is provided to you at no cost. The insurance product is not renewable.

2. THE LENGTH OF YOUR INSURANCE DEPENDS ON YOUR TRAVEL ITINERARY

Maximum trip duration

The maximum trip duration the insurance covers is 21 days.

3. YOUR INSURANCE APPLIES WORLDWIDE AFTER YOU LEAVE CANADA



Warning: Exclusions may apply if the Government of Canada issues an advisory against travel to a certain region or country.

Important: Emergency Medical coverage applies only outside of Canada.

4. SUMMARY OF COVERAGES

EMERGENCY MEDICAL COVERAGE FOR CORONAVIRUS (COVID-19)

Coverage for a sudden and unforeseen medical emergency that requires immediate *treatment* because of COVID-19 or related complications.

In this section, we outline some details of the Emergency Medical insurance coverage for COVID-19 and related complications. Read the "EMERGENCY MEDICAL INSURANCE" section of the [sample certificate of insurance](#) for a full list of insurance benefits, the limits to the amount we pay, exclusions, and the expenses we do not cover.



Always call the Assistance Centre before you receive emergency *treatment* so we can confirm you are covered and pre-approve any *treatment*.



IF YOU DON'T CALL THE ASSISTANCE CENTRE, YOU MAY BE RESPONSIBLE FOR CERTAIN EXPENSES

Covered maximum: \$200,000 combined for all expenses related to COVID-19 and related complications

We pay up to a maximum of \$200,000 per person covered under this certificate of insurance for all claims combined when the expenses are related to COVID-19 and any related complications. For some benefits, we limit what we pay to a specific maximum amount.

Covered expenses for Emergency Medical

This is an overview of emergency medical care expenses we pay. For full details, read “What does Emergency Medical Insurance cover?” in the [sample certificate of insurance](#).

- | | |
|--|---|
| • Expenses incurred to receive emergency <i>treatment</i> , including surgical and diagnostic procedures | 100% |
| • Expenses for repatriation | 100% |
| • Expenses for meals, accommodations, taxis | \$150 per day, to a maximum of \$2,100 |
| • Expenses in the case of death while travelling | Benefit maximum listed in the sample certificate of insurance |
| • Act of Terrorism Coverage | Read the sample certificate of insurance for full details |

Exclusions for Emergency Medical

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read “What does Emergency Medical Insurance not cover?” in the [sample certificate of insurance](#).

- Expenses related to COVID-19 if in the last 30 days before you depart on your trip:
 - You received a positive COVID-19 test result.
 - You were diagnosed with COVID-19.
 - You were required to quarantine or self-isolate.
- You experience COVID-19 symptoms in the 15 days before your trip. This exclusion does not apply if you were tested for COVID-19 symptoms and received a negative COVID-19 test result following the appearance of these symptoms.
- Expenses for any *medical condition* not related to COVID-19 or COVID-19 related complications.
- Expenses for any injury.
- Expenses for any *medical condition* you contract or suffer while you are on a cruise or at any destination included in your cruise itinerary.
- Expenses related to a *medical condition*, if the Government of Canada has issued a formal warning to “Avoid all travel” to the country, city, or region you are visiting.

TRIP INTERRUPTION - AVAILABLE FOR ELIGIBLE COVID-19 SITUATIONS ONLY

Trip Interruption coverage is available only after you arrive at any destination included in your trip and only when you incur expenses related to COVID-19. Some situations may also apply to your travel companion.

A. INTERRUPTION IF YOU ARE UNEXPECTEDLY REQUIRED TO QUARANTINE AFTER YOUR DEPARTURE

Covered expenses:

Single maximum - \$150 per day up to 14 days

Family maximum – \$300 per day up to 14 days

This is an overview of covered expenses and applicable limits if a medical professional, at any point during your trip, determines that you must quarantine or self-isolate. For full details, read “What does Trip Interruption Insurance cover?” in the [sample certificate of insurance](#).

- | | |
|---|--|
| • Extra cost of additional and unplanned accommodation and meal-expenses if you are denied entry into any destination included in your trip, or because of a positive COVID-19 test result during your trip | Single coverage: \$150 per day up to 14 days
Family coverage: \$300 per day up to 14 days |
|---|--|

Warning: If you are required to quarantine or self-isolate, it’s your responsibility to find appropriate accommodation.

B. INTERRUPTION WHEN THE GOVERNMENT ISSUES AN ADVISORY TO “AVOID ALL TRAVEL” AFTER YOUR DEPARTURE

Covered expenses: Up to a maximum of \$500

This is an overview of the covered expense and limits when the Government of Canada issues an advisory to “Avoid All Travel” at any destination included in your trip. For full details, read “What does Trip Interruption Insurance cover?” in the [sample certificate of insurance](#).

- Extra cost of a one-way economy class fare to return you home and/or additional cost for commercial hotel accommodation and meals Up to \$500 per insured person

Warning: We don’t pay for the return ticket you purchased, but we cover the extra cost of your airfare to return you home.

Exclusions for Trip Interruption

Trip Interruption coverage does not cover the expenses listed in this section. For full details of these exclusions, read “What does Trip Interruption Insurance not cover?” in the [sample certificate of insurance](#).

- when the Government of Canada issues an advisory to “Avoid all travel” to any country, city, or region included in your trip before you leave and you decide to leave anyway
- when any foreign government and/or regional travel guidelines or restrictions are issued before you leave that prohibit Canadians from entering and you are then denied entry
- when any foreign government and/or regional travel guidelines or restrictions are issued before you leave that stipulate you must self-isolate or quarantine upon arrival to any destination included in the trip
- any pre-paid portion of your travel arrangements that are unused
- while you are on your cruise or you must self-isolate or quarantine after your cruise

5. HOW TO MAKE A CLAIM



You can use the TravelAid™ mobile app to make a claim.



You can submit your claim online at Manulife.acmtravel.ca

You will need all your documentation available and in electronic format.



You can also write to us at: Manulife Travel Insurance c/o Active Care Management
P.O. Box 1237, Station A, Windsor, ON N9A 6P8

Claims are administered by our partner, Active Care Management (ACM). Website: active-care.ca

For full details about how to make a claim, read “What Should You Do If You Have a Claim” in the [sample certificate of insurance](#).

90 days to make your claim

You must send us written proof of your claim within 90 calendar days of an event.

We pay within 30 days if your claim is approved

We notify you of our decision within 30 days after receiving your claim and all supporting documents. If we decline your claim, we explain our reasons to you, in writing.

YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION OR WANT TO FILE A COMPLAINT

1. You can ask us to reconsider your claim

You can contact Customer Service, and, if you are still not satisfied, the Manulife Ombuds Office.

For more information: [manulife.ca/personal/support/contact-us/resolve-a-complaint](https://www.manulife.ca/personal/support/contact-us/resolve-a-complaint)

2. You can contact the Autorité des marchés financiers

The Autorité des marchés financiers reviews your file and can help us find a solution together, such as offering dispute resolution services.

For more information: lautorite.qc.ca/en/general-public/assistance-complaints-and-compensation/

3. You can contest our decision in court

Your legal action must be taken within the 3-year time frame prescribed by the Civil Code (prescription period). We recommend that you seek legal advice for information on your rights and the appeal process.

6. DEFINITIONS

Child, children

Your unmarried, dependent son(s) or daughter(s), or your grandchild(ren) travelling with you or joining you during your trip and who is either:

- under the age of 21; or
- under the age of 26 and a full-time student; or
- your *child* of any age who is mentally or physically disabled.

Medical condition

Any disease or sickness (including symptoms of undiagnosed conditions).

Treatment

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.

WARNING: 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.

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