



Group Benefits

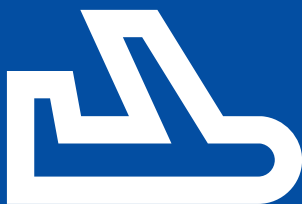
Trip Cancellation Insurance



**The Manufacturers Life Insurance
Company (Manulife).**

Book your travel with confidence

Regardless if you travel for adventure or pleasure, unexpected events could potentially interfere with your travel experience before you even leave. That's why your group benefits plan provides Trip Cancellation Insurance coverage to go with your Emergency Travel Assistance (ETA) benefit.



What is Trip Cancellation Insurance?

Trip Cancellation Insurance provides a maximum coverage of \$5000 per covered person per trip for the amount not reimbursed* by the travel supplier of the pre-paid travel costs for a covered event taking place before your trip departure date, subject to policy conditions and exclusions.

How does Trip Cancellation Insurance work?

You must be covered under Trip Cancellation Insurance on the date the trip is cancelled to be eligible for reimbursement. This means the trip may be covered even if it was booked prior to you joining the group plan. Coverage is provided for your travel expenses; travel expenses paid by the employer are not eligible.

* Examples of costs reimbursed by the travel supplier can include those put towards future travel credits, changed to another date, or otherwise refunded directly.

What does Trip Cancellation Insurance cover?

Trip Cancellation Insurance provides coverage for you, your spouse, and your dependants for a variety of cancellation reasons that happen after the purchase of the trip and prior to the trip departure date including:

Medical Conditions and Death

- Accident, death or illness of either the covered person or the covered person's
 - Family member or business partner
 - travel companion or travel companion's family member or business partner
- Emergency hospitalization or death of
 - the host at destination
 - the person for whom the covered person is a legal guardian
- Death of the person for whom the covered person is estate executor

Government Advisory

The Canadian government issues a travel advisory to avoid non-essential travel or to avoid all travel to the ticketed destination, for a period that includes the scheduled trip.

Employment and Occupation

- Travel companion loses a permanent job due to layoff or dismissal without just cause
- Covered person or travel companion is transferred by their respective employer and must move from their primary residence
- Covered person or travel companion is called to jury duty or is subpoenaed to be a witness during the trip
- Business trip is cancelled due a medical condition or death of the host at destination

Other Covered Reasons

- Covered person or travel companion is specifically and individually named to be placed in quarantine
- Covered person's or travel companion's home becomes uninhabitable due to flood, burglary, vandalism or natural disaster
- Covered person or travelling companion is directly involved in a traffic accident while en route to a trip departure point
- Pre-booked accommodation or host's residence at destination becomes inhabitable due to natural disaster
- Trip for commercial activity cancelled due to a natural disaster at destination
- Cruise ship cancellation prior to the departure date as a result of:
 - mechanical failure
 - grounding of cruise ship
 - repositioning of cruise ship due to bad weather

Covered person or travel companion is delayed as a result of weather conditions, mechanical failure, traffic accident or the emergency closure of a road (substantiated by a police report) while en route to the departure point for a trip and that delay is for at least 24 consecutive hours from the originally scheduled arrival time.



What else to consider before booking a trip?

Trip Cancellation Insurance protects you from losses resulting from sudden and unexpected events that require you to cancel your trip. Like most insurance, Trip Cancellation Insurance does not cover events that are known or likely to occur on the date you purchase your trip.

The pre-booked trip must be cancelled on the day the cause of cancellation occurs or on the next business day, at the latest.

Trip cancellation coverage for a medical condition must be recommended by your physician. The trip will not be covered if it is cancelled due to a non-routine doctor's appointment for a known medical condition.

If you are pregnant and travelling within 4 weeks of the expected due date, the trip will not be covered if it is cancelled due to an illness, injury or medical condition related to your pregnancy.

You can be covered for an existing medical condition, but only if that condition has been stable for a period of 90 days prior to the trip purchase. If a doctor advised you not to travel because of a medical condition, then you are not eligible to claim for trip cancellation related to that medical condition.

Other Exclusions

Expenses related to the following are not covered:

- the medical condition or death of a person who is ill at the time the trip is booked when the purpose of the trip is to visit that person;
- not following a prescribed therapy or Treatment;
- any medical condition, sickness, death, or Injury related directly or indirectly to the abuse of medication(s), drug(s), alcohol, or any other toxic substance(s);
- air travel except while travelling as a ticketed passenger on a Certified passenger aircraft provided by a regularly scheduled airline on a regularly scheduled trip or charter;
- an Act of War (whether declared or undeclared), acts of war, an act of Terrorism, service in the armed forces, riot, civil disorder or unrest, rebellion or revolution, unlawful visit in any country, or the commission or attempted commission of any criminal offence.
- nuclear reaction, radiation or radioactive contamination, unless the destination included in the trip is the subject of a Government Advisory;
- biological or chemical contamination, unless the destination included in the trip is the subject of a Government Advisory;
- any unlawful acts committed by the covered person, family members, or travelling companions, whether they are covered or not. This includes any activity that would violate any Canadian or any other applicable national economic or trade sanction law or regulation;
- financial collapse or default of any Travel Supplier;

- Cyber Risk:

Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following:

Any unauthorized, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any computer system*;

Any error or omission involving access to, or the processing, use, or operation of any computer system*;

Any partial or total unavailability or failure to access, process, use, or operate any computer system*;

Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

* Computer system means any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

How to submit Trip Cancellation Insurance claims

Manulife provides Trip Cancellation Insurance coverage, which is administered by Global Excel Management. All claims must be submitted directly to Global Excel Management, which also processes your ETA claims. You must contact Global Excel Management at **1-800-265-9977** or go to **www.globalexcel.com/manulife_group_benefits** and click on "Start a Claim" to initiate a claim or "Online Claim Status" for inquiries related to a claim.

To avoid unpleasant surprises, make sure you know the details of your coverage before you begin planning your trip.

For more information about Trip Cancellation Insurance, please talk to your plan administrator.



PASSPORT

Name / Nom
Seat & Class / Place et classe
268
To / Destination
Remarks / Observations



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