

‡ RENTAL VEHICLE DAMAGE INSURANCE

Included in *Rental Vehicle Damage Plan*.

Benefits – What does *Rental Vehicle Damage Insurance* cover?

We will cover the following *Rental Vehicle Damage Insurance* benefits:

1. Up to \$60,000 for the liability imposed upon *you* by law or assumed by *you* under the *rental vehicle* rental agreement, and resulting from physical loss or damage to a *rental vehicle* while it is under *your* care, custody and control, or that of a person who is permitted to operate the *rental vehicle* under the rental agreement; for the number of days of coverage purchased; and for a maximum of 45 days.
2. Benefits include: a) *our* investigation, negotiation or settlement of *your* claim on *your* behalf and as *we* deem appropriate, b) *our* defending in *your* name, on *your* behalf and at *our* cost, any civil action brought against *you* on account of the loss or damage to the *rental vehicle*, c) *our* payment of all costs assessed against *you* in any civil action *we* defend and any interest accruing after judgment upon that part of the judgment that is within the limit of the insurer's liability, and d) *our* payment of towing costs, general average, salvage, fire department charges, customs duties and reasonable costs for loss of use of the *rental vehicle* for which *you* are responsible.
3. Coverage is valid only if *you* book *your vehicle* rental from a duly authorized and licensed commercial car rental agency.
4. If the commercial rental agency requires it, *you* must examine the *rental vehicle* and record, in writing, all existing damages before accepting the *rental vehicle*, and keep a copy of that damage record in case *you* have a claim.

Exclusions & Limitations – What does *Rental Vehicle Damage Insurance* not cover?

We will not cover expenses or benefits for:

1. Contents of the *rental vehicle*, liability other than for loss of or damage to the *rental vehicle*, or expenses assumed or waived by the *rental vehicle* rental agency or its insurers or payable under any other insurance.
2. Loss or damage arising from, caused by or contributed to by driving or operation of the *rental vehicle* by *you* or any other person while a) under the influence of intoxicating substances, b) participating in a speed test or contest, c) carrying passengers for compensation or hire, d) being used for commercial delivery, transporting contraband or illegal trade, or e) in violation of the terms of the *rental vehicle* agreement.
3. Loss or damage arising from, caused by, or contributed to by: a) the mechanical failure or breakdown of any part of the *rental vehicle*, rusting, corrosion, wear and tear, gradual deterioration, inherent defect, or freezing; b) the conversion or any dishonest act committed by *you* or any other party of interest, *your* employees or agents, or any person to whom the property may be entrusted (bailees for hire excepted); c) *your* failure to preserve or protect the property, or *your* neglect or abuse of the property; or d) contamination by radioactive material.
4. An *act of war* or *act of terrorism*.

AIR FARE CANCELLATION PLAN

Under the Air Fare Cancellation Plan, *you* must purchase coverage for the full value of the non-refundable portion of the prepaid airfare that *you* booked for *your trip*.

No benefit will be payable under the Air Fare Cancellation Plan, if *you* are also eligible and qualify to receive the payment for the same expenses under any other benefit section of this policy.

Benefits – What does *Air Fare Cancellation Plan* cover?

A. *Trip Cancellation Insurance - Prior to your departure date*

If *you* are unable to travel and must cancel *your trip* due to a covered event listed immediately below that occurs before *you* leave *home*, *we* will pay up to the covered amount indicated on *your confirmation*, for:

- i. the prepaid unused portion of the airfare booked for *your trip* that is non-refundable; or
- ii. the change fee charged by the airline on existing tickets if this option is available.

What are the conditions that apply to the Air Fare Cancellation Plan *Trip Cancellation Insurance*?

To cancel a *trip* before *your* scheduled *departure date*, *you* must cancel with the agent or *travel supplier* on the day the cause of cancellation occurs or on the next business day at the latest. Claims payment will be limited to the cancellation penalties specified in the trip contracts which are in effect on the next business day following the time the cause of cancellation occurs.

Cancellation for a *medical condition* must be recommended by the *physician* attending the person who is the cause of the claim.

B. *Trip Interruption Insurance – On or after your departure date*

If *your trip* is interrupted due to a covered event listed immediately below that occurs after *you* leave *home*, *we* will pay for:

- i. the extra cost of one-way economy transportation via the most cost-effective itinerary (being the lesser of a one-way economy fare or change fee charged by the airline of the existing ticket if this option is available) to return *home*.
- ii. in addition, *we* will pay *your* additional and unplanned hotel and meal expenses, *your* essential phone calls, internet usage fees and taxi fares (or car rental in lieu of taxi fares) to a maximum of up to \$100.
- iii. in the event of *your* death, *your* estate will be reimbursed to a maximum of \$5,000, for the reasonable costs incurred for either: i) the preparation and transportation of *your* remains back to *your home*; or ii) the cost of cremation and burial of *your* remains at the location where death occurs. No benefit is payable for the cost of a headstone, casket, urn and/or funeral service expenses.

Events Covered under *Trip Cancellation and/or Trip Interruption*

Medical Related Events

1. *You or your travel companion* develop(s) a *medical condition*.
2. A member of *your immediate family* or *your key-person*, a member of *your travel companion's immediate family* or their *key-person*, develops a *medical condition*.
3. The person whose guest *you* will be during *your trip* is admitted to a *hospital* in an *emergency* or is quarantined.
4. ‡ *Sickness or injury* of *your service dog*, provided *you* are an individual with a disability (physical, psychiatric or mental disability), and travel arrangements have been made for the service dog to accompany *you* on *your trip*. For this benefit to apply, the travel arrangement cost for *your service dog* must be included in the covered amount.
5. *You, your spouse, your travel companion* or *your travel companion's spouse* are quarantined.

Death

6. *You or your travel companion* die(s).
7. A member of *your immediate family* or *your key-person*, a member of *your travel companion's immediate family* or their *key-person* dies.
8. The person whose guest *you* will be during *your trip* dies.
9. ‡ *Death* of *your service dog*, provided *you* are an individual with a disability (physical, psychiatric or mental disability), and travel arrangements have been made for the service dog to accompany *you* on *your trip*. For this benefit to apply, the travel arrangement cost for *your service dog* must be included in the covered amount.

Government and Legal

10. ‡ *You, your spouse, your travel companion* or *your travel companion's spouse* are called to jury duty or to be a defendant in a civil suit or are subpoenaed to be a witness during *your trip*.

Accommodation

11. ‡ *You, your spouse, your travel companion* or *travel companion's spouse* are unable to occupy *your / their* principal residence or to operate *your / their* place of business because of an event that is independent of any intentional or negligent act on *your / their* part.

Hijacking

12. ‡ *You, your spouse, your travel companion* or *your travel companion's spouse* are hijacked.

C. *Trip Delay Insurance - On or after your departure date*

If *your trip* is delayed due to a covered event listed immediately below that occurs after *you* leave *home*, *we* will pay for:

- i. the extra cost of one-way economy transportation via the most cost-effective itinerary (being the lesser of a one-way economy fare or change fee charged by the airline

- of the existing ticket if this option is available) to either catch-up to *your* next destination or to return *home*.
- ii. *your* additional and unplanned hotel and meal expenses, *your* essential phone calls, internet usage fees and taxi fares (or car rental in lieu of taxi fares) up to \$150 per day to a maximum of \$300.

Events Covered under *Trip Delay*

Medical Related Events

1. *You or your travel companion* develop(s) a *medical condition*.
2. A member of *your immediate family* or *your key-person*, a member of *your travel companion's immediate family* or their *key-person*, develops a *medical condition*.
3. The person whose guest *you* will be during *your trip* is admitted to a *hospital* in an *emergency* or is quarantined.

Death

4. *You or your travel companion* die(s).
5. A member of *your immediate family* or *your key-person*, a member of *your travel companion's immediate family* or their *key-person* dies.
6. The person whose guest *you* will be during *your trip* dies.

Transportation

7. ‡ *You* miss a connection or must interrupt *your trip* because of the delay of *your* connecting private passenger *vehicle*, when the delay is caused by the mechanical failure of *your* connecting private passenger *vehicle*, a traffic accident, an emergency police-directed road closure, weather conditions, earthquakes or volcanic eruptions. *Your* connecting private passenger *vehicle* must have been scheduled to arrive at *your* point of boarding in time to comply with the *travel supplier's* check-in procedure.

Exclusions & Limitations – What does the Air Fare Cancellation Plan not cover?

We will not pay for losses or expenses incurred for, or as the result of, the following events:

1. *We* will not cover any expenses for a *medical condition* related to *you, your spouse, or your children*, if that *medical condition* was not *stable* in the **3 months** before the insurance purchase date or application date as indicated on *your confirmation*. 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 insurance purchase date or application date as indicated on *your confirmation*, 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 insurance purchase date or application date as indicated on *your confirmation*, 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.

2. Any reason, circumstance, event or *medical condition* affecting *you* or anyone, which *you* were aware of on or before the *effective date*, and which may eventually prevent *you* from starting and/or completing *your trip* as booked when *you* purchase this insurance coverage.
3. The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
4. *Your* self-inflicted injuries, unless medical evidence establishes that the injuries are related to a mental health illness.
5. *Your* committing or attempting to commit a criminal act.
6. Not following a prescribed therapy or *treatment*.
7. Any *sickness*, death or *injury* related directly or indirectly to *your* abuse of medication(s), drug(s), alcohol or any other toxic substance(s).
8. Any loss resulting from *your minor mental or emotional disorder*.
9.
 - a) *your* routine prenatal care;
 - b) *your* pregnancy, childbirth, any complication(s) related to *your* pregnancy or childbirth, when any such event, in any combination, happen(s) in the nine (9) weeks before or after the expected date of delivery;
 - c) *your* child born during *your trip*.
10. A *medical condition*:
 - that occurs during a *trip* when *you* knew that *treatment* may be sought or required for that condition; and/or
 - for which it was reasonable to expect before *you* left *home* that *you* would need *treatment* during *your trip*; and/or
 - for which future investigation or *treatment* was planned before *you* left *home*; and/or
 - which caused symptoms that would have caused an ordinarily prudent person to seek *treatment* in the 3 months before leaving *home*; and/or
 - that caused a *physician* to advise *you* not to go on *your trip*.
11. A travel visa that is not issued because of a late application.
12. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism* as described in the *Act of Terrorism Coverage* provision.
13. When, before the *effective date*, the Government of Canada issues an "Avoid Non-Essential Travel" or an "Avoid All Travel" Travel Advisory, advising Canadian residents not to travel to that country, region or city where *your* loss resulted from:
 - a specific or related *medical condition* which *you* contracted in a foreign country during *your trip*; and/or
 - an *act of war* or an *act of terrorism*.

DEFAULT PROTECTION COVERAGE

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

If *you* purchased a plan that includes **Trip Cancellation & Trip Interruption Insurance** and *you*:

- a) have contracted with a *travel supplier* who *defaults*; and
- b) as a result of the *default*, *you* do not receive part or all of the *travel services* for which *you* have contracted; and
- c) cannot recover all of the cost of such undelivered *travel services* either from the *travel supplier*, any federal, provincial or other compensation fund, or from any other source that is legally responsible or under contract to reimburse *you* for the cost of such undelivered *travel services*, then, we will reimburse *you* as follows:
 - a) for *default* prior to *your departure date*:
 - the non-refundable portion of the amount that *you* prepaid for such undelivered *travel services* up to the covered amount of the *Trip Cancellation* coverage that *you* purchased in connection with *your trip*; or
 - b) for *default* after *your departure date*:
 - the non-refundable portion of the amount that *you* prepaid for such undelivered *travel services* up to the covered amount of the *Trip Interruption* coverage that *you* purchased in connection with *your trip* except prepaid unused transportation *home*; and
 - *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 under *your* selected plan, for the extra cost of *your* economy class transportation via the most cost-effective itinerary to *your* next destination or to return *you home*.

Benefit Limits

The amount payable to *you* in respect of any one *trip* will not exceed \$3,500 CDN; and will not exceed \$7,500 CDN for all persons who are covered under the same Manulife Global Travel Insurance policy. 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 an applicable time period, exceeds the maximum aggregate payable limit, then the amount paid on each claim shall be reduced on a pro rata basis so that the total amount paid in respect of all such claims shall be the maximum aggregate payable limit.

The maximum aggregate limits are:

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

If, in *our* judgment, the total of all payable claims on account of the *default* of one or more *travel suppliers* exceeds the