



995 Elgin Street West, Suite 4
Cobourg, Ontario K9A 5J3
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

1 800 785-2113

toll-free from the USA and Canada, or

+1 416 977-2598

collect to Canada from anywhere else in the world.

Our Assistance Centre is there to help you 24 hours a day,
365 days a year.

Your Agent:

Underwritten by:

 **Manulife Financial**

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SAVEAWAY[↑] Travel Insurance Policy

Version S01

Effective September 8, 2008

ABOUT 21st CENTURY TRAVEL INSURANCE LIMITED

For almost 30 years, 21st Century Travel Insurance Limited ("21st Century") has been committed to making travel worry-free and enjoyable for Canadians by offering quality insurance products, underwritten by a secure and reliable insurance company. We are proud to be represented by professional insurance brokers, financial advisors and travel agents across Canada, who trust 21st Century with their clients' travel insurance needs.

ABOUT MANULIFE FINANCIAL

Today, with millions of customers, Manulife Financial offers a diverse range of financial protection products and wealth management services. Operating in 19 countries and territories worldwide, Manulife Financial is a financially strong company committed to customer service excellence and value. Financial security. Comprehensive benefits. Competitive premiums. Easy-to-follow procedures. Consumer-friendly documentation. Caring assistance and claims services. They're all part of the SaveAway Travel Insurance plan, offered exclusively by 21st Century.

This policy is underwritten by The Manufacturers Life Insurance Company ("Manulife Financial") and First North American Insurance Company ("FNA") (a wholly owned subsidiary of Manulife Financial). Please note that risks identified with ‡ throughout this document are covered by FNA. Manulife Financial has appointed World Travel Protection as the provider of *emergency* medical assistance and claims services under this policy. All other claims services under this policy and administration of all applications, enrollments and customer service are provided by 21st Century.

IMPORTANT NOTICE – PLEASE READ CAREFULLY

- Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that *you read and understand your policy before you travel*, as *your coverage may be subject to certain exclusions or limitations.*
- A pre-existing condition exclusion may apply to a *medical condition* and/or symptoms that existed prior to *your trip*. Check to see how this applies in *your policy* and how it relates to *your departure date*, date of issue or purchase, or *effective date*.
- In the event of an accident, *injury* or illness, *your* prior medical history may be reviewed when a claim is reported.
- *Your policy* provides travel assistance. If *you* experience a medical *emergency*, *you* must notify *our* Assistance Centre immediately. For insurance coverage under *Trip Cancellation/Interruption*, *you* must call 21st Century within 48 hours of the cause of claim. *Your policy* may limit benefits should *you* not contact the Assistance Centre.

PLEASE READ *YOUR POLICY* CAREFULLY BEFORE YOU TRAVEL

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, 365 days a 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

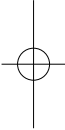
In the event of an emergency,
call the assistance Centre immediately
1 800 785-2113 toll-free from the USA and Canada
+1 416 977-2598 collect to
Canada from anywhere else in the world.

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**IN THE EVENT OF A MEDICAL *EMERGENCY*,
CALL THE ASSISTANCE CENTRE IMMEDIATELY
1 800 785-2113** toll-free from the USA and Canada
(416) 977-2598 collect to Canada from anywhere else
in the world.

*Our Assistance Centre is there to help you 24 hours
a day, 365 days a 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.



For all other types of claims or enquiries, call 21st Century during regular business hours at: **1 800 567-0021** toll-free from the USA and Canada or **+1 (905) 372-1779**.

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.

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 \$1500 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.

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.

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 *treatment* or service that is not for an *emergency*.

- 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.
- 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.
- 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 .

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

- You* or *your travel companion* develop(s) a *medical condition* or die(s).
- A member of *your immediate family* develops a *medical condition* or dies.
- ‡ *You* or *your travel companion* are called to jury duty.
- ‡ *You* or *your travel companion* are quarantined and prevented from travelling as planned.
- ‡ Foreign Affairs and International Trade Canada issues a written formal Travel Warning after *you* purchase this coverage, advising or recommending that Canadians should avoid all or non-essential travel to a 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:

- 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*.
- 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.
- The *medical condition* or death of a person who is ill when the purpose of *your trip* is to visit that person.
- 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.

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:

- \$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
- 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.

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, 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. Committing or attempting to commit a criminal act.
4. Not following recommended or prescribed therapy or *treatment* or failing to seek *medical attention* when a normally prudent person would do so.
5. Medication, drug or alcohol abuse.
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 care; *your* pregnancy or childbirth; complications of *your* pregnancy or childbirth when they happen in the 9 weeks before or after the expected date of delivery; or a child who is born after *you* leave *home*.
10. An *act of war* or *act of terrorism*. Limited coverage applies with respect to an *act of terrorism*. See Terrorism Coverage provision.
11. Any loss resulting from an *act of war* or an *act of terrorism* when, before *your departure date*, a written formal Travel Warning was issued by the Foreign Affairs and International Trade Canada, advising Canadians to avoid all or non-essential travel to that country, region or city.
12. Any medical condition *you* suffer or contract in a specific country, region or city for which Foreign Affairs and International Trade Canada has issued a formal Travel Warning, before *your departure date*, advising Canadians to avoid all or non-essential travel to that specific country, region, or city. In this exclusion "medical condition" is limited to the reason for which the formal Travel Warning was issued and includes complications arising from such medical condition.

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 (CDNs)
Emergency Medical	\$35,000,000
Trip Cancellation & Trip Interruption	\$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*.

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

HOW TO MAKE A CLAIM

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.

**IN THE EVENT OF A MEDICAL EMERGENCY,
CALL THE ASSISTANCE CENTRE IMMEDIATELY**
1 800 785-2113 toll-free from the USA and Canada
+1 (416) 977-2598 collect to Canada from anywhere
else in the world.

Our Assistance Centre is there to help *you* 24 hours a day,
365 days a 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.**

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.

Emergency Medical Claims documents and correspondence should be mailed to:

SaveAway Travel Insurance
c/o World Travel Protection
400 University Avenue, 15th Floor
Toronto, ON MSG 1S7

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.

For all other types of claims, call 21st Century during regular business hours: **1 800 567-0021** toll-free from the USA and Canada or **(905) 372-1779**.

Written correspondence for all other claims should be mailed to: 21st Century Travel Insurance Limited, 995 Elgin Street West, Suite 4, Cobourg, ON K9A 5J3.

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 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 occurring within a 72 hour period, save and except an *act of war*, against persons, organizations, property (whether tangible or intangible) or infrastructure of any nature by an individual or a group based in any country that involves the following or preparation for the following:

- use, or a threat to use, force or violence; or
 - commission of, or a threat to commit a dangerous act; or
 - commission of, or a threat to commit an act that interferes or disrupts an electronic, information or mechanical system;
- and the effect or intention of the above is to:
- intimidate, coerce or overthrow a government (whether de facto or de jure) or to influence, affect or protest against its conduct or policies; or
 - intimidate, coerce or instill fear in the civilian population or any segment thereof; or
 - disrupt any segment of the economy; or
 - further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

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 occurrence of a *medical condition* that begins during the period of insurance, which requires immediate *treatment*. An *emergency* no longer exists when the Assistance Centre determines that *you* are able to continue *your trip* or return *home*.

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 a facility that is licensed as a hospital where in-patients receive medical care and diagnostic and surgical services under the supervision of a staff of *physicians* with 24-hour care by registered nurses. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescent, rest or nursing home, home for the aged or health spa is not a *hospital*.

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 *injury*, illness or disease, complication of pregnancy within the first thirty-one (31) weeks of pregnancy, a mental or emotional disorder that requires admission to a *hospital*, or acute psychosis.

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 medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A *physician* must be a person other than *you* or a member of *your immediate family*.

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

Reasonable and customary charges means costs that do not exceed the standard fee of other providers of similar standing in the same geographical area, when providing the same *treatment* of a similar sickness or *injury*.

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 means a *medical condition* for which:

- there have been no new symptoms and existing symptoms have not become more frequent or more severe or there have been no test results showing deterioration; and/or
- a *physician* has not determined that the condition has become worse; and/or
- a *physician* (or other medical professional) has not prescribed or recommended a *change in medication* taken or medical care received for that condition; and/or
- a *physician* (or other medical professional) has not prescribed or recommended a change in *treatment* for that condition; and/or
- there has been no admission to a *hospital* and/or *you* are not awaiting results of further investigation for that *medical condition*.

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 medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a licensed medical practitioner, including but not limited to prescribed medication, investigative testing and surgery related to any sickness, *injury* or symptom.

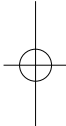
Trip means the period of time between *your effective date* of insurance and *expiry date* shown on *your confirmation*.

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).

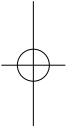
We, us, our means First North American Insurance Company (FNA) in connection with Baggage insurance and coverage for the risks identified with ‡ throughout this document and The Manufacturers Life Insurance Company (Manulife Financial) in connection with all other coverages under this policy. The participation of the insurers is several and not joint and none of them will under any circumstances participate in the interest and liabilities of any of the others.

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* (collectively the “application”) is required to process the application. To protect the confidentiality of this information, Manulife Financial 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 Financial 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* consent to the use of personal information to offer *you* products and services is optional and if *you* wish to discontinue such use, *you* may advise us by calling 1 800 268-3763 or e-mailing us at travel@manulife.com.

Your file is secured in *our* offices. *You* may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, P.O. Box 4262, Stn A, Toronto, ON M5W 5T4.