



## Summary of Insurance Coverages ManulifeMONEY+™ Visa Infinite\* Card

**Note:** This is a quick reference guide only. For full details including exclusions and limitations, see the cardholder agreements which has the insurance certificates. If there is a discrepancy between this summary document and the Insurance certificate, the insurance certificate will be deemed correct.

Insurance	Emergency Medical Insurance	Trip Interruption	Travel Accident	Flight Delay	Baggage Loss and Delay	Rental Vehicle Damage	Purchase Protection	Extended Warranty
<b>Description</b>	Covers you for 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.	Covers you if your trip is interrupted and you need to return home earlier or later than your scheduled return date due to a covered event that occurs after your departure date.	Covers you if you lose a limb, your sight or die from your injuries while you are travelling on a commercial plane or on a <i>common carrier</i> .	Covers you for reasonable and necessary expenses you incur for commercial lodging, meals and taxi as a result of a Misconnection, Denied Boarding or Delayed Flight Departure.	Covers the loss of or delay of your baggage that belong to you and that you use during your trip.	Covers you as a result of a physical loss or damage to a rental vehicle while it is under your care, custody and control.	Protect new items of personal property against risk of direct physical loss, theft or damage, anywhere in the world.	Provides Cardholders with double the period of repair services otherwise provided by the original manufacturer up to 1 year.
<b>Insurer</b>	The Manufacturers Life Insurance Company	The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife	The Manufacturers Life Insurance Company	First North American Insurance Company (FNA), a wholly owned subsidiary of The Manufacturers Life Insurance Company				
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Resident of Canada</li> <li>Account must be in good standing</li> <li>Covered by your government health insurance plan</li> </ul>	<ul style="list-style-type: none"> <li>Resident of Canada</li> <li>Account must be in good standing</li> <li>Need to purchase with card in full</li> </ul>	<ul style="list-style-type: none"> <li>Resident of Canada</li> <li>Account must be in good standing</li> <li>Need to purchase with card in full</li> </ul>	<ul style="list-style-type: none"> <li>Resident of Canada</li> <li>Account must be in good standing</li> <li>Need to purchase with card in full</li> </ul>	<ul style="list-style-type: none"> <li>Resident of Canada</li> <li>Account must be in good standing</li> <li>Need to purchase with card in full</li> </ul>	<ul style="list-style-type: none"> <li>Resident of Canada</li> <li>Account must be in good standing</li> <li>Must have a valid driver's licence</li> <li>Need to purchase with card in full</li> </ul>	<ul style="list-style-type: none"> <li>Need to purchase with card in full</li> </ul>	<ul style="list-style-type: none"> <li>Need to purchase with card in full</li> </ul>
<b>Who's Covered</b>	The primary cardholder, their spouse and/or dependent child(ren) travelling with the primary cardholder or their spouse on the same trip, and an authorized user. An authorized user does not need to travel with the primary cardholder or primary cardholder's spouse.					Cardholder and person who is permitted to operate the rental vehicle under the rental agreement	Cardholder	Cardholder

Insurance	Emergency Medical Insurance	Trip Interruption	Travel Accident	Flight Delay	Baggage Loss and Delay	Rental Vehicle Damage	Purchase Protection	Extended Warranty
<b>Amount of Coverage; maximum and limitations</b>	Up to <b>\$2,000,000</b> Under 65: Fifteen (15) consecutive days 65+: Three (3) consecutive days Top up coverage available to purchase (Call 1-888-770-5262 before departure date)	Up to <b>\$2,000</b> per person; Combined maximum of <b>\$10,000</b> per trip, ( <b>\$20,000</b> overall maximum on the account per year)	<b>\$500,000</b> per covered person per trip	<b>\$500</b> aggregate; 6+ hour delay	<b>\$500</b> per person per trip to an overall maximum of <b>\$2,000</b> per trip.	Up to <b>\$85,000</b> <b>Up to a maximum of 48</b> consecutive days	Purchase Price as per Sales receipt and Statement  Maximum of <b>\$10,000</b> per incident. Combined lifetime maximum of <b>\$60,000</b> for Purchase Protection and Extended Warranty claims combined.	Parts and/or labour costs Limited to original manufacturer's warranties of ten (10) years or less Maximum of <b>\$10,000</b> per incident. Combined lifetime maximum of <b>\$60,000</b> for Purchase Protection and Extended Warranty claims combined.
<b>Coverage Starts</b>	Each time you leave your province or territory of residence.	Departure date	During trip, the earlier of <ul style="list-style-type: none"> <li>When travelling directly to the airport in a <i>common carrier</i></li> <li>When boarding your outbound flight</li> </ul>	When you missed your connection (6+ hours), when there is a delayed departure (6+ hours), when you are denied boarding due to over booking and no alternative provided within 6 hours	Departure date	Legally assume control of the rental vehicle as indicated on your rental contract	After Purchase	Following expiry of manufacturer's warranty
<b>Coverage Ends</b>	Earliest of the date: <ul style="list-style-type: none"> <li>You return home</li> <li>You are no longer eligible</li> <li>Your account is not in good standing</li> <li>The maximum coverage days end</li> <li>Your Group Policy ends or is amended</li> </ul>	Earliest of the date: <ul style="list-style-type: none"> <li>You return home</li> <li>Your account is cancelled</li> <li>You are no longer eligible</li> <li>Your account is not in good standing</li> <li>Your Group Policy ends or is amended</li> </ul>	During trip, the later of: <ul style="list-style-type: none"> <li>When travelling in a <i>common carrier</i> to return home</li> <li>When disembarking from your return flight</li> </ul> There is no coverage if; <ul style="list-style-type: none"> <li>You are no longer eligible</li> <li>Your account is not in good standing</li> <li>Your Group Policy ends or is amended</li> </ul>	Earliest of the date: <ul style="list-style-type: none"> <li>You return home</li> <li>You arrive at destination</li> <li>You are No longer eligible</li> <li>Your account is not in good standing</li> <li>Your Group Policy ends or is amended</li> </ul>	Earliest of the date: <ul style="list-style-type: none"> <li>You return home</li> <li>You are no longer eligible</li> <li>Your Account is not in good standing</li> <li>Your Group Policy ends or is amended</li> </ul>	Earliest of the date: <ul style="list-style-type: none"> <li>You return home</li> <li>Your rental agency reassumes control of the rental vehicle or rental contract ends</li> <li>48 days since contract start</li> <li>You are no longer eligible</li> <li>Your account is not in good standing</li> <li>Your Group Policy ends or amended</li> </ul>	<b>90 days</b> from date of purchase	Up to 1 year following the expiry of the manufacturer's warranty
<b>How to Claim</b>	Call Assistance Centre immediately: 1 844-323-7053 toll-free from the USA and Canada or +1 (416) 852-0703 collect to Canada, from anywhere else in the world.						Call the Insurer at 1-888-770-5262	

Insurance is subject to exclusions, limitations and conditions. Clients should refer to the Certificates of Insurance included with their Cardholder Agreement for complete details on each benefit. Clients should read the Certificates of Insurance then keep the Cardholder Agreement in a safe place with other valuable documents, and take it with them when they travel. Insurance is underwritten by **The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife**. Manulife, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

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