

This summary of benefits is for information purposes only. Please refer to the policy wording for full details of coverage and Limitations and Exclusions.

This insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy as your coverage is subject to certain Limitations and Exclusions.

## SCHEDULE OF BENEFITS

### EMERGENCY MEDICAL EXPENSES

<b>Medical Expenses</b>	\$5,000,000 maximum per insured, per trip
<b>Medical Appliances</b>	Eligible Expenses when prescribed by attending physician
<b>Diagnostic Services</b>	Eligible Expenses when prescribed by attending physician
<b>Prescription Drugs</b>	Eligible Expenses limited to 30 day supply for out-patient treatment
<b>Paramedical / Professional Services</b>	Up to \$350 / practitioner, must be referred by a physician
<b>Ambulance Transportation</b>	Eligible Expense
<b>Dental -</b>	
(i) Accidental blow to mouth	Up to \$3,000
(ii) Relief of Dental Pain	Up to \$500
<b>Private Duty Nursing</b>	Up to \$5,000 and must be approved in advance by the Assistance Centre

### EMERGENCY ASSISTANCE SERVICES

<b>Expenses to return children under your care</b>	Must be approved in advance by the Assistance Centre
<b>Expenses to return your vehicle</b>	Up to \$2,500
<b>Return to Original Trip Destination</b>	When pre-approved and arranged by the Assistance Centre
<b>Emergency Evacuation and Repatriation</b>	When pre-approved and arranged by the Assistance Centre in consultation with treating physician. Also includes up to \$5,000 for search and rescue
<b>Subsistence Allowance</b>	Up to \$150 per day to a maximum of \$1,500 when an emergency prevents you from returning to home province or when the emergency requires a change in destination
<b>Expenses related to Death</b>	Up to \$5,000 for the preparation of body and cost of transportation container, up to \$2,000 for cremation at the place of death and up to \$5,000 for preparation of body and burial at place of death
<b>Transportation of Family or Friend</b>	When approved by the Assistance Centre, roundtrip economy airfare and up to \$150 per day to a maximum of \$1,500 for a person of your choice to be by your bedside when hospitalized
<b>Pet Return</b>	Up to \$300
<b>Hospital Allowance</b>	Up to \$50 per day to a maximum of \$250

<b>Pre-existing medical conditions</b>	<b>Age 59 or younger</b> Covered only if stable during the 90 days prior to the policy effective date <b>Age 60 to 74</b> Covered only if stable during the 180 days prior to the policy effective date
<b>Limitations and Exclusions</b>	Refer to policy wording for a complete list of Limitations and Exclusions

<b>Managed by:</b>	The Destination: Travel Group Inc.
<b>Underwritten by:</b>	<b>The Manufacturers Life Insurance Company (Manulife)</b>
<b>Claims Administration and Assistance Services by:</b>	Active Care Management (the Assistance Centre). Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM" "Global Excel Management" and/or "Global Excel".