



Summary of Insurance Coverages

ManulifeMONEY+™ Visa* Platinum 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	Travel Accident	Purchase Protection	Extended Warranty
Description	Covers you if you become blind, lose limb(s) or die from your injuries while you are travelling on a commercial plane or on a common carrier .	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.
Insurer	The Manufacturers Life Insurance Company	First North American Insurance Company, a wholly owned subsidiary of by The Manufacturers Life Insurance Company	First North American Insurance Company, a wholly owned subsidiary of by The Manufacturers Life Insurance Company
Eligibility	<ul style="list-style-type: none"> Resident of Canada Account must be in good standing Need to purchase with card 	<ul style="list-style-type: none"> Need to purchase with card in full 	<ul style="list-style-type: none"> Need to purchase with card in full
Who's Covered	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	Cardholder

Insurance	Travel Accident	Purchase Protection	Extended Warranty
Amount of Coverage; maximum and limitations	\$100,000 per covered person per trip	Purchase Price as per Sales receipt and Statement Maximum of \$10,000 per incident. Combined lifetime maximum of \$60,000 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 \$10,000 per incident. Combined lifetime maximum of \$60,000 for Purchase Protection and Extended Warranty claims combined.
Coverage Starts	During trip, the earlier of <ul style="list-style-type: none"> When travelling directly to the airport in a common carrier When boarding your outbound flight 	After Purchase	Following expiry of manufacturer's warranty
Coverage Ends	During trip, the later of: <ul style="list-style-type: none"> When travelling in a common carrier to return home When disembarking from your return flight <p>There is no coverage if:</p> <ul style="list-style-type: none"> You are no longer eligible Your account is not in good standing Your Group Policy ends or amended 	90 days from date of purchase	Up to 1 year following the expiry of the manufacturer's warranty
How to Claim	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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