

sunwing



WORRY FREE INSURANCE PLANS.

Terms & Conditions

WORRY FREE

Pre-departure cancellation and change

Sunwing's Worry Free coverage plan allows you to make one change or cancel your Sunwing travel plans up to 3 days prior to your scheduled departure time from Canada for any reason, except for no shows or denied boarding.

The Worry Free plan must be purchased within 48 hours of booking. Changes or cancellations cannot be made once you have departed from Canada. Name changes are not permitted. If you change your travel plans, you must pay the difference if the price of your re-booked vacation is higher and you will not be refunded if the price is lower. The cost for the Worry Free is non-refundable. Subject to certain conditions, you'll be compensated for the price of your vacation through a combination of Future Travel Vouchers and/or partial refunds. The percentage of travel vouchers vs. refunds will vary depending on how far in advance of departure the trip is cancelled.

The amount calculated in the Cancellation Fees according to the time period of your cancellation date and departure date, will be the amount returned as a Sunwing Travel Voucher.

Please note that if the number of people occupying a room changes, the remaining travellers will be responsible for any additional costs incurred as a result of changes in the per person occupancy rate. Cancellations or changes are not applicable to cruise packages, land portion only, add-on ancillary product purchases or any packages or flights where Sunwing airlines is not the carrier.

Future Travel Vouchers may be used like cash when purchasing a Sunwing vacation package or air only booking. Future Travel Vouchers are valid for one year from the cancellation date, are non-refundable and non-transferable (issued only in the name of the passenger who cancelled) and may not be redeemed for cash. Travel Vouchers must be redeemed by the expiry date, though travel can be for a future date.

The Sunwing Vacations Worry Free plan is only applicable to Sunwing packages with Sunwing Airlines as the carrier (excluding cruises). A \$20 per person surcharge applies to Worry Free purchases for departures and travel taking place between December 19, 2022 and January 5, 2023. Restrictions apply for groups of 10 or more people. Please contact the Sunwing groups sales team for further details.

Claim Procedure

To make a change to your existing booking or to cancel your vacation prior to your departure, please call 1-866-388-9387 or contact your travel agent. If you are requesting a cancellation outside of regular business hours and can't contact your travel agent, please call 1-866-388-9387.

Worry Free coverage is provided by Sunwing Vacations.

Product	When the cancellation is made **	Cancellation fees to be returned as a voucher
Sunwing packages with flights on board Sunwing Airlines (Excludes Cruise Packages)	45 days or more before departure	Non-refundable deposit required at the time of booking
	44-21 days before departure	50% of the total package cost (excluding any add-on ancillary product purchases) or the non-refundable deposit required at the time of booking, and whichever is greater, will be refunded as a voucher. The remaining portion will be refunded to the original form of payment. Add-on ancillary product purchases will be refunded in full to the original form of payment. Insurance and Paid Price Drop Guarantee are non-refundable. Ancillary purchases include: Seat selection; Elite Plus upgrade; baggage fees; excursions; private transfers; online room selection; airport lounge access; insurance (non-refundable), and; Paid Price Drop Guarantee (non-refundable).
	3 - 20 days before departure	100% of total price (including taxes)
	Less than 3 days before departure	No refund
	Air only flights on board Sunwing Airlines	21 days or more before departure
3 - 20 days before departure		100% of total price (including taxes)
Less than 3 days before departure		No refund

WORRY FREE PLUS (NEW)

Pre-departure cancellation and change

Sunwing's Worry Free Plus coverage plan allows you to make one change or cancel your Sunwing travel plans up to three hours prior to your scheduled departure time from Canada for any reason, except for no shows or denied boarding. As part of the one change option, a one-time package transfer up to seven days prior to your scheduled departure time from Canada is permitted.*

The Worry Free Plus plan must be purchased within 48 hours of booking. Changes or cancellations cannot be made once you have departed from Canada. If you change your travel plans, you must pay the difference if the price of your re-booked vacation is higher and you will not be refunded if the price is lower. The cost for the Worry Free Plus is non-refundable. Subject to certain conditions, you'll be compensated for the price of your vacation through a combination of Future Travel Vouchers and/or partial refunds. The percentage of travel vouchers vs. refunds will vary depending on how far in advance of departure the trip is cancelled.

The amount calculated in the Cancellation Fees according to the time period of your cancellation date and departure date, will be the amount returned as a Sunwing Travel Voucher.

Please note that if the number of people occupying a room changes, the remaining travellers will be responsible for any additional costs incurred as a result of changes in the per person occupancy rate.

Cancellations or changes are not applicable to cruise packages, land portion only, add-on ancillary product purchases or any packages or flights where Sunwing airlines is not the carrier.

Future Travel Vouchers may be used like cash when purchasing a Sunwing vacation package or air only booking. Future Travel Vouchers are valid for one year from the cancellation date, are non-refundable and non-transferable (issued only in the name of the passenger who cancelled) and may not be redeemed for cash. Travel Vouchers must be redeemed by the expiry date, though travel can be for a future date.

The Sunwing Vacations Worry Free Plus plan is only applicable to Sunwing packages with Sunwing Airlines as the carrier (excluding cruises). A \$20 per person surcharge applies to Worry Free Plus purchases for departures and travel taking place between December 19, 2022 and January 5, 2023. Restrictions apply for groups of 10 or more people. Please contact the Sunwing groups sales team for further details.

*Name changes and transfer options are not applicable to bookings at Estudio Playa Mujeres and Atelier Playa Mujeres in Mexico.

Claim Procedure

To make a change to your existing booking or to cancel your vacation prior to your departure, please call 1-866-388-9387 or contact your travel agent. If you are requesting a cancellation outside of regular business hours and can't contact your travel agent, please call 1-866-388-9387.

Worry Free coverage is provided by Sunwing Vacations.

Product	When the cancellation is made **	Cancellation fees to be returned as a voucher
Sunwing packages with flights on board Sunwing Airlines (Excludes Cruise Packages)	45 days or more before departure	Non-refundable deposit required at the time of booking
	44-21 days before departure	50% of the total package cost (excluding any add-on ancillary product purchases) or the non-refundable deposit required at the time of booking, whichever is greater, will be refunded as a voucher. The remaining portion will be refunded to the original form of payment. Add-on ancillary product purchases will be refunded in full to the original form of payment. Insurance and Paid Price Drop Guarantee are non-refundable. Ancillary purchases include: Seat selection; Elite Plus upgrade; baggage fees; excursions; private transfers; online room selection; airport lounge access; insurance (non-refundable), and; Paid Price Drop Guarantee (non-refundable).
	3 hours - 20 days before departure	100% of total price (including taxes)
	Less than 3 hours before departure	No refund
Air only flights on board Sunwing Airlines	21 days or more before departure	\$250 per person
	3 hours - 20 days before departure	100% of total price (including taxes)
	Less than 3 hours before departure	No refund

MANULIFE GLOBAL TRAVEL INSURANCE + WORRY FREE

Pre-departure cancellation and change

The Manulife Global Travel Insurance + Worry Free coverage plan allows you to make one change or cancel your Sunwing travel plans up to 3 days prior to your scheduled departure time from Canada for any reason, except for no shows or denied boarding.

The Manulife Global Travel Insurance + Worry Free must be purchased within 48 hours of booking. Changes or cancellations cannot be made once you have departed from Canada. Name changes are not permitted. If you change your travel plans, you must pay the difference if the price of your re-booked vacation is higher and you will not be refunded if the price is lower. The cost for the Manulife Global Travel Insurance + Worry Free is non-refundable. Subject to certain conditions, you'll be compensated for the price of your vacation through a combination of future travel credits and/or partial refunds. The percentage of travel vouchers vs. refunds will vary depending on how far in advance of departure the trip is cancelled.

The amount that is defined as the "non-refundable portion" under our cancellation fees will be refunded to you in Sunwing Future Travel Vouchers. Please refer to the [Schedule of Change and Cancellation Fees chart](#) located on our website. The Worry Free Cancellation Waiver cannot be used to take advantage of price reductions.

Please note that if the number of people occupying a room changes, the remaining travellers will be responsible for any additional costs incurred as a result of changes in the per person occupancy rate.

Cancellations or changes are not applicable to cruise packages, land portion only, add-on ancillary product purchases or any packages or flights where Sunwing airlines is not the carrier.

Future Travel Vouchers may be used like cash when purchasing a Sunwing vacation package or air only booking. Future Travel Vouchers are valid for one year from the cancellation date, are non-refundable and non-transferable (issued only in the name of the passenger who cancelled) and may not be redeemed for cash. Travel Vouchers must be redeemed by the expiry date, though travel can be for a future date.

The Sunwing Vacations Worry Free plan is only applicable to Sunwing packages with Sunwing Airlines as the carrier (excluding cruises). A \$20 per person surcharge applies to Worry Free for departures and travel taking place between December 19, 2022 and January 5, 2023. Restrictions apply for groups of 10 or more people. Please contact the Sunwing groups sales team for further details.

Claim Procedure

To make a change to your existing booking or to cancel your vacation prior to your departure, please call 1-866-388-9387 or contact your travel agent. If you are requesting a cancellation outside of regular business hours and can't contact your travel agent, please call 1-866-388-9387.

The Worry Free coverage benefits are provided by Sunwing Vacations.

SUMMARY OF COVERAGE

WORRY FREE SCHEDULE OF COVERAGE - MAXIMUM BENEFIT AMOUNT

Pre-Departure Cancellation Change with Worry Free Up to trip cost

Manulife Global Travel Insurance + Worry Free for Sunwing

If you are a resident of Quebec, please review:

- [Product Summary](#)
- [Fact Sheet](#)
- [Schedule 5/Notice of Rescission](#)

This certificate of insurance is underwritten by the Manufacturers Life Insurance Company (Manulife Financial) and First North American Insurance Company (a wholly owned subsidiary of Manulife.)

To be eligible for this insurance:

You must be a Sunwing customer and pay the required premium to your Sunwing travel advisor before you leave home. You must buy coverage for the entire duration of your trip. Coverage must be purchased at the time you book your trip. If you are age 75 or older, you must also meet all of the Eligibility requirements stated on page 5 of the certificate of insurance.

GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

Your coverage starts

Your insurance starts on your departure date.

Your coverage ends

Your insurance ends on the earliest of these dates:

- a) The date you return home; or
- b) When your trip ends or certificate of insurance expires, as shown on your travel confirmation;
- c) When the number of days of coverage you purchased expires.

Automatic Extension

Under Trip Interruption Insurance, we will automatically extend your coverage beyond the date you were scheduled to return home as per your confirmation: For up to ten (10) days, if you have a medical emergency that prevents you from returning home on the originally scheduled date; or for up to thirty (30) days, if you are hospitalized and that hospitalization prevents you from returning home on that date.

COVERAGES

Trip Interruption Insurance

If your trip is interrupted due to a covered event listed in the certificate of insurance that occurs on or after the day you leave home, we will pay for the prepaid unused portion of your trip that is non-refundable and non-transferable to another travel date, less the prepaid unused transportation home. In addition, we will pay your additional and unplanned hotel and meal expenses, your essential phone calls and taxi fares to a maximum of up to \$350 per day for up to two (2) days. (\$700 maximum total benefit) when no earlier transportation arrangements are available; and/or we will pay your extra cost of one-way economy class fare via the most cost effective itinerary to your or your groups next destination, or to return you home. In the event your travel companion's plane is delayed by weather conditions for at least 30% of your trip, and your travel companion decides not to go on the trip as booked, we will cover the cost of your next occupancy charge up to the value of your trip.

Emergency Medical Insurance

Emergency Medical Insurance covers you for the actual covered expenses, up to \$5,000,000 CDN, incurred by you as a result of medical attention required by you during your trip if a medical condition begins unexpectedly after you leave home, but only if these covered expenses are not covered by your government health insurance plan or any other benefit plan. The medical attention must be required as part of your emergency treatment and ordered by a physician (or a dentist in the case of dental treatment). Effective Feb 28, 2022 quarantine expenses related to COVID-19, are covered under emergency medical benefits of this policy if you have been fully vaccinated against COVID-19 at least 14 days before the start of your trip, and there is no travel advisory in place to avoid travel.

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 certificate of insurance. If it is medically impossible for you to call, please have someone call on your behalf.

Baggage Loss, Damage and Delay Insurance

Baggage Loss, Damage & Delay Insurance covers the loss of, damage to, and delay of the baggage and effects that belong to you and that you use during your trip. More specifically, this insurance provides you with reimbursement for the following expenses:

1. **Up to \$200 in total per trip** for the replacement of a lost or stolen passport, drivers license, birth certificate or travel visa.
2. **Up to \$500 in total per trip** for necessary toiletries and clothing when your checked luggage is delayed by the carrier for at least ten (10) hours while you are en route. This benefit is payable only when the delay happens before your return home.
3. **Up to \$300 per trip** for any item or set of items which is lost or damaged during your trip to a maximum of \$1,500. Jewelry or cameras (including camera equipment) are respectively considered a single item.

Flight and Travel Accident Insurance

For Flight Accident Insurance, the accident giving rise to your injury must happen:

- a) While you are travelling on a commercial passenger plane for which a ticket was issued to you for your entire airline trip; or
- b) 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
- c) While you are at an airport for the departure or arrival of the flight covered by this insurance.

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 certificate of insurance terms and conditions are subject to change without prior notice to reflect actual experience in the marketplace.

Upon payment of premium, this document becomes a binding contract provided it is accompanied by a confirmation upon which a contract number appears and we have received your completed application prior to your departure date. If the premium is insufficient for the period of coverage selected, we will:

1. Charge and collect any underpayment; or
2. Shorten the certificate of insurance period by written endorsement if an underpayment in premium cannot be collected.
3. 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.
4. This is an abbreviated description of the plan. For the plan's complete Terms & Conditions, ask for the certificate of insurance which fully details the coverages, provisions, limitation and exclusions of the benefits offered and is available to you upon request, at any time prior to your purchase of the plan. For the plan's complete Terms & Conditions, the certificate of insurance fully details the coverage's, provisions, limitation and exclusions of the benefits offered, [click here](#).

MANULIFE GLOBAL TRAVEL INSURANCE + WORRY FREE PLUS

Pre-departure cancellation and change

The Manulife Global Travel Insurance + Worry Free Plus coverage plan allows you to make one change or cancel your Sunwing travel plans up to three hours prior to your scheduled departure time from Canada for any reason, except for no shows or denied boarding.

As part of the one change option, you can make a one-time package transfer up to seven days prior to your scheduled departure time from Canada is permitted*.

The Manulife Global Travel Insurance + Worry Free Plus must be purchased within 48 hours of booking. Changes or cancellations cannot be made once you have departed from Canada. Name changes are not permitted. If you change your travel plans, you must pay the difference if the price of your re-booked vacation is higher and you will not be refunded if the price is lower. The cost for the Manulife Global Travel Insurance + Worry Free Plus is non-refundable. Subject to certain conditions, you'll be compensated for the price of your vacation through a combination of future travel credits and/or partial refunds. The percentage of travel vouchers vs. refunds will vary depending on how far in advance of departure the trip is cancelled.

The amount that is defined as the "non-refundable portion" under our cancellation fees will be refunded to you in Sunwing Future Travel Vouchers. Please refer to the [Schedule of Change and Cancellation Fees chart](#) located on our website. The Worry Free Plus cannot be used to take advantage of price reductions.

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SUMMARY OF COVERAGE

WORRY FREE PLUS SCHEDULE OF COVERAGE - MAXIMUM BENEFIT AMOUNT

Pre-Departure Cancellation Change with Worry Free Plus up to trip cost

Manulife Global Travel Insurance + Worry Free Plus for Sunwing

If you are a resident of Quebec, please review:

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This certificate of insurance is underwritten by the Manufacturers Life Insurance Company (Manulife Financial) and First North American Insurance Company (a wholly owned subsidiary of Manulife.)

To be eligible for this insurance:

You must be a Sunwing customer and pay the required premium to your Sunwing travel advisor before you leave home. You must buy coverage for the entire duration of your trip. Coverage must be purchased at the time you book your trip. If you are age 75 or older, you must also meet all of the Eligibility requirements stated on page 5 of the certificate of insurance.

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Your insurance starts on your departure date.

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Your insurance ends on the earliest of these dates:

- a) The date you return home; or
- b) When your trip ends or certificate of insurance expires, as shown on your travel confirmation;
- c) When the number of days of coverage you purchased expires.

Automatic Extension

Under Trip Interruption Insurance, we will automatically extend your coverage beyond the date you were scheduled to return home as per your confirmation: For up to ten (10) days, if you have a medical emergency that prevents you from returning home on the originally scheduled date; or for up to thirty (30) days, if you are hospitalized and that hospitalization prevents you from returning home on that date.

COVERAGES

Trip Interruption Insurance

If your trip is interrupted due to a covered event listed in the certificate of insurance that occurs on or after the day you leave home, we will pay for the prepaid unused portion of your trip that is non-refundable and non-transferable to another travel date, less the prepaid unused transportation home. In addition, we will pay your additional and unplanned hotel and meal expenses, your essential phone calls and taxi fares to a maximum of up to \$350 per day for up to two (2) days. (\$700 maximum total benefit) when no earlier transportation arrangements are available; and/or we will pay your extra cost of one-way economy class fare via the most cost effective itinerary to your or your groups next destination, or to return you home. In the event your travel companion's plane is delayed by weather conditions for at least 30% of your trip, and your travel companion decides not to go on the trip as booked, we will cover the cost of your next occupancy charge up to the value of your trip.

Emergency Medical Insurance

Emergency Medical Insurance covers you for the actual covered expenses, up to \$5,000,000 CDN, incurred by you as a result of medical attention required by you during your trip if a medical condition begins unexpectedly after you leave home, but only if these covered expenses are not covered by your government health insurance plan or any other benefit plan. The medical attention must be required as part of your emergency treatment and ordered by a physician (or a dentist in the case of dental treatment). Effective Feb 28, 2022 quarantine expenses related to COVID-19, are covered under emergency medical benefits of this policy if you have been fully vaccinated against COVID-19 at least 14 days before the start of your trip, and there is no travel advisory in place to avoid travel.

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2. **Up to \$500 in total per trip** for necessary toiletries and clothing when your checked luggage is delayed by the carrier for at least ten (10) hours while you are en route. This benefit is payable only when the delay happens before your return home.
3. **Up to \$300 per trip** for any item or set of items which is lost or damaged during your trip to a maximum of \$1,500. Jewelry or cameras (including camera equipment) are respectively considered a single item.

Flight and Travel Accident Insurance

For Flight Accident Insurance, the accident giving rise to your injury must happen:

- a) While you are travelling on a commercial passenger plane for which a ticket was issued to you for your entire airline trip; or
- b) 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
- c) While you are at an airport for the departure or arrival of the flight covered by this insurance.

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 certificate of insurance terms and conditions are subject to change without prior notice to reflect actual experience in the marketplace.

Upon payment of premium, this document becomes a binding contract provided it is accompanied by a confirmation upon which a contract number appears and we have received your completed application prior to your departure date. If the premium is insufficient for the period of coverage selected, we will:

1. Charge and collect any underpayment; or
2. Shorten the certificate of insurance period by written endorsement if an underpayment in premium cannot be collected.
3. 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.
4. This is an abbreviated description of the plan. For the plan's complete Terms & Conditions, ask for the certificate of insurance which fully details the coverages, provisions, limitation and exclusions of the benefits offered and is available to you upon request, at any time prior to your purchase of the plan. For the plan's complete Terms & Conditions, the certificate of insurance fully details the coverage's, provisions, limitation and exclusions of the benefits offered, [click here](#).