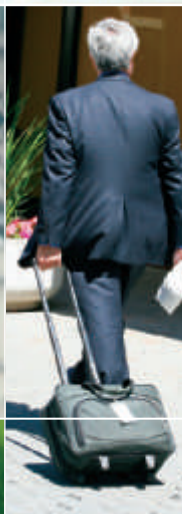




Travelling Soon?  
Expecting Visitors?

Travel Insurance



Choose the plan that's right for you.

**Don't pack without it!** Whether you're planning a trip, it's wise to have Manulife Financial Travel Insurance.

## Emergency Medical Insurance for Canadians Travelling Outside Their Province of Residence

Whether you're going to the U.S.A. for a day or two, heading to the Caribbean or travelling overseas, Manulife Financial Travel Insurance is the best way to be financially protected against the cost of unexpected emergencies that may happen prior to or during your trip!

### Several Options available to best suit your needs:

- **Single-Trip Plan:** Provides coverage for one trip for the number of days you have purchased. No age limit.
- **Quick Trip Plan:** Provides coverage for one trip of less than 18 days for those 55-74 years of age.
- **Multi-Trip Plan:** Provides coverage for an unlimited number of trips during your policy year for the number of days you have purchased. Options of 4, 10, 18 and 30 day plans. Available up to age 84.
- **All-Inclusive Plan:** Provides several benefits all in one plan. It covers Emergency Medical, Trip Cancellation & Interruption, Baggage Loss, Delay & Damage, Flight Accident and Travel Accident.
- **Travel Canada Plan:** Provides Emergency Medical Insurance, if all your travel is within Canada, at 50% of the regular Single-Trip Emergency Medical Plan rates.
- **Trip Cancellation/Interruption Plan:** May be purchased as part of an All-Inclusive Plan or separately.

### Insurance Benefits available to you:

- **Emergency Medical Insurance:** Covers you for up to \$5,000,000 for expenses as a result of emergency medical attention required during your trip.
- **Trip Cancellation & Interruption Insurance:** Covers you for up to \$3,000 per trip (up to a maximum of \$5,000 per policy year for a Multi-Trip Plan) if you are unable to travel or your trip is interrupted due to a covered event.
- **Baggage Loss, Damage & Delay:** Covers you for up to \$1,000 per trip (up to a maximum of \$3,000 per policy year for a Multi-Trip Plan) for loss or damage to your baggage and covers you up to \$500 per trip (up to a maximum of \$1,500 per policy year for a Multi-Trip Plan) for baggage delay.
- **Flight Accident:** Covers you for \$100,000 for death or double dismemberment, or \$50,000 for single dismemberment.
- **Travel Accident:** Covers you for \$50,000 for death or double dismemberment, or \$25,000 for single dismemberment.

### Ways to Save...

- 15%-50% Deductible Savings
- 50% Travel Canada Savings
- Family Coverage (up to age 54)
- 5% Travel Companion Savings

### Do you need to complete a Medical Questionnaire?

- Only if you are age 55 or older (except for Quick Trip Plan)

a trip or expecting visitors to Canada,

## Emergency Medical Insurance for Visitors to Canada

### Who can apply?

- Visitors to Canada;
- Canadians who are not eligible for benefits under a government health insurance plan;
- Persons who are in Canada on a work or student visa;
- New immigrants who are awaiting government health insurance plan coverage.

### Several Options to choose from:

- **Single-Trip Plan:** Provides Emergency Medical coverage for one trip for the number of days you have purchased.
- **Multi-Trip Plan:** Provides \$150,000 of Emergency Medical coverage for an unlimited number of 30-day trips to Canada during a one-year period. Available for up to age 69.
- **Trip Interruption Coverage:** Covers the pre-paid non-refundable and non-transferable portion of your trip, should it be interrupted due to a covered event and you are required to return to your home country.
- **Travel Accident Coverage:** Covers up to \$50,000 for an accidental bodily injury or death.

### Choice of Plan A or Plan B

Plan A – does not provide coverage for any pre-existing medical conditions.

Plan B – provides coverage for pre-existing medical conditions as long as they have been stable 180 days before coverage starts (not available for those under age 35). Available for residents of certain countries or districts.

### Choice of Coverage Level

Up to Age 85 – \$25,000, \$50,000 or \$100,000

Up to Age 69 – \$150,000

### Ways to Save...

- 0%-20% Deductible Options
- Family Coverage (Plan A for up to age 54)

### Do you need to complete a Medical Questionnaire?

Only if you are...

- Applying for Plan B





## Travel Insurance

Need travel coverage?  
Applying is easy.

**For a free quote or to find out more,  
call your insurance agent/broker.**

**Ray Battiston, BA, CAIB, CIP**  
***Insurance Broker***

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