

Choose the Level of Coverage

- If you are under 70 years of age, you are eligible to apply for \$15,000, \$25,000, \$50,000, \$100,000 or \$150,000 of coverage
- If you are 70 to 85 years of age, you are eligible to apply for \$15,000, \$25,000, \$50,000 or \$100,000 of coverage

Manulife Financial Travel Insurance for Visitors to Canada is not available to those age 86 or older.

And there are ways to save...

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

Is completion of a medical questionnaire required?

Only if applying for Plan B and are 35 years of age or older

So easy. So convenient. So wise.

Call for more information. We'd be happy to answer any questions and provide more details about Manulife Financial Travel Insurance.

Call to arrange coverage.



Don't pack without it!

Whether you're planning a trip, expecting visitors or visiting Canada yourself, it's wise to have the protection offered by Manulife Financial Travel Insurance.

Need travel coverage?

Applying is easy.

**For a free quote or to find out more,
call your insurance advisor.**

Manulife Financial is a leading Canadian-based financial services group operating in 22 countries worldwide. Through our extensive network of employees, agents and distribution partners, Manulife Financial offers clients a diverse range of financial protection products and wealth management services. To find out more about Manulife Financial, visit www.manulife.com any time.

Manulife Financial Travel Insurance is offered through
The Manufacturers Life Insurance Company (Manulife Financial).

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 **Manulife Financial**
| For your future™

strong reliable trustworthy forward-thinking

 **Manulife Financial**
| For your future™

Travelling Soon? Expecting Visitors?



Travel
Insurance



Travel Insurance for Canadians Travelling Out-of-Province

Are you going to the USA for business for a day or two? Perhaps you're exploring Canada's coast, heading to the Caribbean or travelling overseas? Manulife Financial Travel Insurance for Canadians travelling out-of-province protects you against the cost of unexpected emergencies that may occur during your trip – costs only marginally covered by your provincial health insurance plan.

Choose the plan that best suits your needs:

Single-Trip Plan: Provides Emergency Medical Insurance for one trip for the number of days you have purchased. No age limit.

Quick Trip Plan: Provides Emergency Medical Insurance for one trip of less than 18 days for those 55-74 years of age.

Multi-Trip Plan: Provides Emergency Medical Insurance 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. Also available as a Multi-Trip All-Inclusive Plan. No age limit.

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.

The benefits available to you include:

Emergency Medical Insurance: Covers you up to \$5,000,000 for expenses as a result of emergency medical attention required during your trip.

Trip Cancellation & Interruption Insurance: Available as a single plan or as a single-trip All-Inclusive Plan and covers you up to the amount of coverage you purchased to a maximum of \$3,500 before your departure date and up to the actual cost after your departure date to a maximum of \$3,500 (up to a maximum of \$5,000 per trip and \$7,000 per policy year for a Multi-Trip All-Inclusive Plan) if you are unable to travel or your trip is interrupted due to a covered event.

Baggage Loss, Damage & Delay: Covers you up to \$1,000 per trip (up to a maximum of \$3,000 per policy year for a Multi-Trip All-Inclusive 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 All-Inclusive 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.

And there are 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 a Quick Trip Plan)

Travel Insurance for Visitors to Canada

Family or friends are coming to stay? You may be planning a few day trips to tourist areas, outings to some local spots of interest, or culinary experiences you'd like to share. But do your guests have insurance to protect them while they're here? No need for concern; Manulife Financial Travel Insurance for visitors to Canada can be purchased prior to their departure or when they first arrive.

Plan and benefit options offer choice.

Single-Trip Plan: Provides Emergency Medical Insurance for one trip for the number of days purchased.

Multi-Trip Plan: Provides \$150,000 of Emergency Medical Insurance for an unlimited number of 30-day trips to Canada during a one-year period. Available for those up to age 69.

Trip Interruption Insurance: An optional benefit which covers the pre-paid non-refundable and non-transferable portion of the trip, should it be interrupted due to a covered event and the return to home country is required.

Travel Accident Coverage: An optional benefit, which covers up to \$50,000 for an accidental bodily injury or death.

Choose Plan A or Plan B

Plan A – does not provide coverage⁽¹⁾ for any pre-existing medical conditions.

Plan B – provides coverage⁽¹⁾ for pre-existing medical conditions as long as they have been stable in the 180 days before coverage starts.

⁽¹⁾ Pre-existing condition: a medical condition that exists before the date on which coverage starts.

Medical condition: accidental bodily injury, illness, disease or symptom(s), complications of pregnancy within the first 31 weeks of pregnancy, a mental or emotional disorder that requires admission to a hospital, or acute psychosis.

