



More *coverage.*
Less restrictions.

Manulife Travel Insurance



Manulife Premium Protection Plan®
& Non-Medical Premium Protection Plan



Your choice of travel insurance is as important as your trip.

Our Premium Protection Plan offers industry-leading **benefits and features not found in many competitor plans**, plus **more coverage with less restrictions**.

And now you have a choice of two plans: **Premium Protection Plan and Non-Medical Premium Protection Plan**. Our Non-Medical Premium Protection Plan could be right for you if you already have sufficient emergency medical coverage through work or your credit card. If you have some but it's not comprehensive enough, consider topping up your coverage. Both plans are **available exclusively through your travel agent**.

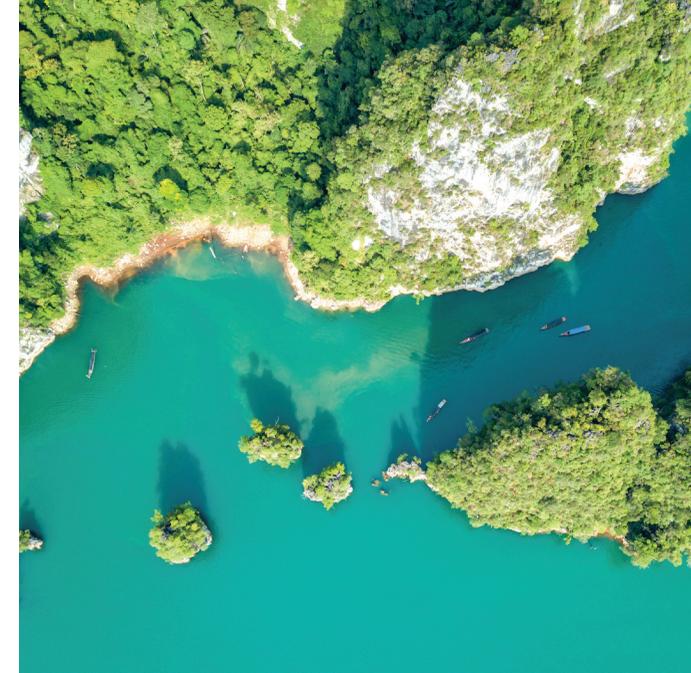
Plans at a glance

	Premium Protection Plan	Non-Medical Premium Protection
Maximum Age	74 and under	No Maximum
Maximum Trip Length	45 days	365 days
Emergency Medical*	Up to \$10,000,000	N/A
Trip Cancellation	Covered amount selected	Covered amount selected
Trip Interruption	Unlimited	Unlimited
Baggage Loss or Damage	Up to \$1,500	Up to \$1,500
Baggage Delay	Up to \$750	Up to \$750
Flight Accident	Up to \$250,000	Up to \$250,000
Travel Accident	Up to \$50,000	Up to \$50,000

Plans must be purchased within 72 hours of initial trip payment.

***IMPORTANT: Must be covered by a Provincial Health Insurance Plan.**

These benefits provide coverage for ACCIDENTS, INJURIES, UNEXPECTED ILLNESSES AND OTHER UNFORESEEN EVENTS that occur during the policy period unless the event or situation causing your claim is specifically excluded in the section WHAT DOES THIS POLICY NOT COVER? Benefits paid as per the Terms and Conditions of the Policy.



Contact your travel agent for more information or to purchase.

 **Manulife**
Where will *better* take you™

Conditions, limitations and exclusions apply. See policy for details.

Underwritten by **The Manufacturers Life Insurance Company (Manulife)**. Some portions may be underwritten by **First North American Insurance Company (FNAIC)**, a wholly owned subsidiary of Manulife.

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Website: www.manulife.ca Telephone: 1-800-268-3763
Accessible formats and communication supports are available upon request. Visit manulife.ca/accessibility for more information.

Premium Protection Plan & Non-Medical Premium Protection Plan include:

Trip Cancellation and Interruption Insurance

The Trip Cancellation and Interruption benefit offers protection against any unforeseen or unexpected event beyond your control that prevents you from travelling as planned.

Trip cancellation covers **100% of the cost of your insured trip**

Trip interruption covers **prepaid, unused travel** arrangements and same class transportation home

Meals, accommodations, and more are covered for up to \$350 a day for a maximum of 10 days

Examples of **unexpected and unforeseen reasons that are eligible for 100% reimbursement** under Trip Cancellation and Interruption:

Surgery date rescheduled

Destination wedding cancelled

Family or friend illness

You lose your job

Your beloved pet gets sick

Childcare falls through

Cancel For Any Reason benefit

If you want to cancel your trip for a reason that isn't unforeseen or unexpected, the Cancel For Any Reason (CFAR) can provide up to 80% reimbursement.

Under Cancel For Any Reason, benefits would be payable as follows:

If you cancel 7 days prior to departure you would receive up to 80% of the non-refundable trip cost

If you cancel 6 days to 24 hours prior to departure you would receive a refund of up to 80% of the non-refundable trip costs to a maximum of \$2,500

Travel disruption insurance

Provides benefits if you are prevented from travelling as shown on your itinerary, including:

Same-class transportation to the next destination or to return home

Meals, accommodations and more are covered for \$350 a day for up to 2 days

Additional overnight accommodations are covered to a maximum of \$200

Unused **prepaid travel** arrangements are covered for \$300 a day to a maximum of 3 days

Meals, accommodations and prepaid travel expenses as above are covered to a **\$1,500 overall trip maximum**

Baggage loss, damage and delay coverage

Lost, stolen or damaged baggage for \$750 per item to a maximum of \$1,500

Lost or stolen passport or travel visa for \$500 maximum

Baggage delayed by the common carrier for \$750 maximum

Sports equipment delayed by the common carrier for \$500 maximum

Flight accident insurance and travel accident coverage

Flight accident to a \$250,000 maximum

Travel accident to a \$50,000 maximum

Manulife Flight Assistance

Real time payments of up to \$140 for **delayed or cancelled flights** when you register your cell/mobile number and flight information at flightassistancemanulife.com

The Premium Protection Plan includes:

Emergency Medical Insurance to a maximum of \$10 million

Expenses for **emergency medical attention**

Extra expenses for **meals, accommodations and other** related costs are covered for \$500 a day to a maximum of 10 days

Expenses to **bring someone to your bedside** include round-trip economy transportation and up to \$1,000 for meals and accommodations

Emergency **medical evacuation or transportation**

Expenses related to your death include repatriating your remains and cremation or burial where you died to a maximum of \$10,000



StandbyMD, an international network of medical experts who provide services across the globe 24/7/365, including teleconsultations, access to visiting physicians, in-network clinics and ERs close to the patient, and if necessary, delivery of lost/forgotten prescription medications, eyewear and medical supplies.

Global concierge services 24/7/365, including referrals to doctors, hospitals or other health professionals, medical emergency monitoring and return transportation home when necessary

