

## Why is travel insurance so important?

Take a moment to see what this insurance covers and the services it provides you and your family.

The cost of this insurance is much less compared to the financial loss you will be protected from if you have to interrupt or cancel your entire trip unexpectedly.† The cost of this insurance is also small in comparison to the potential costs of an unexpected medical emergency in a foreign country.†

## Does your existing coverage offer you these services?

### StandbyMD

Manulife World Travel Insurance is pleased to provide you with value-added medical concierge services when you have Emergency Medical Insurance coverage.

What services are available? StandbyMD offers you:

- Anywhere you travel, telephone access to a qualified physician who can assess your symptoms and provide treatment options;
- In 86 countries and over 4000 cities, access to physician house call visits.

In addition, when you travel to the United States, StandbyMD offers the following services:

- Same-day co-ordination and delivery of lost/forgotten prescription maintenance medication, eye glasses or contact lenses and medical supplies;
- Referral to medical specialists, chiropractors, dentists, walk-in clinics, urgent care centres or more than 50,000 hospitals for evaluation and treatment;
- Physician co-ordination to an Emergency Room and, whenever possible in select cities, will "fast track" you through the Emergency Room.

How does this service work? The StandbyMD program will assist with co-ordinating payment of eligible expenses subject to the terms and conditions of the policy. To access this service, simply call the Assistance Centre using the phone numbers indicated on the wallet card.

† Conditions, limitations, and exclusions apply.

## Concierge services are always included

Our multilingual Assistance Centre is there to help and support you 24 hours a day, every day of the year.

### During Your Trip

- Passport and Visa information
- Currency exchange rates
- ATM locations
- Social protocol in countries to be visited
- Weather information
- Entertainment Planning
- Consulate and Embassy locations

### During a Medical Emergency

- Verifying and explaining coverage
- Referral to a doctor, hospital, or other health care providers
- Monitoring your medical emergency and keeping your family informed
- Arranging for return transportation home when medically necessary
- Arranging direct billing of covered expenses (where possible)

### Examples of medical claims:††

- A 22 year old suffered injuries during a snowboarding accident in the US. The total claim was \$36,000
- A 55 year old suffered a back injury during a diving accident in the Dominican Republic. The total claim was \$35,000
- A 70 year old suffered chest pains in California. The total claim was \$63,000

**Make sure you are covered for unexpected medical expenses and assistance services before you leave home. Ask your Travel Consultant what plan is right for you and your family.**

†† Actual claims submitted under travel insurance products underwritten by Manulife. Names withheld to protect the privacy of the individual(s).

Travel is better  
when you are prepared.

Discuss your travel insurance  
with your Travel Consultant  
to ensure you are covered  
for the unexpected!

Accessible formats and communication supports are  
available upon request.  
Visit [Manulife.com/accessibility](http://Manulife.com/accessibility) for more information.

 **Manulife**

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Your Travel Consultant  
Recommends  
Travel Insurance

PLEASE  
TAKE ONE



**Manulife World  
Travel Insurance**

Underwritten by  
The Manufacturers Life Insurance Company  
and  
First North American Insurance Company,  
a wholly owned subsidiary of Manulife.

## Did you plan for the unexpected?

Did you pack your flip flops? Your sunscreen? Your travel insurance?

Travel insurance is a travel companion you should choose to help you through unexpected events that may arise before or during your trip.

### Emergency medical insurance

Around the world, Manulife World Travel Insurance has been there to help insureds with managed care when necessary in a foreign destination, using the local languages, helping by pre-paying hospital and physician bills where possible. This insurance also helps recovering insureds get back home to their friends and family if it is medically necessary and when it is arranged by our Assistance Centre.

### Trip cancellation & interruption insurance

**Included in All-Inclusive, Canada All-Inclusive, Non-Medical Inclusive, Trip Cancellation & Interruption and Annual All-Inclusive Plans.**

Recent events around the world have caused unexpected travel costs or trip cancellations and interruptions for which some travel insurance provides coverage.

Volcanos affecting worldwide airport traffic, travel supplier bankruptcies, travel advisories and weather conditions are just some of the events that you may have heard about in the news. These events may have caused travellers to pay additional transportation costs, hotel and meal expenses and other unexpected costs, so they could continue their trip or travel back home. These events, and others, are covered, subject to conditions, limitations and exclusions, under Manulife World Travel Insurance.

Trip Cancellation and Trip Interruption (TCTI) insurance can be purchased any time prior to departure; however, to take advantage of the Cancel For Any Reason (CFAR) benefit, TCTI insurance must be purchased within 72 hours of booking a trip or before any cancellation penalties become applicable. You must purchase TCTI insurance for the full value of the non-refundable portion of the travel services and for the full duration.

Other covered events are missed connections due to airline schedule changes, the illness or death of you, your family member, your travel companion or your travel companion's family member, or even the hospitalization or death of a friend. These are just some of the reasons to protect your trip investment if you have to cancel or interrupt your trip.

Other plans available include coverage for lost or stolen baggage, benefits for meals and necessary items when your checked baggage is delayed more than 10 hours, flight and travel accident and rental vehicle damage insurance.

## Our most popular plans summary

PLANS	INSURANCE BENEFITS & FEATURES						
	ELIGIBLE AGE*	TRIP CANCELLATION & INTERRUPTION	OUT OF COUNTRY EMERGENCY MEDICAL	BAGGAGE LOSS, DAMAGE & DELAY	FLIGHT ACCIDENT	TRAVEL ACCIDENT	FAMILY COVERAGE AVAILABLE
All-Inclusive	No maximum	Cancellation: up to covered amount Interruption: unlimited	Up to \$5,000,000 with GHIP coverage	Up to \$1500 for loss & damage Up to \$500 for baggage delay	Up to \$100,000 for death or double dismemberment or up to \$50,000 for single dismemberment	Up to \$50,000 for death or double dismemberment or up to \$25,000 for single dismemberment	Yes
Non-Medical Inclusive	No maximum	Cancellation: up to covered amount Interruption: unlimited	-	Up to \$1500 for loss & damage Up to \$500 for baggage delay	Up to \$100,000 for death or double dismemberment or up to \$50,000 for single dismemberment	Up to \$50,000 for death or double dismemberment or up to \$25,000 for single dismemberment	Yes
Out of Country Emergency Medical	No maximum	-	Up to \$5,000,000 with GHIP coverage	-	-	-	Yes

\* Children must be at least 31 days old

## Stability chart

COVERAGE FOR PRE-EXISTING MEDICAL CONDITIONS†	
TRIP CANCELLATION BENEFIT	OUT OF COUNTRY EMERGENCY MEDICAL BENEFIT
If you purchase any plan that includes trip cancellation coverage, you must be stable (prior to the purchase date of insurance coverage) as follows: <ul style="list-style-type: none"> <li>• 3 months stability for trips under \$20,000</li> <li>• 12 months stability for trips over \$20,000</li> </ul>	If you purchase the All-Inclusive Plan, you must be stable (prior to the effective date) as follows: <ul style="list-style-type: none"> <li>• Age 0-74 requires 3 months stability</li> <li>• Age 75+ requires 12 months stability</li> </ul> If you purchase the Emergency Medical plan, you must be stable (prior to the trip departure date) as follows: <ul style="list-style-type: none"> <li>• Age 0-59 requires 3 months stability</li> <li>• Age 60+, stability requirement is determined by a simple medical questionnaire</li> </ul>

† Eligibility Requirements apply to all Plans

## Family coverage\*\*

PLANS	FAMILY PREMIUM CALCULATION
All-Inclusive and Non-Medical Inclusive	3 times the older (or only) parent's rate
Annual Medical	2 times the older (or only) parent's rate
Out of Country Emergency Medical	2 times the older (or only) parent's rate

\*\* Family Coverage is available to you if all family members to be insured under one policy and named on your confirmation are all under age 60 and children are at least 31 days old and you have paid for family coverage.

## Before you travel, check to ensure you have the coverage and assistance services you need

- ✓ If something unexpected were to happen during your trip, do you know who you would call for worldwide assistance?
- ✓ If your spouse had an unexpected medical emergency during your trip, would you know who to call for managed care or to arrange an air ambulance to a hospital near home, if necessary? Would hospital bills be paid up front, if possible?
- ✓ If you missed a substantial portion of your trip due to bad weather and wanted to return home, would you be reimbursed your unused trip investment, including any insured taxes?
- ✓ If you or a family member suddenly became too sick to travel just before your trip, would you be reimbursed by a cheque or just a travel credit voucher for future travel?
- ✓ If you needed help in a foreign country, to replace lost credit cards or your passport, would you know who to call for assistance and how to arrange to get you back home, 24/7 with a toll-free call?

Manulife World Travel Insurance provides coverage for these unexpected events and much more.

**Ask your Travel Consultant for a travel insurance policy to see the full details.**

### Helpful information

1. Be sure to read your Travel Insurance policy thoroughly to understand your coverage including the benefits, conditions, limitations, and exclusions that may apply to you. The policy contains the full terms and conditions and you should take it with you on your trip.
2. When completing your medical questionnaire (if required), you must answer each question accurately and completely. Not sure how to answer a question? Ask your doctor to help you. Answers must be correct on the medical questionnaire as they relate to your medical condition or health history. If any of the answers are found to be incomplete or incorrect, the coverage may be null and void.
3. Ask your Travel Consultant what plan is right for you and your family to protect against unexpected financial loss regarding your trip.