

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 could 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 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.

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 a Medical Emergency

- 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 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 CDN
- A 55 year old suffered a back injury during a diving accident in the Dominican Republic. The total claim was \$35,000 CDN
- A 69 year old suffered chest pains in California. The total claim was \$63,000 CDN

The Premium Protection Plan is only available through your Travel Consultant.

** 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 have coverage
for the unexpected!

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



PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8

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Premium Protection Plan



Underwritten by
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and
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a wholly owned subsidiary of Manulife.

PLEASE
TAKE ONE

Premium Protection Plan



- **OUR MOST COMPREHENSIVE PLAN AVAILABLE**
- **ONLY AVAILABLE THROUGH YOUR TRAVEL CONSULTANT**
- **OFFERS MORE COVERAGE / LESS RESTRICTIONS**
- **COVERAGE FOR UNEXPECTED AND UNFORESEEN EVENTS***
- **FAMILY RATES AVAILABLE**

DESIGNED FOR RESIDENTS OF CANADA WHO ARE:

- Age 74 or younger
- Travelling for a maximum of 30 days
- Purchasing within 72 hours of making an initial payment
- Covered with a Provincial Health Insurance Plan

Benefit Summary

Trip Cancellation	Trip Cost
Trip Interruption	Unlimited
Emergency Medical	Up to \$10,000,000
Baggage Loss or Damage	Up to \$1,500
Baggage Delay	Up to \$750
Flight Accident	Up to \$250,000
Travel Accident	Up to \$50,000

*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 - See exclusions.

LISTED BELOW ARE A FEW CLAIM EXAMPLES THAT WOULD BE 100% COVERED

Cancellation:

- Surgery date is rescheduled
- Destination wedding is cancelled
- Family member or friend becomes ill

EXAMPLES OF EVENTS COVERED UNDER THE CANCEL FOR ANY REASON BENEFIT:

- You could not get the time off work
- You are starting a new job / position
- You don't like the weather forecast
- You simply change your mind

BENEFITS UNDER THE CANCEL FOR ANY REASON ARE PAYABLE AS FOLLOWS:

1. 7 days prior to departure 75% of the non-refundable trip cost
2. 6 days to 24 hours prior to departure 75% refund up to a maximum of \$1,500



IF IT'S NOT EXCLUDED, THEN IT'S COVERED. TRIP CANCELLATION/INTERRUPTION:

Your trip cancellation or interruption claim **WILL NOT BE COVERED** if caused by or resulting from one or more of the following situations:

1. Have you had any reason, circumstance or event that was known, or should have been known by you, at the time of purchasing this insurance, as being likely to affect your travel arrangements as booked?
2. Do you have a medical condition for which, at the time of purchasing this insurance, one or more of the following conditions applies:
 - a) a physician advised you not to travel;
 - b) you received a notice of terminal prognosis (which means that a physician told you that you have less than six months to live);
 - c) you had been prescribed kidney dialysis;
 - d) you had been prescribed home oxygen?
3. Have you incurred expenses or suffered losses in a foreign country, region or city during your trip, when, before the departure date stated on your confirmation, the Government of Canada issued an "Avoid Non-Essential Travel" or "Avoid All Travel" travel advisory, advising Canadians not to travel to that specific country region or city? This exclusion will not apply if you can demonstrate that the expenses or losses were not caused, related or due to the reason for the travel advisory.
4. Is your travel supplier in default (except as provided under the limited Default Supplier Protection Coverage)?

EMERGENCY MEDICAL:

Your claim for emergency medical expenses **WILL NOT BE COVERED** if such expenses were incurred, caused by or resulted from one of more of the following situations:

1. A medical condition when you knew or for which it was reasonable to expect, before you left home, that you would need medical treatment (except the unchanged use of prescribed medication or routine monitoring) for that medical condition during your trip.
2. A medical condition for which future investigation or future treatment was planned before you left home.

3. Any and all medical treatment or services received for any medical condition whatsoever if, before you left home:
 - a) A physician advised you against travel;
 - b) You received a notice of terminal prognosis (which means that a physician had told you that you have less than six months to live);
 - c) You had been prescribed kidney dialysis;
 - d) You had been prescribed home oxygen.
4. Any treatment that is not for an emergency.
5. Participation in the following activities:
 - a) Mountain climbing using ropes and specialized equipment, rock climbing or hang gliding, unless accompanied by a qualified instructor;
 - b) Your professional participation in the sport, when that sport is your principal paid occupation;
 - c) Any motorized speed contest or race;
 - d) Any underwater activity deeper than 10 m involving the use of a self-contained underwater breathing apparatus (unless you hold an open water diving certificate or are accompanied by a qualified instructor).
6.
 - a) Your self inflicted injuries, unless medical evidence established that the injuries are related to a mental health illness;
 - b) Your abuse of drugs, medication or alcohol.
7.
 - a) Your routine prenatal care;
 - b) Your pregnancy, childbirth, any complication(s) related to your pregnancy or childbirth, when any such event, in any combination, happen(s) in the nine (9) weeks before or after the expected date of delivery;
 - c) Your child born during your trip.
8. Expenses or losses you incur or suffer in a foreign country, region or city during your trip, when, before the departure date stated on your confirmation, the Government of Canada issues an "Avoid Non-Essential Travel" or an "Avoid All Travel" Travel Advisory, advising Canadians not to travel to that specific country, region or city. This exclusion will not apply if you can demonstrate that the expenses or losses were not caused, related or due to the reason for the travel advisory.