



RATE CHART FOR THE PREMIUM PROTECTION PLAN

Travel insurance simplified with more coverage and less restrictions.

MANULIFE PREMIUM PROTECTION PLAN POLICY PARAMETERS

The Manulife Premium Protection Plan is designed for residents of Canada who:

- a) are covered with a government health insurance plan for the policy duration;
- b) are age 74 or younger (at the time of purchasing the policy);
- c) are travelling for a maximum of 30 days inclusive of any extension (including the date you leave on your trip and including the date you return home);
- d) are listed as Insured Person(s) on the confirmation of coverage (for ease of reference, these persons may also be referred to as 'you' or 'your' throughout this policy); and
- e) purchased the plan within 72 hours of making a deposit or any initial payment for their trip booking.

PREMIUM PROTECTION PLAN - UP TO AGE 69						
TRIP DURATION	1-9 Days	10-16 Days	17-23 Days	24-30 Days		
Minimum flat rate applicable to Trip Costs (selected covered amount before departure) up to \$1,000.	\$116	\$131	\$150	\$175		
For Trip Costs (selected covered amount before departure)* greater than \$1,000: Multiply the trip cost (selected covered amount before departure, rounded up to the next hundred) by the percentage rate applicable to your Trip Duration.**	11.6%	13.1%	15%	17.5%		

Family coverage is available if all insureds are under age 60. Family rate is 3 times the older (or only) parent's or grandparent's rate.

PREMIUM PROTECTION PLAN - AGE 70-74						
TRIP DURATION	1-9 Days	10-16 Days	17-23 Days	24-30 Days		
Minimum flat rate applicable to Trip Costs (selected covered amount before departure) up to \$1,000.	\$250	\$269	\$288	\$313		
For Trip Costs (selected covered amount before departure)* greater than \$1,000: Multiply the trip cost (selected covered amount before departure, rounded up to the next hundred) by the percentage rate applicable to your Trip Duration.**	25%	26.9%	28.8%	31.3%		

^{*}Maximum Covered Amount available: \$30,000

^{**}For final definitive rates, obtain a quote through your booking system. Final rates are rounded to the nearest dollar. Provincial Sales Tax may be applicable.