The perfect experience
starts with the perfect plan.

Travel Insurance Rates

For all provinces and territories in Canada except Quebec. **Effective August 2024.**

1-800-263-2356
transattravelinsurance@manulife.ca

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Best Practices When Selling Travel Insurance

– **Issue policy immediately or get a signed waiver.** Provide the customer with documents. If coverage is declined, have the customer sign the Travel Insurance Waiver Form! For telephone transactions, issue policy, mail immediately or include with travel documents. If declined, make an electronic note that will print on the invoice/itinerary confirming customer has declined. Include on file a waiver signed by the Travel Consultant. Waiver may be found on your extranet.

– For Trip Cancellation and Interruption, the following must be included as part of the qualifying process:

- **Are you travelling against medical advice?** (If yes, there is no coverage for anything related to the medical condition.)
- **At time of booking do you know of any reason why the trip may be cancelled?**
- **Have you been given a terminal prognosis?** (If yes, there is no coverage for anything related.)
- **Are you travelling against a Canadian Government travel warning?** (If yes, there is no coverage for anything related to the travel warning for either medical or Trip Cancellation/Interruption.) **Refer to www.voyage.gc.ca for the current list – list changes frequently.** Confirm that there is no warning in place at the time travel is booked and insurance purchased – then the client will have Trip Cancellation coverage if a warning is issued later.
- **Are you travelling for the purpose of securing Medical Treatment or Advice?** (If yes, there is no coverage for anything related.)

– For Emergency Medical coverage, the following must be included as part of the qualifying process:

- **Do you have a Government Health Insurance Plan?** (If not, inform client that the maximum medical coverage payable on any claim is limited to $25,000.)
- **Do you have a pre-existing condition?** (Describe pre-existing medical condition exclusion and explain what **stable and controlled** and **treatment** mean.)
- **Advise the client to contact the assistance provider prior to receiving medical treatment.** (If not, client may be responsible for 25% of medical expenses incurred.)

– **Review eligibility requirements** in the policy booklet.

– **Review stability requirements** in the policy booklet.

– **Review and highlight claims procedures.** Review What to Do in Case of an Emergency. Present customer with the wallet card on the front cover of the policy booklet. Fill in policy number and name, and advise the client to carry this at all times. Advise the client to call the Assistance Centre in case of emergency.

– **Clearly describe the coverage provided under Trip Cancellation when a claim is made.** When a cause of cancellation occurs before the scheduled departure date, the client must cancel their trip immediately or within the next business day following the event that caused the cancellation. Claim payment will be limited to the penalties applicable on the day the cause for cancellation occurred.

– **ADVISE CLIENTS THAT IT IS THEIR RESPONSIBILITY TO BE FAMILIAR WITH LIMITATIONS, CONDITIONS AND EXCLUSIONS AS CONTAINED WITHIN THE POLICY BOOKLET AS THESE TERMS SHALL PREVAIL.**

Concierge Club Plan

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	1–4 DAYS							5–9 DAYS							10–16 DAYS							17–23 DAYS							24–30 DAYS						
	AGES							AGES							AGES							AGES							AGES						
	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+
$0	91	98	113	145	185	248	295	118	130	160	220	278	423	511	139	180	231	326	404	703	813	170	233	286	514	603	983	1,065	235	344	441	674	889	1,774	1,904
$1 - $400	113	121	145	176	218	295	333	135	156	191	247	286	442	519	164	197	245	345	426	720	838	199	265	303	548	611	1,002	1,078	257	368	468	704	896	1,783	1,914
$401 - $700	131	143	158	200	245	325	383	159	171	213	307	355	458	544	181	212	253	403	475	746	910	208	277	321	589	686	1,027	1,140	268	417	493	757	928	1,825	1,969
$701 - $1100	159	168	183	252	309	387	436	181	201	240	388	456	485	605	204	233	281	490	591	775	983	230	302	344	638	741	1,053	1,194	295	465	531	800	956	1,849	2,099
$1101 - $1500	189	194	207	284	338	412	544	217	233	283	437	490	547	676	241	270	344	562	627	826	1,074	270	344	403	722	802	1,080	1,263	344	503	555	889	1,014	1,903	2,142
$1501 - $2000	240	254	268	370	441	492	624	265	303	358	467	550	634	789	301	364	430	603	689	908	1,161	335	424	475	845	936	1,165	1,372	411	589	655	963	1,076	2,009	2,239
$2001 - $2100	244	257	303	415	454	507	640	273	310	384	522	566	652	807	308	367	454	662	706	926	1,178	356	448	516	896	954	1,184	1,389	429	622	679	1,016	1,091	2,023	2,257
$2101 - $2200	254	270	315	430	470	526	663	277	322	396	537	580	670	825	320	374	468	673	720	940	1,197	364	455	528	910	969	1,200	1,412	440	630	694	1,031	1,106	2,040	2,277
$2201 - $2300	264	278	325	443	487	544	681	285	330	407	548	599	687	847	326	385	479	687	734	959	1,216	370	468	542	923	983	1,216	1,429	446	641	706	1,046	1,124	2,059	2,295
$2301 - $2400	272	289	339	457	502	562	699	293	341	419	559	610	706	863	335	397	494	695	752	975	1,237	381	478	553	936	1,000	1,236	1,449	454	655	719	1,059	1,139	2,077	2,317
$2401 - $2500	297	320	352	469	523	588	730	319	362	436	571	638	732	898	366	431	511	711	779	1,006	1,275	397	493	559	955	1,031	1,271	1,488	468	667	732	1,083	1,172	2,126	2,368
ADDITIONAL SUM INSURED OVER $2,500. CALCULATE AT THE DOLLAR AMOUNT SHOWN BELOW PER $100 UP TO $30,000																																			
Each additional $100	8.52	9.74	11.07	13.67	16.98	18.26	19.53	8.52	9.74	11.07	13.67	16.98	18.26	19.53	8.52	9.74	11.07	13.67	16.98	18.26	19.53	8.52	9.74	11.07	13.67	16.98	18.26	19.53	8.52	9.74	11.07	13.67	16.98	18.26	19.53

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	31–37 DAYS				38–45 DAYS				46–52 DAYS				53–60 DAYS				61–90 DAYS
	AGES				AGES				AGES				AGES				AGES
	0–59	60–64	65–69	70–75	0–59	60–64	65–69	70–75	0–59	60–64	65–69	70–75	0–59	60–64	65–69	70–75	0–59 ONLY
$0	288	436	566	865	356	501	691	1,018	449	596	786	1,235	524	656	923	1,384	ADD $4.97 PER DAY TO THE 60 DAY PREMIUM UP TO A MAXIMUM OF 90 DAYS AGE 0–59 ONLY
$1 - $400	318	465	621	893	405	530	747	1,072	515	621	852	1,288	601	714	1,013	1,431	
$401 - $700	343	513	661	938	430	591	778	1,095	554	686	872	1,315	638	755	1,044	1,473	
$701 - $1100	354	588	755	977	454	661	808	1,144	590	791	904	1,357	700	862	1,092	1,526	
$1101 - $1500	385	603	775	1,028	498	703	843	1,194	636	816	942	1,419	736	900	1,120	1,575	
$1501 - $2000	440	693	855	1,116	557	758	908	1,260	691	876	1,018	1,506	808	949	1,208	1,669	
$2001 - $2100	458	712	885	1,176	572	779	959	1,312	708	901	1,072	1,554	817	970	1,220	1,721	
$2101 - $2200	465	720	898	1,188	581	791	970	1,327	715	910	1,085	1,568	825	981	1,231	1,736	
$2201 - $2300	473	731	910	1,203	590	800	982	1,341	724	920	1,098	1,581	834	990	1,244	1,748	
$2301 - $2400	485	744	921	1,217	599	810	996	1,357	734	932	1,109	1,594	842	1,003	1,258	1,765	
$2401 - $2500	501	755	939	1,244	609	826	1,013	1,388	752	945	1,129	1,632	861	1,014	1,275	1,796	
ADDITIONAL SUM INSURED OVER $2,500. CALCULATE AT THE DOLLAR AMOUNT SHOWN BELOW PER $100 UP TO $30,000																	
Each additional $100	8.52	9.74	11.07	13.67	8.52	9.74	11.07	13.67	8.52	9.74	11.07	13.67	8.52	9.74	11.07	13.67	

Last Minute Concierge Club Plan – NO TRIP CANCELLATION

$0 PRIOR	AGES						
	0–59	60–64	65–69	70–75	76–79	80–85	86+
1-4 DAYS	91	98	113	145	185	248	295
5-9 DAYS	118	130	160	220	278	423	511
10-16 DAYS	139	180	231	326	404	703	813
17-23 DAYS	170	233	286	514	603	983	1,065
24-30 DAYS	235	344	441	674	889	1,774	1,904
31-37 DAYS	288	436	566	865	Not Available		
38-45 DAYS	356	501	691	1,018			
46-52 DAYS	449	596	786	1,235			
53-60 DAYS	524	656	923	1,384			
61-90 DAYS	ADD $4.97 PER DAY TO THE 60 DAY PREMIUM UP TO A MAXIMUM OF 90 DAYS (AGE 0-59 ONLY)						

Concierge Club Plan – Coverage Included

Medical Expenses	Up to $10,000,000
Air Flight Accident	Up to $250,000
Worldwide Accident	Up to $50,000
Baggage and Personal Effects	Up to $1,500
Delayed Luggage	Up to $750
Personal Money	Up to $200
Trip Cancellation	Up to the Sum Insured
Trip Interruption	Unlimited (Same Class Fare)
Manulife Flight Assistance	See Policy for full details

Standard Plan

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	1–4 DAYS							5–9 DAYS							10–16 DAYS							17–23 DAYS							24–30 DAYS						
	AGES							AGES							AGES							AGES							AGES						
	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+
$0	68	74	89	125	155	218	262	90	99	134	197	245	386	469	111	141	193	293	364	650	754	140	195	243	465	550	908	978	200	284	376	626	822	1,673	1,787
$1 - $400	86	89	114	152	189	262	302	100	121	153	214	254	404	476	127	159	204	308	387	665	778	154	215	258	498	553	925	987	213	295	389	656	835	1,682	1,795
$401 - $700	99	106	125	174	215	294	347	123	137	179	268	319	419	502	144	177	217	357	422	685	844	173	231	269	535	627	950	1,050	228	340	413	699	860	1,723	1,848
$701 - $1100	122	132	142	219	271	347	392	150	163	205	355	416	444	553	176	194	240	446	534	709	912	188	249	296	583	679	973	1,101	253	381	446	735	887	1,746	1,976
$1101 - $1500	146	152	171	253	302	373	502	163	190	237	391	444	498	625	192	225	282	504	567	754	991	224	281	347	654	732	1,002	1,170	278	424	473	806	935	1,795	2,018
$1501 - $2000	196	204	216	324	394	439	562	209	246	290	417	495	567	714	239	294	361	539	620	821	1,066	271	348	394	769	859	1,071	1,274	329	502	550	872	991	1,885	2,109
$2001 - $2100	200	212	229	343	407	452	584	216	251	306	435	506	582	734	243	300	371	554	633	835	1,086	278	358	414	777	870	1,086	1,288	336	517	561	892	1,003	1,909	2,134
$2101 - $2200	206	223	244	357	422	469	607	224	264	319	455	523	598	753	260	311	378	574	644	851	1,103	288	371	428	800	883	1,101	1,309	344	525	575	902	1,016	1,926	2,161
$2201 - $2300	214	237	251	378	436	483	622	235	273	335	468	535	613	772	266	322	392	590	657	865	1,125	293	380	438	817	894	1,117	1,327	356	541	590	925	1,028	1,951	2,186
$2301 - $2400	225	245	272	394	445	495	638	240	282	348	485	546	624	790	272	336	413	606	672	888	1,153	304	390	456	831	912	1,134	1,345	363	552	601	942	1,042	1,983	2,213
$2401 - $2500	242	265	286	414	476	529	683	251	300	365	511	572	655	829	293	355	431	633	692	917	1,188	319	410	469	863	935	1,165	1,387	375	564	625	972	1,072	2,025	2,271
ADDITIONAL SUM INSURED OVER $2,500. CALCULATE AT THE DOLLAR AMOUNT SHOWN BELOW PER $100 UP TO $30,000																																			
Each additional $100	5.10	6.32	7.53	9.40	13.15	18.35	19.75	5.10	6.32	7.53	9.40	13.15	18.35	19.75	5.10	6.32	7.53	9.40	13.15	18.35	19.75	5.10	6.32	7.53	9.40	13.15	18.35	19.75	5.10	6.32	7.53	9.40	13.15	18.35	19.75

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	31–37 DAYS							38–45 DAYS							46–52 DAYS							53–60 DAYS							61–183 DAYS
	AGES							AGES							AGES							AGES							AGES
	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59 ONLY
$0	239	372	490	797	954	1,978	2,201	298	429	599	938	1,096	2,249	2,409	379	510	682	1,141	1,321	2,702	2,786	444	565	802	1,280	1,506	3,061	3,285	ADD $3.75 PER DAY TO THE 60 DAY PREMIUM UP TO A MAXIMUM OF 183 DAYS AGE 0–59 ONLY
$1 - $400	257	391	529	834	973	1,990	2,209	333	446	632	979	1,117	2,279	2,418	430	520	720	1,183	1,334	2,711	2,795	501	608	850	1,325	1,517	3,073	3,291	
$401 - $700	278	431	566	868	987	2,018	2,274	350	492	671	1,018	1,128	2,329	2,512	456	575	746	1,220	1,357	2,736	2,921	534	641	871	1,369	1,541	3,143	3,390	
$701 - $1100	281	498	644	910	1,015	2,045	2,337	373	565	696	1,061	1,164	2,353	2,549	495	666	776	1,262	1,385	2,751	3,020	587	739	915	1,405	1,564	3,184	3,441	
$1101 - $1500	315	508	654	958	1,066	2,081	2,389	414	592	729	1,105	1,211	2,380	2,598	525	697	822	1,314	1,434	2,795	3,048	620	771	940	1,451	1,615	3,236	3,531	
$1501 - $2000	361	583	731	1,022	1,152	2,186	2,488	458	641	773	1,170	1,286	2,491	2,713	579	734	868	1,388	1,514	2,939	3,198	674	789	994	1,530	1,698	3,357	3,686	
$2001 - $2100	367	593	739	1,043	1,163	2,210	2,512	465	650	810	1,190	1,299	2,512	2,736	584	751	904	1,410	1,526	2,963	3,218	686	803	1,032	1,542	1,708	3,373	3,702	
$2101 - $2200	373	603	763	1,063	1,175	2,231	2,538	473	663	833	1,208	1,310	2,531	2,763	599	760	928	1,427	1,537	2,985	3,240	693	814	1,055	1,558	1,717	3,396	3,726	
$2201 - $2300	386	618	773	1,078	1,187	2,253	2,564	482	677	847	1,227	1,321	2,552	2,789	609	772	942	1,442	1,549	3,009	3,269	699	825	1,066	1,579	1,733	3,420	3,752	
$2301 - $2400	397	630	784	1,095	1,199	2,276	2,587	488	687	856	1,241	1,335	2,579	2,817	619	783	954	1,462	1,563	3,035	3,298	706	836	1,080	1,596	1,746	3,447	3,784	
$2401 - $2500	411	644	808	1,129	1,229	2,331	2,650	505	706	876	1,280	1,364	2,639	2,875	634	803	971	1,501	1,599	3,097	3,367	729	849	1,099	1,636	1,784	3,520	3,864	
ADDITIONAL SUM INSURED OVER $2,500. CALCULATE AT THE DOLLAR AMOUNT SHOWN BELOW PER $100 UP TO $30,000																													
Each additional $100	5.10	6.32	7.53	9.40	13.15	18.35	19.75	5.10	6.32	7.53	9.40	13.15	18.35	19.75	5.10	6.32	7.53	9.40	13.15	18.35	19.75	5.10	6.32	7.53	9.40	13.15	18.35	19.75	

Last Minute Standard Plan – NO TRIP CANCELLATION

$0 PRIOR	AGES						
	0-59	60-64	65-69	70-75	76-79	80-85	86+
1-4 DAYS	68	74	89	125	155	218	262
5-9 DAYS	90	99	134	197	245	386	469
10-16 DAYS	111	141	193	293	364	650	754
17-23 DAYS	140	195	243	465	550	908	978
24-30 DAYS	200	284	376	626	822	1,673	1,787
31-37 DAYS	239	372	490	797	954	1,978	2,201
38-45 DAYS	298	429	599	938	1,096	2,249	2,409
46-52 DAYS	379	510	682	1,141	1,321	2,702	2,786
53-60 DAYS	444	565	802	1,280	1,506	3,061	3,285
61-183 DAYS	ADD $3.75 PER DAY TO THE 60 DAY PREMIUM UP TO A MAXIMUM OF 183 DAYS (AGE 0-59 ONLY)						

Standard Plan – Coverage Included

Medical Expenses	Up to $10,000,000
Air Flight Accident	Up to $250,000
Worldwide Accident	Up to $50,000
Baggage and Personal Effects	Up to $1,000
Delayed Luggage	Up to $400
Personal Money	Up to $100
Trip Cancellation	Up to the Sum Insured
Trip Interruption	Unlimited (Economy Fare)
Travel Delay/Special Events	Up to $600

Non-Medical Concierge Club Plan

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	1–4 DAYS							5–9 DAYS							10–16 DAYS							17–23 DAYS							24–30 DAYS						
	AGES							AGES							AGES							AGES							AGES						
	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+
$0	81	84	98	131	155	194	241	99	106	134	166	213	293	326	117	123	154	179	248	334	362	121	124	163	191	274	357	392	133	156	185	209	315	384	436
$1 - $400	98	100	128	158	175	201	277	119	124	152	184	250	334	367	130	134	171	200	279	387	412	137	143	181	208	295	406	452	152	172	192	230	352	423	477
$401 - $700	117	120	144	189	203	279	344	137	144	180	216	323	427	493	147	158	187	233	370	494	560	151	164	197	238	394	518	590	166	192	216	254	428	540	616
$701 - $1100	140	147	164	219	283	353	445	163	175	208	242	418	454	571	170	191	231	262	544	666	788	182	197	235	276	584	691	805	194	230	250	293	600	700	837
$1101 - $1500	161	176	191	267	314	378	550	191	208	257	290	454	507	639	201	223	259	310	567	764	1,015	207	231	273	325	746	870	1,046	227	259	281	333	758	883	1,062
$1501 - $2000	217	225	255	323	405	450	625	236	253	293	355	500	573	734	247	262	295	359	627	842	1,080	250	276	326	396	883	1,102	1,308	268	297	340	412	952	1,136	1,350
ADDITIONAL SUM INSURED OVER $2,000. CALCULATE AT THE DOLLAR AMOUNT SHOWN BELOW PER $100 UP TO $30,000																																			
Each additional $100	7.19	10.56	12.14	15.45	16.73	18.20	18.20	7.19	10.56	12.14	15.45	16.73	18.20	18.20	7.19	10.56	12.14	15.45	16.73	18.20	18.20	7.19	10.56	12.14	15.45	16.73	18.20	18.20	7.19	10.56	12.14	15.45	16.73	18.20	18.20

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	31–37 DAYS							38–45 DAYS							46–52 DAYS							53–60 DAYS							61–90 DAYS						
	AGES							AGES							AGES							AGES							AGES						
	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+
$0	148	191	219	244	350	418	470	166	232	260	285	391	459	511	182	266	295	319	425	494	546	200	306	335	359	465	533	585	1.72	3.73	3.76	4.08	4.29	4.29	4.29
$1 - $400	167	207	226	264	387	458	512	186	248	267	305	427	499	553	201	283	302	340	462	533	588	219	322	342	379	502	573	627	PER DAY RATE TO BE ADDED TO THE 60 DAY PREMIUM UP TO A MAXIMUM OF 90 DAYS						
$401 - $700	182	226	251	289	463	574	651	200	267	292	329	504	615	692	215	302	326	364	539	650	726	234	342	366	404	578	690	766							
$701 - $1100	209	264	285	327	634	734	872	227	305	325	368	675	775	913	243	340	360	403	710	810	948	261	379	400	443	750	850	987							
$1101 - $1500	243	294	315	367	793	918	1,097	261	335	356	408	833	959	1,137	276	369	391	443	868	993	1,172	295	409	430	482	908	1,033	1,212							
$1501 - $2000	284	332	374	447	986	1,171	1,385	302	372	415	488	1,027	1,212	1,426	317	407	450	522	1,062	1,246	1,461	336	447	490	562	1,102	1,286	1,500							
ADDITIONAL SUM INSURED OVER $2,000. CALCULATE AT THE DOLLAR AMOUNT SHOWN BELOW PER $100 UP TO $30,000																																			
Each additional $100	7.19	10.56	12.14	15.45	16.73	18.20	18.20	7.19	10.56	12.14	15.45	16.73	18.20	18.20	7.19	10.56	12.14	15.45	16.73	18.20	18.20	7.19	10.56	12.14	15.45	16.73	18.20	18.20							

Non-Medical Concierge Club Plan – Coverage Included

Air Flight Accident	Up to $250,000
Worldwide Accident	Up to $50,000
Baggage and Personal Effects	Up to $1,500
Delayed Luggage	Up to $750
Personal Money	Up to $200
Trip Cancellation	Up to the Sum Insured
Trip Interruption	Unlimited (Same class fare)
Manulife Flight Assistance	See Policy for full details

Standard Non-Medical Plan

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	1–4 DAYS							5–9 DAYS							10–16 DAYS							17–23 DAYS							24–30 DAYS						
	AGES							AGES							AGES							AGES							AGES						
	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+
$0	56	65	75	95	138	174	207	71	81	101	118	157	189	232	86	93	109	132	174	203	234	88	97	118	145	178	207	247	99	109	134	155	192	227	265
$1 - $400	74	76	89	108	157	185	237	86	93	110	135	175	208	251	96	105	124	152	191	226	261	105	114	134	155	197	230	278	116	123	142	174	211	242	297
$401 - $700	88	97	107	131	201	265	303	103	110	128	154	221	279	325	116	121	141	174	237	296	334	119	133	146	182	242	303	354	135	149	169	194	262	321	369
$701 - $1100	112	120	131	153	261	350	401	128	138	151	186	278	365	419	140	151	171	201	291	378	424	150	159	174	207	296	382	445	157	169	190	223	309	399	464
$1101 - $1500	133	156	162	194	307	378	500	155	170	189	223	335	439	535	165	180	198	232	361	451	535	170	188	207	239	363	464	546	183	203	216	251	375	479	553
$1501 - $2000	176	192	201	248	400	435	579	192	205	224	271	435	569	671	206	216	237	289	465	589	673	210	226	247	293	466	601	674	220	243	264	314	483	613	694
ADDITIONAL SUM INSURED OVER $2,000. CALCULATE AT THE DOLLAR AMOUNT SHOWN BELOW PER $100 UP TO $30,000																																			
Each additional $100	5.15	6.32	7.53	11.87	15.75	18.15	18.15	5.15	6.32	7.53	11.87	15.75	18.15	18.15	5.15	6.32	7.53	11.87	15.75	18.15	18.15	5.15	6.32	7.53	11.87	15.75	18.15	18.15	5.15	6.32	7.53	11.87	15.75	18.15	18.15

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	31–37 DAYS							38–45 DAYS							46–52 DAYS							53–60 DAYS							61–183 DAYS						
	AGES							AGES							AGES							AGES							AGES						
	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+
$0	118	123	142	174	204	242	283	128	133	151	182	220	253	311	137	142	166	191	234	273	321	141	152	171	197	242	282	337	0.99	2.22	2.24	2.43	2.55	2.55	2.55
$1 - $400	131	139	161	186	226	262	309	137	150	171	201	242	277	337	153	160	178	208	248	278	340	157	165	190	222	262	296	369	PER DAY RATE TO BE ADDED TO THE 60 DAY PREMIUM UP TO A MAXIMUM OF 183 DAYS						
$401 - $700	151	161	178	209	271	334	389	155	170	186	221	291	353	401	175	181	198	230	296	365	422	176	190	206	232	314	375	444							
$701 - $1100	176	184	206	232	326	416	491	182	196	212	244	338	435	509	193	204	218	251	354	437	528	201	209	229	265	366	453	546							
$1101 - $1500	198	213	232	275	396	498	578	203	228	245	283	412	512	602	211	236	257	299	419	526	661	223	246	262	306	424	539	679							
$1501 - $2000	239	249	271	325	488	633	720	243	270	289	343	509	644	730	257	282	297	350	528	649	771	269	290	303	358	546	676	787							
ADDITIONAL SUM INSURED OVER $2,000. CALCULATE AT THE DOLLAR AMOUNT SHOWN BELOW PER $100 UP TO $30,000																																			
Each additional $100	5.15	6.32	7.53	11.87	15.75	18.15	18.15	5.15	6.32	7.53	11.87	15.75	18.15	18.15	5.15	6.32	7.53	11.87	15.75	18.15	18.15	5.15	6.32	7.53	11.87	15.75	18.15	18.15							

Canada All-Inclusive Plan

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	1–4 DAYS							5–9 DAYS							10–16 DAYS							17–23 DAYS							24–30 DAYS						
	AGES							AGES							AGES							AGES							AGES						
	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+
$0	50	63	63	68	68	76	76	60	71	71	78	78	87	87	65	77	77	86	86	90	90	73	85	85	90	90	102	102	86	94	94	107	107	114	114
$1 - $400	61	80	80	89	89	94	94	73	99	99	118	118	126	126	85	107	107	127	127	138	138	90	116	116	141	141	149	149	103	128	128	152	152	164	164
$401 - $700	78	94	94	107	107	110	110	90	117	117	136	138	148	148	110	128	128	149	151	162	162	124	142	142	163	163	173	173	133	152	152	177	177	189	189
$701 - $1100	103	114	114	133	133	138	138	116	148	148	163	164	167	167	138	152	152	171	173	186	186	165	189	189	189	189	198	198	177	201	201	201	201	211	211
$1101 - $1500	125	129	129	142	142	145	145	138	160	160	175	175	176	176	155	189	189	214	214	220	220	188	241	241	241	241	258	258	199	251	251	251	251	269	269
$1501 - $2000	175	178	178	194	194	201	201	194	202	202	225	225	234	234	213	234	234	272	272	287	287	245	267	267	295	295	314	314	254	283	283	311	311	331	331
ADDITIONAL SUM INSURED OVER $2,000. CALCULATE AT THE DOLLAR AMOUNT SHOWN BELOW PER $100 UP TO $30,000																																			
Each additional $100	7.42	7.42	7.42	7.42	8.75	8.75	8.75	7.42	7.42	7.42	7.42	8.75	8.75	8.75	7.42	7.42	7.42	7.42	8.75	8.75	8.75	7.42	7.42	7.42	7.42	8.75	8.75	8.75	7.42	7.42	7.42	7.42	8.75	8.75	8.75

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	31–37 DAYS							38–45 DAYS							46–52 DAYS							53–60 DAYS							61–183 DAYS
	AGES							AGES							AGES							AGES							AGES
	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0–59	60–64	65–69	70–75	76–79	80–85	86+	0-59 ONLY
$0	94	109	109	124	124	128	128	105	124	124	138	138	145	145	124	144	144	161	161	166	166	124	144	144	161	161	166	166	ADD $4.51 PER DAY TO THE 60 DAY PREMIUM UP TO A MAXIMUM OF 183 DAYS AGE 0–59 ONLY
$1 - $400	113	144	144	166	166	181	181	125	153	153	187	187	198	198	140	167	167	207	207	216	216	140	167	167	207	207	216	216	
$401 - $700	144	165	165	192	192	207	207	152	179	179	209	209	217	217	170	201	201	226	226	236	236	170	201	201	226	226	236	236	
$701 - $1100	188	212	212	214	214	225	225	201	224	224	228	228	241	241	217	245	245	250	250	262	262	217	245	245	250	250	262	262	
$1101 - $1500	209	264	264	264	264	284	284	217	277	277	282	282	302	302	240	306	306	310	310	326	326	240	306	306	310	310	326	326	
$1501 - $2000	265	294	294	325	325	347	347	275	311	311	345	345	361	361	298	335	335	359	359	378	378	298	335	335	359	359	378	378	
ADDITIONAL SUM INSURED OVER $2,000. CALCULATE AT THE DOLLAR AMOUNT SHOWN BELOW PER $100 UP TO $30,000																													
Each additional $100	7.42	7.42	7.42	7.42	8.75	8.75	8.75	7.42	7.42	7.42	7.42	8.75	8.75	8.75	7.42	7.42	7.42	7.42	8.75	8.75	8.75	7.42	7.42	7.42	7.42	8.75	8.75	8.75	

Youth All-Inclusive Plan

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	1–4 DAYS		5–9 DAYS		10–16 DAYS		17–23 DAYS		24–30 DAYS		31–37 DAYS		38–45 DAYS		46–52 DAYS		53–60 DAYS		61–365 DAYS	
	AGES		AGES		AGES		AGES		AGES		AGES		AGES		AGES		AGES		AGES	
	0–17	18–29	0–17	18–29	0–17	18–29	0–17	18–29	0–17	18–29	0–17	18–29	0–17	18–29	0–17	18–29	0–17	18–29	0–17	18–29
$0	33	40	41	53	58	72	61	77	85	102	111	129	125	162	145	188	170	200	ADD $2.96 PER DAY TO THE 60 DAY PREMIUM UP TO A MAXIMUM OF 365 DAYS	ADD $3.53 PER DAY TO THE 60 DAY PREMIUM UP TO A MAXIMUM OF 365 DAYS
$1,000	39	47	50	58	65	74	68	80	91	110	127	144	145	174	166	200	200	228		
$2,000	46	51	58	65	67	76	80	90	91	110	148	170	173	196	198	227	236	267		
$3,000	50	55	65	74	68	80	91	103	91	110	176	201	200	228	229	262	271	308		
$4,000	65	74	88	100	113	128	123	138	149	167	208	236	229	262	263	300	300	341		
$5,000	77	88	101	113	125	141	133	151	165	188	239	272	263	300	297	340	335	384		

Youth Emergency Medical Plan

DAYS	1–4	5–9	10–16	17–23	24–30	31–37	38–45	46–52	53–60	Over 60 Days (per day rates) 61–90	91–120	121–180	181–365
Age 0–17	13	25	41	58	71	96	109	123	137	2.32	2.44	2.54	2.66
Age 18–29	14	28	46	66	82	124	152	181	205	3.48	3.59	3.76	4.06

Visitors To Canada Medical Plan

SUM INSURED	PER DAY RATES – MINIMUM 7 DAYS – MAXIMUM 365 DAYS							
	AGES (MINIMUM 30 DAYS OLD)							
	UP TO 25	26–39	40–59	60–64	65–69	70–74	75–79	80–84
$10,000	3.16	3.74	4.87	6.34	8.46	13.22	17.64	31.48
$25,000	4.00	5.36	6.42	7.97	10.85	16.32	23.30	40.82
$50,000	4.34	5.98	6.93	9.19	12.60	18.98	27.44	44.89
$100,000	5.26	7.14	8.48	11.26	15.21	22.92	33.13	54.16
$150,000	5.73	7.74	9.25	12.31	16.53	N/A	N/A	N/A

When purchased after arrival in Canada, insurance is effective immediately for accidents only, and 48 hours after the date and time of purchase for sickness.

Trip Cancellation Only Plan

TRIP CANCELLATION SUM INSURED PRIOR TO DEPARTURE	SUM INSURED $800 AFTER DEPARTURE						SUM INSURED $1500 AFTER DEPARTURE						SUM INSURED UNLIMITED AFTER DEPARTURE					
	AGES						AGES						AGES					
	0–59	60–64	65–69	70–74	75–79	80+	0–59	60–64	65–69	70–74	75–79	80+	0–59	60–64	65–69	70–74	75–79	80+
$0	51	53	59	74	91	113	63	73	82	96	124	152	78	88	94	113	148	186
$100	53	55	63	76	98	122	65	75	85	100	128	157	82	90	100	116	152	189
$200	54	58	65	78	102	125	68	77	87	102	133	161	85	94	103	122	157	192
$300	58	61	68	82	105	129	74	82	90	104	137	164	88	98	107	125	161	196
$400	59	64	74	84	110	135	77	86	94	107	139	170	91	102	112	129	164	201
$500	63	67	77	87	114	141	84	90	100	111	145	192	98	105	116	135	176	219
$600	65	75	82	90	125	158	88	98	104	117	161	212	103	111	124	140	192	242
$700	73	82	87	98	135	177	94	104	111	127	177	231	107	117	129	149	209	269
$800	NOT AVAILABLE						101	111	117	135	190	250	113	127	148	158	226	289
$900							107	117	125	140	202	270	123	136	152	165	244	314
$1,000							111	125	133	148	216	289	133	145	158	176	260	339
$1,100							116	133	138	153	229	311	138	155	162	187	271	364
$1,200							124	139	144	161	246	329	148	163	171	194	289	377
$1,300							131	145	152	167	264	347	154	173	181	202	306	396
$1,400							138	152	160	176	282	365	160	186	194	212	321	417
$1,500							NOT AVAILABLE						164	194	207	220	339	447
$1,600													171	202	215	231	346	463
$1,700													180	212	224	240	365	481
$1,800													191	219	232	251	389	507
$1,900													201	226	241	263	411	535
$2,000													209	232	249	275	440	572
$2,100													215	242	259	287	458	590
$2,200													222	251	271	302	478	611
$2,300													232	262	283	320	496	635
$2,400													242	271	296	339	511	649
$2,500													258	288	315	357	534	673
$2,600													267	301	326	372	557	695
$2,700													278	317	341	390	582	718
$2,800													292	333	357	406	608	742
$2,900													304	348	372	424	635	763
$3,000													320	366	393	445	665	787
													For Each Additional $100 Dollars Add:					
$3,001 – 30,000													6.73	8.06	9.38	10.71	12.08	12.72

If your client completes a Medical Questionnaire, stress to them the importance of being accurate and truthful. Advise your client of the downfall of inaccuracy or dishonesty.

What happens if the answers on the Medical Questionnaire are not accurate?

- If any of your client's answers on the Medical Questionnaire are not accurate, your client's claim for **any** type of medical expense will be denied regardless whether the claim is related to your client's existing medical condition or not. The Policy will be null and void.
- If the client chooses to have the Medical Questionnaire completed by someone else (like a relative), it is still your client's responsibility to ensure the answers are accurate.

Proofread the Medical Questionnaire for errors/omissions. Did your client complete ALL applicable sections, initial the appropriate area and sign and date their Medical Questionnaire? Did you remember to add your User ID/Agent Code, Transat Agency Code and your client's Policy Number?

Give your client the yellow copy of the Medical Questionnaire.

Send the white copy to: Manulife, PO Box 11009, Stn Centre Ville, Montreal, QC H3C 4T9

Emergency Medical Plan
(Up To Age 59)

NO UNDERWRITING	AGES			
DAYS	0–25	26–39	40–54	55–59
1-17	4.21	4.57	4.98	5.84
18-30	4.27	4.63	5.12	5.94
31-60	4.02	4.38	5.03	5.76
61-90	4.06	4.40	5.09	5.98
91-120	4.10	4.45	5.27	6.19
121-150	4.18	4.64	5.61	6.81
151-212	4.30	4.88	5.87	7.16
213-365	4.66	5.18	6.30	7.70

Emergency Medical Plan A+
Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
1-17	5.33	6.66	8.89	13.81	29.78	41.36
18-30	5.36	6.72	8.93	13.97	30.73	42.63
31-60	5.40	6.77	9.56	14.72	35.40	45.70
61-90	5.68	7.30	9.92	14.76	42.09	47.71
91-120	5.90	7.78	10.95	14.82	45.47	49.79
121-150	7.38	7.92	11.18	15.55	47.13	51.00
151-212	7.94	10.02	11.21	15.57	51.99	77.90
213-365	8.24	10.55	11.34	15.85	54.59	81.81

Emergency Medical Plan A
Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
1-17	6.47	8.56	11.44	19.35	36.98	64.94
18-30	6.49	8.61	11.45	19.44	38.20	66.91
31-60	7.00	9.17	11.87	22.19	48.39	71.87
61-90	7.57	10.20	13.68	22.59	57.65	74.91
91-120	7.87	10.70	13.75	22.66	66.94	78.24
121-150	7.87	10.79	13.76	23.55	68.55	80.14
151-212	8.54	10.94	15.43	24.99	69.89	81.65
213-365	8.95	11.30	16.23	26.26	73.36	85.75

Annual Medical Plan
(Up To Age 59)

NO UNDERWRITING	AGES			
DAYS	0–25	26–39	40–54	55–59
9	86	86	86	86
16	133	133	133	133
30	195	195	195	195
45	260	376	376	376
60	346	500	500	500

Annual Medical Plan A+
Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
9	88	118	148	217	559	639
16	142	187	240	341	920	962
30	228	300	382	582	1,060	1,105
45	424	550	701	1,258	2,551	3,732
60	589	761	973	1,747	3,544	5,184

Annual Medical Plan A
Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
9	114	161	209	298	638	711
16	194	260	336	487	1,056	1,097
30	315	396	511	743	1,224	1,345
45	560	748	1,064	1,658	3,254	5,869
60	777	1,041	1,480	2,301	4,520	8,152

Annual All-Inclusive Plan
(Up To Age 59) $1,500 Prior

NO UNDERWRITING	AGES
DAYS	0–59
9	260
16	297
30	445

Annual All-Inclusive Plan A+
$1,500 Prior Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
9	470	571	616	703	942	1,121
16	524	678	800	846	1,313	1,530
30	713	909	992	1,132	1,531	1,735

Annual All-Inclusive Plan A
$1,500 Prior Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
9	519	647	703	808	1,142	1,479
16	646	819	947	1,032	1,587	1,849
30	894	1,164	1,321	1,466	2,010	2,318

Annual All-Inclusive Plan
(Up To Age 59) $2,500 Prior

NO UNDERWRITING	AGES
DAYS	0–59
9	364
16	407
30	532

Annual All-Inclusive Plan A+
$2,500 Prior Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
9	483	589	837	848	1,225	1,461
16	544	702	986	1,262	1,777	1,989
30	764	985	1,320	1,643	2,285	2,551

Annual All-Inclusive Plan A
$2,500 Prior Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
9	552	712	1,017	1,023	1,479	1,764
16	665	856	1,107	1,481	2,064	2,106
30	924	1,199	1,630	1,897	2,613	2,961

Annual All-Inclusive Plan
(Up To Age 59) $3,500 Prior

NO UNDERWRITING	AGES
DAYS	0–59
9	444
16	489
30	633

Annual All-Inclusive Plan A+
$3,500 Prior Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
9	527	660	1,011	1,067	1,349	1,792
16	747	919	1,253	1,381	1,866	2,081
30	863	1,164	1,670	1,699	3,250	3,845

Annual All-Inclusive Plan A
$3,500 Prior Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
9	607	757	1,162	1,226	1,552	2,061
16	859	1,058	1,441	1,589	2,143	2,540
30	992	1,338	1,922	1,955	3,741	4,420

Annual All-Inclusive Plan
(Up To Age 59) $5,000 Prior

NO UNDERWRITING	AGES
DAYS	0–59
9	557
16	613
30	726

Annual All-Inclusive Plan A+
$5,000 Prior Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
9	690	825	1,264	1,335	2,162	2,837
16	933	1,149	1,565	1,874	3,237	3,491
30	1,079	1,456	2,089	2,125	3,621	4,060

Annual All-Inclusive Plan A
$5,000 Prior Must Complete Medical Questionnaire

DAYS	AGES					
	60–64	65–69	70–75	76–79	80–85	86+
9	827	947	1,452	1,534	2,384	3,322
16	1,073	1,320	1,799	1,985	3,571	4,177
30	1,240	1,674	2,401	2,444	4,268	4,811

Annual Non-Medical Inclusive Plan
$1500 Trip Cancellation

DAYS	AGES									
	0–25	26–39	40–54	55–59	60–64	65–69	70–75	76–79	80–85	86+
9	215	215	215	215	252	308	547	594	753	817
16	262	262	262	262	338	403	692	752	1,154	1,374
30	371	371	371	371	545	571	954	1,054	1,677	2,011

Annual Non-Medical Inclusive Plan
$2500 Trip Cancellation

DAYS	AGES									
	0–25	26–39	40–54	55–59	60–64	65–69	70–75	76–79	80–85	86+
9	308	308	308	308	381	480	681	792	1,130	1,201
16	346	346	346	346	445	572	770	1,161	1,426	1,584
30	451	451	451	451	620	735	1,084	1,383	2,072	2,332

Annual Non-Medical Inclusive Plan
$3500 Trip Cancellation

DAYS	AGES									
	0–25	26–39	40–54	55–59	60–64	65–69	70–75	76–79	80–85	86+
9	374	374	374	374	420	523	801	971	1,226	1,518
16	416	416	416	416	590	726	991	1,258	1,696	1,954
30	536	536	536	536	684	921	1,321	1,547	2,738	3,203

Annual Non-Medical Inclusive Plan
$5000 Trip Cancellation

DAYS	AGES									
	0–25	26–39	40–54	55–59	60–64	65–69	70–75	76–79	80–85	86+
9	531	531	531	531	626	651	999	1,213	1,926	2,044
16	640	640	640	640	767	909	1,237	1,636	2,213	2,508
30	668	668	668	668	899	1,151	1,654	1,932	3,160	3,573

Overcoming objections

Client objection — How can I overcome this objection?

My credit card covers me

Inform the client:

- Emergency medical coverage on many cards stops at a certain age or duration
- Some cards only cover trip interruption, not trip cancellation prior to departure
- The majority of claims occur prior to departure
- The client may not be covered if a family member who is not travelling with them gets sick or injured and they have to cancel
- Credit cards may offer limited coverage for Travel Delay or not offer it at all

Helpful Tip:

Offer to add the insurance at the time of the booking and recommend they contact their card provider. If they can confirm coverage within 48 hours, the policy can easily be refunded.

No or Not interested

Follow this process to probe and find out the true objection:

- Validate their statement, I understand that you are not interested in travel insurance
- Ask permission, May I ask why you're not interested in purchasing travel insurance for your trip?
- Mention to the client that it is your professional and, in some provinces, a legal obligation to offer travel insurance
- Reiterate to your client the risk that they could lose 100% of their trip cost if no insurance is purchased
- If your client still chooses to decline travel insurance, protect yourself by getting signed insurance waiver

Example:

I have located a great price on a flight; however, it is 100% non-refundable. If you need to cancel your trip due to one of the covered events listed in your policy, your purchase will be protected.

Last-minute booking!

Inform the client:

- Ensure the client understands all the benefits offered through Transat Travel Insurance
- Refer to the eligible covered events offered under the Emergency Medical, Trip Cancellation and Interruption plans
- Offer the zero (0) prior to departure option on any package product as a last resort
- Share stories about other claims that have taken place and how happy the client was to have the coverage

Helpful Tip:

Cite an example that you were involved in where a person had to cancel their last-minute booking. For example, Recently I booked a last-minute cruise for a family of four. Before leaving, the mother became ill and they had to cancel their trip. If they had not had travel insurance, they would have lost the $6,000 they paid for their trip.

It's too expensive

Overcome this objection by:

- How much would your client have to pay if they were hospitalized while out of the country? Would their government health insurance plan cover the expense?
- Break down the cost per day
- Offer the zero (0) prior to departure option on any package product as a last resort
- Reinforce the importance and value of the insurance

I am travelling within Canada

Follow this process to probe and find out the true objection:

- Government health insurance plans (GHIP) do not cover all emergency medical expenses incurred outside your province or territory of residence. There is no coverage for non-medical expenses such as hotels and meals, if you need to extend your trip.
- If your client has to cancel their trip or interrupt their trip due to a family emergency, are they prepared to lose their investment?
- Break down the rate into a per day price

Example:

How much would it cost to replace your luggage? What if you were unable to travel and your flight was 100% non-refundable? How does that compare to the cost of purchasing travel insurance?

Insured through employer

Remember:

- Group plans seldom cover cancellation, interruption or lost baggage
- Recommend your customer call their group plan administrator to confirm their coverage and be sure to ask if they pay upfront for medical expenses; most do not.
- Recognize that group plans may have limitations on the maximum amount payable for emergency medical coverage. Would they be able to cancel or interrupt their trip if a family member became ill?

Example:

I understand that you have medical coverage through your work; however, if you have to cancel your trip prior to departure, your work coverage might not reimburse you. Also, Transat Travel Insurance offers up to $10 million in medical insurance benefits. The Assistance Centre is available 24/7 for emergencies and upfront medical bill payment whenever possible.