

## Comparison Chart for *All-Inclusive* Travelling Canadian Plans

If you're a Canadian resident looking for **coverage for both emergency medical and non-medical travel costs for one trip** while travelling out-of-province or out of the country, these plans are for you.

Not quite what you need? See plans to cover: **Multiple trips | Medical emergencies only | Non-medical travel costs only**

All coverages are per person unless the context states otherwise.

		Discounted all-inclusive plans for travellers 29 and under	
	All-Inclusive	Youth All-Inclusive	Youth Deluxe All-Inclusive
<b>Plan description</b>	The best of both worlds – this comprehensive plan helps protect you from both emergency medical costs and costs associated with cancellations, interruptions, baggage loss/delay and more.	A discounted all-inclusive plan for those 29 and under. Includes protection for emergency medical, trip cancellation, interruptions, baggage loss/delay and more.	A more comprehensive version of the Youth All-Inclusive plan that is available to and discounted for those 29 and under.
<b>Medical questionnaire</b>	Not required at time of application	Not required at time of application	Not required at time of application
<b>Trip duration</b>	Any duration up to: Age 0-59: 365 days Age 60-74: 60 days Age 75+: 45 days	Any duration up to 365 days	Any duration up to 30 days

### Coverage for emergency medical costs

<b>Hospital &amp; medical:</b> Emergency medical care includes: <ul style="list-style-type: none"> <li>Physician services</li> <li>Ambulance services</li> <li>Semi-private hospital accommodation</li> <li>Diagnostic tests</li> <li>Treatment by registered specialists/therapists such as chiropractors and physiotherapists (up to \$70/visit, combined maximum of \$700)</li> <li>The cost of bringing someone to your bedside and/or transporting you home, and more</li> </ul>	\$10 million combined, including COVID-19 related emergency medical costs <sup>1</sup>	\$1 million combined, including COVID-19 related emergency medical costs <sup>1</sup>	\$5 million combined, including COVID-19 related emergency medical costs <sup>1</sup>
<b>Quarantine expenses<sup>1</sup></b> Coverage for accommodations, meals and return home if you must unexpectedly self-isolate or quarantine after your departure.	Up to \$200/day/person for accommodations and meals, up to \$2,800/trip  Family coverage <sup>2</sup> : Up to \$400/day/family to a maximum of \$5,600/trip  Up to \$500 for one-way economy class return fare	Up to \$200/day/person for accommodations and meals, up to \$2,800/trip  Up to \$500 for one-way economy class return fare	Up to \$200/day/person for accommodations and meals, up to \$2,800/trip  Up to \$500 for one-way economy class return fare
<b>Coverage for pre-existing conditions</b> For both international and national travel.	Under 75 years old: covered for conditions that have been stable <sup>3</sup> in the 3 months before your effective date  75 years old or older: covered for conditions that have been stable <sup>3</sup> in the 12 months before your effective date	Covered for conditions that have been stable <sup>3</sup> in the 3 months before your effective date	Covered for conditions that have been stable <sup>3</sup> in the 3 months before your effective date
<b>Emergency dental</b>	Up to \$300 for services to relieve dental pain and up to \$3,000 for accidental dental	Up to \$300 for services to relieve dental pain and up to \$1,500 for accidental dental	Up to \$300 for services to relieve dental pain and up to \$1,500 for accidental dental

## Single-Trip All-Inclusive Plans (cont'd)

	Discounted all-inclusive plans for travellers 29 and under		
	All-Inclusive	Youth All-Inclusive	Youth Deluxe All-Inclusive
<b>Accommodations and meals</b> If you are unable to return home due to a medical emergency, we will reimburse you for expenses related to hotel, meal, phone calls, internet usage fees and taxis or rental cars.	\$500/day/person to a maximum of \$5,000	\$350/day/person to a maximum of \$3,500	\$350/day/person to a maximum of \$3,500
<b>Hospital allowance</b> When you are hospitalized for 48 hours or more, we reimburse you for out-of-pocket expenses such as phone calls, TV rental and parking fees.	Up to \$50/day/person to a maximum of \$500	Up to \$50/day/person to a maximum of \$500	Up to \$50/day/person to a maximum of \$500
<b>Expenses related to your death</b> We pay expenses to prepare and cremate your body, send your body or ashes home or bury you where you die.	Maximum \$5,000 Maximum \$10,000 to prepare your body and bury you where you die	Maximum \$5,000	Maximum \$5,000
<b>Medical devices</b> We can offer \$200 for a replacement if your eyeglasses or hearing aid is lost, stolen, or broken during your trip and you want to replace it at your destination.	\$200/item	Not covered	Not covered
<b>Dependent care</b> We will cover expenses to take care of your dependents if you are hospitalized.	Childcare: \$75/day for all dependents, to a maximum of \$500/trip Pet care: \$50/day/pet to a maximum of \$150/trip	Childcare: \$50/day for all dependents, to a maximum of \$500/trip	Childcare: \$50/day for all dependents, to a maximum of \$500/trip
<b>Acts of terrorism</b> Coverage for an act of terrorism that directly or indirectly results in a covered loss to you.	Maximum of \$35 million	Maximum of \$35 million	Maximum of \$35 million
<b>Coverage for non-medical travel costs</b>			
<b>Trip cancellation and interruption<sup>4</sup></b> You will be reimbursed if your trip is cancelled (before your departure) or interrupted (after your departure and you have to return early) due to a covered event/reason.	Trip cancellation <sup>5</sup> : Up to the covered amount you select Trip interruption: Unlimited	Trip cancellation: Up to \$5,000 Trip interruption: Economy fare	Trip cancellation: Up to \$10,000 Trip interruption: Economy fare
<b>Misconnection and travel disruption</b> You will be reimbursed if a covered event happens before or after your departure date and causes a misconnection or travel disruption that prevents you from travelling as shown on your confirmation. Please review the policy for a full list of covered events.	Up to \$2,700	Accommodation and meals: Up to \$300 Flight: Same-class fare	Accommodation and meals: Up to \$1,300 Flight: Same-class fare
<b>Delayed return</b> We will reimburse you for flight, meals and accommodation if your trip is disrupted and your return is delayed by a covered event, such as a natural disaster or if your travel companion gets admitted to a hospital. Please review the policy for a full list of covered events.	Accommodation and meals: \$350/day up to a maximum of \$700 Flight: Same-class fare	Not covered	Not covered
<b>Default protection<sup>6</sup></b> You will be reimbursed if your travel supplier ceases operations due to bankruptcy or insolvency and you do not receive the services you contracted the travel supplier to provide.	Maximum of \$3,500 or maximum \$7,500/policy	Maximum of \$3,500 or maximum \$7,500/policy	Maximum of \$3,500 or maximum \$7,500/policy
<b>Flight assistance<sup>7</sup></b> You will be reimbursed if your flight is delayed. E.g., if your flight is delayed by 3 hours, you will be reimbursed \$40. This benefit must be activated by you prior to your flight.	3 hours = \$40 6 hours or cancelled = \$140	3 hours = \$40 6 hours or cancelled = \$140	3 hours = \$40 6 hours or cancelled = \$140
<b>Flight and travel accident</b> You will be reimbursed if a flight or travel accident causes an injury. Please review the policy for full details.	Maximum \$100,000 for flight accident Maximum \$50,000 for travel accident	Maximum \$25,000 for flight accident Maximum \$10,000 for travel accident	Maximum \$100,000 for flight accident Maximum \$50,000 for travel accident

## Single-Trip All-Inclusive Plans (cont'd)

	Discounted all-inclusive plans for travellers 29 and under		
	All-Inclusive	Youth All-Inclusive	Youth Deluxe All-Inclusive
<b>Baggage loss and damage</b> You will be reimbursed for any item that is lost, stolen, or damaged during your trip, including jewellery, passports, travel visa, etc.	Up to \$300/item and to a maximum \$1,500	Up to \$300/item to a maximum of \$500/trip	Up to \$500/item to a maximum of \$1,000/trip
<b>Baggage, sports &amp; medical equipment delay</b> Coverage for necessary toiletries and clothing if your baggage is delayed for at least 10 hours. Coverage to rent sports equipment if it is delayed for at least 10 hours.	Baggage: Maximum \$500 Equipment: \$100/day up to \$500	Baggage: Maximum \$100 Equipment: Up to \$150 for sports equipment Up to \$100 for wheelchair	Baggage: Maximum \$400 Equipment: Up to \$150 for sports equipment Up to \$100 for wheelchair
<b>Other plan options and coverages</b>			
<b>Travelling within Canada discount</b>	50% discount	Not available	Not available
<b>Option to add "Avoid Non-essential Travel" Government Travel Advisory Rider<sup>8</sup></b>	Yes	Yes	Yes
<b>Option to add Cancel for Any Reason (CFAR) Rider<sup>9</sup></b>	Yes	Yes	Yes
<b>Review the policy for full coverage details, including exclusions, limitations, and maximums.</b>	<a href="#">Download sample policy</a>	<a href="#">Download sample policy</a>	<a href="#">Download sample policy</a>

\*This plan will cease to provide coverage for COVID-19 related emergency medical costs if the government changes the travel advisory to "Avoid Non-Essential Travel" for your travel destination due to COVID-19.

- <sup>1</sup> **Quarantine benefit exclusions:** We do not pay any benefits for quarantine or self-isolation in Canada as mandated by any government. We will not provide coverage for any pre-paid, unused travel arrangements. We will not cover any expenses you incur when you or your travel companion are denied entry to a country or region included in your trip when, before your departure date, there was a foreign government and/or regional travel guideline restricting entry of Canadian residents or guidelines that require self-isolation or quarantine for a specific period of time during your trip.
- <sup>2</sup> **Family coverage** is available for 2 adults from the same family and their dependent children or grandchildren. All coverages start and end on the same dates. Consider the family coverage option to cover your whole family under 1 policy with a single purchase. For example, family coverage may be more suitable for an All-Inclusive plan when your family of 4 or more is travelling together. If you are buying an Emergency Medical plan and your family of 3 or more is travelling together, you may want to consider family coverage. Please consult the policy for eligibility.
- <sup>3</sup> A **pre-existing medical condition is considered stable** when all of the following statements are true:
  - a. There has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including a stoppage in treatment), and
  - b. There has not been any change in medication, or any recommendation or starting of a new prescription drug, and
  - c. The medical condition has not become worse, and
  - d. There has not been any new, more frequent or more severe symptoms, and
  - e. There has been no hospitalization or referral to a specialist, and
  - f. There have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results, and
  - g. There is no planned or pending treatment.
- <sup>4</sup> **Pre-existing condition exclusion for trip cancellation and interruption insurance:**
  - a. If your coverage is more than \$20,000, we will not pay any expenses if your trip is cancelled or interrupted due to:
    - ii. A medical condition that is not stable for 12 months before the date you buy this insurance, as indicated as the purchase date on your confirmation.
    - iii. Any heart condition that was not stable or that required any form of nitroglycerine to relieve angina pain in the 12 months before the date you buy this insurance.
    - iv. Any lung condition that was not stable or that required treatment with oxygen or prednisone in the 12 months before the date you buy this insurance.
  - b. If your coverage is less than \$20,000, we will not pay any expenses if your trip is cancelled or interrupted due to:
    - iii. A medical condition that is not stable for 3 months before the date you buy this insurance, indicated as the purchase date on your confirmation.
    - iv. Any heart condition that was not stable or that required any form of nitroglycerine to relieve angina pain in the 3 months before the date you buy this insurance.
    - v. Any lung condition that was not stable or that required treatment with oxygen or prednisone in the 3 months before the date you buy this insurance.
- <sup>5</sup> If your total covered amount for the trip is above \$30,000 you will be required to fill out a medical questionnaire.
- <sup>6</sup> **Default protection:** We will pay a maximum aggregate amount of CAD \$1 million for the default of 1 travel supplier and maximum CAD \$3 million for all travel suppliers in the same calendar year. Based on this aggregate amount, your individual reimbursement may be less than what you actually paid for the expense.
- <sup>7</sup> Manulife cannot guarantee the availability of the **Flight Assistance benefit** indefinitely.
- <sup>8</sup> The **"Avoid Non-essential Travel" Government Travel Advisory Rider for Emergency Medical Insurance Only** is an add-on rider that offers emergency medical coverage when – before your departure date - the Government of Canada issues an advisory to avoid non-essential travel to the country or region you are visiting because of a specific virus or disease.
- <sup>9</sup> **Cancel for Any Reason (CFAR) Rider for Trip Cancellation Insurance:** If the reason for your cancellation (up to 10 days before departure date) is not a covered event under your policy, you may submit a claim to request reimbursement for up to 50% of the covered amount you purchased (no maximum for reimbursement) for the pre-paid portion of your trip that is non-refundable.

Conditions, limitations, and exclusions apply. Review the policy for full details. Benefits and Plans subject to change without notice. All dollar amounts are in Canadian dollars.



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