

Comparison Charts for *Travelling Canadians* Travel Insurance plans

Effective October 2, 2023

Single-Trip Medical Plans

Single-trip medical plans help protect you from medical emergency costs for one trip. Single-trip medical plans include:

- Single-Trip Emergency Medical Plan
- TravelEase™ Plan for Pre-Existing Conditions

View comparison chart for single-trip medical plans →

Single-Trip Non-Medical Plans

Single-trip non-medical plans help protect you from unexpected travel expenses, including trip cancellations and interruptions, baggage loss and delays, misconnection, travel accidents and more. You can also purchase these as complements to your existing travel insurance coverage. Single-trip non-medical plans include:

- Trip Cancellation & Interruption
- Non-Medical Inclusive

View comparison chart for single-trip non-medical plans →

Single-Trip All-Inclusive Plans

These plans help protect you from both emergency medical and non-medical travel expenses. Single-trip all-inclusive plans include:

- Single Trip All-Inclusive Plan
- Youth All-Inclusive Plan (for age 29 and under)
- Youth Deluxe Plan (for age 29 and under)

View comparison chart for single-trip all-inclusive plans →

Multi-Trip Plans

Multi-trip plans can help protect you from emergency medical and unexpected travel expenses for multiple trips a year. Multi-trip plans include:

- Multi-Trip Emergency Medical Plan
- Multi-Trip TravelEase™ Plan for Pre-Existing Conditions
- Multi-Trip All-Inclusive Plan

View comparison chart for multi-trip plans →



Comparison Chart for *Single-Trip* Medical Plans

If you're a Canadian resident looking for **emergency medical coverage for only 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 | Non-medical travel costs only | Medical & non-medical travel costs**

All coverages are per person unless the context states otherwise.

	Emergency Medical	TravelEase™
Plan description	This plan can help protect you for emergency medical costs for the duration of your trip.	This is the plan for you if you have pre-existing medical conditions that need to go through medical underwriting.
Medical questionnaire	Not required if you are under age 60 at time of application	Required at time of application
Trip duration	Any duration up to 365 days	Any duration up to 365 days
Hospital & medical: Emergency medical care includes: <ul style="list-style-type: none"> Physician services Ambulance services Semi-private hospital accommodation Diagnostic tests Treatment by registered specialist/therapists such as chiropractors and physiotherapists (Up to \$70/visit, combined maximum of \$700) The cost of bringing someone to your bedside and/or transporting you home, and more 	Up to \$10 million combined, including COVID-19 related emergency medical costs ¹	Up to \$10 million combined, including COVID-19 related emergency medical costs ¹
Quarantine expenses² 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 Up to \$500 for one-way economy class return fare/ trip/ person Family coverage ³ : Up to \$400/day/insured family, up to \$5,600/trip	Up to \$200/day/person for accommodations and meals, up to \$2,000/trip
Coverage for pre-existing conditions For both international and national travels.	Covered for conditions that have been stable ⁴ in the 3 or 6 months (depending on your age and health) before your effective date	Covered for conditions that have gone through medical underwriting
Emergency dental	Up to \$300 for services to relieve pain and up to \$3,000 for accidental dental	Up to \$300 for services to relieve pain and up to \$3,000 for accidental dental
Accommodations and meals 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, taxis or rental cars.	\$350/day/person up to \$3,500	\$200/day/person up to \$2,000
Hospital allowance 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.	\$50/day/person up to \$500	Not covered

Single-Trip Medical Plans (cont'd)

	Emergency Medical	TravelEase™
Expenses related to your death We pay expenses to prepare and cremate your body, send your body or ashes home, or bury you where you die.	Max \$5,000 to return your body or ashes home. Max \$5,000 to cremate your body where you die Max \$10,000 to prepare your body and bury you where you die	Max \$5,000
Medical devices We can offer \$200 for a replacement if your eyeglasses or hearing aid are lost, stolen, or broken during your trip and you want to replace them at your destination.	\$200/item	Not covered
Dependent care We will cover expenses to take care of your dependents if you are hospitalized.	Childcare: \$75/day for all dependents, up to \$500/trip Pet care: \$50/day/pet, up to \$150/trip/pet	Pet care: \$50/day/pet up to \$150/trip/pet
Other plan options and coverages		
Travelling within Canada discount	50% discount	Not available
Option to add "Avoid Non-essential Travel" Government Travel Advisory Rider⁵	Yes	No
Option to add Cancel for Any Reason (CFAR) Rider⁶	No	No
Review the policy for full coverage details, including exclusions, limitations, and maximums.	<u>Download sample policy</u>	<u>Download sample policy</u> To get a quote or purchase the TravelEase plan, please call 1-855-583-7239

Comparison Chart for *Single-Trip* Non-Medical Plans

If you're a Canadian resident looking for **coverage for non-medical travel costs for one trip** while travelling out-of-province or out of the country, these plans are for you. You can also purchase these as complements to your existing medical coverage.

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

All coverages are per person unless the context states otherwise.

	Trip Cancellation & Interruption	Non-Medical Inclusive
Plan description	Covers up to the amount you insured before your departure date if you need to cancel, return early or stay longer than planned.	Includes all benefits from Trip Cancellation & Interruption but with additional travel accidents, baggage loss and delay benefits.
Medical questionnaire	Not required at time of application	Not required at time of application
Trip duration	Any duration up to 365 days	Any duration up to 365 days
Trip cancellation & interruption⁷ 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: Up to the coverage amount you select ⁸ Trip interruption: \$800, \$1500 or unlimited	Trip cancellation: Up to the coverage amount you select ⁷ Trip interruption: Unlimited
Misconnection and travel disruption You will be reimbursed if a covered event happens before or after your original scheduled departure date and causes a misconnection or travel disruption.	Maximum \$1,700	Maximum \$2,700
Delayed return You will be reimbursed for meals and accommodation if your trip is disrupted and your return is delayed due to a covered event.	\$150/day up to \$1,500	\$350/day up to \$3,500
Default protection⁹ You will be reimbursed if your travel supplier ceases operations due to bankruptcy or insolvency and did not provide services contracted to you.	Maximum of \$3,500 or maximum \$7,500/policy	Maximum of \$3,500 or maximum \$7,500/policy
Flight assistance¹⁰ 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
Flight and travel accident¹¹ You will be reimbursed if a flight or travel accident causes an injury.	Not covered	Maximum \$100,000 for flight accident Maximum \$50,000 for travel accident
Baggage loss and damage You will be reimbursed for any item that is lost, stolen, or damaged during your trip, including jewellery, passports, travel visa, etc.	Not covered	Up to \$300/item and to a maximum \$1,500
Baggage, sports & medical equipment delay 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.	Not covered	Maximum \$500
Travelling within Canada discount	Not available	Not available
Option to add "Avoid Non-essential Travel" Government Travel Advisory Rider⁴	No	No
Option to add Cancel for Any Reason (CFAR) Rider⁵	Yes	Yes
Review the policy for full coverage details, including a list of covered events/reasons, exclusions, limitations, and maximums.	Download sample policy	Download sample policy

Comparison Chart for *Single-Trip All-Inclusive 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
Plan description	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.
Medical questionnaire	Not required at time of application	Not required at time of application	Not required at time of application
Trip duration	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

Hospital & medical: Emergency medical care includes: <ul style="list-style-type: none"> Physician services Ambulance services Semi-private hospital accommodation Diagnostic tests Treatment by registered specialists/therapists such as chiropractors and physiotherapists (up to \$70/visit, combined maximum of \$700) The cost of bringing someone to your bedside and/or transporting you home, and more 	\$10 million combined, including COVID-19 related emergency medical costs ¹	\$1 million combined, including COVID-19 related emergency medical costs ¹	\$5 million combined, including COVID-19 related emergency medical costs ¹
Quarantine expenses¹ 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 ² : 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
Coverage for pre-existing conditions For both international and national travel.	Under 75 years old: covered for conditions that have been stable ³ in the 3 months before your effective date 75 years old or older: covered for conditions that have been stable ³ in the 12 months before your effective date	Covered for conditions that have been stable ³ in the 3 months before your effective date	Covered for conditions that have been stable ³ in the 3 months before your effective date
Emergency dental	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
Accommodations and meals 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
Hospital allowance 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
Expenses related to your death 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
Medical devices 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
Dependent care 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
Acts of terrorism 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
Coverage for non-medical travel costs			
Trip cancellation and interruption⁶ 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: Up to the covered amount you select ⁷ Trip interruption: Unlimited	Trip cancellation: Up to \$5,000 Trip interruption: Economy fare	Trip cancellation: Up to \$10,000 Trip interruption: Economy fare
Misconnection and travel disruption 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
Delayed return 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
Default protection⁸ 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
Flight assistance⁹ 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

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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
Flight and travel accident¹⁰ 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
Baggage loss and damage You will be reimbursed for any item that is lost, stolen, or damaged during your trip, including jewellery, passports, travel visa, etc.	Loss and damage: Up to \$300/item and to a maximum \$1,500	Loss and damage: Up to \$300/item to a maximum of \$500/trip	Loss and damage: Up to \$500/item to a maximum of \$1,000/trip
Baggage, sports & medical equipment delay 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
Other plan options and coverages			
Travelling within Canada discount	50% discount	Not available	Not available
Option to add "Avoid Non-essential Travel" Government Travel Advisory Rider ⁴	Yes	Yes	Yes
Option to add Cancel for Any Reason (CFAR) Rider ⁵	Yes	Yes	Yes
Review the policy for full coverage details, including exclusions, limitations, and maximums.	Download sample policy	Download sample policy	Download sample policy

Comparison Chart for *Multi-Trip* Plans

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

Not quite what you need?

See single trip plans to cover: **Medical emergencies | Non-medical travel costs | Both medical and non-medical travel costs**

All coverages are per person unless the context states otherwise.

	Multi-Trip Emergency Medical	Multi-Trip TravelEase™	Multi-Trip All-Inclusive
Plan description	Have more than one trip planned for the year? This plan helps protect you from emergency medical costs for multiple trips a year	Helps protect you from emergency medical costs for multiple trips a year, including pre-existing conditions that are approved through medical underwriting	Comprehensive protection that includes emergency medical and trip cancellation, interruption and baggage loss/delay benefits for multiple trips a year
Medical questionnaire	Not required if under age 60 at time of application	Required at time of application	Not required if under age 60 at time of application
Trip duration	Options of 4, 10, 18, 30 and 60 days. No limits on trip durations when travelling in Canada	Options of 10 or 18 days only. No limits on trip durations when travelling in Canada	Options of 4, 10, 18, and 30 days. No limits on trip durations when travelling in Canada
Coverage for emergency medical costs			
Hospital & medical: Emergency medical care includes: <ul style="list-style-type: none"> Physician services Ambulance services Semi-private hospital accommodation Diagnostic tests Treatment by registered specialists/therapists such as chiropractors and physiotherapists (up to \$70/visit, combined maximum of \$700) The cost of bringing someone to your bedside and/or transporting you home, and more. 	\$10 million combined per trip, including COVID-19 related emergency medical costs ¹	\$10 million combined per trip, including COVID-19 related emergency medical costs ¹	\$10 million combined per trip, including COVID-19 related emergency medical costs ¹
Quarantine expenses¹ 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 ² : Up to \$400/day/family to a maximum of \$5,600/trip Up to \$500 for one-way economy class return fare/trip	Up to \$200/day/person for accommodations and meals, up to \$2,000/trip Up to \$500 for one-way economy class return fare/trip	Up to \$200/day/person for accommodations and meals, up to \$2,800/trip Up to \$500 for one-way economy class return fare
Coverage for pre-existing conditions For both international and national travels.	Covered for conditions that have been stable ³ in the 3 or 6 months (depending on your age and health) before your effective date	Covered for conditions that have gone through medical underwriting	Covered for conditions that have been stable ³ in the 3 or 6 months (depending on your age and health) before your effective date
Emergency dental	Up to \$300 pain relief and up to \$3,000 for accidental dental	Up to \$300 pain relief and up to \$3,000 for accidental dental	Up to \$300 pain relief and up to \$3,000 for accidental dental
Accommodations and meals 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 taxi or rental car.	\$350/day/person to a maximum of \$3,500	\$200/day/person to a maximum of \$2,000	\$500/day/person to a maximum of \$5,000

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Multi-Trip Plans (cont'd)

	Multi-Trip Emergency Medical	Multi-Trip TravelEase™	Multi-Trip All-Inclusive
Hospital allowance 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.	\$50/day/person to a maximum of \$500	Not covered	\$50/day/person to a maximum of \$500
Expenses related to your death We pay expenses to prepare and cremate your body, send your body or ashes home, or bury you where you die.	Maximum \$5,000 to return your body or ashes home Maximum \$10,000 to prepare your body and bury you where you die	Maximum \$5,000	Maximum \$5,000 to return your body or ashes home Maximum \$10,000 to prepare your body and bury you where you die
Medical devices We can offer \$200 for a replacement if your eyeglasses or hearing aid are lost, stolen or broken during your trip and you want to replace them at your destination.	\$200/item	Not covered	\$200/item
Dependent care We will cover expenses to take care of your dependents if you are hospitalized.	Childcare: \$75/day for all dependents, up to \$500/trip Pet care: \$50/day/pet, up to \$150/trip	Pet care: \$50/day, up to \$150/trip	Childcare: \$75/day for all dependents, up to \$500/trip Pet care: \$50/day/pet, up to \$150/trip
Coverage for non-medical travel costs			
Trip cancellation and interruption⁶ 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. Please review the policy for a full list of covered events.	Not covered	Not covered	Trip cancellation: \$1,500 or \$2,500/trip, depending on the covered amount selected, up to \$10,000/year Trip interruption: Unlimited
Misconnection and travel disruption 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.	Not covered	Not covered	Maximum \$2,700
Delayed return We will reimburse you if your trip is disrupted and your return is delayed by a covered event, such as: <ul style="list-style-type: none"> Natural disaster If your travel companion gets admitted to a hospital. Please review the policy for a full list of covered events.	Not covered	Not covered	Accommodation and meals: \$350 per day to a maximum of \$3,500 Flight: Same-class fare
Default protection⁸ 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.	Not covered	Not covered	Maximum of \$3,500 or maximum \$7,500/policy
Flight assistance⁹ 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.	Not covered	Not covered	3 hours = \$40 6 hours or cancelled = \$140

Multi-Trip Plans (cont'd)

	Multi-Trip Emergency Medical	Multi-Trip TravelEase™	Multi-Trip All-Inclusive
Flight and travel accident¹⁰ You will be reimbursed if a flight or travel accident causes an injury. Please review the policy for full details.	Not covered	Not covered	Maximum \$100,000 for flight accident. Maximum \$50,000 for travel accident
Baggage loss and damage You will be reimbursed for any item that is lost, stolen, or damaged during your trip, including jewellery, passports, travel visa, etc.	Not covered	Not covered	Up to \$300/item and to a maximum \$1,500
Baggage delay Coverage for necessary toiletries and clothing if your baggage is delayed for at least 10 hours. Coverage to rent sports equipment if they are delayed for at least 10 hours.	Not covered	Not covered	Baggage: Maximum \$500 Equipment: \$100/day to a maximum of \$500
Other plan options and coverages			
Travelling within Canada discount	Not available	Not available	Not available
Option to add "Avoid Non-essential Travel" Government Travel Advisory Rider⁴	No	No	No
Option to add Cancel for Any Reason (CFAR) Rider⁵	No	No	No
Review the policy for full coverage details, including exclusions, limitations, and maximums.	Download sample policy	Download sample policy	Download sample policy

Why Manulife?



24/7 Access to Manulife's Travel Assistance Centre.



100% Money back if plans change.



Flexibility to change policy start date.



Ready to get a quote or apply?

Visit **CoverMe.com** or call **1-877-COVER ME® (1-877-268-3763)**

- ¹ 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.
- ² **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.
- ³ **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.
- ⁴ 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.
- ⁵ 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.
- ⁶ **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.
- ⁷ **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, 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.
- ⁸ If your total covered amount for the trip is above \$30,000 you will be required to fill out a medical questionnaire.
- ⁹ **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.
- ¹⁰ Manulife cannot guarantee the availability of the **Flight Assistance** benefit indefinitely.
- ¹¹ Reimbursement amount varies and is dependent on the type of accident and the insured's injuries.

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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