

Comparison Chart for *Multi-Trip* Travelling Canadian 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*	\$10 million combined per trip, including COVID-19 related emergency medical costs*	\$10 million combined per trip, including COVID-19 related emergency medical costs*
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 interruption⁴ 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 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.	Not covered	Not covered	Accommodation and meals: \$350 per day to a maximum of \$3,500 Flight: Same-class fare
Default protection⁵ 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 assistance⁶ 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
Flight and travel accident 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

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Multi-Trip Plans (cont'd)

	Multi-Trip Emergency Medical	Multi-Trip TravelEase™	Multi-Trip All-Inclusive
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 Rider⁷	No	No	No
Option to add Cancel for Any Reason (CFAR) Rider⁸	No	No	No
Review the policy for full coverage details, including exclusions, limitations, and maximums.	Download sample policy	Download sample policy	Download sample policy

* 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.

¹ **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.

² **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.

³ A **pre-existing medical condition is considered stable** when all of the following statements are true:

- There has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including a stoppage in treatment), and
- There has not been any change in medication, or any recommendation or starting of a new prescription drug, and
- The medical condition has not become worse, and
- There has not been any new, more frequent or more severe symptoms, and
- There has been no hospitalization or referral to a specialist, and
- There have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results, and
- There is no planned or pending treatment.

⁴ **Pre-existing condition exclusion for trip cancellation and interruption insurance:**

- If your coverage is more than \$20,000, we will not pay any expenses if your trip is cancelled or interrupted due to:
 - 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.
 - 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.
 - 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.
- If your coverage is less than \$20,000, we will not pay any expenses if your trip is cancelled or interrupted due to:
 - 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.
 - 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.
 - 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.

⁵ **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.

⁶ Manulife cannot guarantee the availability of the **Flight Assistance** benefit indefinitely.

⁷ 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.

⁸ **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.

Plans underwritten by **The Manufacturers Life Insurance Company and First North American Insurance Company (FNAIC)**, a wholly owned subsidiary of Manulife.

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