

Comparison Chart for *Non-Medical* Travelling Canadian 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 & interruption¹ 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 ² Trip interruption: \$800, \$1500 or unlimited	Trip cancellation: Up to the coverage amount you select ² 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 protection³ 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 assistance⁴ 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 accident⁵ 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 Rider⁶	No	No
Option to add Cancel for Any Reason (CFAR) Rider⁷	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

¹ **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:
 - i. 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.
 - ii. 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.
 - iii. 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.

² If your total covered amount for the trip is above \$30,000 you will be required to fill out a medical questionnaire.

³ **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.

⁴ Manulife cannot guarantee the availability of the **Flight Assistance** benefit indefinitely.

⁵ Reimbursement amount varies and is dependent on the type of accident and the insured's injuries.

⁶ 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.

⁷ **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 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.

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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