

Snapshot: Manulife Financial Travel Insurance for Canadians

Plan Comparison

Revised February 2019

Core Benefits	Single-Trip**	Single-Trip** All-Inclusive	Multi-Trip	Multi-Trip All-Inclusive	Trip Cancellation & Interruption
Emergency Medical – \$10,000,000 CDN*	Includes Emergency Medical and Terrorism coverage	Includes all benefits	Includes Emergency Medical and Terrorism coverage Trip lengths of: 4, 10, 18, 30 or 60 days Top-Ups for longer durations	Includes all benefits Trip lengths of: 4, 10, 18 or 30 days Top-Ups for longer durations	Includes Trip Cancellation and Trip Interruption and Terrorism coverage No maximum duration
Trip Cancellation & Interruption – As a free-standing plan, up to sum insured to a maximum of \$20,000/trip. For Single-Trip All-Inclusive, up to \$3,500/trip. For Multi-Trip All-Inclusive, up to \$3,500/trip and \$6,000/policy		✓		✓	✓
Baggage Loss, Damage & Delay – \$1,000/trip and \$3,000/policy for loss/damage; \$500/trip and \$1,500/policy for delay		✓		✓	
Flight & Travel Accident – \$100,000 and \$50,000/trip respectively for double dismemberment; \$50,000 and \$25,000 respectively for single dismemberment		✓		✓	
Terrorism Coverage – \$35,000,000 maximum aggregate for Emergency Medical; \$2,500,000 maximum aggregate for Trip Cancellation & Interruption	✓	✓	✓	✓	✓
Other Features or Requirements					
Eligible Age***	No Limit	No Limit	No Limit	No Limit	No Limit
Guaranteed Issue	Under 60 years of age Rate Category A	Under 60 years of age Rate Category A	Under 60 years of age Rate Category A	Under 60 years of age Rate Category A	Not Applicable
Medical Questionnaire – To determine eligibility and rate category in order to apply and purchase Emergency Medical • Three rate categories: A, B or C	Applicable if 60 or over	Applicable if 60 or over	Applicable if 60 or over	Applicable if 60 or over	Not Applicable
Emergency Medical – Pre-Existing Condition & Stability A pre-existing medical condition is covered if stable (per policy definition) in the time frame prior to departure	<ul style="list-style-type: none"> • Rate Category A: All ages: 3 months • Rate Category B: 60+: 6 months • Rate Category C: 60+: 6 months 	<ul style="list-style-type: none"> • Rate Category A: All ages: 3 months • Rate Category B: 60+: 6 months • Rate Category C: 60+: 6 months 	<ul style="list-style-type: none"> • Rate Category A: All ages: 3 months • Rate Category B: 60+: 6 months • Rate Category C: 60+: 6 months 	<ul style="list-style-type: none"> • Rate Category A: All ages: 3 months • Rate Category B: 60+: 6 months • Rate Category C: 60+: 6 months 	Not Applicable
Trip Cancellation & Interruption – Pre-Existing Condition & Stability No coverage if cancellation is due to insured's or spouse's medical condition that was not stable during 3 months prior to purchase	Not Applicable	Applicable	Not Applicable	Applicable	Applicable
Automatic Extensions – 72 hours if your carrier is delayed; 5 days if you or a travelling companion have a medical condition that prevents travel and are not hospitalized; if hospitalized, will extend for full period of hospitalization and 5 days after discharge, to maximum of 12 months	Applicable	Applicable	Applicable	Applicable	Not Applicable
Top-Ups and Extensions	Voluntary. Available up to maximum duration if done prior to expiry and no claims	Voluntary. Available up to maximum duration if done prior to expiry and no claims	Voluntary. Available up to maximum duration if done prior to departure	Voluntary. Available up to maximum duration if done prior to departure	Not Applicable
Notification of Assistance Centre – Mandatory for medical emergency at destination; insured responsible for 20% of claim cost if Assistance Centre not notified	Applicable	Applicable	Applicable	Applicable	Applicable – 20% co-payment does not apply

For the complete list of benefits and maximum sums, refer to policy. ** Maximum of 183 days for Ontario residents/212 days for Newfoundland residents; can be issued for longer durations with special request. *** Minimum age for any program is 30 days.



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	Single-Trip	Single-Trip All-Inclusive	Multi-Trip Emergency Medical					Multi-Trip All-Inclusive				Trip Cancellation & Interruption									
Premium Rates 0–85+ (Rate Category A)	Based on # of days ⁽¹⁾	Add to Single-Trip	4 days	10 days	18 days	30 days	60 days	4 days	10 days	18 days	30 days	Prior to departure*	0–54	55–59	60–64	65–69	70–74	75–79	80–84	85+	
0–25	\$2.75–\$3.25/day	\$145	\$44	\$66	\$100	\$143	\$289	\$189	\$211	\$245	\$288	\$0	\$54	\$62	\$73	\$82	\$90	\$105	\$117	\$126	
26–39	\$2.98–\$3.62/day	\$145	\$46	\$71	\$108	\$154	\$313	\$191	\$216	\$253	\$299	\$500	\$76	\$77	\$78	\$94	\$100	\$121	\$138	\$147	
40–54	\$3.34–\$4.40/day	\$150	\$50	\$80	\$122	\$175	\$361	\$200	\$230	\$272	\$325	\$1,000	\$95	\$100	\$109	\$116	\$122	\$162	\$197	\$213	
55–59	\$3.92–\$5.37/day	\$170	\$64	\$100	\$122	\$203	\$413	\$234	\$270	\$292	\$373	\$1,500	\$117	\$122	\$132	\$142	\$150	\$208	\$256	\$275	
60–64	\$4.29–\$6.32/day	\$190	\$75	\$100	\$130	\$208	\$450	\$280	\$305	\$335	\$413	\$2,000	\$140	\$146	\$161	\$168	\$179	\$264	\$320	\$346	
65–69	\$5.49–\$7.27/day	\$210	\$92	\$120	\$190	\$290	\$548	\$322	\$350	\$420	\$520	\$2,500	\$166	\$173	\$190	\$206	\$220	\$301	\$368	\$392	
70–74	\$7.52–\$11.29/day	\$220	\$140	\$170	\$211	\$380	\$750	\$385	\$415	\$456	\$625	\$3,000	\$179	\$186	\$209	\$228	\$244	\$342	\$415	\$438	
75–79	\$12.02–\$19.20/day	\$310	\$180	\$306	\$380	\$650	\$1,304	\$505	\$631	\$705	\$975	\$3,500	\$203	\$213	\$242	\$268	\$288	\$383	\$463	\$481	
80–84	\$20.52–\$27.60/day	\$370	\$362	\$510	\$612	\$1,126	\$2,102	\$757	\$905	\$1,007	\$1,521	\$4,000	\$223	\$233	\$272	\$303	\$328	\$428	\$513	\$531	
85+	\$28.02–\$36.59/day	\$420	\$444	\$720	\$867	\$1,446	\$2,948	\$854	\$1,130	\$1,277	\$1,856	\$4,500	\$243	\$253	\$302	\$338	\$368	\$473	\$563	\$581	
												\$5,000	\$263	\$273	\$332	\$373	\$408	\$518	\$613	\$631	
												\$5,500	\$283	\$293	\$362	\$408	\$448	\$563	\$663	\$681	
												\$6,000	\$303	\$313	\$392	\$443	\$488	\$608	\$713	\$731	
												\$6,500	\$323	\$333	\$422	\$478	\$528	\$653	\$763	\$781	
												\$7,000	\$343	\$353	\$452	\$513	\$568	\$698	\$813	\$831	
												\$7,500	\$363	\$373	\$482	\$548	\$608	\$743	\$863	\$881	
												\$8,000	\$383	\$393	\$512	\$583	\$648	\$788	\$913	\$931	
												\$8,500	\$403	\$413	\$542	\$618	\$688	\$833	\$963	\$981	
												\$9,000	\$423	\$433	\$572	\$653	\$728	\$878	\$1,013	\$1,031	
												\$9,500	\$443	\$453	\$602	\$688	\$768	\$923	\$1,063	\$1,081	
												\$10,000	\$463	\$473	\$632	\$723	\$808	\$968	\$1,113	\$1,131	
												\$10,500	\$483	\$493	\$662	\$758	\$848	\$1,013	\$1,163	\$1,181	
												\$11,000	\$503	\$513	\$692	\$793	\$888	\$1,058	\$1,213	\$1,231	
												\$11,500	\$523	\$533	\$722	\$828	\$928	\$1,103	\$1,263	\$1,281	
												\$12,000	\$543	\$553	\$752	\$863	\$968	\$1,148	\$1,313	\$1,331	
												\$12,500	\$563	\$573	\$782	\$898	\$1,008	\$1,193	\$1,363	\$1,381	
												\$13,000	\$583	\$593	\$812	\$933	\$1,048	\$1,238	\$1,413	\$1,431	
												\$13,500	\$603	\$613	\$842	\$968	\$1,088	\$1,283	\$1,463	\$1,481	
												\$14,000	\$623	\$633	\$872	\$1,003	\$1,128	\$1,328	\$1,513	\$1,531	
												For more Trip Cancellation & Interruption premium rates, select the Quick Quote option at www.manulifeinsurance.com									
Smokers surcharge, age 60 or over	Add 10%	Not Applicable	Add 10%					Add 5%				Not Applicable									
Optional Medical Deductibles (CDN) \$500 (10%); \$1,000 (15%); \$5,000 (30%); \$10,000 (35%)	Available	Not Available	Available					Not Available				Not Available									
Savings and Features Offered																					
Family Rate (up to and including age 59) – 1 parent/grandparent with dependent child(ren)/grandchild(ren) = 1.5x eldest – 2 parents/grandparents with dependent child(ren)/grandchild(ren) = 2x eldest – up to 4 parents/grandparents with dependent child(ren)/grandchild(ren) = 3x eldest	Available	Not Available	Available					Not Available				Not Available									
Travel Companion – 5% savings (cannot be combined with Family Rate)	Available	Available	Available					Available				Available									
Travel Canada – 50% off (cannot be combined with a deductible)	Available	Not Available	Not Available					Not Available				Not Available									
Refunds Minimum \$25	Available up to departure; partial refund available for early return	Available only for Emergency Medical up to departure	Available up to first travel date; non-refundable after first travel date					Non-refundable				Non-refundable									
Top-Ups	Use to top up a Manulife or other insurer's plan	Not used for top-up purposes	Use Single-Trip Plan for top-up					Use Single-Trip Plan for top-up				Not Applicable									
Provincial Sales Tax	Not Applicable	Applicable in certain provinces	Not Applicable					Applicable in certain provinces				Applicable in certain provinces									

Rates are effective **February 13, 2019**, and are subject to change without notice. Premiums are based on individual age at the time of application. Premiums will change as an individual's age increases in accordance with published age groups.

(1) Up to 212 days.