

2018/2019 Changes and Updates to Manulife Travel Insurance for Travelling Canadians.

Effective as of February 13, 2019



Medical Questionnaire update

Some questions have been changed. Please administer the medical questionnaire carefully.

Deductible Currency from \$ U.S to \$ CAD

The deductible amount currency has changed from \$ U.S to \$ CAD. This change has an impact on the deductible savings which are now between 10% to 35% for Emergency Medical plans only.

New Wallet Card

A second wallet card has been added to the policy and wording on the back of the cards has been updated with additional details regarding the Assistance Centre.

Update to Emergency Medical Exclusions in the Policy

"We will not pay any expenses or benefits relating to:" has been updated to "We will not pay any expenses or benefits relating directly or indirectly to:"

All-Inclusive Policy

Additional text has been added to clarify coverage of non-medical coverage when extending Single Trip All-Inclusive or topping up Multi-Trip All-Inclusive plans.

New Definition

INJURY means sudden bodily harm that is caused directly by external and solely accidental means. Under Flight & Travel Accident Insurance, the injury must also be independent of sickness or disease.

Rates

No changes.

PLEASE NOTE:

Hardcopies of the Travel policies and applications are no longer printed. If you require hardcopies, they can be printed from the Manulife Travel insurance website.

For more information, contact our Sales team at
1 800 346-9285 or Broker Support at **1 877 654-2757**.



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