



Manulife Travel Insurance

This is your *travel case.*



This is your *just-in-case:*

Manulife Travel Insurance for travelling Canadians

Just in case you get sick or are injured, just in case your flight is delayed or cancelled, just in case your luggage is lost, just in case you lose your airline tickets, or just in case of a lot of things, there's Manulife Travel Insurance for travelling Canadians! Because enjoying your travel should always be the only thing on your mind.

Travel is better when *you're covered.*

No matter where you're going or for how long, there's coverage that fits your needs. Plus, frequent travellers can save with multi-trip plans. Customize your coverage by choosing **Emergency Medical** only, **Trip Cancellation and Interruption** or both, in one **All-inclusive** plan that also includes flight accident and baggage loss coverages. Wherever in the world you travel, don't forget to take your just-in-case: **Manulife Travel Insurance!**

\$10,700 U.S.

Cost of the average stay in a US hospital¹

Wouldn't you rather save that money for your next trip?

66 minutes

Average flight delay time in the US in 2018²

Delays can cost more than time if you're not covered.

77%

Percentage of mishandled bags that are due to delayed luggage³

Lost luggage can be a major inconvenience when travelling.


Why travel protected with Manulife?

 **Up to \$10 million CDN in emergency medical care**

For unexpected hospital, ambulance and dental care when you need it.

 **Trip cancellation and interruption**

For when things happen and you're unable to travel or your trip is interrupted.

 **Baggage loss, damage and delay**

Can help with your passport, driver's license, toiletries, clothes and more.

 **Flight and travel accident**

Coverage in the event of death, blindness or dismemberment.

Premiums for Manulife Travel Insurance – for Travelling Canadians

Plan	Multi-Trip Emergency Medical					Single-Trip Emergency Medical (per day)							
Age Group	4 days	10 days	18 days	30 days	60 days	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days
Rate Category A – Applicants under 60 years of age and applicants age 60 and over who answered “no” to all medical questions.													
0-25	\$45	\$67	\$102	\$146	\$295	\$3.19	\$3.24	\$3.33	\$3.36	\$3.39	\$3.46	\$3.55	\$3.85
26-39	\$47	\$72	\$110	\$157	\$319	\$3.46	\$3.51	\$3.61	\$3.63	\$3.68	\$3.84	\$4.04	\$4.29
40-54	\$51	\$82	\$117	\$172	\$368	\$3.77	\$3.88	\$4.16	\$4.20	\$4.36	\$4.64	\$4.85	\$5.21
55-59	\$65	\$102	\$128	\$199	\$421	\$4.43	\$4.50	\$4.76	\$4.94	\$5.11	\$5.62	\$5.92	\$6.36
60-64	\$77	\$103	\$134	\$214	\$464	\$4.50	\$4.83	\$5.42	\$5.99	\$6.20	\$6.34	\$7.48	\$7.71
65-69	\$94	\$122	\$194	\$319	\$564	\$6.75	\$6.79	\$7.55	\$7.60	\$7.91	\$8.21	\$8.83	\$8.87
70-74	\$143	\$167	\$215	\$391	\$773	\$9.21	\$9.25	\$9.30	\$10.19	\$11.21	\$11.59	\$12.22	\$13.77
75-79	\$184	\$312	\$388	\$683	\$1,343	\$14.78	\$15.19	\$16.09	\$16.81	\$18.14	\$19.67	\$20.36	\$23.42
80-84	\$369	\$520	\$624	\$1,160	\$2,165	\$25.24	\$25.45	\$25.64	\$28.19	\$28.49	\$29.50	\$30.60	\$33.67
85+	\$453	\$734	\$884	\$1,489	\$3,036	\$34.46	\$34.87	\$34.92	\$38.36	\$38.58	\$39.80	\$42.04	\$44.64

Plan	Multi-Trip Emergency Medical					Single-Trip Emergency Medical (per day)							
Age Group	4 days	10 days	18 days	30 days	60 days	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days
Rate Category B – Applicants 60 years of age and over who answered “yes” to any medical questions.⁴													
60-64	\$147	\$214	\$312	\$375	\$898	\$8.87	\$9.21	\$9.75	\$9.89	\$10.43	\$10.48	\$11.96	\$12.20
65-69	\$179	\$265	\$459	\$581	\$1,142	\$10.70	\$11.41	\$11.70	\$12.76	\$14.26	\$14.66	\$15.96	\$16.49
70-74	\$245	\$367	\$561	\$679	\$1,591	\$14.36	\$15.48	\$16.19	\$16.86	\$18.18	\$18.54	\$21.72	\$21.89
75-79	\$384	\$597	\$867	\$1,181	\$2,460	\$23.81	\$25.24	\$25.24	\$26.33	\$27.57	\$28.98	\$31.27	\$33.01
80-84	\$575	\$918	\$1,224	\$2,179	\$4,400	\$43.49	\$43.86	\$45.77	\$45.98	\$49.31	\$49.43	\$49.57	\$49.98
85+	\$677	\$1,275	\$1,632	\$2,538	\$5,620	\$55.53	\$57.77	\$59.26	\$61.43	\$67.22	\$70.66	\$76.96	\$80.40

Plan	Multi-Trip Emergency Medical					Single-Trip Emergency Medical (per day)							
Age Group	4 days	10 days	18 days	30 days	60 days	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days
Rate Category C – Applicants 60 years of age and over who answered “yes” to any medical questions.⁴													
60-64	\$182	\$265	\$346	\$717	\$1,163	\$14.76	\$15.13	\$15.58	\$16.38	\$16.51	\$18.36	\$20.25	\$22.08
65-69	\$245	\$396	\$459	\$926	\$1,603	\$18.42	\$19.57	\$20.46	\$21.80	\$23.08	\$23.95	\$26.23	\$29.16
70-74	\$326	\$602	\$724	\$1,182	\$1,954	\$24.52	\$24.92	\$24.97	\$28.58	\$29.98	\$32.11	\$33.67	\$37.36
75-79	\$530	\$994	\$1,085	\$2,074	\$3,774	\$39.77	\$43.64	\$44.86	\$46.21	\$46.99	\$47.45	\$51.09	\$55.97
80-84	\$643	\$1,518	\$1,610	\$3,182	\$6,601	\$65.15	\$67.98	\$70.15	\$71.87	\$77.13	\$85.42	\$88.82	\$99.74
85+	\$861	\$1,836	\$2,638	\$4,642	\$9,029	\$88.45	\$90.37	\$94.76	\$99.22	\$100.85	\$103.55	\$104.24	\$106.38

SOURCES:

¹ Business Insider, “The 35 most expensive reasons you might have to visit a hospital in the US — and how much it costs if you do”, 2018

² Money.com, “This chart shows which airline is the worst when it comes to delays”, 2018

³ SITA, 2019 SITA Baggage IT Insights report, 2019

⁴ Answers to medical questionnaire will determine applicable rate category.

Premiums are effective September 8, 2021. Premium rate is per person. All amounts are expressed in Canadian currency.

- If you are under age 60 and purchasing either a Multi-Trip or a Single-Trip plan of any duration, use Rate Category A.
- If you have completed the Medical Questionnaire, use the Rate Category for which you have qualified.
- For Single-Trip plans, multiply the number of days of coverage required by the appropriate daily rate provided in the rate table.
- For Top-Ups, multiply the number of top-up days you require by the daily rate applicable to the TOTAL NUMBER of days in your trip.
- There will be a premium surcharge of 10% for anyone 60 years of age and over who has smoked cigarettes and/or used vaping products or e-cigarettes in the two (2) years prior to their application.

Top-Ups: The Single-Trip Emergency Medical Top-Up plan can be used as a top-up to Manulife Multi-Trip plans or other insurers' plans.

It is your responsibility to confirm that top-up is permitted on your existing plan with no loss of coverage.



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