

# Plan Comparison Chart for *Travelling Canadians*

Revised Sept 2021

Core Benefits	Single-Trip	Single-Trip All-Inclusive	Multi-Trip	Multi-Trip All-Inclusive	Trip Cancellation & Interruption
<b>Emergency Medical – \$10,000,000 CDN*</b>	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
<b>Trip Cancellation &amp; Interruption</b> – 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		✓		✓	✓
<b>Baggage Loss, Damage &amp; Delay</b> – \$1,000/trip and \$3,000/policy for loss/damage; \$500/trip and \$1,500/policy for delay		✓		✓	
<b>Flight &amp; Travel Accident</b> – \$100,000 and \$50,000/trip respectively for double dismemberment; \$50,000 and \$25,000 respectively for single dismemberment		✓		✓	
<b>Terrorism Coverage</b> – \$35,000,000 maximum aggregate for Emergency Medical; \$2,500,000 maximum aggregate for Trip Cancellation & Interruption	✓	✓	✓	✓	✓
Other Features or Requirements					
<b>Eligible Age**</b>	No Limit	No Limit	No Limit	No Limit	No Limit
<b>Guaranteed Issue</b>	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
<b>Medical Questionnaire</b> – 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
<b>Emergency Medical – Pre-Existing Condition &amp; Stability</b> 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"> <li>• <b>Rate Category A:</b> All ages: 3 months</li> <li>• <b>Rate Category B:</b> 60+: 6 months</li> <li>• <b>Rate Category C:</b> 60+: 6 months</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Rate Category A:</b> All ages: 3 months</li> <li>• <b>Rate Category B:</b> 60+: 6 months</li> <li>• <b>Rate Category C:</b> 60+: 6 months</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Rate Category A:</b> All ages: 3 months</li> <li>• <b>Rate Category B:</b> 60+: 6 months</li> <li>• <b>Rate Category C:</b> 60+: 6 months</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Rate Category A:</b> All ages: 3 months</li> <li>• <b>Rate Category B:</b> 60+: 6 months</li> <li>• <b>Rate Category C:</b> 60+: 6 months</li> </ul>	Not Applicable
<b>Trip Cancellation &amp; Interruption – Pre-Existing Condition &amp; Stability</b> 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
<b>Automatic Extensions</b> – 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
<b>Top-Ups and Extensions</b>	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
<b>Notification of Assistance Centre</b> – 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. \*\* Minimum age for any program is 30 days.

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Premium Rates 0-85+ (Rate Category A)	Single-Trip	Single-Trip All-Inclusive	Multi-Trip Emergency Medical					Multi-Trip All-Inclusive				Trip Cancellation & Interruption								
	Based on # of days <sup>(1)</sup>	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	\$3.19-\$3.85/day	\$145	\$45	\$67	\$102	\$146	\$295	\$189	\$211	\$245	\$288	\$0	\$54	\$62	\$73	\$82	\$90	\$105	\$117	\$126
26-39	\$3.46-\$4.29/day	\$145	\$47	\$72	\$110	\$157	\$319	\$191	\$216	\$253	\$299	\$500	\$76	\$77	\$78	\$94	\$100	\$121	\$138	\$147
40-54	\$3.77-\$5.21/day	\$150	\$51	\$82	\$117	\$172	\$368	\$200	\$230	\$272	\$325	\$1,000	\$95	\$100	\$109	\$116	\$122	\$162	\$197	\$213
55-59	\$4.43-\$6.36/day	\$170	\$65	\$102	\$128	\$199	\$421	\$234	\$270	\$292	\$373	\$1,500	\$117	\$122	\$132	\$142	\$150	\$208	\$256	\$275
60-64	\$4.50-\$7.71/day	\$190	\$77	\$103	\$134	\$214	\$464	\$280	\$305	\$335	\$413	\$2,000	\$140	\$146	\$161	\$168	\$179	\$264	\$320	\$346
65-69	\$6.75-\$8.87/day	\$210	\$94	\$122	\$194	\$319	\$564	\$322	\$350	\$420	\$520	\$2,500	\$166	\$173	\$190	\$206	\$220	\$301	\$368	\$392
70-74	\$9.21-\$13.77/day	\$220	\$143	\$167	\$215	\$391	\$773	\$385	\$415	\$456	\$625	\$3,000	\$179	\$186	\$209	\$228	\$244	\$342	\$415	\$438
75-79	\$14.78-\$23.42/day	\$310	\$184	\$312	\$388	\$683	\$1,343	\$505	\$631	\$705	\$975	\$3,500	\$203	\$213	\$242	\$268	\$288	\$383	\$463	\$481
80-84	\$25.24-\$33.67/day	\$370	\$369	\$520	\$624	\$1,160	\$2,165	\$757	\$905	\$1,007	\$1,521	\$4,000	\$223	\$233	\$272	\$303	\$328	\$428	\$513	\$531
85+	\$34.46-\$44.64/day	\$420	\$453	\$734	\$884	\$1,489	\$3,036	\$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
												\$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 <a href="http://www.manulifetravelinsurance.com">www.manulifetravelinsurance.com</a> .							
<b>Smokers surcharge, age 60 or over</b>	Add 10%	Add 10%	Add 10%					Add 5%				Not Applicable								
<b>Optional Medical Deductibles (CDN)</b> \$500 (10%); \$1,000 (15%); \$5,000 (30%); \$10,000 (35%)	Available	Not Available	Available					Not Available				Not Available								
<b>Savings and Features Offered</b>																				
<b>Family Rate</b> (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								
<b>Travel Companion</b> - 5% savings (cannot be combined with Family Rate)	Available	Available	Available					Available				Available								
<b>Travel Canada</b> - 50% off (cannot be combined with a deductible)	Available	Not Available	Not Available					Not Available				Not Available								
<b>Refunds</b> 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								
<b>Top-Ups</b>	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								
<b>Provincial Sales Tax</b>	Not Applicable	Applicable in certain provinces	Not Applicable					Applicable in certain provinces				Applicable in certain provinces								

Rates are effective September 8, 2021, 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.