

TRAVEL INSURANCE

PROVIDING YOU WITH “PRE-DEPARTURE ANY REASON” CANCELLATION FLEXIBILITY

TRAVEL INSURANCE BENEFITS

Emergency Medical/Evacuation/Repatriation Expenses:	Up to C\$5,000,000* total
Dental Expenses	Up to C\$3,000
Baggage Protection	Up to C\$1,500
Baggage Delay	Up to C\$500

These Travel Insurance Benefits are subject to terms and conditions, exclusions and limitations, such as for pre-existing conditions. For details, please consult the policy.

EMERGENCY ASSISTANCE

Services Provided by Active Claims Management Inc. (operating as “Active Care Management” or “ACM”)

TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation: Up to Total Trip Cost Insured

Reimburses the non-refundable Costsaver cancellation penalties imposed if you must cancel your trip for a specified reason such as illness, injury or death to you, a travelling companion or an immediate family member. Other eligible reasons for cancellation include delays to your Common Carrier due to inclement weather, jury duty, subpoena, or a documented traffic accident en-route to departure, and other reasons as cited in the policy.

The Costsaver “Pre-Departure Any Reason” Cancellation Waiver

With the Costsaver “Pre-Departure Any Reason” Cancellation Waiver, you will be reimbursed 100% of the cancellation charges in the form of a Costsaver travel credit certificate, should you cancel your trip more than 48 hours prior to your scheduled departure for any reason that is not eligible for cash reimbursement under the Trip Cancellation section of the policy. Please note that to be eligible for the “Pre-Departure Any Reason” Cancellation Waiver, you must enroll and pay for your policy within 72 hours of your initial trip deposit. The certificate is subject to terms and conditions as explained by Costsaver.

Trip Interruption: Unlimited after departure

Trip Delay: Up to C\$3,500 (C\$350/day)

The above information is a summary - we have highlighted just a few of the policy benefits, terms, conditions and exclusions. If you have any questions regarding Manulife Travel Insurance for The Travel Corporation or to request a copy of the policy, please call **1-866-298-2722** and reference our ID code: **COST**

To obtain travel insurance directly online, visit igoinured.com/direct/start.aspx?ag=COST

COVID-19 PANDEMIC TRAVEL PLAN

For a greater level of insurance and peace of mind, Manulife now offers a supplemental COVID-19 Pandemic Travel Plan, available to Canadians travelling in Canada and internationally, including to countries with a Level 3 Travel Advisory.

COVERAGE	LIMIT
Emergency Medical Coverage for COVID-19 and non-Covid related conditions Must be fully vaccinated** Applies to both Land & Cruise Vacations***	Up to \$5,000,000 CDN per insured*
Emergency Medical Coverage not associated with COVID-19	Up to \$5,000,000 CDN per insured*
Emergency Medical Coverage for COVID-19 and related conditions after a positive test result while in destination, including Emergency air transport to return you home	Up to \$1,000,000 CDN per insured*
Quarantine expenses after a COVID-19 positive test result, denied entry or contact tracing while at destination. Original Trip & Policy duration must be 31 days or more to qualify for this benefit	\$150 CDN per day up to \$2,100 per person, or \$300 CDN per day up to \$4,200 per family (maximum quarantine period of 14 days)
Expense to Return Home Original Trip & Policy duration must be 31 days or more to qualify for this benefit	Expense to return home if quarantined or self-isolated beyond original return date. Manulife will pay up to \$500 CDN for the cost of a one-way economy class airfare to return home

Please note, this is a supplemental insurance plan, to be purchased in addition to any existing Travel and Medical Insurance plan you may have.

The above information is a summary - we have highlighted just a few of the policy benefits, terms, conditions and exclusions. If you have any questions regarding Manulife COVID-19 Pandemic Travel Plan or to request a copy of the policy, please call **1-866-298-2722** and reference our ID code: **TRAVCOR**.

***NOTE:** The Emergency Medical benefits of this plan are subject to a maximum benefit limit of C\$25,000 for those persons who, at the time of claim, do not have valid hospital and medical insurance under a Government Health Insurance Plan of a province or territory of Canada.

****NOTE:** Vaccine means a full course of immunization for Coronavirus (COVID-19) that is authorized by Health Canada. It must be taken according to the manufacturer’s recommendation before your effective date. You must also wait the applicable period of time for it to become fully effective based on the manufacturer’s recommendation, or as dictated by the applicable health authority, before your departure date.

***** NOTE:** Once the Government Advisory for Cruising has been reduced from a level 4 to 3 and provided the customers have been fully vaccinated, this updated COVID-19 Plan will apply to Cruise Vacations

Underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife and offered by Costsaver.

Email inquiries to: travel_referral@manulife.com

Policy questions to: manulifeglobal@manulife.com