

## 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

\* **NOTE:** The Emergency Medical/Evacuation/Repatriation Expense 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.

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.

#### 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.**

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 \$200,000 CDN per insured
Quarantine expenses after a COVID-19 positive test result, denied entry or contact tracing while at destination	\$150 per day up to \$2,100 per person, or \$300 per day up to \$4,200 per family (maximum duration of 14 days)
Level 3 Travel Advisory upgraded to Level 4 Travel Advisory by Canadian Government	Up to a combined \$500 CDN per person for return airfare, meals and accommodations

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

\***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.

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**.

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

## 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**

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

To obtain travel insurance directly online, visit [igoinsured.com/direct/start.aspx?ag=COST](https://igoinsured.com/direct/start.aspx?ag=COST)

Email inquiries to: [travel\\_referral@manulife.com](mailto:travel_referral@manulife.com)

Policy questions to: [manulifeglobal@manulife.com](mailto:manulifeglobal@manulife.com)

For more information, please visit:

- Europe & Britain [costsavertour.com/en-ca/know-before-you-go-europe](https://costsavertour.com/en-ca/know-before-you-go-europe)
- Rest of the World [costsavertour.com/en-ca/know-before-you-go-world](https://costsavertour.com/en-ca/know-before-you-go-world)