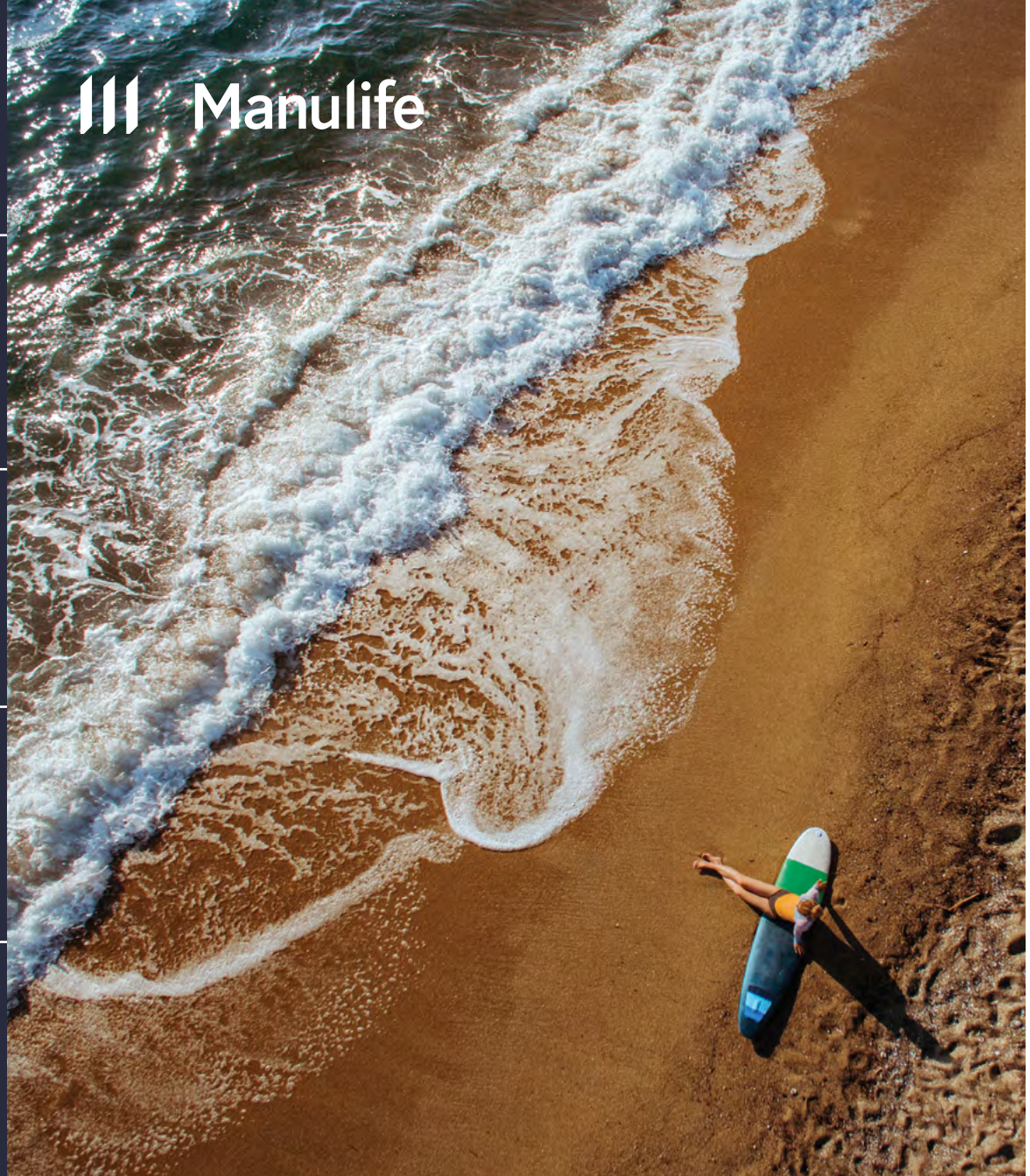

Manulife Travel Insurance

Travel coverage for wherever *life takes you.*

The Manufacturers Life Insurance Company
First North American Insurance Company

How to navigate!

The side tabs take you to the different sections in this document.

Look for the icons below to help you navigate through:

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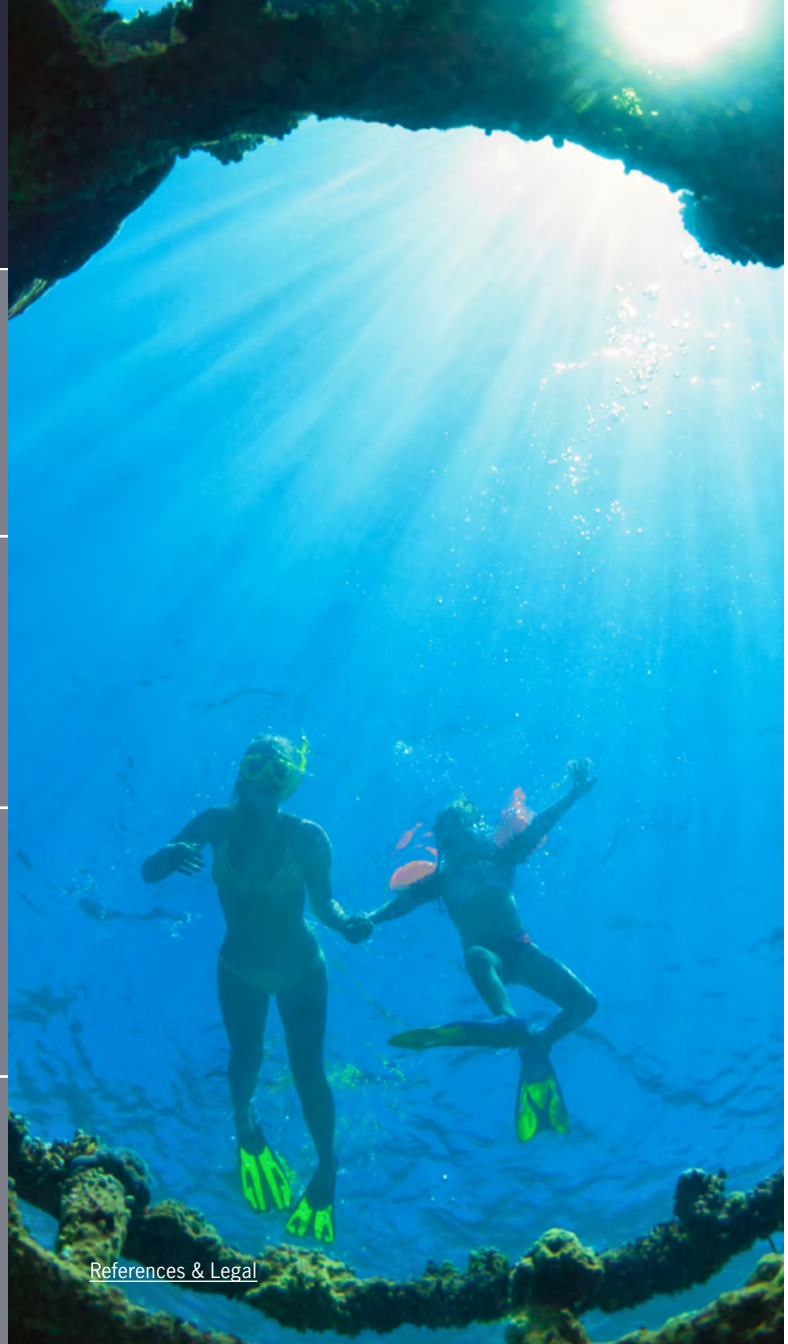

References & Legal

Manulife Travel Insurance *has you covered.*

There's nothing like getting away from it all and relaxing on the beach, hiking through a rain forest, or even exploring our vast country. Whether you are travelling by yourself or with your family, for a single trip or multiple trips, it's nice to know you're covered in the event of many emergency illnesses or injuries, and in case any other travel-related mishaps occur.

Manulife Travel Insurance plans are designed to help protect you and your family wherever your travels take you.

How can Manulife Travel Insurance help?

Up to $ 10 million CDN in emergency medical care
Can cover unexpected hospital, physician, ambulance and dental services required during your trip.

Trip cancellation and interruption
Helps if you're unable to travel or your trip is interrupted due to an unexpected event.

Baggage loss, damage and delay
Can cover official documents such as passport and driver's licence, plus toiletries, clothes, and other items.

Flight and travel accident
Can cover you if an accident results in death, blindness or dismemberment.

References & Legal

$14,226
is the cost of the average stay in a U.S. hospital.[1]

66 minutes
is the average amount of time passengers were left waiting past their scheduled departure time in the U.S. in 2018.[2]

77%
is the percentage of mishandled bags that are due to delayed luggage.[3]

Assistance Centre services are provided at *no extra cost*.[4]

When you're on vacation, enjoying your trip should be the first thing on your mind. Whether it's to help you prepare for your trip or face the unexpected while on vacation, our multilingual Assistance Centre is there for you 24 hours a day, each day of the year.

How can the Assistance Centre help?

Before your trip

- Passport and travel visa information
- Health hazards advisory
- Weather information
- Currency exchange information
- Consulate and embassy locations

In the event of a medical emergency

- Verifying and explaining coverage
- Referral to a physician, hospital or other health care provider
- Monitoring your medical emergency and keeping your family informed
- Arranging for return transportation home if medically necessary
- Arranging direct billing of covered expenses (when possible)
- Translation and interpreter services

Other services

- Assistance with lost, stolen or delayed baggage
- Assistance in obtaining emergency cash
- Assistance sending messages to loved ones at home
- Help to replace lost or stolen airline tickets
- Assistance with obtaining prescription drugs
- Assistance in obtaining legal help or bail bond

Contact the Assistance Centre

References & Legal

Build your plan.

1 Choose how many trips you want to cover

- One trip: select single-trip coverage
- Several trips within a year: select multi-trip coverage and save

2 Select your coverage level

- Emergency medical only
- Trip cancellation & interruption only
- All-inclusive: both of the above in one plan plus baggage loss, damage and delay, and flight and travel accident coverage

3 Save

- **Travel within Canada savings:** 50% off emergency medical premium
- **Family savings:** Children are covered at a discounted rate for travel emergency medical when travelling with family[5]
- **Deductible savings**: You can save 10-35% on your premiums, depending on the deductible amount you choose
- **Travel companion savings:** Save 5% when you travel with a friend and both get coverage

Pre-existing conditions can be covered too

Having pre-existing medical conditions does not have to limit your travels. You can still be covered for up to $10 million CDN in emergency medical expenses, whether your pre-existing conditions have been stable or unstable.

Click here for more details.

References & Legal

What does each plan cover?

Benefits[6]	Single-trip	Single-trip All-Inclusive	Multi-trip	Multi-trip All-Inclusive	Trip Cancellation & Interruption
Emergency Medical - $10,000,000 CDN	✔	✔	✔	✔	
Trip Cancellation & Interruption		✔		✔	✔
Baggage Loss, Damage & Delay		✔		✔	
Flight & Travel Accident		✔		✔	
Terrorism coverage (includes emergency medical and trip cancellation & interruption)	✔	✔	✔	✔	✔

For detailed benefits of each plan, click here.

References & Legal

2019 Premium Rates

Rate Category A

Applicants under 60 years of age and applicants age 60 and over who answered "no" to all medical questions.

	Single-trip Emergency Medical								Single-trip All-inclusive
Age Group	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days	Add to Single-trip
0–25	$2.75	$2.77	$2.81	$2.84	$2.86	$2.92	$3.00	$3.25	$145
26–39	$2.98	$3.00	$3.05	$3.07	$3.11	$3.24	$3.41	$3.62	$145
40–54	$3.34	$3.40	$3.51	$3.55	$3.68	$3.92	$4.10	$4.40	$150
55–59	$3.92	$3.95	$4.02	$4.17	$4.32	$4.75	$5.00	$5.37	$170
60–64	$4.29	$4.35	$4.35	$4.91	$5.08	$5.20	$6.13	$6.32	$190
65–69	$5.49	$5.52	$6.19	$6.23	$6.48	$6.73	$7.24	$7.27	$210
70–74	$7.52	$7.52	$7.62	$8.35	$9.19	$9.50	$10.02	$11.29	$220
75–79	$12.02	$12.35	$13.19	$13.78	$14.87	$16.12	$16.69	$19.20	$310
80–84	$20.52	$20.69	$21.02	$23.11	$23.35	$24.18	$25.08	$27.60	$370
85+	$28.02	$28.35	$28.62	$31.44	$31.62	$32.62	$34.46	$36.59	$420

Rate Category B

Applicants over 60 years of age who answered "yes" to medical questions.[7]

Age Group	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days	Add to Single-trip
60–64	$7.27	$7.55	$7.99	$8.11	$8.55	$8.59	$9.80	$10.00	$190
65–69	$8.77	$9.35	$9.59	$10.46	$11.69	$12.02	$13.08	$13.52	$210
70–74	$11.77	$12.69	$13.27	$13.82	$14.90	$15.20	$17.80	$17.94	$220
75–79	$19.52	$20.69	$20.69	$21.58	$22.60	$23.75	$25.63	$27.06	$310
80–84	$35.65	$35.95	$37.52	$37.69	$40.42	$40.52	$40.63	$40.97	$370
85+	$45.52	$47.35	$48.57	$50.35	$55.10	$57.92	$63.08	$65.90	$420

Rate Category C

Applicants over 60 years of age who answered "yes" to medical questions.[7]

Age Group	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days	Add to Single-trip
60–64	$12.10	$12.40	$12.77	$13.43	$13.53	$15.05	$16.60	$18.10	$190
65–69	$15.10	$16.04	$16.77	$17.87	$18.92	$19.63	$21.50	$23.90	$210
70–74	$20.10	$20.43	$20.47	$23.43	$24.57	$26.32	$27.60	$30.62	$220
75–79	$32.60	$35.77	$36.77	$37.88	$38.52	$38.89	$41.88	$45.88	$310
80–84	$53.40	$55.72	$57.50	$58.91	$63.22	$70.02	$72.80	$81.75	$370
85+	$72.50	$74.07	$77.67	$81.33	$82.66	$84.88	$85.44	$87.20	$420

References & Legal

2019 Premium Rates

Rate Category A

Applicants under 60 years of age and applicants age 60 and over who answered "no" to all medical questions.

	Multi-trip Emergency Medical					Multi-trip All-inclusive			
Age Group	4 days	10 days	18 days	30 days	60 days	4 days	10 days	18 days	30 days
0–25	$44	$66	$100	$ 143	$ 289	$189	$211	$245	$288
26–39	$46	$71	$108	$ 154	$ 313	$191	$216	$253	$299
40–54	$50	$80	$122	$ 175	$ 361	$200	$230	$272	$325
55–59	$64	$100	$122	$ 203	$ 413	$234	$270	$292	$373
60–64	$75	$100	$130	$ 208	$ 450	$280	$305	$335	$413
65–69	$92	$120	$190	$ 290	$ 548	$322	$350	$420	$520
70–74	$140	$170	$211	$ 380	$ 750	$385	$415	$456	$625
75–79	$180	$306	$380	$ 650	$1,304	$505	$631	$705	$975
80–84	$362	$510	$612	$1,126	$2,102	$757	$905	$1,007	$1,521
85+	$444	$720	$867	$1,446	$2,948	$854	$1,130	$1,277	$1,856

Rate Category B

Applicants over 60 years of age who answered "yes" to medical questions.[7]

Age Group	4 days	10 days	18 days	30 days	60 days	4 days	10 days	18 days	30 days
60–64	$144	$210	$306	$368	$880	$349	$415	$511	$573
65–69	$175	$260	$450	$570	$1,120	$405	$490	$680	$800
70–74	$240	$360	$550	$666	$1,560	$485	$605	$795	$911
75–79	$376	$585	$850	$1,158	$2,412	$701	$910	$1,500	$1,483
80–84	$564	$900	$1,200	$2,136	$4,314	$959	$1,295	$1,800	$2,531
85+	$664	$1,250	$1,600	$2,488	$5,510	$1,074	$1,660	$2,470	$2,898

Rate Category C

Applicants over 60 years of age who answered "yes" to medical questions.[7]

Age Group	4 days	10 days	18 days	30 days	60 days	4 days	10 days	18 days	30 days
60–64	$138	$325	$320	$703	$1,140	$348	$535	$530	$913
65–69	$240	$388	$450	$908	$1,572	$480	$628	$737	$1,148
70–74	$320	$590	$710	$1,159	$1,916	$575	$845	$1,200	$1,414
75–79	$520	$994	$986	$2,033	$3,700	$855	$1,329	$1,800	$2,368
80–84	$630	$1,488	$1,578	$3,120	$6,472	$1,030	$1,888	$2,600	$3,520
85+	$844	$1,800	$2,586	$4,551	$8,852	$1,284	$2,240	$3,026	$4,991

References & Legal

2019 Premium Rates

Single-trip rates › Multi-trip rates › **Trip Cancellation & Interruption rates**

Coverage	Age 0–54	Age 55–59	Age 60–64	Age 65–69	Age 70–74	Age 75–79	Age 80–84	Age 85+
$0	$54	$62	$73	$82	$90	$105	$117	$126
$500	$76	$77	$78	$94	$100	$121	$138	$147
$1,000	$95	$100	$109	$116	$122	$162	$197	$213
$1,500	$117	$122	$132	$142	$150	$208	$256	$275
$2,000	$140	$146	$161	$168	$179	$264	$320	$346
$2,500	$166	$173	$190	$206	$220	$301	$368	$392
$3,000	$179	$186	$209	$228	$244	$342	$415	$438
$3,500	$203	$213	$242	$268	$288	$383	$463	$481
$4,000	$223	$233	$272	$303	$328	$428	$513	$531
$4,500	$243	$253	$302	$338	$368	$473	$563	$581
$5,000	$263	$273	$332	$373	$408	$518	$613	$631
$5,500	$283	$293	$362	$408	$448	$563	$663	$681
$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

References & Legal

Want to get covered? It's *easy!*

Have the following on hand when applying:

- Your travel dates
- Your contact information
- Credit card or bank information

You may also need:

- If you are over 60, you will need to answer a few medical questions.
- If you have an unstable pre-existing medical condition, you will need to call 1-877-884-8283 for a quick and easy quote over the phone. You will also be asked to provide your broker's contact information, shown in the "Contact us" section.

References & Legal

More travel insurance options

Looking for a travel insurance plan that you don't see here? Manulife offers a number of other plans for a variety of needs.

Manulife Travel Insurance for Visitors to Canada

Do you have friends or family visiting or moving to Canada? You can help them save on emergency medical costs with this plan, which meets the requirements of the Parent and Grandparent Super Visa.

Manulife Travel Insurance for Students

Up to $2 million in emergency and non-emergency medical benefits for students who study outside their home province or territory outside of Canada.

Travel80 Term Travel Insurance

Are you a frequent traveller? This plan makes it easy to get covered and stay covered until age 80. You'll pay an annual premium that never increases, so you can travel protected for as many trips as you want per year, up to 30 days per trip.

How to *contact* the Assistance Centre:

From USA or Canada:
1-888-881-8010

Anywhere else in the world:
1-519-945-8346

And through the Manulife TravelAid™ mobile app.

References & Legal

References

[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,” March 1, 2018.

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

[3] SITA, “2019 baggage IT insights”, 2019.

[4] Individual services provided are dependent on the type of plan you purchase. Consult the policy for details. Manulife cannot guarantee the availability of this benefit indefinitely.

[5] You are eligible for family coverage when all family members are under age 60 and at least 30 days of age on the application date, and all coverage starts and ends on the same dates. Plan includes up to four adults (parents and grandparents) and dependent children or grandchildren. Only available for Emergency Medical plans. The rate for family coverage is based on the age of the eldest traveller regardless of the number of their dependent children travelling with them.

[6] For the complete list of benefits and maximum sums, refer to the policy.

[7] Answers to medical questionnaire will determine applicable rate category.

For more information, please contact your advisor.

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