

Travel80™ | TERM TRAVEL INSURANCE

First in Canada – multi-year travel medical insurance

Designed to meet emergency medical travel insurance needs until you're 80 years of age!

GENERAL OVERVIEW

- Emergency medical travel insurance
- For residents of Canada with provincial government health insurance
- 30-day multi-trip plan
- Multi-year plan, guaranteed renewable, year after year
- Premiums payable annually to age 80, when policy terminates
- Apply between 18 to 65 years of age, inclusive
- Individually underwritten, no family plans
- No deductibles
- Annual premiums based on age at receipt of application
- Effective 1st of the month following approval of application
- Guaranteed renewable
- Return of 50% premium if claim free for 10 years
- Top up coverage available for trips over 30 days
- Policyholder can cancel anytime

COVERED BENEFITS

Up to lifetime maximum aggregate of \$5 million CDN for:

1. Hospital & physician bills
2. Paramedical services
3. Ground ambulance transportation
4. Dental treatment and relief of dental pain and accident
5. Return of deceased
6. Medical evacuation home
7. Meals, hotel, phone calls
8. Transportation to bedside
9. Return of dependent children
10. Return of travel companion
11. Vehicle return
12. Terrorism Coverage

ADVANTAGES

- One policy that covers all trips.
- No need to apply every year or before every trip
- Cover any number of 30-day trips (as long as you have provincial government health insurance)
- Coverage to age 80
- Guaranteed renewable, even if your health changes
- Locks-in your age at application
- Returns 50% premium if claim-free for 10 years
- Guaranteed eligibility for top-up

BUYING TERM TRAVEL INSURANCE

1. Buy young; benefit from lower premium age
2. Buy when healthy; to ensure eligibility
3. Apply at any age, 18 to 65
4. Buy before 46 years of age and answer basic medical questions
5. Buy as a gift for grandchildren/children
6. Buy for grandchildren/children when they are young adults
7. Buy as part of financial planning
8. Buy as part of retirement planning
9. Premium is eligible for a tax-credit
10. If you are claim-free for 10 years, half your premium will be returned

As with any insurance policy, conditions restrictions and exclusions, apply. Consult the policy or your broker.

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