

 **Manulife Financial**

| For your future™

# Travel80™ | TERM TRAVEL INSURANCE

The one travel product you'll ever need.



MANULIFE TERM TRAVEL INSURANCE

# Why should you buy Manulife Travel80™ Term Travel Insurance ?

**Unique combination of benefits, the first of its kind in the world.**

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Manulife Financial is the first to offer term travel insurance with this unique combination of benefits.

**You only apply once.**

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You don't have to apply for coverage every year or before every trip. In addition, you need not worry about changes in health that may affect your eligibility.

**You're covered until you're 80.**

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Because this plan is guaranteed renewable every year until age 80, you'll have the same protection from the day you apply even if your health changes, as long as your health status or medical condition remains unchanged during the 3 months prior to any trip.

**Rates are locked in at your age when you first apply.**

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Your annual premiums are always based on your age at issue. For example, if you buy at age 40 you will pay the rate for age 40 until you're 80, even though premium rates are subject to change annually. The younger you are when you apply, the more you save.

## Get half your money back.

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Every 10 consecutive years that you remain claim-free, you'll receive a 50% return of premiums.

## You're covered on all your trips.

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You will have coverage<sup>1</sup> for any trip of up to 30 days, without applying every year or before every trip.

## Travel for more than 30 days and extend your coverage for the extra time that you're away.

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You can extend your coverage by simply calling Manulife Financial before you leave or within the first 30 days of your trip. When you have Travel80 Term Travel Insurance, you are automatically eligible to top up this coverage. Your additional days will be covered by the benefits, conditions and exclusions in your Travel80 Term Travel Insurance policy.<sup>1,2</sup>

1 As long as you have a valid Canadian provincial or territorial health insurance plan.

2 As long as you have had no event during your trip that may result in a claim.



# Frequently asked questions

## **Will my medical condition affect my coverage?**

Most travel insurance plans limit coverage of pre-existing medical conditions. Travel80 Term Travel Insurance covers medical conditions that are unchanged during the 3 months prior to each departure.

## **Will I have to pay a deductible?**

There are no deductibles with Travel80 Term Travel Insurance. As long as you notify us before receiving any treatment during your trip, we will pay 100% of all eligible claims.

## **Will Manulife Financial pay the hospital or physician directly or will I have to pay the full amount myself, then be reimbursed later?**

Manulife Financial will make all the payments on your behalf. Simply contact our Assistance Centre prior to treatment and we will communicate with your medical provider, arrange direct billing where possible and coordinate payment of the emergency service received.

## **How much coverage do I have?**

You have a \$5 million lifetime maximum, with no trip maximum so you don't have to worry about overspending your maximum coverage amount on any single trip.

## **What are the eligibility requirements to apply?**

To apply for Travel80 Term Travel Insurance, you must be 18 to 65 years of age and a resident of Canada, and have a valid Canadian provincial or territorial health insurance plan on every trip. You will need to answer a short pre-screening questionnaire and, if you are 46 years old or over, there will be some additional questions.

# Travel80<sup>TM</sup> | TERM TRAVEL INSURANCE

The one travel product you'll ever need.

Now you can indulge your love of travel without worrying about your health insurance every time you take a trip. With the new Travel80 Term Travel Insurance from Manulife Financial, apply for travel medical insurance only once and travel for as long as 30 days at a time, for as many years as you can (even until age 80!). One application is all it takes to be covered on all your trips.

When should you buy Travel80 Term Travel Insurance?

- **Buy when you're young** so that your age is locked in; your premium is based on your age when you apply.
- **Buy while you're healthy** so you can have guaranteed renewable coverage until you're 80, even if your health changes.
- **Buy if you're planning to be a frequent and long-term traveller** so you can have coverage for as many 30-day trips (or longer) as you like. If you want to stay longer, you can top up your coverage without answering any eligibility questions.



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FOR MORE INFORMATION, PLEASE CONTACT:

## About Manulife Financial

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 21 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, Manulife Financial offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn\$514 billion as at August 9, 2012.



Manulife Travel80 Term Travel Insurance is offered through The Manufacturers Life Insurance Company (Manulife Financial).

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