

### Discover the World with Confidence: Comprehensive Travel Insurance with Manulife – Cover Me

We are proud to introduce our partnership with Manulife – Cover Me to bring you the ultimate peace of mind while you travel. Whether you're planning a quick getaway, studying abroad, or hosting family from overseas, Manulife's comprehensive travel insurance solutions are designed to keep you protected every step of the way.

### Why Choose Manulife Travel Insurance?



#### Flexible Options for Every Traveller

**Travelling Canadians:** Ideal for those exploring Canada or venturing abroad. Includes family plans, pre-existing condition coverage, and multi-trip options for frequent travelers.



**Visitors to Canada:** Designed for parents, grand-parents, or friends visiting Canada, meeting Super Visa requirements with up to \$200,000 in emergency benefits.



**Students:** Tailored for full-time or post-doctoral students studying in Canada or abroad, offering up to \$2 million in coverage, including emergency medical and tuition reimbursement.



#### **Unparalleled Coverage**

Get up to \$10 million in emergency medical benefits. Protect yourself from unexpected medical expenses, trip cancellations, delays, or baggage loss.



# No Age or Stability-Period Restrictions

Plans are inclusive of travelers of all ages and health conditions.



#### **Innovative Tools**

The free Manulife TravelAid™ app helps you find medical facilities and manage claims seamlessly while traveling.

# Don't let unexpected costs ruin your travel plans.

With Manulife – Cover Me Travel Insurance, you can focus on creating memories, while we handle the rest.

**Ready to take the next step?** Book a consultation and receive tailored advice on the best travel insurance plan for you. Our advisors are ready to help you safeguard your adventures.

# Scan and Secure Your Journey Today!

Scan the QR code or visit:

www.calendly.com/d/cmqx-8pd-9rn







# **Protecting Travellers with Pre-Existing Medical Conditions**

Have a health condition? Manulife's Individual Medical Underwriting Plan ensures that everyone can travel safely and confidently. With no stability-period restrictions, this plan provides customized coverage tailored to your unique needs.

Multi-Trip Plan Option: Perfect for frequent travelers, offering unlimited trips of up to 18 days each year.

Easy Application Process: Just call, provide your travel dates, and answer a few simple questions about your health.

## **Travel Insurance FAQs**

#### What is travel insurance?

Travel insurance protects you from unexpected costs like emergency medical expenses, trip cancellations, lost baggage, and travel accidents.

#### Does provincial health insurance cover travel abroad?

Provincial health plans cover only limited costs abroad and often exclude ambulance services, prescriptions, or private hospital fees. Proof of travel insurance is usually required.

#### What if a family member gets ill or passes away?

Trip cancellation or interruption insurance may cover you if a close family member falls ill or passes away, preventing or cutting short your trip.

#### What does travel insurance cover?

It includes medical services, ambulance fees, emergency returns, trip interruptions, cancellations, and baggage issues.

#### When should I purchase travel insurance?

Purchase anytime before departure, but for trip cancellation coverage, it's best to buy it when booking your trip.

### Does travel insurance cover pregnancy?

Yes, but exclusions apply for routine care, complications, and childbirth within 9 weeks of your due date.

#### Can my grandchild be covered under a family plan?

Yes, as long as your grandchild is listed on the policy, traveling with you, and under age 60.

# Why Act Now?

Travel is unpredictable, but your protection doesn't have to be. With Manulife – Cover Me Travel Insurance, you'll benefit from:

- 24/7 worldwide Medical Concierge Services.
- Simple application processes and flexible coverage options.
- Support from one of Canada's largest and most trusted insurance providers.



# **Individual Financial Services** 1-888-613-1234 x4991 ifsreferrals@coughlin.ca

# **Book a call today!**

Scan the QR code or visit: www.calendly.com/d/cmqx-8pd-9rn

