#### What you need to know

- 1) Save on premiums by choosing a deductible of \$500, \$1,000, \$2,500 or \$5,000.
- 2) If the Super Visa is denied, the premium is 100% refundable.
- 3) Purchase VTC Travel Insurance up to 365 days in advance of arrival in Canada.
- 4) If the policy holder wishes to return home for a short time during their period of coverage, they will do so under the Trip Break benefit. Their coverage will be suspended when they return to their home country and reinstated when they return to Canada.
- 5) If your visitor to Canada has a medical emergency during their stay in Canada, they must call the Assistance Centre (the toll-free number is on their wallet card attached to the policy). If they do not call the Assistance Centre, they will have to pay 20% of the eligible medical expenses.



#### Why choose Manulife?

Manulife offers comprehensive travel insurance plans at affordable rates, along with friendly and knowledgeable customer service.

Established over 125 years ago, Manulife is a leading Canadian-based financial services group, with principal operations in Asia, Canada and the United States. Our vision is to be the most professional financial services organization in the world, providing strong, reliable, trustworthy and forward-thinking solutions for our clients' most significant financial decisions.

FOR A FREE QUOTE OR FOR MORE INFORMATION, CONTACT YOUR ADVISOR TODAY!



### The Manufacturers Life Insurance Company

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## Expecting visitors on a Super Visa?



Make sure they have Manulife Travel Insurance

The Manufacturers Life Insurance Company

# Manulife Travel Insurance – for your visitors to Canada

#### What is a Super Visa?

For faster family reunification, Citizenship and Immigration Canada has introduced Super Visas for parents and grandparents of Canadian citizens or permanent residents in Canada.

- The new Super Visa can be issued within eight weeks.¹
- The Parent and Grandparent Super Visa is a multiple-entry visa
- It is valid for up to 10 years
- Family members can visit up to 24 months at a time<sup>2</sup>

### Why is travel insurance needed for a Super Visa?

Applicants for the Super Visa must provide evidence that they have Canadian medical insurance coverage for at least one year for a minimum of \$100,000 coverage.<sup>3</sup>

Manulife Travel Insurance is a Canadian medical insurance plan that can financially protect against the costs of an unexpected medical emergency that can happen during a visit to Canada. When travelling away from home, even a minor mishap can become a big out-of-pocket expense. Manulife Travel Insurance can help protect against these costs.



#### **Visitors to Canada Travel Insurance**

Manulife offers a plan that can be ideal for Super Visa travellers: the Visitors to Canada (VTC) Single-Trip Emergency Medical Plan.

There are two coverage levels for VTC:

- \$100,000 coverage for applicants age 85 and under
- \$150,000 coverage for applicants age 69 and under

#### **Benefits of VTC**

Consider some of the many benefits visitors to Canada can take advantage of with VTC:

Emergency medical benefits:

- Emergency medical attention
- Emergency dental treatment
- Expenses related to death
- Emergency medical return home
- Additional expenses for meals and hotel
- Visit to bedside if travelling alone
- Childcare expenses
- Coverage for paramedical services
- Return of children
- Ambulance transportation
- Trip Break

#### <u>Travel Accident Coverage</u>:

Included with purchase of Emergency Medical Insurance and covers up to \$50,000 for an accidental bodily injury or death.

Conditions, limitations and exclusions apply. Please see the Visitors to Canada policy or contact your advisor for details.



<sup>1</sup> http://www.cic.gc.ca/english/information/times/temp.asp

<sup>2</sup> http://www.cic.gc.ca/english/visit/supervisa-how.asp

<sup>3</sup> http://www.cic.gc.ca/english/department/media/backgrounders/2011/2011-12-01.asp