



## TIPS on T.I.P.S. - December 2023

### Extensions of Trips in Progress

For Canadian residents travelling outside their province or outside Canada, please **DO NOT** issue a new policy to extend coverage for a trip in progress as an extension done this way would not be valid. You will need to contact Head Office during regular business hours to determine if we can extend coverage for a trip in progress. The *Extension Request Form – Canadians out of Province* ([ExtCov – 2106](#)) would need to be submitted to our office for consideration. In most cases the extension can be granted if:

1. their current policy has not yet expired; and
2. they are able to answer NO to all questions on the Extension Request form; and
3. their trip duration will not exceed the length of time allowed by their provincial health coverage that a resident may be away without jeopardizing their provincial health care.

If there is a YES answer, we would require details of the incident/their change in health, and the request would require special consideration from Manulife. Please allow as much time as possible before the expiry of the policy for this process. Extensions are not guaranteed, and your client should always purchase coverage for the longest duration they can reasonably expect for their trip prior to departure.

Please be aware we **CANNOT** offer coverage to any individual who has already departed Canada. Coverage must be arranged prior to departure and extensions must be arranged prior to the existing coverage expiring.

IMPORTANT - The above does NOT apply to Visitors to Canada where it is the proper procedure to sell a new policy to cover a client beyond the expiry date of an existing policy.

### Issuing Top Up Policies

If your client has Emergency Medical Travel coverage elsewhere (e.g. through their work group benefits plan or a credit card), and they are travelling longer than the number of days provided on that other insurance, they can purchase a Top Up policy. It is important that this policy is set up correctly in TIPS and it is important that the other coverage allows top-ups to their plan. **DO NOT** issue a regular policy to begin the day after their initial coverage ends—that policy would not be a valid policy. Click the 'Top Up' check box to the right of 'App Date'. In certain circumstances, the 'Top Up' check box will not appear. If so, please call our office for assistance with your Top-up quote.

### Caution about Adding Notes on Policies

Please refrain from adding any notes or comments regarding your clients' personal medical information when you are issuing policies. The only medical information you should be providing to us is the completion of the medical questionnaire, if required based on the product they are purchasing and their age. Adding notes that display personal medical information on the Policy Confirmation can create a serious problem for you (and for us) under the terms of various privacy laws. The Comments area is intended for helpful comments such when a waiting period applies to a Visitor to Canada policy and the length of the waiting period.