

The **21st Century Travel Insurance** Visitors to Canada Emergency Medical Insurance plan is designed and administered by 21st Century Travel Insurance Limited* (" 21st Century") and is underwritten by the Manufacturers Life Insurance Company (Manulife).

21st Century offers an extensive line of travel insurance products.

Call us for more information or to be directed to an agent in your area. We've been helping visitors, new immigrants and returning Canadians with their insurance needs since 1979.

Our commitment to you:

- Competitive rates and product
- Excellent customer service
- Prompt and fair claims handling
- Strong agent and client support

*Operates as 21st Century Travel Insurance Services in British Columbia.



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To purchase this insurance contact the agent shown below. To be directed to an agent in your area or to inquire about contracting to sell our products, please contact 21st Century.

Agent Stamp:

Underwritten by: The Manufacturers Life Insurance Company, a wholly owned subsidiary of Manulife.

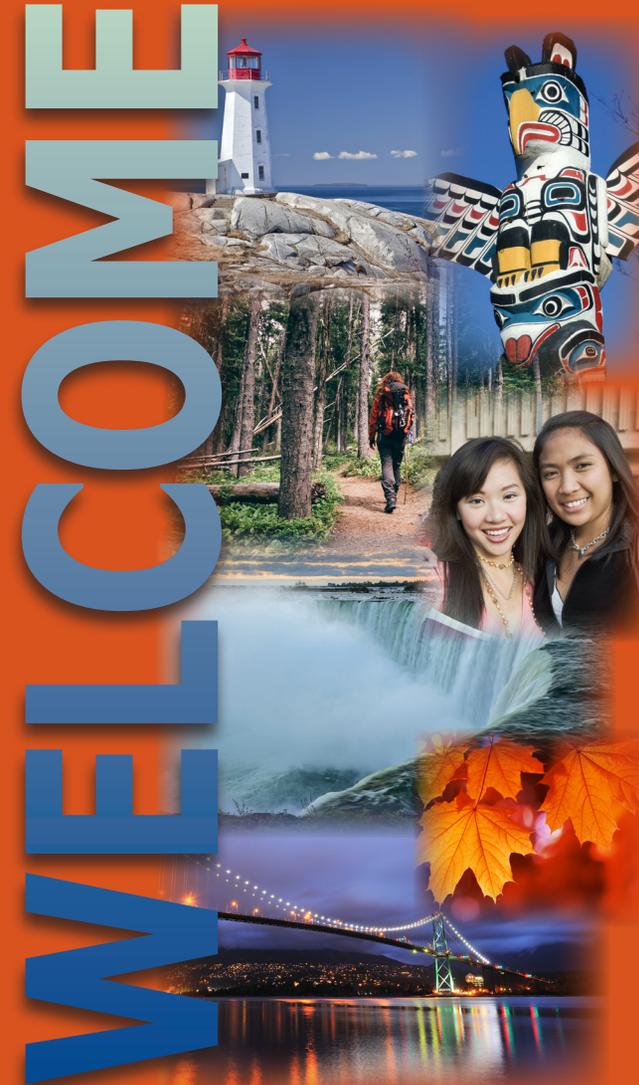


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VMB-2301



VISITORS TO CANADA Emergency Medical Insurance Plan



21st Century Travel Insurance Limited operates as
21st Century Travel Insurance Services in British Columbia



Providing financial protection to visitors and newcomers to Canada since 1979!

Whether you're here for a visit or plan to make it your new home, Welcome to Canada!

At **21st Century Travel Insurance**, we urge all visitors to purchase insurance to cover the high costs that can be associated with an unexpected accident or sickness while in Canada. One day in hospital can cost as much as \$5,000 or more!

Insurance is available for temporary or longer-term visitors, landed immigrants, returning Canadians and for individuals coming to Canada on work or student visas. We specialize in insurance for Parent and Grandparent Super Visa applicants, offering an attractive monthly payment option so the full 365-day premium does not have to be paid up front. A two-year policy is also available.

Our plans also cover side trips, to an overall maximum of 30 days, to any country in the world except your country of origin. These side trips can happen before, during or after your visit to Canada, as long as you spend at least 51% of your overall insured period in Canada and you have no gaps in your coverage.

Choose the Plan that best suits your budget and needs:

We recommend **The Enhanced Plan**. This plan is available up to age 85 and provides our full package of benefits including coverage for pre-existing medical conditions that have been stable for 180 days prior to the effective date of the policy. A questionnaire is required for this plan for those age 55 to 85.

The Standard Plan (available to age 85) also includes our full package of benefits but does not cover pre-existing medical conditions that existed in the 180 days prior to the effective date.

The Basic Plan is a reduced benefit/reduced premium plan covering just the basic hospital/medical expenses. The **Basic Plan** does not cover any pre-existing conditions. **Basic Plan** premiums are approximately 35-40% lower than the **Enhanced Plan**. The following benefits have been removed completely or changed in the Basic Plan to reduce the premium:

- No Medical Questionnaire Required at any age
- No AD&D Benefit
- No Extra Injury Coverage
- No Dental Coverage
- No "90-Day Provision"
- Maximum one follow-up treatment per event
- Healthcare Practitioner coverage restricted to acupuncturist, chiropractor and physiotherapist.

We offer a wide range of deductibles from \$0 to \$10,000 on all plans. On the **Basic Plan**, the deductible applies **per person, per claim**. On the **Enhanced and Standard Plans** deductibles are **per person, per**

policy except for the **Disappearing Deductible** which is **per person per claim**.

Special features in our Enhanced and Standard Plans include:

- Extra \$50,000 of coverage for accidents with the \$100,000 option
- \$25,000 Accidental Death & Dismemberment
- Relief of Dental Pain (up to \$300) and Accidental Dental coverage (up to \$4,000)
- Our unique Continuing Treatment provision has no specific limit on the number of follow-up visits and may even allow for some pre-approved visits to happen after the policy expires.
- Our unique "90-Day Provision" reinstates benefits that might otherwise be cut off after an emergency ends. A subsequent claim for the same medical condition can be covered as long as the condition has been stable in the 90 days prior to that subsequent claim.

Features available on all plans include:

- Significant savings with companion rates.
- Family rates can be obtained if traveling with dependent children under **age 22**.
- Policy limits up to \$200,000 are available.
- Monthly payments available on any plan with the purchase of a 365-day policy and coverage of \$100,000 or more.
- Upgrade to a two-year monthly payment policy for a small surcharge.

Please see the policy for a full explanation of benefits, terms and conditions, exclusions and limitations.