

MEDICARE INTERNATIONAL Travel Insurance

The Medicare International Travel Insurance Plan is designed and administered by 21st Century Travel Insurance Limited* and underwritten by The Manufacturers Life Insurance Company ("Manulife") and First North American Insurance company (FNAIC), a wholly owned subsidiary of Manulife.

21st Century Travel Insurance Limited 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 Canadians with their travel insurance needs for over 35 years!

Our commitment to you:

- Comprehensive benefit selections
- Competitive premiums
- Caring customer service
- 24/7, multi-lingual emergency assistance.

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



18-1040 Division Street, Cobourg, ON K9A 5Y5

Phone: 1-800-567-0021 • Fax: 1-866-285-5727

Email: info@21stcenturytravelins.com

www.21stcenturytips.com

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:



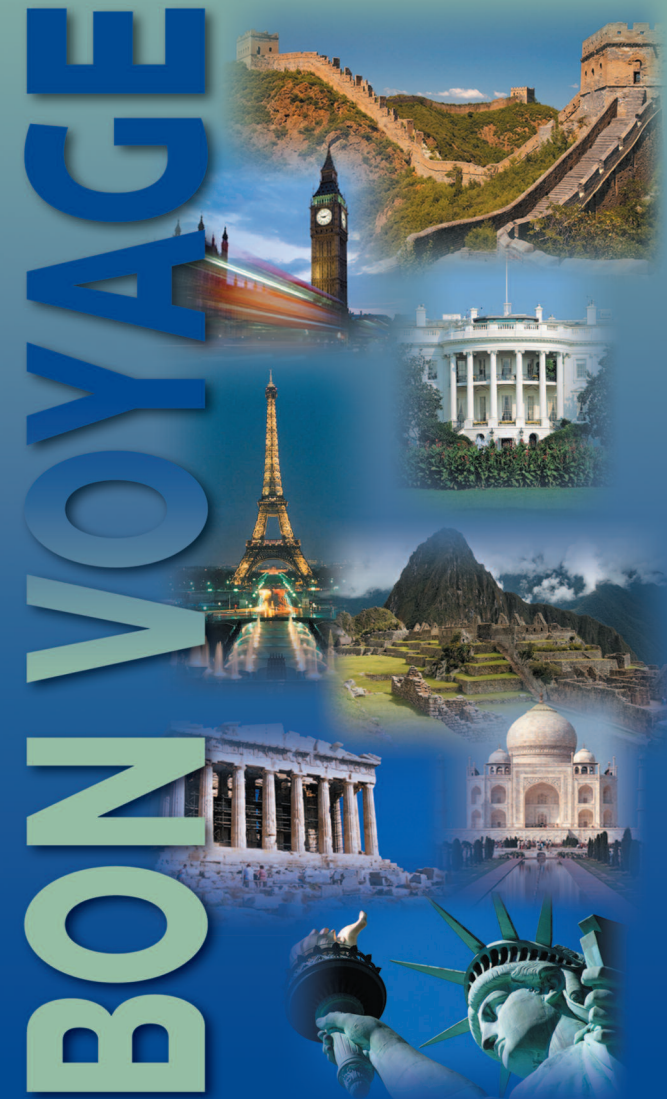
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MEDICARE INTERNATIONAL Travel Insurance Plan



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MEDICARE INTERNATIONAL Travel Insurance Plan Outline of Coverage

Travel Insurance for Canadians traveling outside of their province of residence and outside of Canada.

Plan features include:

- \$10,000,000 Emergency Medical with multi-lingual emergency assistance 24 hours a day.
- Single-trip and Multi-trip plans with top-up coverage available.
- Add a convenient package of trip cancellation, interruption, flight and travel accident and baggage benefits to make your plan "all-inclusive" or buy Stand Alone Trip Cancellation and Interruption Insurance on its own.
- No medical questionnaire required under age 60.
- For age 60 and older, a medical questionnaire determines eligibility and rate qualification.
- Competitive rates and no maximum age.
- Substantial savings for travel within Canada or take a deductible to save from 15% to 50% off your premium.
- Companion discount and family rates available.
- Trip Break – contact us to return home and attend a special event without interrupting your insurance coverage.

BENEFITS

Emergency Medical insurance covers eligible expenses related to unforeseen, unexpected medical emergencies including costs for:

- Hospital and medical services
- Paramedical services
- Ambulance transportation
- Dental accident and relief of dental pain
- Bringing someone to your bedside
- Extra meal, hotel expenses
- Repatriation in the event of your death
- Air ambulance
- Returning children in your care
- Returning your travel companion
- Returning your vehicle
- Hospital allowance
- Pet Return
- Terrorism coverage*
- Automatic extension of coverage... and more.

All-Inclusive Coverage includes:

Emergency Medical plus...

- \$3,500 of cancellation/interruption coverage per trip (or \$3,500 per trip and \$6,000 per year on the Multi-Trip option)
- \$1,000 baggage loss and \$500 baggage delay (\$3,000 and \$1,500 on the Multi-trip plan)
- \$100,000 Flight Accident and \$50,000 Travel Accident for death (50% for dismemberment).

Or buy **Stand Alone Trip Cancellation** on its own.

Please see the policy for a full explanation of benefits, terms and conditions, limitations and exclusions, including *limits on terrorism coverage.

REMEMBER...

Provincial health insurance covers only a small portion of the cost of a medical emergency while you are traveling. For example, a 5-day hospital stay in Florida can result in charges of \$50,000 or more. Your provincial plan would likely reimburse \$5,000 or less, leaving you with a bill for more than \$40,000!

Make sure you have the financial protection you need with...

MEDICARE INTERNATIONAL Travel Insurance

