

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

**21<sup>st</sup> 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 and were Canada's first company to offer a monthly payment option for Parent and Grandparent Super Visa applicants!

Our commitment to you:

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

\*Operates as 21<sup>st</sup> 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 and First North American Insurance Company, a wholly owned subsidiary of Manulife.



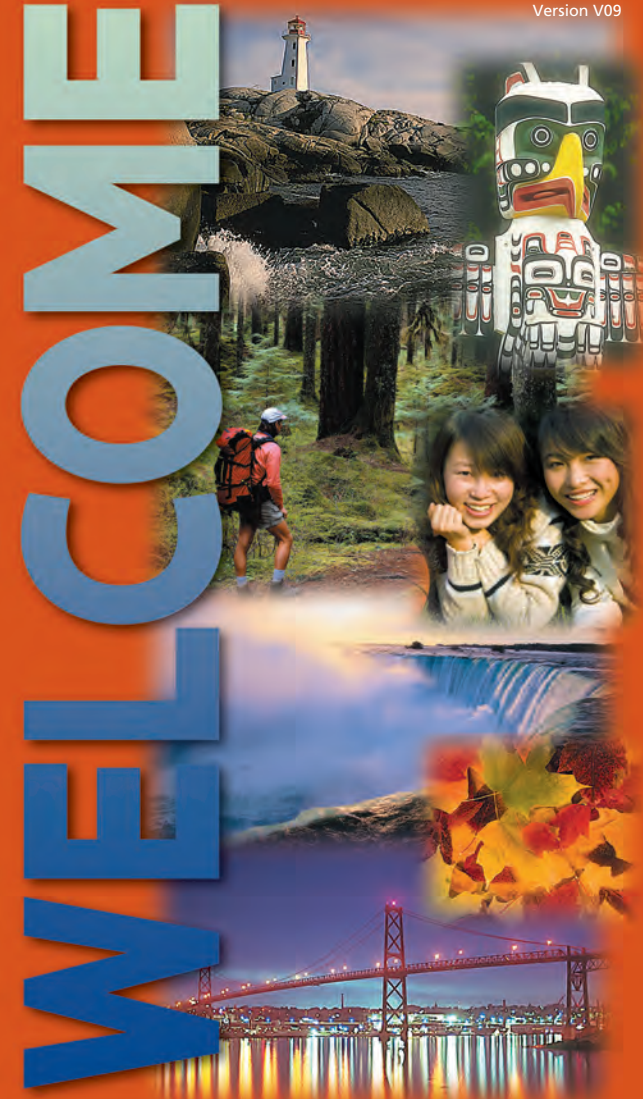
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VMB-1809



## VISITORS TO CANADA Emergency Medical Insurance Plans

Version V09



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21<sup>st</sup> 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 **21<sup>st</sup> Century Travel Insurance**, we urge all visitors and new immigrants to purchase insurance to cover the high costs that can be associated with 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 and were the first company in Canada to offer a 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 or after your visit to Canada, or in the middle of your visit, as long as you spend at least 51% of your overall insured period in Canada and you have no gaps in your coverage.

If insurance is purchased (or activated if you opted for the Monthly Payment Plan) before arrival in Canada, there will be no waiting period for sickness coverage and in many circumstances, we even provide coverage during your uninterrupted flights to and from Canada at no additional charge!

## **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 the ages of 55 to 85.

**The Standard Plan** (available from age 55 to 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 25-35% lower than the **Standard Plan**. The following benefits have been removed completely or changed in the **Basic Plan** to reduce the premium:

- Disappearing Deductible not available
- 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
- Healthcare Practitioner coverage restricted to acupuncturist 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.

## **Special features available on all plans:**

- Significant savings with companion rates.
- Family rates can be obtained for older parents (over age 54) travelling with 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.**