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 or email 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 45 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.

21st Century
TRAVEL INSURANCE LIMITED

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Phone: 1-800-567-0021 • Fax: 1-866-285-5727
Email: info@21stcenturytravelins.com

www.21stcenturytips.com

To purchase this insurance, contact the agent if one is 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 Information

Underwritten By:

Manulife

The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife.

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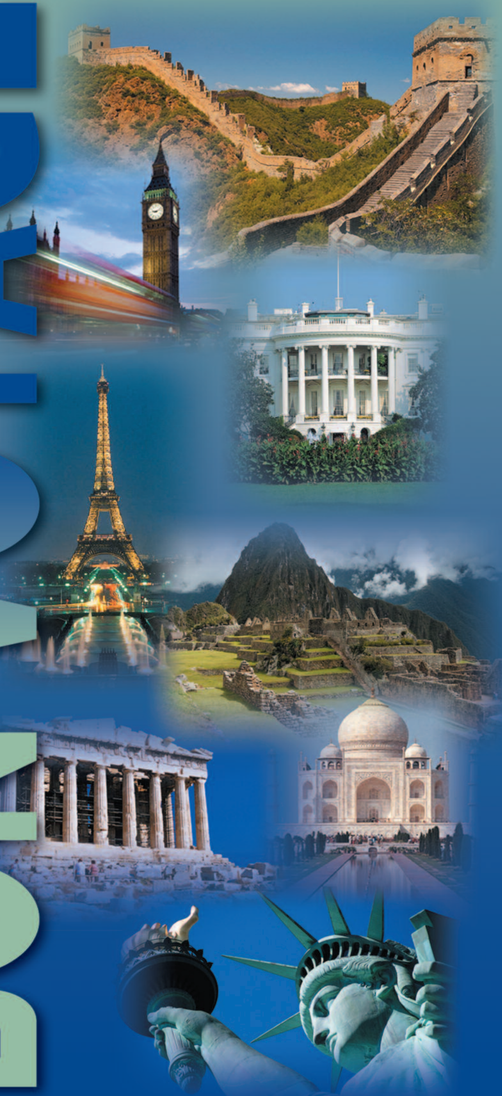
21st Century
TRAVEL INSURANCE LIMITED

MEDICARE INTERNATIONAL Travel Insurance Plan

BON VOYAGE



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

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.
- Choose between Emergency Medical, Trip Cancellation & Interruption, a convenient All-Inclusive package (Emergency Medical, Trip Cancellation & Interruption, Flight & Travel Accident and Baggage), or Non-Medical Inclusive (package plan without Emergency Medical).[1]
- No medical questionnaire required on the Emergency Medical plans (under age 60) or on the Single Trip All-Inclusive plan (all ages, max 30 days)
- Where required, a medical questionnaire determines eligibility and rate qualification.
- Competitive rates with a maximum age of 111.
- 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 funeral or visit a hospitalized immediate family member without interrupting your insurance.

[1]On any plan that includes Trip Cancellation, the Cancellation For Any Reason (CFAR) rider can be added.

BENEFITS

Plans that include **Emergency Medical** insurance cover eligible expenses related to unforeseen, unexpected medical emergencies including:

- Medical, hospital and paramedical expenses
- Ambulance transportation
- Expenses related to your death
- Expenses to bring you home
- Expenses to bring someone to your bedside
- Emergency dental treatment
- Returning children under your care
- Expenses for childcare
- Hospital allowance & baggage return
- Extra expenses for incidentals
- Returning your pet & pet care
- Quarantine expenses & terrorism coverage[2]
- Automatic extension coverage...and more.

All-Inclusive[3] and **Non-Medical Inclusive** plans include:

- Up to the insured trip cost for Trip Cancellation on Single Trip plans.
- Up to $1,500 or $2,500 for Trip Cancellation on Multi-Trip plans ($10,000 yearly maximum).
- Unlimited Trip Interruption.
- Up to $1,500 for Baggage Loss & Damage and $500 for Baggage Delay.
- Up to $100,000 for Flight Accident and $50,000 for Travel Accident.

The **Trip Cancellation & Interruption** plan includes:

- Trip Cancellation up to the insured trip cost.
- Trip Interruption options: $800, $1,500 or unlimited.

[2] See the policy for a full explanation of benefits, terms and conditions, limitations and exclusions, including limits on terrorism coverage.

[3] The All-Inclusive policy also includes Emergency Medical.

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 $45,000!

Make sure you have the financial protection you need with…

MEDICARE INTERNATIONAL Travel Insurance