

## What you need to know

- 1) You can save on premiums by choosing a deductible of \$500, \$1,000, \$2,500 or \$5,000.
- 2) If the Super Visa is denied, the premium is 100% refundable.
- 3) You can purchase VTC Travel Insurance 365 days in advance of the effective date.
- 4) If the policy holder wishes to return home for a short time during their period of coverage, they will do so under the Trip Break benefit. Their coverage will be suspended when they return to their home country and reinstated when they return to Canada.
- 5) If your visitor to Canada has a medical emergency during their stay in Canada, they must call the Assistance Centre (the toll-free number is on their wallet card – attached to the policy). If they do not call the Assistance Centre, they will have to pay 25% of the eligible medical expenses.



## Why choose Manulife Financial for your travel insurance needs?

Manulife Financial offers comprehensive travel insurance plans at affordable rates, along with friendly and knowledgeable customer service.

Established over 120 years ago, Manulife Financial is a leading Canadian-based financial services group, serving millions of customers in 22 countries and territories worldwide. Our vision is to be the most professional financial services organization in the world, providing strong, reliable, trustworthy and forward-thinking solutions for our clients' most significant financial decisions.

FOR A FREE QUOTE, OR FOR MORE INFORMATION,  
CONTACT YOUR ADVISOR TODAY!



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| For your future™

## Expecting visitors on a Super Visa?



Make sure they have  
Manulife Financial Travel Insurance

**Super VISA**

# Make sure your visitors to Canada have Manulife Financial Travel Insurance

## What is a Super Visa?

For faster family reunification, Citizenship and Immigration Canada has introduced Super Visas for parents and grandparents of Canadian citizens or permanent residents in Canada.

Previously, wait times for parental sponsorship applications took up to eight years to process. The new Super Visa can be issued within eight weeks.<sup>1</sup>

- The Parent and Grandparent Super Visa is a multiple-entry visa for a parent or grandparent of a Canadian citizen or a permanent resident of Canada
- It is valid for up to 10 years
- Family members can stay up to 24 months at a time<sup>2</sup>

## Why do you need travel insurance for a Super Visa?

Applicants for the Super Visa must provide evidence that they have Canadian medical insurance coverage for at least one year for a minimum of \$100,000 coverage.<sup>3</sup>

This is where Manulife Financial Travel Insurance can help. It's always a good idea to have travel insurance when you travel, because an unexpected medical emergency in a foreign country can cost thousands of dollars. A Manulife Financial Travel Insurance plan can help you save on these costs.



## Visitors to Canada Travel Insurance

Manulife Financial offers a plan that can be ideal for Super Visa travellers: the Visitors to Canada (VTC) Single-Trip Emergency Medical Plan.

There are two coverage levels for VTC:

- \$100,000 coverage for applicants age 85 and under
- \$150,000 coverage for applicants age 69 and under



## Benefits of VTC

Consider some of the many benefits visitors to Canada can take advantage of with VTC:

Emergency medical benefits:

- Emergency medical attention
- Emergency dental treatment
- Expenses related to death
- Emergency medical return home
- Additional expenses for meals and hotel
- Visit to bedside if travelling alone
- Childcare expenses
- Coverage for paramedical services
- Return of children
- Ambulance transportation
- Trip Break

Plus, you can add optional coverage to VTC, available for purchase with all plans:

### Trip Interruption:

This will provide a reimbursement for a prepaid portion of a trip that is non-refundable.

### Travel Accident:

If an accident causes death, blindness or loss of limbs, you can receive a benefit of up to \$50,000.

Conditions, limitations and exclusions apply. Please see the Visitors to Canada policy or contact your advisor for details.

1 <http://www.cic.gc.ca/english/department/media/releases/2011/2011-11-04.asp>

2 <http://www.cic.gc.ca/english/information/faq/visit/index.asp#superVisa>

3 <http://www.cic.gc.ca/english/department/media/backgrounders/2011/2011-12-01.asp>