



About The Destination: Travel Group Inc.

The Destination: Travel Group Inc. (DTGI) is a nationally licensed insurance agency offering nationwide specialized travel insurance products and services since the early 1990's. We offer a full range of travel insurance products and services to Canadian Travelers, Students, Groups, and Expatriates.

DTGI is proud to partner with insurance brokers, agents, consultants, third party administrators, insurance companies and travel assistance companies to deliver quality special risk insurance products to the end-consumer.

What is travel insurance?

Travel Insurance protects you in case of unexpected eligible medical emergencies and related expenses that may happen while you are traveling outside of your home province or country.

Why do I need it?

Your provincial government health plan may only pay a very small portion, if any, of medical expenses incurred outside of Canada. Costs for medical care in the US and many places around the world can be very expensive. Travel insurance helps take care of you and your family and can protect your finances.

Whether you're a cross-border shopper, business traveller, student, backpacker, snowbird or family on vacation, emergencies can happen at any time. From assistance if you're sick or stranded, travel insurance is a necessity and you should not leave home without it.

Travel Insurance is supported by 24/7 emergency medical assistance. Specialists can help you navigate health care services outside of Canada and guide you in seeking and receiving proper treatment. Travel insurance provides peace of mind; and if something unexpected happens, you will have someone to turn to for help.

Before you travel, download the free travel assistance mobile app, *Manulife TravelAid™*. It provides many features that may assist you in the event of an emergency anywhere in the world. It enables you to find the closest medical facility, start a claim, and review travel advisories.



Destination: Snowbird Plan provides Emergency Medical Insurance for Travelling Canadians and offer Annual/Multi-Trip & Daily Plans.

SCHEDULE OF BENEFITS

EMERGENCY MEDICAL EXPENSES

Medical Expenses – Resident of Canada	\$5,000,000 maximum per insured, per trip
Emergency Hospital	Semi-private room accommodation
Medical Appliances	Eligible Expenses when prescribed by attending physician
Diagnostic Services	Eligible Expenses when prescribed by attending physician must be approved in advance by Global Excel Management
Prescription Drugs	Eligible Expenses limited to 30 day supply for out-patient treatment
Paramedical / Professional Services	Up to \$500 / practitioner, must be referred by a physician
Emergency Ambulance Transportation	Eligible Expense
Dental -	
(i) Accidental blow to mouth	Up to \$3,000
(ii) Relief of Dental Pain	Up to \$500
Private Duty Nursing	Up to \$5,000 and must be approved in advance by Global Excel Management

EMERGENCY ASSISTANCE SERVICES

Expenses to return children under your care	Must be approved in advance by Global Excel Management
Expenses to return your vehicle	Up to \$5,000 and must be approved in advance by Global Excel Management
Emergency Evacuation and Repatriation	When pre-approved and arranged by Global Excel Management in consultation with treating physician. Also includes up to \$5,000 for search and rescue
Return to Original Trip Destination	When pre-approved and arranged by Global Excel Management
Subsistence Allowance	Up to \$150 per day to a maximum of \$1,500 when an emergency prevents you from returning to home province or when the emergency requires a change in destination
Return of Deceased (Repatriation)	Up to \$10,000 for the preparation of body and cost of transportation container, up to \$4,000 for cremation at the place of death and up to \$10,000 for preparation of body and burial at place of death
Transportation of Family or Friend	When approved by Global Excel Management, roundtrip economy airfare and up to \$150 per day to a maximum of \$1,500 for a person of your choice
Pet Return	Up to \$300
Hospital Allowance	Up to \$50 per day to a maximum of \$250

Pre-existing medical conditions Check your Confirmation of Coverage to confirm if the stability period is 90, 180, or 365 days.

Limitations and Exclusions Refer to policy wording for a complete list of Limitations and Exclusions

Managed by: The Destination: Travel Group Inc.

Underwritten by: **The Manufacturers Life Insurance Company (Manulife)**

Claims Administration and Assistance Services by: Global Excel Management

BROKER / AGENT CONTACT INFORMATION:

Travel insurance is subject to eligibility, limitations and exclusions. Travel insurance does not cover everything. For full details and definitions, please refer to the policy. Travel insurance is underwritten by The Manufacturers Life Insurance Company (Manulife). Manulife has appointed Active Claims Management (2018) Inc., operating as "Active Care Management," "ACM," "Global Excel Management," and/or "Global Excel" as the provider of all assistance and claims services. Managed and distributed by The Destination: Travel Group Inc.