

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

21st 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 for over 30 years!

Our commitment to you:

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

*Operates as 21st 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 us.

Agent Stamp:

Underwritten By:

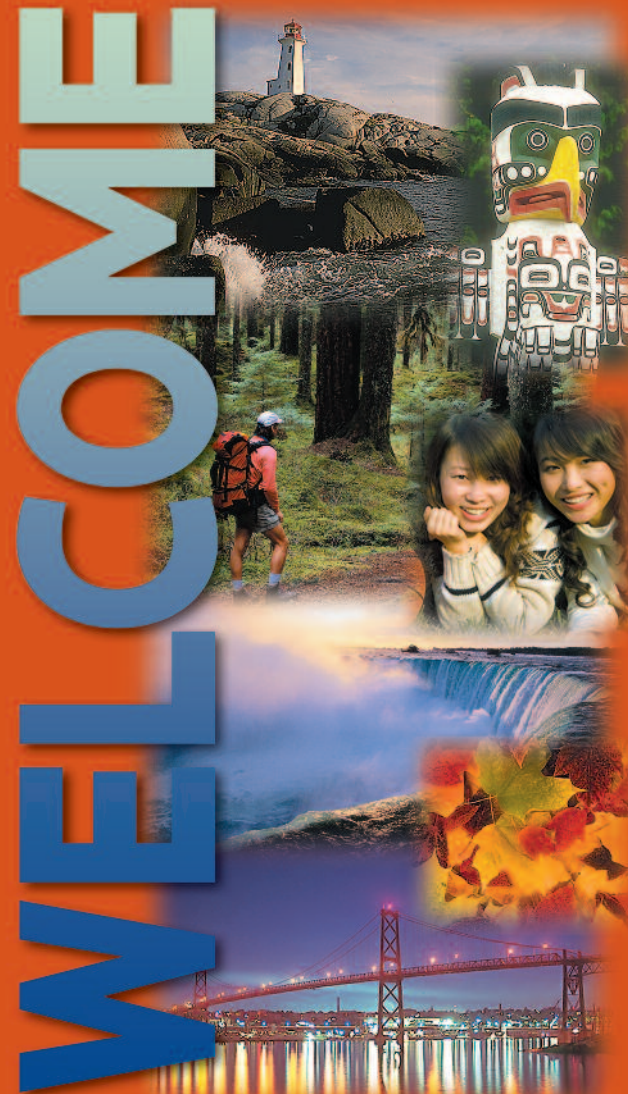


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VMB-1105



VISITORS TO CANADA Emergency Medical Insurance Plan



WELCOME

21st Century Travel Insurance Limited operates as
21st 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 Canada your new home, Welcome! At **21st 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 \$3,000 or more!

Insurance is available for visiting friends and relatives, landed immigrants or returning Canadians waiting for provincial health coverage, and for individuals in Canada on a work or student visa.

Our plan also covers 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 (maximum 15 days) or in the middle of your visit, as long as you spend at least 51% of your overall period of coverage in Canada and you have no gaps in your coverage.

If insurance is purchased 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!

Special features of 21st Century Visitors to Canada Insurance include:

- Extra \$50,000 of coverage for accidents with the \$100,000 option!
- No maximum age
- \$10,000 Accidental Death & Dismemberment
- Significant savings with family rates
- Your choice of deductibles, and
- A new "disappearing deductible" option.*

*A deductible of \$2,500 per claim applies only to sickness-related events unless covered expenses exceed \$2,500, in which case a \$0 deductible will apply.

Outline of Coverage

Policy limits available up to \$150,000.

- Treatment by a physician
- Standard hospital ward charges
- Out-patient charges (ER visit, clinic, doctor's office, etc.)
- Private duty nursing/licensed home care up to \$5,000
- Chiropractor, chiropractor, osteopath, podiatrist physiotherapist, or acupuncturist up to \$1,000
- Diagnostic treatments while hospitalized (limited to \$1,000 if out-patient)
- Emergency transportation (ambulance)
- Prescription drugs (limited to \$500 if out-patient)
- Up to \$5,000 death benefits for burial and return of remains
- Emergency return home
- Accidental dental treatment up to \$1,000 and relief of dental pain up to \$300 per year
- \$10,000 Accidental Death & Dismemberment

Our Pre-existing Condition Exclusion

At 21st Century Travel Insurance, we feel it is important to understand your entire policy but we urge you to familiarize yourself with what is probably the most important exclusion in any Visitors to Canada policy – the pre-existing condition exclusion. Ask us for a policy and read it carefully for a full understanding of our exclusion and then compare it with any of our competitors. We're convinced that you'll like ours. Here's the way it works:

- Under 60 years of age – you're automatically covered for pre-existing medical conditions as long as they have been stable in the 180 days before the policy starts.
- Between the ages of 60 and 85 – complete a Medical Declaration to see if you are eligible to buy our "Stable Chronic Condition" (SCC) Option to cover stable pre-existing conditions. If you are ineligible or decide to waive the SCC option, you will pay a lower premium but will NOT be covered for any pre-existing conditions - stable or unstable. Note: The SCC option is not available if you are over age 85.
- Age 86 and over - pre-existing conditions are not covered.

Please see the policy for a full explanation of benefits, terms and conditions, limitations and exclusions.