

## Travel Insurance for Worry-Free Adventures

Whether you're planning one big vacation or multiple trips this year, travel insurance helps protect you and your loved ones from the unexpected. From medical emergencies to last-minute trip cancellations, we'll make sure you're covered—so you can focus on enjoying your time away.

### **Single-Trip Emergency Medical**

- One trip (short or long), up to 365 days
- Covers up to \$10 million in emergency medical expenses
- Ideal for extended vacations, snowbirds, or that "trip of a lifetime"
- Add-on option: Trip Cancellation & Interruption coverage
- Important to have as provincial health plans cover little or nothing abroad

### Multi-Trip Annual Emergency Medical

- Frequent travellers (Mexico, Caribbean, or cross-border trips)
- One premium covers multiple trips per year (each up to a set duration)
- Coverage up to \$10 million CAD per trip
- Allows flexibility with the adding of "top-up" days if you decide to stay longer
- Option to add on Trip Cancellation & Interruption coverage

#### Trip Cancellation & Interruption

- Protects your vacation investment
- Covers unexpected disruptions (illness, weather events, family emergencies)
- Protects non-refundable costs like flights, hotels, and cruises
- Works best alongside emergency medical coverage

#### Medical Underwriting Plan Service (MUPS)

- Ideal for travellers with pre-existing health conditions
- Designed for clients 60+ or anyone with past medical issues
- Provides coverage for fully disclosed health conditions
- Coverage up to \$10 million CAD in emergency medical benefits
- Available up to 120 days before departure



# Why Travel Insurance Matters

- ✓ Rising travel demand: Canadians took 4.1M trips abroad in December 2025
- ✓ Coverage gaps: Government health plans do not pay up front and may cover little or nothing outside Canada
- ✓ Peace of mind: A small premium today can prevent large out-of-pocket expenses tomorrow

# Which Coverage Is Right for You?

One long winter escape ► Single-Trip Emergency Medical (plus Trip Cancellation & Interruption)
Several shorter trips ► Multi-Trip Annual Emergency Medical (top-ups for longer stays)
Booked big-ticket flights or rentals ► Trip Cancellation & Interruption coverage is a must

### Let's Make Your Next Trip Worry-Free

Travel should be about making memories, not managing risks. Let us help you choose the right coverage for your plans. **Contact us today at 1.800.263.0120 to review your travel insurance options.**