

# Your clients should protect what's important to them.

Sometimes life has a few surprises and things don't go according to plan. Your clients protect their home, belongings and car.

**Can your clients afford not to protect their travel investment?**

**Ask your clients to consider what would happen if:**

**1. They had to cancel due to illness or injury?**

If your client or their travelling companion or a family member not travelling with them has an unexpected illness or injury, can they cancel their non-refundable trip and receive a full refund?

**2. They had to return home?**

If your client is at destination and an immediate family member back home becomes unexpectedly ill or injured, will they be able to afford the extra transportation and hotel costs to get back home early? Will your clients be reimbursed for unused non-refundable days of their remaining trip?

**3. They incurred extra unexpected costs?**

Can your client afford the extra hotel, meal, phone and transportation costs associated with a longer than planned stay due to an unexpected illness?

**4. They were laid off?**

Would your client be able to cancel their trip and be reimbursed for the pre-paid non-refundable portion of their trip should you be laid off from work?

**5. A Canadian Travel Advisory before they left?**

If the Government of Canada issues a new Advisory warning Canadians that your client must not travel to the destination they have chosen, will they be able to cancel their trip and receive a full refund?

**6. A Canadian Travel Advisory after they left?**

If your client is advised by the Government of Canada that they must leave their vacation destination, will they be able to purchase and claim for transportation to return home?

**7. They became sick while on your trip?**

If your client gets sick while travelling, are they covered for medical expenses that they may incur and can they speak to a multilingual Assistance Service 24/7?

**8. Their luggage was lost?**

Can your client afford to purchase clothing and necessary toiletries should their luggage go astray or get delayed?

**9. There was a snow storm, fog, car breakdown?**

If your clients' trip is interrupted due to weather conditions or mechanical failure of their car or connecting common carrier, can they afford hotel and food expenses associated with this trip interruption? Can your client afford the extra cost of transportation to catch up with their trip or to return home?

**We can offer you an enhanced travel product at a very competitive rate!**

Our Premium Protection plan covers your client for all unexpected events unless excluded. We provide coverage for up to \$10 million Canadian in emergency medical expenses and provide caring multilingual assistance and support 24 hours a day every day of the year, around the world.

**Conditions, limitations and exclusions apply. See the policy for details.**

**Reach out to your Business Development Manager to learn more about training opportunities.**

**Email us to learn more: [travelsalessupport@manulife.com](mailto:travelsalessupport@manulife.com)**



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