

The Importance of Travel Insurance



Proof of insurance is mandatory for all out-of-province tours planned and facilitated by Travel Your World International Ltd.

While travel insurance may seem like an unnecessary expense, it's important to understand the cost of travel insurance is much less compared to the financial loss you will be protected from if you have to interrupt or cancel your trip unexpectedly. The cost of this insurance is also small in comparison to the potential costs of an unexpected medical emergency in a foreign country.

Did you plan for the unexpected? Did you pack your favorite shoes? Your sunscreen? Your travel insurance? Travel insurance is a travel companion you should choose to help you through unexpected events that may arise before or during your trip.

Emergency Medical Insurance

Emergency medical insurance has been there to help insureds with managed care when necessary in a foreign destination, using the local languages, helping by prepaying hospital and physician bills where possible. This insurance also helps recovering insureds get back home to their friends and family if it is medically necessary and when it is arranged by the Assistance Centre.

Trip Cancellation & Interruption Insurance

Recent events around the world have caused unexpected travel costs or trip cancellations and interruptions for which some travel insurance provides coverage. Volcanoes affecting worldwide airport traffic, travel supplier bankruptcies, travel advisories and weather conditions are just some of the events that you may have heard about in the news. These events may have caused travellers to pay additional transportation costs, hotel and meal expenses and other unexpected costs, so they could continue their trip or travel back home. These events, and others, are covered, subject to conditions, limitations and exclusions, under most of these insurance plans.

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Trip Cancellation and Trip Interruption (TCTI) insurance can be purchased any time prior to departure; however, to take advantage of the Cancel For Any Reason (CFAR) benefit, TCTI insurance *must be purchased within 72 hours of booking* a trip or before any cancellation penalties become applicable. You must purchase TCTI insurance for the full value of the non-refundable portion of the travel services and for the full duration.

Other covered events are; missed connections due to airline schedule changes, the illness or death of you, your family member, your travel companion or your travel companion's family member, or even the hospitalization or death of a friend. These are just some of the reasons to protect your trip investment if you have to cancel or interrupt your trip. Other plans available include coverage for lost or stolen baggage, benefits for meals and necessary items when your checked baggage is delayed more than 10 hours, flight and travel accident and rental vehicle damage insurance.

TO BE ELIGIBLE FOR INSURANCE with Travel Your World International Ltd. and Manulife Insurance, with the exception of the Visitors Plans that include Emergency Medical Insurance, *you must be a resident of Canada and covered under a government health insurance plan for the entire duration of the trip.*

Please note you will NOT eligible for coverage if:

- a) you have been advised by a physician not to travel; and/or
- b) you have been diagnosed with a terminal illness with less than 6 months to live; and/or
- c) you have a kidney condition requiring dialysis; and/or
- d) you have used home oxygen during the 12 months prior to the date of application.

There are many plan options available. To find a plan that specifically suits your needs, resolve questions regarding Travel Insurance, or if you would like travel insurance quotes, please contact Travel Your World's Insurance Specialist, **Tracy Unser** - tracy@tyw.ca | **780 862 5430**

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How to Purchase Travel Insurance



Purchasing Travel Insurance with Travel Your World International Ltd. [Herein, Travel Your World]

Out-of-Province Travel Insurance is provided by Manulife Insurance. Travel Insurance must be purchased within 48 hours of Leduc Regional Chamber of Commerce receiving your first deposit payment.

For inquiries or purchases of travel insurance, kindly contact Travel Your World with the person to be insured's full name, date of birth and email:

Tracy Unser - tracy@tyw.ca | 780 862 5430

FOR CLIENTS RESIDING OUTSIDE THE PROVINCE OF ALBERTA

Inquiries or purchases can be made by contacting Manulife Insurance at
1 888 220 5212 or by emailing travel_referral@manulife.com

Referral Slip

Before you call for a travel insurance quote, make sure you have these handy:

- your VISA or Mastercard to purchase right away
- your travel agent's Agency Code and Agent / User ID

Agency Code **TYOWSTA**

Agent / User ID **TRACYU**

Manulife

Call for a quote... Toll Free at **1-888-220-5212** or email us at travel_referral@manulife.com

Insured by The Manufacturers Life Insurance Company and First North American Insurance Company. © 2015. All rights reserved. Travel insurance products are provided by The Manufacturers Life Insurance Company. For more information, please contact your travel agent or call 1-888-220-5212. This document is not intended to constitute an offer of insurance. For more information, please contact your travel agent.

The following information must be referenced when making inquiries or purchasing travel insurance:

- Agency Code: **TYOWSTA**
- Agent/User ID: **TRACYU**
- Departure & Return Date
- Sum Insured (*including: taxes, fees, and total non-refundable cost of vacation per person*)

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Insurance Waiver Form



***PLEASE NOTE:** If you are travelling with a companion who booked his/her travels with Travel Your World International Ltd. each traveller must individually complete their own Insurance Waiver Form.

I, hereby, decline to purchase Out-of-Province Travel Insurance for the following types of coverage(s):

TRIP CANCELLATION, TRIP INTERRUPTION AND TRIP DELAY

EMERGENCY MEDICAL

BAGGAGE LOSS, DAMAGE & DELAY, FLIGHT & TRAVEL ACCIDENT AND RENTAL VEHICLE DAMAGE

REASON FOR DECLINE (CHECK ALL THAT APPLY)

- I have sufficient or satisfactory coverage with my credit card provider.
- I have sufficient or satisfactory coverage with my employee benefits.
- I have sufficient or satisfactory coverage with my home insurance provider.
- I have a sufficient or satisfactory annual coverage which covers me for the duration of my trip.
- I found a less expensive provider and have chosen to purchase Out-of-Province Travel Insurance elsewhere.
- Other (Please specify) _____
- I choose not to disclose why.

****Proof of insurance is mandatory for all out-of-province tours planned and facilitated by Travel Your World International Ltd. In the case of an emergency, while you are participating in any Travel Your World International Ltd. tour/travel arrangements, and in the event that you, the traveller/participant, require assistance with contacting your insurance company, TYW must have a record of the following:**

- Out-of-Province Insurance Provider: _____
- Policy Number: _____
- 24/7 Canadian or Worldwide Insurance Provider Emergency Contact Number: _____
- Family/Friend Emergency Contact Number: _____

By signing this document I waive any liability against my Travel Agent or my Travel Consultant for any costs I incur as a result of:

- a)** my choice not to purchase Travel Insurance Coverage or my selection of the principal sums and/ or sums insured of the insurance(s) that I have purchased;
- b)** restricted benefits, conditions and/or exclusions related to my credit card travel insurance, my employer's or personal insurance benefits, my annual insurance coverage or any other travel insurance-related coverage I may be privy to that influenced my decision to decline Travel Your World International's quoted policy;
- c)** insufficient protection offered by my credit card travel insurance, my employer's or personal insurance benefits, my annual insurance coverage or any other travel insurance-related coverage I may be privy to that influenced my decision to decline Travel Your World International's quoted policy; or
- d)** non-existent coverage of my credit card travel insurance, my employer's or personal insurance benefits, my annual insurance coverage or any other travel insurance-related coverage I may be privy to that influenced my decision to decline Travel Your World International Ltd.'s quoted policy;

First and Last Name (please print) _____

Travel Agent or Travel Consultant _____

Date of decision to decline _____

Signature _____

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If you have further questions regarding Out-of-Province Travel Insurance please contact Tracy Unser - tracy@tyw.ca | 780 862 5430

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