

Heartland International Travel & Tours
202 - 3111 Portage Avenue
Winnipeg, Manitoba, Canada R3K 0W4

Optional Insurance Package:

Insurance coverage is strongly recommended for this trip. We only offer insurance coverage for residents of Manitoba only. If you are a non-resident of Manitoba and travelling on our day tour, you can visit our website and click the appropriate Manulife Insurance link to purchase your insurance for this trip OR you can contact your local travel insurance provider for a rate so you can be appropriately covered for your trip. Please note that for some previous tours, passengers declined the purchase of insurance and subsequently had to cancel their travel plans due to an unexpected accident or emergency situation...nobody plans to have an accident. Air and hotel cancellation penalties took effect and considerable sums of money were lost. See what type of coverage is applicable to you and then make your decision accordingly.

Basic Information

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy before your travel as your coverage may be subject to certain limitations or exclusions.

To be eligible for Manulife Insurance, you must meet all eligibility requirements.

Eligibility requirements:

To be eligible for insurance for your policy that includes Emergency Medical insurance, you MUST be a resident of Canada and covered under a government health insurance plan.

At the time of your application for coverage under an insurance plan, you must meet eligible age requirement for that plan.

You are not eligible for coverage if:

- a) The date of your trip occurs during the time that 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

For Visitors Plans:

- This policy may only be issued in Canada and coverage must not exceed 365 days
- Application for insurance may be made before you arrive in Canada
- On your effective date of insurance, you must be in Canada and under age 86 (under age 70 for \$15,000 plan)
- You may not be covered under more than one plan during your trip
- You must not be under 31 days or over 85 years of age (over 69 years of age for the \$150,000 plan)

Additional Eligibility Requirements for the All-Inclusive Plan and the Canada All-Inclusive Plan:

If you are **age 75 or older** and you are applying for the **All-Inclusive Plan** or the **Canada All-Inclusive Plan**, you must also meet all of the following **Eligibility Requirements**:

Age 75 or older – Eligibility Requirements for the All-Inclusive and Canada All-Inclusive Plans

- In the last **12 months**, you have not used or been prescribed **home oxygen**;
- You have **never** had (and you are **not awaiting**) a **bone marrow or organ transplant** (except corneal transplant);
- In the last **12 months** you have not required **kidney dialysis**;
- You have not been diagnosed with **AIDS** (Acquired Immune Deficiency Syndrome), AIDS-related conditions or **HIV** (Human Immunodeficiency Virus);
- You have not been diagnosed with a **terminal illness** for which a physician has estimated you have less than **6 months** to live or been advised by a physician **not to travel** at this time;
- In the last **12 months**, you have not been prescribed or taken **Lasix** or **furosemide** for any reason or had **heart failure**;
- In the last **5 years**, you have not been **diagnosed** with and/or **been prescribed or taken** medication and/or received **treatment** for **metastatic cancer**;
- You have **never received a diagnosis** and/or had **treatment** and/or been in **hospital** and/or **been prescribed or taken** medication for **2** of the following 3 conditions:
 - **Diabetes**
 - **Stroke**
 - **ANY heart condition**;
- You have not had a **heart bypass** or **heart valve** surgery **more than 10 years** ago;
- In the last **12 months** you have not **received a new diagnosis** and/or been in **hospital** and/or had a **change in medication** and/or experienced **new or more severe symptoms** for **ANY heart condition**

If you do not meet all of the above eligibility requirements, you are not eligible to purchase the All-Inclusive Plan or the Canada All-Inclusive Plan.

For Medical Preferred, Travel Canada, Annual Medical and Annual All-Inclusive Plans:

You must complete the medical questionnaire to determine whether you meet eligibility requirements for coverage, and if so, to determine your rate category if you are:

Age 60 or older and applying for a Medical Preferred Plan or a Travel Canada Plan; or
Age 60-84 and applying for an Annual Medical Plan or an Annual All-Inclusive Plan

Once you have met the eligibility requirements, please see the popular insurance products listed below with their descriptions.

Please note – We at Heartland Travel are ONLY able to sell Travel Insurance to Residents of Manitoba ONLY.

If you reside outside the province of Manitoba, please visit our website (www.heartlandtravel.ca) and see the appropriate Manulife Travel Insurance Link to purchase your travel insurance for your trip or seek travel insurance from a business in your place of residence. If you have any questions and for more information, please contact Heartland Travel.

Most Popular Plans with Manulife Insurance for our Churchill Day Tours

Canada All-Inclusive Plan

- This plan is for trips that take place entirely in Canada
- There is no age limit and family rates are available for those under age 60
- This plan offers the convenience of purchasing many coverages in one policy (Medical/Cancellation/Interruption/Baggage/Accident, etc.)
- No pre-existing conditions/exclusions

Benefits (same as All-Inclusive):

Trip Cancellation – Sum insured

Trip Interruption – Unlimited

Emergency Medical – Up to CDN \$5,000,000

Baggage Loss or Damage – Up to \$1,500

Baggage Delay - \$Up to \$500 to buy necessary clothes and toiletries

Flight Accident – Up to \$100,000

Travel Accident - \$50,000

Missed Connection – Up to \$2,000 for same class transportation catch-up with the trip if your flight changes, causing a misconnection and up to \$350 per day for up to 2 days for hotel and meal expenses

Non-Medical Inclusive Plan

- There is no age limit and family rates are available for those under age 60
- This package is ideal for those looking for a package plan to compliment an existing travel emergency medical coverage plan

Benefits:

Trip Cancellation – Sum insured

Trip Interruption – Unlimited

Baggage Loss or Damage – Up to \$1,500

Baggage Delay - \$Up to \$500 to buy necessary clothes and toiletries

Flight Accident – Up to \$100,000

Travel Accident - \$50,000

Missed Connection – Up to \$2,000 for same class transportation catch-up with the trip if your flight changes, causing a misconnection and up to \$350 per day for up to 2 days for hotel and meal expenses

Trip Cancellation and Interruption

- No age limit
- This plan covers the risk of unexpected cancellation and interruption
- Does **NOT** include emergency medical coverage
- Please ensure you have the correct and proper emergency medical coverage for your trip if you only want to take this coverage out
- Reimbursement of non-refundable pre-paid trip costs up to the sum insured when an UNEXPECTED medical emergency strikes you, your travelling companion or immediate family members, causing the cancellation or interruption of the trip
- Travel advisories issued that affect your insured trip
- Weather delays
- Missed connection expenses due to a covered risk

- Trip delay expenses due to a covered risk

Benefits:

Trip Cancellation – Sum insured

Trip Interruption – Sum Insured

Insurance Rates

Rates are based on 1-4 days of travel, up to \$1,600.00 of coverage

Canada All-Inclusive Plan (most popular plan)

Under Age 55: \$102

Ages 55 – 59: \$104

Ages 60 – 64: \$109

Ages 65 – 69: \$116

Ages 70 – 74: \$166

Ages 75 – 79: \$191

Ages 80 – 84: \$248

Ages 85 +: \$256

Non-Medical Inclusive Plan

Under Age 55: \$126

Ages 55 – 59: \$129

Ages 60 – 64: \$146

Ages 65 – 69: \$154

Ages 70 – 74: \$175

Ages 75 – 79: \$275

Ages 80 – 84: \$362

Ages 85 +: \$475

Trip Cancellation and Interruption

Under Age 55: \$134

Ages 55 – 59: \$141

Ages 60 – 64: \$150

Ages 65 – 69: \$160

Ages 70 – 74: \$179

Ages 75 – 79: \$264

Ages 80 – 84: \$304

Ages 85 +: \$325