

Quick  
Summary  
Benefits Inside!

# SRMRM

TRAVEL INSURANCE

TRAVEL SMART.





## Enjoy Life. Travel Smart.



*SRMRM is there for you.*

*SRMRM Travel Insurance* offers the best possible protection if you have a sudden, unexpected illness or injury when travelling. Choose a single trip plan, or choose a multi-trip annual plan for any number of trips taken within one year<sup>†</sup>.

### **NEW!**

*SRMRM Travel Insurance* offers you "Medical Concierge Service".

This service brings the doctor to you to assist with:

- Self care treatment • A physician house call visit • A clinic referral
- Emergency room admission • A medical specialist appointment

**The doctor is in 24/7; the housecall is back.\***

## Quick Summary of Benefits:

### WHAT'S COVERED

1. Pre-existing conditions if you apply to have them covered and you receive our written confirmation of coverage
2. Emergency Medical Treatment - Up to \$2,000,000 per policy
3. Professional Services - Up to \$500 per professional
4. Dental Accident - Up to \$2,000
5. Out-Of-Pocket Expenses - Up to \$100
6. Emergency Return Home - Up to \$300,000
7. Repatriation - Up to \$5,000
8. Transportation of Relative to Bedside - Up to \$2,000
9. Return of Travelling Companion and Children - Up to \$2,000
10. Escort of Insured Children - Up to \$1,000
11. Return to Original Trip Destination - Up to \$2,000
12. Meals & Commercial Accommodation - Up to \$1,500
13. Vehicle Return - Up to \$2,000

### OPTIONAL COVERAGE

- Trip Cancellation and Interruption Insurance
- Baggage and Personal Effects Insurance
- Accidental Death & Dismemberment Insurance

\* Refer to your policy for details about the Medical Concierge Service.

† Top-up coverage can be purchased for trips that are longer than the maximum trip length selected, and up to 183 days (212 days if you reside in Ontario and Newfoundland unless you obtain written approval from your Canadian Government or Provincial Health Insurance Plan.)



## WHAT'S NOT COVERED

1. Any pre-existing condition not listed on your Medical Statement\*;
2. Hospitalization if you failed to notify us within 24 hours of admission;
3. A medical condition that changed between your application and effective dates unless you have a new Medical Statement;
4. Any emergency if the information in your Medical Statement is not truth, accurate, and complete;
5. Any heart condition, if you used any form of nitroglycerine (except a nitropatch) for angina in the 3 months prior to your departure date.
6. Sickness or injury when travelling contrary to medical advice, with prior knowledge of an unstable condition, or after a terminal prognosis;
7. Routine pregnancy; any complications in the eight weeks before or after the expected delivery date; the newborn;
8. Mental, nervous or emotional disorders, misuse of medication, drugs, intoxicants.

\*Your Medical Statement is sent to you with your confirmation of coverage and lists the medical conditions you disclosed when you applied for coverage.

**Please note:  
This is a summary only.**

**Please refer to our policy for complete  
benefit details, terms, conditions,  
limitations and exclusions.  
Simply ask your Agent today!**



## How to use the Insurance.



*It's easy with SRMRM.*

In the case of a medical emergency during your trip, call our Assistance Centre **1 (877) 292-0082 toll-free** in North America or **1-519-251-7834** collect to Canada from anywhere else in the world.

Our Assistance Centre is there to help you 24 hours a day, everyday. If you need to see a doctor, or are hospitalized, our Assistance Centre will manage your care in accordance with the benefits of your policy, monitor your medical emergency, arrange return transportation home and direct billing of covered expenses where possible, and more.

**For Immediate Coverage, Contact Your Authorized Broker or Agent Today!**



 **Manulife Financial**

| **For your future™**

This brochure is not a contract. Please refer to our policy for complete benefit details, limitations, exclusions and other terms and conditions. Simply ask your Agent today.

SRMRM Travel Insurance is underwritten by The Manufacturers Life Insurance Company (Manulife Financial) and by First North American Insurance Company, a subsidiary of Manulife Financial.

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