

# PRODUCT HIGHLIGHTS

#### **All Inclusive Plan**

- The 5-star all-inclusive package that bundles together all the benefits
- Includes coverage for cancellation, interruption, trip delay, emergency medical, baggage & personal effects, baggage delay, airflight accident and travel accident
- Offers 31 trip cancellation/trip interruption covered events
- \$10 million emergency medical available 0-89 years
- Stability period for 0-59 years of age is 60 days

# A Variety of Options!

Amazing rates allowing your clients to protect their travel investment

## **Emergency Medical Plan**

- \$10 million emergency medical available for 0-89 years of age
- · Questionnaire optional on 50+ and accessible online
- 15 and 30 day annual plans offered including Unlimited travel within Canada
- · Deductible options
- · Pre-existing time periods:
  - 0-59 60 days prior to departure
  - 60-74 180 days prior to departure
  - 75-89 365 days prior to departure

#### Insurance Eligibility Questionnaire

Under the All Inclusive Plan and Emergency Medical Plan, not required for any applicants travelling less than 17 days

#### **Family Rates**

Includes Grandparents travelling with their grandchildren

Offered on the following plans:

- · All Inclusive Plan
- · All Inclusive Canada Plan
- · Ultimate All Inclusive Plan

- · Non Medical Plan
- Post Departure Plan
- Emergency Medical Plan

For Trip cancellation policy benefits to apply, policy must be purchased prior to or within 72 hours of the final payment date.

- Annual Emergency Medical Plan
- · Visitors to Canada Plan
- · Summer Holidays Plan

#### **All Inclusive Annual Plan**

- \$1,500/\$2,500/\$5,000 Plan Limits -15 Day or 30 Day Options for up to age 69 & 15 Day Plan available for ages 70-79
- A great fit for the frequent traveller for as little as \$266.00 per year!
- Offers more travel benefits than most credit cards

#### **Annual Non Medical Plan**

- \$3,000 trip cost
- 30 day duration
- Available for all ages









### The Ultimate All Inclusive Plan & **Ultimate Youth Premier Plan**

#### **Even better than Cancel for Any Reason**

- Includes trip cancellation/interruption coverage for any unforeseen event not listed in the policy
- Enhanced trip cancellation coverage on the Ultimate All Inclusive Plan
- Reimburses up to 80% of the non-refundable trip cancellation and interruption costs
- · Must be purchased prior to or within 72 hours of the date penalties commence
- The Ultimate Youth Premier Plan offers \$5 million emergency medical coverage plus enhanced trip cancellation and trip interruption benefits compared to the Youth Premier Plan.

### **Youth Premier Plan**

- · For clients 29 years of age and under on the date of purchase.
- Separate rates for USA and Non-USA destinations
- · Package rates with up to \$5,000 trip cancellation/ interruption and \$1 million emergency medical starting as low as \$36

#### **Post Departure Plan**

- · Trip interruption for unused land with choice of \$1,000/\$2,500/\$5,000 along with unlimited return flight
- Trip delay, emergency medical, baggage and personal effects and travel accident
- · Can be purchased any time prior to departure

#### **Summer Holidays Plan**

- Seasonal emergency medical coverage June 1st Sept 5
- \$10 million worldwide coverage
- · Available for ages 0-60 on purchase date
- · Amazing rates starting at \$59 for single/\$118 for family
- · Coverage provided for multiple trips outside your client's province/territory of residence.
- Stability period is 60 days prior to each departure date.

#### Visitors to Canada

- · 3 plan options
- · Plan options allow for Super Visa eligibility
- · No medical questionnaire required

This is a brief overview of TIPS product offerings. Please refer to our policy brochures for complete details.

For more information, contact your Regional Sales Manager or Client Services at 1-866-302-4430

