

Is your credit card's insurance enough?



A credit card can be an avid traveller's best friend. In fact, many cards are geared specifically to people who love to get away from it all, offering travel rewards points and travel insurance.

However, every card is different and some might not offer the coverage you're expecting.

Here are some key questions to ask of your credit card's travel insurance:

How many days does it cover?

What if you're travelling for two weeks and it only covers you for seven days?

Does it allow top-up insurance?

Insurance companies like Manulife offer top-up insurance to help cover any part of your vacation that your card doesn't. But some cards don't allow you to add top-up insurance.

Do you qualify?

Your card may have an age limit for travel insurance.

Does it allow for pre-existing conditions?

Some cards are strictly against providing coverage for pre-existing conditions. So, for example, if your travel medical expenses are related to an existing heart condition, or if you have a change in medication, coverage through the credit card may not cover those expenses.

Did you use that card to pay for your trip?

In some cases, it's not enough just to have the card – you may have to pay for the trip with that card in order for the insurance to be valid for that trip.

Does it offer more than just emergency medical coverage?

Many cards only cover you for emergency medical costs while travelling. That means you may not have trip cancellation insurance, trip interruption insurance, **or** coverage for lost or delayed luggage.

Is your whole family covered?

It would be a terrible surprise if your child needed medical help in another country and it turned out your card only covers your medical expenses, not your child's. Manulife Global Travel Insurance gives the option to include coverage for your children.

Would you have to pay up front?

Your card's insurance may want you to pay out of pocket for travel emergency medical expenses, then reimburse you later. With Manulife Global Travel insurance, whenever possible, Manulife tries to limit your out-of-pocket expenses by helping to pay your emergency medical costs directly to the medical provider. Be sure to read the fine print of your credit card's coverage before you leave. And if you need more comprehensive coverage, or if you need to fill in some gaps in your credit card's coverage, you can easily and affordably get it from your Manulife Global Travel Insurance* consultant.

* Certain conditions, limitations and exclusions apply. See policy for details.

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