

A New Direction For Travel Insurance

Sell With Confidence



Premium Protection Plan offers:

- ✓ **Coverage For All Unexpected Events, Unless Excluded**
- ✓ **Exceptional value**
- ✓ **Simplicity For You and Your Customer**
- ✓ **Only available through Travel Agents**

To learn more, please contact your Business Development Manager



Certain Conditions, limitations and exclusions apply.

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Premium Protection Plan (PPP)

Administration Questions & Answers

- 1. Where can I or my client find this product to purchase?**
 - A. For travel agents, it is available in IGO as well as your current agent booking system.
 - B. For clients, it is available through B2C in transaction (ie Softvoyage) booking engines.
 - C. For clients looking to purchase via standalone B2C weblinks it will not be available at time of launch. Launch date is T.B.D.
- 2. Is there a family rate?**
 - A. Yes, same rules apply as the All-Inclusive Plan; 3 times the older (or only) parent's or grandparent's rate
- 3. Can my client extend Premium Protection Plan (PPP)?**
 - A. Yes, if your client is travelling for less than 23 days initially and requires an extension that does not exceed 23 days (including both the departure date and actual return date)
 - B. Travelling for a maximum of 23 days inclusive of any extension.
- 4. Are Top-Ups available**
 - A. No, the Premium Protection Plan cannot be used to top-up any other travel insurance plan.
- 5. Are Extensions Available at Destination?**
 - A. Yes, if total travel days are 23 days or less and no event has resulted or may result in a claim. NO, if total travel days exceed 23 days. The PPP is designed for a maximum of 23 days travel. It does not allow for coverage for longer and should not be transferred to another Manulife Plan. The only extension permitted beyond 23 days would be what is offered under the Automatic Extensions of the PPP (where the consumer is unable to return).
- 6. Can I cancel my current All-Inclusive plan and purchase the Premium Protection Plan?**
 - A. Yes, as long as you are still within the 72 hours of the initial deposit / payment and other Premium Protection Plan requirements are met.
- 7. Are Group Rates available?**
 - A. Yes, as per current rules
- 8. Are large quotes over \$30K available?**
 - A. No
- 9. Is it available through the referral program?**
 - A. Yes
- 10. Is the policy refundable if cancelled prior to any cancellation fees?**
 - A. Yes
- 11. Can I purchase this policy after 72 hours of making a first payment or deposit on the trip travel arrangements with an authorization?**
 - A. NO
- 12. My client has purchased the PPP and prior to departure date decides to travel longer than 23 days. What am I to do?**
 - A. Must cancel the Premium Protection Plan policy and issue to the client an All-Inclusive Plan that will cover the full duration of the trip
- 13. If I have a 60 day trip, can I buy PPP for the first 23 days and then top it up with the All-Inclusive Plan?**
 - A. NO
- 14. Can I order hard copy policies through T.I.S.O?**
 - A. No, this is a PDF policy, however feel free to print a copy from your office for your client or email it to your client as a PDF attachment.
- 15. Is the Commission Protection Plan (CPP) eligible under the PPP?**
 - A. YES

