



TRAVELANCE

PRODUCT PORTFOLIO

www.travelance.ca

Clients are asking for Travelance by name...



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ABOUT TRAVELANCE

Travelance is an insurance distributor comprised of a team of interdisciplinary professionals. Working together, we've created an open-minded and approachable culture that provides the foundation for the exceptional support we deliver to a network of clients as diverse as we are. Our clients include policyholders, brokers, travel agents, and agencies.



The following are our core goals and values:

To Deliver an Exceptional Client Experience

- Provide knowledgeable and professional service to our clients
- Utilize technology to provide timely and accurate insurance information
- Listen to and consider our clients' needs to provide a positive and constructive experience



To Offer Valuable Products

- Provide the peace of mind that comes from knowing help is only a phone call away
- Continue to develop affordable products with competitive benefits informed by feedback from our clients
- Deliver the strength, security, and stability of an established underwriter

To Communicate Professionally and Ethically

- Operate with honesty and integrity
- Provide well-researched information to our clients in our communications
- Educate our clients and the public about the value of insurance



To be Industry Leaders

- Promote the need for insurance
- Conduct continual research in our industry
- Work with other industry leaders to help develop effective insurance practices

To be Mindful of our Impact on the Environment

- Offer paperless solutions through technology in a typically paper driven industry
- Reduce our waste by reusing what we can and recycling what we cannot
- Offer our team and clients tools to conduct business in an environmentally responsible manner



WHY TRAVELANCE?



There are many benefits to partnering with Travelance. Here are just a few!

Product Variety

Find the right plan for your clients! We offer a variety of plans to meet most clients' needs. Choose from our three Visitors to Canada Emergency Medical Insurance Plans (VTC), over ten Travel Right Insurance Plans (TRIPs) for Travelling Canadians, or our Student Accident Plan (SAP).

Training

We want you to succeed with our products! Training is provided throughout the year, online, in-office, and at our free regional seminars.

Exceptional Support Services

You have questions - we have answers! Our experienced team can quickly answer your questions. Partners have access to our Support Services Team and a dedicated Regional Representative.

Technology Driven

Access the tools you need at your fingertips! We utilize technology to provide you with a quick way to access the information you need to make a sale such as policy wordings, sales guides, and product summaries.

Save Time

Compatible with all internet browsers, the online portal is an easy to use platform for quoting, selling, and administering policies. The online portal accepts up to five payment methods per transaction. The ability to quote multiple plans at once and process policies in only a few steps leaves you with extra time to wow your clients.

Excellent Compensation

Compensation is paid monthly to our partners by direct deposit. We offer flexible partnership and accounting options.



ESTABLISHED UNDERWRITER

Old Republic Insurance Company of Canada and Reliable Life Insurance Company are sister companies located in Hamilton, Ontario. Together, they represent the Canadian operations of Old Republic International, one of the 50 largest publicly held insurance operations in North America.

Combined, these two companies have been providing insurance solutions for Canadians since 1887 and, in particular, travel insurance solutions since 1978.

Their partners know them for their expertise, flexibility, and innovations while their policyholders know them by how they handle and communicate their claims service. It's their service and professionalism that set them apart from their competitors and solidifies their reputation within the industry.



PRODUCTS

All of our plans are supported 24/7 by a worldwide, multilingual emergency assistance provider.



Travel Right Insurance Plans [TRIPs]

This product suite offers coverage for a variety of travellers with a valid Canadian government or university health insurance plan (GHIP/ UHIP). Whether novice or experienced, occasional or frequent family or youth, you'll find a plan to suit most travellers' needs.

Choose from **three** TRIPs plan categories. There are over **ten** plans in total!

- **Travel**
- **Youth**
- **24/7 Lite**

Depending on the plan selected:

- Coverage is available from 0 - 89 years of age
- Coverage duration available from a few days up to 365
- Top-ups are available
- \$0 deductible is an attractive feature of these plans

Above is a brief summary of benefits. Please see the policy for complete details of the benefits, exclusions, conditions, and limitations.

TRIPs Travel

All Inclusive Canada Plan and All Inclusive Worldwide Plan

These plans speak for themselves! They offer a wide range of coverages including emergency medical, trip cancellation/interruption, trip delay, baggage/personal items, travel accident, and more.

Both plans include:

- Trip cancellation and interruption benefits (up to the plan limit purchased)
- Trip delay - up to \$1,500
- Unlimited emergency medical
- Unlimited emergency medical evacuation/return home
- Baggage and personal effects - up to \$1,500
- Travel accident - up to \$100,000

ALL INCLUSIVE CANADA PLAN

- For travel within Canada only
- Reduced premium

ALL INCLUSIVE WORLDWIDE PLAN

- Worldwide destinations
- Great prices

Emergency Medical Plan

A plan so strong it stands on its own! Due to an unforeseen accident or illness, benefits under this plan include emergency medical, hospital, dental services, and more!

- Unlimited emergency medical coverage
- Unlimited emergency medical evacuation/return home
- Unlimited accidental dental
 - Up to \$300 to relieve acute pain and suffering not related to an injury
 - Up to \$1,500 for continuing dental treatment completed within 90 days after the insured's return to Canada



Above is a brief summary of benefits. Please see the policy for complete details of the benefits, exclusions, conditions, and limitations.

Annual Plans [15 or 30 day options]

Attention frequent travellers! These cost-effective plans are ideal for frequent travellers and cross-border shoppers. These plans provide coverage for the first 15 or 30 days of each trip made during the 12 month policy period. Annual plans are available for our Emergency Medical and All Inclusive plans. Top-ups are available for trips more than 15 or 30 days in length.

ALL INCLUSIVE ANNUAL PLAN

- Trip cancellation and interruption benefits (up to \$1,500 or \$2,500 per trip depending on plan chosen)
- Trip delay - up to \$1,500
- Unlimited emergency medical
- Unlimited emergency medical evacuation/return home
- Baggage and personal effects - up to \$1,500
- Travel accident - up to \$100,000

ANNUAL EMERGENCY MEDICAL PLAN

- Unlimited emergency medical
- Unlimited emergency medical evacuation/return home
- Unlimited accidental dental
 - Up to \$300 to relieve acute pain and suffering not related to an injury
 - Up to \$1,500 for continuing dental treatment completed within 90 days after the client returns to Canada



Trip Cancellation/Interruption Plan and Non-Medical Plan

Financial protection for your clients' investment in travel! These plans offers benefits for sudden and unforeseen covered events that would cause a trip to be cancelled before the departure date or interrupted during the period of coverage. Each is a perfect plan to pair with existing emergency medical coverage.

TRIP CANCELLATION/INTERRUPTION

- Trip cancellation and interruption benefits (up to the plan limit purchased)
- Trip delay - up to \$1,000

NON-MEDICAL PLAN

- Trip cancellation and interruption benefits (up to the plan limit purchased)
- Trip delay - up to \$1,500
- Baggage and personal effects - up to \$1,500
- Travel accident - up to \$100,000

Above is a brief summary of benefits. Please see the policy for complete details of the benefits, exclusions, conditions, and limitations.

TRIPs Ultimate Upgrade

Travelance has taken trip cancellation insurance to the next level! We offer you the Ultimate Upgrade – the best thing to happen to travel insurance.

Policyholders can cancel or interrupt their trip for more than just the covered risks of our regular trip cancellation plans.

- Reimbursement up to 95% of the non-refundable trip cost. 'Cancel for Any Reason' plans may only reimburse up to 80% of the trip cost
- Protection for trip cancellation all the way up to just before your client leaves on their trip. Most 'Cancel for Any Reason' coverages end 48 hours prior to departure
- Trip interruption protection is included as well (not available with most 'Cancel for Any Reason' plans)
- Pre-existing conditions for cancellation or interruption are covered provided they are stable and controlled the day your client purchases the upgrade
 - The upgrade is worth purchasing for this benefit alone

- Only 5 exclusions apply to the Ultimate Upgrade – everything else is covered!

The Ultimate Upgrade is available with the following plans:

- All Inclusive Worldwide Plan
- All Inclusive Canada Plan
- Non-Medical Plan
- Cancellation/Interruption Plan
- Youth Premier Package Plan



Airflight Accident Plan

This plan covers passengers for bodily injury sustained while riding as a passenger on, boarding or alighting an aircraft maintained by a scheduled airline.

- Covers up to \$500,000 (depending on plan limit selected)

TRIPs 24/7 Lite

The 24/7 Lite Plan offers travellers a lighter version of the All Inclusive Plan, offering both medical and non-medical coverages bundled into a plan that is 'light' on premium. This plan is available for those up to the age of 69 and no medical questionnaire is required.

Benefits:

- Trip cancellation/interruption – sum insured (\$15,000 maximum)
- Trip delay - up to \$800
- Emergency medical - up to \$250,000
 - Accidental dental - up to \$250,000
 - Emergency medical evacuation - up to \$250,000
 - Repatriation of remains - up to \$250,000
 - Cremation/burial at destination - up to \$10,000

Maximum travel days:

- Ages 59 and under – 365 days
- Ages 60 to 69 – 60 days



TRIPs Youth

For young travellers! Available for youth 0-29, the Youth Emergency Medical Plan and the Youth Premier Package Plan offer up to \$1,000,000 in emergency medical coverage. The Premier Package Plan bundles emergency medical and non-medical coverages. USA and non-USA rates are available for both plans.

Rates start as low as \$7 [Non-USA] or \$10 [USA] – based on 4 days of travel.

What is the difference between USA & non-USA rates?

- The USA rates are for persons travelling to the USA during their trip
- The non-USA rates are for individuals travelling outside the USA (coverage is available for stopovers in the USA for 48 hours or less)



YOUTH EMERGENCY MEDICAL PLAN

This plan provides benefits for emergency medical, hospital and dental services required due to an unforeseen accident or illness.

- Emergency medical - up to \$1,000,000
- Emergency medical evacuation/return home - up to \$1,000,000
- Accommodation and meals - up to \$150
- Hospital stay allowance - up to \$500

YOUTH PREMIER PACKAGE PLAN

Building on the Youth Emergency Medical Plan, this plan includes:

- Trip cancellation and interruption
- Trip delay - up to \$1,500
- Accommodation and meals - up to \$450
- Baggage and personal effects - up to \$800
- Airflight accident - up to \$25,000

Visitors to Canada

Emergency Medical Insurance [VTC]

This suite of plans is designed for travellers visiting Canada. Students and those who are waiting for their government health insurance plan to come into effect (expatriates returning to Canada, for example) may benefit from the emergency medical insurance coverage available in these plans. All three VTC plans are super visa eligible when purchased according to Canadian Government requirements. Our plans offer clients industry competitive rates, a strong range of deductible options and Family Rates.

Family Rates are available when a single adult or couple travels with one (or more) dependant child or grandchild. The premium is calculated as 2x the eldest traveller's premium.

VTC Lite

The VTC Lite Plan is a minimalistic plan for travellers looking for coverage at a lower cost that still meets Canadian super visa requirements.

- Two sum insured options: \$100,000 & \$300,000*
- Emergency medical up to the plan limit purchased
- Semi-private emergency hospital accommodations
- Automatic \$250 deductible for each claim
- Option to choose \$1,000 deductible for further cost savings!

*up to the age of 69



Above is a brief summary of benefits. Please see the policy for complete details of the benefits, exclusions, conditions, and limitations.

VTC Essential

The VTC Essential Plan is an option for individuals who are in good health and require an affordable plan. This plan includes additional and upgraded benefits when compared to the VTC Lite Plan.

- Four sum insured options: \$25,000, \$50,000, \$100,000 & \$300,000*
- Emergency medical up to the plan limit purchased
- Emergency prescription medications - 30 day supply up to \$1,000
- Emergency dental
 - Injury - up to \$2,000
 - Non-injury pain - up to \$300
- Repatriation of remains - up to \$5,000
- Cremation/burial at destination - up to \$3,000
- Coverage for side-trips
- \$0 base deductible, 5 additional deductibles available to reduce the premium
 - Deductibles are paid per loss

*up to the age of 69



VTC Premier

The VTC Premier Plan builds on the VTC Essential Plan, providing additional and upgraded coverages, as well as offering some coverage for pre-existing conditions.

- Accidental death & dismemberment - up to \$100,000
- Some benefits available for pre-existing conditions
- Emergency prescription medications - 30 day supply up to \$5,000
- Emergency dental
 - Injury - up to \$4,000
 - Non-injury pain - up to \$500
- Repatriation of remains - up to \$16,000
- Cremation/burial at destination - up to \$6,000
- Three follow-up visits to a maximum of \$3,000
- First \$1,000 of any deductible is waived if policyholder is hospitalized for more than 72 consecutive hours

Above is a brief summary of benefits. Please see the policy for complete details of the benefits, exclusions, conditions, and limitations.

Student Accident Plan (SAP)

An Accident & Sickness license is mandatory to sell this plan. This plan is not available in Quebec.

Let's face it - accidents can happen!



This affordable and comprehensive plan is for the ones we care for most. It provides families with financial protection against the possible costs associated with a child's/student's accident. Any student or child is eligible who resides in Canada and is over 6 months and under 26 years of age. If the insured is 14 years of age or older, they must be enrolled in a minimum of 3 concurrent classes.

Over 20 benefits available, including:

- Total and permanent disability - \$350,000
- Accidental death - \$30,000
- Dismemberment or loss of use - up to \$150,000
- Extended hospital expenses - unlimited
- Dental accident reimbursement - unlimited in the first 10 years (if over 19 years of age, coverage is limited to 1 year from date of accident)
- Tutoring - up to \$6,000

Some benefits will be limited if the insured does not have a valid government health insurance plan (GHIP).



Coverage under this **annual** plan is in effect 24 hours a day, 7 days a week for **only \$49.99!**

Above is a brief summary of benefits. Please see the policy for complete details of the benefits, exclusions, conditions, and limitations.

PARTNER WITH US!

Did you know you **do not need a first sale** to partner with Travelance?



If you are licensed to sell accident, sickness or travel insurance products, we invite you to partner with Travelance in three easy steps!

- Request an agreement to partner with us
- Complete and submit the agreement with supporting documentation
- Receive your login information, register for training, and start selling

Contact us to schedule a meeting or speak with your Regional Representative.

1-855-566-8555 | info@travelance.ca | www.travelance.ca



TRAVELANCE
YOUR PEACE OF MIND, OUR PROMISE

"Thank you very much for your quick service! I now have peace of mind and can tell people the Travelance Peace of Mind Promise!"

- William Shung

"The products are great, portal was easy to use and I appreciate the amount of continuous support that is provided by Travelance."

- Baljeet Dosanjh

...are you ready to deliver?



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