

MANULIFE TRAVEL INSURANCE - GROUPS PROCESS (page 1)

You may request a Group Insurance, when you have a minimum of 10 individuals purchasing Group eligible insurance coverage traveling together to a common destination. Additional days before/after travel and multiple departure points are acceptable.

The Group Override Commission is paid when a minimum of 10 individuals have purchased a Group eligible product.

Licensing:

If you sell travel insurance to individuals who reside in another province, you must be licensed in the province in which the client resides. This includes the appropriate corporate license, individual Travel Agent license or both if necessary, depending on the individual provincial requirements. To ensure that the sale does not breach the regulations and to be compensated for the sale, please ensure that you hold the correct provincial license. Alternately, you can refer your client to a Manulife Licensed Insurance Agent.

Travel Supplier Refunds:

Although some travel agent's agreements provide that client payments are 100% non-refundable it remains that if the funds are recoverable from the supplier that these funds must be returned to the consumer.

If funds collected from the customer have not been forwarded to the end supplier (such as an airline, hotel, etc.) and if the services have not been or will not be provided by the end supplier, then the travel agent must refund the client's payment.

In addition, if the end supplier provides an alternate type of compensation, such as credit or vouchers for future use, then these must be provided to the client.

Claim:

In the event of a claim a copy of all terms and conditions must be provided to the claims department to process your client's claim.

How to register, quote and issue a group policy:

Step 1 – Request a Group Registration Number

- To register your group, please complete the form below, and email to TravelSalesSupport@manulife.ca
- A group registration number will be sent for you to use on www.igoinsured.com and issue travel insurance coverage for your clients

Step 2 – Quote and Issue the Group Policies on www.igoinsured.com

- Group plans are available on www.igoinsured.com, and have the word “**Group**” included in the Plan Name.
- Quote the Group Policies directly on www.igoinsured.com.

Should you have any further questions or concerns, please contact your Manulife Business Development Manager or you can e-mail TravelSalesSupport@manulife.ca.

MANULIFE TRAVEL INSURANCE - GROUP REGISTRATION FORM (page 2)

To register your group, please complete the form below, attach terms and conditions, and cancellation penalty structure for each travel supplier, and email to TravelSalesSupport@manulife.ca

Agency Information:

Agency name:	
Agency code:	
Agent name:	
Agent phone #:	
Agent email address:	

Group Information:

Group name:	
Departure date:	
Return date:	
Departure city (Name & airport code):	
Destination city (Name & airport code):	
Approximate number of travelers:	

Terms:

Date or number of days prior to departure the trip becomes 100% non-refundable	
Date prior to departure:	Or Number of days prior to departure:

Type of trip for this Group:

Please select the type of trip for this group request.

Adventure <input type="checkbox"/>	Cruise <input type="checkbox"/>	Family <input type="checkbox"/>	Friends <input type="checkbox"/>	Sports <input type="checkbox"/>
Student <input type="checkbox"/>	Tour <input type="checkbox"/>	Retreat <input type="checkbox"/>	Wedding <input type="checkbox"/>	Other:

Trip Suppliers, terms & conditions, and cancellation Penalties:

Please select all applicable Travel Suppliers for this trip.

Air <input type="checkbox"/>	Bus <input type="checkbox"/>	Cruise <input type="checkbox"/>	Hotel <input type="checkbox"/>	Resort <input type="checkbox"/>
Tour <input type="checkbox"/>	Train <input type="checkbox"/>	Other		

If the full trip payment becomes 100% non-refundable more than 90 days prior to the departure date, please attach copy(s) of the terms and conditions, including cancellation penalty structure for each supplier selected above, along with your group registration request.