



2009 Insurance Buyer's Guide



*Helpful advice from
CARP's trusted
and recommended
insurance provider*



CARP Members Benefit From Flourishing "Partnership"

The McLennan Group values its role as recommended and trusted insurance provider

Our Program Partners

As an independent insurance broker, the McLennan Group is proud to work with the leading Canadian insurers to offer The CARP Insurance Programs.



CARP Auto & Home



CARP Auto & Home



CARP Health & Dental, Travel,
FollowMe™ Health, FollowMe™ Life,
And Guaranteed Issue Life



ace life

CARP Critical Illness



CARP Long-Term Care



CARP AD&D

Ask CARP's recommended and trusted insurance provider, The McLennan Group why the relationship with CARP has flourished for more than 15 years, and the answer you will receive is "partnerships".

"We've never thought of ourselves simply as a supplier to CARP," says Denis Scodellaro, Director, Sales and Distribution, The McLennan Group. "CARP knows the types of insurance products and level of quality they want for their members. We share that vision, and we truly work together."

After many successful years in the insurance industry, The McLennan Group established their group division in 1992. Seeing the need for low cost auto insurance for drivers 50-plus, they knew that if sold as group insurance, the premiums could be more attractive.

Since CARP's establishment eight years earlier, The McLennan Group was aware of their outstanding work on behalf of Canadians 50-plus. A meeting was arranged between the two groups, and the rest as they say, is history.

CARP Auto & Home Insurance was the first program introduced to CARP members in 1993. Today, there are nine CARP Insurance Programs that create a complete protection plan for CARP members across Canada; Auto & Home, Health & Dental, Travel, AD&D, Guaranteed Issue Life, Long-Term Care, Critical Illness, FollowMe™ Health and FollowMe™ Life.

When asked the key reason for the CARP Insurance Program's variety and quality, Mr. Scodellaro states it's the insurance companies selected to underwrite the programs. "They always look for ways to enhance coverage, and make programs more affordable and attainable for CARP members. That's why we refer to them as our program partners."

It's easy for CARP members to obtain specific program information. Licensed sales and service associates can be reached by toll-free telephone, or printable information packages are available online at www.carpinsurance.ca. In addition, The McLennan Group visits CARP Chapters to introduce new programs and to answer CARP members' concerns.

The McLennan Group is proud of the relationship they have established with CARP and CARP members. After more than 15 years, it's safe to say it's a partnership that works.



The Who, What, Where, When & Why's Of Insurance

An easy-to-follow guide for better rates, better coverage, and better insurance value

It's Easy To Protect Yourself When You Know What To Look For



Developed by The McLennan Group in partnership with leading insurance providers, the CARP Insurance Programs have been created to meet the specific needs and expectations of CARP members across Canada.

While we are confident that the CARP Insurance Programs are superior products, we encourage CARP members to compare other programs before purchasing. We realize however that this may not happen because people simply don't know what to look for.

The Insurance Buyer's Guide offers a simple, easy-to-follow overview of the insurance programs that help you protect your automobile, home, health, holidays and loved ones.

How much coverage is enough coverage? What is the difference between one type of insurance and another? What does guaranteed issue mean? Do provincial health insurance plans provide adequate protection? The Insurance Buyer's Guide will provide CARP members with the facts you need to make an informed decision.

A CARP Member's Trusted Advisor

As an independent insurance broker, The McLennan Group acts as your insurance advisor. Though we hope you choose the CARP Insurance Programs for your protection needs, we understand that not every product is right for every CARP member.

The best advice we can give you is to compare. Be sure the program you select is right for your needs and your budget. Read the fine print and ask questions before you buy. If you don't see it in writing, don't assume you're covered. Deal with someone you trust. And remember, buying insurance without proper coverage is like having no insurance at all.

If you have any questions or require more information, please visit our website or call us toll-free. One of our licensed professionals will be pleased to assist you.

www.carpinsurance.ca

Insurance ► noun

a practice or arrangement by which a company undertakes to provide a guarantee of compensation for specified loss, damage, illness or death in return for payment of a specified premium.¹

Insurance broker ► noun

a person or company registered as an advisor on matters of insurance and as an arranger of insurance coverage with an insurer on behalf of a client.¹

¹ The New Oxford Dictionary of English

Peace Of Mind For You And Your Loved Ones

Contrary to popular opinion, you can get life insurance, no matter what your health status

The benefits of CARP Guaranteed Issue Life

- **Easy and affordable coverage:**
 - choose your coverage amount, from \$2,500 up to \$25,000
 - CARP members and spouses between 50 and 80 are eligible
 - monthly premiums start at \$5.46†
 - you cannot be turned down for any medical reason whatsoever
- **Value-added benefits:**
 - the accidental death benefit pays five times the policy amount
 - living benefit cash advance helps you cope with a terminal illness
 - 30-day "free look" benefit
- **CARP FollowMe™ Life Plan:**
 - designed to help those about to lose an employer-sponsored plan to maintain their coverage
 - apply within 60 days of the loss of your group benefits
 - acceptance is guaranteed* with no medical exam or questionnaire required for coverage

Learn more today about
CARP Guaranteed Issue Life
 by calling 1-800-396-4389
 or visit us online at
www.carpinsurance.ca



There are many uses for life insurance benefits. Perhaps you want to ensure someone can attend college or university. Or you want to ensure your final expenses or outstanding debts do not burden your family. Maybe you want to leave a donation to a charity.

However, if you've been turned down because of your age or medical history, you know how difficult it can be to obtain coverage. One option to consider is guaranteed issue life insurance.

What Does The Term "Guaranteed Issue" Mean?

With fully underwritten life insurance, the ability to obtain coverage is typically based on medical history and current health status. With guaranteed issue life insurance policies, anyone – including those with existing health issues – will be guaranteed to have their application accepted with no health exam or questions required at time of application.

The Misconception About Guaranteed Issue Life Insurance

Many people discount the value of guaranteed issue policies, thinking that this is the only insurance with a waiting period. In fact, both types of life insurance have a "waiting" period. Guaranteed issue life insurance has a two year waiting period. If death occurs within those two years, no benefit would be paid. However all premiums plus interest would be returned.

This gets confused with the "two year suicide and contestability period" pertaining to all fully underwritten life policies. During those two years the company would not have to pay if the insured commits suicide or dies from something they misrepresented on the application.

Finding it difficult to obtain life insurance? With no medical exam or questions required and guaranteed acceptance, guaranteed issue life insurance is the perfect solution.

Do You Need Life Insurance? Here Are Some Points To Consider¹

- How much do you contribute to the family's yearly budget? If you were to die prematurely, how would survivor(s) get by, especially dependent children?
- Are there other relatives or organizations to whom you'd like to leave money?
- If you have children or grandchildren, would you want to put aside money to allow them to complete their education in the event of your death?
- Could life insurance play a role in business succession plans, or paying taxes incurred when capital property is transferred from one generation to the next?

¹A Guide to Life Insurance; Canadian Life & Health Insurance Association Inc.

* Guaranteed acceptance dependent upon receipt of first premium payment.

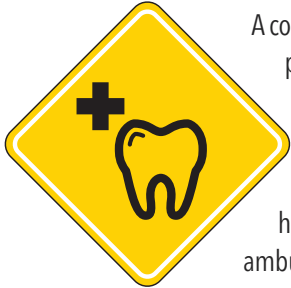
† Premium for female, non-smoker, age 50-51.

The CARP Guaranteed Issue Life Insurance Plan is underwritten by The Manufacturers Life Insurance Company (Manulife Financial) and offered by The McLennan Group Life Insurance Inc.™/®. Trademarks held by The Manufacturers Life Insurance Company.

Canadian Health Care Coverage: Myth Versus Reality

Separating the facts from the fiction about the need for supplemental coverage

The Misconception About Health & Dental Insurance



A costly misconception many Canadians have is that provincial health plans cover all costs once they retire. In reality, as commendable as government health care coverage is, it covers just the basics.

Services with limited or no coverage from your provincial health plan – including dental and vision care, hearing aids, home support services, registered therapists and specialists, ambulance services, and more – have to be paid out of your own pocket.

And while provincial plans offer prescription drug coverage for those 65 or over, those under 65 are not eligible for benefits unless they're in the lowest income bracket. What's worse, costs for medications have increased dramatically over the past three decades.

As life expectancies for Canadians increase, so does the prevalence of chronic disease and the need for health care services. Yet only 31% of Boomers say they'll be entitled to employee-sponsored health care benefits when they retire.¹

Did You Know?

Over half of Canadian employers are considering eliminating post-retirement benefits for most retirees to contain the soaring costs of health care benefits.²

Thus, the need for supplemental coverage is clear; especially if you have a fixed or low income. Without it, regular medical expenses could place a huge strain on your budget, lifestyle and retirement plans. If a serious accident or illness were to occur, the financial repercussions could be debilitating.

Fortunately, you can protect yourself from the high cost of health care today and in the future by taking advantage of cost-effective supplemental health & dental insurance.

Overview of Provincial Health Plan Coverage Limitations	
Prescription Drugs	<i>Limited coverage for lower income families and seniors</i>
Dental Care	<i>Limited coverage available</i>
Vision Coverage	<i>Limited coverage available for seniors</i>
Hospital Stay	<i>Basic ward accommodation coverage only</i>
Hearing Aids	<i>Not fully covered</i>
Specialists & Therapists	<i>Limited coverage available, but only in limited cases</i>
Equipment & Supplies	<i>Limited coverage available, but only in limited cases</i>

¹ Strategic Guidance Consulting, Janice Keefe, *Statistics Canada*.

² AON Consulting Inc.

* Guaranteed acceptance dependent upon receipt of first premium payment.

The CARP Health & Dental Insurance Plan is underwritten by The Manufacturers Life Insurance Company (Manulife Financial) and offered by The McLennan Group Life Insurance Inc. TM/[®] Trademarks held by The Manufacturers Life Insurance Company.

Compare the benefits of CARP Health & Dental

• A wide variety of plans offering many coverage options:

- *extended health care benefits only, or dental coverage only*
- *plans requiring no medical underwriting*
- *plans offering guaranteed acceptance*
- *plans with enhanced coverage and benefit levels*

• Flexibility to choose the coverage for your specific needs:

- *regardless of your age, health or budget*

• The exclusive CARP FollowMe™ Health Plan:

- *designed to help those about to lose an employer-sponsored plan to maintain their coverage*
- *apply within 60 days of the loss of your group benefits*
- *acceptance is guaranteed* with no medical exam or questionnaire required for coverage*

Learn more today about CARP Health & Dental by calling 1-877-551-5566 or visit us online at www.carpinsurance.ca

Proper Insurance Is A Must – At Home Or On The Road

For the right coverage at the right price, it pays to compare auto & home insurance programs

Auto & Home Insurance Available Discounts

Most insurers will offer a discount on each policy when you combine your auto & home insurance into one.

When comparing insurance providers, be sure to ask for a complete list of available discounts. Depending on the provider, discounts may include:

- **Automobile:**
 - *Claims-free*
 - *Multi-vehicle*
 - *Driver re-training*
 - *Hybrid vehicle*
 - *Student away from home*
 - *50-plus and/or retirees*
 - *Higher deductible*
- **Home:**
 - *Claims-free*
 - *New home*
 - *Renewal / loyalty*
 - *Monitored alarm system*
 - *Mortgage-free*
 - *RCT/Inspection*
 - *Higher deductible*
 - *50-plus and/or retirees*

The Need For Auto & Home Insurance



Because most of us don't have the resources to pay for the losses we might cause while driving – severe injury, death, property damage, etc. – provincial governments require drivers to carry a certain amount of insurance to cover any losses they might cause others to suffer. Further, every province and territory requires drivers to carry coverage for their own medical costs and potential loss of income resulting from any driving-related injuries.

And though not mandatory, it's recommended that you purchase additional insurance for your vehicles. This includes collision coverage, plus comprehensive coverage, which protects for damage to your vehicle caused by vandalism, theft, fire, glass breakage, falling or flying objects, extreme weather conditions and all specified perils.

For most of us, our home is our single largest financial investment – but one that is vulnerable to fire, theft and other damage. And most of us simply can't afford to replace everything we own. Even recovering financially from a partial loss is more than most can manage. Yes, protecting your home with proper insurance is important. But reviewing your insurance policy with your provider on a regular basis and updating your coverage can be just as important.

The Costs For Auto & Home Insurance

While it may seem complex, the process of setting rates for insurance is really quite simple. Premiums collected by your insurance company are used to settle the claims of the few.

Further, the process of setting premiums for auto & home insurance is no different than any other type of insurance, in that costs are based on risk. In this case, risk refers to the likelihood that a policyholder will make a claim, and the estimated cost of that claim. A few individual factors that can affect your auto insurance premiums include:

- *Your automobile:* Some vehicles fare better in collisions, resulting in less severe injury to the occupants and damage to the car. Plus, newer, more expensive vehicles may cost more to repair or replace.
- *Use of your automobile:* Insurers consider many factors including how much and how far you drive on a regular basis, and whether you drive to work each day.
- *Where you live:* If you reside in a large metropolitan centre, more vehicles on the road and more congestion could mean accidents and vehicle theft are more likely to occur.

- *Your driving record:* Just as a clean driving record for many years will help keep premiums down, accidents, speeding tickets or other moving violations will contribute to an increase in your premiums.
- *Other factors:* Auto & home premiums can be affected by provincial regulations, taxes, and the features offered by specific insurance programs, such as accident forgiveness benefits or loyalty discounts.

When setting premiums for group insurance programs, insurers will calculate the risk associated with the entire group to which you belong as a driver. Even with group programs however, there is no one-size-fits-all method of determining auto insurance premiums*

Each policyholder's premium is based on their individual driver profile, the amount of coverage selected, and the factors listed above.

Optional Auto & Home Insurance Protection

When comparing insurance providers, be sure to ask for a complete list of available coverage – before you buy. That way, you can tailor your policy to your specific coverage needs. Here is a just a sampling of optional coverages:

- **For Your Automobile:**
 - *Accident Forgiveness:* Ensures your insurance premiums will not increase as a result of your first accident.
 - *Waiver of Depreciation Endorsement:* Allows you to protect your new vehicle for its full value instead of a depreciated amount.
 - *Emergency Road Services:* Coverage for emergency service expenses due to an insured vehicle becoming disabled.
- **For Your Home:**
 - *Guaranteed Replacement Cost:* If your home is destroyed, the costs to rebuild with materials of similar kind and quality are covered, even if your policy coverage is less.
 - *Home Business:* When added to a home policy, this coverage protects you for losses to business property, computers, as well as business interruption and liability.
- **For Your Auto & Home:**
 - *Personal Umbrella Liability:* The more property you own – vehicles, home, cottage, swimming pool, boats – the more exposure you'll have for claims against you for injury to others and damage to their property. Personal umbrella liability adds coverage above the limits of your auto & home policies, to protect you from potentially high court awards.

Compare the benefits of CARP Auto & Home

- **Group buying power:**
 - *the buying power of 350,000 CARP members helps good drivers save up to \$400[†] or more*
- **Value-added benefits:**
 - *Accident Forgiveness; added peace of mind in case of a first accident*
 - *Lifestyles Coverage: for a family members' contents in a resident health care facility, volunteer work liability, and robbery within 24 hours of withdrawal from a bank*
 - *Identity Theft Protection; assists with identity recovery expenses*
 - *Privilege 50 Assist; a personal reference centre with home repair referrals, personal counselling, and legal assistance*
- **Convenience and peace of mind:**
 - *save on each policy when you combine your auto & home policies into one Personal Choice package*
 - *CARP members are protected with reliable, 24-hour claims service*

Learn more today about CARP Auto & Home by calling 1-866-231-8186 or visit us online at www.carpinsurance.ca

* Premiums and eligibility for group program will vary for specific drivers depending upon individual factors.
[†] Actual amount that you may save will depend on your province of residence.

Be Prepared – An Accident Can Happen At Anytime

Protect yourself with cash and personal care, because peace of mind is no accident

Compare the benefits of CARP AD&D

- **FREE AD&D coverage for all CARP members upon request:**
 - CARP members 70 or under will receive coverage of \$2,000
 - CARP members over age 70 will receive coverage of \$1,000
 - all you have to do is call and enrol
- **Optional coverage available at preferred CARP pricing:**
 - **AD&D:** select the coverage that's right for you, up to \$300,000. The premium is \$1.10 a month per \$10,000 of coverage for individuals
 - **In-Hospital Indemnity:** if you're in hospital over three days, receive \$50 per day; maximum of 120 days. The premium is \$4.00 per month per insured person
 - **Fracture or Broken Bones:** receive up to \$5,000 for fractures or broken bones resulting from one accident. The premium is \$7.95 per month per insured person

Learn more today about CARP AD&D by calling 1-800-461-5796 or visit us online at www.carpinsurance.ca

Understanding Accidental Death & Dismemberment



You go out of your way to be careful, and protect your loved ones. Unfortunately though, accidents do happen. Accidental death & dismemberment (AD&D) insurance is a cost-effective way to protect you and your family in the event of an accident resulting in death or serious injury.

It's a fact that few people truly appreciate the importance and value of AD&D insurance. Upon closer review however, those who may have never considered it in the past, come to understand its usefulness.

AD&D benefits are paid when the insured dies or suffers a severe injury as the result of an accident. In the case of an injury, the benefit amount will depend upon the type of injury. The more serious the injury, the greater the benefit amount.

The Differences Between AD&D and Life Insurance

Life insurance benefits are paid to the beneficiary when the policyholder dies. Similarly, AD&D benefits are paid to the beneficiary when the policyholder dies, but only as the result of an accident. However, if the insured were to suffer an accident and their life is saved at the cost of a limb or other important body part – such as an eye – AD&D insurance pays the insured certain benefits for the disabling accident.

Think about it, if you were to lose your eyes or a limb as the result of a severe accident, it could dramatically change your life. Benefits offered with AD&D insurance are lump sum payments designed to help you cope and adjust to your new situation.

Before you purchase your insurance, be sure to select the coverage amount you feel is necessary to protect yourself and your loved ones. The worst time to discover that your coverage wasn't sufficient is after suffering an accident.

Accidental death & dismemberment insurance offers you and your family the peace of mind of financial protection when it's needed most.

Optional Coverage Available:

- **In-Hospital Indemnity Benefits:** Provide daily payment to the Insured Person if in hospital for a certain period of time as the result of an accident.
- **Fracture or Broken Bones Benefits:** Lump sum payments paid for fractures or broken bones that result from a single accident.

Protect Your Independence, Dignity And Life Savings

Be sure you make the decisions about your care for the future



With Canada's aging population and growing concerns about the services for the senior market, you may be concerned about publicly funded programs being adequate to meet your future care needs.

Further, if you're among the majority of Canadians who will ultimately require long-term care, you may wonder who will decide where or how you obtain those services? If you're properly prepared, the decision can be yours.

The Misconception About Long-Term Care Insurance Costs

Many people do not see the need to protect themselves with long-term care insurance, believing provincial health plans will continue to pay for their care. In reality, with government coverage limits being continually scaled back, expenses can be significant – potentially reaching thousands of dollars per month.

What Exactly Is Long-Term Care Insurance?

Long-term care insurance is designed to help you pay for expenses incurred as a result of a loss of independence. Three types of policies exist in the market:

- *Reimbursement policies* – reimburse some or all of the long-term care expenses, up to your designated limit.
- *Indemnity policies* – reimburse you for a designated amount, provided that 'qualified' expenses have been incurred.
- *Income based policies* – paid out to the policyholder in the event of a loss of independence regardless of whether expenses have been incurred or not. Tax-free monthly benefit payments are not dependent on admission into a care facility or receipts for care received.

Premiums are based on your age at time of application – the sooner you apply, the lower your monthly premiums will be. Long-term care insurance is an integral component of any solid financial strategy and should be considered in your financial security portfolio. It allows you to protect your independence, dignity and life savings if you can no longer care for yourself.

Consider Protecting Yourself With Long-Term Care Insurance If:

- You'll be 65-plus within 20 years, and want to protect your assets, income and savings
- You are not sure of the support that you may have in the future
- You care about the people you love and you want to minimize the impact on their life if it happens to you

Compare the benefits of CARP Long-Term Care

- **Select the protection you need:**
 - choose monthly benefits of \$1,000, \$1,500 or more
 - 10% premium discount when you enrol your spouse
- **You choose where and from whom you'll receive your care:**
 - the CARP Plan is income based; use benefits the way you see fit
- **Receive benefits when you require constant supervision for your own safety and that of others, or you are no longer able to perform two of the following activities:**
 - bathing, toileting, transferring, dressing, continence, eating
- **Exclusive assistance services:**
 - CARP members will have access to Special Assistance Services to help you cope with a variety of issues and difficult moments
 - **Best Doctors®** will assist you in making an informed decision

Learn more today about CARP Long-Term Care by calling 1-866-584-6339 or visit us online at www.carpinsurance.ca

You Hope It Won't Happen To You. But What If It Does?

Chances are, you will survive your critical illness. But can you survive financially?

Compare the benefits of CARP Critical Illness

- **Lump sum benefits when they're needed most:**
 - two lump sum diagnosis benefits available - \$25,000 and \$50,000
 - benefit reduces by 50% at age 75
 - coverage extends until age 85
- **Covered illnesses:**
 - cancer, heart attack, stroke, and coronary artery bypass surgery
- **Program eligibility:**
 - available to CARP members, their spouses and their family members who are residents of Canada and between the ages of 35 and 74
 - \$50,000 benefit level not available to applicants age 65 and over
 - 30-day survival period from date of diagnosis for covered illnesses
 - 90-day waiting period for cancer from effective date of enrollment
 - applicants must answer a short health questionnaire; no questions asked about family history

Learn more today about CARP Critical Illness by calling 1-800-929-6606 or visit us online at www.carpinsurance.ca



Being stricken with a critical illness is not like having the flu. During treatment you may be incapacitated and unable to care for yourself.

Recovery times can be long and expenses not covered by your provincial health plan or other insurance could cost you thousands, or even tens of thousands of dollars. The financial implications for you and your family could be overwhelming.

How Does Critical Illness Insurance Help?

An innovative product developed in the 1980's, critical illness insurance is designed to ease the financial burden in the weeks and months following diagnosis and during recovery. It is one of the fastest growing forms of personal insurance in Canada.

A lump sum benefit is paid upon diagnosis of one of the covered illnesses. You're not required to spend the money on medical expenses. You can spend the money any way you like – such as paying off a mortgage, replacing lost income, paying for housekeeping, or taking a recuperative vacation. You don't even need to provide receipts.

Further, the benefits can help you avoid the need to use other funding to help you survive financially – such as mortgaging your home, or the premature use of your RRSP or savings.

The Misconception About Critical Illness Insurance

One of the biggest misconceptions among healthy Canadians is that critical illness insurance is an unnecessary product. But consider this – in Canada, the odds you or a family member will be affected by cancer, stroke, heart attack or bypass surgery are over one in three[†].

Critical illness insurance can help you survive the financial consequences during your recovery or treatment. Something worth thinking about, because it could happen.

The Need For Critical Illness – Statistics Tell The Story[†]

The startling statistics show that in Canada:

- **145,000 new cases of cancer are diagnosed each year.**
Further, one in three Canadians will develop cancer in their lifetime
- **50,000 strokes occur each year.**
Think about it – that's one Canadian suffering a stroke every 10 minutes
- **50% of men and 30% of women will develop coronary heart disease.**
80% of Canadians have a least one risk factor for heart disease or stroke

[†]Sources: Canadian Cancer Society and Heart & Stroke Foundation.

* Coverage eligibility for specific illnesses based on questionnaire results. This page contains a summary of the plan; limitations and exclusions may apply and may be found in the policy of insurance that is issued upon enrollment.

The CARP Critical Illness Insurance Plan is underwritten by ACE INA Life Insurance, and offered by The McLennan Group Life Insurance Inc.

Never Leave Home Without Travel Insurance Protection

Obtaining adequate coverage is among the most important decisions you will ever make



There are hundreds of reasons to obtain travel insurance before you leave your home province. Here's just one: In the United States, the typical daily charge for a hospital stay is \$4,000*. For residents of Ontario, your OHIP coverage is capped at \$400 per day.

The Misconception About Travel Health Insurance

Many people still don't feel the need to protect themselves. In fact, 40% of us don't buy travel insurance when heading outside of Canada, believing our provincial health plan coverage is adequate.

In reality, outside your home province, coverage from your provincial health plan is limited. Most provinces post warnings like the one found on the Ontario Ministry of Health and Long-Term Care website: "The amount paid for out-of-country health services is very limited and usually will not be sufficient to cover the full cost of the services rendered... You are strongly advised to purchase additional health insurance every time you leave Canada to cover any expenses in excess of the limited funding provided by OHIP."¹

What Does Travel Insurance Cover?

Travel insurance pays for certain unexpected costs that arise when you are out-of-province, typically emergency hospital / medical costs. Optional coverage can pay for trip cancellation, lost baggage, etc. Routine or elective medical treatment (treatment you could have received at home, or deferred until your return, and/or ongoing treatments you may need if you are out of the country for a lengthy period of time) is not covered.²

Travelling? Need insurance? Make An Informed Decision!

Don't see the details you need in a travel insurance offering? Call for the answers to:

- Does your policy contain pre-existing conditions, restrictions and limitations?
- Will your policy provide coverage for the entire length of your trip?
- Can your coverage be extended if you extend your trip after you've departed?
- Does your policy pay for the return home in the event of an emergency?
- What deductibles apply if you make a claim - what documentation is needed?
- Does your policy require you to call the toll-free assistance telephone number at the time of the emergency in order to be eligible for coverage?

* www.healthtrends.org/healthutilize.

¹ Ontario Ministry of Health and Long-Term Care.

² A Guide to Travel Health Insurance; Canadian Life & Health Insurance Association Inc.

The CARP Travel Insurance Plan is underwritten by The Manufacturers Life Insurance Company (Manulife Financial) and offered by The McLennan Group Life Insurance Inc.

Compare the benefits of CARP Travel

- **Coverage that suits your needs:**
 - *Single Trip Daily Plans: up to 182 days (212 days for Ont. residents)*
 - *Multi-Trip Annual Plans: unlimited travel in Canada, unlimited trips of 9, 16, 30, 60 days outside Canada*
 - *top-ups and extensions available*
- **Unbeatable features:**
 - *annual plans include \$1,000 in trip cancellation protection, and coverage for children with an insured couple*
 - *simple applications - medical questions answered by phone*
 - *24 hour worldwide assistance*
 - *a \$5 million Canadian policy limit*
- **Early Bird Event is on now:**
 - *buy before September 30, 2009, for more opportunities to save*
 - *you'll save up to 12% with available Early Bird savings*
 - *change dates without penalty*

Learn more today about CARP Travel Insurance by calling 1-866-943-6103 or visit us online at www.carpinsurance.ca



The CARP Insurance Programs

Better Rates. Better Coverage. Better Value.

As CARP's recommended and trusted insurance provider for over 15 years, The McLennan Group works with Canadian Insurance Industry leaders to offer complete protection for your auto, home, health, identity, vacation and loved ones. It's a complete protection plan for Canadians 50-plus.

CARP Auto & Home
1-866-231-8186

CARP Health & Dental
1-877-551-5566

CARP Travel
1-866-943-6103

CARP Critical Illness
1-800-929-6606

CARP Guaranteed Issue Life
1-800-396-4389

CARP Long-Term Care
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CARP AD&D
1-800-461-5796

CARP FollowMe™ Life
1-800-396-4389



Visit the CARP Insurance Programs online for complete information, printable brochures, rate cards, application forms, plus no-obligation online quotations.

www.carpinsurance.ca

As an independent insurance broker, The McLennan Group works with a number of trusted Canadian insurers. Group rates and certain products may not be available in all jurisdictions due to provincial law. Auto & Home program offered by The McLennan Group Insurance Inc., and life and health plans by The McLennan Group Life Insurance Inc. This brochure provides only brief descriptions of the coverage available. The full details of the coverage are contained in the applicable policy wording including limitations, exclusions and termination provisions. If there are any conflicts between this document and the applicable policy wording, the policy wording shall govern. Copyright© The McLennan Group Insurance Inc. All Rights Reserved 2009.