

Business Disclosure

1) Companies we represent

21st Century Travel Insurance Limited

Allianz Global Assistance

Blue Cross Canada Insurance

Group Medical Services (GMS)

The Destination Travel Group Inc

The Manufacturers Life Insurance Company

Tour+Med Travel Insurance

Travelance Insurance

TuGo Travel Insurance

2) Relationship with companies we represent

No insurance company holds an ownership interest in our business, nor do we hold an interest in any insurance company.

3) Compensation

If you choose to purchase a product through us, we will be paid a sales commission by the company that provides the product you purchase.

We may receive a renewal (or service) commission if you keep that policy in force.

We may also be eligible for additional compensation, such as bonuses, or non-monetary benefits, such as business related conferences, depending on various factors such as the volume or persistency of business that we place with a particular company during a given time period.

4) Conflict of Interest

We take the potential of a conflict of interest seriously, we will notify you if there is a conflict of interest of which we become aware in regard to our recommendations to you. Our overall recommendation will take into consideration, and will be based on our analysis of your financial security needs.

4) Cost

All prices for the travel insurance products on our website are in Canadian dollars.

5) More Information

Should you require additional information about our qualifications or the nature of our business relationships, we would be pleased to assist you.

IMPORTANT NOTE

The product descriptions on our website are for illustration purposes only. For full information on benefits, terms, conditions, limitations, and exclusions, please refer to the policy wording available in the Downloads section of each page. Please read and understand your policy before you travel.