

**Manulife's COVID-19 Pandemic Travel Plan
Announcement for Brokers and Travel Agents**

UPDATE

Effective Monday, September 20, 2021

UPDATE

Changes to coverage on the COVID-19 Pandemic Travel Plan

**THESE CHANGES ARE ONLY APPLICABLE ON POLICIES WITH A DEPARTURE DATE ON OR AFTER
SEPTEMBER 20, 2021**

The COVID-19 Pandemic Travel Plan for Travelling Canadians (“COVID-19 Pandemic Travel Plan”) is designed to help cover eligible medical expenses if you test positive for COVID-19 while at your destination.

It also includes Trip Interruption Insurance for hotel and meal expenses, and for a return flight if a medical professional requires you to quarantine or self-isolate due to a positive COVID-19 test result or contact tracing.

Important Note

- Our top priority remains the health and safety of our customers, employees, partners, and communities. As the largest travel insurance provider in Canada, Manulife understands that some Canadians may have family, business, and other important reasons for travelling. Today, more than ever before, travellers need specialized coverage that helps protect them in the event they fall ill due to COVID-19.
- We strongly encourage you to adhere to the recommendations of the Government of Canada and medical professionals around the world during this time. For those who decide to travel, Manulife supports the health and safety of Canadians by offering specialized travel insurance for COVID-19.

The Manufacturers Life Insurance Company (Manulife)

Changes that take effect on a COVID-19 Pandemic Travel Plan policy with a Departure date on or after September 20, 2021

Trip Interruption Insurance

Benefits for Quarantine

- a) The benefit amounts for quarantine coverage have been increased
 - The daily maximum has been increased to \$200.00 per day per person or \$400.00 per day per family for a maximum of 14 days.
 - This benefit amount has been increased to an overall maximum of \$2,800.00 per person or \$5,600.00 per family.

- b) Quarantine benefits now available on all trip durations
 - The 31-day minimum trip duration requirement for quarantine benefits to apply has been removed.

Emergency Medical Insurance

Coverage for Children on a Cruise Booking

- c) Added \$1M medical coverage for COVID-19 and related complications for children age 11 and under, while travelling on a cruise, that are not eligible to receive the vaccine.
 - This coverage is available if the child is travelling with at least one parent or guardian on the same cruise booking who has received the vaccine.

Vaccine means a full course of immunization for Coronavirus (COVID-19) that is authorized by Health Canada. It must be taken according to the manufacturer's recommendation before your effective date. You must also wait the applicable period of time for it to become fully effective based on the manufacturer's recommendation, or as dictated by the applicable health authority, before your departure date.

Reminder regarding cruise bookings

- Emergency Medical Insurance coverage for COVID-19 and related complications while on a cruise will be excluded from coverage while the Level 4 "Avoid All Cruise Line Travel" advisory is in place.
- Emergency Medical Insurance coverage remains available for medical conditions unrelated to the Level 4 "Avoid All Cruise Line Travel" advisory.
- Please see the chart on the next page for more information.

Coverage amounts under the COVID-19 Pandemic Travel Plan

Effective for policies with a departure date on or after September 20, 2021

BENEFITS	LIMIT
Emergency Medical Insurance – Land Trip	<p>Individuals Fully Vaccinated</p> <p>Up to a combined maximum of \$5M</p> <ul style="list-style-type: none"> • for covered expenses unrelated to COVID-19 • for covered expenses related to COVID-19 if your client has been fully vaccinated
	<p>Individuals Not Fully Vaccinated</p> <p>Up to a combined maximum of \$5M</p> <ul style="list-style-type: none"> • for covered expenses unrelated to COVID-19 • up to \$1M for covered expenses related to COVID-19 if your client has not been fully vaccinated
<p>Emergency Medical Insurance – Cruise Vacation</p> <p>** Note:</p> <ul style="list-style-type: none"> • Emergency Medical Insurance coverage for COVID-19 and related complications while on a cruise will be excluded from coverage while the Level 4 “Avoid All Cruise Line Travel” advisory is in place • Emergency Medical Insurance coverage is available for medical conditions <u>unrelated</u> to the Level 4 “Avoid All Cruise Line Travel” advisory 	<p>Individuals Fully Vaccinated and for children age 11 and under that are not eligible to be vaccinated</p> <p>Up to a combined maximum of \$5M</p> <ul style="list-style-type: none"> • for covered expenses unrelated to COVID-19 • for covered expenses related to COVID-19 if your client has been fully vaccinated <p>Exception: <u>Age 11 and under that are not eligible to be vaccinated</u>, up to \$1M for covered expenses related to COVID-19 when travelling with at least one parent or guardian on the same cruise booking who has been fully vaccinated</p>
	<p>Individuals Not Fully Vaccinated (with the exception for age 11 and under that are not eligible to be vaccinated)</p> <p>**There is no coverage for COVID-19 and related complications if your client has not been fully vaccinated.</p>

Dental - Pain relief in destination - Accidental blow to mouth during trip - Treatment at home within 90 days of blow to mouth	Up to \$300 per insured Up to \$1,500 per insured Up to \$1,500 per insured
Paramedical (chiropractor, physiotherapist, etc.)	Up to \$70 /per visit to a maximum of \$700 per insured
Quarantine expenses after a COVID-19 positive test result, denied entry or contact tracing in destination <i>Available on all trip durations</i>	Up to \$200 /day to a maximum of \$2,800 per person, Up to \$400 /day up to a maximum of \$5,600 per family (Quarantine benefits will be payable for a maximum of 14 days)
Expenses to return home if quarantined or self-isolated beyond original return date <i>Available on all trip durations</i>	Up to \$500 for the cost of a one- way economy class airfare to return home
Repatriation due to death	Up to policy limits as outlined in the policy

All dollar amounts are expressed in Canadian dollars.

Should you have any questions about your client's coverage, please contact your Manulife representative.

Insurance is underwritten by **The Manufacturers Life Insurance Company (Manulife)**. Manulife has appointed Active Claims Management (2018) Inc. (operating as Active Care Management) as the provider of all assistance and claims services.

Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. P.O Box 670, Stn Waterloo, Waterloo, ON N2J 4B8, 1-866-298-2722

Accessible formats and communication supports are available upon request. Visit [Manulife.ca/accessibility](https://www.manulife.ca/accessibility) for more information.

© 2021 The Manufacturers Life Insurance Company (Manulife). All rights reserved.