

Manulife's COVID-19 Pandemic Travel Plan

FAQs

The COVID-19 Emergency Pandemic Travel Plan for Travelling Canadians is designed to help cover medical expenses, including medical expenses if you have tested positive for COVID-19, in your destination. It also includes Trip Interruption insurance for hotel and meal expenses, and for a return flight if you are required, by a medical professional, to quarantine or self-isolate due to a positive COVID-19 test result or contact tracing.

Is Manulife promoting travelling abroad?

- Our top priority remains the health and safety of our customers, employees, partners and communities and, 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, they 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 do decide to travel, Manulife supports the health and safety of Canadians by offering specialized travel insurance for COVID-19.

1. How much does it cost?

- The price is determined by three factors:
 - the age of the client
 - the plan for which the client qualifies
 - the duration of travel

2. Who is eligible for this insurance?

- All Canadian residents, minimum 30 days of age, are eligible if they meet the following requirements:
 - Be covered under a government health insurance plan for the entire duration of the trip
 - Not have been advised by a physician to avoid travel at this time
 - Not have a terminal illness or metastatic cancer
 - Not require kidney dialysis
 - Not have been prescribed or used home oxygen in the last twelve (12) months
 - Never have had bone marrow, stem cell or organ transplant (except corneal transplant)

3. How can I purchase this product?

- This product is available through travel agents, insurance brokers and advisors, some member associations or through direct purchase at Manulife.ca or CoverMe.com

4. Are there family rates for the Manulife COVID-19 Pandemic Travel Plan?

- Yes - family rates are calculated by multiplying the oldest parent's or grandparent's rate by 2
- All family members must be listed on the policy confirmation and travelling together
- Family can include three generations with a maximum two adults (parents or grandparents) under age 60, and any children (please see definition of child/children from the policy). Children must be a minimum of 30 days old at time of departure

5. What type of expenses will be covered with this plan?

- Emergency Medical Insurance for COVID-19 related expenses such as emergency treatment, hospital allowance up to \$200,000 CDN per insured
- Emergency Medical Insurance for expenses unrelated to COVID-19 up to a maximum of \$5,000,000 CDN per insured
- Ambulance – ground transportation and emergency air transportation
- Childcare expenses
- Expenses related to an insured's death and repatriation
- Interruption benefits if you are:
 1. required to quarantine or self-isolate after your departure
 2. at any destination included in your trip and the Government of Canada Issues an "Avoid All Travel" advisory regarding the country, region or city of your destination, after your departure

6. What if I contract COVID-19 while travelling, and the cost of my care exceeds \$200,000?

As with any other emergency medical event, we will work to get you home as soon as you are medically able to travel.

- The coverage amount is \$200,000 CDN per insured for COVID-19 and related conditions, including emergency transportation back to departure point. If the cost of the claim exceeds this amount, you will be responsible for the additional costs.
- This insurance is Second Payor, meaning it will be over and above any other coverage that you may have through any other source.

7. Does this insurance only cover me for care received in-destination?

- This insurance is for your medical expenses that are incurred at your destination. There are limited benefits under the dental coverage, included in the plan, that will allow for follow up treatment after returning home

8. Is this insurance policy only available to Canadian residents?

- Yes. You must be a Canadian resident with a valid government health insurance plan throughout the duration of your trip.

9. Is there insurance coverage for Trip Cancellation expenses prior to departure on the trip?

- There is no trip cancellation insurance included in this plan.

10. Will this insurance be available if I am taking a cruise vacation?

- This insurance is not available if anything should happen while on or associated with being on a cruise of any kind.

11. Can this insurance coverage be extended?

An extension is permitted provided the following conditions are met:

- The total length of trip outside of Canada, including the extension, does not exceed the maximum allowed by your government health insurance plan
- The additional required premium is paid
- There has been no event that has resulted, or may result, in a claim against the policy, and no change in your health status
- Extension request is made before the expiry date of the existing policy
- NO extensions are permitted beyond 12 months from the date all insured persons first left home

12. Are there any circumstances where automatic extensions would apply?

Yes – automatic extensions are permitted under the following circumstances:

- The common carrier and/or vehicle is delayed and prevents you from travel on your expiry date; an auto-extension of up to seventy-two (72) hours will apply
- You have been advised by a medical professional to self-isolate and be quarantined as a result of COVID-19 beyond your expiry date of coverage, the policy will be extended for the duration of the quarantine and up to seventy-two (72) hours following the end date of the quarantine period
- You or your travel companion are hospitalized on the expiry date. In this case, we will extend your coverage during the hospitalization up to a maximum of 365 days or until, in our opinion, you are stable for discharge from the hospital or for evacuation home, whichever is earlier, and for up to five (5) days after discharge from the hospital
- You or your travel companion have a medical emergency that does not require hospitalization but prevents travel on your expiry date, as confirmed by a physician. In this case, we will extend your coverage for up to five (5) days

13. Are there any exclusions related to COVID-19 that would apply to the medical insurance coverage?

- General exclusions of the policy and pre-existing condition exclusions would apply to COVID-19 symptoms / diagnosis / treatment as well as any other medical conditions that start on the trip:
 - Age 59 and under – 3-month stability prior to the effective date of coverage
 - Rate Category A – Age 60 and over – 3-month stability prior to the effective date of coverage
 - Rate Categories B & C – Age 60 and over – 6-month stability prior the effective date of coverage
- No expenses will be paid for any pre-existing medical condition that was not stable, or any heart or lung condition that was not stable in the applicable 3 or 6 months prior to the effective date, or if you have used any form of nitroglycerine for the relief of angina pain (heart) and/or required treatment with oxygen or prednisone (lungs).

14. Are there any exclusions related to COVID-19 that would apply to Trip Interruption insurance coverage?

- Any expenses due to an official travel advisory issued by the Government of Canada stating “Avoid All Travel” regarding the country region or city included in the trip, before your scheduled departure
- Any expenses you may incur when you, or your travelling companion, are denied entry into a country or a region included in your trip when, prior to your departure date, there were foreign government and/or regional travel guidelines or restrictions in place prohibiting Canadian residents’ entrance due to COVID-19
- Any expenses you may incur at any destination included in your trip, when before your departure date, there were foreign government and/or regional travel guidelines or restrictions in place requiring you or your travel companion to self-isolate or quarantine for a specific period of time during your trip
- Any pre-paid portion of your travel arrangements that are unused

15. Is this insurance coverage included in all other Travel Insurance Plans?

- No, this policy is sold separately as a standalone plan. If you would like more comprehensive coverage, which includes cancellation, interruption and baggage coverage for events unrelated to COVID-19, you may purchase this plan along with a regular policy.

16. What are the coverage amounts under the COVID-19 Emergency Pandemic Travel Plan for Travelling Canadians?

BENEFITS	LIMIT
Emergency Medical Insurance Unrelated to COVID-19	Up to \$5 Million CDN per insured
Extra Expenses for Meals/Hotels/Taxi Fares	\$200 CDN/day up to \$2000 CDN per insured
Dental: - Pain relief in destination - Accidental blow to mouth during trip - Treatment at home within 90 days of blow to mouth	Up to \$300 CDN per insured Up to \$1,500 CDN per insured Up to \$1,500 CDN per insured
Paramedical (chiropractor, physiotherapist, etc.)	\$75 CDN/day to a maximum of \$500 CDN per insured
Emergency Medical Insurance after a COVID-19 positive test result in destination, including Emergency Transport to return you home	Up to \$200,000 CDN per insured
Quarantine expenses after a COVID-19 positive test result, denied entry or contact tracing in destination	\$150 CDN/day up to \$2,100 CDN per person, or \$300 CDN /day up to \$4,200 CDN per family (Maximum duration of 14 days)
Expenses to return home if quarantined or self-isolated beyond original return date.	Up to \$500 CDN 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
Government of Canada escalates the advisory to an 'Avoid All Travel' during your trip	Up to a combined \$500 CDN per person for: *Return airfare *Meals and accommodations

17. How far in advance of my trip should I purchase this insurance?

- This policy does not have trip cancellation insurance. As a medical plus interruption policy, it can be purchased at any time prior to departure.
- Although this policy can be purchased at any time prior to your departure date, we recommend this policy is purchased as soon as you know of your travel plans. This is to ensure that you have coverage in place and do not forget to insure yourself prior to departure.

18. If I buy a trip that has an embedded Manulife COVID-19 Certificate of Insurance included and I buy the stand-alone COVID-19 Pandemic Travel Plan, will I be able to claim the maximum benefits under both policies?

- The maximum that you can claim is the highest insured amount of either plan – not the combined amount of both.
- If you would like more comprehensive coverage and have purchased a trip with the embedded Manulife COVID-19 plan, you can purchase a regular plan to complement the COVID-19 plan with additional benefits such as cancellation, additional interruption and baggage benefits.

**IT IS IMPORTANT AND YOUR RESPONSIBILITY TO
UNDERSTAND YOUR COVERAGE.**

IF YOU HAVE QUESTIONS, PLEASE CALL: 1-866-298-2722

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