

November 1, 2021

Manulife Travel Insurance Updates for Brokers and Travel Agents

On October 21, 2021, the Government of Canada lifted their blanket advisory to **“Avoid Non-Essential Travel”** that was in effect from March 13, 2020 and introduced a “COVID-19 – Travel Advice” statement.

The Travel Advisory to **“Avoid All Cruise Ship Travel”** outside of Canada still remains in effect.

What does this mean?

- **If you have been fully vaccinated against Coronavirus (COVID-19)** at least 14 days before the start of your trip and the Canadian Government travel advisory for your destination does not instruct to “Avoid All Travel” or “Avoid Non-Essential Travel” due to COVID-19, Manulife Travel Insurance policies that include Emergency Medical benefits will provide coverage for any unforeseen medical emergency related to COVID-19 in accordance with the terms and conditions of your policy. This applies for trips with a departure date of on or after October 21, 2021.
- If you have **not** been fully vaccinated against COVID-19 at least 14 days **before** the start of your trip, the Travel Advisory to **“Avoid Non-Essential Travel”** remains in effect.

Important Note

Our top priority remains the health and safety of our customers, employees, partners, and communities, we strongly encourage you to adhere to the recommendations of the Government of Canada and medical professionals around the world during this time.

General Emergency Medical Insurance Questions

1. Will Manulife Emergency Medical insurance cover COVID-19 and related complications for trips departing on or after October 21, 2021?

Government of Canada Risk Level	COVID-19 PANDEMIC TRAVEL PLANS		MANULIFE TRAVEL INSURANCE PLANS WHICH INCLUDE EMERGENCY MEDICAL BENEFITS	
	Fully Vaccinated	Not Fully Vaccinated	Fully Vaccinated	Not Fully Vaccinated
Exercise a high degree of caution	YES Up to \$5M	YES Up to \$1M	YES Up to plan maximum	NO
Avoid Non-Essential Travel – Land	YES Up to \$5M	YES Up to \$1M	NO	NO
Avoid All Travel – Land	NO	NO	NO	NO
Avoid All Cruise Ship Travel	YES <i>For policies issued on or after November 18, 2021</i>	NO	NO	NO
Avoid All Cruise Ship Travel <i>Children age 11 and under not eligible to receive the vaccine</i>	N/A	YES <i>For policies issued on or after November 18, 2021</i>	NO	NO

2. Will Emergency Medical insurance cover unforeseen medical conditions NOT related to COVID-19?

Government of Canada Risk Level	COVID-19 PANDEMIC TRAVEL PLANS		MANULIFE TRAVEL INSURANCE PLANS WHICH INCLUDE EMERGENCY MEDICAL BENEFITS	
	Fully Vaccinated	Not Fully Vaccinated	Fully Vaccinated	Not Fully Vaccinated
Exercise a high degree of caution	YES Up to \$5M	YES Up to \$5M	YES Up to plan maximum	YES Up to plan maximum
Avoid Non-Essential Travel – Land	YES Up to \$5M	YES Up to \$5M	YES Up to plan maximum	YES Up to plan maximum
Avoid All Travel – Land	YES Up to \$5M	YES Up to \$5M	YES Up to plan maximum	YES Up to plan maximum
Avoid All Cruise Ship Travel	YES Up to \$5M	YES Up to \$5M	YES Up to plan maximum	YES Up to plan maximum
Avoid All Cruise Ship Travel <i>Children age 11 and under not eligible to receive the vaccine</i>	YES Up to \$5M	YES Up to \$5M	YES Up to plan maximum	YES Up to plan maximum

3. What are the Quarantine Benefit amounts related to COVID-19 on Manulife Travel Insurance Plans which include Emergency Medical Benefits?

Government of Canada Risk Level	COVID-19 PANDEMIC TRAVEL PLANS		MANULIFE TRAVEL INSURANCE PLANS WHICH INCLUDE EMERGENCY MEDICAL BENEFITS	
	Fully Vaccinated	Not Fully Vaccinated	Fully Vaccinated	Not Fully Vaccinated
Exercise a high degree of caution	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	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	YES * For trips <u>departing</u> on or after October 21, 2021 See details below chart	No Coverage
Avoid Non-Essential Travel – Land	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	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	No Coverage	No Coverage
Avoid All Travel – Land	No Coverage	No Coverage	No Coverage	No Coverage
Avoid All Cruise Ship Travel	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	No coverage	No Coverage	No Coverage
Avoid All Cruise Ship Travel Children age 11 and under not eligible to receive the vaccine	N/A	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	No Coverage	No Coverage

*** Quarantine Coverage for trips departing on or after October 21, 2021**

If you have purchased a Manulife Travel Insurance policy that includes Emergency Medical benefits for meals, accommodation, telephone calls and taxi fares, we will extend coverage to you for unexpectedly having to self-isolate or quarantine (as determined by a medical professional) if:**

1. You or your travel companion are denied entry into any destination included in your trip and you are quarantined as requested by a medical professional;
2. Due to a positive COVID-19 test result or contact tracing in any destination included in your trip, you or your travel companion are required to self-isolate, or quarantine as requested by a medical professional, in your destination beyond your original return date.

** The quarantine coverage will apply for the full duration of your trip up to the benefit maximum.

If you have purchased a Manulife Travel Insurance policy that includes Emergency Medical benefits for expenses to bring you home, coverage will extend to you in the event you unexpectedly have to self-isolate or quarantine and you are delayed beyond the date you were originally scheduled to return home. We will pay for the extra cost of your one-way economy class airfare by the most effective itinerary to return you home, if:

1. You or your travel companion are denied entry into any destination included in your trip and you are quarantined as requested by a medical professional;
2. Due to a positive COVID-19 test result or contact tracing in any destination included in your trip, you or your travel companion are required to self-isolate, or quarantine as requested by a medical professional, in your destination beyond your original return date.

Questions related to Manulife Travel Insurance Plans which include Emergency Medical Benefits (Non-COVID-19 Plans)

- 1. If I purchased Emergency Medical insurance prior to October 21, 2021 with a departure on or after October 21, 2021, will I have coverage for COVID-19 and related complications while I am in destination?**
 - o Yes, if you have been fully vaccinated against COVID-19 at least 14 days before the start of your trip and the Travel Advisory for your destination does not instruct to “Avoid All Travel” or “Avoid Non-Essential Travel”, our emergency medical insurance products will cover you for any unforeseen medical emergency related to COVID-19
- 2. If I departed on my trip prior to October 21, 2021, will I have Emergency Medical insurance for COVID-19 and related complications?**
 - o No, if you departed prior to October 21, 2021, there will be no coverage for COVID-19 and related complications during your trip
- 3. Am I covered for COVID-19 and related complications on my Multi-Trip Annual Emergency Medical Policy or my Multi-Trip Annual All-Inclusive Policy?**
 - o For trip departures that occur on or after October 21, 2021, provided you have been fully vaccinated against COVID-19 at least 14 days before the start of your trip and the Travel Advisory for your destination does not instruct to “Avoid All Travel” or “Avoid Non-Essential Travel”, our emergency medical insurance products will cover you for any unforeseen medical emergency related to COVID-19
- 4. Does my Emergency Medical insurance pay for COVID-19 PCR testing needed for entry requirements into any destination on my trip including Canada?**
 - o No, coverage for PCR tests, vaccines, immunizations, visas, passports, and other travel requirements are the responsibility of the traveller

Trip Cancellation and Trip Interruption Insurance Questions

Until further notice, Manulife still considers COVID-19 a known event as outlined in our coverages for both Trip Cancellation and Trip Interruption insurance.

The following events are not considered Known Events if they occur after the purchase of your Trip Cancellation and Interruption insurance:

- Your sickness (accompanied by a medical certificate) due to contracting COVID-19 that prevents you from travelling as planned*
- A positive COVID-19 test result within 72 hours before your departure from home or during your trip which prevents you from travelling as planned*
- Your job loss as a result of the pandemic impact at your place of employment*

1. Will Trip Cancellation and Trip Interruption insurance provide coverage for events related to COVID-19 on any policy that is issued on or after October 21, 2021?

- No, Manulife continues to consider COVID-19 as a known event and benefits are not available for claims related to COVID-19

2. Will Trip Interruption insurance provide coverage for quarantine expenses related to COVID-19?

- No, Manulife continues to consider COVID-19 as a known event and benefits are not available for claims related to COVID-19
- Quarantine expenses will be covered under Emergency Medical insurance as indicated in question #3 under General Emergency Medical Questions listed above

3. If Trip Cancellation insurance is purchased on or after October 21, 2021 and the travel advisory is changed to an “Avoid Non-Essential Travel” or “Avoid All Travel” due to COVID-19, will I be able to cancel my trip and be reimbursed for the non-refundable component?

- No, Manulife continues to consider COVID-19 as a known event and benefits are not available for claims related to COVID-19

COVID-19 Pandemic Travel Plan Coverage Questions

1. Are there any changes to the COVID-19 Pandemic Travel Plan?

Effective November 18, 2021, Cruise Ship Travel Update

- If you have been fully vaccinated against COVID-19 at least 14 days before the start of your trip, Emergency Medical insurance up to a combined maximum of \$5M will be available for COVID-19 and related complications during an “**Avoid All Cruise Ship Travel**” advisory. This applies only for policies issued on or after November 18, 2021
- If you are age 11 and under and are not eligible to receive the vaccine before the start of your trip, and when travelling with a fully vaccinated parent or guardian, Emergency Medical insurance up to a combined maximum of \$1M will be available for COVID-19 and related complications during an “**Avoid All Cruise Ship Travel**” advisory. This applies only for policies issued on or after November 18, 2021

2. Can a COVID-19 Pandemic Travel Plan Policy be refunded to purchase a regular Manulife Emergency Medical Plan Policy?

- If the client has not yet departed on their trip – Yes
- If the client has already departed on their trip – No

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)**

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