

March 1, 2022

## **Updates Regarding Manulife Individual Travel Insurance and the Government of Canada Travel Advisory Change (Effective February 28, 2022)**

On February 28, 2022, the Government of Canada lifted their blanket advisory to “Avoid Non-Essential Travel” that has been in effect since December 15, 2021.

### **What does this mean?**

- If you have been fully vaccinated against COVID-19 at least 14 days before the start of your trip, 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 to trips with a departure date on or after February 28, 2022.
- 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.
- At this time, booster shots are not required to be considered fully vaccinated.

### **Frequently Asked Questions**

- 1. If I purchased a Manulife Travel Insurance Plan with Emergency Medical insurance between December 16, 2021, and February 27, 2022, with a departure on or after February 28, 2022, will I have coverage for COVID-19 and related complications while I am in destination?**

Yes, provided that:

- 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” due to COVID-19.

However, refer to Question #10 below if you are planning a cruise vacation.

- 2. If I departed on my trip between December 16, 2021, and February 27, 2022, will I have Emergency Medical insurance for COVID-19 and related complications?**

If you departed during this time, there is only coverage for COVID-19 and related complications under the Manulife COVID-19 Pandemic Travel Plan. There will be no coverage for COVID-19 and related complications during your trip under any other Manulife Travel Insurance policies that include Emergency Medical benefits.

**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?**

Yes, Emergency Medical benefits will be provided if:

- Your trip departure is on or after February 28, 2022; and
- 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” due to COVID-19.

**4. What happens if the Government of Canada reverts to an “Avoid Non-Essential Travel” Advisory after February 28, 2022?**

For Emergency Medical:

- Fully vaccinated passengers that have departed after February 28, 2022, and before the date the Travel Advisory changed, will continue to have medical coverage for COVID-19 and related complications for the full duration of their trip.
- Fully vaccinated passengers with a departure after the date the Travel Advisory reverts to “Avoid Non-Essential Travel” will not have coverage for COVID-19 and related complications and should consider the Manulife COVID-19 Pandemic Travel Plan.

For Trip Cancellation:

COVID-19 is still considered a known event in relation to Travel Advisory status changes, and a Trip Cancellation claim will not be paid if an individual cancels their trip for a reason related to COVID-19, except for one of the three events mentioned below in Question #5.

For Trip Interruption:

COVID-19 is still considered a known event in relation to Travel Advisory status changes and Trip Interruption claims related to COVID-19 would not be covered.

**5. Is Trip Cancellation Insurance impacted by the Travel Advisory change?**

No, Trip Cancellation is not impacted by the Advisory change. Until further notice, Manulife still considers COVID-19 a known event.

- **EXCEPTIONS:** The following three events are not considered known events if they occur after the purchase of your Trip Cancellation insurance:
  1. Your sickness (accompanied by a medical certificate) due to contracting COVID-19 that prevents you from travelling as planned.
  2. A positive COVID-19 test result (accompanied by a medical certificate) within 72 hours before your departure from home which prevents you from travelling as planned.
  3. Your job loss as a result of the pandemic impact at your place of employment.

**6. Will Trip Cancellation Insurance provide coverage for events related to COVID-19 on any policy that is issued on or after February 28, 2022?**

No, Manulife continues to consider COVID-19 as a known event and benefits are not eligible for claims related to COVID-19, except for the three events mentioned above in Question #5.

**7. If the Travel Advisory changes to “Avoid Non-Essential Travel” or “Avoid All Travel” due to COVID-19 after February 28, 2022, 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 Trip Cancellation benefits are not eligible for claims related to COVID-19, except for the three events mentioned above in Question #5. This applies to any policy that was purchased after March 5, 2020.

**8. Is Trip Interruption Insurance impacted by the Travel Advisory change?**

Yes, Trip Interruption Insurance is impacted by the Travel Advisory change. The following two events will now be considered for Trip Interruption coverage:

1. Your sickness (accompanied by a medical certificate) due to contracting COVID-19 that prevents you from travelling as planned.
2. A positive COVID-19 test result (accompanied by a medical certificate) during your trip which prevents you from travelling as planned.

Note: The two events mentioned above will not apply if the Advisory reverts to “Avoid Non-Essential Travel”.

**9. Are there Quarantine Benefits related to COVID-19 on Manulife Travel Insurance Plans which include Emergency Medical Benefits?**

For departures on or after February 28, 2022:

- If you have purchased a Manulife Travel Insurance policy that includes Emergency Medical benefits for meals, accommodation, telephone calls and taxi fares, these benefits will extend to you 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; or
  2. Due to a positive Coronavirus (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 above quarantine benefits will apply for the full duration of your trip up to the benefit maximum.

## **10. Has there been a change to the Travel Advisory for cruises?**

Currently, we do not have any new information regarding cruises outside of Canada. The Canadian Government still advises Canadians to “Avoid All Cruise Ship Travel” outside of Canada. The Manulife COVID-19 Pandemic Travel Plan offers coverage for COVID-19 and related complications for fully vaccinated cruise passengers.

## **11. What form of COVID-19 test does Manulife accept as proof of diagnosis?**

As of February 28, 2022, in accordance with the Canadian Government’s position on testing, Manulife will accept either a PCR or rapid antigen test result as proof of a positive COVID-19 diagnosis. The test must be authorized by the country in which it was purchased and must be administered by a laboratory, healthcare entity or telehealth service. For claims purposes, the test result must provide proof of a positive COVID-19 test result showing the insured’s name, date of birth, name and address of the laboratory, healthcare entity or telehealth provider that administered the test, date that the test was administered, and type of test. Manulife’s position on acceptable tests for claims purposes is subject to change.

### **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.

Information within this document is subject to change.

If you have any questions about your client’s coverage, please contact your Manulife representative.

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