

March 10, 2022

Updates Regarding Changes to the Cruise Travel Advisory and Manulife Travel Insurance

On March 7, 2022, the Government of Canada announced that it removed the blanket travel advisory to “Avoid all cruise ship travel outside of Canada”.

What does this mean for fully vaccinated Manulife Travel Insurance Customers?

Emergency Medical

Fully vaccinated cruise passengers will now be covered for COVID-19 and related expenses under Manulife Travel Insurance plans that include Emergency Medical Insurance benefits. This applies to trips with a departure date on or after March 7, 2022.

Trip Cancellation

COVID-19 is still considered a known event in relation to Travel Advisory status changes, and a Trip Cancellation Insurance 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.

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.

Trip Interruption

Trip Interruption Insurance claims related to cruise travel will now be considered, in accordance with the provisions outlined in the policies. This is subject to change if the advisory reverts to “Avoid all cruise ship travel outside of Canada”.

Quarantine Coverage

If required to quarantine, the following benefits are available under most Manulife Travel Insurance plans that include Emergency Medical coverage:

- Extra expenses for meals, accommodation, telephone calls and taxi fares
- Expenses to bring you home

Unvaccinated Children

Children who are not fully vaccinated will only have coverage for COVID-19 and related expenses under the Manulife COVID-19 Pandemic Travel Plan.

Children who are <u>Not Fully Vaccinated</u>	Cruise Trips	Land Trips
Age 4 and Under (who are not eligible to be vaccinated)	Covered for COVID-19 and related expenses under the Manulife COVID-19 Pandemic Travel Plan only. Must be accompanied by a parent/guardian who is fully vaccinated.	Covered for COVID-19 and related expenses under the Manulife COVID-19 Pandemic Travel Plan only.
Age 5 and Over (who are not fully vaccinated)	No coverage for COVID-19 and related expenses on any plan.	

Children who are not fully vaccinated can still be covered for Trip Cancellation Insurance and Trip Interruption Insurance under a Non-Medical Plan.

If the Travel Advisory reverts to “Avoid all cruise ship travel outside of Canada”:

- Individuals will require the COVID-19 Pandemic Travel Plan, for Emergency Medical Insurance coverage related to COVID-19, if **they have not already departed**.
- Medical Coverage related to COVID-19 will be available for the full duration of their trip under their Manulife Emergency Medical plan **if an individual has already departed**.

Additional Information:

At this time, booster shots are not required to be considered fully vaccinated.

Please visit the [Government of Canada website](#) for more information on cruise ship travel outside of Canada.

If 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, 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.

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

© 2022 The Manufacturers Life Insurance Company. All rights reserved