

**Coronavirus (COVID-19) Rider to be attached to and form part of the
Manulife Financial Travel Insurance Emergency Medical Policy Single-Trip Plan**

This rider is for clients who have purchased a Manulife Financial Travel Insurance Emergency Medical Policy underwritten by The Manufacturers Life Insurance Company (Manulife).

This rider is included and forms part of *your* travel insurance policy under the *Emergency Medical Insurance* benefit of the policy that *you* purchased. This rider is only valid for the *trip* dates as shown on *your confirmation* when the appropriate premium has been paid for this rider.

SECTION 5 – General Information The following wording is added:

Notwithstanding the medical coverage already provided by the travel insurance policy *you* purchased, this rider will provide an **overall maximum of \$1,000,000 CAD** for *emergency* medical expenses related to **Coronavirus (COVID-19)**. This \$1,000,000 CAD overall maximum is available per insured for *reasonable and customary* charges incurred by *you* during *your trip* as a result of an *emergency* in relation to Coronavirus (COVID-19) and related complications if *you* have NOT received the *vaccine*.

The following statement is found under SECTION 7 – Emergency Medical Benefits

The following has been deleted:

Emergency Medical Insurance covers *you* for up to \$10,000,000 CDN of covered expenses incurred by *you* for *treatment* required by *you* during *your trip* if a medical *emergency* begins unexpectedly after *you* leave *home*, but only if these covered expenses are in excess of any amount covered by *your government health insurance plan* or any other benefit plan.

The following is added in its place:

Emergency Medical Insurance covers *you* for up to \$10,000,000 CDN of covered expenses incurred by *you* for *treatment* required by *you* during *your trip* if a medical *emergency* begins unexpectedly after *you* leave *home* when *you* incur expenses:

- as a result of *emergency treatment* *you* require during *your trip* if a *medical condition* begins unexpectedly after *you* leave *home* that is unrelated to Coronavirus (COVID-19).
- for *treatment* *you* require when travelling outside of *your* province or territory of residence when the medical *emergency* is related to Coronavirus (COVID-19) and related complications provided that *you* have received the *vaccine*.

This insurance provides coverage to a maximum of \$1,000,000 CAD:

- as a result of *treatment* required by *you* during *your trip* if *your medical emergency* is related to Coronavirus (COVID-19) and related complications if *you* have NOT received the *vaccine*.

Important information about cruise travel: If *you* have not received the *vaccine*, this insurance does not provide any coverage for Coronavirus (COVID-19) and related complications on a cruise or at any destination included in *your* cruise itinerary.

These covered expenses are in excess of *your government health insurance plan* or any other benefit plan.

The following has been updated

SECTION 8 - Exclusions & Limitations is hereby amended as follows:

The following exclusion has been deleted:

25. Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory issued by the Canadian government states, "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your effective date*.

To view the travel advisories, visit the Government of Canada Travel site.

This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.

The following exclusion is added in its place:

25. a) Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory issued by the Government of Canada states, "Avoid all non-essential travel" regarding the country, region or city of *your* destination, prior to *your effective date*. To view the travel advisories, visit the Government of Canada Travel site. For claims due to Coronavirus (COVID-19), this exclusion does not apply. Exception: *Treatment* for Coronavirus (COVID-19) and related complications that *you* suffer or contract while *you* are on a cruise or any destination included in *your* cruise itinerary is not covered if *you* have NOT received the *vaccine*.

For claims not due to Coronavirus (COVID-19), this exclusion does not apply if *your medical condition* is unrelated to the travel advisory.

b) Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory issued by the Government of Canada states, "Avoid all travel" regarding the country, region or city of *your* destination, prior to *your effective date*. To view the travel advisories, visit the Government of Canada Travel site.

This exclusion does not apply to claims for any *medical condition* unrelated to the travel advisory.

The following exclusions have been added:

28. Any *treatment* for Coronavirus (COVID-19) and related complications that *you* suffer or contract while *you* are on *your* cruise or in any destination included in *your* cruise itinerary if *you* have NOT received the *vaccine*.

29. The cost of and any expenses for a Coronavirus (COVID-19) test that is mandated by any body with appropriate authority (such as a government or a transportation service) for entry into or exit from a country/jurisdiction or to use its services.

These sections have been revised

SECTION 9 – What Else Do You Need to Know?

How does this insurance work with other coverages that you may have is hereby amended as follows:

The following has been deleted:

If *you* are insured under more than one insurance policy underwritten by *us*, the total amount *we* pay to *you* cannot exceed *your* actual expenses; and the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy.

The following is added in its place:

If *you* are insured under more than one insurance policy/certificate underwritten by *us*, the maximum *you* are entitled to is the largest amount specified for the benefit in any one policy/certificate. This condition does not apply to any claim related to Coronavirus (COVID-19) if *you* are also insured under a complimentary Manulife **COVID-19 Emergency Medical Certificate of Insurance** that was provided to *you* by the airline/tour operator. For greater clarity, if *you* are insured under one complimentary certificate and more than one policy/certificate underwritten by *us* that provide Coronavirus (COVID-19) coverage, the maximum amount payable for covered expenses incurred by *you* related to Coronavirus (COVID-19) cannot be

more than the sum of the Coronavirus (COVID-19) coverage available under one policy/certificate and one complimentary certificate. The total amount *we* pay to *you* cannot exceed *your* actual expenses.

DEFINITIONS:

The following definition has been added:

Vaccine means a full course of immunization for Coronavirus (COVID-19) that is authorized by Health Canada. It must be taken in accordance with 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*.

Please note:

1. All italicized terms have a specific meaning as outlined in the "Definitions" section of *your* travel insurance policy offered by or through Snowbird Advisor Insurance, Inc., underwritten by Manulife.
2. This rider is valid in conjunction with *your* Manulife Financial Travel Insurance Emergency Medical Policy and is subject to all other terms, conditions, limitations, exclusions and provisions of *your* policy.

The Manufacturers Life Insurance Company (Manulife)

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