

# COVID-19 – Frequently asked questions



**For the most current and up-to-date information**, we encourage all travellers to review the Government of Canada travel advisories at [Travel Advice and Advisories – travel.gc.ca](https://travel.gc.ca).

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.

- 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.

## Q. What is Manulife's COVID-19 Pandemic Travel Plan?

- A. The COVID-19 Pandemic Travel Plan is available to Canadians travelling abroad, providing emergency medical insurance for COVID-19 related medical conditions:
- Up to \$1 million for COVID-19 related emergency medical expenses (up to \$5 million if received full course of immunization for COVID-19)
  - Up to \$5 million for non COVID-19 related emergency medical benefits
  - Covers a wide range of expenses for health services, transportation and more
  - Includes interruption coverage in the event you need to be quarantined during your trip

## Q. Does the COVID-19 Pandemic Plan provide coverage with an Avoid non-essential travel advisory? If yes, what happens if the Government changes it to an Avoid all travel advisory?

- A. If an Avoid non-essential travel advisory is issued, coverage for COVID-19 related matters may only be available with a COVID-19 Pandemic Plan. If an Avoid all travel advisory is issued, coverage for COVID-19 related matters may not be available under any plan.

## Q. What happens if the Government of Canada reverts back to an Avoid non-essential travel advisory after February 28, 2022?

- A. **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 back 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 claims will not be covered if an individual chooses to cancel their trip for a reason related to COVID-19 except for the three events mentioned in the question below.

### **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.

**Q. Is Trip Cancellation Insurance impacted by the Travel Advisory changes as it relates to COVID-19?**

- A.** No, Trip Cancellation is not impacted by the Advisory change. Until further notice, Manulife still considers COVID-19 a Known Event.
- EXCEPTIONS:** The following 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 impacting your place of employment

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

- A.** No, Manulife continues to consider COVID-19 a Known Event and benefits are not eligible for claims related to COVID-19, except for the three events mentioned in the question above.

**Q. 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?**

- A.** No, Manulife continues to consider COVID-19 a Known Event and Trip Cancellation benefits are not eligible for claims related to COVID-19, except for the three events mentioned above.

This applies to any policy, regardless of the date it was purchased.

**Q. What type of COVID-19 test does Manulife accept as proof of a positive COVID-19 diagnosis?**

- A.** 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, health care entity or telehealth service. In the event of a claim, the client will need to provide proof of a positive COVID-19 test result showing the insured's name and the date that the test was administered. Manulife's position on acceptable tests for claims purposes is subject to change.

**Q. What is covered if I need to quarantine at my destination? How many days are covered and what are the benefit maximums?**

- A.** The Manulife COVID-19 Pandemic Plan offers protection in the event of quarantine outside of Canada. Covered expenses include your additional and unplanned commercial hotel and meal expenses. Amounts available are:

1. Up to \$200 per day, to a maximum of \$2,800 per person; or
2. Up to \$400 per day, to a maximum of \$5,600 per family.

These amounts are in Canadian dollars and provide coverage for up to 14 days.

**Q. Will Manulife travel insurance pay for any COVID-19 test required to return to Canada?**

- A.** No. PCR tests, vaccines, immunizations, visas, passports and other travel requirements are the responsibility of the traveller and are not covered under the Pandemic Plan.

**Q. Is there cancellation coverage prior to departing Canada within the COVID-19 Pandemic Plan?**

- A.** The COVID-19 Pandemic Plan does not have any cancellation coverage. This plan has emergency medical benefits and interruption benefits.

**Q. Does Manulife, the underwriter of the COVID-19 Pandemic Plan, pay upfront for medical and/or quarantine benefits?**

- A.** In the event of an emergency, insured individuals have access to The Assistance Centre, who will arrange direct billing of covered expenses, where possible. If you choose to pay eligible expenses directly, the Assistance Centre will reimburse you.

**Q. Can my travel companion choose to stay with me, even though they have not tested positive and are not required to self-isolate or quarantine? Will they be covered under the quarantine benefits?**

- A.** Provided you and your travel companion are insured with emergency medical insurance and are fully vaccinated, if you tested positive, your travel companion can stay behind with you and have benefits.

**Q. If I test positive for COVID-19 prior to departure, am I eligible for a reimbursement of expenses under the Trip Cancellation plan?**

- A.** Manulife still considers COVID-19 a Known Event, however you may qualify for a reimbursement of expenses under the Trip Cancellation plan if one of the following three events occurs:

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.

**Q. If I don't receive my required COVID-19 test results by the time I'm supposed to fly back to Canada, can my COVID-19 Pandemic Travel Plan coverage be extended?**

**A.** Yes, COVID-19 Pandemic Travel Plan coverage can be extended. Additional costs are dependent on the length of the extension.

**Q. I need to cancel my travel arrangements or my travel supplier has cancelled my travel arrangements. How do I start the claims process?**

**A.** The following information is for customers who pay us their insurance premiums directly:

Before you submit your claim for benefits under Trip Cancellation Insurance, contact your travel supplier to notify them of your cancellation. Most travel suppliers process cancellations and refunds; they may also offer you credits or vouchers for future travel. Please ensure you keep the credits or vouchers provided.

**Q. Has there been any change to the Travel Advisory for cruises?**

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

**Q. What does the recent change to the Travel Advisory for cruises mean for fully vaccinated Manulife Travel Insurance customers?**

**A. 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

**Q. What is the coverage for unvaccinated children?**

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

**Q. What if the Travel Advisory reverts to Avoid all cruise ship travel outside of Canada?**

**A.**

- Individuals will need to have 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 [travel.gc.ca/travel-covid/travel-restrictions/cruise](https://travel.gc.ca/travel-covid/travel-restrictions/cruise) for more information on cruise ship travel outside of Canada.



Conditions, limitations and exclusions apply. See policy for details.

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