

Manulife's COVID-19 Pandemic Travel Plan

FAQs

UPDATE Effective November 27, 2020 **UPDATE**

Manulife has increased the medical benefit amount for COVID-19 and related medical complications to one million dollars (\$1,000,000.00)

ALL POLICIES WITH AN EFFECTIVE DATE OF NOVEMBER 27, 2020 OR LATER WILL BE HONOURED WITH THIS INCREASE

The COVID-19 Pandemic Travel Plan for Travelling Canadians is designed to help cover medical expenses, including medical expenses if you test positive for COVID-19 in your destination. It also includes Trip Interruption insurance for hotel and meal expenses, and for a return flight if you are required, by a medical professional, to quarantine or self-isolate due to a positive COVID-19 test result or contact tracing.

Is Manulife promoting travelling abroad?

- Our top priority remains the health and safety of our customers, employees, partners and communities and, as the largest travel insurance provider in Canada, Manulife understands that some Canadians may have family, business and other important reasons for travelling. Today, more than ever before, they need specialized coverage that helps protect them in the event they fall ill due to COVID-19.
- We strongly encourage you to adhere to the recommendations of the Government of Canada and medical professionals around the world during this time. For those who decide to travel, Manulife supports the health and safety of Canadians by offering specialized travel insurance for COVID-19.

1. When does the \$1,000,000 medical benefit amount for COVID-19 and related complications become effective?

- This coverage increase on Manulife's COVID-19 Pandemic Travel Plan is effective for travellers with a departure date on or after November 27, 2020

- 2. If my client is leaving on or after November 27, 2020 and is holding a COVID-19 Pandemic Plan that indicates \$200,000 for COVID-19 and related complications, are they required to update their policy to show the increased medical benefit amount?**
 - No. If a customer requests documentation showing the \$1,000,000 medical benefit amount, an endorsement is available by contacting Customer Service at travel@manulife.ca

- 3. Is this retroactive for any client who left on their trip prior to November 27, 2020 and is still in destination?**
 - No, the \$1,000,000 medical benefit amount is only effective for those who are departing on or after November 27, 2020.

- 4. Can a client who left on their trip prior to November 27, 2020 upgrade their COVID-19 Pandemic Travel Plan to the \$1,000,000 medical benefit amount for COVID-19 and related complications?**
 - No, this is only available for departures on or after November 27, 2020.

- 5. Can a client who left before November 27, 2020 with a COVID-19 Pandemic Travel Plan, extend the policy while in destination and have the \$1,000,000 medical benefit amount for COVID-19 and related complications added?**
 - No, the extension will have the same terms and conditions as the original policy.

- 6. What happens if a client is holding a MUPS COVID-19 Plan and is departing on or after November 27, 2020?**
 - No updates are required. If a customer requests documentation showing the \$1,000,000 medical benefit amount, an endorsement is available by calling 1-877-884-8283.

All dollar amounts are expressed in Canadian dollars.

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