

“Avoid Non-essential Travel” Government Travel Advisory Rider for *Emergency Medical Insurance* only

GUIDELINES FOR READING THIS RIDER

Important: This rider forms part of the *Emergency Medical Insurance* coverage in your Manulife Travel Insurance policy that you purchased. Please attach this document to your policy and keep it with your policy documents.

This rider is valid only for the *trip* dates as shown on your *confirmation* and when the appropriate premium has been paid for this rider.

All italicized terms have a specific meaning as outlined in the Definitions section of your travel insurance policy.

EMERGENCY MEDICAL INSURANCE

1. This rider provides out of country *Emergency Medical Insurance* coverage when – before your *effective date* – the Government of Canada issues an “Avoid non-essential travel” travel advisory because of a specific virus or disease in the country or region that you are visiting.
2. This “Avoid Non-essential Travel” Government Travel Advisory rider is available to travelling Canadians who purchased a Manulife Travel Insurance policy that includes *Emergency Medical Insurance* coverage.
3. This rider is valid only:
 - When the appropriate premium for this rider is paid; and
 - For the *trip* dates as shown on your *confirmation*.
4. This rider is valid in conjunction with the Manulife Travel Insurance policy you purchased and is subject to all other terms, conditions, limitations, exclusions, and provisions of your policy.

DETAILS

This rider overwrites any information in your policy that is not consistent with it. By purchasing this rider, the following changes apply to the *Emergency Medical Insurance* section of your policy.

With this rider, the following wording is deleted from the Exclusions and Limitations for *Emergency Medical Insurance* section in your policy:

Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory was issued by the Canadian government states to Avoid non-essential travel or Avoid all travel regarding the country, region, or city of *your* destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site.

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

With this rider, the following wording is added in its place:

Any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory was issued by the Canadian government states to Avoid non-essential travel or Avoid all travel regarding the country, region, or city of *your* destination, before your *effective date*. To read the travel advisories, visit the Government of Canada Travel site.

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

Exception: This exclusion does not apply to claims when an “Avoid non-essential travel” travel advisory because of a specific virus or disease in the country or region that you are visiting is issued by the Government of Canada as indicated on the Government of Canada Travel site.

Insurance products are 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.ca/accessibility](https://www.Manulife.ca/accessibility) for more information.

© 2023 The Manufacturers Life Insurance Company. All rights reserved.