

Effective: December 12, 2022

Coronavirus (COVID-19) Rider to be attached to and form part of Destination: Snowbird Plan

This rider is for clients who have purchased a Destination: Snowbird Plan for travelling Canadians, offered by or through The Destination: Travel Group Inc.

Destination: Snowbird Plan is underwritten by The Manufacturers Life Insurance Company (Manulife).

This rider is included and forms part of *your* travel insurance policy.

The following statement is found under the Travel Insurance Advisory section

The following has been deleted:

This insurance provides coverage to a policy maximum of \$5 million CAD per insured, per *trip*.

The following is added in its place:

If you have received the vaccine,

This insurance provides coverage to a combined maximum of \$5 million CAD per insured per *trip*:

- as a result of *emergency treatment* you required 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, including cruise travel or in any destination included in *your* cruise itinerary, when the medical *emergency* is related to Coronavirus (COVID-19) and related complications.

If you have NOT received the vaccine,

The following coverage indicated below cannot exceed a maximum aggregate of \$5 million CAD per insured per *trip*:

- this insurance provides coverage to a maximum of \$5 million CAD per insured per *trip* as a result of *emergency treatment* you required during *your trip* if a *medical condition* begins unexpectedly after you leave home that is unrelated to Coronavirus (COVID-19)
- this insurance provides coverage to a maximum \$1 million CAD per insured, per *trip* as a result of *treatment* required by you during *your trip* if your medical *emergency* is related to Coronavirus (COVID-19) and related complications. Note: No coverage is provided for cruise travel or at any destination included in *your* cruise itinerary for Coronavirus (COVID-19) and related complications. Exception for cruise travel: For children 11 years old or younger, please review the definition of *vaccine* on page 2 of this rider under Part 6: Definitions.

The following has been updated for the SINGLE TRIP PLAN

Part 4. Exclusions is hereby amended as follows:

The following has been deleted:

20. Benefits are not payable for costs incurred for any *act of terrorism* or any *medical condition* you suffer or contract when an official travel advisory was issued by the Canadian government stating "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of *your* destination, before *your policy effective date*.

To read the travel advisories, visit the Government of Canada Official Global Travel Advisory site.

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

The following is added in its place:

20. Benefits are not payable for costs incurred for any loss due to or resulting from:

- a) 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 policy 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*. This exception does not apply to children 11 years old or younger, please review the definition of *vaccine* on page 2 of this rider under Part 6: Definitions.

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 *medical condition* you suffer or contract when an official travel advisory issued by Government of Canada states, "Avoid all travel" regarding the country, region or city of *your* destination, prior to *your policy 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.

Exception: This exclusion does not apply for claims due to 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 if *you* have received the *vaccine*. For children 11 years old or younger, please review the definition of *vaccine* below under Part 6: Definitions.

The following exclusions have been added:

21. Benefits are not payable for costs incurred due to or resulting from the *treatment* of Coronavirus (COVID-19) and related complications *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*.
This exclusion does not apply to children 11 years old or younger, please review the definition of *vaccine* below under Part 6: Definitions.
22. Benefits are not payable for costs of and any expenses due to any 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

PART 5 - GENERAL PROVISIONS:

Coordination of Benefits: 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.

PART 6 - 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*.

Children 11 years old or younger who are not eligible to receive the *vaccine* means not yet eligible or not yet reasonably able to receive the *vaccine*; and when travelling on the same cruise booking as a parent or guardian who has received the *vaccine*, coverage will be provided up to a maximum of \$1 million CAD for Coronavirus (COVID-19) and related complications.

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 The Destination: Travel Group Inc., underwritten by Manulife.
2. This rider is valid in conjunction with *your* Destination: Snowbird Plan 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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