

## Notice from 21st Century Travel Insurance (Manulife) COVID-19

### Update for Visitors to Canada - Tuesday, March 17, 2020

Effective March 17, 2020, Manulife has determined that the following changes apply to Visitor to Canada coverage (note that 1 and 2 confirm that it's business as usual; only 3, 4 and 5 reflect changes).

1. If coverage is purchased PRIOR to March 17, 2020, coverage is included for Insured Services that result from COVID-19 and related conditions regardless of when the Insured enters Canada (entrants after March 16, 2020 must meet the Canadian Government criteria to enter Canada).
2. If coverage is purchased on or AFTER March 17, 2020 and PRIOR to the arrival in Canada, coverage is included for Insured Services that result from COVID-19 and related conditions (entrants after March 16, 2020 must meet the Canadian Government criteria to enter Canada).
3. If coverage is purchased on or AFTER March 17, 2020 and the Insured is already in Canada, coverage is included for Insured Services that result from COVID-19 and related conditions **as long as the insured did not have coverage with another insurance provider** within the 30 days prior to the issue date of the policy.
4. If coverage is purchased on or AFTER March 17, 2020 and the insured is already in Canada **BUT they were insured with any other Insurer\*\* at any time within the 30 days prior to the issue date of the policy**, then the 21st Century policy will NOT cover Insured Services that result from COVID-19 and related conditions. **\*\*Note**, reference to "any other insurer" does NOT include government health insurance for residents of a Canadian Province or Territory.
5. COVID-19 coverage is excluded for any Side Trip that is taken outside of Canada commencing March 13, 2020 or later.

### UPDATE ON COVID-19 - Friday, March 13, 2020

On March 13, 2020 the Federal government issued a High Level Warning (Level 3) to Canadians to Avoid Non-Essential International Travel. This now means that anyone leaving Canada on or after March 13 to travel outside of Canada (Canadians travelling or even **Visitors to Canada on an insured Side Trip**) **will no longer be able to claim Emergency Medical benefits relating to a COVID-19 event**. We have been advised by Manulife that a grace period will be allowed to accommodate the huge volume of people travelling on March break. Emergency Medical expenses relating to COVID-19 WILL STILL BE COVERED for departures up to and including Monday, March 16, 2020. For any departures after that date, COVID-19 is not covered regardless of when the insurance was purchased.

Special exemption - as truckers are considered to be essential for the movement of goods between the US-Canada border, truckers will continue to be able to claim Emergency Medical benefits relating to a COVID-19 event in the USA if travel is due to their job. There is no coverage for Covid-19 if a trucker is on a non-work related trip (ie vacation).

For those with Trip Cancellation and Interruption coverage purchased prior to March 5, 2020, this new March 13, 2020 travel advisory is a valid reason to cancel a trip outside of Canada and claim a refund under the terms and conditions of the policy. For policies purchased after March 5, it is not.

### IMPORTANT ANNOUNCEMENT ABOUT COVID-19 - Wednesday, March 4, 2020

**COVID-19 (Coronavirus) has now spread globally and countries continue to expand their reported cases. It has been acknowledged as a global concern and is being closely monitored by the World Health Organization (WHO). Trip Cancellation & Interruption Insurance ("TCII") does include an exclusion for reasons, circumstances, events, etc., that the purchaser is aware of prior to having their TCII insurance issued and which may lead to a**

**cancellation or interruption of the trip. If before purchasing TCII, the Insured is aware of a reason or event that may cause them to cancel or interrupt their trip, a claim for that reason or event will not be payable.**

**As of March 5, 2020, Manulife has determined that COVID-19 is now considered a known event and the applicable exclusion will be applied for TCII policies issued on or after this date. This exclusion will apply globally, including trips to territories with no existing travel advisory or outbreak.**