

Coronavirus (COVID-19) Rider to be attached to and form part of Destination: International Student Insurance Plan – Canadian Students Studying Abroad

This rider is for clients who have purchased a Destination: International Student Insurance Plan for travelling Canadian students studying abroad, offered by or through The Destination: Travel Group Inc.

Destination: International Student Insurance - Canadian Students Studying Abroad 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 Description of Coverage section

The following statement has been deleted:

1. We agree to pay up to \$2,000,000 for *reasonable and customary* costs incurred unexpectedly as a result of *your sickness or injury* occurring as a result of an *emergency* during the *period of coverage*.

The following is added in its place:

1a. If you have received the vaccine,

This insurance provides coverage to a combined maximum of \$2,000,000 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.

1b. If you have NOT received the vaccine,

The following coverage indicated below cannot exceed a maximum aggregate of \$2,000,000 per insured per *trip*:

- this insurance provides coverage to a maximum of \$2,000,000 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 \$1,000,000 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 Definitions.

This section has been revised

Exclusions is hereby amended as follows:

The following has been deleted:

30. Benefits are not payable for costs incurred due to any loss incurred in a city, region, or country when prior to the *effective date*, the Canadian Government issued a warning to avoid all travel, or to avoid non-essential travel to that city, region, or country, and such *injury* or *sickness* is due to, contributed to by, or resulting from the reason for the warning.

The following is added in its place:

30. 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 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 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 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 Definitions.

The following exclusions have been added:

31. Any expenses related to 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 Definitions.
32. The cost of and any expenses for a 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

GENERAL PROVISIONS

Benefit Payments is hereby amended as follows:

The following has been deleted:

Benefits are only payable to *you* under one policy during the *period of coverage*. If more than one policy issued by *us* is in effect at the same time, benefits will only be paid under one insurance policy, the one with the highest amount of insurance.

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.

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: International Student Insurance – Canadian Students Studying Abroad 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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