Depending on the policy *you* purchased, this Coronavirus (COVID-19) *Emergency* Medical Rider is to be attached to and form part of Medicare International Travel Insurance – Version M14, or 21st Century Travel Insurance Policy, Plan B, Plan D or Plan E – Version T04

This rider is for clients who have purchased 21st Century Travel Insurance for travelling Canadians, offered by or through 21st Century Travel Insurance Limited o/a 21st Century Travel Insurance Services in British Columbia ("21st Century").

All 21st Century Travel Insurance Policies are underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife.

This rider is included and forms part of *your* travel insurance policy under the *Emergency* Medical Insurance benefit of the policy that *you* purchased. This rider is only valid for the *trip* dates as shown on *your confirmation* when the appropriate premium has been paid for this rider.

This rider DOES NOT include or provide any benefits for Coronavirus (COVID-19) and related complications for any Trip Cancellation Insurance or Trip Interruption Insurance expenses.

GENERAL INFORMATION: the following wording is added

Notwithstanding the medical coverage already provided by the travel insurance policy *you* purchased along with the purchase of this rider:

- if *you* HAVE NOT received the *vaccine*, coverage for Coronavirus (COVID-19) and related complications will be provided up to an **overall maximum** of $1,000,000 CDN per insured for *reasonable and customary* charges incurred by *you* during *your trip*, during an "avoid non-essential travel" advisory

- if you HAVE received the *vaccine*, coverage for COVID-19 and related complications will be provided up to the maximum limit of *emergency* medical coverage included in the policy *you* purchased with this rider, while *you* are on a cruise or any destination included in *your* cruise itinerary during an "avoid all cruise travel" advisory. For children 11 years old or younger who are not eligible to receive the *vaccine*, please review the definition of *vaccine* in this rider.

Emergency Medical Benefits Section addition

Expenses related to **Coronavirus (COVID-19) are subject to an overall maximum of $1,000,000 CDN** per insured for *reasonable and customary* charges incurred by *you* during *your trip* as a result of an *emergency* in relation to Coronavirus (COVID-19) and related complications if *you* have NOT received the *vaccine*.

If *you* have received the *vaccine*, expenses for Coronavirus (COVID-19) and other *emergency treatment you* require during *your trip* will be paid based on the maximum limit for *emergency* medical coverage included in the policy that *you* purchased.

Important information about cruise travel: If *you* have NOT received the *vaccine*, the policy does not provide any coverage for Coronavirus (COVID-19) and related complications on a cruise or at any destination included in *your* cruise itinerary. For children 11 years old or younger who are not eligible to receive the *vaccine*, please review the definition of *vaccine* in this rider.

DEFINITIONS addition:

The following 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* or before *your effective date* under *your* Medicare International Travel Insurance OTIP Top-up Policy. 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.

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If this rider is added to Medicare International Travel Insurance – Version M14

Exclusions & Limitations Section is hereby amended as follows:

The following exclusion has been deleted:

Any *act of terrorism* or any medical condition *you* suffer or contract in a specific country, region, or city when a Government of Canada Travel Advisory, issued before *your effective date*, advises Canadians to avoid all or nonessential travel to that specific country, region or city. In this exclusion, "medical condition" is limited, related or due to the reason for the Travel Advisory.

The following exclusion is added in its place:

a) Any *act of terrorism* or 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*. For children 11 years old or younger, please review the definition of *vaccine* in this rider.
This exclusion does not apply if *your medical condition* is unrelated to the travel advisory.

b) Any *act of terrorism* or any *medical condition you* suffer or contract when an official travel advisory issued by the 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 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* in this rider.
This exclusion does not apply to claims for any *medical condition* unrelated to the travel advisory.

The following exclusions have been added:

- Any *treatment* for Coronavirus (COVID-19) and related complications that *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*. For children 11 years old or younger, please review the definition of *vaccine* in this rider.

- The cost of and any expenses for a Coronavirus (COVID-19) test.

If this rider is added to a 21st Century Travel Insurance Policy, Plan B - *Emergency* Medical, Plan D - Annual Medical, Plan E - Package Plan - Version T04

Exclusions & Limitations Section is hereby amended as follows:

The following exclusion has been deleted:

23. Any medical condition *you* suffer or contract in a specific country, region or city when the Government of Canada issued a Travel Advisory, before *your effective date*, advising Canadians to avoid all or non-essential travel to that specific country, region or city. In this exclusion "medical condition" is limited to the reason for which the Travel Advisory was issued and includes complications arising from such medical condition.

The following exclusion is added in its place:

23. 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*. For children 11 years old or younger, please review the definition of *vaccine* in this rider.
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 the 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 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* in this rider.

This exclusion does not apply to claims for any *medical condition* unrelated to the travel advisory.

The following exclusions have been added:

- Any *treatment* for Coronavirus (COVID-19) and related complications that *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*. For children 11 years old or younger, please review the definition of *vaccine* in this rider.

- The cost of and any expenses for a Coronavirus (COVID-19) test.

This section has been revised and is applicable for all policies identified in this rider

WHAT ELSE *YOU* NEED TO KNOW:

How does this insurance work with other coverages that *you* may have?: 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 <u>one</u> policy/certificate and <u>one</u> complimentary certificate. The total amount *we* pay to *you* cannot exceed *your* actual expenses.

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 21st Century, underwritten by Manulife.

2. This rider is valid in conjunction with either *your* 21st Century Medicare International Travel Insurance Policy – Version M14 or the 21st Century Travel Insurance Policy, Plan B - *Emergency* Medical, Plan D - Annual Medical, Plan E – Package Plan - Version T04, depending on the policy *you* purchased and is subject to all other terms, conditions, limitations, exclusions and provisions of *your* policy and this rider.

The Manufacturers Life Insurance Company (Manulife)

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