

Effective: December 1, 2020

**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

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*. Costs are paid for *emergency* hospitalization, *emergency* medical, or other covered costs as provided in the Benefits section, due to *sickness or injury* occurring during the *period of coverage*.

However, further to this rider, expenses related to **Coronavirus (COVID-19) are subject to an overall maximum of \$1,000,000 CAD** per insured for *reasonable and customary* charges incurred by *you* as a result of an *emergency* in relation to Coronavirus (COVID-19) and related complications.

Benefits

The following coverage has been added:

Coronavirus (COVID-19) Coverage

We will pay for eligible expenses up to an overall maximum amount of \$1,000,000 CAD for the *reasonable and customary* expenses incurred by *you* during *your trip* due to an *emergency* related to Coronavirus (COVID-19) and related complications.

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. 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.

The following exclusion has been added:

31. Benefits are not payable for costs incurred due to or resulting from any *medical condition you* suffer or contract while *you* are on *your* cruise or in any destination included in *your* cruise itinerary.

This section has 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

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.



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