

COVID-19 Pandemic Travel Plan

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Overview

As the largest travel insurance provider in Canada, Manulife has a long track record of protecting Canadian travelers and their well-being, and we are committed to doing something for the millions of Canadian customers we serve.

Whether it's a work commitment or an unexpected-but-necessary visit to see family, some Canadians and their families need coverage now more than ever before – and world, that includes **specialized travel insurance that can help provide medical coverage in the event of illness due to COVID-19**.

This is why Manulife's COVID-19 Pandemic Travel Plan was created. The policy will provide the coverage below:

COVERAGE

Emergency Medical Insurance for Non-COVID-19 related medical conditions

LIMIT

Up to \$5,000,000 CAD per insured

COVERAGE

Emergency Medical Insurance for COVID-19 and related conditions after a positive test result while at destination, including Emergency Air Transport to return you home

LIMIT

Up to \$200,000 CAD per insured

COVERAGE

Quarantine expenses after a COVID-19 positive test result, denied entry or contact tracing while at destination

LIMIT

\$150/day up to \$2,100 per person, or
\$300/day up to \$4,200 per family

(Maximum duration of 14 days)

COVERAGE

Level 3 Travel Advisory upgraded to Level 4 Travel Advisory by Canadian Government

LIMIT

Up to a combined \$500 CAD per person for:

- Return airfare
- Meals and accommodations

Feedback 

Apply at any age*

- Canadian resident
- Covered by a Canadian provincial or territorial health insurance plan for full duration of your trip
- No medical questions at the time of application (under age 60)

You are not eligible for this coverage if you:

- Are travelling against the advice of a physician
- Have been diagnosed with a terminal illness or metastatic cancer
- Have a kidney condition requiring dialysis
- Have been prescribed or used home oxygen in the last 12 months
- Have had a bone marrow, stem cell or organ transplant (excluding cornea)

* Dependent children must be at least 30 days old.

Ways to save

Family Coverage - save when a maximum of 2 adults and children/grandchildren (under 60) travel together.

Cover many emergency medical costs

+ Health Services

- Hospital and physician services
- Paramedical services
- Emergency dental treatment
- Hospital allowance

+ Transportation

- Ambulance
- Emergency medical return home
- Visit to bedside if travelling alone
- Return home of children in care of insured, travel companion, pet, vehicle
- Return of excess baggage

+ Additional protection

- Extra meal, hotel, childcare and phone call costs
- Expenses related to death
- Terrorism coverage

Feedback

What's excluded?

- Expenses related to anything that happens while on or associated with being on a cruise of any kind
- Any pre-existing medical conditions if not stable for three months (rate category A) or six months (rate category B and C) before the effective date of your insurance
- Your heart condition if any heart condition was not stable or required any form of nitroglycerine for the relief of angina pain during the stability period for your rate
- Your lung condition if any lung condition was not stable or required treatment with oxygen or Prednisone during the stability period for your rate category

Pre-existing condition means any medical condition that exists before your effective date.

Medical condition means any disease, sickness or injury (including symptoms of undiagnosed conditions).

Stable – A medical condition is considered stable when all of the following statements are true:

1. there has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including a stoppage in treatment), and
2. there has not been any change in medication, or any recommendation or starting of a new prescription drug, and
3. the medical condition has not become worse, and
4. there have not been any new, more frequent or more severe symptoms, and
5. there has been no hospitalization or referral to a specialist, and
6. there have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results, and
7. there is no planned or pending treatment.

All of the above conditions must be met for a medical condition to be considered stable. Change in medication means the medication dosage, frequency or type has been reduced, increased or stopped, and/or new medication(s) has (have) been prescribed. Exceptions: the routine adjustment of Coumadin, Warfarin or insulin (as long as it is not newly prescribed or stopped) and there has been no change in your medical condition; and a change from a brand name medication to a generic brand medication same dosage. Conditions, limitations and exclusions apply. [See policy for details](#).

Note: We strongly encourage Canadians to adhere to the recommendations of the Government of Canada and medical professionals around the world during this time. If you do decide to travel, Manulife supports the health and safety of Canadians by offering specialized travel insurance for COVID-19.

Guides and forms