



This coverage is intended to supplement traditional out of province emergency medical travel insurance for COVID-19 and related conditions. You should arrange for other traditional out of province emergency medical travel insurance to help protect yourself against the cost of unexpected medical emergencies when travelling.

COVID-19 Emergency Medical Certificate of Insurance – Hola Sun Holidays Limited

FAQs

The Hola Sun Holidays Limited COVID-19 Emergency Medical Certificate of Insurance is designed to help cover medical expenses if you have tested positive for COVID-19 in your destination. It also has coverage for hotel and meal expenses if you are required by a medical professional to quarantine or self-isolate due to a positive COVID-19 test result or contact tracing.

This certificate of insurance is valid for any international Hola Sun Holidays roundtrip package vacation or flight that originating in Canada.

1. How much does this plan cost?

- There is no charge to you for this plan.

2. Who is eligible for this coverage?

- All Canadian residents are eligible if they meet the following requirements:
 - Must be a resident of Canada.
 - Must be covered by a Government Health Insurance Plan for the entire duration of your trip. It is your responsibility to check that you do have this coverage.
 - You must not have been advised by a physician not to travel.
 - You must be at least 30 days old.
 - Maximum trip duration is 22 days including the day you leave Canada and the day you return to Canada. If your trip is more than 22 days, you are not eligible for any coverage.
 - Must be an international round trip package vacation or flight offered through Hola Sun Holidays and originating in Canada

3. What are the booking dates associated with this product?

- Available on any new applicable booking made between October 7, 2020 and January 31, 2021
- The first date of travel permitted is November 12, 2020
- The last date of departure that is permitted is April 30, 2021

Underwritten by The Manufacturers Life Insurance Company (Manulife).

4. What type of expenses will be covered with this medical plan?

- COVID-19 related Emergency Medical expenses such as emergency treatment, hospital allowance
- Ambulance – ground transportation and emergency air transportation
- Childcare expenses
- Expenses related to your death and repatriation

5. What are the coverage amounts under the COVID-19 Emergency Medical Certificate of Insurance?

COVERAGE	LIMIT
Medical Coverage after a COVID-19 positive test result in destination, including Emergency Air Transport to return you home	Up to \$200,000 CDN per insured
Quarantine expenses after a COVID-19 positive test result, denied entry or contact tracing in destination	\$150/day up to \$2,100 CDN per person, or \$300/day up to \$4,200 CDN per family (Maximum duration of 14 days)
Repatriation due to death	Up to policy limits as outlined in the certificate of insurance

6. What if I contract COVID-19 while travelling, and the cost of my care exceeds \$200,000 CDN?

- The coverage amount is \$200,000 CDN per insured for COVID-19 and related conditions. If the cost of the claim exceeds this amount, you will be responsible for the additional costs.
- This coverage is Second Payor, meaning it will be over and above any other coverage that you may have through any other source.

7. Does this insurance only cover me for care received in destination?

- This coverage is for the medical expenses you incur in destination for any conditions and complications related to COVID-19 only. It is highly recommended that you have additional travel insurance for all other medical situations.

8. Will this coverage be available if I go on a cruise?

- This coverage is not available for any individuals while they are on a cruise of any kind. It will cover the dates before and after a cruise, but no coverage will apply if anything should happen while on or associated with being on a cruise.

9. Will I still have coverage if I am quarantined beyond my original return date?

- This coverage will be extended for the full duration of your quarantine plus an additional three (3) days for you to make arrangements to return home.

10. Are there any exclusions related to COVID-19 that would apply to this coverage?

We will not pay any expenses or benefits relating directly or indirectly to:

1. If within the last thirty (30) days before your departure date;
 - you have undergone a COVID-19 test, and you have received a positive COVID-19 test result; or
 - you have been diagnosed with COVID-19 by a medical professional; or
 - because of contact tracing, you have been quarantined or self-isolated.
2. If in the last 15 days before your departure date you experience any COVID-19 symptoms, and those symptoms lead to a positive COVID-19 test result during your trip. Symptoms may include but are not limited to: new or worsening cough, shortness of breath or difficulty breathing, having a fever, chills, fatigue or weakness, muscle or body aches, new loss of smell or taste, headache, gastrointestinal symptoms (abdominal pain, diarrhea, vomiting) or feeling very unwell. This exclusion does not apply if, in the last 15 days before your departure date, you were tested for any COVID-19 symptoms and received a negative COVID test result following the appearance of these symptoms.

For full details of the terms, conditions limitations and exclusions, please [click here](#) to find a copy of the Certificate of Insurance.

IMPORTANT NOTICE -- READ CAREFULLY BEFORE YOU TRAVEL

We want you to understand (and it is in your best interest to know) what your certificate includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your certificate before you travel.

IT IS IMPORTANT AND YOUR RESPONSIBILITY TO UNDERSTAND YOUR COVERAGE.

**IF YOU HAVE QUESTIONS,
CALL MANULIFE 1-866-521-8506 or travel@manulife.com**

Insurance is underwritten by The Manufacturers Life Insurance Company (Manulife). Manulife has appointed Active Claims Management (2018) Inc. (operating as Active Care Management) as the provider of all assistance and claims services.

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