



The Manufacturers Life Insurance Company

March 5, 2020

As of January 29, 2020, the Government of Canada issued a Level 3 Travel Advisory for travel to China in relation to COVID-19 (Coronavirus).

Since this time, COVID-19 has spread globally, additional high-level Canadian Government warnings have been issued and countries continue to expand their reported cases. It has been acknowledged as a global concern and is being closely monitored by the World Health Organization (WHO)

Trip Cancellation & Interruption Insurance ("TCII") does include an exclusion for reasons, circumstances, events, etc., that the purchaser is aware of prior to having their TCII insurance issued and which may lead to a cancellation or interruption of the trip. If before purchasing your TCII, you were aware of a reason or event that may cause you to cancel or interrupt your trip a claim for that reason or event will not be payable.

As of March 5, 2020, Manulife has determined that COVID-19 is now considered a known event and the applicable exclusion will be applied for policies issued on or after this date.

This exclusion will apply globally, including trips to territories with no existing travel advisory or outbreak.

IT IS YOUR RESPONSIBILITY to advise your clients about Manulife's position on the COVID-19 and how this may impact their purchase. The "10-Day Free Look" period is also available to help in their decision-making process.

This notice does not apply to policies purchased prior to March 5, 2020.

We will continue to monitor this situation and provide you further updates, if required. If you have additional questions, please contact your Manulife Representative.

Q&A

1. **Q: My client purchased a Manulife Financial Travel Insurance policy and is travelling to a country where a travel advisory is not in place, but now has decided they do not want to travel due to COVID-19. What are their options?**

A: Your client will not be reimbursed if a travel advisory is not in place for their destination under our Trip Cancellation & Interruption Insurance coverage

If they have purchased their travel insurance policy before March 5th, 2020, and if their trip destination appears as a Level 3 or Level 4 travel advisory prior to their departure, they can submit a claim to cancel their trip.

If they have purchased their travel insurance policy on or after March 5th, 2020, no claim for cancellation or interruption will be considered if their destination becomes a Level 3 or Level 4 travel advisory due to COVID-19, as this is now a known event.

2. **Q: Will my client have any coverage should they be quarantined while away?**

A:

Policy Purchased Prior to March 5 th	Policy Purchased on or After March 5 th
If, under the Interruption component of our policies we have coverage for quarantine, that event will be covered. Please refer to the policy for details.	No Coverage for quarantine expenses under Trip Interruption would not be covered as COVID-19 is a known event,

3. **Q: My client is at destination when a travel advisory related to COVID-19 is upgraded to a Level 3 or Level 4 in the area where they are located or intend to visit as part of their travel itinerary. Will they have interruption benefits should they choose to return home?**

A:

Policy Purchased Prior to March 5 th	Policy Purchased on or After March 5 th
Yes, your client may claim for benefits under the interruption component of the policy.	No Coverage for interruption expenses would not be covered COVID-19 is a known event.

4. **Q: On March 15, 2020, my client purchases a policy which includes trip cancellation coverage for a trip they have booked to go to San Diego. What happens if there is a COVID-19 outbreak or travel advisory put in place after the date of purchase and the client wants to cancel?**

A: Cancelling due to an outbreak or a travel advisory would no longer apply as COVID-19 is now a known event.

5. **Q: On March 15, 2020, my client purchases a policy which includes trip interruption coverage for a trip they have booked to go to San Diego. What happens if there is a COVID-19 outbreak or Travel Advisory put in place after the date of departure and the insured wants to return home?**

A: Your client will not have any coverage for interruption expenses under the policy as the COVID-19 was a known event at the time of policy purchase.

6. Q: On March 15, 2020, my client purchases a policy which includes emergency medical coverage for a trip to San Diego. What happens if my client becomes ill at destination with COVID-19?

A: Expenses for emergency medical coverage will be available to the insured under their emergency medical coverage provided they have met the terms and conditions of their Manulife policy provided that a travel advisory was not issued for the destination prior to their departure.

7. Q: If there is a travel advisory announced for COVID-19 in San Diego prior to my departure date, will I have medical coverage when I am in that destination?

A1: If the medical condition is related to COVID-19, no medical coverage would apply.

A2: If the medical condition is NOT related to the travel advisory, medical coverage would apply according to the terms and conditions of the policy.

Please stay connected to <https://travel.gc.ca/travelling/advisories> for an update on Canadian Travel Advisories. As well, be sure to follow the airline carriers and tour operators for any updates they may provide.

We will continue to monitor this situation and provide you further updates, if required. If you have additional questions, please contact your broker.