



The Manufacturers Life Insurance Company

March 13, 2020

On March 13th, 2020, the Government of Canada has announced and is planning to issue a formal High-Level Warning (Level 3) to Canadians to Avoid Non-Essential International Travel.

Manulife has made the following decisions to assist with your March Break Travel arrangements:

Policies with Emergency Medical Coverage

For travelers that are departing on Friday, March 13th, through and including Monday, March 16th, 2020, Manulife will provide coverage for expenses related to COVID-19 as per the terms and conditions of the policy, provided they are travelling to a country or region that was not previously a under Level 3 or Level 4 travel advisory.

As a reminder, those who departed prior to this announcement and are currently at destination, we will continue to provide coverage for emergency medical expenses related to COVID-19 provided they are in a country or a region that was not under a Level 3 or Level 4 travel advisory prior to their departure.

Reminder for Trip Cancellation and Interruption Insurance

For policies that were issued prior to March 5th, 2020, customers that are wanting to cancel their upcoming travel arrangements can do so under the Travel Advisory (Level 3 or Level 4) insured risk, as per the policy terms and conditions.

For policies that were issued on or after March 5th, 2020, customers that are wanting to cancel their upcoming travel arrangements, can do so under the CFAR (Cancel for Any Reason) benefit if applicable as per the policy terms and conditions.

Interruption benefits are available to customers that are currently in destination provided their policy was purchased prior to March 5th, 2020.

We will continue to monitor this situation and provide further updates accordingly.