



The Manufacturers Life Insurance Company

March 10, 2020

COVID-19 Update for travel insurance for Aeroplan customers

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 Canadian Government travel advisories 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") includes an exclusion for reasons, circumstances, events, etc., that the purchaser is aware of prior to purchasing TCII 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, then a claim based on that reason or event will not be payable.

As of March 5, 2020, Manulife has determined that COVID-19 is a known event for the purposes of TCII and the applicable exclusion will be applied. **This exclusion will apply globally, including trips to destinations that are not subject to any Travel Advisory.**

REMINDER: Trip Cancellation & Interruption Insurance continues to offer coverage for events unrelated to COVID-19.

IMPORTANT: CANCEL FOR ANY REASON COVERAGE

Any policy that includes TCII also includes our "**Cancel for Any Reason**" (CFAR) coverage as a built-in coverage benefit. The CFAR benefit will continue to offer protection for Trip Cancellation coverage as per the terms of the policy. Importantly, CFAR provides some ongoing protection if you are concerned about COVID-19 for your future trip plans.

EMERGENCY MEDICAL INSURANCE:

Emergency Medical Insurance coverage remains unchanged and benefits will continue to be offered as per the terms of the policy. As it relates to COVID-19, if, prior to your departure date the Canadian Government issues a travel advisory to "Avoid all non-essential travel" or "Avoid all travel" to your destination, you will not be covered for emergency medical expenses related to the subject matter of the advisory. However, unrelated emergency medical expenses will be covered as per the terms of the policy.

The "10-Day Free Look" period is also available to help in your decision-making process. It allows you 10 days from your insurance purchase date to review the policy. If it does not meet your needs, you may terminate the policy and receive a premium refund, as per the terms of the policy.

Please see policy terms and conditions for all details.

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

COVID-19 - Questions & Answers:

Trip Cancellation & Interruption Insurance Q & A

1. **Q: I purchased a travel insurance policy and I am travelling to a country that is not subject to a travel advisory. I have now decided that I do not want to travel due to COVID-19. What are my options?**

A: You can exercise the CFAR (Cancel for Any Reason) benefit of the policy and claim for 50% of your non-refundable insured pre-paid travel arrangements if you cancel 14 days or more before your departure date.

2. **Q: I am purchasing a policy which includes trip cancellation insurance for a trip that I have booked. What happens if there is a COVID-19 outbreak or the Canadian Government issues a travel advisory after the date of purchase and I want to cancel?**

A: You can exercise the CFAR (Cancel for Any Reason) benefit of the policy and claim for 50% of your non-refundable insured pre-paid travel arrangements if you cancel 14 days or more before your departure date.

3. **Q: Will I have coverage should I be quarantined because of COVID-19 before departure or while in destination for Trip Cancellation & Interruption related expenses such as a return flight home?**

A: No, there is no coverage under Trip Cancellation & Interruption Insurance for quarantine expenses related to COVID-19. This would not be covered as this is now considered a known event.

Emergency Medical Insurance Q & A

4. **Q: What happens if I purchase a policy for my trip and I become ill at destination with a medical condition directly related to COVID-19?**

A: Manulife will provide coverage for Emergency Medical expenses related to COVID-19, provided that the Canadian Government did not issue a travel advisory for your destination prior to your departure. Coverage will be as per the terms and conditions of the policy.

5. **Q: If there is a Canadian Government travel advisory for COVID-19 in effect prior to my departure date for the destination to which I am travelling, will I have Emergency Medical Insurance while I am in destination?**

A: No, there is no Emergency Medical Insurance for medical conditions related to COVID-19.

HOWEVER, there is Emergency Medical Insurance for medical conditions that are not related to COVID-19 as per the terms of the policy.

6. **Will I have any Emergency Medical coverage should I be quarantined while in destination?**

A: Yes, provided that the Canadian Government had not issued a travel advisory for your destination prior to your departure date.

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



The Manufacturers Life Insurance Company

March 15, 2020

On Saturday, March 14, the Canadian government encouraged Canadians to return home as quickly as possible. We support their position and are committed to helping our customers during this difficult time.

If you purchased individual Manulife travel insurance, rest assured that depending on your level of coverage, we will assist in some or all of the costs you incur. We encourage our customers to work with their travel provider to return to Canada.

If you purchased trip interruption insurance, you will be reimbursed for:

- The cost of a one-way economy airfare to return home up to the stated limit in your policy
- The cost of your unused prepaid land arrangements that were part of your travel booking

If you are delayed beyond your return date and have to remain at your destination for a period of time beyond your return date, your trip interruption coverage includes:

- A daily allowance of up to \$350/day depending on your policy for hotel, meal, transportation and communication expenses. Please save your receipts. Most policies will provide this for up to 10 days beyond your scheduled return date. To view the full details of your coverage, please refer to your policy.

If you are unable to come home as per your return date, please note that your Manulife Travel Insurance policy has automatic provisions to extend your coverage at no additional costs for 72 hours. As such, your coverage will continue if you are unable to get home immediately and delayed beyond your return date.

If you are within Canada and have a question about upcoming travel, please talk to your travel provider.

If you are within Canada and have a question about your non-travel related claim, such as dental or prescription, use one of our self-serve options for a faster service. [Click here](#) for a list of those.

The health and safety of Canadians is a top priority for us. Thank you for your continued trust in Manulife.