



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.

The "10-Day Free Look" period is also available to help in your 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 further updates, if required. If you have additional questions, please contact Manulife Customer Service.