

November 19, 2015

As at November 18, 2015, Foreign Affairs, Trade and Development Canada (“Foreign Affairs”) has issued a Level 2 warning (exercise a high degree of caution) for France. With the recent events in Paris, France, we know there may be questions about travel insurance coverage underwritten by The Manufacturers Life Insurance Company (“Manulife”) and by its wholly owned subsidiary, First North American Insurance Company (collectively, “Manulife Financial”) and how these events may impact coverage for your clients.

To help answer questions about Manulife Financial travel insurance policies, the following will confirm the coverage provided.

Levels of travel warnings

Q1. What are the different levels of travel warnings issued by Foreign Affairs?

- A. There are four levels of travel warnings issued by Foreign Affairs (please see: <http://travel.gc.ca/travelling/advisories/faq>):

Level 1	Level 2	Level 3	Level 4
Exercise normal security precautions	Exercise a high degree of caution	Avoid non-essential travel	Avoid all Travel

Trip Cancellation & Interruption coverage

Q2. Which of the above levels are considered to be a covered risk under Manulife Financial’s travel insurance policies?

- A. If a client has purchased a policy that includes Trip Cancellation and Interruption Insurance, the following will outline the coverage provided.

A Manulife Financial travel insurance policy considers only Levels 3 and 4 warnings to fall under the Travel Advisory covered risk. With a Level 2 warning, there are no covered events for Trip Cancellation and Interruption Insurance. Nevertheless, for travel insurance policies purchased on or before November 13, 2015 and where the travel itinerary includes travelling to Paris, France, Manulife Financial will consider any submitted claims in light of any special or unique circumstances.

Should a client wish to cancel the trip, please have them contact the Assistance Centre prior to the end of November 2015. Regardless of the level of the travel warning, if any, the Cancel For Any Reason benefit is available subject to the policy terms and conditions.

Q3. Suppose the warning level for France has been upgraded to a Level 3 or 4 and a client no longer wants to travel to France, or a client is already in France. Will that claim be eligible for benefits under Trip Cancellation or Trip Interruption insurance?

- A. Yes, a claimant would be eligible for benefits under Trip Cancellation Insurance, if a Level 3 or 4 travel warning for France is issued *after* the client purchased the insurance but before travelling to France. Similarly, any client that is already at destination prior to the upgrade in the level of the travel warning would be covered as per the Trip Interruption Insurance terms of the policy.

Q4. What happens if Foreign Affairs issues a Level 3 or 4 warning on or before a client's departure date and he/she chooses to continue with their scheduled travel plans?

A. If the Level 3 or 4 warning is issued on or before the client's departure date and the client decides to continue with the trip, then the policy will not cover any loss or expense incurred for any reason that is associated with the subject matter of the travel warning during the trip.

Q5. Suppose a client is planning to travel to another country in Europe but after learning of the upgraded Level 3 or 4 travel warning to France, the client no longer wants to go to Europe. Will that claim be eligible for trip cancellation/interruption insurance benefits?

A. No. If there is no travel warning regarding the client's destination, then there is no covered event under trip cancellation/interruption insurance. However, the client may make a claim under terms and conditions of the Cancel For Any Reason provision, if applicable, in the policy.

Q6. Suppose Foreign Affairs has upgraded its travel warning to France to a Level 3 or 4. As a result, a client that is travelling elsewhere in Europe wants to return home, due to fear. What coverage is available?

A. Since there is no travel warning regarding the area that client is visiting, this would not be a covered event under trip interruption insurance.

Misconnection & Delayed Return coverage

Q7. What happens if a client experiences a delay while travelling from another destination that is connecting through Paris, France and cannot return home as originally scheduled?

A. The recent events have increased wait times at security checkpoints, including airports, border crossings. All claims for missed connections, delayed return and automatic extension of coverage will be adjudicated per the policy terms and conditions.

Emergency Medical coverage

Q8. What happens if a client is currently in Paris, France where a Level 2 travel warning has been issued, and has a medical event that requires treatment or assistance?

A. Whether or not the medical event is related to the subject matter of the travel warning, the Emergency Medical benefit will apply as per the policy terms and conditions.

Q9. Suppose Foreign Affairs has upgraded its travel warning to France to a Level 3 or 4 after a client's departure. While there, a client has had a medical event. What coverage is available?

A. Whether or not the medical event is directly related to the subject matter of the travel warning, this would be a covered event under Emergency Medical Insurance as per the policy terms and conditions.

Q10. Suppose a client travelled to Paris, despite the Level 3 or 4 travel warning. The client has become ill, in an incident directly related to the travel warning. Will this be covered by Emergency Medical Insurance?

A. No. The client assumed the risk to travel, knowing there was a travel warning in place. Therefore this is not a covered event.

For all situations, conditions, limitations and exclusions apply. Please contact your Client Manager or Sales Development Specialist for details.