

January 20, 2016

As at January 11, 2016, the Public Health Agency of Canada issued a Travel Health Notice regarding the potential of the Zika virus affecting pregnant women travelling to parts of Central America, South America and the Caribbean. Several countries in these regions have been issued a Level 2 travel health risk; although very few of these have had any confirmed cases of the virus. As a result of this notice, we anticipate 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 coverage for your clients may be impacted.

To help answer questions about benefits provided by Manulife Financial travel insurance policies, the following will confirm the coverage that can be provided during each of the four levels of risk.

Levels of travel health risk

There are four levels of risk issued by the Public Health Agency of Canada (please see: <http://www.phac-aspc.gc.ca/tmp-pmv/notices-avis-eng.php>):

Level 1	Level 2	Level 3	Level 4
Practice usual precautions	Practice special precautions	Avoid non-essential travel	Avoid all Travel

How do the policy terms apply?

If your client has purchased a policy that includes Trip Cancellation and Interruption, the following will outline the coverage provided during each of the four levels of risk.

Typically, a Manulife Financial underwritten travel insurance policy includes only Level 3 and Level 4 Travel Advisories issued by the Canadian Government as covered events/risks. Level 1 and Level 2 Travel Advisories are not covered events/risks for Trip Cancellation and Interruption Insurance. Nevertheless, for travel insurance policies purchased on or before January 11, 2016 and where the travel itinerary includes any of the countries whereby the Public Health Notice was posted, Manulife Financial will consider any claims submitted by any insured pregnant clients and their travel companion(s) in light of any special or unique circumstances. Should your client wish to cancel, please have them contact the Assistance Centre. Regardless of the travel health risk provision, if applicable, the Cancel For Any Reason benefit is available subject to the policy terms and conditions.

We will continue to monitor this situation and provide you further updates, if required. If you have additional questions, please contact your Client Manager or Sales Development Specialist.