# A message regarding Coronavirus COVID-19

### Updated on March 24, 2020

Dear Travel Insurance Partner,

We're living through an unprecedented situation that's had extraordinary impacts on our day-to-day lives. We understand the impact COVID-19 has had and we are committed to supporting you and your clients.

As the COVID-19 situation unfolded and prompted measures from governments and travel providers across the globe, we have created information bulletins to help you understand the protection provided by your Manulife Travel Insurance policy. You may access those bulletins by clicking on the links provided below.

- On March 24, 2020, we provided procedures for handling final payments, rebooking policies with travel credits, increasing sum insured amount and refunds. Click <a href="here">here</a> to find out more.
- On March 18, 2020, we provided information on how Manulife is assisting clients who might be having
  difficulties in making arrangements to return home as per the guidance of the Canadian government.
  Click here to find out more.
- On March 16, 2020, the Canadian government put forth additional measures surrounding entry to Canada for people that are not Canadian Citizens or Permanent Residents. Click <a href="here">here</a> for assistance in understanding your clients' Visitors To Canada coverage.
- On March 14, 2020, the Canadian government encouraged Canadians to return home as quickly as possible. Click here for information on how we will assist in some or all the costs your clients may incur.
- On March 13, 2020, the Government of Canada announced it was planning to issue a formal High-Level Warning (Level 3) to Canadians to Avoid Non-Essential International Travel. Click <a href="here">here</a> to find out about the decisions Manulife made regarding March Break Travel arrangements.
- On March 09, 2020, the Canadian Government issued a High-Level Warning to Canadians to Avoid All Cruise Line Travel. Click here for assistance in understanding your clients' coverage options.
- On March 05, 2020, Manulife determined that COVID-19 is considered a known event and that Trip Cancellation and Interruption claims for this known event would no longer be payable for policies purchased on or after that date. Click here for more information.

# Important Information If Your Client Is Filing A Claim:

To avoid the long wait times, you may experience on our phone lines, you may file your claim online using our online portal. Instructions are provided below.

## How to start and submit a Travel Insurance Claim through ACM Portal?

- 1. Create an account online at <a href="https://manulife.acmtravel.ca/accounts/login">https://manulife.acmtravel.ca/accounts/login</a>
- 2. Start a new claim and complete the online claim form
- 3. Submit your claim

Please click here for step by step on how to open a claim through the ACM portal.

Active Care Management (ACM) is currently experiencing higher than normal claim volumes. As a result, claim processing times may be impacted. An ACM representative will contact you should we require any additional information to process your claim.

#### **IMPORTANT:**

- IT IS NOT MANDATORY TO OPEN A CLAIM IMMEDIATELY
- TRAVEL ARRANGEMENTS MUST BE CANCELLED OR CHANGED BEFORE SUBMITTING A CLAIM

<u>TIME LIMITS</u>: To make a claim for benefits under this policy, your written proof of claim and your fully completed Manulife Travel Insurance claim form(s) must be submitted to us within 90 days after the event, but not more than 12 months after the date of such event or loss.