

**TravelWell® Customer Letter –
Coverage Update
Intact Insurance (03-2020)**

Re: Subject: Important Update to your TravelWell Insurance Policy

Dear <Name of Insured>,

We are reaching out to provide an important update to your TravelWell® coverage, which was purchased through Intact Insurance.

As you've likely heard from health authorities and news outlets, COVID-19 (Coronavirus) has spread to other countries or regions. Over the past week, we have seen an increase in confirmed cases in Canada and the US, and travel advisories are continually being updated in response to new information.

Manulife Financial Corp, who underwrites your TravelWell policy, has determined that COVID-19 is now considered a 'known' event and the applicable exclusion(s) will be applied for policies issued or travel booked on or after March 5th, 2020. Please see information on the exclusions below and how this may impact your coverage.

Trip Cancellation or Interruption – All Inclusive TravelWell Policy

If you booked a trip prior to March 5th, 2020, **you will be eligible** for trip cancellation or trip interruption (including quarantine) coverage if the trip destination appears under a Government of Canada travel advisory to avoid all or non-essential travel. The travel advisory must be issued prior to departure and related to COVID-19.

If you have booked a trip on or after March 5th, 2020 and cancel your travel due to COVID-19, **you will not be eligible** for trip cancellation or trip interruption coverage under your TravelWell policy. This exclusion will apply globally, including trips to areas with no existing travel advisory or outbreak.

Emergency Medical Coverage – All Inclusive and Basic TravelWell Policy

If you are travelling to a destination where a Government of Canada travel advisory to avoid all or non-essential travel has been issued for COVID-19, **you will not be eligible** for Emergency Medical Coverage related or due to COVID-19 under your TravelWell policy.

Please refer to the Travel Advice and Advisories website for the most up-to-date travel advisories: <https://travel.gc.ca/travelling/advisories>.

If you require more information, please contact the TravelWell line: 1-877-717-7267

Yours sincerely,

<Broker Name>

Your insurance contracts prevail at all times. Please consult it for a complete description of coverage and exclusions. ®TravelWell is a registered trademark of Intact Insurance Company, used under license.