

[WARNING - ENCRYPTED ATTACHMENT NOT VIRUS SCANNED] Policy Confirmation:
ENS7785636

confirmations@igoinsured.com <confirmations@igoinsured.com>

Sat 2023-09-23 2:37 PM

To:info@globalduniya.ca <info@globalduniya.ca>

 2 attachments (260 KB)

policyAFCP.pdf; ENS7785636_E.pdf;

Please save this email for later reference.

Manulife Global Travel Insurance

Insurer:	Manulife
Travel Agency:	GlobalDuniya
Policy Number:	ENS7785636

Please be advised that any escalation of a Government of Canada travel advisory, related to COVID-19, to avoid travel will continue to be excluded from Trip Cancellation and Trip Interruption coverage for any policy that was purchased on or after March 5, 2020.

Since March 5, 2020, Manulife has recognized COVID-19 (Coronavirus) as a known event. Trip Cancellation and Trip Interruption claims related to this known event are not payable for policies issued on or after March 5, 2020, except under one of these three circumstances:

1. Your sickness (accompanied by a medical certificate) due to contracting COVID-19 that prevents you from travelling as planned.
2. A positive COVID-19 test result (accompanied by a medical certificate) within 72 hours before your departure from home which prevents you from travelling as planned.
3. Your job loss as a result of the pandemic impact at your place of employment.

Dear Policyholder,

We would like to thank you for choosing us for your travel insurance needs. Your business is important to us and we are dedicated to ensure your customer experience is exceptional.

Your confirmation of coverage is attached. To protect your personal information, you will be prompted to enter a password. Use the current departure date in the following format **DDMMYYYY**. If your departure date is October 25, 2025 your password will be **25102025**.

Please review each document(s) carefully, and let us know as soon as possible if any changes are required. If you wish to receive a printed copy of your Manulife travel insurance documents, **please contact our customer service team at 1-866-298-2722**.

Manulife Global Travel Insurance is underwritten by The Manufacturers Life Insurance Company and by its wholly owned subsidiary, First North American Insurance Company (collectively, "Manulife").

Coverage is subject to eligibility, terms, limitations, conditions and exclusions as outlined in the policy booklet. It is your responsibility to be sure that you read and understand the policy booklet whose terms shall prevail.

IMPORTANT:

Should you have any questions about your coverage, please contact our Manulife Customer Service Contact Centre at 1-866-298-2722.

If you need to cancel your trip before departure, please contact our Assistance Centre at 1-800-211-9093 toll-free from the USA and Canada.

In the event of an emergency after your departure, you must contact Active Care Management, our Assistance Centre Provider immediately:

- **TRAVELAID app**
- **1-800-211-9093** toll-free from the USA and Canada.
- **1-519-251-7821** collect where available.

Our Assistance Centre is there to help you 24 hours per day, each day of the year.

**Mobile App**

Before you travel, download the free travel assistance mobile app, **ACM TravelAid™**. It provides many features that may assist you in the event of an emergency anywhere in the world. It enables you to find the closest medical facility,

start a claim, and review travel advisories. To download the app, visit <https://manulife.acmtravel.ca>.



To start a claim you



Everyone wants to have a carefree trip and should be able to travel with confidence in their travel insurance purchase. Most people travel every day without a problem, but if something does happen, the member companies of the Travel Health Insurance Association of Canada (THiA) want you to know your rights. THiA's Travel Insurance Bill of Rights and Responsibilities builds on the golden rules of travel insurance:

- **Know your health**
- **Know your trip**
- **Know your policy**
- **Know your rights**

For more information, go to <https://www.thiaonline.com/>

To view and print the Policy Confirmation, you will need Adobe Acrobat reader loaded to your computer. Click here to download it for free. <http://www.adobe.com/products/acrobat/readstep2.html>

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