



February 10, 2026

Current Situation in Cuba – Fuel Shortages, Power Outages, and Service Disruptions

The current situation in Cuba is impacting travel to Cuba. As of February 10, 2026, Manulife considers the current situation in Cuba a '**known event**' with respect to Manulife Trip Cancellation and Interruption Insurance coverage.

Coverage under the policy is secondary to any other source of compensation, such as offers from the travel supplier, credit card refund, etc.

How this impacts Manulife Travel Insurance customers travelling to Cuba

1. When travel to Cuba is disrupted due to fuel shortages, power outages, or service disruptions

If a travel supplier cancels or modifies a trip to Cuba due to fuel shortages, power outages, or service disruptions, the travel supplier is responsible for offering refunds, rebooking options, or travel credits. This is not a covered event under Manulife Travel Insurance policies; however, depending on an insured's circumstance, there may be coverage under their policy's misconnection or disruption benefits.

2. When an insured's Cuba-bound flight is cancelled or interrupted

If the policy was purchased prior to February 10, 2026, Misconnection or disruption benefits may apply (see policy for complete details).

If the policy was purchased on or after February 10, 2026, benefits related to this current situation in Cuba would not apply, as it is now considered a known event.

3. When travel disruptions occur after an insured has already departed

If these conditions cause a delay or disruption to an insured's return home, the insured may be covered under their policy's misconnection or disruption benefits, provided that the insurance policy was purchased before February 10, 2026.

If the policy was purchased on or after February 10, 2026, benefits would not apply due to the current situation in Cuba being a known event.

See policy for full conditions, limitations, and exclusions.