

February 22, 2026

## **Current Situation in Mexico – High levels of violence and organized crime**

The current situation in Mexico is impacting travel to some areas in Mexico. As of February 22, 2026, Manulife considers the current situation in Mexico 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, future travel credits, credit card refund, etc.

## **How this impacts Manulife Travel Insurance customers travelling to Mexico**

### **1. When travel to Mexico is disrupted due to high levels of violence and organized crime**

If a travel supplier cancels or modifies a trip to Mexico due to high levels of violence and organized crime, 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 Mexico-bound flight is cancelled or interrupted**

If the policy was purchased prior to February 22, 2026, Misconnection or disruption benefits may apply (see policy for complete details).

If the policy was purchased on or after February 22, 2026, benefits related to this current situation in Mexico 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 22, 2026.

If the policy was purchased on or after February 22, 2026, benefits would not apply due to the current situation in Mexico being a known event.

### **4. When a travel advisory is issued by the Government of Canada to "Avoid Non-Essential Travel" or "Avoid All Travel"**

If the policy was purchased prior to February 22, 2026, and the Government of Canada later issues a travel advisory to "Avoid Non-Essential Travel" or "Avoid All Travel" for your destination in Mexico, this is a covered event for trip cancellation and trip interruption benefits.

If the policy was purchased on or after February 22, 2026, benefits related to this current situation in Mexico would not apply, as it is now considered a known event.

Coverage is available subject to the policy terms and conditions. See policy for full conditions, limitations, and exclusions.