

Dream. Explore. Travel On.



BASIC TRAVEL PROTECTION

DESIGNED FOR TRAVEL EXPERTS

A great alternative to cruise and tour operator insurance, this plan created for Travel Experts travelers offers coverage for the value-conscious traveler while meeting essential travel needs – including the option to customize coverage with the rental car damage upgrade.

PLAN HIGHLIGHTS

- Primary coverage
- Trip cancellation coverage if you're unable to travel for a covered reason
- Five-hour travel delay benefit
- Three-hour missed connection benefit
- 12-hour baggage delay benefit
- Coverage available for all your trip components, including tours, flights, and cruises
- Rental car damage upgrade available

PLAN BENEFITS

Benefits ¹	Coverage ¹
Trip Cancellation	100% of cost (\$10,000 limit)
Frequent Traveler Benefit	\$250
Trip Interruption	100% of cost (\$10,000 limit)
Travel Delay (5 hours)	\$500 (\$250/day)
Missed Connection (3 hours)	\$500
Baggage & Personal Effects	\$500
Baggage Delay (12 hours)	\$100
Emergency Medical Expense ²	\$15,000
Emergency Dental Expense ²	\$500
Emergency Evacuation & Repatriation of Remains	\$100,000
Accidental Death & Dismemberment	\$10,000
Travel Assistance ³	Included
UPGRADE OPTIONS ¹	
Rental Car Damage ⁴	\$35,000 (\$100 deductible)

PLAN RATE PER PERSON

Age	Plan Cost ¹
0-34	3% of trip cost
35-59	4% of trip cost
60-69	6% of trip cost
70-79	8% of trip cost
80+	9% of trip cost
UPGRADE (add to base plan rate)	
Rental Car Damage ⁴	\$10 per day, per plan

Travel Experts Travel Protection Plan

To learn more or enroll, contact your Travel Advisor.
Location Number 33-6065



PLAN BENEFITS

CANCELLATION & INTERRUPTION

Protect travel investments and recover nonrefundable, prepaid costs if a trip is canceled or interrupted. Popular reasons include:

- Sickness, Injury, or Death
- Home Uninhabitable or Inaccessible
- Involuntary Termination⁶
- Strike
- Severe Weather/Mechanical Breakdown
- Quarantine
- Jury Duty/Subpoena
- Military Duty
- Financial Insolvency⁵

TRAVEL DELAY

Reimbursement for additional costs — such as additional accommodations, meals, and unused travel arrangements covered under Trip Interruption benefit or Missed Connections — if your trip is delayed five hours or more.

MISSED CONNECTION

Reimbursement for additional costs — such as accommodations and meals — if your cruise or flight is missed by three hours or more.

BAGGAGE & PERSONAL EFFECTS

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

BAGGAGE DELAY

Reimbursement for personal articles, passports, and expenses if bags are delayed for 12 hours or more.

EMERGENCY MEDICAL & DENTAL EXPENSES²

Emergency medical or dental treatment if a sickness or injury occurs while traveling. A \$50 deductible applies in some states.

EMERGENCY MEDICAL EVACUATION

Includes emergency medical evacuation to the nearest suitable medical facility; help returning home if medically necessary; and repatriation and travel expenses for escort.



Questions about plan benefits?

Call +1.844.234.6593 and use Plan #726ZB-0822
or email customersolutions@travelexinsurance.com

ACCIDENTAL DEATH & DISMEMBERMENT

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

TRAVEL ASSISTANCE SERVICES

Includes a wide range of services before and during a trip through a 24/7 toll-free number. Services include assistance with medical emergencies, medical evacuations, and more.

PLAN DETAILS

View policy: policy.travelexinsurance.com/726ZB-0822

5 Plan must be purchased within 21 days of initial trip deposit. 6 Occurs at least 14 days after effective date of policy. Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabineers, crampons, lead/top-rope anchoring equipment and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event or circumstance, that occurs at a time when this Policy is not in effect for the Insured; Epidemic or Pandemic; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any taken outside the advice of a Physician; or a Pre-Existing Condition including death that results therefrom (within the stated lookback period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit or similar law; a loss or damage caused by detention, confiscation or destruction by customs, or; medical treatment during a Covered Trip, or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. If you have questions about coverage available under our plans, please review the policy or contact TravelEx at 844.234.6593 or customersolutions@travelexinsurance.com. Claims inquires may be directed to Zurich Travel Assist at claims@zurichtravelassist.com or 800.501.4781. Visit travelexinsurance.com/company/fraud-warning to view state specific fraud warnings. Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. TravelEx Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIGV-100-A CW and #U-TIIN-100 A; in DC #U-TIIV-100-A DC and #U-TIGV-100-A DC; in FL #U-TIGV-100-A FL; in IN #U-TIIN-100 IN; in MN #U-TIIV-100-B MN and #U-TIGV 100-B MN; in MT #U-TIIN-100 MT; in NH #U-TIIV-100-A NH; in NY #U-TIIV-100-A NY, #U-TIIV-101-B NY, #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in TX #U-TIIV-100-A TX and #U-TIGV-100-A TX; in VA #U-TIIV-100-A VA and #U-TIGV-A VA; in VT #U-TIIN-100 VT. 726ZB-0822 | 7.22 TEXF4



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