

# TRAVEL PROTECTION

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## HELP PROTECT YOUR TRAVEL INVESTMENT

There are various options to help protect you and your travel investment when you travel. In fact, your credit card, auto or medical insurance might offer some type of assistance when you travel. However, these plans might not be as comprehensive as travel protection. It is best to understand what type of coverage you currently have and what additional coverage you might need when you travel, especially if your travel is outside of the United States.

## EMERGENCY MEDICAL COVERAGE

This covers you in case medical assistance is needed when you are traveling. This does not cover any monetary value of your trip planning costs. It is best to ensure that the policy you purchase acts as primary coverage. Typically covered under Emergency Medical policies: Emergency Medical & Dental Expense, Emergency Medical Evacuation & Repatriation, AD&D.

## TRIP CANCELLATION

This usually has coverage for all the above, in addition to cancellation for covered reasons. The covered reasons can vary due to circumstances and conditions in a particular destination. Keep in mind that not all policies have the same covered reasons, so please make sure to read the fine print.

## CANCEL FOR ANY REASON

Cancel for any reason is usually an optional upgrade which includes coverage for all the above as well as if you decide to cancel for any other reason that is not covered in the base policy. Typically, this is not a 100% refund as every insurance company offers a different percentage back. Most are 50%-80% refundable. The exact non-refundable amount of your trip must be covered to qualify for the refund. Some reasons you might decide to cancel: Civil unrest, riots, acts of war, hurricane, travel advisories, or fear of travel due to health concerns in the area

## WHEN TO PURCHASE

It is recommended to purchase travel protection at the time of booking. Most policies offer a pre-existing\* medical waiver if you purchase within 14-21 days of deposit. You must also be medically able to travel on the day the travel protection is purchased. The date of deposit is the day your airline tickets are purchased or when a small deposit has been placed on your trip package.

**Cancel for Any Reason** must also be purchased within 14-21 days of deposit. Cancellation must occur 48 hours prior to your departure. This feature typically adds on an additional 20-40% of the premium costs. There is typically a maximum trip cost of \$10K per person.

**Emergency Medical Coverage** can be purchased up until the day before travel.

- ★ Pre-existing condition: A Pre-Existing Condition is any injury, illness, disease or other medical condition that occurs prior to the travel plan's effective date and for which you had symptoms and sought diagnosis, medical treatment, and/or new prescription medications or a change in your current prescription.

## OPTIONAL ADD-ONS

If you find that you need additional coverage than what the plan offers, here are some add-ons that might be available:

**Hazardous Sports Upgrade:** Might include the following activities: Bungee jumping, Caving / Spelunking, Hang Gliding, Ice Climbing, Mountaineering, Parachuting, Paragliding, Rock climbing, SCUBA Diving, Skydiving

**Car Rental Collision Coverage:** Collision damage, vandalism, windstorm, hail, fire, or flood. A small deductible might be required in the event of a claim.

**Medical Upgrade:** Additional emergency medical expense coverage & medical evacuation coverage

Please keep in mind that every plan is different and it is best to find the one that will work best for you. If you have any specific questions about coverage, it is best to speak directly to the travel protection supplier. Most plans offer a 14-day free look period to give you an opportunity to review the policy.