

# Frequently Asked Questions About Travel Protection

Based on “Covered Reasons” within the particular policy you purchase

## What is Trip Interruption and when does it apply?

The Trip Interruption Benefit reimburses you for unused land or water travel arrangements, plus additional airfare to return home or rejoin your trip when you must interrupt your trip **for a covered reason**.

## What is Trip Cancellation and when does it apply?

The Trip Cancellation coverage reimburses you for unused, non-refundable, pre-paid trip costs **if you must cancel your trip for a covered reason**. The covered reason that causes you to cancel must occur after your effective date and prior to your cancellation and scheduled departure.

## Why do I need travel protection?

Travel protection is designed to cover both you and the cost of your travel arrangements against a variety of unforeseeable reasons that may affect you or your travel plans.

Emergencies happen when you least expect it. Travel protection provides coverage for Trip Cancellation, Trip Interruption, Medical and Dental, Emergency Assistance and Transportation, Baggage, Baggage Delay, Travel Delay and much more. Plus, we offer our exclusive One Call 24-hour Traveler Assistance Service to help you with emergency situations that arise during your trip.

Many travel products are non-refundable, and the best airline and cruise deals usually come with few options if you can't actually take your trip. Last week the airline joyfully booked your flight. This week it declared bankruptcy. Last month you reserved space on a Caribbean cruise. A few weeks later a family member became critically ill.

**Important Tip!** Many people only consider their own health when deciding about travel protection. It is not uncommon for younger people to assume that because they are healthy, travel protection is not needed. But what about parents, grandparents, children, grandchildren, aunts, and uncles? Remember travel protection provides coverage if something happens during coverage to you or to any of these people, causing you to cancel your trip.

## When is the best time to buy travel protection?

**For a variety of reasons, it is prudent to purchase travel protection when you first book your trip (i.e. make your first payment for travel arrangements). You generally have a 10 day “look/see” and if not a good “fit” cancel it for a refund.**

Why? Most travel protection plans contain one or more time sensitive provisions that broaden coverage. The time sensitive provisions which are included in all of our plans apply to several coverage enhancements, such as providing coverage for pre-existing medical conditions and the optional Trip Cancellation For Any Reason coverage.

**Important Tip!** By purchasing earlier you receive better coverage at the same price.

## Why should I buy Trip Cancellation for Any Reason coverage? General Answer, double check the provider you are using...

Although there are a great many covered reasons for Trip Cancellation, not every possible reason is covered. Travel protection plans generally do not cover a change of mind or other similar discretionary reasons. Our optional Trip Cancellation For Any Reason coverage allows the traveler freedom to cancel a trip for any reason whatsoever (48 hours or more before the scheduled departure date) and be reimbursed for 75% of the trip cost insured. Of course, if a trip is canceled for a covered reason, then reimbursement would be at 100% of the trip cost insured under the Trip Cancellation coverage.

**Important Tip!** Trip Cancellation For Any Reason is time sensitive and must be purchased within 15 days of the date of the initial deposit or payment for the trip. This coverage is not available to residents of New York and is only available on select plans. Other requirements apply, see a Description of Coverage/Policy for full details.

### **How do I determine the correct amount of travel protection to buy?**

You should insure the full cost of all of your non-refundable air, land or cruise travel arrangements. For example, many first class airline tickets, and some business class tickets are fully refundable. You should only buy travel protection for the full cost of your non-refundable travel arrangements. Non-cash transactions such as frequent traveler awards, early bird discounts etc, generally cannot be covered as these items have no cash value.

**Important Tip!** You should always insure the full cost of any non-refundable travel arrangements, as there will be additional limitations and exclusions if you insure less than the full cost of your non-refundable travel arrangements.

### **Do I purchase for my age at the time of travel or when the plan is purchased?**

You should provide your current age at time of purchase.

### **When does my travel protection plan go into effect?**

Under Trip Cancellation for Business Reason and Trip Cancellation for Any Reason, coverage begins on the day after you purchase a plan. For all other coverages, coverage begins when you depart on your first scheduled travel arrangement.

### **May I extend my travel protection plan if I have already departed?**

Yes, you may extend your travel protection term while traveling on your covered trip as long as:

1. you have not incurred a loss,
2. coverage under this plan is in force at the time you request an extension, and
3. you pay any additional required plan cost for such extension, if applicable.

### **What is a pre-existing condition?**

In simple terms, a pre-existing medical condition is a sickness, injury or other medical condition for which a person receives diagnosis, treatment or advice during the 60 day period prior to your coverage effective date. Conditions controlled solely through medication, without a change in dosage, are not considered to be Pre-Existing Conditions.

### **What if all I do is take medication(s)? Would this be considered a pre-existing condition?**

If throughout the 60 day pre-existing period, your condition is stable (i.e. no other treatments, tests, or diagnostic exams), and your medication remains unchanged, this would not be considered a pre-existing medical condition.

### **My traveling companion is unable to travel with me, however I still want to travel, what should I do?**

If you would like to take your trip without your traveling companion, we can reimburse you if you incur occupancy upgrade charges, provided your traveling companion has canceled or interrupted his or her trip for a covered reason.

### **What happens if my flight home is canceled and I must spend additional time at my destination?**

The Travel Delay coverage includes coverage for any type of common carrier delay, including terrorist acts.

## **What happens if I arrive late for my tour or cruise departure due to a missed connection?**

(Double check coverage offered on plan you are purchasing)

With all of our plans, you will be reimbursed (up to the plan limit) for the additional transportation costs to join your trip and any unused portion of prepaid land or water travel arrangements. This benefit applies if you miss your tour or cruise departure because your arrival at your trip destination is delayed 3 hours or more due to:

1. any delay of a common carrier.
2. a documented weather condition prevented you from getting to the point of departure; or
3. quarantine, hijacking, strike, natural disaster, terrorism, or riot.

Under the Travel Delay benefit, you will be reimbursed (up to the plan limit), for additional reasonable meal, accommodation, and local transportation expenses if you are delayed beyond 6 hours for a covered reason such as delay of a common carrier.

## **What happens if the airline loses my baggage at the start of my trip?**

Coverage is available (up to the amount listed in the schedule) for baggage and personal effects, passports and visas that are lost, stolen, or damaged during your covered trip.

You must immediately report the loss to the hotel manager, tour guide or representative, transportation official, local police or other local authorities and obtain their written report of your loss; and submit documentation for your loss, including all receipts for the necessary purchases made and documentation for reimbursements received from a responsible party and take all reasonable steps to protect, save or recover your baggage and personal effects.

## **May I cancel my plan if, after reviewing it, I am not satisfied?**

You may cancel and return your plan documents within the 10-day free look period and receive a complete refund if you have not departed on your trip or filed a claim.

## **Should I take my Description of Coverage/Policy with me and should I read them first?**

Yes, you should always take your Description of Coverage/Policy with you, and you should read your documents as soon as you receive them to make sure the information is accurate.

The Description of Coverage/Policy explains the plan benefits, limitations, conditions and exclusions. The Purchase Confirmation contains the maximum benefit limits for the plan purchased.

Our plans also provide a Baggage Delay Benefit, if while on your trip your checked baggage is delayed for 12 hours or more, to reimburse you for the purchase of necessary personal effects while on your trip, up to the amount listed in the schedule.

## **What should I do if I need emergency medical care while traveling?**

You may contact your assistance provider to help you in emergency situations. The assistance providers contact information is generally included in the Description of Coverage/Policy and on your Purchase Confirmation.