

# THE QUICK GUIDE TO TRAVEL INSURANCE

2016 EDITION



insuremytrip<sup>®</sup>

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The Quick Guide to Travel Insurance, 2016 Edition written and designed by InsureMyTrip.

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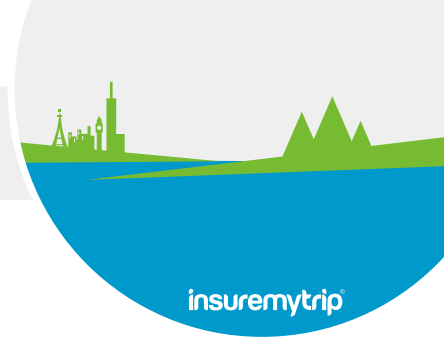


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# Introduction



## *“And it was how much?”*

I recently learned about a young man who got into a horrific bike accident while vacationing in Europe.

Luckily, he survived.

But while he was on the mend he got another shock: a six-figure medical bill.

Thankfully, he didn't have to pay a dime.

That's because his mom purchased a \$200 travel insurance policy for his trip. It came with emergency medical coverage. It paid for the ENTIRE bill. And it was a good thing she bought it to supplement his major medical policy. It turns out, his domestic health insurance policy provided NO coverage outside of the United States. The travel insurance policy for \$200 came with the emergency medical coverage he needed. It paid for the ENTIRE bill.

\$150,000 in medical bills. ***\$150,000!***

This wasn't the first time I've heard about the advantage of having a good travel insurance plan. My mother-in-law bought insurance for a trip to Italy. She never thought she'd need it. Then she broke her ankle one week before her expected departure. She was pretty disappointed to have to cancel the entire vacation, but she was thankful she had purchased insurance: her \$10,000 trip deposit was reimbursed.

While these stories may make a good case for purchasing travel insurance, let's be real; travel insurance doesn't cover every possible scenario for a trip gone wrong. And oftentimes travelers buy a policy and never file a claim. Then, on occasion, claims are denied.

So, do we really need travel insurance?

There is no international law that requires you to have it.

Most people buy travel insurance because they don't want two things to happen:

- LOSE money after canceling a trip.
- SPEND money on bills received for emergency medical care while traveling.

But even for those who think travel insurance is a good idea, it's easy to get frazzled when it's time to buy. With so many choices, it can feel overwhelming. The confusing insurance language doesn't help, either.

So, the team at InsureMyTrip wanted to cut through all the clutter and insurance speak to create an easy — and *honest* — guide to help travelers feel more confident about their choice to buy travel insurance (or not).

Hopefully the information in this book will allow travelers to then spend more time focusing on what really matters — their trip.

— *InsureMyTrip News Editor*

## HOW TO USE THIS BOOK

This book is intended to provide travelers with some basic information regarding travel insurance so that they will feel more confident before making a decision to purchase travel insurance.

***Travel insurance is complex.***

This book is only a general overview of travel insurance. It does not provide detailed information or any interpretation of specific insurance contracts or policies, and it is not designed to be a substitute for such information.

***Travelers should always contact a licensed travel insurance agent to obtain information about travel insurance.***

The authors of this book make no representations or warranties about the quality or effectiveness of any travel insurance policies or a traveler's ability to make and collect upon a claim under any travel insurance policies, nor do such authors recommend or endorse any particular type of travel insurance or any insurance company that provides travel insurance products.

# Why You Need Travel Insurance



There's a reason why top news publications — such as *The New York Times* or *Consumer Reports* — have written about travel insurance benefits. There are many reasons why travelers might need it:

- If a traveler gets sick and the trip must be cancelled, travel insurance allows for the reimbursement of the prepaid, non-refundable trip cost.
- Many travel insurance plans offer coverage if the travelers need to cancel a trip due to severe weather.
- Many policies allow for reimbursement of covered items if baggage is lost, damaged or stolen.
- Travel insurance can help reimburse a traveler for emergency medical care while traveling.
- If a traveler needs help with hospital and doctor recommendations, arranging evacuations, or assistance in getting out of a country in time of crisis, travel insurance can provide emergency assistance.
- Benefits can help fill gaps in a traveler's primary health coverage for emergency medical care while traveling.



# How Much Does Travel Insurance Cost



After planning a trip, spending more money on something like travel insurance may feel like another costly purchase. The good news? It's actually pretty affordable.

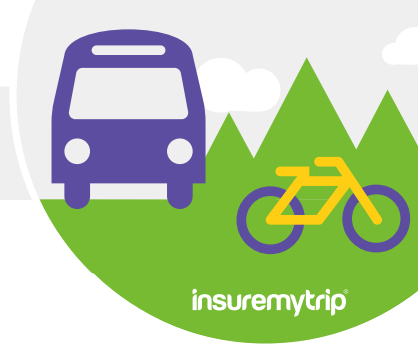
A comprehensive travel insurance plan (which we talk about primarily in this book) generally costs 4 to 8 percent of your total trip cost. But aside from it being a good value, travel insurance benefits are designed to protect your trip investment and help travelers avoid huge losses for unexpected medical bills.

Here's an example: For a \$5,000 two week vacation to Aruba, a standard comprehensive travel insurance plan may cost a couple in their 50s around \$200.

A comprehensive travel plan will typically cover:

- Up to \$50,000 reimbursement (per person) for covered emergency medical care.
- Up to \$250,000 (per person) for a covered medical evacuation.
- The reimbursement of their entire \$5,000 trip cost if they cancel their trip to Aruba for a valid reason outlined in their insurance policy.

# When You Don't Need Travel Insurance



Travel insurance may not make sense for every trip. For example, it may not be worth purchasing a plan for an inexpensive trip or local getaway.

Here are examples of when a traveler may be more likely to pass on a plan:

- The traveler is staying close to home and not spending much money on a vacation.
- If a trip is cancelled, the traveler is comfortable with losing any amount of money.
- If a trip is cut short, the traveler is comfortable with spending money on travel expenses to get back home.
- The traveler is confident that his or her domestic health insurance will provide coverage for emergency medical care while traveling abroad and isn't concerned about the potential cost of an emergency medical evacuation abroad.
- The traveler is comfortable with the risk of having luggage lost or stolen.
- The traveler is confident about traveling without 24/7 emergency assistance.

While having travel insurance can minimize the potential financial risks of traveling, each traveler may see the threat differently. *Evaluating your personal risk threshold is a good way to decide whether to purchase travel insurance.*

For example, ask yourself: How much money am I okay with losing if I ever have to cancel my trip?

- a) **None. I don't want to lose any money.**
- b) **No more than \$500.**
- c) **No more than \$1000.**
- d) **I don't care.**

**If you answered (a)** you prefer to travel with no risk; you will likely always buy a comprehensive travel insurance plan for eligible trips where you stand to lose any money in the event of a covered cancellation.




**If you answered (b)** you prefer to travel with very low risk; you will likely buy a comprehensive travel insurance plan for any trip that costs more than \$500.

**If you answered (c)** your risk threshold is \$1000; you will likely buy a comprehensive travel insurance plan for any trip that costs more than \$1000.

**If you answered (d)** you have a high-risk threshold when you travel; you will likely pass on a comprehensive travel insurance policy for all trips.

This kind of cost-benefit analysis is a good exercise for those considering whether to buy travel insurance for the trip cancellation benefits.

The top reasons that people purchase travel insurance is to have at least one of the following coverages:

-  Trip cancellation coverage that provides reimbursement if a traveler must cancel a trip prior to departure for a reason in his or her policy.
-  Emergency medical coverage that reimburses for covered emergency medical care. It can help a traveler potentially save hundreds of thousands of dollars (*see page 25 for more information*).
-  Emergency medical evacuation coverage that pays and arranges an emergency medical evacuation. If a traveler is hospitalized during a trip and the attending physician and the assistance company determine that he or she needs to be treated at a better equipped hospital, this benefit can help arrange and cover the cost. It can help travelers potentially save hundreds of thousands of dollars (*see page 25 for more information*).

# Where to Buy Travel Insurance






Travel insurance seems to be available through many different channels. You may be asked to purchase some kind of insurance or protection plan when you book a cruise or purchase airline tickets. It may also be offered when you book a tour or a trip online. What all travelers should know is there could be some significant differences in where you purchase travel insurance.

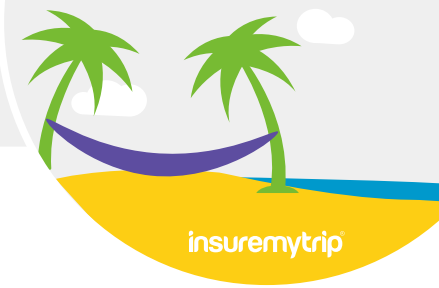
Oftentimes, a traveler will purchase a well-advertised, low-priced travel insurance plan offered by a cruise line or tour company, but it could be missing some key benefits. For example, it may not include medical coverage or it may only provide travel vouchers and not cash reimbursement.

That's why more travelers are choosing to purchase travel insurance from comparison website InsureMyTrip. The unbiased site enables travelers to compare all the top providers in one place.

When shopping for travel insurance, be sure to:

-  Compare providers and products.
-  Evaluate the coverage, not just the price.
-  Buy only from a licensed travel insurance expert.

# Buying Travel Insurance



If you've come this far, chances are you understand the value of travel insurance and may want to purchase a policy. Here's how:

## Step 1: Book a Trip

Booking a trip is the first step. This may seem pretty obvious, but you should have a trip planned **before** you buy travel insurance.

## Step 2: Determine Your Trip's Cost

Adding up travel expenses is important because you need the estimated final cost in order to get an accurate quote for any comprehensive travel insurance plan.

To get the most out of a comprehensive plan, you should insure all of your prepaid, non-refundable travel expenses.

Think of it this way: if you had to cancel the morning of your departure, what money would you lose? That answer would be the total trip cost amount that you should insure. (See *worksheet for how to calculate this amount on page 18*).

So **before** requesting a travel insurance quote, add up all your trip costs. Be sure to include all prepaid, non-refundable expenses such as hotel, airfare, cruise, tickets, tour package fees or booked excursions. Use **only this amount** during a quote.

### Question:

What if I don't yet know my total trip cost?

### Answer:

You should still purchase a comprehensive travel insurance policy. When you purchase the plan, you will insure for the amount you have paid so far. You are able to adjust the insured trip cost as you incur them. In order to be eligible for all time sensitive benefits, you should purchase a policy as soon as possible.

## Step 3: Research Your Options

Once the trip is planned, and the trip cost is determined, here's what to do next:

- Compare travel insurance providers on InsureMyTrip or contact a licensed travel insurance agent at InsureMyTrip for advice.
- Read reviews to gain insight on available plans and providers.  
Reviews can be found here:
  - AM Best
  - Better Business Bureau
  - InsureMyTrip Reviews
- Plan to buy travel insurance as soon as you book a trip. Why? Some insurance options are only available when purchased soon after your first payment towards your trip, well in advance of your departure date. That's because travel insurance is meant to only cover "unforeseen" events (for example, you can't buy travel insurance to cancel your trip due to a hurricane that has already been forecasted or named).

Take advantage of "time sensitive benefits." These benefits are only available within a set period of time (typically 15-21 days) from making your first trip payment.

Here are some examples of time sensitive benefits offered with comprehensive travel insurance:

- ✔ Pre-existing Medical Conditions Waiver *(See page 32 for more information)*
- ✔ Hurricane coverage
- ✔ Cancel for Any Reason
- ✔ Financial Default
- ✔ Cancel for Work Reasons

## Step 4: Decide the Type of Insurance Plan You Need

Seventy-five percent of InsureMyTrip customers choose a comprehensive plan because it typically offers the most coverage at the best value. But there are other types of travel insurance you may want to consider. Here's a quick list of types of travel insurance plans available:

- ✔ Comprehensive
- ✔ Travel medical
- ✔ Medical evacuation
- ✔ Accidental death
- ✔ Group
- ✔ Travel visa

*(To learn more about these plans and other benefits in detail, go to page 25)*

## Step 5: Request a Free Quote

After doing some research and deciding what type of plan is the right choice for your upcoming trip, the next step is to request a quick online quote to see available plans in more detail. This, perhaps, is the part that intimidates most people. The truth is, it shouldn't. It only takes a few simple steps.

***Begin by filling out the travel insurance quote form.*** You probably noticed a quote form on the InsureMyTrip homepage. This form must be filled out in order to receive an accurate quote and for you to compare benefits between plans. The form requires travelers to fill out some basic trip information. Here are examples of what you must provide to receive a correct quote and why the information is necessary:

**Destination:** This is the primary country you'll be visiting.

***What to enter:*** For this field on a quote form, enter the country where you will be spending the most time, or the first country you are visiting outside of the United States. Travel insurance providers understand that travelers often visit more than one destination during a trip. It's okay. You can buy one plan to cover many stops during a trip. ***If you are taking a cruise, select the first port of arrival as your destination.***

**Why the destination is important:** Some travel insurance plans may be limited for select countries (like those sanctioned by The Office of Foreign Assets Control (OFAC) of the US Department of the Treasury). For specific questions about the country you are visiting, contact a travel insurance agent.

**Departure Date:** This is the day you leave your home to begin your trip.

**What to enter:** Enter the exact date you leave your home. For example, if you are leaving before your cruise ship departs, select the day you leave your home (not the day the cruise ship departs). Travel insurance providers understand that travelers often leave a day early for a cruise departure or stay overnight at an airport hotel to catch an early flight.

**Why the departure date is important:** This will help calculate prices for plans. Many comprehensive policies require that you insure your trip from doorstep to doorstep, and can deny you coverage if you do not do so.

**Return Date:** This is the day you return home.

**What to enter:** The date you are expected to arrive at your home.

**Why the return date is important:** This will help calculate prices for plans. During the quote process, ensure information like travel dates is accurate. Incorrect information could result in a claim denial.

Some providers offer multi-trip, annual travel medical plans, which can be purchased to cover several international trips taken during one year's time.



For these plans, enter the travel dates of your first trip.



**Age:** This includes the ages of the travelers at the time you purchase the policy.

**What to enter:** Most providers request the current age of each person at the time they purchase the policy. Medical plans require that you list the age of the traveler as of departure.

**Why age is important:** Age is considered a risk factor. Older travelers may see an increase in price on some plans.

**Residence:** This is the state in which you currently reside in.

**What to enter:** Select your home state, territory, or province.

**Why residence is important:** There may be some differences in the wording of coverage based on where you live. This is because travel insurance laws may vary by state.

**Citizenship:** This is the country that you are a citizen of.

**What to enter:** The country of which you are a citizen. If you are a citizen of more than one country, select the citizenship for the passport you will be traveling with.

**Why citizenship is important:** Eligibility requirements for some travel insurance plans may vary based on citizenship.

A separate policy is needed for anyone in your travel party who lives in a different state.

Some comprehensive policies require that all insured travelers reside in the same household in order to be on the same policy.



**Trip Cost:** This is the amount of money you invested in your trip and how much you want to insure for a trip.

**What to enter:** All prepaid, non-refundable travel expenses. (See page 18 for your trip cost worksheet)

**Why trip cost is important:** This amount is used to calculate reimbursement amounts for trip cancellation and trip interruption benefits.

**Initial Trip Payment:** This is the first date that any amount was paid for any trip related cost.

**What to enter:** The exact day you first paid for any trip related costs, such as: airline tickets, hotel deposit, car rental, excursions, or tours.

**Why the initial trip payment date is important:** Initial trip payment date affects eligibility for time sensitive benefits. This is an optional field.

Cruisers who take part in a future cruise deposit program may want to speak with a licensed travel insurance agent at InsureMyTrip for clarification on what would be an accurate initial trip payment date.



Once the quote form is complete, available plans will appear for your consideration.

***How to compare travel insurance plans:***



Use filters or comparison tools to evaluate plan options, side by side.



Read the coverage and evaluate what is important to you.



Read all policy exclusions.



If you get stuck along the way, contact a licensed travel insurance agent at InsureMyTrip for help.

Use this worksheet to calculate your total trip cost.

**Remember to only include prepaid, non-refundable travel expenses when calculating your total trip cost.**

Do **NOT** include visa/passport costs, expected meals, gas, or any other expense that you will incur after departure.

## EXAMPLE:

Airfare:	\$2,188
Cruise:	\$3,210
Hotel:	\$329
Excursions:	\$826
Car Rental:	\$0
Other Prepaid, Non-Refundable Expenses:	\$202
Total Trip Cost:	\$6,755

## NOW, YOU TRY:

Airfare:	
Cruise:	
Hotel:	
Excursions:	
Car Rental:	
Other Prepaid, Non-Refundable Expenses:	
Total Trip Cost:	

Use this amount for quote.

## Step 6: Buy the Right Plan

Once you've decided on a travel insurance plan, it is time to make a purchase.

### Here's How:

Buy this plan

#### 1. Click the buy or purchase button

Do this once you have selected a plan that meets your needs.



#### 2. Fill out the online purchase form

The payment form will require more information about each traveler, such as date of birth and residence.



#### 3. Review confirmation and plan details

Once the form is complete, expect to receive a full copy of policy details and a transaction confirmation. You will also receive a policy certificate, which details the entire terms and conditions of the plan. *It is important to read this document to fully understand the policy.*

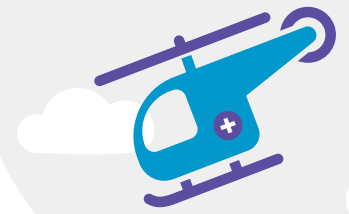
### Question:

Can I cancel a policy after I purchase it?

### Answer:

Almost every policy has what is referred to as a Review Period. This is a specified period of time after you purchase your policy in which you can cancel the insurance for a refund. Review periods vary depending on the insurance company, but are generally between 10 and 14 days for comprehensive policies.

# If Something Happens During Your Trip



insuremytrip

You're finally ready to take that dream vacation. But what happens if something doesn't go according to plan?

## There's an emergency

Most comprehensive and travel medical plans offer something called 24/7 emergency assistance. This allows travelers to call or e-mail their provider if something goes wrong during their trip.

Here are some ways your provider can assist you:

- Find a doctor, dentist or medical facility.
- Assist with replacing lost travel tickets or documents.
- Provide translator services to talk with a nurse or doctor.
- Help notify family or a doctor back home of illness or injury.
- Find local legal advice.
- Arrange transfer of funds to pay for legal fees.

## Issues with travel itinerary

Travel insurance coverage can be extremely beneficial when there's an unexpected disruption in your travel plans.

Here are some examples of how travelers use this service:

- To research arrival and departure times for other flights if there is a covered interruption and an emergency flight home is needed.
- To arrange transfer of funds if cash is lost or stolen.
- To arrange an emergency evacuation due to an earthquake, tsunami, hurricane, mudslide or other natural disaster when evacuation is required. Some providers also arrange transportation to a safe location because of natural disaster or political evacuation.
- To send urgent messages to someone back home.
- To arrange a hotel stay if a flight is cancelled.

### Emergency medical evacuation

Travel insurance can provide emergency medical evacuations. That means if a traveler is seriously ill or injured during a trip and is initially taken to a medical facility that can't properly treat them, transportation can be arranged to take a patient to the nearest appropriate medical facility or back home for further care.

Here are some other benefits of emergency medical evacuation:

- Some travel insurance companies will offer benefits to fly a family member to stay with the sick patient if they are traveling alone and will be hospitalized for a certain amount of time.
- Some travel insurance companies will also offer benefits to transport children of sick patient back home or to another location.

There are a variety of requirements that must be met in order to receive emergency medical transportation under a travel insurance policy. *Check the emergency medical evacuation benefit on your policy to learn more.*

Some travel insurance companies will offer benefits to transport remains to a funeral home in the insured's home country.

Check the repatriation of remains benefit to learn more.

# Filing a Claim



It's always a good idea to become familiar with the claim process before your trip to be better prepared if something goes wrong. While every claim is unique, here are a few things to help make the claims process as smooth as possible:

- Save all of your travel documents.
- Translate any foreign police or medical records to English before returning to the United States.
- Photos can be useful evidence and used as documentation for a claim. For example, take a photo of the items in your luggage prior to a trip.
- Save all of your receipts! This could be for necessities purchased during a covered baggage delay, a meal purchased during a covered travel delay, and for items that you'll be traveling with.
- If you or a covered traveling companion become sick or injured, be sure to see a doctor in the country you are visiting. If you wait until you get home or after your trip to seek medical treatment, a claim will likely be denied. There must be proof it happened while your trip was underway.

A **claim** is a formal request to an insurance company asking for payment or reimbursement. If approved, the insurance company will make a payment to the requesting party.

Travelers should also contact the insurance provider listed on the plan or policy as soon as a situation occurs.

Here's how to start a claim:

## Go online:

1. Go to the travel insurance provider's website.
2. Look for a link or tab for instructions on filing a claim.



### Or call:

1. Call the claims hotline for the travel insurance company as soon as possible. The phone number is typically found on the confirmation of coverage.
2. The claims representative will email out the proper claim form.

There may be a specific claim form for each benefit within a policy. For example, if a hurricane forced a traveler to cancel a trip, that traveler would then fill out a “trip cancellation” claim NOT a trip delay or trip interruption claim.

### Things to remember when filing a claim:

- Submit the claim form within the allotted time frame. For example, some providers may require forms submitted 90 days from date of incident.
- Documentation is a top reason why a claim is denied. Always keep track of your documents.
- Request any copies of police or hospital records before you return home. Some travel insurance companies may require documents to be translated into English.
- For a medical claim, be aware that some states may require a traveler to submit a claim with his or her primary domestic health insurance company before seeking reimbursement from his or her travel insurance provider.
- Never file a claim with false information. This is insurance fraud.
- Save all receipts in the event of a covered travel or baggage delay. The company will need proof of the meals or necessities that you had to purchase.

## If a Claim is Denied



There are still some things you can do if a claim was denied. For those who purchased from a travel insurance provider directly, contact the claims department to express any concerns over a denied claim. A request can also be made to go to arbitration through the American Arbitration Association.

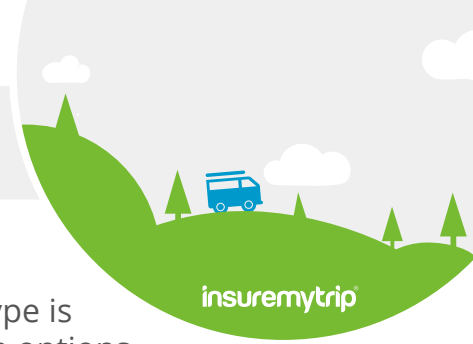
If you purchased the policy from InsureMyTrip, there are additional options. Contact one of their ***Anytime Advocates*** for help. These advocates are trained to review denied claims and work on behalf of the customer to get their issue resolved or clarified with their travel insurance provider. These advocates will:

- Review denied claims.
- Clarify or explain the claims process to customers.
- Contact the customer's travel insurance provider to request a reconsideration on the customer's behalf, when appropriate.

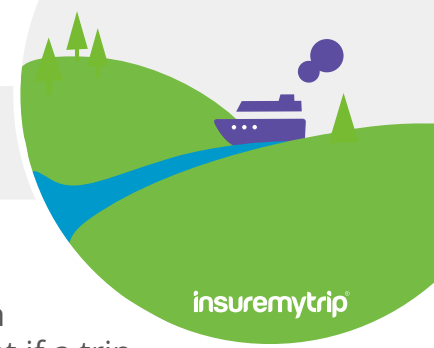
# Travel Insurance Plan Types

At this point you likely feel confident about how to purchase travel insurance and file a claim. But what if you are still unsure what plan type is best for your trip? This section will provide more insight on all the plan options available, including:

- ✔ Comprehensive (most popular)
- ✔ Travel medical
- ✔ Medical evacuation
- ✔ Accidental death
- ✔ Group
- ✔ Travel visa



# Option 1: The Comprehensive Plan



As we've already mentioned, the majority of travelers choose a comprehensive travel insurance plan. Why? It offers the most protection for travelers. Especially for those who don't want to lose their investment if a trip is cancelled or cut short for a covered reason. It also offers coverage for emergency medical care while traveling.

In the following table, here's a list of coverage typically available in a comprehensive travel insurance plan.

COMPREHENSIVE COVERAGE		
BENEFIT	SCENARIO	WHAT IT MEANS
Trip Cancellation	Trip is cancelled due to a covered reason before you leave your home.	Prepaid non-refundable trip cost reimbursed up to the stated limit.
Trip Interruption	Trip is interrupted due to a covered reason after you leave your home.	Unused prepaid, non-refundable trip cost reimbursement up to the stated limit. Some plans offer additional coverage to help defray the high cost of a last minute one-way ticket home.
Travel Delay	Travel is delayed due to a covered reason for a specific amount of time.	Reimburses up to the listed limit for additional expenses such as meals or necessary accommodations.
Baggage Delay	Luggage is delayed by your common carrier for a specific amount of time.	Reimburses up to the listed limit for additional expenses such as changes of clothing or toiletries.

## Option 1: The Comprehensive Plan

## COMPREHENSIVE COVERAGE

BENEFIT	SCENARIO	WHAT IT MEANS
Baggage Loss	Luggage is lost, stolen, or damaged. Travel documents are stolen.	Reimburses for estimated replacement value for items up to the listed limit.
Emergency Medical Care	You experience an unforeseen illness or injury during your trip and must see a doctor.	Reimburses for medical bills up to maximum amount, due to covered medical emergencies while traveling.
Emergency Medical Evacuation	Must require transportation to a better equipped hospital or back home for further care.	Pays for emergency medical transportation. All medical evacuations must be approved and arranged by the travel provider.
Dental	Chip or break a real tooth.	This covers emergency treatment to sound, natural teeth.
24 Hour Emergency Assistance	Require assistance finding a doctor or help with language translation.	Assists travelers with medical related emergencies. Many other services are available too.
Accidental Death and Dismemberment	Traveler suffers serious injury that results in dismemberment or loss of life while traveling.	This is not the same as life insurance. This coverage is for an accidental death while on a trip (for example, car accident NOT illness). This plan offers continuous coverage for the entire trip.

## Additional Comprehensive Coverage

There is additional travel insurance coverages to help protect travelers and match their unique needs.

Some of these benefits may be optional, while others may already be included in a comprehensive travel insurance plan from certain providers. Check with a licensed travel insurance agent from InsureMyTrip to learn more information on conditions and eligibility requirements for these benefits:

ADDITIONAL COVERAGE		
BENEFIT	SCENARIO	WHAT IT MEANS
Cancel for Any Reason	No longer want to go on the trip for a reason NOT listed under general trip cancellation.	Reimbursement up to 75% of total trip cost. Each plan has specific eligibility requirements. <i>See page 32 for more information.</i>
Cancel for Work Reasons	Lost job or must cancel due to work related reasons, such as previously approved time off being revoked.	Reimbursement up to 100% of total trip cost, if required to cancel due to work reason. Each plan has specific eligibility requirements.
Interruption for Any Reason	No longer want to continue your trip due to something other than a covered reason under general trip interruption.	Get back up to 75% of unused cost. Each plan has specific eligibility requirements.
Missed Connection	When an airline delay causes a missed cruise or tour departure.	Reimburses up to the listed limit for additional expenses such as a flight to catch you up to your tour or cruise.

## ADDITIONAL COVERAGE

BENEFIT	SCENARIO	WHAT IT MEANS
Pre-Existing Conditions Waiver	Your trip is disrupted due to a pre-existing medical condition.	Waiver enables traveler to be eligible for travel insurance benefits.
Rental Car Coverage	Damage to rental car.	Covers the actual cash value or the cost to repair damages done to a vehicle that you rent, up to the maximum limit stated. It may cover charges imposed by the rental company as well. Does not cover liability. Alternative to personal auto insurance and expensive plans by rental car companies.
Adventure and Extreme Sports Rider	Injured while participating in activities such as: parachuting, scuba diving, mountaineering and other extreme sports. Some offer coverage for stolen or lost equipment.	This upgrade may provide medical and equipment coverage for sports-related activities not covered by standard comprehensive travel insurance plans.
Terrorism in Itinerary City	Itinerary city experiences a terrorist incident within specified time frame of scheduled arrival.	Reimbursement up to 100% of total trip cost, if the US Government deems an incident that occurs in your itinerary city as a terrorist event.

## Additional Comprehensive Coverage

ADDITIONAL COVERAGE		
BENEFIT	SCENARIO	WHAT IT MEANS
Financial Default	Tour operator, airline or cruise line unable to provide services due to financial insolvency.	Reimbursement if trip is interrupted or canceled due to financial default.
Security Evacuation	Must leave a country due to civil unrest, military coup, or political unrest.	This covers expenses, up to the maximum amount listed, to evacuate you from a country due to extreme safety concerns. Providers handle flight arrangements, and logistics to get you to a country of safety, as well as communication with friends, family, and your employer at home.
Childcare Delay	Incur additional childcare expenses due to a covered flight delay.	Reimbursement for an extended babysitter or daycare up to the amount listed.
Pet Boarding Fees	Incur additional pet kennel fees due to flight delay.	Reimbursement for additional pet boarding fees up to the amount listed.
Lost Ski or Golf Days	Weather forces golf game or ski cancellation.	For golfers, reimbursement for prepaid golf tickets or green fees up to the stated amount. For skiers, reimbursement for ski lift ticket up to the stated amount.



## Cancelling for Any Reason

If you are familiar with travel insurance, you have likely heard about a special travel insurance coverage called Cancel For Any Reason, or CFAR for short. CFAR coverage is designed to enable travelers to cancel their trip for any reason and get a big chunk of the prepaid, non-refundable trip cost back. Think of it like an upgrade or add-on to a comprehensive travel insurance plan.

Unlike basic trip cancellation coverage, the CFAR benefit upgrade has a few requirements:

- It is a time sensitive benefit. It can only be purchased during a short window of time after making an initial trip payment (usually 10 – 21 days).
- All prepaid, non-refundable trip costs must be insured.
- A trip cancellation with the travel supplier must occur more than 48 hours prior to departure. This coverage is NOT available if you are within 48 hours of your scheduled departure date.

CFAR is a good option for those who want the flexibility to cancel their trip for a variety of reasons, not just those included under trip cancellation. A traveler may be reimbursed 50 to 75 percent of their prepaid, non-refundable trip cost if they must cancel their trip for something other than a covered reason. The amount depends on the plan.

## Pre-existing Conditions

You may be thinking, “What if I have a pre-existing medical condition?”

It's possible to get travel insurance even if you or a loved one have a pre-existing condition.

In some policies, a pre-existing conditions waiver is actually included as one of the benefits as long as you purchase the policy within a specified time frame – usually anywhere from within 10-30 days of making your initial trip payment. In such cases, there is usually no additional paperwork required to obtain your travel insurance policy, and no additional fee for the benefit. It's considered a part of the standard travel insurance comprehensive policy when it is purchased this way. However, in other cases, you'll need to look into getting coverage for your pre-existing condition separately, in which case there may be additional fees or paperwork required.

With a pre-existing conditions waiver, you'll be eligible for travel insurance benefits should something related to your condition (*or your loved one's condition*) disrupt your trip.

For example, if you are traveling abroad and a family member at home who suffers from a pre-existing condition suddenly takes a turn for the worse, making it necessary for you to cut your trip short, your policy's trip interruption benefits would apply. If you were traveling with a pre-existing condition of your own, and suddenly had a recurrence or relapse that required you to seek medical attention, your expenses would be covered under the guidelines set by your travel insurance provider. Without the waiver, you would not be eligible for these benefits.

In general, most companies will consider you to have a pre-existing condition if you have a diagnosed illness or medical concern that has not been "stable" within a ***defined period of time*** prior to your travel insurance purchase.

The period of time that is specified will vary by plan and provider, but is usually anywhere from 60-180 days. Stable typically means, in brief, that your condition has not changed or worsened in any way – no new diagnoses or treatments, no new medications, no treatments of any kind, and no pending or initiated treatments, scans, or test results.

## Pre-existing Conditions

Your travel insurance company will have the right, should you file a claim, to look back into your medical history – or the medical history of pertinent family members – up to the defined period of time stated in your policy and determine whether or not they believe the incident for which you've filed the claim is related in any way to a pre-existing condition.

If they determine that you are, in fact, filing a claim for something related to a pre-existing condition, they might decide to deny your claim. That's why understanding pre-existing conditions waivers and making sure that you purchase a policy that suits your needs is so important.

To make sure that you've done everything you can to protect yourself and your trip, do your research; be up-front with your insurance company about any conditions you think might apply; purchase your travel insurance policy as soon after paying your initial trip deposit as possible; and familiarize yourself with all the details of your policy before you depart.

## Option 2: Travel Medical



This is a plan option geared towards travelers who *only want medical-related insurance* while traveling abroad.

*This coverage is ideal for travelers not looking to insure a trip cost.*

Here is what a travel medical plan offers:

TRAVEL MEDICAL COVERAGE		
BENEFIT	SCENARIO	WHAT IT MEANS
Emergency Medical Care	Must visit a doctor or hospital during a trip for an unforeseen illness or injury.	Reimburses for medical bills up to the maximum listed amount for covered medical emergencies while traveling.
Emergency Medical Evacuation	Must require transportation to a better equipped hospital or back home for further care.	Pays for emergency medical transportation. All medical evacuations must be approved and arranged by the provider.
24 Hour Emergency Assistance	Assistance is required to find a doctor or help with translation.	Assists travelers with medical related emergencies. Many other services are available, as well.
Trip Interruption	Need to head home early due to a covered reason.	Only provides reimbursement for return flight home due to limited covered reasons.

## TRAVEL MEDICAL COVERAGE

BENEFIT	SCENARIO	WHAT IT MEANS
Dental	Chip or break a real tooth.	This covers emergency treatment to sound, natural teeth.
Sudden Recurrence of a Pre-existing Condition	Experience a sudden and unexpected outbreak or "recurrence" of a pre-existing condition that occurs spontaneously and without advanced warning.	Covers medical expenses in the event of an unexpected recurrence of a health issue that is related to a pre-existing condition. A chronic condition would not be considered a sudden recurrence. This coverage allows reimbursement up to a stated amount, which may vary by age.

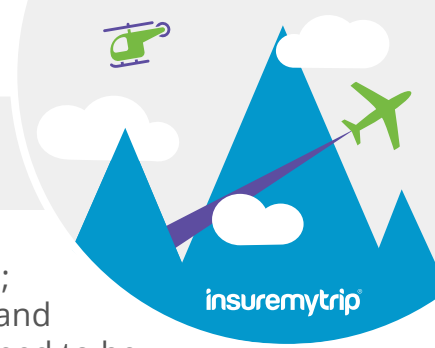
### Question:

Does my primary healthcare insurance cover me overseas?

### Answer:

If it does, it may be limited. Few domestic health insurance companies pay for medical evacuation. Most Medicare plans do not cover medical care for travelers outside the US. Contact your healthcare insurance to understand the limits of your policy for traveling. Even if covered, domestic health insurers may also not provide the level of assistance that is available with travel insurance.

## Option 3: Medical Evacuation



These plans ONLY cover emergency medical evacuation and repatriation; they do NOT cover medical care. If you are hospitalized during your trip and the doctors as well as the medical evacuation company determine you need to be moved to a more appropriate hospital, this plan covers the transportation. Some plans may be considered memberships.

When warranted, it can also cover additional transportation (such as via air ambulance) for the patient to return home to the United States for further care. Depending on where the patient is located, the cost for this type of transportation can run into the hundreds of thousand of dollars.

SCENARIO	OUTCOME
<p>Traveler suffers a heart attack while vacationing in Europe and the closest hospital is unable to perform surgery.</p>	<p>Evacuation company arranges and covers the cost of transportation (such as an ambulance) to a better hospital so patient can receive necessary care.</p>

In addition to medical transportation, most plans also include coverage for repatriation of mortal remains. This means if a patient dies while on vacation, it would cover the transportation costs (which can cost upwards of \$10,000) to return the body home to the United States, typically by air. If you purchase a comprehensive travel insurance plan, you already have medical evacuation coverage and do not need to purchase an additional plan.

Many evacuation memberships require you to be hospitalized before an evacuation can be arranged.

## Options 4 and 5: AD&D and Group Plans



### Option 4:

#### Accidental Death and Dismemberment (AD&D)

Accidental death and dismemberment plans only pay benefits if you should suffer a serious injury that results in dismemberment or loss of life when traveling. ***Accidental Death and Dismemberment is not the same as life insurance.***

Loss of life benefits paid by these plans is in addition to any benefits paid by your existing life insurance plans. AD&D plans either provide continuous 24/7 coverage or coverage specifically for flights.

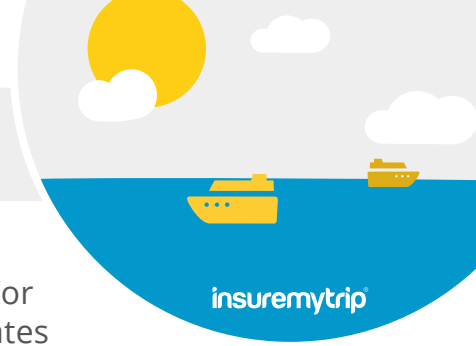
Some travelers will purchase an accidental death plan separately, in addition to a comprehensive or travel medical plan.

### Option 5:

#### Group Plan

If you need to purchase travel insurance for a large number of people (over 10 individuals), you have to quote a ***group travel insurance*** plan. For these plans, travelers should contact a licensed travel insurance agent directly for more information.

## Option 6: Travel Visa



A travel visa medical plan is **only required** to obtain a Schengen Visa. For example, if you are a foreign national currently living in the United States (but not a citizen) you will be required to obtain a Schengen Visa for travel into some European countries via a US departure.

A specific travel insurance plan is needed to satisfy foreign embassy requirements. It must include the following:

- **Emergency medical coverage**  
Medical limits must be at least \$30,000 with \$0 deductible.
- **Emergency medical evacuation**  
This covers transportation to an appropriate hospital if the initial facility can't treat you properly, or back home for further care (for example, by air ambulance).
- **Repatriation coverage**  
This pays for the travelers' deceased body to be transported home.
- **A letter listing coverages necessary to obtain a Schengen Visa**  
This must be presented when applying for your visa at the embassy.

### Question:

What is the Schengen Area?

### Answer:

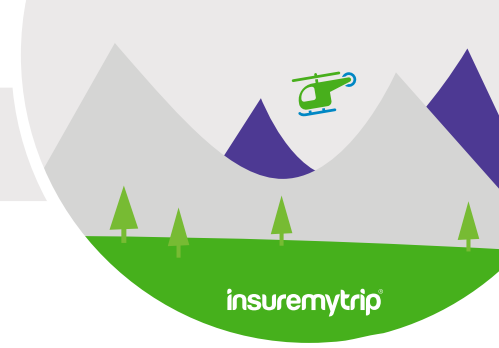
All European Union countries, except Bulgaria, Croatia, Cyprus, Ireland, Romania and the United Kingdom, are members of the Schengen Borders Agreement. In addition, Iceland, Norway, Switzerland, and Liechtenstein are also members of the Schengen Borders Agreement, but they are not European Union members.

If you are a United States citizen with a valid US passport and you are traveling for tourism or business, you can apply to enter the Schengen area without a visa for a period of three months within each six-month period.

**(Source: U.S. State Department)**



# How to Compare



So, how do you find the right plan with so many options?

In this section, we will follow along as a couple compares travel insurance for an upcoming trip.

## ***Meet Tammy and Doug***

Tammy and Doug are booking a seven-day cruise to the Caribbean and then staying a few extra days in Puerto Rico. Here's what we know about the couple:

- They are recently retired
- They are on a fixed income
- Both are Medicare subscribers
- They think travel insurance is a good idea

When discussing their upcoming trip, Tammy and Doug are most concerned about:

- Weather or an illness forcing a trip cancellation
- Missing a cruise departure because of a flight delay
- Medical issues during the trip. (Medicare doesn't cover emergency medical care for travelers out of the United States)
- Emergency medical evacuation coverage

Here's a recap of their travel situation:

### ***Trip Cost***

The couple expects to spend \$5,000 in prepaid, non-refundable expenses.

### ***Early Bird***

The couple wants to buy travel insurance early so they can take advantage of some time-sensitive benefits.

### ***Medical Issue***

Tammy suffers from diabetes. But she can still get medical coverage during her trip for that pre-existing medical condition IF she buys early and the plan offers a pre-existing medical condition waiver (more on that later).

*So now that we know about Tammy and Doug's travel situation, let's follow along as they compare different travel insurance plans.*

### **Search**

Let's pretend there is a company called TRAVEL COMPANY XYZ and the couple decides to check out the plans in more detail.

TRAVEL COMPANY XYZ offers three different levels of comprehensive travel insurance plans: basic, better, and best. How can Tammy and Doug decide what is right for their trip?

Let's read as the couple spots the big differences between each plan.

## **BASIC PLAN - \$90**

Tammy and Doug first look at the BASIC plan. It's the cheapest comprehensive travel insurance plan available. But will it provide enough coverage? Tammy and Doug try to find out by asking a few questions:

### **1. How can we cancel our trip and get our money back on the BASIC plan?**

To find out, Tammy and Doug check out the section under trip cancellation coverage.

It looks like there are only a few reasons (like an unforeseen illness or injury) that would enable them to cancel their trip and be reimbursed for their prepaid, non-refundable trip cost. They could also cancel a trip if a family member suffered an unforeseen illness.

*Bottom line: While that coverage is good, the couple was hoping for some other covered reasons if they needed to cancel their trip.*

### **2. If we need to go to a hospital during our trip, what will the BASIC plan cover?**

To find out, they read the section titled emergency medical.

Tammy and Doug look at the maximum number under the medical limit. It is only \$15,000 per person with a \$50 deductible. That might not be enough if Tammy, who

suffers from diabetes and is also accident prone, requires a hospital stay during her trip.

The plan also includes \$50,000 per person for medical evacuation coverage, if Tammy or Doug was hospitalized and it was determined that either needed transportation to a more appropriate medical facility or for further treatment.

There is also a note about this being *secondary coverage*. This means, Tammy and Doug would have to submit a claim to Medicare first (which would get denied because they are not traveling in the United States) and then submit it to the travel insurance provider.

### ***3. What other benefits are listed under the BASIC plan?***

The other benefits are pretty standard, such as coverage if bags are lost or delayed, or if there is a travel delay.

*Bottom line: The cost is pretty inexpensive and provides some protection. But because of Tammy's medical history, the couple wants a higher medical limit.*

## **BETTER PLAN - \$175**

BETTER offers a bit more than BASIC. Tammy and Doug try to spot the big differences by comparing the plans and asking questions:

### ***1. Does this BETTER plan offer more reasons to cancel a trip than BASIC?***

Yes, it does. Tammy and Doug do have more options to cancel a trip and get their money back than the BASIC plan including additional weather coverage. So, if a hurricane makes their destination uninhabitable or grounds flights for 24-hours, they could cancel.

***2. If we need to go to the hospital, what will this BETTER plan cover?***

The plan comes with higher emergency medical coverage than the basic plan. The amount is \$50,000 per person for emergency medical coverage. That's \$35,000 more than the BASIC plan. Another bonus? There is no deductible. It also comes with \$750 per person limit for emergency dental treatment to sound, natural teeth.

***3. If we need to utilize a medical evacuation, what will this BETTER plan cover?***

This plan provides \$250,000 per person for medical evacuation. That's in case either Tammy or Doug were hospitalized and it was determined by the attending physician that they needed transportation to a more appropriate hospital or back home for further care. The BASIC plan only had \$50,000.

*Bottom line: The plan costs more than BASIC, but may be worth it due to Tammy's health concerns when traveling abroad and lack of medical coverage.*

## BEST PLAN - \$325

Finally, Tammy and Doug look at the best plan available from COMPANY XYZ. It is the most expensive but offers the highest limits of the three plans for medical, emergency medical evacuation, baggage, travel delay, missed connection and rental car.

Tammy and Doug again ask questions to figure out the big differences.

***1. How can we cancel our trip and get money back on the BEST plan?***

This plan has the most covered reasons for trip cancellation.

While each reason has requirements, here's a basic overview of the reasons:

- Unforeseen injury, illness or death to you, a traveling companion or family member.
- Travelers are quarantined.
- A tour operator, airline or cruise line ceases operation due to financial default,
- Car accident while en route to destination.
- A traveler has jury duty at time of scheduled trip.
- A hurricane makes destination uninhabitable.
- Severe weather forces flights to stop for 24-hours.
- A terrorist event happens at the destination within 30 days before arrival.
- Traveler lost a job or was terminated.

Tammy and Doug like this list because of the weather coverage, since they are going on a cruise during hurricane season.

***2. If we need medical care or a medical evacuation during our trip, what amount will be covered under the BEST plan?***

The plan comes with the highest emergency medical coverage and medical evacuation coverage limits. The amount is \$500,000 per person for emergency medical coverage. It also provides \$1,000,000 per person for medical evacuation, in case either Tammy or Doug were hospitalized and it was determined by the attending physician that either needed transportation to a more appropriate hospital or back home for further care.

***3. If we miss our cruise departure, how will the BEST plan help?***

This plan would enable Tammy and Doug to get their trip investment back if a covered flight delay forced them to miss their cruise departure.

Bottom line: The cost is nearly 3x that of the BASIC plan, but it offers the most protection. Tammy and Doug like the hurricane coverage because they'll be in the Caribbean (an area prone to tropical storms) but do not think they would ever need \$1,000,000 for medical evacuation.

## WHAT DID THEY CHOOSE?

Tammy and Doug went with the **BETTER** plan because it helped ease their main concerns:

- Weather or an illness forcing a trip cancellation.
- Missing a cruise departure because of a flight delay.
- Medical issues during the trip (since Medicare doesn't cover medical care out of the United States).

Since they were purchasing soon after their initial trip payment for the entire cost of their trip, and they are both healthy enough to travel now, they were also eligible for the pre-existing condition waiver.

This waives the pre-existing condition exclusion that is present on comprehensive plans. Typically, a pre-existing condition is one that that you have received or have been recommended treatment for, or have had a change in medication (up or down) in the past 3-12 months, depending on the plan. The good news is Tammy could be covered for treatment related to her diabetes during the trip.

Tammy's condition is stable now, but her doctor did lower her medication dosage last month. Because of this change in medication, her diabetes would be considered a pre-existing condition, and she would need the waiver to have any coverage for a claim relating to this condition.

(For more information on pre-existing medical conditions, see page 32).

# Top Questions From Travelers



## Question:

I'm still confused about time sensitive benefits, can you explain?

## Answer:

If a policy is "time sensitive" it means that you have to purchase the plan within a certain time frame after making your very first trip payment. Usually, you must purchase the plan within 10-21 days after your first payment. You can purchase the plan anytime up until the day before departure, but if you wait too long, you may not be eligible for the specific time sensitive benefits.

A popular time sensitive benefit travelers often inquire about is Cancel For Any Reason. Other time sensitive benefits may include the pre-existing condition waiver and coverage for financial default. It is important to read the full details of coverage, as there may be other eligibility requirements as well.

## Question:

How do I get coverage for a pre-existing medical condition?

## Answer:

It's possible to get travel insurance even if you or a loved one have a pre-existing condition. In some policies, a pre-existing conditions waiver is actually included as one of the benefits as long as you purchase the policy within a specified time frame – usually anywhere from within 10-30 days of making your initial trip payment. In such cases, there is usually no additional paperwork required to obtain your travel insurance policy, and no additional fee for the benefit. It's considered a part of the standard travel insurance comprehensive policy when it is purchased this way. However, in other cases, you'll need to look into getting coverage for your pre-existing condition separately, in which case there may be additional fees or paperwork required.

**Question:**

How can I cancel a trip due to severe weather-related concerns under the trip cancellation benefit?

**Answer:**

Here are a few examples how travel insurance can help:

***Cancel trip for any reason (CFAR)***

This is an optional time-sensitive benefit that allows travelers to cancel a trip for any reason. So if you are concerned that a storm may hit your destination, and you don't feel safe traveling, this is where CFAR comes in handy. Most plans require that the storm hits your destination and makes your accommodations uninhabitable, and some will offer coverage if your destination is under a hurricane warning at the time you are scheduled to depart and you decide to cancel your trip. Cancel for Any Reason allows you to cancel your trip (up until two days prior to departure) if you just do not feel comfortable traveling.

***Cancelling a trip due to weather***

When common carriers such as airlines and cruise lines cease service due to weather.

***Cancelling a trip due to a hurricane warning***

When a destination is under a NOAA-issued hurricane warning at the time when you are to depart.

***Cancelling a trip because of storm damage at destination***

When a hotel, resort, or vacation rental is devastated and made uninhabitable by a storm.

***Cancel because home is destroyed by storm***

When the primary home of a traveler sustains destructive storm damage.

**Question:**

What about a vacation rental home; what kind of coverage can I get for that?

**Answer:**

Most plans will cover the pre-paid non-refundable amount paid to rent a home. It is important to note that plans will NOT cover costs and fees associated with timeshares.



**Question:**

How does travel insurance cover terrorism?

**Answer:**

Most travel insurance comprehensive plans include some mention of coverage for terrorist acts in their coverage for trip cancellation and interruption. With this coverage, you would theoretically be able to cancel or interrupt your travel plans if an act of terrorism occurred in your destination city within a certain number of days of your scheduled arrival (this time frame varies by plan and provider, but in general, can be anywhere from 7-30 days).

***Definition of terrorism***

While the definition may vary depending on which plan and provider you've chosen, here is a typical definition of "Terrorism":

Terrorism means an act of violence by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government, that is deemed terrorism by the United States Government other than civil disorder or riot, that is not an act of war, declared or undeclared, that results in Loss of life or major damage to property.

***Policy restrictions***

In order to be eligible for coverage against terrorist acts, you will likely have to meet some policy requirements. For example, your travel insurance policy will likely state that coverage only extends to terrorist acts that have occurred within a certain number of days of your scheduled departure. Also, you may be required to purchase within a set timeframe from your initial trip payment date. So, make sure to read your plan details carefully.

Also, if a terrorist act has recently occurred in your destination city prior to your purchase of a travel insurance policy, it will likely be considered a "foreseen event" which would mean that you would not be eligible for coverage if you chose to cancel your trip as a result of that terrorist incident. Lastly, depending upon the plan you've purchased, you'll need to be familiar with whether the coverage applies only to a city that is specifically on your itinerary, or whether it also extends to outlying regions.

## Top Questions From Travelers

**Question:**

Does my domestic health insurance pay for medical evacuations?

**Answer:**

According to the U.S. State Department, very few health insurance companies will pay for a medical evacuation back to the United States, which can easily cost up to \$100,000, or even more, depending on a the condition and location of patient.

**Question:**

Can I use my credit card or homeowners insurance for coverage?

**Answer:**

Homeowners insurance could be used for lost baggage, but expect a high deductible. Some credit cards may offer limited protection but lack the full benefits of travel insurance. Comprehensive travel insurance is still the best option.

**Question:**

Why do most people buy travel insurance?

**Answer:**

*According to a survey from InsureMyTrip, here are the top reasons:*

1. Hurricanes or bad weather affecting travel plans
2. Concerns over coverage for a vacation rental
3. Health issues affecting travel plans

# Key Travel Insurance Terms



## Trip Cost

With regards to travel insurance, this means pre-paid, non-refundable trip expenses only.

## Travel Delay

A benefit that offers coverage for incidental expenses resulting from a travel delay of a certain number of hours (for example: your flight gets delayed and you need an overnight stay).

## Trip Interruption

A benefit available while traveling that offers coverage for unused pre-paid, non-refundable expenses should a traveler's trip be unexpectedly cut short due to a covered reason. Some plans offer additional benefits to help defray the cost of an emergency one way ticket home.

## Trip Cancellation

A benefit that is available prior to departure and included in comprehensive travel insurance plans. This benefit covers specific unforeseen perils that could cause you to cancel your trip. (For example: you get the flu prior to departure or bad weather causes all flights to be grounded for a certain number of hours).

## 24-hour Accidental Death

This is not the same as life insurance. In travel insurance, this coverage is for an accidental death while on a trip (for example, car accident NOT illness). This plan offers continuous coverage for the entire trip.

## Emergency Medical Evacuation

In travel insurance, this term generally means once initially hospitalized, being evacuated to a better equipped hospital at the discretion of the company and the attending physician. Some plans allow you to choose where you will be taken, while most others get you to the nearest appropriate hospital chosen by the assistance company.

## Common Carrier

Any land, sea, or air conveyance operating under a valid license for the transportation of passengers for hire. (For example: airline, cruise line)

## CFAR

Cancel For Any Reason (CFAR) is a specific type of travel insurance coverage that offers travelers the opportunity to cancel a trip for reasons other than those listed as “covered reasons” on their travel insurance policies. Reimbursement is up to 75 percent of the insured pre-paid non-refundable trip cost. Benefits are available if all eligibility requirements are met.

## Date of Deposit

The earliest date a payment was made toward a trip, deposit or otherwise. Some companies may consider a future cruise placeholder deposit to be the initial trip payment. If you are considering a certain plan with time sensitive benefits, it is important to know exactly what the company considers the initial trip payment.

## Financial Default

This benefit provides coverage (up to the policy limit) if a travel supplier ceases business operations due to financial reasons. Typically, this is a listed covered peril under trip cancellation coverage.

**Pre-existing medical condition:** In travel insurance, a pre-existing medical condition means any injury or illness which was contracted or which manifested itself, or for which treatment or medication was prescribed or updated in the time period listed (usually 60-365 days) prior to the effective date.

**Pre-existing medical condition waiver:** The pre-existing condition waiver waives the pre-existing condition exclusion that exists on comprehensive plans. There are certain requirements that must be met to be eligible for this coverage. These requirements are, being medically fit to travel when the plan is purchased and being within the time sensitive period. Also, many companies require that you insure all trip costs that are pre-paid (prior to departure) and are subject to cancellation penalties to be eligible for the waiver.

# DISCLAIMER

These are general definitions that relate to comprehensive plans. Customers should read the full details of any plan that they are planning on purchasing as the wording may differ.



## A

### Accident

A sudden, unexpected, unusual, specific event that occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which you are traveling.

### Accidental Injury

Bodily injury to a covered person as a direct result of an accident.

### Accommodation

Accommodation

### Actual Cash Value

The purchase price of an item, less depreciation of the item's value since you bought it.

## B

### Baggage

Personal property you take on your trip and the suitcases or other kinds of containers you use to carry them.

### Bankruptcy

The filing of a petition for voluntary or involuntary bankruptcy in a court of competent jurisdiction under Chapter 7 or Chapter 11 of the United States Bankruptcy Code 11 L.S.C. Subsection 101 et seq.

### Bodily Injury

Identifiable physical injury which is caused by an accident and is independent of disease or bodily infirmity.

### Business Partner

An individual who: (a) is involved in a legal partnership; and/or (b) is actively involved in the day-to-day management of the business.

## C

**Common Carrier**

Any land, sea, or air conveyance operating under a valid license for the transportation of passengers for hire.

**Covered Reasons**

The specific situations and events that are covered by a specific coverage or policy.

## D

**Deductible**

The dollar amount you must contribute to the loss.

**Default**

A material failure or inability to provide contracted services due to financial insolvency.

**Dependent**

Your lawful spouse or unmarried children under 19 years of age.

**Destination**

A place more than 100 miles from your primary residence where you spend more than 24 hours of your trip.

**Domestic Partner**

A person who is at least eighteen years of age and you can show:

- 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations;
- 2) evidence of cohabitation for at least the previous 6 months; and
- 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

## E

### Economy Fare

The lowest published rate for an economy ticket.

### Effective Date

The date and time your travel insurance coverage begins. This varies based on the type of plan purchased.

### Elective Treatment and Procedures

Any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

### Epidemic

An outbreak of a contagious disease that spreads rapidly and widely and that is identified as an epidemic by The Centers for Disease Control and Prevention (CDC).

### Exotic Vehicles

Expensive cars that may not be covered by a policy, including cars such as Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Cosworth, Citroen, Clenet, De Lorean, Excalibre, Ferrari, Fiat, Iso, Jaguar, Jensen Healy, Lamborghini, Lancia, Lotus, Maserati, Morgan, Pantera, Panther, Pininfarina, Rolls Royce, Rover, Stutz, Sterling, Triumph, TVR, Yugo, Corvette, Mercedes Benz, Porsche, and MG. If you are renting a car on this list or similar to cars on this list, you should contact the provider before purchasing the policy.

## F

### Family Member

Your dependent, son or daughter (including adopted and those who are in the process of becoming adopted, foster, step or in-law), domestic partner's son or daughter (including adopted and those who are in the process of becoming adopted, foster, step or in-law), brother or sister (including step or in-law), parent (including step or in-law), grandparent (including step or in-law), grandchild (including adopted and those who are in the process of becoming adopted, foster or step), aunt, uncle, niece, nephew, guardian, or ward.

## Financial Insolvency

The total cessation or complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline, rental car company, hotel, condominium, railroad, motor coach company, or other supplier of travel services which is duly licensed in the state(s) of operation other than the entity or the person, organization, agency or firm from whom you directly purchased or paid for your covered trip. There is no coverage for the total cessation or complete suspension of operations for losses caused by fraud or negligent misrepresentation by the supplier of travel services.

## H

### Hazard

- (a) Any delay of a common carrier (including inclement weather);
- (b) any delay by a traffic accident en route to a departure, in which you or a traveling companion is not directly involved;
- (c) any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, natural disaster, civil commotion or riot;
- (d) a closed roadway causing cessation of travel to the destination of the trip (substantiated by the department of transportation, state police, etc.).

### Hospital

A facility that

- (a) holds a valid license if it is required by the law;
- (b) operates primarily for the care and treatment of sick or injured persons as in-patients;
- (c) has a staff of one or more physicians available at all times;
- (d) provides twenty-four (24)-hour nursing service and has at least one registered professional nurse on duty or call;
- (e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a prearranged basis; and
- (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

### Host at Destination

A person with whom you are sharing pre-arranged overnight accommodations at the host's usual principal place of residence.



## I

**Illness**

Sickness, infirmity or disease. It doesn't include conditions you already had or knew about when you purchased your plan.

**Inclement Weather**

Any severe weather condition that delays the scheduled arrival or departure of a common carrier.

**Injury**

Bodily harm caused by an accident which:

- 1) occurs while your coverage is in effect under the plan; and
- 2) requires examination and treatment by a physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, sickness.

**Insured**

An eligible person who arranges a covered trip, and pays any required plan payment.

**Inpatient**

Someone who receives medical or dental treatment while registered as a bed patient in a hospital or other licensed provider. Room and board is charged for the patient's stay, in addition to charges for medical treatment and care.

## L

**Land/Sea Arrangements**

Any activities undertaken by you while in the individual coverage term.

**Loss**

Injury or damage sustained by you in consequence of happening of one or more of the occurrences against which the company has undertaken to indemnify you.

## M

### Maximum Benefit

The largest total amount of covered expenses that the company will pay for your covered losses.

### Medical Condition

A physical condition you have, or have symptoms of, that you have seen or been advised to see a doctor about; have symptoms of that would cause a prudent person to see a doctor; and/or are taking prescribed medication for.

### Medically Necessary

Treatment that's appropriate for your illness or injury, consistent with your symptoms, and that can safely be provided to you. It meets the standards of good medical practice and isn't for your convenience or the provider's convenience.

## N

### Natural Disaster

A large-scale extreme weather or environmental event that damages property, disrupts transportation, or endangers people. Examples include: earthquake, fire, flood, hurricane or volcanic eruption.

## O

### Outpatient

Someone who receives medical or dental treatment but doesn't have to stay at a hospital for overnight care.

## P

### Pandemic

An epidemic over a wide geographic area that affects a large portion of the population.

## Physician

A licensed practitioner of medical, surgical or dental services acting within the scope of his or her license. The treating physician may not be you, a traveling companion, or a family member.

## Pre- Existing Condition

Any injury, sickness or condition of you, or your traveling companion, your family member booked to travel with you for which within the 60-180 period prior to the effective date of Trip Cancellation coverage under the policy

(a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment;

(b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or

(c) required medical treatment or treatment was recommended by a physician. On some plans, the Pre-Existing Conditions exclusion is waived for you if you enroll in the plan at the time you pay the deposit required for the trip (or within 10-30 days of the initial deposit) and you purchase the coverage under the plan for the full cost of the trip.

## Q

### Quarantine

Mandatory isolation or restrictions on where you can go, intended to stop a contagious disease from spreading.

## R

### Reasonable and Customary Costs

What customers would usually be charged for a specific service in a particular geographic area. The charges are appropriate to the availability of the service, and of skilled and licensed service providers.

## Refund

Cash or a credit or voucher for future travel that you get from a travel agent, tour operator, airline, cruise line or other travel supplier, or any credit, recovery or reimbursement you get from your employer, another insurance company, a credit card issuer or any other entity.

## S

### Scheduled Departure Date

The date on which you are originally scheduled to leave on the trip.

### Scheduled Return Date

The date on which you are originally scheduled to return to the point of origin or to a different final destination.

### Severe Weather

Hazardous weather conditions, like fog, a hailstorm or severe rainstorm, a blizzard, or an ice storm.

### Sickness

An illness or disease which is diagnosed or treated by a physician after the effective date of insurance and while you are covered under the policy.

### Strike

Any unannounced labor disagreement that interferes with the normal departure and arrival of a common carrier.

### Subrogation

Steps the travel insurance company takes, after paying a claim, to collect from other available sources such as other insurance plans or travel suppliers.

## T

### Travel Supplier

A travel agent, tour operator, airline, cruise line or other travel service provider.

### Traveling Companion

A person booked to accompany you on your trip. A group or tour leader is not considered a traveling companion unless you are sharing room accommodations with the group or tour leader.

### Trip

Prepaid land or sea arrangements and shall include flight connections to join or depart such land or sea arrangements provided such flights are scheduled to commence within one day of the land or sea arrangements.

## U

### Unlawful Acts

Felonies committed by you, a traveling companion, or a family member, even if the family member isn't covered by your plan.

### Uninhabitable

A natural disaster, fire, flood, burglary, or vandalism causes enough damage to make a reasonable person find their home unfit for use.



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