

Dream. Explore. Travel On.



## TOP 10 REASONS TO BUY

TRAVEL BASIC & TRAVEL SELECT

Not sure if you need travel protection? Consider these scenarios and what you would do if an unexpected situation affected your next trip.

For Questions, Quotes or to Enroll  
visit [travelexinsurance.com](https://travelexinsurance.com), call 800.228.9792  
or Contact your Travel Professional

### 1 I DEVELOPED CHEST PAINS DURING MY TRIP

No one expects to have a medical emergency while traveling. Having emergency medical & dental and emergency medical evacuation benefits helps ensure you receive quality care. Consider adding the additional medical coverage upgrade, on our Travel Select plan. *If you have any pre-existing conditions, ask about the pre-existing medical condition exclusion waiver!*

### 2 I JUST TESTED POSITIVE FOR CORONAVIRUS

If you have tested positive for the coronavirus while your coverage is in effect and have been diagnosed by a physician to be unfit for travel, you would be eligible for trip cancellation and interruption coverage. In addition, other coverages may also be applicable if positive test occurs during your trip.

### 3 HELP! I MISSED MY CONNECTION

If your flight, cruise or other trip connection is delayed 3 hours or more due to inclement weather or a common carrier delay, missed connection coverage allows you to be reimbursed for additional transportation to join the departed trip, as well as any unused, non-refundable trip expenses.

### 4 MY CHILD HAS AN EAR INFECTION & CAN'T TRAVEL

If your child suddenly becomes ill and can't depart on your trip, having trip cancellation coverage allows you to cancel your trip due to sickness and be reimbursed for non-refundable trip expenses. *(Extra benefit: Ask about kids included<sup>1</sup> on our Travel Select plan for trip costs under \$10,000.)*

### 5 INCLEMENT WEATHER DELAYED MY FLIGHT

If your trip is delayed 5 hours or more, trip delay coverage allows you to be reimbursed for additional accommodations and meals if your departure is delayed due to inclement weather. *The trip delay daily limit is a generous \$250 per person!*

### 6 MY TOUR OPERATOR HAS FILED BANKRUPTCY

If you have booked your travel arrangements through a travel agency, financial default coverage could cover you for trip cancellation or interruption if you are unable to go on your trip. You must have purchased your protection plan within 15 days of your initial trip payment and the default occurs more than 14 days after effective date.

### 7 I HAVE TO WORK & CAN'T TAKE MY TRIP

If you are required to work, a merger takes place, or your company is deemed unsuitable for business and you are the key employee, having cancel for business reasons coverage allows you to cancel your trip and be reimbursed for unused, non-refundable trip expenses.

### 8 A TERRORIST INCIDENT OCCURRED AT MY DESTINATION

If a terrorist incident happens in a city listed on your itinerary within 30 days of your scheduled arrival, having trip cancellation and trip interruption coverage allows you to cancel or interrupt your trip due to a terrorist incident and be reimbursed for unused, non-refundable trip expenses.

### 9 I'M PREGNANT AND MY DOCTOR WON'T LET ME FLY

If you purchased your protection plan prior to your pregnancy and are unable to go on your trip, having trip cancellation coverage allows you to cancel your trip due to pregnancy and be reimbursed for non-refundable trip expenses.

### 10 WHAT HAPPENED TO MY LUGGAGE?

If your bag is lost, stolen or damaged - or if your bag is delayed 12 hours or more - you can be reimbursed for personal articles and expenses. (If you're traveling with sporting equipment, ask about equipment delay coverage on the Travel Select plan.)

1 Kids age 17 and under are covered when accompanied by a covered adult. Number of children is unlimited. Please list accompanying children when enrolling. If child's trip cost exceeds \$10,000 or adult trip cost, or trip length exceeds 30 days, the child will be charged the corresponding plan cost. 2 Provided by the designated provider as listed in the Policy. The purchase of a product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact Travelex Insurance Services at 800.228.9792 or email [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com). Any inquiry regarding claims may be directed to [travelex.claims@bhspecialty.com](mailto:travelex.claims@bhspecialty.com) or 855.205.6054. To view state specific fraud warnings, visit [travelexinsurance.com/company/fraud-warning](https://travelexinsurance.com/company/fraud-warning). 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. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276. 12.20 Standard 5P