

# Contact your Travel Advisor for more information



Because anything can happen. Even those who play it safe can face medical emergencies, political unrest or worse. When the unforeseeable becomes reality, you want the coverage that travel insurance can provide. Much more than trip cancellation, travel insurance is financial protection with emergency assistance to keep you safe as you travel the world.

Many of your travel arrangements may be non-refundable or subject to strict cancellation penalties. Often times, the lowest cost airfares, cruise and land packages generally include significant penalties if you are unable to actually take your trip. Travel insurance can help you avoid penalties and protect your investment.

## **How Does Travel Insurance Work?**

Travel insurance is a collection of benefits and services designed to protect you in three key ways:

### Coverage for Your Travel Arrangements

Among the most frustrating experiences a traveler can have are trip cancellation, trip interruption, and travel delay. Should unforeseeable reasons force you to cancel, interrupt, or delay your trip, travel insurance aims to reimburse you for the cost of your travel arrangements.

### Coverage for You

Probably the most important coverage travel insurance can provide is coverage for you. Protection against the costs a traveler can incur from unexpected medical expenses, medical evacuation, and non-medical emergency evacuation can be high. Travel insurance can protect travelers from those costs, so they can focus on their health and safety. Not how it will affect their bank accounts.

#### Coverage for Your Belongings

When we travel, we take baggage and other personal items on our trip. Travel insurance can reimburse travelers for the money spent to replace these items when baggage and personal effects are delayed, lost, or stolen.



Benefits in this brochure are described on a general basis only. There are certain restrictions, exclusions and limitations that apply is all insurance coverages under the Plan. Pull coverage terms and details, including insurance limitations and exclusions, are contained in the Plan Document. If you have questions about coverage available under TravelSafe plans, please review the Plan Document or call us at BBR-955-723 or info@travelsafe.com. This advertisement does not constitute or ferm any part of the Plan Document or any either contact of any kind. Plan benefits, limits and provisions may or may not be available in all status or may vary based on state of residence. The travel protection plans consist of insurance Benefits and Non-Insurance Assistance Services, individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact TravelSafe.

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\*Pre-Bristing Condition means an illness, disease, or other condition during the 60 day period immediately prior to the date coverage is effective for which the insured or the insured's Travelling Companion, Business Partner or Family Member scheduled or booked to travel with the insured: It received or received a recommendation for a last, examination, or modical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prempted a reasonable person to seek diagnosis, care or beatment or 2) took or received a prescription for drugs or medicine, item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under the plan. This exclusion does not apply to non-traveling Family Members or Business Partners.

"Bligibility is subject to the terms of the plan. In the plans issued in most states, the exclusion for Pre-Bosting Conditions will be walved provided You purchased the plan within 21 days of the date Your initial tip deposits received and You are not disabled from travel at the time You purchased and paid this plan.

\*As an other covered reason for Trip Cancellation & Trip Interruption. Temorist incident occurring in a city listed on the Trip Itinerary within 30 days of Scheduled Departure Date.

\*\*As an other covered reason for Trip Cancellation & Trip Interruption. Does not apply to the Bankruptcy or Default of the travel agency, organization or firm from whom the insured purchased Travel Arrangements supplied by others.