

A great alternative to cruise and tour operator insurance, Travel Basic offers coverage for the value conscious traveler while meeting essential travel needs — including the option to add coverage for rental car collision and flight accidental death & dismemberment.



# Travel Basic | Essential Travel Protection

#### Plan highlights

- Trip cancellation/interruption benefit includes:
   Sickness, injury, or death<sup>1</sup>
  - Inclement weather & natural disasters
  - Financial default<sup>2</sup> & labor strike
  - Employment transfer

- Primary coverage, no deductibles
- Medical evacuation
- 3-hour missed connection benefit
- 5-hour trip delay benefit
- 12-hour baggage delay benefit
- Fast online claims<sup>3</sup>

#### Base plan benefits & customized upgrades

Benefits	Coverage <sup>4</sup>
Trip cancellation	100% of trip cost (\$10,000 limit)
Trip interruption	100% of trip cost (\$10,000 limit)
Trip delay	\$500 (\$250/day)
Missed connection	\$500
Baggage & personal effects	\$500
Baggage delay	\$100
Emergency medical & dental expenses	\$15,000 (\$500 dental sublimit)
Emergency evacuation & repatriation	\$100,000
Accidental death & dismemberment	\$10,000
Travel assistance & concierge services	5 Included
Bonus coverages	

If plan is purchased within 15 days of initial trip payment:

Financial default coverage
 Included

## Customized upgrades<sup>4</sup> • Car rental collision coverage (per plan)<sup>6</sup> \$35,000

Flight accidental death & dismemberment<sup>7</sup>
 \$200,000

#### Car rental collision coverage<sup>6</sup>

Up to \$35,000 per plan for collision damage, vandalism, windstorm, hail, fire or flood occurs to a rental car while on your trip. \$100 deductible.

#### Flight accidental death & dismemberment

Up to \$200,000 if loss of life, limbs or sight occurs from an accidental injury while on a common carrier airline flight.

This plan is currently not available in all states. Please contact your travel advisor or our team to find out your state restrictions. <sup>1</sup> Of you, a traveling companion, family member, or business partner. <sup>2</sup> Coverage when plan is purchased within 15 days of initial trip payment. <sup>3</sup> Based on industry average. Fastest payment on approved claims is based on "electronic payment" of claim. <sup>4</sup> All coverages are per insured up to limits listed. Coverage, rates, and maximum trip length may vary by state. Please see your policy for details, or call +1.800.228.9792. <sup>5</sup> Provided by the designated provider as listed in the policy. <sup>6</sup> Not available to KS residents and/or if traveling to the following countries: Ireland, Mexico, Jamaica, and Costa Rica. <sup>7</sup> Not available for NH residents. 6.23



### Questions about plan benefits?

Call +1.800.228.9792 and use Plan TBB-0623, or email customersolutions@travelexinsurance.com.

#### Trip cancellation & trip interruption

Protect travel investments and recover nonrefundable, prepaid costs if your trip is canceled or interrupted. Popular reasons include:

- Sickness, injury, or death
- Home uninhabitable
- Employment transfer
- Involuntary termination
- Inclement weather
- Quarantine Jury duty/subpoena
- Military duty

Strike

Financial default<sup>2</sup>

#### Trip delay

Reimbursement for additional costs such as accommodations, transportation, and meals if a trip is delayed five hours or longer.

#### Baggage & personal effects

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

#### Baggage delay

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12 hours or more.

#### **Emergency medical & dental expenses**

Emergency medical treatment if a sickness or injury occurs while traveling.

#### **Emergency medical evacuation**

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation and travel expenses (maximum \$25,000) for escort.

#### Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

#### **Plan details**

View policy: policy.travelexinsurance.com/TBB-0623

This plan does not cover any loss caused by or resulting from intentionally self-inflicted injury, suicide, or attempted suicide of the insured, family member, traveling companion, or business partner while sale over any loss caused by or resulting non-interictionary sensitive or instance, name the instance, raining the instance, a traveling companion, or obstress particles while sale or instance, name the instance, attraveling companion, or obstress particles are specifically covered herein), of the instance, attraveling companion, or a family member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; mountain climbing that requires the use of equipment, such as pick-axes, anchors, bolts, crampons, carabiners, and lead or top-rope anchoring or other specialized equipment; operating or learning to operate any aircraft as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled aligned are charter; war (whether declared or not) or act of war, participation in a civil disorder; if the insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a physician or intoxication above the legal limit; any loss that occurs at a time when this coverage is not in effect; traveling solely or substantially for the purpose of securing medical treatment; any trip taken outside the advice of a physician; pre-existing medical conditions of an insured, traveling companion, business partner, or family member (within a 60-day period immediately preceding coverage effective date). The following exclusions also apply to the medical expense benefit: routine physical examinations; mental health care; replacement or day period and provide characteristic control based by the insured, a family member, or traveling contact lenses, surglasses, contact lenses, surglasses; routine dental care; any service provided by the insured, a family member, or traveling company insufaction, alcohol or substance abuse or treatment for the same; experimental or investigative treatment or procedures; care or treatment that is not medically necessary, except for related reconstructive surgery resulting from trauma, infection, or disease; coverage for trips less than 100 miles from the insured's primary residence (also applies to the emergency execution benefit). The following exclusions also apply to accidental death and dismemberment: benefits will not be provided for the following: loss caused by or resulting directly or indirectly from sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm. Please refer to your policy for a complete list of plan exclusions and limitations. The purchase of this 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 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 96th Street, Suite 300, Omaha, NE 68114. Toll-free +1.800.228.9792. Email: customersolutions@travelexinsurance.com. Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.com or +1.855.205.6054. To view state-specific fraud warnings, visit travelexinsurance.com/company/ fraúd-warning. Consumers in California may also contact the California Department of Insurance Hotline at +1.800.927.4357 or +1.213.897.8921. Travelex Travelex **INSURANCE SERVICE** 

Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration +1.806.927.4357 of whether the services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration +1.806.492.6116 or +1.410.468.2340. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 under Policy Form series (all states except as otherwise noted) PG-TA-IPL-USE. In KS, MN, MO, MT, OR, and VA Policy Form series PG-TA-IPL-NV. In CA Policy Form # PT-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEIM, IL Policy Form # PG-TA-IPLLE, IN Policy Form # PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-NVE, NY Policy Form # PG-TA-IPL-NVEAH, NY Policy Form # PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-NVIM IPL-WAEAH. 6.23 Standard



Dream, Explore, Travel On,