Travelex INSURANCE SERVICES

View the Travel Med Go plan's description of coverage: Partner.TravelexInsurance.com/docs/TravelMedGo-DOC.
View the Advantage plan's description of coverage: Partner.TravelexInsurance.com/docs/Advantage-STD-DOC.
View the Ultimate plan's description of coverage: Partner.TravelexInsurance.com/docs/Ultimate-STD-DOC.

Coverage highlights

Travel protection | Travel Med Go, Advantage, & Ultimate

Travelex offers a variety of protection plan options, each with unique benefits and coverage. By comparing plans side-by-side, you can easily identify which plan best suits your needs.

Travel confidently with coverage that includes optional upgrades, various reasons for trip interruptions and delays, and more.

	Travel Med Go	Advantage	Ultimate
Plan benefits[1]			
Trip cancellation	N/A	Up to 100% of insured trip cost ($10,000 maximum)	Up to 100% of insured trip cost ($50,000 maximum)
Trip interruption	Up to $1,000	Up to 125% of insured trip cost ($12,500 maximum)	Up to 150% of insured trip cost ($75,000 maximum)
Trip inconvenience[2]	N/A	N/A	$600
Travel delay (5 hours)	$500 ($200/day)	$1,000 ($250/day)	$2,000 ($250/day)
Missed connection–air & cruise only (3 hours)	$300	$500	$750
Baggage & personal effects	$1,000	$1,000	$2,000
Baggage delay (12 hours)	$500	$200	$500
Emergency medical expense[3]	$50,000	$50,000	$250,000[4]
Emergency dental expense[3]	$500	$500	$500
Emergency medical evacuation & repatriation	$250,000	$250,000	$1,000,000
Accidental death & dismemberment	$10,000	$20,000	$25,000
Exposure & disappearance	$10,000	$20,000	$25,000
Travel assistance services[5]	Included	Included	Included

[1]All coverages are per the insured up to the limits listed. Coverages, rates, and maximum trip length may vary by state. Please see your policy for details, or call +1.800.228.9792. All benefits provided are primary unless otherwise noted. [2]For the closed-attractions benefit sublimit, the plan must be purchased at least 21 days before departure. Please see your state policy for all applicable terms and conditions. [3]$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. [4]$50,000 for NH residents. [5]Provided by the designated provider as listed in the policy.
1224-UATZCH1_RET_072926_V3

Travelex INSURANCE SERVICES

View the Travel Med Go plan's description of coverage: Partner.TravelexInsurance.com/docs/TravelMedGo-DOC.
View the Advantage plan's description of coverage: Partner.TravelexInsurance.com/docs/Advantage-STD-DOC.
View the Ultimate plan's description of coverage: Partner.TravelexInsurance.com/docs/Ultimate-STD-DOC.

	Travel Med Go	Advantage	Ultimate
Plan optional upgrades			
Cancel for any reason[6 7]	N/A	N/A	Up to 75% of insured trip cost
Cancel for business reasons[7]	N/A	N/A	Up to 100% of insured trip cost up to $10,000
Rental car damage upgrade[8]	$50,000 per plan ($100 deductible)	$50,000 per plan ($100 deductible)	$50,000 per plan ($100 deductible)
Accidental death for air travel upgrade[9]	$200,000, $500,000, or $1,000,000	$200,000, $500,000, or $1,000,000	$200,000, $500,000, or $1,000,000
Medical upgrade[9]	Additional $250,000 emergency medical expenses	N/A	Additional $250,000 emergency medical expenses
Adventure activities upgrade[10]	Available	Available	Available
Search & rescue[11]	$10,000	$10,000	$10,000
Security evacuation[12]	$100,000	$100,000	$100,000
Pet care upgrade[13]	Available	Available	Available
Pet care benefit (sublimit of travel delay)	$250 per plan	$250 per plan	$250 per plan
Pet veterinarian expense	$2,500 per plan	$2,500 per plan	$2,500 per plan
Security deposit upgrade	$2,000 per plan	$2,000 per plan	$2,000 per plan
Baggage upgrade	Available	Available	Available
Baggage & personal effects	Additional $4,000	Additional $4,000	Additional $3,000
Per-item limit	$1,500	$1,500	$1,500
Electronic & professional equipment	$2,000	$2,000	$2,000
Sporting equipment delay (8 hours)	$1,500	$1,500	$1,500
Sporting equipment rental	$2,000	$2,000	$2,000

[6]Cancel for any fortuitous reason for residents of NY. Not available if Israel and/or the West Bank are a destination on the trip. The maximum trip cost is $10,000 per person and the full trip cost must be insured. Subsequent arrangements must be insured within 14 days of booking those arrangements. Cancellation must occur two days or more before your scheduled departure date. [7]The upgrade must be purchased within 21 days of the initial trip deposit and at the time of the initial plan purchase. The upgrade must be purchased 31 days or more before your scheduled departure date. [8]Not available if traveling to the following countries: Costa Rica, Ireland, Jamaica, and Mexico. [9]Not available to residents of NH. [10]Exclusions on adventure activities not applicable to residents of IL. Search & rescue and security evacuation coverage is not available to residents of IL. [11]Heli-skiing and extreme skiing are excluded from the search & rescue benefit. [12]Exclusions for exempted countries apply. For a list of exempted countries, please visit our Travel Alerts page at TravelexInsurance.com/customer-service/travel-alerts/exempted-countries. [13]Not available to residents of VA and NY. 1224-UATZCH1_RET_072926_V3

Travelex INSURANCE SERVICES

View the Travel Med Go plan's description of coverage: Partner.TravelexInsurance.com/docs/TravelMedGo-DOC.
View the Advantage plan's description of coverage: Partner.TravelexInsurance.com/docs/Advantage-STD-DOC.
View the Ultimate plan's description of coverage: Partner.TravelexInsurance.com/docs/Ultimate-STD-DOC.

	Travel Med Go	Advantage	Ultimate
Trip cancellation or trip interruption benefit covered reasons			
Sickness, injury, or death[14]	✓	✓	✓
Life-threatening sickness, covered injury, or death of family member or host at destination	✓	✓	✓
Home uninhabitable or inaccessible	✓	✓	✓
Accommodation at destination uninhabitable or inaccessible	✓	✓	✓
Traffic accident en route to departure	✓	✓	✓
Theft of passport or visa	✓	✓	✓
Common carrier cancellation or delay due to severe weather, mechanical breakdown, strike, or FAA mandate (12 hours)	✓	✓	✓
Arrangements canceled by airline, cruise line, or operator due to severe weather, mechanical breakdown, of the aircraft/ship/boat/motor coach, strike, or FAA mandate (12 hours)	✓	✓	✓
Quarantine, hijacking, jury duty, subpoena, or kidnapping	✓	✓	✓
Terrorist act	✓	✓	✓
Military leave reassignment/revocation	✓	✓	✓
Named hurricane	✓		✓
Involuntary work termination[15]		✓	✓
Employment transfer		✓	✓
Military/first-responder duty for natural disaster		✓	✓
Financial insolvency[15 16]		✓	✓
Cancellation of scheduled event due to adverse weather[16]			✓
Government-issued restriction on hunting activity			✓
Felonious assault			✓
School year extension (K–12 student or teacher)			✓
Pregnancy (trip cancellation only)			✓
Adoption proceeding			✓
Attend childbirth (trip cancellation only)			✓
Organ donation			✓
Mental disorder requiring hospitalization			✓
Delay causing 50% trip loss due to a covered travel delay reason (common carrier delay; adverse weather; quarantine; strike; traffic accident en route to departure; natural disaster; civil disorder; loss or theft of passport; and more)			✓

[14]Of you, a traveling companion, family member, business partner, or host at destination. [15]Must occur more than 14 days after the effective date of the applicable coverage. [16]The plan must be purchased within 21 days of the initial trip deposit to be eligible for this covered reason. 1224-UATZCH1_RET_072926_V3

Questions about plan benefits?

Call +1.800.228.9792 or email CustomerSolutions@TravelexInsurance.com and reference Plan TMGZ-1224 for Travel Med Go, AZ-1224 for Advantage, and UZ-1224 for Ultimate.

Plan details

View the Travel Med Go plan's description of coverage: Partner.TravelexInsurance.com/docs/TravelMedGO-DOC.

View the Advantage plan's description of coverage: Partner.TravelexInsurance.com/docs/Advantage-STD-DOC.

View the Ultimate plan's description of coverage: Partner.TravelexInsurance.com/docs/Ultimate-STD-DOC.



	Travel Med Go	Advantage	Ultimate
Plan features			
Maximum trip length	60 days	30 days	180 days[17]
Maximum trip cost	N/A	$10,000	$50,000[18]
Medical coverage	Primary	Primary	Primary
Medical coverage time frame	Ends upon return from trip	Ends upon return from trip	Ends upon return from trip
Pre-existing medical condition look-back period[19]	180 days prior to plan payment	120 days prior to plan payment	90 days prior to plan payment
Pre-existing medical condition exclusion waiver[19]	N/A	N/A	21 days from initial deposit
Review period[20]	21 days	21 days	21 days

[17]90 days for WA residents. [18]$200,000 aggregate trip cost limit for all travelers listed on the same policy. [19]State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH. [20]State variations apply.

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. 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 being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on 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.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at TravelexInsurance.com/company/privacy.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at Support@ZurichTravelClaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +1-800-501-4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services Inc., CA agency license #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

Coverage available to residents of U.S. states and the District of Columbia only. Insurance coverage underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV 100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT.

1224-UATZCH1_RET_072926_V3

Travelex INSURANCE SERVICES