



View the Partner Advantage policy: [policy.travelexinsurance.com/ZPA-1020](https://policy.travelexinsurance.com/ZPA-1020).  
 View the Partner Advantage Plus policy: [policy.travelexinsurance.com/ZPAP-1020](https://policy.travelexinsurance.com/ZPAP-1020).  
 Policy questions: Call +1.800.228.9792 and reference Plan ZPA-1020 (single-trip) or Plan ZPAP-1020 (annual).

# Partner Advantage & Partner Advantage Plus

Travel protection plan

As a travel professional, you know all too well how unexpected events can waylay your travel plans. Our Partner Advantage (single-trip plan) & Partner Advantage Plus (annual plan) provide coverage specially designed for Travelex partners.



## Base plan benefits<sup>1</sup>

Benefits	Coverage	Benefits	Coverage								
<b>Trip interruption</b> Protect unused prepaid nonrefundable expenses and help cover additional transportation expenses to join the departed trip or return home if your trip is interrupted for a covered reason.	\$1,000	<b>Accidental death &amp; dismemberment</b> Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.	\$50,000								
<b>Travel delay (5 hours)</b> Reimbursement for reasonable additional expenses — such as accommodations, local transportation, and meals — if a trip is delayed for a covered reason. Time requirements apply.	\$750 (\$200/day)	<b>Exposure &amp; disappearance</b> Provides coverage if the insured is exposed to weather due to an accident or if the conveyance a traveler is riding on disappears, wrecks, or sinks, and the traveler is not found within the time specified in the policy.	\$50,000								
<b>Missed connection—air &amp; cruise (3 hours)</b> Reimbursement for reasonable additional lodging, meal expenses, and the unused prepaid nonrefundable portion of the trip if you miss a connection for a covered reason. Time requirements apply.	\$750	<b>Travel assistance<sup>3</sup></b> Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.	Included								
<b>Baggage &amp; personal effects</b> Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.	\$2,000	<b>Optional upgrades<sup>1</sup></b> <table border="1"> <thead> <tr> <th>Upgrades</th> <th>Coverages</th> </tr> </thead> <tbody> <tr> <td> <b>Trip cancellation upgrade<sup>4</sup></b>                Protect your travel investments and recover prepaid nonrefundable costs if your trip is canceled for a covered reason.             </td> <td>Up to 100% of insured trip cost (Up to \$2,500 or \$5,000)</td> </tr> <tr> <td> <b>Accidental death for air travel upgrade<sup>5</sup></b>                Provides a benefit if the insured suffers a loss of life as a result of a covered injury while boarding, as a passenger on, or alighting from an aircraft of a commercial airline or air charter company licensed to carry passengers for hire during a trip. Exclusions may apply. See policy for details.             </td> <td>\$300,000 \$500,000 \$1,000,000</td> </tr> <tr> <td> <b>Rental car damage upgrade<sup>6</sup></b>                Reimbursement for rental car damage due to covered reasons, such as accidental collision and theft, while the vehicle is in your possession.             </td> <td>\$50,000 per plan</td> </tr> </tbody> </table>		Upgrades	Coverages	<b>Trip cancellation upgrade<sup>4</sup></b> Protect your travel investments and recover prepaid nonrefundable costs if your trip is canceled for a covered reason.	Up to 100% of insured trip cost (Up to \$2,500 or \$5,000)	<b>Accidental death for air travel upgrade<sup>5</sup></b> Provides a benefit if the insured suffers a loss of life as a result of a covered injury while boarding, as a passenger on, or alighting from an aircraft of a commercial airline or air charter company licensed to carry passengers for hire during a trip. Exclusions may apply. See policy for details.	\$300,000 \$500,000 \$1,000,000	<b>Rental car damage upgrade<sup>6</sup></b> Reimbursement for rental car damage due to covered reasons, such as accidental collision and theft, while the vehicle is in your possession.	\$50,000 per plan
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<b>Rental car damage upgrade<sup>6</sup></b> Reimbursement for rental car damage due to covered reasons, such as accidental collision and theft, while the vehicle is in your possession.	\$50,000 per plan										
<b>Baggage delay (12 hours)</b> Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier. Time requirements apply.	\$600										
<b>Emergency medical expenses<sup>2</sup></b> Coverage for emergency medical treatment if a sickness or injury occurs during your trip.	\$50,000										
<b>Emergency dental expenses<sup>2</sup></b> Coverage for emergency dental treatment if an injury occurs during your trip.	\$500										
<b>Emergency medical evacuation &amp; repatriation</b> Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.	\$250,000										

<sup>1</sup>All coverages are per the insured and up to the limits listed. Coverages, rates, and pre-existing medical condition look-back periods may vary by state. All benefits provided are primary unless otherwise noted. Please see your policy for details, or call +1.800.228.9792. <sup>2</sup>\$50 deductible for residents of CT, IN, KS, MO, MT, NY (Partner Advantage only), and VT. <sup>3</sup>Provided by the designated provider as listed in the policy. <sup>4</sup>The maximum benefit amount for trip cancellation claims during a policy year on Partner Advantage Plus is limited to three times the per trip maximum benefit purchased. <sup>5</sup>Not available to residents of NH. <sup>6</sup>Not available if traveling to the following countries: Costa Rica, Ireland, Jamaica, and Mexico. \$100 deductible for residents of CT, IN, KS, MO, MT, NY (Partner Advantage only), and VT. 1020-PARFLY1\_SR\_051326 V3



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## Partner Advantage & Partner Advantage Plus rates<sup>1</sup>

Base plans	Rate	
Partner Advantage (single-trip plan)	\$43	
Partner Advantage Plus (annual plan)	\$122	

  

Optional upgrades	Partner Advantage rates per person (single-trip plan)	Partner Advantage Plus rates per plan (annual plan)
Trip cancellation upgrade (\$2,500) <sup>4</sup>	\$98	\$250
Trip cancellation upgrade (\$5,000) <sup>4</sup>	\$195	\$500
Accidental death for air travel upgrade (\$300,000) <sup>5</sup>	\$10	\$26
Accidental death for air travel upgrade (\$500,000) <sup>5</sup>	\$17	\$43
Accidental death for air travel upgrade (\$1,000,000) <sup>5</sup>	\$34	\$86
Rental car damage upgrade <sup>6</sup>	\$9 per day per plan	\$92

<sup>1</sup>The Partner Advantage plan rates differ for residents of NY and PA. The Partner Advantage Plus plan rates differ for residents of PA. Rates are subject to change.

## Travel assistance services<sup>3</sup>

### Medical assistance

Our multilingual team operates within a best-practice framework that places your health and well-being at the heart of our decision-making. Our care includes 24/7 emergency assistance and medical case management and extends to vaccination support, medical assessments, counseling, and mobile telemedicine. We also provide information on local medical facilities, clinics, and other service providers.

### Medical consultation & monitoring

If you become seriously ill or injured, we will provide medical monitoring of your condition. All medical cases are reviewed by our medical case management team at inception of the claim. Medical monitoring is performed to ensure the appropriate level of care is provided and to determine the next steps within a case (i.e., if repatriation or evacuation is required).

### Medical evacuation

If you require medical attention of an emergency nature that is unavailable locally and determined to be medically necessary, then you may be transported to a qualified facility capable of stabilizing and/or treating your medical needs. The assistance provider will make arrangements for ground/air transportation and accompanying medical care as needed.

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; participation in organized amateur or interscholastic athletic or sports competition or related practice events; 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 Travellex 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 Travellex is subject to its privacy policy at [TravellexInsurance.com/company/privacy](https://TravellexInsurance.com/company/privacy).

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at [Support@ZurichTravelClaims.com](mailto: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. Travellex 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 (excluding WA for the Partner Advantage plan, and excluding WA and NY for the Partner Advantage Plus plan). 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. 1020-PARFLY1\_SR\_051326 V3

## Emergency medical payments

The assistance provider will deal directly with the facility to arrange for the bills to be sent to the appropriate insurance carrier. If treatment or discharge is denied without a deposit, then the assistance provider can arrange for the deposit by debiting a credit card or receiving a bank wire from either the eligible insured person or other party when payability is not yet established.

## Prescription assistance

The assistance provider will arrange the replacement of medications that are lost, stolen, or spoiled during a covered trip, either locally or by special courier.

## Dependent transportation & family visits

Depending on the coverage provided in the travel plan, the assistance provider will arrange for the return home and escort expenses of a minor (age 18 or younger) if they are left unattended on a covered trip due to hospitalization or death of the accompanying adult. If the travel plan provides coverage, then the assistance provider will arrange transportation for a person the insured chooses to visit them if the insured is traveling alone and hospitalized seven days or more.

## Repatriation of remains

In the event of death, we liaise with our panel of vetted providers to arrange transport, burial, cremation, or the careful return of mortal remains.