



Designed with family travelers in mind, Travel Select provides kids included pricing. In addition, the plan offers complete customization with personalized upgrade options including additional medical coverage and adventure sports coverage.



## Travel Select | Comprehensive Travel Protection

### Plan highlights

- Primary coverage, no deductibles
- Kids-included pricing<sup>1</sup>
- Pre-existing medical condition exclusion waiver<sup>2</sup>
- 12-hour baggage delay benefit
- 5-hour trip delay benefit
- Trip cancellation/interruption benefit includes:
  - Sickness, injury, or death<sup>3</sup>
  - Inclement weather & natural disasters
  - Financial default<sup>2</sup> & labor strikes
  - Business reasons<sup>2</sup>
  - Pregnancy
- Medical evacuation with hospital of choice
- Cancel-for-any-reason (CFAR) upgrade<sup>4</sup>
- Fast online claims<sup>5</sup>

### Base plan benefits & customized upgrades

Benefits	Coverage <sup>6</sup>
Trip cancellation	100% of trip cost (\$50,000 limit)
Trip interruption	150% of trip cost (\$75,000 limit)
Trip delay	\$2,000 (\$200/day)
Sporting & golf equipment delay	\$200
Missed connection	\$750
Baggage & personal effects	\$1,000
Baggage delay	\$200
Emergency medical & dental expenses <sup>7</sup>	\$50,000 (\$500 dental sublimit)
Emergency evacuation & repatriation	\$500,000
Accidental death & dismemberment <sup>7</sup>	\$25,000
Travel assistance & concierge services <sup>8</sup>	Included

#### Bonus coverages

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

- Pre-existing medical condition exclusion waiver Included
- Financial default coverage Included
- Cancel for business reasons Included

#### Customized upgrades<sup>1</sup>

- Cancel for any reason<sup>4</sup> 75% of trip cost
- Additional medical coverage<sup>9</sup>
  - Medical expense Additional \$50,000
  - Medical evacuation Additional \$500,000
- Adventure sports coverage Available
- Car rental collision coverage (per plan)<sup>10</sup> \$35,000
- Flight accidental death & dismemberment<sup>9</sup> \$200,000

### Cancel for any reason

Protection for the unexpected, whatever it may be. Cancel at least 48 hours before your scheduled departure and recover up to 75% of insured trip cost. Upgrade must be purchased at time of initial plan purchase and within 15 days of initial trip payment. Full trip cost must be insured, trip length must be 30 days or less, and max trip cost is \$10,000.

### Pre-existing condition exclusion waiver<sup>2</sup>

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased within 15 days of initial trip payment

A pre-existing condition is an injury, sickness or other condition (excluding any condition from which death ensues) of an insured, traveling companion, or family member traveling with the insured within the 60-day period immediately preceding the Insured's plan purchase date.

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> Kids age 17 and under are covered when accompanied by a covered adult. Number of children is unlimited subject to maximum insured limits. Please list accompanying children when enrolling. If child's trip cost exceeds adult's trip cost, the child will be charged the corresponding plan cost. <sup>2</sup> Coverage when plan is purchased within 15 days of initial trip payment. <sup>3</sup> Of you, a traveling companion, family member, business partner or host at destination. <sup>4</sup> Coverage must be purchased at time of initial plan purchase and within 15 days of initial trip payment. Subject to availability. <sup>5</sup> Based on industry average. Fastest payment on approved claims is based on "electronic payment" of claim. <sup>6</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>7</sup> Total combined benefits paid under all emergency medical expense and accidental death & dismemberment coverages will not exceed \$50,000 for residents of NH. <sup>8</sup> Provided by the designated provider as listed in the policy. <sup>9</sup> Not available to NH residents. <sup>10</sup> Not available to KS residents and/or if traveling to the following countries: Ireland, Mexico, Jamaica, and Costa Rica. 6.23 Standard VUN



## Questions about plan benefits?

Call +1.800.228.9792 and use Plan TSB-0623, or email [customersolutions@travelexinsurance.com](mailto: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<sup>3</sup>
- Home/destination uninhabitable or inaccessible
- Required to work<sup>2</sup>
- Involuntary termination
- Terrorist act
- Strike
- Quarantine
- Jury duty/subpoena
- Military duty
- 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 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/TSB-0623](http://policy.travelexinsurance.com/TSB-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 sane or insane; normal pregnancy or childbirth, other than unforeseen complications of pregnancy, (unless as specifically covered herein), of the insured, a traveling 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 airline or air charter; war (whether declared or not) or act of war, participation in a civil disorder, riot, insurrection or unrest; any unlawful acts committed by the insured; mental, nervous, or psychological 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 of hearing aids, eyeglasses, contact lenses, sunglasses; routine dental care; any service provided by the insured, a family member, or traveling companion; 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 evacuation 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 policy. If you have questions about coverage available under our plans, please review the policy or contact us. Travelex Insurance Services Inc. 810 N. 96th Street, Suite 300, Omaha, NE 68114. Toll-free +1.800.228.9792. 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 +1.855.205.6054. To view state-specific fraud warnings, visit [travelexinsurance.com/company/fraud-warning](http://travelexinsurance.com/company/fraud-warning). 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 +1.800.492.6116 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-COEAH and PG-TA-IPL-COEIF, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, WA Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-WAEAH. 6.23 Standard



Dream. Explore. Travel On.