



A company of  ZURICH

## Anchors Away Cruises and Tours | Comprehensive Travel Protection

No one wants to think about what might go wrong while they're traveling. However, the world is unpredictable, so this Travelex travel insurance plan helps ensure that you and your trip investment are protected if something doesn't go as planned. Adding travel insurance to your trip can help give you peace of mind, so you can dream, explore, and travel on.

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

Benefits	Coverage <sup>1</sup>
Trip cancellation	Up to 100% of trip cost
Frequent traveler awards	\$200
Reissue fee	\$200
Trip interruption	Up to 150% of trip cost
Traveling companion hospitalization	Up to \$250 per day for 10 days
Travel delay (3 hours)	\$300 (\$150 per day)
Pet care benefit	\$300
Missed connection — air & cruise only (3 hours)	\$300
Baggage & personal effects	\$1,500 (\$250 per item)
Baggage delay	\$300
Emergency medical expense <sup>2</sup>	\$25,000
Emergency dental expense <sup>2</sup>	\$1,000
Emergency evacuation & repatriation of remains	\$200,000
Accidental death & dismemberment	\$25,000
Exposure & disappearance	\$25,000
Travel assistance <sup>3</sup>	Included

### Base plan rates based on age and trip cost<sup>1</sup>

Age bands	Base plan cost per person (Minimum trip cost \$500)
0-59	5.75% of trip cost
60-69	8.36% of trip cost
70-74	12.00% of trip cost
75+	13.75% of trip cost

<sup>1</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 +1.844.234.6594. <sup>2</sup>The following states have a \$50 deductible: CT, IN, KS, MO, MT, VT, and WA. <sup>3</sup>Provided by the designated provider as listed in the policy. <sup>4</sup>Of you, a traveling companion, family member, business partner, or host at destination. <sup>5</sup>Occurs at least 14 days after effective date of policy. <sup>6</sup>Plan must be purchased within 21 days of initial trip payment. ANCFY2 SR 051624 V3



### Trip cancellation & trip interruption

Protect your travel investment and recover nonrefundable, prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death<sup>4</sup>
- Home uninhabitable or inaccessible
- Involuntary termination<sup>5</sup>
- Terrorist act
- Financial insolvency<sup>5,6</sup>
- Common carrier cancellation/delay due to weather, mechanical, strike, FAA or similar mandate
- Active military duty and military leave reassignment/revocation
- Traffic accident en route

### Travel delay

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

### Missed connection — air & cruise only

Reimbursement for reasonable additional lodging, meal expenses, and the unused nonrefundable portion of the trip if a connection is missed by three hours or more for a covered reason.





## Questions about plan benefits?

Call +1.844.234.6594 and use 731ZA-0324, or email [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com).

### 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 for escort.

### Accidental death & dismemberment

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

### Exposure & disappearance

Reimbursement for a covered loss in the event of an accident due to weather exposure, or if the conveyance a traveler is riding on disappears, wrecks, or sinks, and the traveler is not found within 365 days.

### Pre-existing medical condition exclusion waiver<sup>7</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 21 days of initial trip payment

A pre-existing medical 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<sup>1</sup> immediately preceding the insured's plan effective date.

### Plan details

View policy at [policy.travelexinsurance.com/731ZA-0324](https://policy.travelexinsurance.com/731ZA-0324).

<sup>7</sup>Exclusions for pre-existing medical conditions are not allowed for residents of NH.

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 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, B.A.S.E. or base jumping, hang gliding, parasailing, extreme sports, or travel on any air-supported device other than on a regularly scheduled airline or air charter company; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment, including but 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. 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 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. 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; +1.800.501.4781. Inquiries regarding new, existing, or denied claims, as well as 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. Insurance coverages underwritten by Zurich American Insurance Company, a New York-domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). 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 and 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-TIGV-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-TIGV-100-A CW; 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. ANCFY2 SR 051624 V3



**Dream. Explore. Travel On.**