Travelex INSURANCE SERVICES

Dream. Explore. Travel On.

TRAVEL PROTECTION PLAN

DESIGNED FOR SMARTFLYER



Created with SmartFlyer customers in mind, this comprehensive travel protection plan gives you and your loved ones options when unexpected situations affect your trip. Let us help you *Dream. Explore. Travel On.*

PLAN HIGHLIGHTS

- Primary coverage
- Purchase within 15 days of the first trip payment to be eligible for pre-existing conditions exclusion waiver[1]
- 5 hour trip delay benefit
- 3 hour missed connection benefit
- 15 day review period
- Ability to provide coverage for all your trip components including tours, flights, and cruises

BASE PLAN BENEFITS & CUSTOMIZED UPGRADES

Benefits	Coverage[1]
Trip Cancellation	100% of insured trip cost (up to $100,000)
Trip Interruption	150% of insured trip cost
Trip Delay[2]	$1,500 ($200/day)
Missed Connection	$750
Baggage & Personal Effects	$1,000
Baggage Delay	$250
Sporting Equipment Delay	$600
Emergency Medical & Dental Expenses	$50,000 ($500 dental sublimit)
Emergency Evacuation & Repatriation	$500,000
Accidental Death & Dismemberment[4]	$25,000
Travel Assistance & Concierge Services[5]	Included

BONUS COVERAGES

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

• Pre-existing Medical Condition Exclusion Waiver[1]	Included
• Financial Default Coverage[4]	Included

CUSTOMIZED UPGRADES[1]

• Cancel for Any Reason[6]	50% of insured trip cost (up to $10,000)
• Adventure Sports Coverage[7]	Available
• Car Rental Collision Coverage (per plan)[8]	$35,000 ($250 deductible)

PLAN RATES[1]

Age Bands	Base Plan Cost Per Person[1]	Base Plan Cost + Cancel for Any Reason Upgrade
0 - 59	5% of Trip Cost	7% of Trip Cost
60 - 69	7.6% of Trip Cost	10.64% of Trip Cost
70 - 79	9.7% of Trip Cost	13.58% of Trip Cost
80+	12.5% of Trip Cost	17.5% of Trip Cost

OPTIONAL UPGRADES

Car Rental Collision	$10 per day per plan ($9 per day/per plan for HI, PA and WA)
Adventure Sports	$11 per person ($10 per person for HI, PA, and NY (Included in base plan at no additional cost for FL & WA)

SmartFlyer Protection Plan

To learn more or enroll:

smartflyer.travelexinsurance.com

SMARTFLYER

1 All coverages per insured up to limits listed. Minimum plan costs apply. Coverage, rates, and maximum trip length may vary by state. Please see your policy for details or call 844.246.8476. 2 Up to $750 for residents of PA. 3 For the Financial Default Benefit to apply, plan must be purchased within 15 days of initial trip payment. 4 Not available to NH residents. 5 Provided by the designated provider as listed in the Policy. 6 Coverage must be purchased at time of initial plan purchase and within 15 days of initial trip payment. Not available to residents of NY & PA. Subject to availability. 7 Included in the base plan at no additional cost for residents of FL and WA. 8 Not available to FL, KS, NY & TX residents. 725A-0122 | 01.22 8PM

PLAN BENEFITS

CANCELLATION & INTERRUPTION

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

- Sickness, Injury or Death
- Home/Destination Uninhabitable or Inaccessible
- Required to Work
- Common Carrier Cancellation/Delay
- Named Hurricane
- Involuntary termination/lay-off
- Terrorist Act
- Financial Default[3]
- Jury Duty/Subpoena
- Traffic Accident

TRIP DELAY

Reimbursement for additional costs such as accommodations, transportation and meals if your trip is delayed 5 hours or more.

MISSED CONNECTION

Reimbursement for additional costs such as accommodations, transportation and meals if flight is missed by 3 hours or more.

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 or dental 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.

TRAVEL ASSISTANCE SERVICES

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents, event ticketing and more.



Questions about Plan Benefits?

Call 844-246-8476 and use Plan #725A-0122
Location #32-0402
or email customersolutions@travelexinsurance.com

PRE-EXISTING CONDITION EXCLUSION WAIVER

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- 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 within the 60 day period immediately preceding and including the Insured's coverage effecctive date. This exclusion also applies to those not traveling.[1]

PLAN DETAILS

View policy: policy.travelexinsurance.com/725A-0122

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, 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, carabineers, 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, eye glasses, 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 which 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. If you have questions about coverage available under our plans, please review the policy or contact Travelex at 844.246.8476 or customersolutions@travelexinsurance.com. Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.com or 855.205.6054. To view state specific fraud warnings, visit travelexinsurance.com/company/fraud-warning. Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. Insurance coverages 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-COEIM, 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-USIM 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.725A-0122 | 01.22 8PM

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