Is the Deluxe plan right for me?

Kids-included pricing[8]

Save money on travel insurance when traveling with children! Kids ages 17 and under are covered when accompanied by a covered adult.

Primary coverage

Primary coverage pays your claim first, with no deductibles. This means faster payment to you. Purchase any time up until the day before departure, and primary coverage is automatically included!

Pre-existing medical conditions waiver

Pre-existing medical condition exclusions are waived when the plan is purchased within 15 days of initial trip payment, the full trip cost is insured, and the traveler is medically able to travel at the time of plan purchase.

Plan details

To view complete details of this travel protection plan, please visit policy.travelexinsurance.com/729D-0823.

Online claims

We've designed a simple claims process that pays up to five times faster than industry average. Most claims can be filed with a "pic and click" on the go without piles of claim forms[6].

To enroll, please contact your
Expedia Cruises™ Vacation Consultant.



Exclusions and Limitations

GENERAL EXCLUSIONS: 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, carabiners, and lead or toprope 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 180-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 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.

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 which 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, 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: +1.844.808.5946. Email: customersolutions@travelexinsurance.com. Travelex Insurance Services Inc. CA Agency license #0D10209. Travel insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.com, BHSIC, P.O. Box 2986 Clinton, IA 52733; +1.855.205.6054. Inquirers 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 +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration +1.800.492.6116 or +1.410.468.2340.

All products listed are underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 under Policy Form series (all states except as otherwise noted) PGTA- 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. 8JO

Follow Us!



Deluxe

Expedia Cruises Travel Protection

Expedia Cruises
Air, Land & Sea Vacations

travel on

Benefit highlights

Trip cancellation — 100% of trip cost ($30,000 limit)

Trip interruption — 150% of trip cost ($45,000 limit)

Protect travel investments and recover nonrefundable, prepaid trip costs if a trip is canceled or interrupted. Popular reasons include:

- Sickness, injury, or death[2]
- Home uninhabitable or inaccessible
- Employment termination
- Inclement weather
- Traffic accident
- Cancel for business reasons
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial default[3]

Trip delay — $1,000 ($150 per day)

Reimbursement for additional costs — such as accommodations, transportation, and meals — if a trip is delayed 12 hours or more.

Missed connection — $750

Reimbursement for unused, nonrefundable expenses and additional transportation to join the departed trip if a connection is missed by three hours or more.

Baggage & personal effects — $1,000

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

Baggage delay — $250

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 24 hours or more.

Emergency medical & dental expenses — $50,000

Emergency medical treatment if a sickness or injury occurs while traveling. $500 dental expense sublimit.

Emergency medical evacuation — $1,000,000

Emergency medical evacuation to the hospital nearest your home. Includes repatriation and travel expenses (maximum $25,000 for escort).

Accidental death & dismemberment[4] — $25,000

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

Travel assistance services[5] — Included

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



Plan rates by age and trip cost[1]

Age	Plan cost[1] Minimum $500 trip cost	CFAR upgrade[7]
0-59	6.4% of trip cost	9% of trip cost
60-69	9.3% of trip cost	13% of trip cost
70+	14.3% of trip cost	20% of trip cost

Additional coverages

Bonus coverages may be available if plan is purchased within 15 days of initial trip payment.

Pre-existing medical condition exclusion waiver

Pre-existing medical condition exclusions are waived when the full trip cost is insured and the traveler is medically able to travel at the time of plan purchase.

Financial default coverage[3]

Cancellation coverage when a tour operator, travel supplier, airline, hotel, etc., suspends operations due to insolvency.

Customized upgrade

Cancel for any reason (CFAR)[7]

Protection for the unexpected, whatever it may be. Cancel at least 48 hours before your scheduled departure and recover up to 50% of trip cost. Upgrade must be purchased at the time of initial plan purchase and within 15 days of initial trip payment. Full trip cost must be insured and maximum trip cost is $10,000.

Rates are per traveler and are subject to change. Please contact your vacation consultant or our team to find out your state restrictions. [1]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 +1.844.808.5946. [2]Of you, a traveling companion, family member or business partner. [3]Coverage when plan is purchased within 15 days of initial trip payment. [4]Not available for NH residents. [5]Provided by the designated provider as listed in the policy. [6]Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. [7]Coverage must be purchased at time of initial plan purchase and within 15 days of initial trip payment. Not available to NY residents. [8]Kids ages 17 and under are covered when accompanied by a covered adult. Number of children is limited to a 1:1 ratio with adults. Please list accompanying children when enrolling. If child's trip cost exceeds adult's trip cost, or the trip cost exceeds $10,000, the child will be charged the corresponding plan cost. If upgrades are selected, the child will be charged the corresponding upgrade cost. 8.23 Deluxe 8JO

