



## SmartFlyer | 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 protection to your trip can help you travel with confidence, so you can dream, explore, and travel on.

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

Benefits	Coverage <sup>1</sup>
Trip cancellation	Up to 100% of insured trip cost
License fee refund	\$200
Trip interruption	Up to 150% of insured trip cost
Trip interruption—return air only <sup>2</sup>	\$750
Travel delay (5 hours)	\$1,500 (\$200 per day)
Sporting equipment delay (12 hours) <sup>3</sup>	\$600
Missed connection—air & cruise only (3 hours)	\$750
Baggage & personal effects	\$1,000
Baggage delay (12 hours)	\$250
Emergency medical expense <sup>4</sup>	\$50,000
Emergency dental expense <sup>4</sup>	\$500
Emergency evacuation & repatriation	\$500,000
Accidental death & dismemberment	\$25,000
Exposure & disappearance	\$25,000
Travel assistance services <sup>5</sup>	Included
<b>Optional upgrades</b>	
Rental car damage upgrade <sup>6</sup>	\$35,000 (\$250 deductible)
Adventure activities upgrade <sup>7</sup>	Exclusion waiver for participation in skiing, scuba beyond 75 feet, mountain climbing, operating an aircraft, bungee jumping, BASE jumping, and travel on any air-supported device, among other activities
Cancel for any reason (CFAR) <sup>8</sup>	Up to 75% of trip cost

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

Age bands	Base plan cost per person (Minimum trip cost \$500)	Base plan cost + CFAR upgrade (Minimum trip cost \$500)
0–59	5.2% of trip cost	8.6% of trip cost
60–69	7.8% of trip cost	12.9% of trip cost
70–79	9.9% of trip cost	16.3% of trip cost
80+	12.7% of trip cost	21% of trip cost
<b>Optional upgrades</b>		
Rental car damage	\$14 per day per plan	
	\$13 per day per plan for residents of NY \$16 per day per plan for residents of WA	
Adventure sports	\$11 per person	
	\$10 per person for residents of NY \$13 per person for residents of WA	

### 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>9</sup>
- Home or accommodation at destination is uninhabitable
- Involuntary work termination<sup>10</sup>
- Terrorist act
- Financial insolvency<sup>10 11</sup>
- Common carrier cancellation/delay due to severe weather, mechanical breakdown, strike, or FAA mandate (12 hours)
- Active military duty and military leave reassignment/revocation
- Traffic accident en route to departure

### Travel delay

Reimbursement for reasonable additional expenses — such as accommodations, local transportation, and meals — if a trip is delayed five hours or more for a covered reason.

<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 +1.844.246.8476. <sup>2</sup>Coverage for trip interruption and trip interruption—return air only cannot be combined for residents of CT, IN, KS, MO, MT, VT, & WA. <sup>3</sup>Sporting equipment delay is eight hours for residents of CT, IN, KS, MO, MT, NY, VT, and WA. <sup>4</sup>The following states have a \$50 deductible: CT, IN, KS, MO, MT, VT, and WA. <sup>5</sup>Provided by the designated provider as listed in the policy. <sup>6</sup>Not available if traveling to the following countries: Costa Rica, Jamaica, Ireland, or Mexico. <sup>7</sup>Activities covered by the adventure sports upgrade are covered in the base plan in IL at no additional cost. <sup>8</sup>Cancel for any fortuitous reason in NY. <sup>9</sup>Of you, a traveling companion, family member, business partner, or host at destination. <sup>10</sup>Occurs at least 14 days after effective date of policy. <sup>11</sup>Plan must be purchased within 21 days of initial trip payment. 12.23 051225 SFFLY1 V4



## Questions about plan benefits?

Call +1.844.246.8476 or email [CustomerSolutions@TravelexInsurance.com](mailto:CustomerSolutions@TravelexInsurance.com) and reference Plan 730ZA-0124.

### 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.

### Baggage & personal effects

Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if bags are lost, stolen, or damaged.

### Baggage delay

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier for 12 hours or more.

### Emergency medical & dental expenses<sup>4</sup>

Emergency medical and dental treatment if a sickness or injury occurs during your trip.

### Emergency medical evacuation & repatriation

Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.

### Accidental death & dismemberment

Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.

### Exposure & disappearance

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.

### Cancel for any reason (CFAR)<sup>8</sup>

Optional additional protection for the unexpected — whatever it may be — when you meet purchase and cancellation requirements.

- Cancellation must occur two days or more before your scheduled departure date.
- Upgrade must be purchased within 21 days of the initial trip deposit and at the time of the initial plan purchase.
- Upgrade must be purchased 31 days or more before to your departure date.
- The maximum trip cost is \$10,000 per person, and the full trip cost must be insured.
- Subsequent arrangements must be insured within 14 days of booking those arrangements.

### Pre-existing condition exclusion waiver<sup>12</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 of you, a traveling companion, or a family member traveling with you for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the 60-day look-back period (in most states) immediately preceding your plan purchase date.

### Plan details

View our description of coverage at [Partner.TravelexInsurance.com/docs/SmartFlyer-DOC](https://Partner.TravelexInsurance.com/docs/SmartFlyer-DOC).

<sup>12</sup>State variations apply. Pre-existing medical condition exclusions do not apply to 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, 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 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.

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 Travelex is subject to its privacy policy at [TravelexInsurance.com/company/privacy](https://TravelexInsurance.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. 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 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-TIGV-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. 12.23 051225 SFFLY1 V4