



View the SmartFlyer plan's description of coverage: [Partner.TravelexInsurance.com/docs/SmartFlyer-DOC](https://Partner.TravelexInsurance.com/docs/SmartFlyer-DOC).  
 Policy questions: Call +1.844.246.8476 or email [CustomerSolutions@TravelexInsurance.com](mailto:CustomerSolutions@TravelexInsurance.com) and use Plan 741ZA-0326.

# SmartFlyer

Travel protection plan

*Travelex travel insurance helps ensure that you and your trip investments are protected, so you can dream, explore, and travel on.*



## SmartFlyer Travel Plan benefits<sup>1</sup>

Benefits	Coverage
<b>Trip cancellation</b> Protect your travel investments and recover prepaid nonrefundable costs if your trip is canceled for a covered reason. See your policy for covered reasons.	Up to 100% of insured trip cost
<b>Trip interruption</b> Protect unused prepaid nonrefundable expenses and help cover additional transportation expenses to join the departed trip or return home if your trip is interrupted for a covered reason. See your policy for covered reasons.	Up to 150% of insured trip cost
<b>Trip interruption—return air only<sup>2</sup></b> Reimbursement for additional transportation expenses to return home if your trip is interrupted for a covered reason.	\$750
<b>Travel delay (5 hours)</b> Reimbursement for reasonable additional expenses — such as accommodations, local transportation, and meals — if a trip is delayed for a covered reason. Time requirements apply.	\$1,500 (\$200/day)
<b>Sporting equipment delay (8 hours)</b> Reimbursement for rental fees if your sporting equipment is delayed by a common carrier.	\$600
<b>Missed connection—air &amp; cruise only (3 hours)</b> Reimbursement for reasonable additional lodging, meal expenses, and the unused prepaid nonrefundable portion of the trip if you miss a connection for a covered reason. Time requirements apply.	\$750
<b>Baggage &amp; personal effects</b> Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.	\$1,000
<b>Baggage delay (12 hours)</b> Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier. Time requirements apply.	\$250
<b>Emergency medical expense<sup>3</sup></b> Coverage for emergency medical treatment if a sickness or injury occurs during your trip.	\$50,000
<b>Emergency dental expense<sup>3</sup></b> Coverage for emergency dental treatment if an injury occurs during your trip.	\$500
<b>Emergency medical evacuation &amp; repatriation</b> Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.	\$500,000
<b>Accidental death &amp; dismemberment</b> Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.	\$25,000
<b>Exposure &amp; disappearance</b> 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.	\$25,000
<b>Travel assistance services<sup>4</sup></b> Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.	Included

<sup>1</sup>All coverages are per insured up to limits listed. Coverage, rates, and maximum trip length may vary by state. This plan is not available for residents of WA. 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, and VT. <sup>3</sup>The following states have a \$50 deductible: CT, IN, KS, MO, MT, and VT. <sup>4</sup>Provided by the designated provider as listed in the policy. 0326-SFFLY1\_SR\_020526\_V1



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

Plan upgrades	
<p><b>Cancel for any reason upgrade<sup>5</sup></b></p> <p>Optional additional protection for the unexpected – whatever it may be – when you meet purchase and cancellation requirements.</p> <ul style="list-style-type: none"> <li>• Cancellation must occur two days or more before your scheduled departure date.</li> <li>• Upgrade must be purchased within 21 days of the initial trip deposit and at the time of the initial plan purchase.</li> <li>• Upgrade must be purchased 31 days or more before to your departure date.</li> <li>• The maximum trip cost is \$10,000 per person, and the full trip cost must be insured.</li> <li>• Subsequent arrangements must be insured within 21 days of booking those arrangements.</li> </ul>	Up to 75% of trip cost (up to \$7,500)
<p><b>Rental car damage upgrade<sup>6</sup></b></p> <p>Reimbursement for rental car damage due to covered reasons, such as accidental collision and theft, while the vehicle is in your possession.</p>	\$35,000 (\$250 deductible)
<p><b>Adventure activities upgrade<sup>7</sup></b></p> <p>Provides coverage for participation in excluded activities, such as skiing, scuba diving below 75 feet, mountain climbing, bungee jumping, BASE jumping, parasailing, and hot-air ballooning, among other activities.</p>	Exclusion waiver
<p><b>Medical upgrade<sup>8</sup></b></p> <p>Increase your maximum coverage limit for emergency medical treatment expenses if you become sick or injured during your trip</p>	Additional \$150,000 in emergency medical expense
<p><b>Baggage upgrade</b></p> <p>Increase your maximum coverage limit for lost or stolen baggage and add coverage for lost or stolen electronics and professional equipment, as well as sporting equipment delay or rental, if your bags are delayed by a common carrier.</p> <p><b>Baggage &amp; personal effects</b></p> <p>Increase per-item limit to</p>	Additional \$4,000 \$1,500

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

Plan highlights			
Maximum trip length	180 days	Pre-existing medical condition look-back period <sup>9</sup>	60 days
Maximum trip cost	\$100,000	Pre-existing medical condition exclusion waiver <sup>9</sup>	21 days from initial deposit
Medical coverage	Primary	Review period <sup>10</sup>	21 days
Medical coverage time frame	Ends upon return from trip	Kids-included pricing <sup>11</sup>	Age 17 and under, 1:1 ratio

<sup>5</sup>Cancel for any fortuitous reason in NY. Not available if Israel and/or the West Bank are a destination on the trip. <sup>6</sup>Not available if traveling to the following countries: Costa Rica, Ireland, Jamaica, and Mexico. <sup>7</sup>Exclusions on adventure activities are not applicable to residents of IL. <sup>8</sup>Not available to residents of NH. <sup>9</sup>State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH. <sup>10</sup>State variations apply. <sup>11</sup>Kids ages 17 and under are covered when accompanied by a covered adult. Limit of one child to one adult. Please list accompanying children when enrolling in a plan. If a child's trip cost exceeds the accompanying adult's, then the child will be charged the corresponding plan cost. If upgrades are selected, the child will be charged the corresponding upgrade cost.

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.

Coverage available to residents of U.S. states (excluding WA) and the District of Columbia only. Insurance coverage underwritten by Zurich American Insurance Company (NAIC #16355, 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-TIIV-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. 0326-SFFLY1\_SR\_020526\_V1

