

Why Purchase Travel Protection?

Traveling is a big investment. It pays to protect yourself against unforeseen circumstances that can result in trip cancellation and additional expenses such as costs related to medical emergencies.

The Travelex Protection Plan has been specifically designed to provide you with peace of mind knowing you are protected against the financial impact of unexpected events while on your trip.

Protect Yourself Against:

- Trip Cancellation and Interruption
- Trip Delay
- Baggage Loss or Damage
- Baggage Delay
- Emergency Sickness or Accident
- Medical Evacuation and Repatriation
- Pre-Existing Conditions

Worldwide Travel Assistance Service

Emergency assistance and travel services are just a phone call away from virtually anywhere in the world with just one toll-free phone number. You have access 24/7 to a wide range of services such as visa requirements, cash transfers, assistance with lost tickets or passports, local medical care, international dining suggestions and much more.

Plan Highlights

This document is a general description of the Travelex Protection Plan from Travelex Insurance Services. The Plan is subject to certain conditions, exclusions and limitations which are defined in the Evidence of Coverage.



Benefits (per person)	Amount of Coverage
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Trip Delay/Missed Connection	\$750
Itinerary Change	\$250
Baggage Loss or Damage	\$1,000
Baggage Delay	\$250
Emergency Medical Benefits	\$50,000
• Medical Expense	
• Medical Evacuation & Repatriation	
24 Hour AD&D	\$10,000
Common Carrier AD&D	\$50,000
Rental Vehicle Damage	\$50,000
Travel Assistance Services	Included

Trip Cancellation & Trip Interruption

After the effective date, you are covered for certain prepaid, non-refundable expenses, if you must cancel or interrupt your trip as a result of any of these covered reasons:

- Sickness, Injury, Death
- Bankruptcy/Financial Default
- Traffic Accident en Route
- Subpoena/Court Order
- Employment Termination
- Terrorist Incident
- Uninhabitable Home Residence
- Uninhabitable destination accommodations
- Emergency Service of government due to Natural Disaster
- Felonious Assault
- Quarantine
- Weather
- Jury Duty
- Hijacking
- Terrorism
- Strike
- Burglary

*Please refer to your Evidence of Coverage for the conditions of each covered reason.

Trip Cancellation – up to total trip cost

The following events are also covered under the Trip Cancellation benefit:

- If your travel supplier cancels your trip you may be entitled for up to \$150 in airline reissue fees.
- If your traveling companion cancels and you do not, you may be entitled to a single supplement upgrade.

NOTE: If you must cancel, the cancellation must be reported to your travel supplier within 72 hours of the event that causes the cancellation, unless that event prevents such communication, and if such is the case, as soon as reasonably possible.

Trip Interruption – up to 150% of total trip cost

Should you be prevented from completing a trip as a result of a covered reason listed under Trip Cancellation and Interruption, you are covered for:

- Unused, non-refundable portions of your trip.
- Additional transportation cost to return home or rejoin the trip.
- Additional hotel nights up to \$150 per day for 10 days if you cannot continue to travel due to a covered injury or sickness not requiring hospitalization.
- Reasonable hotel and transportation expenses incurred to remain with your hospitalized traveling companion up to \$150 per day for 10 days.

Trip Delay / Missed Connection – up to \$750

Certain additional expenses for transportation, accommodation and meals are covered when your trip is delayed by 5 hours or more.

Itinerary Change – up to \$250

Certain expenses if the travel supplier makes a change in your itinerary after your scheduled departure date which prevents you from participating in that event/activity.

Baggage Loss or Damage – up to \$1,000

The plan provides coverage for personal articles and expenses if bags are lost, stolen or damaged.

Baggage Delay – up to \$250

In the event your baggage is delayed more than 24 hours, this coverage reimburses you for additional clothing and personal articles.

Emergency Medical Benefits – up to \$50,000

Medical Expenses

If you incur emergency medical expenses as a result of a sickness or accident during your trip, you are covered up to the full benefit amount.

Medical Evacuation & Repatriation

For injuries or sickness that first occurs during your trip, Medical Evacuation is covered for up to the full benefit amount when the condition is acute or cannot be adequately treated at a local hospital. Medical Repatriation may be covered for you to return home or for continued treatment at a hospital close to your home. **Use of this benefit must be pre-approved and arranged by the authorized assistance company.**

Pre-Existing Condition Exclusion Waiver

Pre-Existing Condition exclusion is waived provided:

- You purchase this plan prior to or within 3 days of making the final payment on your covered trip and for the full cost of the covered trip.
- You are medically fit to travel at the time the plan was purchased.

NOTE: Should you be unable to meet the provisions or the Pre-Existing Condition Waiver provisions listed above, Trip Cancellation and Interruption and Emergency Medical Benefits coverage still applies for reasons other than those related to the pre-existing condition.

Accidental Death & Dismemberment Benefits

24 Hour AD&D – up to \$10,000

This coverage pays in the event of loss of life, limbs or sight as the result of an accidental injury while travelling on your covered trip.

Common Carrier AD&D – up to \$50,000

This coverage pays in the event of loss of life, limbs or sight as the result of an accidental injury while travelling as a passenger on a common carrier on your covered trip.

Rental Vehicle Damage – up to \$50,000

When a vehicle is rented through your travel supplier for your covered trip, you are covered for any loss or damage to the rental car resulting from collision, hail, earthquake, fire, storm, theft or vandalism.

Exclusions and Limitations

Some exclusions below may not apply or may differ in your state of residence.

Benefits are not payable for Sickness, Injuries or losses of You, Your Traveling Companion, Business Partner or Family Member: resulting from suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane; resulting from hostilities or an act of declared or undeclared war; while participating in maneuvers or training exercises of an armed service; while riding, driving or participating in races, or speed or endurance contests; while mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes or other special equipment); while participating as a member of a team in an organized sporting competition; while participating in skydiving, hang gliding, bungee cord jumping, deep sea diving or scuba diving (unless You hold an open water diving certificate or You are accompanied by a dive master and not diving deeper than 130 feet); while piloting or learning to pilot or acting as a member of the crew of any aircraft; received as a result or consequence of being Intoxicated or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician; to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation; resulting from a governmental regulation or prohibition; unless You or Your Traveling Companion are Medically Fit to travel at the time of purchase of coverage; relating to a diagnosed Sickness from which no recovery is expected and for which only palliative treatment is provided and which carries a prognosis of death within 12 months of the policy Effective Date; resulting from non-physical Sickness such as mental, nervous, emotional or personality disorders in any form whatsoever unless the affected person is hospitalized for 3 consecutive days or more after the certificate Effective Date; due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion; for dental treatment (except as coverage is otherwise specifically provided herein); where coverage has been purchased for travel to or through a city or country of destination under a travel warning issued by the United States Department of State at the time this insurance is purchased and the Sickness, Injury, death, loss or delay was a direct result of the incidents surrounding the travel warning; resulting from the intentional release of a biological material; where the purpose of travel is to receive medical care, medication or treatment.

Your Coverage Begins

For Trip Cancellation: Coverage begins on the effective date and time specified in the Confirmation of Coverage. Coverage ends at the point and time of departure on your scheduled departure date.

For Trip Delay: Coverage is in force while en route to and from the covered trip.

For all other coverages: Coverage begins at the point and time of departure on the scheduled departure date. Coverage ends at the point and time of your scheduled return date.

Customer Service

If you have any questions concerning the Travelex Protection Plan please contact:

**1-800-513-9441 and refer to Product ID:
OTNCC-NTL 0411**

Underwritten by:
Old Republic Insurance Company
133 Oakland Avenue
P.O. Box 789
Greensburg, PA 15601

This brochure is a brief description of the Travelex Protection Plan. Certain terms, conditions, exclusions and limitations apply as set forth in the Evidence of Coverage and Confirmation of Coverage that will be sent to you upon purchase of this coverage.