

Did you know?

- **2018 was an above average year for hurricanes, with 8 hurricanes.**¹
- **More than 25 million bags are lost per year on average.**²

How Travel Protection Can Help

Scenario #1

A woman in her mid-50s embarked on her dream vacation to the Netherlands Antilles. During her trip, she had a heart attack and needed immediate medical attention. She required an air ambulance to the nearest adequate facility to receive treatment.

Non-insurance assistance services were able to provide her with door-to-door assistance, her insurance coverages were reimbursed so she was able to pay back the air ambulance and medical bills.

Scenario #2

A young man was traveling through Europe when he got a call that his grandfather was hospitalized back home for his heart condition. Because he purchased travel protection he had coverage to leave his trip early (even though his grandfather wasn't traveling with him). He was able to receive reimbursement for missed portions of the trip as well as expenses incurred to get back home.

These are examples of potential travel stories. Coverage may vary by state and/or plan.

**Contact your travel advisor
for a quote or to begin your
coverage today!**

14-DAY "FREE LOOK"

If you are not satisfied for any reason, you may cancel your plan by giving the company or the agent written notice within the first to occur of the following: (a) 14 days from the effective date of your plan; or (b) your scheduled departure date. If you do this, the company will refund your plan cost provided no insured has filed a claim.



**TRAVEL INSURED
INTERNATIONAL**

A CRUM & FORSTER COMPANY

1.800.243.3174.

www.travelinsured.com

***Cancel for Any Reason (CFAR) and Interrupt for Any Reason (IFAR) are not available to residents of New York State.**

¹<https://www.ncdc.noaa.gov/sotc/tropical-cyclones/201813>

²<http://www.elmundo.es/elmundo/2011/03/30/economia/1301492829.html>

Coverages may vary and not all coverage is available in every state.

This document contains highlights of the plans. The plans include insurance benefits underwritten by the United States Fire Insurance Company and non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. California license #0113223, 855 Winding Brook Drive, Glastonbury, CT 06033. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component can contact Travel Insured at 800-243-3174 or customer care@travelinsured.com.

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**TRAVEL INSURED
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TRAVEL PROTECTION



**TRAVEL RELAXED. TRAVEL SECURE.
TRAVEL INSURED.**

WHY BUY TRAVEL PROTECTION?

Whether you are forced to cancel your trip, have a medical emergency while traveling, or your bag is stolen, travel protection can help provide you with a sense of security.

While you may have some travel coverage through your personal health insurance, credit card, or other source, a third party provider (like us) can provide you with more extensive coverage and higher limits.

Marvin & Mark's Trip

Marvin always purchases travel protection, but Mark needs some convincing. Travel doesn't always go as planned.



Marvin (with travel protection)	What if...	Mark (without any insurance coverage)
Can be reimbursed for his trip cost	...they have to cancel the trip?	Wouldn't get back any of his pre-paid, non-refundable expenses
Can be reimbursed for one night at a hotel plus meals	...their flight is delayed overnight?	Wouldn't receive reimbursement for a hotel and meals
Can be reimbursed for his medical bills	...one of them gets sick on the trip?	Would be stuck paying for the medical costs
Can be reimbursed for necessary items purchased in the meantime	...their bags are delayed?	Would be out of pocket for necessary items purchased



Marvin and Mark is a scenario of a potential claim situation that may arise and where a travel protection plan may help. Claims are subject to insurance terms, conditions, and exclusions, including an exclusion for pre-existing conditions.

TRAVEL PROTECTION PLANS INSURANCE BENEFITS

WORLDWIDE TRIP PROTECTOR

Trip Cancellation
Trip Interruption
Missed Connection
Itinerary Change
Travel Delay
Change Fee
Reimbursement of Miles or Rewards Points
Accident & Sickness Medical Expense
Emergency Medical Evacuation, Medical Repatriation & Return of Remains
Non-Medical Emergency Evacuation
24-Hour Accidental Death & Dismemberment
Baggage & Personal Effects
Baggage Delay

WORLDWIDE TRIP PROTECTOR PLUS

Includes all of the benefits above in addition to:

Cancel for Any Reason (CFAR)*
Interrupt for Any Reason (IFAR)*
Rental Car Damage

There are also optional upgrades available for each plan, which are not shown in this brochure.

NON-INSURANCE WORLDWIDE EMERGENCY ASSISTANCE

(Provided by C&F Services)

All Travel Insured plans include non-insurance assistance services. 24/7 help is available by a toll-free call.

WAIVER OF THE EXCLUSION FOR PRE-EXISTING MEDICAL CONDITIONS

The exclusion for pre-existing conditions will be waived if your plan is purchased within the designated time frame. You must insure the full non-refundable trip cost and cannot be disabled from travel at the time of purchase.

Worldwide Trip Protector is Family Friendly!

Extensive coverage for everyone; designed with families in mind.

Worldwide Trip Protector Plus Includes Cancel for Any Reason!*

Cancel for Any Reason (CFAR) can cover up to 75% of the non-refundable trip cost if you cancel your trip 48 hours or more prior to scheduled departure date.

Eligibility criteria must be met. In particular, the plan must be purchased within 21 days of when your initial trip deposit is received.