



What is Trip Protection Insurance?

Covers travel costs if you cancel your trip or have a trip interruption, lost baggage, travel delays, medical expenses, evacuation, etc. for a "COVERED REASON". **Not every reason is covered. Review the below and the policy wording for details.**

Sample "Core" Policy Benefits

Reason	Reimbursement
Trip Cancellation (pre-departure)	100%
Trip Interruption (post-departure)	150%
Cancel or Interrupt For Any Reason (Optional)	75%
Medical Expenses	\$100,000
Emergency Medical Evacuation	\$1,000,000
Political, Security, Natural Disaster Evacuation	\$150,000
Baggage & Personal Effects	\$1,000
Baggage Delay	\$500
Trip Delay	\$1,500
Missed Connection	\$500
Itinerary Change	\$500
Accidental Death	\$10,000
Repatriation of Mortal Remains	\$1,000,000
Travel Assistance Services	Included
Emergency Dental	\$750

Pricing

Pricing based on the insured "trip cost" and your age. Typically premium is 4-10% of your pre-paid trip cost. (e.g. \$5000 trip cost = \$200 to \$500 premium)
See "Key Terms" for trip cost definition.

Examples of pre-paid costs covered by trip cancellation

These plans reimburse **pre-paid, non-refundable expenses** if you need to cancel for a **covered reason (see next page)**. Here are some examples:

- Cruise payments
- Plane tickets
- Tour/Safari costs
- Car Service to airport
- Tuition for a cooking class
- Rental property cost
- Event tickets
- Hotels / Accommodations

Core Policy Benefits and Description

Coverage	Description
Trip Cancellation	Reimburses you for lost trip expenses if you need to cancel for illness, death, or other covered reason
Trip Interruption	Reimburses you for lost trip expenses if you need to cut your trip short
Emergency Medical	Pays for the cost of treatment from a medical emergency while traveling.
Medical Evacuation & Repatriation	Arranges medical transport to receive care, or pays to return you home.
Hurricane & Weather	A part of Trip Cancellation coverage, this reimburses for losses due to closed airports, mandatory evacuations, or destination damage.
Terrorism	Coverage for cancellation in the event of a terrorist event at your destination
Financial Default	Coverage if a travel company shuts down due to financial circumstances.
Travel Delay	Provides reimbursement for additional meals and accommodations if a trip is delayed
Baggage Delay	Provides reimbursement for clothing, toiletries and other essential items if luggage is delayed.
Baggage/Personal Item Loss	Coverage for lost, stolen, or damaged baggage or personal items
Missed Connection	Covers the additional cost to 'catch up' to a cruise if you're delayed for accident or weather
AD&D	Accidental Death & Dismemberment cash payment for loss of life or limb while traveling.
24/7 Worldwide Assistance	Help to deal with claims, medical emergencies, and other travel-related help

Standard "Covered Reasons" for Trip Cancellation

Insurance may reimburse expenses if you need to cancel because of...

Reason	Description	Tips
Sickness, Injury, or Death	Sickness of you, your travel companion, member of either of your families, business partner, or destination host	Needs documentation; physician must state that you are unable to travel
Hurricane or Natural Disaster	Weather or natural disaster destroys your destination, your intended destination accommodations, or your own home.	Plan must be purchased prior to storm being named
Bankruptcy/Financial Default	A travel supplier completely ceases all operations due to financial default or bankruptcy.	Time sensitive benefit, need to purchase plan close to date of initial trip payment
Terrorism or Mandatory Evacuation	A terrorist event occurs at your destination and/or results in mandatory evacuations.	Must be in city on itinerary, and occur within a certain time of travel, e.g. 30 days
Home or business damaged, vandalized, or burglarized	Your home, business, or destination accommodations are burglarized, or damaged through criminal acts.	Needs police documentation
Schedule Conflicts	Called for jury duty, a required court appearance, or military redeployment	Must purchase insurance prior to being notified of conflict
Required to work, terminated, or transferred	Work related conflicts such as termination or having vacation time revoked	Sometime requires employment for a certain time period, e.g. 2 years
Victim of felonious assault	If you are assaulted prior to your trip	Needs police documentation
Traffic accident prior to trip	An auto accident en route to the airport	Needs police documentation
Theft of passport or visa prior to trip	Your passport or visa are stolen	Needs police documentation
School year extension	An unexpected extension of the school year beyond the normal session, e.g. for snow days	Extra-curricular or athletic extensions not covered
Legal separation or divorce	Unexpected separation or divorce	Applies to you or travel companion
Pregnancy or Attending Childbirth	You or traveling companions become pregnant or you need to attend the childbirth of a family member	Pregnancy must occur after date of purchase

What is NOT covered?

Insurance will not cover losses caused by...

Pre-departure fear of traveling (e.g. fear of COVID, political or security unrest, war) unless you purchase a policy with the Cancel For ANY Reason benefit (CFAR).

Acts of war, political unrest

Participating in auto race

Mountaineering

Participating in sporting competition or event

Participating in contact sports, skydiving, hang gliding, bungee jumping, extreme skiing, spelunking or caving, scuba

Piloting or learning to pilot

Being intoxicated

The attempt to commit a felony or or illegal activity

Pre-existing medical conditions unless policy purchased within specific time frame (see below)

Elective treatment or procedure

Review full list in 'Exclusions' section of the policy

Pre-Existing Medical Conditions

A Pre-Existing Condition is a medical condition you had (or had signs of) prior to insurance coverage. To determine if you had a Pre-Existing condition, insurance companies use a Look Back period of 60-180 days (varies by policy), to find a condition.

You can buy a policy that will waive the Exclusion IF you:
 (1) Insure the full trip cost, (2) Purchase the policy within 14-30 days (varies by policy) of your initial trip deposit,
 (3) Be able to travel on the date of purchase.

Key Terms in Travel Insurance

Term	Definition
Cancel For Any Reason	Cancel (or Interruption) For Any Reason (CFAR) is a policy <u>option</u> and <u>upgrade</u> that expands on the Covered Reasons to Cancel or Interrupt. It allows you to cancel your trip for partial (75%) reimbursement for any reason. To upgrade, you must insure the full trip cost and buy soon after Initial Deposit Date
Covered Reason for Cancellation or Interruption	Each policy lists the specific reasons that are covered for trip cancellation or interruption. They are listed in the policy certificate.
Initial Deposit / Payment Date	The is the first date you make any pre-payment towards your trip. It is important for eligibility for some coverages.
Pre-Existing Condition	An exclusion for previous medical conditions, which can be waived with certain policies if you purchase early and are able to travel at the time of purchase.
Primary vs. Secondary Medical	Secondary Medical coverage pays after any other insurance has been exhausted, whereas Primary pays from the first dollar.
Trip Cost	This is the total pre-paid, non-refundable cost of the trip you insure for trip cancellation.

Essential Tips

- **Buy your plan as soon as possible.** Certain coverages are only available if you buy within a certain number of days (usually 10-21) of your Initial Trip Deposit Date. Coverages effected by this include: Cancel / Interrupt For Any Reason, Pre-Existing Medical Conditions, Financial Default, Hurricanes.
- **Don't over-insure.** For cancellation coverage, only insure the pre-paid, non-refundable trip costs. Over-insuring will cost you more money.
- **Get Pre-Existing Medical Coverage.** Many claims problems arise from Pre-Existing Medical Conditions. Take advantage of the Waiver by buying within the 10 - 21 day window.
- **Leaving the US? You need medical coverage.** Many health insurance plans won't cover you abroad and Medicare coverage stops at the US border.
- **Get travel insurance for cruises.** They are typically priced as a package, high priced, purchased far in advance, and have expensive cancellation fees.
- **Get travel insurance for expensive trips.** If the trip costs more than you are willing to lose in case of cancellation, buy insurance.
- **Read your policy.** This cheat sheet is a general guide, but every policy varies. Check your Policy Certificate, it will take about 15 minutes but is well worth it.

Checklist- What you need to get a quote

- Trip Dates-** Departure and return dates
- Trip Cost-** The total pre-paid, non-refundable trip amount
- Initial Trip Deposit Date-** Date if first payment towards trip
- Destination-** If multiple countries, list the first itinerary country
- Traveler ages-** Age at time of quote

How to Compare Quotes and Buy Online

1. **Go To:** www.GlobalBenefitsUSA.com/travelmedtrip
2. **Select Policy Type**
3. **Enter Trip Details**
4. **Review Base Plan and Optional Benefits**
5. **Buy Securely Online or Request Customized Proposal**
6. **Questions or Need Assistance?**
Call James at 888.541.7776 or email james@gbusa.org