

# TRAVEL INSURANCE

Travel insurance can protect against financial losses if you're forced to cancel, delay or interrupt your vacation. Let us help determine if this type of coverage is right for you.

## What is Travel Insurance?

Travel insurance can protect against the loss of non-refundable travel costs, such as airfare, hotel and tour expenses. Other types of travel insurance offer protection against losses due to medical emergencies, damage to personal property and death, which may occur away from home on vacation.

### Major Types of Travel Insurance

#### Trip Cancellation/Delay/Interruption Insurance

- Trip cancellation: Reimburses you for pre-paid travel expenses if you aren't able to take your trip because you or a family member becomes ill or dies.
- Travel delay: Reimburses you for pre-paid expenses if you aren't able to take your trip because of a travel delay, such as a flight delay or cancellation.
- Trip interruption: Reimburses you for prepaid expenses if your trip is cut short because you or a family member become ill or die or because of any other misfortune listed in policy. Covered reasons might include bad weather, airline strikes, terrorism, bankruptcy, jury duty or damage to your home.

#### Medical/Accidental Death Insurance

- Emergency medical expense: Reimburses you for medical and emergency dental expenses that you have because of an illness or injury while you're traveling.
- Medical evacuation: Provides emergency transportation to take you either to a hospital near your area of travel or for transportation back to a hospital near your home.
- Accidental death: This coverage is usually split into three parts:
  - Air flight accident: Covers death or dismemberment during flight only.
  - Common carrier: Covers death or dismemberment while traveling on public transportation such as a plane, ferry, train, bus or taxi.
  - Accidental death: Covers death or dismemberment at any time during a trip.

Call us today at 800-382-7875 to learn more about our travel coverage options.

## The Basics

No travel policy can guarantee your safety when you're traveling, but knowing you're covered for medical emergencies or the loss of personal property may help you relax and enjoy your vacation.

In addition to a travel insurance policy, cruise and tour operators may offer cancellation waivers. Read all of the restrictions before you buy a cancellation waiver.

Your vacation may have taken months to plan. Ensure your investment in minutes for non-refundable losses with a travel insurance policy.

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