

Providing Travel-Related Insurance Solutions for Individuals, Groups & Organizations Worldwide

Travel Insurance: What You Need to Know for Your Next Trip



Presenter:

Sharon L. Broo, CTA
Vice President, Travel Insurance Services



Moderator:

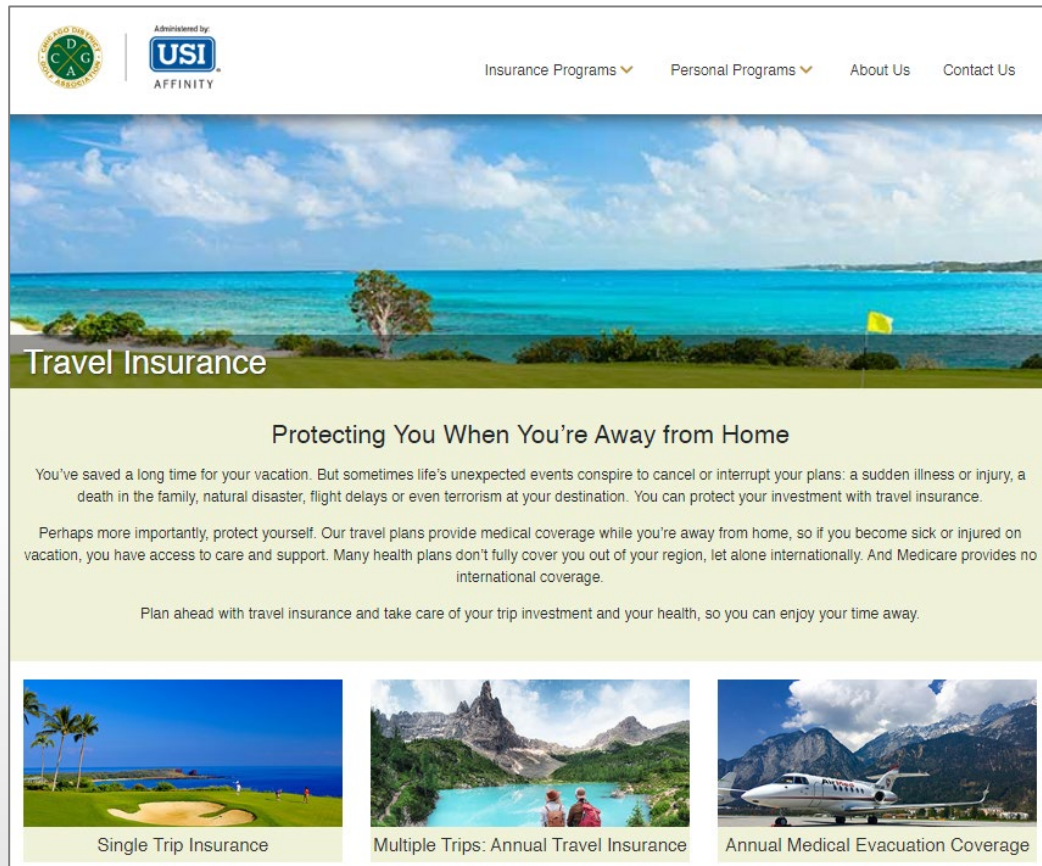
Alison Luse
Senior Marketing Manager

The legal talk:

This document contains highlights of our plans. Please read the Plan Document carefully. Insurance benefits included in the Plans are subject to exclusions and limitations, including an exclusion for pre-existing conditions. If there are any conflicts or discrepancies between this document and the policy or if any point is not covered in this document, the terms and conditions of the policy shall govern.

Visit my.travelinsure.com/cdga to view the Plan document for your state of residence.

Introducing: USI Affinity Travel Insurance Services



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Travel Insurance

Protecting You When You're Away from Home

You've saved a long time for your vacation. But sometimes life's unexpected events conspire to cancel or interrupt your plans: a sudden illness or injury, a death in the family, natural disaster, flight delays or even terrorism at your destination. You can protect your investment with travel insurance.

Perhaps more importantly, protect yourself. Our travel plans provide medical coverage while you're away from home, so if you become sick or injured on vacation, you have access to care and support. Many health plans don't fully cover you out of your region, let alone internationally. And Medicare provides no international coverage.

Plan ahead with travel insurance and take care of your trip investment and your health, so you can enjoy your time away.

Single Trip Insurance

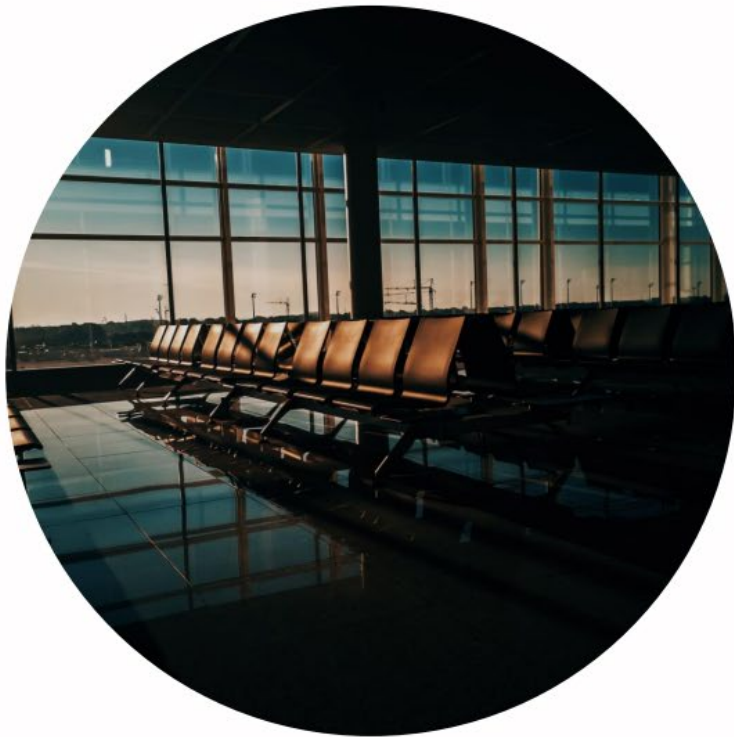
Multiple Trips: Annual Travel Insurance

Annual Medical Evacuation Coverage

- Since 1973, we've helped travelers protect themselves and their travel investments, working with the most reputable carriers in the industry to connect our customers with products that meet their needs.
- We're a leader in the affinity travel market, and **we're proud to serve members of the CDGA** through the CDGA Member Insurance Program!

What is the state of travel today?

Pandemic Impact on Travel



6 in 10

travelers globally had a planned trip cancelled due to COVID-19

Feelings About Travel Shift

March 2020



April 2020



May 2020



October 2020



January 2021



July 2021

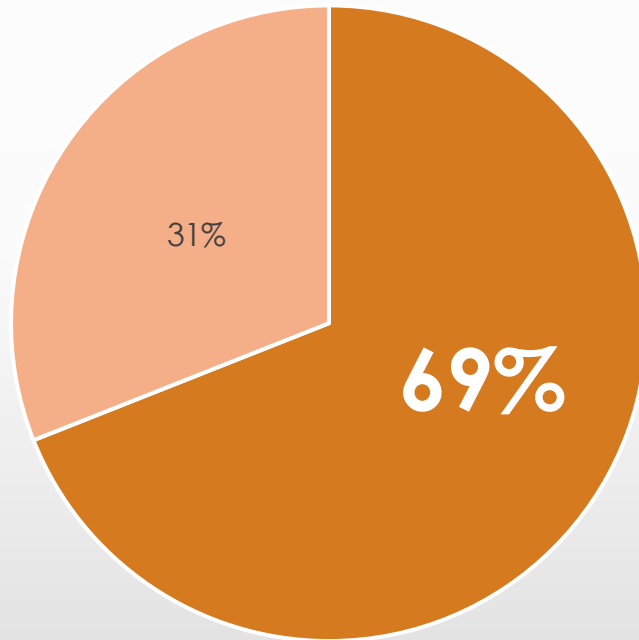


September 2021



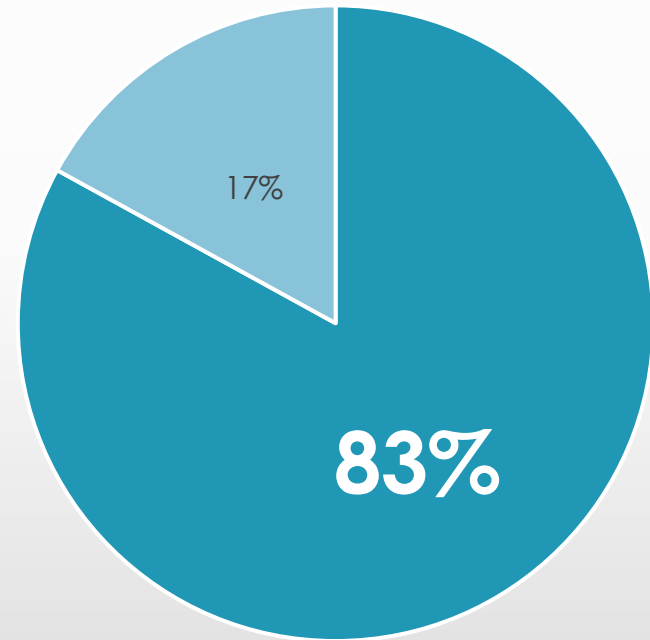
International Travel Ramping Up

2021 Passenger Bookings



■ International ■ Domestic

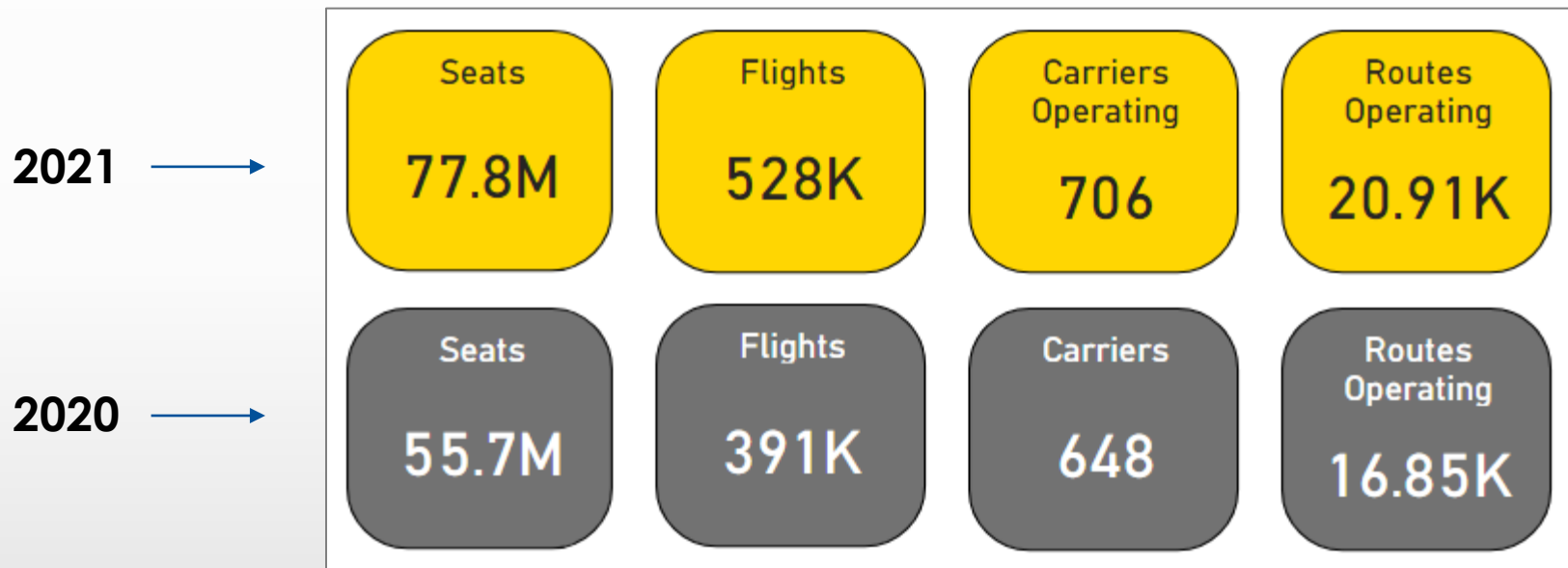
2022 Passenger Bookings



■ International ■ Domestic

Increase in Air Travel: 2020 vs. Today

Comparing global air travel Week of 11/1:

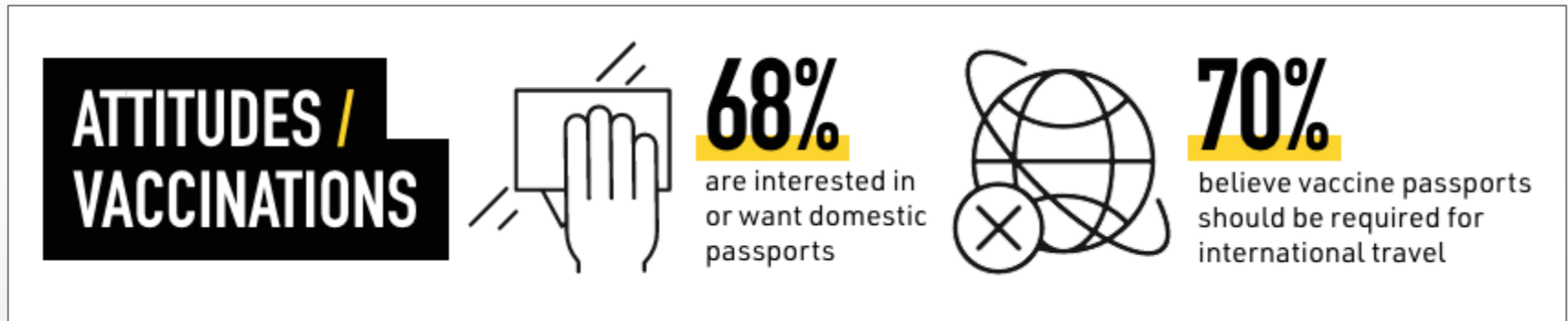


40% increase in seats from 2020 to 2021

35% increase in flights from 2020 to 2021

Traveler Sentiment: Attitudes about Vaccination

Among U.S. travelers:



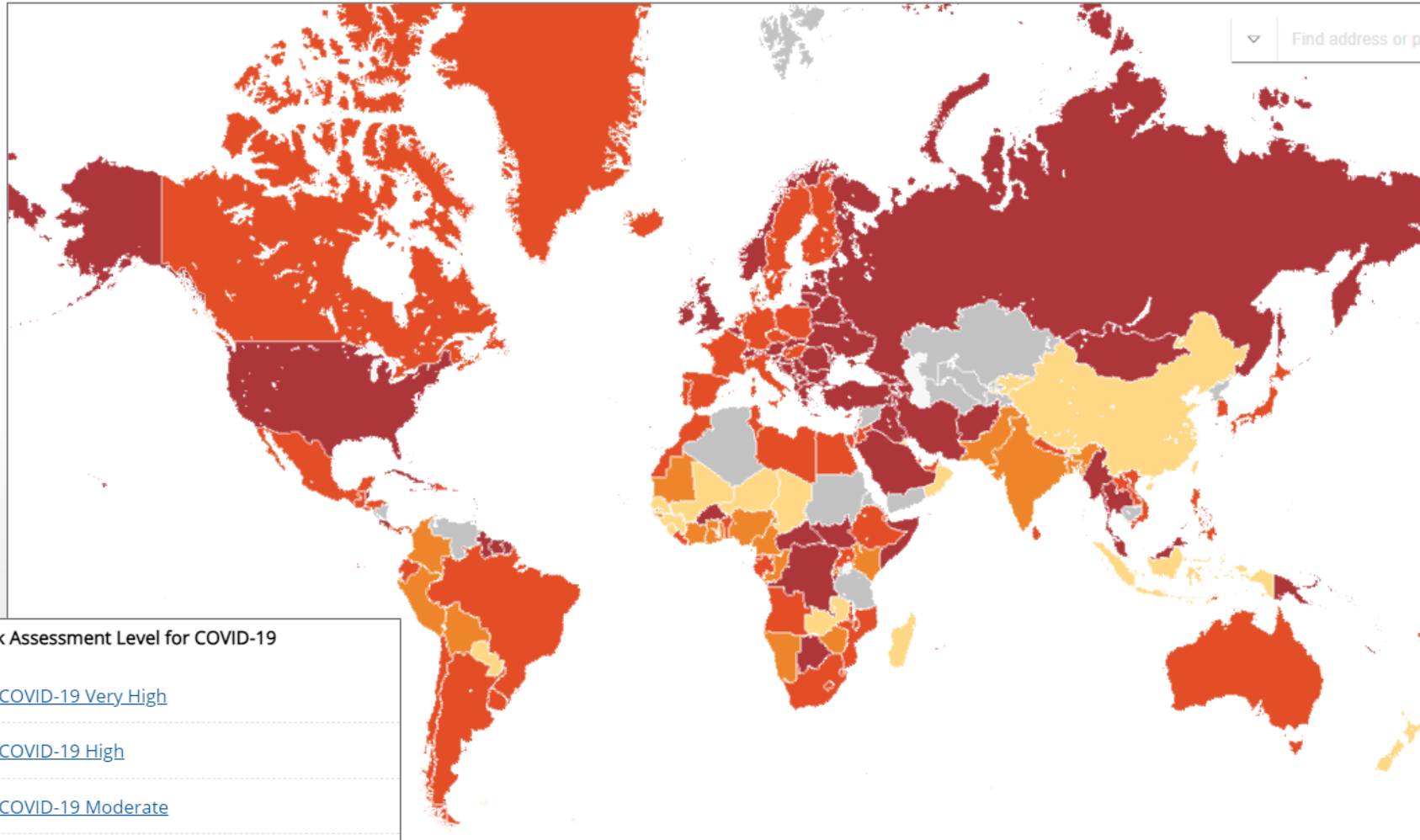
Traveler Sentiment: Covid Protocols




In 2020, “Wearing masks” was the #1 most important factor.

A few travel tips and resources:

Check Covid-19 Travel Recommendations: CDC.gov



Risk Assessment Level for COVID-19

-  [Level 4: COVID-19 Very High](#)
-  [Level 3: COVID-19 High](#)
-  [Level 2: COVID-19 Moderate](#)
-  [Level 1: COVID-19 Low](#)
-  [Level Unknown: COVID-19 Unknown](#)

CDC Domestic & International Recommendations and Requirements

Domestic Travel RECOMMENDATIONS AND REQUIREMENTS		
	Not Vaccinated	Fully Vaccinated
Get tested 1-3 days before travel	✓	
Get tested 3-5 days after travel and self-quarantine for 7 days. Self-quarantine for 10 days if you don't get tested.	✓	
Self-monitor for symptoms	✓	✓
Wear a mask and take other precautions during travel	✓	✓

International Travel RECOMMENDATIONS AND REQUIREMENTS		
	Not Vaccinated	Fully Vaccinated
Get tested 1-3 days before traveling out of the US	✓	
Mandatory test required before flying to US	✓	✓
Get tested 3-5 days after travel	✓	✓
Self-quarantine after travel for 7 days with a negative test or 10 days without test	✓	
Self-monitor for symptoms	✓	✓
Wear a mask and take other precautions during travel	✓	✓

Get Your Passport Ready

#1



Apply for a passport early. Submit your application for a new passport or renewal at least six months before your trip.



Current
passport wait
time:
18 weeks

#2

Understand passport service times depending on your situation. Routine and expedited services have different timeframes and costs.



Visit travel.state.gov for Country-Specific Information

COVID-19 Country Specific Information

COVID-19 Country Information

Please select from the list below for specific information related to COVID-19 in that country.

Enter Text To Filter Table Below



[Afghanistan](#)

[Albania](#)

[Algeria](#)

[Andorra](#)

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ADVISORIES**



**WHAT THE STATE
DEPARTMENT CAN AND
CAN'T DO IN A CRISIS**

Enroll in STEP



Subscribe to get up-to-date safety and security information and help us reach you in an emergency abroad.

Recommended Web Browsers:
Internet Explorer 11 with
compatibility view or Google
Chrome.

What do today's traveler's want?

Increased Demand for Travel Flexibility

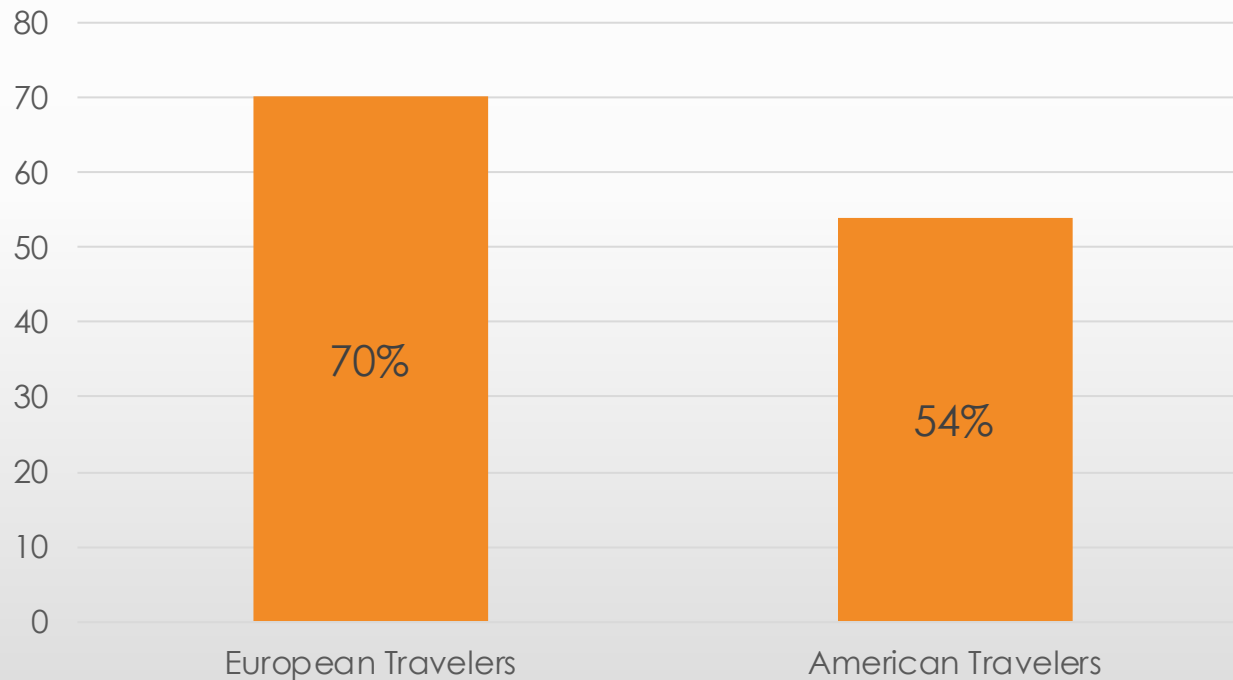


7 in 10

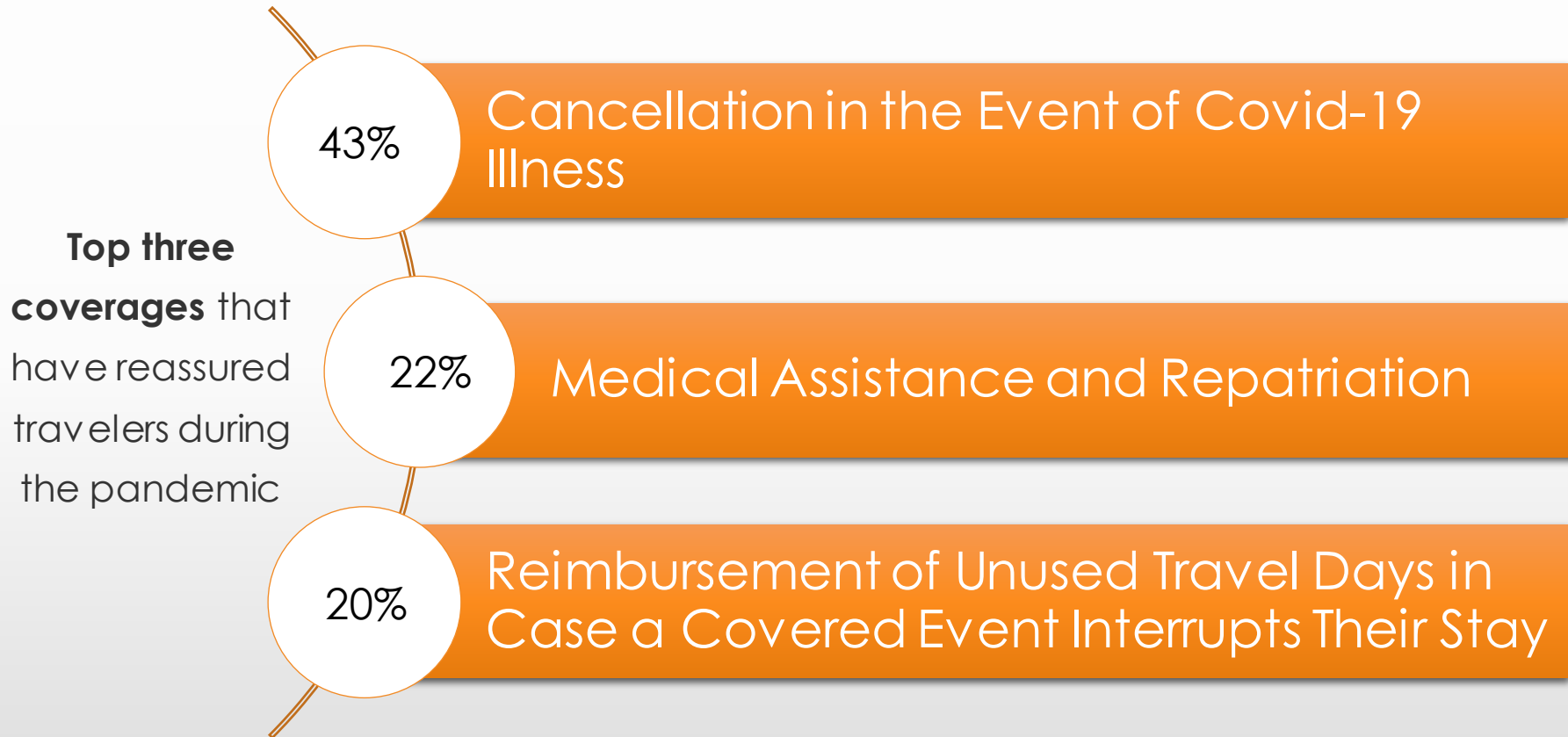
will feel more confident traveling in the next 12 months with **flexibility** – such as travel insurance and trip protection, full cancellations, and refunds on transportation and accommodations.

Pandemic Impact on Travel Insurance

Travelers More Likely to Purchase Travel Insurance Because of the Pandemic



Pandemic Impact on Travel Insurance



Featured Benefit

CFAR = Cancel For Any Reason



CFAR: for the most flexibility and peace of mind.



***Bonus with CFAR – on our Select Plan only! (Plus and Elite levels)
IFAR: Interruption For Any Reason***

Purchase your plan early!

Early Purchase Advantages

- Cancel For Any Reason (CFAR) and Interruption For Any Reason (IFAR) Options
- Pre-Existing Medical Conditions Exclusion Waiver
- Financial Default Coverage



Eligibility varies by plan – industry standard is usually 14-21 days after making your initial trip payment. Our Select plan has a 21-day early purchase window.

Travel Insurance Select: Plan Benefits Snapshot

Coverage*	Basic	Plus	Elite
Trip Cancellation	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Trip Interruption	100% of Trip Cost	125% of Trip Cost	150% of Trip Cost
Travel Delay (12 hrs)	\$100/day (\$500 max)	\$200/day (\$1,000 max)	\$250/day (\$2,000 max)
Baggage and Personal Effects	\$250/article (\$500 max)	\$250/article (\$1,000 max)	\$500/article (\$2,500 max)
Baggage delay (12 hrs.)	\$100	\$300	\$500
Missed Connection (3 hrs)	\$500	\$1,000	\$1,500
Emergency Accident & Sickness	\$50,000 (Excess Coverage)	\$100,000 (Excess Coverage)	\$150,000 (Primary Coverage)
Dental	\$500	\$750	\$1,000 (Primary)
Emergency Medical Evacuation & Return of Remains	\$100,000	\$500,000	\$1,000,000 (Including Choice of Hospital)
Worldwide Assistance Services	Included	Included	Included
Cancel For Any Reason/Interrupt For Any Reason Upgrade <small>(CFAR Not available in NY. IFAR not available in AK,IL,KS,NH,NY,WA)</small>	N/A	75% of Trip Cost (Must purchase within 21 days of initial deposit.)	75% of Trip Cost (Must purchase within 21 days of initial deposit.)

*Coverage is available for specified covered reasons. Refer to plan details to see the covered reasons and any exclusions for each benefit.

If something happens, who will you call?

All plans include Worldwide Concierge and Travel Assistance Services:

- 24-Hour Emergency Assistance – from anywhere in the world
- Medical Monitoring
- Translation Services
- Travel Planning Assistance
- Concierge Services

Doesn't it feel nice to know someone has your back at all times?



What coverage do plans offer for COVID-19 disruptions?

FAQs

What if I (or a family member or travel companion) get sick with Covid-19 before or during my trip? Will I have coverage?

More questions?

*Visit our Coronavirus Information Center at travelinsure.com/resources/covid-19info.
Or contact Customer Service at the number below.*

What coverage do plans offer for COVID-19 disruptions?

FAQs

What if Covid-19 prevents me from traveling somewhere on my trip due to closed borders or a mandatory quarantine in my destination? Could I cancel and use my travel insurance to get a refund?

More questions?

Visit our Coronavirus Information Center at travelinsure.com/resources/covid-19info.
Or contact Customer Service at the number below.

What coverage do plans offer for COVID-19 disruptions?

FAQs

What if there's a new wave of Covid-19 infections and I'm worried about traveling? Will my travel insurance cover my trip if I cancel?

More questions?

Visit our Coronavirus Information Center at travelinsure.com/resources/covid-19info.
Or contact Customer Service at the number below.

What coverage do plans offer for COVID-19 disruptions?

FAQs

Will my travel insurance cover the costs for mandatory Covid-19 testing before I depart the U.S. and prior to returning to the U.S.?

More questions?

*Visit our Coronavirus Information Center at travelinsure.com/resources/covid-19info.
Or contact Customer Service at the number below.*

What coverage do plans offer for COVID-19 disruptions?

FAQs

What if I test positive in my destination in the mandatory test taken just before returning home? Will my travel insurance provide coverage for any medical expenses or for my required quarantine in my destination?

More questions?

*Visit our Coronavirus Information Center at travelinsure.com/resources/covid-19info.
Or contact Customer Service at the number below.*



[Travel Insurance Services](#) > [Resources](#) > [Covid-19-Info](#)

Covid-19 Information Center

Travel Insurance Impacts

We want to keep you informed of what the Covid-19 pandemic means for travelers in terms of travel insurance coverage. As a broker, we work closely with our carrier partners, and we have compiled their position statements on this situation [below](#). (Look for your plan's name.)

As always, we advise our travelers to read their plan documents or description of coverage thoroughly to understand what coverage they have. If you have any questions about your plan or coverage, please call us at 1-800-937-1387. Our licensed customer service team is available Monday through Friday, 9 a.m. to 7 p.m. Eastern Time.

Travel Planning for 2021 and Beyond:

If you're planning a trip now for 2021 and beyond, we recommend referring to the following resources to understand the current situation and travel requirements for your intended destination:

- U.S. Travel Insurance Association (USTIA): [Post-Covid Travel Requirements](#)
- U.S. Centers for Disease Control (CDC): [Travel Health & Safety Information by Destination](#)
- World Health Organization (WHO): [Travel Advice and General Precautions](#)

Understanding Travel Insurance Coverage:

Travel insurance is intended to protect against the unexpected, or unforeseen circumstances. Once the coronavirus outbreak spread, it was no longer "unforeseen." [Read more...](#)

Questions & Answers

If my trip is canceled, can I get a refund of my travel insurance premium?

If your travel supplier cancels your trip completely and provides a full refund of trip cost, you may request a refund of your travel insurance premium. (If you have a plan underwritten by Starr--Trip Care Complete, Explorer or Voyager plans--see [this](#).)

[FAQs for the Travel Insurance Select plan](#)

[FAQs for the TripCareComplete and Explorer plans](#)

1-800-937-1387

Monday - Friday | 9am - 7pm Eastern

Questions? Concerns?

Talk to someone who understands your coverage needs!

Email: info@travelinsure.com

CDC Info for Travelers

Visit the Centers for Disease Control and Prevention website for the latest information.

 **PropertyCasualty360**
@PC_360



If the destination that you're traveling to is requiring you to quarantine for a period of time upon entry, you could be eligible for trip coverage, says Karen Johnson of [@USIAffinity](#). There is a caveat, however.

Travel Insurance Plan Shopping

Considerations for a Travel Insurance Plan

- Does the destination have insurance requirements?
- Does the plan cover Covid-19 medical expenses?
- Are there any pandemic exclusions?
- Do you have any special activities or equipment that need to be covered?
- Is Cancel For Any Reason (CFAR) coverage available?

How to Read Your Policy

Benefits, Coverage Specifics and Covered Reasons

1

SCHEDULE OF BENEFITS	
Benefit Per Trip	Maximum Benefit Amount/Principal Sum
Part A – Travel Arrangement Protection	
Trip Cancellation.....	100% of Trip Cost up to \$100,000
Trip Interruption.....	150% of Trip Cost up to \$150,000
Missed Connection.....	\$1,500
Travel Delay (Up to \$250 Per Day).....	\$2,000
Baggage and Personal Effects.....	\$2,500
Baggage Delay.....	\$500
Rental Car Damage.....	\$35,000
Reimbursement of Miles or Reward Points.....	\$75
Sports Equipment Rental.....	\$1,500
Search & Rescue.....	\$5,000
Part B – Travel Insurance Benefits	
24-Hour Accidental Death & Dismemberment	
(Other than Air Flight).....	\$50,000
Accident & Sickness Medical Expense.....	\$150,000
Emergency Medical Evacuation and	
Repatriation of Remains.....	\$1,000,000
Optional Upgrade: Must be purchased for an additional fee within 21 days of initial deposit.	
Trip Cancellation For Any Reason.....	Up to 75% of Non-Refundable Trip Cost up to \$75,000
Trip Interruption For Any Reason.....	Up to 75% of Non-Refundable Trip Cost up to \$75,000

SECTION I. COVERAGES

**COVERAGE A
TRIP CANCELLATION**

Benefits will be paid, up to the Maximum Benefit Amount shown in the Schedule of Benefits, to reimburse You for the amount of the unused non-refundable Prepaid Payments You paid for Travel Arrangements when You are prevented from taking Your Trip due to:

1. Your or a Family Member's, or a Traveling Companion's, or a Business Partner's death, which occurs before departure on Your Trip;
2. Your or a Family Member's, or a Traveling Companion's, or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
3. For the **Other Covered Reasons** listed below;

Provided such circumstances occur while coverage is in effect.

"Other Covered Reasons" means:

- a. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- b. Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable and remaining uninhabitable during Your scheduled Trip, by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snowstorm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;

2

3

- c. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- d. unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- e. Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- f. mechanical breakdown that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- g. You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- h. involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- i. a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- j. Bankruptcy or Default of an airline or cruise line, tour operator or other travel provider from whom You purchased Your Travel Arrangements causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Plan has been purchased within 21 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- k. felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
- l. Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result;
- m. revocation of Your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;
- n. You, Your Traveling Companion or a Family Member traveling with You is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required. You, Your Traveling Companion or Family Member cannot be a company owner or partner. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
- o. You, Your Traveling Companion or Family Member traveling with You are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner.

All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible.

The maximum payable under this Trip Cancellation Benefit is the lesser of the total amount of coverage You purchased, or the Maximum Benefit Amount shown in the Schedule of Benefits.

Single Supplement

Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for Prepaid Travel Arrangements if a Traveling Companion's or Family Member's Trip is canceled for a covered reason and You do not cancel Your Trip.

These benefits will not duplicate any other benefits payable under the Certificate or any coverage(s) attached to the Certificate.

**COVERAGE B
TRIP INTERRUPTION**

Benefits will be paid, up to the Maximum Benefit Amount shown in the Schedule of Benefits to reimburse You for the Prepaid Payments for unused non-refundable land or water Travel Arrangements plus the Additional Transportation Cost paid:

- a) to join Your Trip if You must depart after Your Scheduled Departure Date or travel via alternate travel arrangements by the most direct route possible to reach Your Trip destination; or
- b) to rejoin Your Trip, or transport You to Your originally scheduled return destination, if You must interrupt Your Trip after departure, each by the most direct route possible.

Trip Interruption must be due to:

1. Your or a Family Member's, or a Traveling Companion's, or a Business Partner's death, which occurs while You are on Your Trip;

How to Read Your Policy

Plan Exclusions and Filing a Claim

Trip Cancellation: Coverage begins at 12:01 a.m. on the day after the date the appropriate premium for this Certificate is received by the Company.

All Other Coverages: Coverage begins when You depart on the first Travel Arrangement (or alternate travel arrangement if You must use an alternate travel arrangement to reach Your Trip destination) for Your Trip. This is Your "Effective Date" and time for all other coverages, except Trip Cancellation.

When Coverage Ends – Coverage Termination Date:

Trip Cancellation: Your coverage automatically ends on the earlier of: 1) the date and time You depart on Your Trip; or 2) the date and time You cancel Your Trip.

All Other Coverages: Your coverage automatically ends on the earlier of: 1) the date Your Trip is completed; 2) the Scheduled Return Date; 3) Your arrival at Your return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of Your Trip covered by the Certificate. Termination of the Certificate will not affect a claim for loss that occurs after premium has been paid.

Extension of Coverage: All coverages under the Certificate will be extended if Your entire Trip is covered by the Certificate and Your return is delayed due to unavoidable circumstances beyond Your control. If coverage is extended for the above reasons, coverage will end on the earlier of the date You reach Your originally scheduled return destination or 7 days after the Scheduled Return Date.

SECTION IV. GENERAL EXCLUSIONS

Benefits are not payable for any loss due to, arising or resulting from:

1. ~~suicide, attempted suicide or any~~ intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in bodily contact sports, extreme skiing (skiing outside marked trails or hell-skiing), any race, speed contests (not including any of the regatta races), or scuba diving if the depth exceeds 50 feet or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided herein);
13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits;
14. due to a Pre-Existing Condition, as defined in the Certificate. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
15. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
16. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
17. a mental or nervous condition, unless hospitalized for that condition while the Certificate is in effect for You;
18. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Certificate, at the time of purchase of Coverage for a Trip.

2

CLAIMS PROCEDURE

1. EMERGENCIES ARISING DURING YOUR COVERED TRIP: Please contact On Call International (as above).

2. TRIP CANCELLATION CLAIMS: Contact your travel agent and Co-ordinated Benefit Plans, LLC (CBP) IMMEDIATELY to notify them of your cancellation and to avoid any non-covered expenses due to late reporting. CBP will then forward the appropriate claim form which must be completed by You AND the attending Physician, if applicable.

3. ALL OTHER CLAIMS: Report your claim as soon as possible to CBP (below). Provide the policy number, Your travel dates, and details describing the nature of Your loss. Upon receipt of this information, CBP will promptly forward You the appropriate claim form to complete.

Phone: 1-877-539-6442

For collect calls outside the U.S.: 1-727-450-8795

Mail:



Co-ordinated Benefit Plans, LLC
On Behalf of United States Fire Insurance Company
P.O. Box 26222
Tampa, FL 33623
Fax: 1-800-560-6340

Or Email: travelteam@cbpinsure.com

Hours of operation:


Monday, Tuesday, Wednesday, Friday 8:30am-5:00pm (eastern)
Thursday 9:30am-5:00pm (eastern)

Important: In order to facilitate prompt claims settlement upon your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the Accident or Sickness occurred; receipts for medical services and supplies; receipts from the Hospital; police reports or claims reports from the parties responsible (e.g. airline, cruise line, hotel, etc.) for any loss, theft, damage or delay. In the event of a baggage claim, receipts for any lost or damaged items will be required. In the event of a Baggage Delay or Trip Delay claim, receipts for any additional covered expenses will be required, as well as verification of the delay.

Travel Insurance Select  Brought to you by 

PROTECTING TRAVELERS SINCE 1973

Home Product Info - About Us Contact Us Claims Questions? Call (800) 937-1387 Monday - Friday | 9am - 7pm EST



IT'S FAST AND EASY TO HELP PROTECT THE TRIP OF YOUR DREAMS

GET A QUOTE NOW for Travel Insurance Select®

Your State of Residence

Destination Country

Check here if any of your trip cost is covered by future travel credits or travel vouchers issued by a travel provider.

Departure Date Return Date

Initial Deposit Date Final Payment Date

Date of Birth Trip Cost

Traveler 1:

Traveler 2:

[+ Add Traveler](#) | [Remove Traveler](#)

All travelers listed on a policy must reside at the same address. If any travelers reside at a different address, a separate policy must be purchased.

SUBMIT FOR QUOTE

Prepare for the unexpected with the Travel Insurance Select plan.

You've dreamed of this trip for months or years — maybe even a lifetime — but life can be unpredictable. Anything from terrible weather to a family emergency can ruin your careful planning and bring your trip to an end before it even begins. And what happens if you fall ill while you're away from home — will you have the medical expense coverage you need? Will you lose the money you invested if your trip gets cut short? With Travel Insurance Select, you can enjoy your trip knowing you have a reliable travel protection plan to support you.

Travel Insurance Select offers three different levels of coverage so you can choose the right plan for your unique needs and budget.

Questions about how the novel coronavirus outbreak impacts travel insurance? Visit our [Coronavirus Information Center](#). If you have additional questions, or would like to speak with a licensed agent about your concerns, [contact us today](#).

Additional Plan Options

Administered by:
USI
AFFINITY

Insurance Programs ▾ Personal Programs ▾ About Us Contact Us

Travel Insurance

Protecting You When You're Away from Home

You've saved a long time for your vacation. Sometimes life's unexpected events conspire to cancel or interrupt your plans: a sudden illness or injury, a death in the family, natural disaster, or even terrorism at your destination. You can protect your investment with travel insurance.

Perhaps more importantly, protect yourself. Some plans provide medical coverage while you're away from home, so if you become sick or injured on vacation, you have access to care and support. Some plans don't fully cover you out of your region, let alone internationally. And Medicare provides no international coverage.

Plan ahead with travel insurance and protect your trip investment and your health, so you can enjoy your time away.

Single Trip Insurance

Multiple Trips: Annual Travel Insurance

Annual Medical Evacuation Coverage

Voyager Annual Plan



- 100+ miles from home
- One-time enrollment
- Rates based on age
- Trip Cancellation and CFAR not available

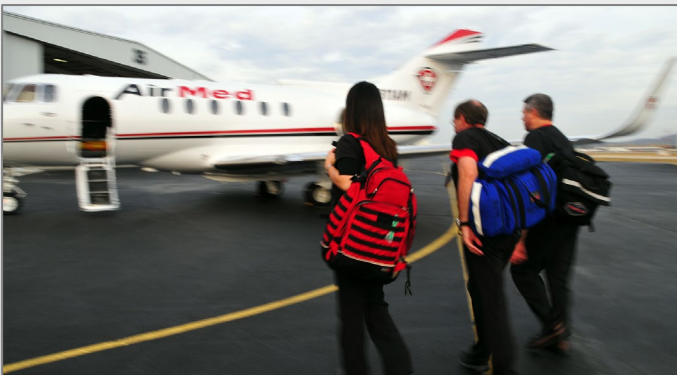
PLAN BENEFITS

Coverage Plans	Silver	Gold
Trip Cancellation	Not Included	Not Included
Trip Interruption	N/A	\$5,000
Airline Ticket Change Fee	N/A	\$200
Single Occupancy Supplement	N/A	Included
Baggage Delay – 12 hours	\$100/day; \$300 Max.	\$100/day; \$750 Max.
Baggage & Personal Effects	\$1,000 (\$250/item; \$500 Max. valuable articles)	\$2,500 (\$250/item; \$500 Max. valuable articles)
Accidental Death & Dismemberment - 24 hour	\$50,000	\$50,000
Accidental Death & Dismemberment – Air Only	\$100,000	\$100,000
Emergency Accident & Sickness Medical Expense	\$50,000	\$250,000
Emergency Dental	\$750	\$750
Emergency Medical Evacuation & Medically Necessary Repatriation	\$100,000	\$250,000
Repatriation of Remains	\$100,000	\$150,000
Primary / Excess	Primary	Primary
Political and Natural Disaster Evacuation*	N/A	\$100,000
NON-INSURANCE SERVICES		
24/7 Emergency Assistance Services**	Included	Included

AirMed Annual Plan



- Premier global air ambulance service
- 24/7 service from anywhere in the world
- Annual membership
- Not insurance



Members of the Chicago District Golf Association now receive a special discount on AirMed's Annual Membership program.

AirMed is the premier global air ambulance and medical solutions company. Should you need assistance, whether you are far from home or in your own backyard, an AirMed membership has you covered.

AirMed enhances existing health and/or travel insurance. Travel insurance focuses on trip cancellation and lost luggage. AirMed focuses on taking care of you.

Your AirMed membership includes:

- Worldwide Air Medical Evacuation and Repatriation to the hospital of the member's choice.*
- Inadequate facilities are everywhere--even domestically. We get you back home in your time of need. Up to two transports per membership year.
- 24/7 Medical Services Hotline: AirMed provides our members access to medical and second opinion referrals, consultation, and prescription assistance. This program connects members 24 hours a day, 7 days a week, to the worldwide resources of AirMed.
- Security Assessments and Foreign Travel Advisories from our 24/7 Communications Center for up-to-the-minute global threat assessments.
- Transport of Mortal Remains

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