

WHAT IS TRAVEL PROTECTION?

We want everyone to understand how Travel Protection works, so we've summarized some features which are commonly found in Travel Protection Plans.

Remember: *If you've already purchased a travel protection plan, please review the plan details for your specific plan terms, conditions, and exclusions.*

TRAVEL PROTECTION PLANS

These are plans that offer various benefits and services to travelers, and may include Travel Insurance, Travel Assistance Services, and Cancellation Fee Waivers.

TRAVEL INSURANCE

Travel Insurance refers to insurance coverage that protects against personal risks that may arise during a planned trip. This coverage can include reimbursement for trip/event cancellation or interruption, loss of baggage or personal belongings, damages to accommodations or rental vehicles, and coverage for sickness, accidents, or deaths that occur while traveling.

Travel insurance does not include comprehensive medical coverage, nor are they intended for long-term trips of 6 months or more (such as those required by individuals working overseas or military personnel on deployment).

TRAVEL ASSISTANCE SERVICES

These are non-insurance services that are supplied by a third party that provide 24/7 worldwide travel assistance. Examples of Travel Assistance Services include security advisories, destination information, travel reservation assistance, entertainment planning, translation help, emergency messaging, medical referrals, lost luggage assistance, and concierge services. These are not insurance.

CANCELLATION FEE WAIVER

These are contractual agreements between a travel supplier and a customer that may allow for the refund of trip costs or waiver of cancellation penalty fees in cash or future credits that would normally be non-refundable. Cancellation Fee Waivers are not insurance.

WANT TO LEARN MORE?

Here are some general resources to learn more about Travel Protection:

NAIC: <https://content.naic.org/cipr-topics/travel-insurance> | **USTiA:** <https://www.ustia.org/faqs.html>