



# Travel Insurance Services



## Travel Insurance Select<sup>®</sup>

[travelinsuranceselect.com](http://travelinsuranceselect.com)

A flexible travel insurance plan with your choice of options and services

Security Evacuation Option

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Trip Cancellation and Interruption Coverage

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Worldwide Medical Expense and Emergency Medical Evacuation

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Cancel for Any Reason

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24-Hour Worldwide Assistance

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Complimentary 15-Day Look

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## Why do I need travel insurance?

No one expects to cancel or interrupt a trip but it happens. What if a family member becomes sick, injured or dies? What if your tour operator, airline or cruise line declares bankruptcy? What if you just change your mind or need to cancel for any reason? These are all events that could cause you to cancel or interrupt your trip and lose some or all of your prepaid trip expenses.

With the Travel Insurance Select plan, you can travel knowing you have Trip Cancellation/Interruption benefits. You'll be provided coverage for your insured trip costs when you must cancel or interrupt a trip due to covered reasons.

## Will my health insurance cover me while I'm traveling?

Medical policies and HMOs may provide you limited coverage outside of the United States – Medicare provides no coverage – possibly leaving you with high bills when a medical emergency strikes. If you need to be medically evacuated, costs to you can easily reach \$50,000 or more.

Travel Insurance Select provides coverage for Medical Expense and Emergency Evacuation while you're away – covered medical, emergency dental, and medical evacuation expenses, plus 24-hour access to Emergency Assistance Services.

## What if I miss my connection?

If your purchase our Elite Option, we will reimburse, up to the plan maximum, for additional transportation expenses incurred if you miss a trip departure because of a cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to Common Carrier caused delay.

## What happens in the instance of Financial Default?

If you purchase the Elite Option (within 21 days of your first trip deposit/payment for the Trip) or the Plus Option (within 15 days of your first trip deposit/payment for the Trip), Trip Cancellation/Interruption benefits are expanded to include loss caused by the Financial Default of an airline, cruise line, or tour operator. (Not all suppliers are covered.)

Have questions?  
Want to enroll by phone?  
Contact Customer Service:  
**800-937-1387**  
Monday - Friday 9am - 7pm EST

## Common Questions

### How much of my Trip Cost should I insure?

Insure ALL costs paid prior to departure that have any cancellation penalties or restrictions.

To be eligible for the Pre-Existing Medical Condition Exclusion Waiver and the Cancel for Any Reason Benefit, you must insure 100% of the travel arrangements you indicate on the Enrollment Form (Air, Land, Cruise, and/or Rail).

You cannot insure arrangements for which you have made no payment (examples: frequent flyer miles, credit vouchers, discount coupons, certificates).

### When should I buy travel insurance?

Buy NOW for maximum coverage. Your Trip Cancellation coverage is effective the day after your enrollment is postmarked and payment is received, or the day after your transaction is completed online.

### What are the Early Purchase Provisions?

After your initial deposit/payment on your Trip, you have up to 15 days to purchase the Plus Option to include the following:

1. Pre-Existing Medical Condition Exclusion Waiver
2. Trip Cancellation/Interruption due to Financial Default (not all suppliers covered), please refer to [travelinsure.com/alertlist](http://travelinsure.com/alertlist) for details.

You have up to 21 days from your first deposit/payment to purchase the Elite Option to be eligible for the Cancel for Any Reason Benefit, as well as the two items listed above.

### What if I miss the early purchase 15/21 days period?

You may still purchase Plus or Elite at any time up to the day prior to departure, however, the coverages would not include the early purchase benefits.

### What if my trip plans change or there is an increase in trip cost?

Notify Travel Insurance Services immediately in writing and include the additional plan cost in order to maintain the Early Purchase Benefits. Failure to keep your coverage at 100% of Trip Cost can delay the payment of claims or cause loss of eligibility for certain benefits.

### How do I obtain the Optional Security Evacuation Benefit?

If you enroll directly online at [travelinsuranceselect.com](http://travelinsuranceselect.com) you have the option of purchasing the Security Evacuation coverage. You may also give us a call and we can do a phone enrollment.

This optional coverage is only available on the Plus and Elite. To be eligible for the Security Evacuation coverage, you must purchase the insurance within 15 days (Plus) and 21 days (Elite) of your initial deposit/payment of your trip.

Security Evacuation is not available for residents of FL, NY, and PA

Benefits and Services	Basic	Plus	Elite
Trip Cancellation - \$100,000 Max	Up to insured Trip Cost	Up to insured Trip Cost	Up to insured Trip Cost
Trip Interruption	Up to 100% of insured Trip Cost	Up to 125% of insured Trip Cost	Up to 150% of insured Trip Cost
Trip Delay	Up to \$750 / Max \$150 per day	Up to \$1000 / Max \$200 per day	Up to \$1500 / Max \$250 per day
Missed Connection	–	–	\$1,500
Medical Expense	\$10,000	\$50,000	\$100,000
Emergency Evacuation & Repatriation of Remains	\$25,000	\$100,000	\$1,000,000
Baggage & Personal Effects Loss	\$500	\$1,000	\$2,000
Baggage Delay	\$50	\$100	\$200
Accidental Death & Dismemberment	–	\$25,000	\$50,000
Trip Cancellation/ Interruption due to Terrorist Incident	–	Included	Included
Primary Medical Expense	–	–	Included
Travel Medical Assistance*	Included	Included	Included
Worldwide Travel Assistance*	Included	Included	Included
LiveTravel Emergency Assistance*	–	Included	Included
Concierge Services*	–	–	Included
Early Purchase Benefits (Below) (Must insure 100% of all prepaid trip costs that are subject to cancellation penalties or restrictions)	No Early Purchase Benefits	If purchased within 15 days of initial trip deposit/ payment	If purchased within 21 days of initial trip deposit/ payment.
Pre-Existing Medical Condition Exclusion Waiver - \$60,000 Max	–	Included	Included
Trip Cancellation/ Interruption due to Financial Default	–	Included	Included
Cancel for Any Reason	–	–	70% of insured Trip Cost

## Trip Cancellation

Will reimburse your non-refundable prepaid Trip payments/deposits, up to the amount insured, if cancellation occurs before your scheduled departure because of unforeseen circumstances covered in the plan, such as illness, injury, death, strike, and weather.

## Trip Interruption

Will reimburse (up to the maximum for the Option selected) your non-refundable prepaid and unused Trip payments when your Trip is interrupted after departure, due to unforeseen circumstances covered in the plan. Coverage includes reimbursement for additional transportation expenses to join or rejoin the Trip, or to return home.

## Trip Delay

If your trip is delayed more than 12 hours due to covered reasons, you will be reimbursed for reasonable additional expenses, up to the maximum for the Option you selected. Covered reasons include illness, injury, carrier caused delays, and weather.

## Medical Expense

Will pay for reasonable and customary medical and surgical services of a physician, nurse or hospital as a result of a covered Injury or Sickness first occurring on your Trip, up to the plan maximum. Included are related medication expenses, 90 days of physical therapy, and emergency dental treatment while on the trip.

## Emergency Evacuation & Repatriation of Remains

Will pay reasonable charges for emergency medical evacuation required by a Physician, for a covered Injury or Sickness, to the nearest adequate medical facility or home if medically necessary, up to the maximum for the Option you selected. All evacuations require advance notification to the Worldwide Travel Assistance Center.

## Terrorist Incident (not applicable to Basic Option)

If you purchase the Elite Option or the Plus Option, Trip Cancellation/ Interruption benefits are expanded to include coverage due to a Terrorist Incident occurring within 30 days of arrival in a City on the Trip's itinerary.

## Pre-Existing Medical Condition Exclusion Waiver

The 60 day Pre-Existing Medical Condition Exclusion found in the plan is waived if coverage is purchased within 15 days (Plus Option) or 21 days (Elite Option) of your first payment/deposit for the Trip, provided: (1) the full Trip Cost at that time is covered; (2) additional coverage is also purchased for all non refundable arrangements added to the Trip at a later date; and (3) you are medically able to travel when coverage is purchased.

## Cancel for Any Reason

This benefit is included with the Select Elite Option and will pay 70% of your prepaid non-refundable Trip payments/deposits if your Trip is cancelled for any reason not otherwise covered by the plan provided: (1) you purchase the Elite Option within 21 days of your initial Trip payments/deposit; (2) you insure all prepaid Trip costs, including 100% of any subsequently booked Trip arrangements within 21 days of payment/confirmation of those additional arrangements; and (3) the Trip is cancelled at least 2 days prior to scheduled departure.

\*Non-insurance services are provided by the Worldwide Travel Assistance Center.

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# About Us

Established in 1973, Travel Insurance Services (TIS) is a national insurance agency/brokerage providing travel related insurance solutions for individuals, groups, organizations and businesses worldwide. TIS is located in Columbus, Ohio.

CA License#0G11911



## Coverage Exclusions

Certain exclusions and limitations apply to each benefit and are detailed in the Description of Coverage.

For complete details go to: [travelinsure.com/select11/doc](http://travelinsure.com/select11/doc)

## Disclosure

This is only a brief description of the coverage(s) available under policy series T30337NUFIC. The Policy will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Policy. If there is any conflict between the contents of this document and the Policy, the Policy will govern in all cases. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, New York, NY 10038 and currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states.

Trade Sanction Disclosure: Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at [www.treas.gov/offices/enforcement/ofac/](http://www.treas.gov/offices/enforcement/ofac/).

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