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Frequently Asked Questions

General Questions

Q: Why should I insure my trip?

Traveling creates memories of a lifetime, and can also mean encountering the unexpected; ranging from an inconvenient flight delay to a cancellation for sickness, or a truly serious medical emergency. In today's travel environment, it's increasingly important to protect yourself and your travel investment from the unexpected and provide peace of mind in the event of emergencies, illness, etc.

Did you know that the Travelex Travel Protection Plan provides coverage if:

- You or a family member become ill and you can no longer travel
- A family member passes away, and you must return from your vacation early
- You have a medical emergency and need to go to the hospital while on your trip
- Upon arrival at your destination your luggage is missing or damaged
- You lose your wallet and need assistance to replace your ID and credit cards
- Other unforeseeable events as listed in the [Description of Coverage](#)

Q: How much does the Plan cost?

The plan cost is calculated at a rate of 8.5% of your total trip cost.

Q: What are Pre-Existing Medical Conditions and can a Pre-Existing Condition be covered under this plan?

Pre-Existing Medical Conditions exist if a traveler and/or traveling companion has an illness or other condition for which there is treatment; or a recommendation for treatment, diagnostic test or exam; or for which drugs or medicine are prescribed during the 60-day period prior to your policy effective date.

IMPORTANT! You can waive the Pre-Existing Condition Exclusion provided you meet the following requirements:

- 1) The Plan is purchased within 21 days of the initial trip payment (i.e. first deposit is received by Wilderness Travel).
- 2) You are medically fit to travel at the time of plan purchase.

Waiving the Pre-Existing Condition exclusion is the easiest way to help alleviate doubt as to coverage due to chronic medical conditions.

Please note that if you are eligible for the Pre-Existing Condition Exclusion and you would also like to cover your international airfare, your airfare will also need to be insured within 21 days of your flight purchase in order for the waiver to remain valid.

Q: Can I cover my international airfare?

Yes, if you would like to cover the cost of your international airfare, please note the total cost on your enrollment form, or contact a member of the Wilderness Travel team.

Q. Can I insure other services that I've booked on my own?

No, if you are booking services on your own, only international airfare can be covered with this plan. Additional services, such as extra tours, hotels, etc. cannot be covered unless they are booked through Wilderness Travel.

Q: Where can I review plan details?

For a detailed summary of the plan details on coverage, benefits, limitations and exclusions of the protection plan, please refer to the [Travelex Description of Coverage](#).

Q: Whom can I contact if I have additional questions regarding the travel insurance plan or questions relating to my specific situation?

For specific questions about the Travel Protection Plan, please contact Travelex's Customer Solutions Center at 1-844-877-1885 or customersolutions@travelexinsurance.com, and refer to plan 297A-0716.

Travelex Office Hours: 8:00am - 7:00pm CST, M-F

Q: How do I file a claim?

To file a claim, call the Travelex Claims Administrator, at 1-866-968-2061. Their Customer Service Representatives will assist you with your claim and mail you the appropriate claim form(s). Claims may also be reported online and claim forms downloaded at www.travelexinsurance.com/SBClaims.

Enrollment Questions

Q: How do I enroll?

You enroll for Travelex coverage through Wilderness Travel. There are a few different ways to enroll:

- Submit Enrollment Form – In your welcome packet, Wilderness Travel includes a green travel protection plan enrollment form that you can fill out and return to the WT office by mail, fax, or emailed PDF. Please be sure to sign and date the form at the bottom.
- Contact Wilderness Travel - You can call Wilderness Travel at 1-800-368-2794 or email info@wildernesstravel.com. Wilderness Travel will work with Travelex to purchase the plan using your credit card on file (or a different credit card of your choosing).
- Pay with Final Invoice – If you do not want/need to cover Pre-Existing Medical Conditions, you can pay for the plan with your final trip payment. Wilderness Travel will include a quote for the cost of the Travelex Travel Protection Plan in your final invoice. When you authorize your final payment, please let Wilderness Travel know if you would like to confirm or decline travel protection coverage with your final payment.

Q: When do I need to purchase a protection plan?

If you want to cover Pre-Existing Medical Conditions, you must purchase the plan within 21 days of the initial trip deposit.

Otherwise, you are encouraged to purchase on or prior to the Final Trip Payment Date, or before nonrefundable trip penalties begin. The cost of the plan can be purchased any time before your trip's departure. However, coverage does not go into effect until purchased.

Q: After I purchase a protection plan, can I later add extra coverage for airfare, extensions, and extra hotel nights to my policy?

Yes, if you add additional services through Wilderness Travel (e.g., extensions or extra hotel nights), Wilderness Travel will include the coverage cost for these services in your final invoice.

Q: If I change my mind after enrolling in a protection plan, can I get a refund?

Travelex will refund your plan cost if you are not completely satisfied within 10 days of purchase, provided you have not departed or filed a claim.

Q: If Wilderness Travel cancels my trip will my premium be refunded?

Yes. On the rare occasion that Wilderness Travel must cancel a departure, your travel protection plan will be canceled and automatically refunded in full.

Q: Is my policy transferable if I transfer to a different Wilderness Travel trip?

Yes, you are allowed a one-time date transfer of your policy to a future departure.

Q: After I purchase a travel protection plan, will I receive confirmation of coverage?

Yes, you will receive an email confirmation of coverage directly from Travelex within 2-3 weeks after purchase.

Coverage Questions

The Travelex Travel Protection Plan has been designed specifically for Wilderness Travel to meet the needs of its active adventure travelers.

For a detailed summary of the plan details on coverage, benefits, limitations and exclusions of the protection plan, please refer to the [Travelex Description of Coverage](#).

Trip Cancellation and Trip Interruption:

Q: What does Trip Cancellation and Trip Interruption Coverage provide?

The travel protection plan will allow you to cancel or interrupt your Covered Trip for covered reasons. In the event you have to cancel or interrupt your Covered Trip for a covered reason, you are eligible to file a claim(s) against the travel protection plan to receive reimbursement for the prepaid and non-refundable insured trip cost associated with the Covered Trip. For Trip Cancellation, you are eligible for

reimbursement up to 100% of Insured Trip Cost, and for Trip Interruption, you are eligible for reimbursement up to 150% of Insured Trip Cost.

Covered Reasons include:

- Covered Sickness, Injury or Death
- Inclement Weather
- Organized Labor Strike
- Terrorist Act
- Mechanical Breakdown
- Involuntary Job Termination/Transfer
- Home/Destination Uninhabitable
- Traffic Accident en Route
- Hijacking
- Quarantine
- Documented Passport/Visa Theft
- Financial Insolvency
- Military Duty for Natural Disaster
- Subpoena

Trip Delay:

Q: What if I get to the airport and my flight is delayed?

The Wilderness Travel Protection Plan provides reimbursement for additional costs such as accommodations, local transportation, and meals if your Covered Trip is delayed 5 hours or more for a covered reason up to \$200 per day to a maximum of \$1,000.

Baggage Loss and Baggage Delay:

Q: What if my bags and/or personal items are damaged/stolen/lost while I am travelling?

The Wilderness Travel Protection Plan provides coverage for all checked baggage delays of 24 hours or more during your Covered Trip. You will be eligible for reimbursement up to \$500 for the cost of reasonable additional clothing and personal articles you purchase (such as toiletries, a change of clothing, etc.). Be sure to keep receipts for anything you purchase and obtain a loss report from the airline confirming the baggage delay as these will need to be submitted at the time of claim.

Emergency Medical Expenses and Emergency Medical Evacuation:

Q: If I require medical care while on my trip, are my medical bills covered?

The Wilderness Travel Protection Plan reimburses covered medical expenses resulting from an unexpected Sickness that first manifests itself or an Injury that occurs while on a Covered Trip. You are required to consult a medical professional (or other qualified representative if are in a remote

destination) and receive a diagnosis. Under the Plan, you are eligible for reimbursement up to \$35,000 for Emergency Medical Expenses.

If you must be medically evacuated to another facility or home, these costs are eligible for reimbursement as well. If you require a medical evacuation while traveling, Travelex's Travel Assistance & Concierge Services designated provider will arrange for appropriate transportation, including an escort, if required, to a suitable hospital treatment facility and/or back home if needed. Payment for Medical Evacuation is available only for covered claims up to \$100,000 under this Plan.

24-Hour Travel Assistance & Concierge Services:

Q: What should I do if I need assistance during my trip?

The 24-Hour Travel Assistance & Concierge Services* are there for you around the clock during your covered trip. While traveling, one toll-free call gives you access to a variety of travel services, such as medical emergency assistance, lost baggage retrieval, event ticketing, business services, and more.

Within U.S.A. & Canada: 1-855-892-6495

Outside U.S.A. & Canada: 603-328-1373

*Travel Assistance & Concierge Services provided by the designated provider as listed in the Description of Coverage. This plan provides insurance coverage for your trip that applies only during the Covered Trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker. The purchase of this plan is not required in order to purchase any other travel product or service offered to you by your travel retailers. This is a partial description of benefits. For a summary of plan details on coverage, benefits, limitations and exclusions of the insurance plan, please refer to the Description of Coverage. Travel Insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, OH; NAIC #10952. 07.16 1517387

