

Travelex Travel Protection Plan

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Travelex 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 helps provide 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 [Policy](#)

Q: How much does the plan cost?

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

Q: Can I cover my international airfare?

Yes, you can cover the cost of your international airfare. Please note the total cost on your enrollment form, or contact a member of our Wilderness Travel team.

Q: If I book my international airfare using frequent flier miles/points, can I insure the cost of the ticket cancellation or change fee?

Yes, you can insure ticket cancellation or change fees by insuring them at 8.5% of the fee cost. If you have the Pre-Existing Waiver, you must insure these fees within 21 days of purchasing your international airfare.

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: Wouldn't my current homeowners, renters, credit card, or health insurance policies cover me during my trip?

The products being offered provide insurance coverage that only applies during your covered Trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

Q: Where can I review plan details?

For the full coverage terms and details, including limitations and exclusions, please review the [insurance policy](#).

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 334A-1217. Travelex Office Hours: 8:00am - 7:00pm CST, M-F.

Q: How Do I File a Claim?

To file a claim, call the Claims Administrator, at 1-855-205-6054. Their Customer Service Representatives will assist you with your claim and mail you the appropriate claim form(s). Claims may also be reported online at travelexinsurance.com.

Pre-Existing Medical Condition Questions

Q: What are Pre-Existing Medical Conditions?

A Pre-Existing Medical Condition is any illness, injury, disease, or other medical condition that occurs prior to purchasing insurance, and for which the person has sought diagnosis, medical treatment, a diagnostic test or exam, or new prescription medications or a change in their current prescription during the 60-day period prior to the policy effective date.

Examples:

- You have high blood pressure and recently changed your prescription medication
- Your daughter has Type 1 diabetes, and her insulin dosage changes often
- Your mother has cancer and recently underwent diagnostic testing

Q: Can Pre-Existing Medical Conditions be covered under this plan?

Yes, you can waive the Pre-Existing Condition Exclusion provided you meet the following requirements:

- 1) The payment for the plan is received within 21 days from the date you paid the initial Covered Trip deposit/payment (i.e. payment is received by Wilderness Travel) for your covered Trip, and
- 2) You are medically able to travel at the time of payment for the protection plan
- 3) The amount of coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase and the costs of any subsequent arrangements added to the same Trip are insured within 21 days of the date of payment or deposit for any subsequent Trip arrangements;
- 4) The Trip Cost does not exceed the maximum Trip Cost limit under Trip Cancellation as shown in the Schedule per person (only applicable to Trip Cancellation/Interruption/ Delay).

Q: Who does the Pre-Existing Medical Conditions Exclusion Waiver apply to?

The pre-existing waiver applies to the traveler, traveling companion, business partner, and/or family member.

If you have a traveling companion with a pre-existing medical condition, which could result in you needing to cancel or interrupt your trip, both you and your traveling companion must have the pre-existing exclusion waiver, even if you do not have a pre-existing condition yourself.

If you have a business partner and/or family member, who is not traveling with you on your trip, but has a pre-existing medical condition that could result in you needing to cancel or interrupt your trip, you must have the pre-existing condition exclusion waiver (even if you do not have a pre-existing condition yourself).

Q: When do I need to purchase the plan to be covered for Pre-Existing Medical Conditions?

- **Base Trip Costs** – You must purchase the plan within 21 days of the initial trip deposit

- **Extra Services Booked Through Wilderness Travel** – You must insure the full trip payment to WT, including any extra services booked through Wilderness Travel to be eligible for the pre-existing conditions waiver. Any additional services must be insured within 21 days of paying the Final Invoice balance. If you add additional services after the time of Final Invoice, they must be insured within 21 days of purchasing.
- **International Airfare** – Covering international airfare is optional. If you would like to cover, your airfare will need to be insured within 21 days of the flight purchase in order for the waiver to remain valid

Enrollment Questions

Q: How do I enroll?

You enroll for Travelex coverage through Wilderness Travel. We just need your credit card information, dates of travel, and then we can take care of the rest. There are a few different ways to enroll:

- Submit Enrollment Form – In your welcome packet, we include a green travel protection plan enrollment form that you can fill out and return to our 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 us at 1-800-368-2794 or email us at info@wildernesstravel.com. We 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 conditions, you can pay for the plan with your final trip payment. We 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, we encourage you to purchase on or prior to the Final Trip Payment Date, or before nonrefundable trip penalties begin. The cost of the plan can be paid 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), you can add coverage for these costs and the additional premium will appear on your final invoice.

See rules above for timing requirements if you are waiving the Pre-Existing Medical Condition Exclusion.

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

Yes, we can refund your premium if you cancel your insurance policy within 15 days of insurance purchase, provided you have not departed or filed a claim.

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?

You will receive an email confirmation of coverage directly from Travelex within 2-3 weeks after purchase. However, you can view the full policy detail by downloading your state specific policy: <http://policy.travelexinsurance.com/334A-1217>.

Coverage Questions

The Travelex travel protection plan has been designed specifically for Wilderness Travel to meet the needs of our active adventure travelers. To review full coverage terms and details, including limitations and exclusions, please refer to the [insurance policy](#).

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. Popular **reasons** include:

- Sickness, Injury, or Death of an insured, traveling companion or family member
- Inclement Weather
- Strike
- Terrorist Incident
- Common Carrier Cancellation/Delay due to Mechanical Breakdown causing you to lose 50% or more of trip length
- Involuntary Job Termination/Transfer
- Home/Destination Uninhabitable or Inaccessible
- Traffic Accident en Route
- Hijacking
- Quarantine
- Financial Insolvency (plan must be purchased within 21 days to eligible for this covered reason)
- Active Military Duty/Leave Reassignment/Revocation
- 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: How do I get reimbursement if my bags and/or personal items are damaged, stolen, or 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 purchased by you (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. If you must be medically evacuated to another facility, these costs are eligible for reimbursement as well.

If you require a medical evacuation while traveling, our 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 and up to the amount of coverage provided in this travel protection 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 and lost baggage retrieval.

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

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

GENERAL EXCLUSIONS

This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; mountain climbing that requires the use of equipment such as; pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring or other specialized equipment; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter; war (whether declared or not) or act of war, participation in a civil disorder, riot, insurrection or unrest; any unlawful acts committed by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling solely or substantially for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician; Pre-Existing Medical Conditions of an Insured, Traveling Companion, Business Partner or Family Member (within a 60 day period immediately preceding coverage effective date). The following exclusions also apply to the Medical Expense Benefit: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence (also applies to the Emergency Evacuation Benefit). The following exclusions also apply to Accidental Death and Dismemberment: Benefits will not be provided for the following: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm. Please refer to your policy for a complete list of plan exclusions and limitations.

The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered AND may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact us. Travelex Insurance Services Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll Free 844.877.1886. Email: customersolutions@travelexinsurance.com. Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.com, PO Box 2986 Clinton, IA 52733; 855.205.6054. Inquirers regarding new, existing or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company ; NAIC #22276 under Policy Form series (all states except as otherwise noted) PG-TA-IPL-USE. In KS, MN, MO, MT, OR, and VA Policy Form

series PG-TA-IPL-NV. In CA Policy Form # PT-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEAH and PG-TA-IPL-COEIM, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USIM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, WA Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-WAEA..