

Dream. Explore. Travel On.



## TOP 10 REASONS TO BUY

TRAVEL BASIC & TRAVEL SELECT

Not sure if you need travel protection? Consider these scenarios and what you would do if an unexpected situation affected your next trip.

For Questions, Quotes or to Enroll  
visit [travelexinsurance.com](https://travelexinsurance.com), call 800.228.9792  
or Contact your Travel Professional

### 1 I DEVELOPED CHEST PAINS DURING MY TRIP

No one expects to have a medical emergency while traveling. Having Emergency Medical & Dental and Emergency Medical Evacuation benefits helps ensure you receive quality care. *If you have any pre-existing conditions, ask about the Pre-existing Medical Condition Exclusion Waiver!* (Hint: Consider adding the Additional Medical Coverage upgrade, on the Travel Select plan.)

### 2 A TERRORIST INCIDENT OCCURED AT MY DESTINATION

If a terrorist incident happens in a city listed on your itinerary within 30 days of your scheduled arrival, having Trip Cancellation and Trip Interruption coverage allows you to cancel or interrupt your trip due to a terrorist incident and be reimbursed for unused, non-refundable trip expenses.

### 3 HELP! I MISSED MY CONNECTION

If your flight, cruise or other trip connection is delayed 3 hours or more due to inclement weather or a common carrier delay, Missed Connection coverage allows you to be reimbursed for additional transportation to join the departed trip, as well as any unused, non-refundable trip expenses.

### 4 MY CHILD HAS AN EAR INFECTION & CAN'T TRAVEL

If your child suddenly becomes ill and can't depart on your trip, having Trip Cancellation coverage allows you to cancel your trip due to sickness and be reimbursed for non-refundable trip expenses. (Hint: Ask about Kids Included Pricing<sup>1</sup> on the Travel Select plan.)

### 5 INCLEMENT WEATHER DELAYED MY FLIGHT

If your trip is delayed 5 hours or more, Trip Delay coverage allows you to be reimbursed for additional accommodations and meals if your departure is delayed due to inclement weather. *The Trip Delay daily limit is a generous \$250!*

### 6 WHAT HAPPENED TO MY LUGGAGE?

If your bag is lost, stolen or damaged - or if your bag is delayed 12 hours or more - you can be reimbursed for personal articles and expenses. (Hint: If you're traveling with sporting equipment, ask about Equipment Delay coverage on the Travel Select plan.)

### 7 I HAVE TO WORK & CAN'T TAKE MY TRIP

If you are required to work, a merger takes place, or your company is deemed unsuitable for business and you are the key employee, having Cancel for Business Reasons coverage allows you to cancel your trip and be reimbursed for unused, non-refundable trip expenses.

### 8 HOW DO I SAY 'STOMACH ACHE' IN SPANISH?

For travel advice or help finding an English-speaking doctor in your area, call Travel Assistance Services<sup>2</sup> anytime 24/7. These experts can even help with Language Interpretation Services.

### 9 I WON MY TRIP & AM GOING 'NO MATTER WHAT'

If you're not concerned with canceling your trip, choosing the lowest trip cost level of \$1-\$250 provides minimal Trip Cancellation and Trip Interruption coverage, along with the regular coverage levels for Emergency Medical & Dental, Trip Delay, Missed Connection, Baggage loss/damage, and more.

### 10 I'M STUDYING ABROAD

Having an emergency far from home can be scary - and expensive. Those taking extended multi-month trips can insure up to 364 consecutive days of travel on the Travel Select plan!

The purchase of a 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 Travelex Insurance Services at 800.228.9792 or email [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com). Any inquiry regarding claims may be directed to [travelex.claims@bhspecialty.com](mailto:travelex.claims@bhspecialty.com), P.O. Box 31003 Charlotte, NC 28231-1003; 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 CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. All products listed are underwritten by, Berkshire Hathaway Specialty Insurance Company (formerly known as Stonewall Insurance Company), 1314 Douglas Street, Suite 1400, Omaha, NE 68102. To view a sample of your state-filed policy call 800.228.9792 or visit [travelexinsurance.com](http://travelexinsurance.com). 8SR 11.17