

Here is an overview and brief explanation of coverage for most travel insurance plans:

**Trip Cancellation** – This allows for reimbursement of prepaid and non-refundable costs.

The standard plan allows a person to cancel for a set number of specific, covered reasons (illness, injury, a close relative in a life threatening situation, etc.) and be refunded up to 100% of the non-refundable trip cost.

**Cancel for any reason** – allows for reimbursement of up to 75% of prepaid, non-refundable costs **when purchased within 14 days of first trip payment (land or air) and covering the full trip cost.**

***The Coronavirus/COVID-19 will be treated as any other sickness for all illness related losses. Many Coronavirus related losses are only covered, up to 75% of prepaid, non-refundable costs, with the cancel for any reason (CFAR) benefit.***

**Trip Interruption** – This allows for reimbursement, most commonly, in a situation when a person needs to leave their trip in the middle, or loses out on part of the trip, due to a covered reason.

This benefit pays up to 150% of the amount insured (taking into account the likely added costs of needing to leave early or possibly being forced to stay longer.) It must be due to a covered reason. Some plans have an additional interruption for any reason benefit which allows for reimbursement of up to 75% of the standard interruption benefit.

**Medical Protection** – This is normally indemnity coverage (when the insured pays the medical provider and the insurance reimburses the expense). In some situations, normally emergency, the insurance will pay the medical provider directly. A standard amount of coverage is between \$50,000 and \$150,000, depending on the plan. There is also supplemental medical coverage we offer for people who feel more comfortable with higher medical limits.

**Emergency Medical Evacuation** – When it's deemed necessary and/or preferred for a person to have medical care undertaken at a facility in the U.S. Standard coverage is between \$500,000 and \$1,000,000.

**Travel Delay** – If a person's flight is delayed (typically) 6 hours or more and due to the delay they incur costs, those costs are covered. The standard limit is \$200 per day but it varies by plan.

**Missed Connection** – If a person's original flight is delayed (typically) 3 hours or more and it results their missing a connecting flight, they are reimbursed for resulting additional costs. Standard coverage for this \$500 but it varies by plan.

**Baggage & Personal Item Protection** – If a person's baggage and/or personal items are damaged or lost by a common carrier they are reimbursed the value, up to the policy limits.

**Baggage Delay** – If a person's luggage is delayed (normally 12 hours or more) the person is reimbursed for costs incurred due to the delay, up to the policy limits.

**Preexisting medical conditions are waived under most policies by following certain requirements when purchasing the insurance.**