

Deeper Dive into Travel Insurance

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January 18, 2018

Travel Protection Questions

- MAWG Update
- Marketing Rules & Regulations
- What is CFAR
- Are Plans Different for Different Business Segments
 - Tour Operators, Motor Coach, Student Focused, etc.
- Wholesale & Retails Plans
- Definitions
- Claims Process

Claims Process

What needs to happen to start a claim with Travel Insured?
Here is the claims process to follow.



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04.12.2017
T-52265

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General Plan Coverages:

- **Covering Travel Arrangements**
- **Covering the Traveler**
- **Covering the Traveler's Belongings**
- **Worldwide Traveler Assistance**

Covering the Investment

- Trip Cancellation
- Trip Interruption
- Trip/Travel Delay
- Missed Connection

Adding Trip Protection:

JANICE & JANE'S GROUP TRIP

Janice and Jane are best friends who are going on a group trip to parts of Europe with 10 other people. Their group leader offers them travel protection.

Janice wants to help protect her trip with travel protection.

Jane doesn't think she'll need to use travel protection.



JANICE

\$2,000

\$115

\$2,115

Trip Cost

Travel Protection

Trip Total

\$2,000

\$0

\$2,000



JANE

Cancellation Example:

BAD WEATHER

Janice and Jane were at the airport when they found out that their flight was delayed until the next day. They had to get a hotel for the night, purchase three meals, and catch up with their tour group once they arrived at their destination. The cost for hotel, meals, and transportation was \$250 for each of them.

Janice got the \$250 reimbursed with travel insurance.

\$0



Rectangular Snip

- \$250

No travel coverage, no reimbursement.

Protecting the Traveler

- **Emergency Evacuation**
- **Extraction**
- **Repatriation**
- **Medical Expenses**
- **Accidental Death and Dismemberment**
- **Personal Items**

Baggage & Medical Examples:

MISSING BAGGAGE

The flight delay caused Janice and Jane's bags to not arrive at their destination. While the bags were missing they had to purchase clothing and other necessary items for the trip.

Janice was reimbursed \$250 with travel insurance.

\$0



-\$250

No travel coverage, no reimbursement.

MEDICAL CARE

Jane tripped when getting off the bus, causing Janice to fall right behind her. They both had injuries that were bad enough to need a doctor's care. Medical treatment was not covered by their health insurance abroad.

Janice was reimbursed with travel insurance for the \$200 doctor bill.

\$0



-\$200

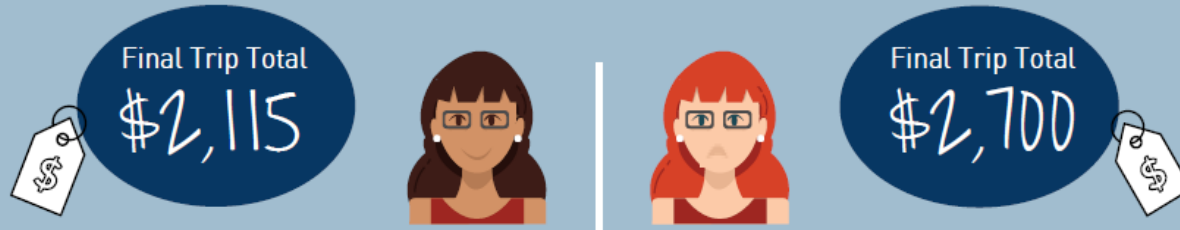
No travel coverage, no reimbursement.

Total \$ Saved:

TOTAL ADDITIONAL EXPENSES

Original Trip Total + Additional Expenses = Final Trip Total

Because of the travel delay, baggage delay, and medical treatment, Janice and Jane had some unexpected expenses. Janice was able to get those expenses reimbursed with her travel protection plan.



01.12.2018
T-17174a

Worldwide Travelers Assistance

24/7 Worldwide Traveler Assistance

- Most plans include traveler assistance services. These provide pre-trip and during trip assistance to travelers if they need help while they are outside of their own 'network'. These services can include:
 - Managing A Medical Emergency
 - One Call 24-hour Emergency Assistance Hotline
 - Traveler Assistance
 - Concierge Service



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Contact our Groups Department:
1-800-243-3174, option 6
groups@travelinsured.com

Janice and Jane is a scenario of a potential claim situation that may arise where a travel protection plan may help. All costs are estimated and do not represent any specific travel insurance plans or packages. Claims are subject to insurance terms, conditions, and exclusions.

This piece contains highlights of the plans. The plans contain insurance benefits underwritten by the United States Fire Insurance Company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2016. The plans also contain non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions.

02.24.2017
T-17174

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SYTA SUMMIT

JANUARY 17-21, 2018
SAN JOSE, COSTA RICA

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