

Not sure whether you need travel insurance coverage? Here are seven reasons to consider protecting your upcoming trip.

Top Reasons to Buy | Custom Travel Secure Travel Protection Plan

1. You fall — or fall ill — during your trip.

You're probably not imagining what would happen if you experienced an injury or medical emergency while traveling, but accidents can happen, and travel insurance can help ensure that you're protected wherever you are in the world. Travel insurance provides primary emergency medical, dental, and medical evacuation benefits, helping assure that you'll receive quality care in any country. You may also be eligible for a pre-existing medical condition exclusion waiver¹ when a plan is purchased within 21 days of initial trip deposit.

Even if you have health insurance through your employer or another health care plan, be sure to check whether it covers medical expenses incurred while traveling outside the country.

2. Your physician declares you unfit for travel.

If you or a travel companion are diagnosed with an unforeseen illness or injury by a physician (physician may not be the insured or a traveling companion) and declared to be unfit for travel, then you may be eligible for trip cancellation or trip interruption benefits.

3. Your destination city is experiencing terrorist activity.

If a terrorist act happens in a city listed on your itinerary within 30 days of your scheduled departure date or during your trip, then trip cancellation or trip interruption coverage may apply. These benefits allow you to cancel or interrupt your trip due to a terrorist act and to receive reimbursement for unused nonrefundable trip expenses.

4. Severe weather conditions delayed your flight.

If your trip is delayed five consecutive hours or more due to adverse weather, then travel delay coverage allows you to be reimbursed for reasonable additional lodging and meals. Travel delay protection can also help cover you for a delay due to a lost or stolen passport or a traffic accident on the way to the airport.

5. Your bags are delayed — or worse, lost.

If your bag is lost, stolen, or damaged — or if your bag is delayed 12 hours or longer — you can receive reimbursement for reasonable additional clothing and personal items.

6. You're called for jury or military duty.

If you're called to serve jury or military duty before or during your trip, then trip cancellation or trip interruption coverage may allow you to cancel or interrupt your trip and receive reimbursement for nonrefundable trip expenses.

7. You require medical assistance.

Medical emergencies can be stressful, and determining who to call or where to go can be challenging in another country. When you purchase travel protection, you'll also receive Travelex's travel assistance services — 24/7 assistance whenever and wherever you need it. From prescription assistance to emergency medical evacuation, travel assistance can help.

¹Exclusions for pre-existing medical conditions do not apply to NH residents.

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 provides similar benefits but may be subject to different restrictions, depending on 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. All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at [TravelexInsurance.com/company/privacy](https://www.travelexinsurance.com/company/privacy). Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at support@zurichtravelclaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +1-800-501-4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services, Inc. CA agency license #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340. Insurance coverage underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW, U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV-100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; in NY U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT. CTSFLY2 SR 071224 V1