



# Top reasons to protect your trip with travel insurance

Travel insurance is one of the most important items to pack for every trip, here's why.



## 1 You fall – or fall ill – during your trip.

Even healthy travelers can suffer an unexpected illness or injury on their adventure. Your health insurance may not cover overseas medical expenses – but travel insurance helps ensure you're protected, wherever you are in the world.

Our plans offer primary coverage for emergency medical and dental expenses if a sickness or injury occurs on your trip. And with 24/7 global travel assistance services, our provider can help ensure you receive quality care, arrange emergency medical evacuation to a suitable hospital, help return home if medically necessary, and repatriation.

## 2 You need to cancel your trip at the last minute.

No one wants to cancel their trip, but sometimes it can't be avoided. Accidents, injuries, loss of employment, sickness, or even death of a loved one are all things that might prevent travel. If your plans change unexpectedly, we can help repay the costs of your canceled or interrupted trip for covered reasons.

## 3 Adverse weather conditions delayed your flight.

Travel delays can upset plans, but they don't need to put a dent in the wallet. If your trip is delayed five hours or more due to adverse weather conditions, travel delay coverage may allow you to be reimbursed for additional accommodations and meals. Our plans can also offer missed connections coverage if the flight delay is at least three hours long and you miss your connection.

## 4 Your bags are delayed, lost, or stolen.

If your bag is lost, stolen, or damaged – or if it is delayed 12 hours or longer – you may be reimbursed for the value of your lost baggage or for the purchase of essential clothing and personal articles, so you can forget the stress and enjoy your vacation.

## 5 You lose your passport or valuables.

Losing your passport can be stressful, and determining who to call or where to go can be challenging in another country. Our 24/7 global travel assistance services provider can help you report your lost documents or stolen valuables to local authorities and your nearest embassy. We can also help replace lost prescriptions and passports, make arrangements for an emergency cash transfer should that be required, and help recover out-of-pocket expenses.

## 6 We're here for you, 24/7.

Our 24/7 global travel assistance services provider is there to help when you need them most.

Whether you need help with prescription replacement, finding the nearest clinic, or support if something goes wrong on your trip, our experienced travel assistance provider is on your side. Simply call our assistance number or contact them through the Travel On app.

## 7 You want to customize coverage to suit your vacation.

Every traveler – and trip – is different. This is why we offer flexible coverage with multiple optional upgrades to ensure you get the protection you need.

Customize your plan to suit your budget, travel style, and planned activities – with upgrades for adventure activities, rental car damage, and cancel for any reason coverage so you can feel more confident when you explore the world.

### Looking for information about Travelex plans?

For questions, quotes, or to enroll, visit [TravelexInsurance.com](https://TravelexInsurance.com), call +1.800.819.9004, or contact your travel professional.

### Plan details:

To view the Custom Travel Secure plan's description of coverage: [Partner.TravelexInsurance.com/docs/CustomTravelSecure-DOC](https://Partner.TravelexInsurance.com/docs/CustomTravelSecure-DOC).

This product is not available for residents of WA. 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://TravelexInsurance.com/company/privacy). Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at [Support@ZurichTravelClaims.com](mailto: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. Coverages available to residents of the U.S. States (excluding WA) and the District of Columbia only. Insurance coverage underwritten by 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 IN; 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; 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. 0724-CTSYBY1\_RET\_022326\_V1