

Dream. Explore. Travel On.



TRAVEL SELECT

COMPREHENSIVE TRAVEL PROTECTION

Designed with family travelers in mind, Travel Select provides kids included pricing. In addition, offers complete customization with personalized upgrade options including additional medical coverage and adventure sports coverage.

PLAN HIGHLIGHTS

- Primary coverage, no deductibles
- Kids included pricing⁷
- Pre-existing medical condition exclusion waiver⁴
- Trip cancellation/interruption benefit includes:
 - Sickness, injury or death³
 - Inclement weather & natural disasters
 - Financial default⁴ & labor strikes
 - Business reasons
 - Pregnancy
- Medical evacuation with hospital of choice
- 5 hour trip delay benefit
- 12 hour baggage delay benefit
- Cancel for any reason upgrade¹³
- Fast online claims⁶

BASE PLAN BENEFITS & CUSTOMIZED UPGRADES

Benefits	Coverage ¹
Trip Cancellation	100% of trip cost (\$50,000 limit) ²
Trip Interruption	150% of trip cost (\$75,000 limit)
Trip Delay	\$2,000 (\$250/day) ¹²
Equipment Delay	\$200
Missed Connection	\$750
Baggage & Personal Effects	\$1,000
Baggage Delay	\$200
Emergency Medical & Dental Expenses	\$50,000 (\$500 dental sublimit)
Emergency Evacuation & Repatriation	\$500,000
Accidental Death & Dismemberment ⁸	\$25,000
Travel Assistance & Concierge Services ⁵	Included

BONUS COVERAGES

If plan is purchased within 15 days of initial trip payment.

- Pre-existing Medical Condition Exclusion Waiver Included
- Financial Default Coverage Included

CUSTOMIZED UPGRADES¹

- Cancel for Any Reason¹³ 50% of trip cost
- Additional Medical Coverage⁹
 - Medical Expense Additional \$50,000
 - Medical Evacuation Additional \$500,000
- Adventure Sports Coverage¹⁰ Available
- Car Rental Collision Coverage (per plan)¹¹ \$35,000
- Air AD&D⁸ \$200,000

BASE PLAN RATES BY AGE & TRIP COST¹

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$1 - \$250	\$34	\$47	\$66	\$111	\$144	\$216	\$304
\$251 - \$500	\$36	\$53	\$76	\$123	\$158	\$236	\$331
\$501 - \$1,000	\$45	\$67	\$95	\$144	\$181	\$267	\$366
\$1,001 - \$1,500	\$62	\$93	\$130	\$188	\$235	\$338	\$462
\$1,501 - \$2,000	\$83	\$125	\$171	\$238	\$296	\$418	\$566
\$2,001 - \$2,500	\$105	\$158	\$217	\$296	\$367	\$512	\$694
\$2,501 - \$3,000	\$119	\$180	\$246	\$332	\$411	\$571	\$770
\$3,001 - \$3,500	\$137	\$207	\$283	\$379	\$468	\$646	\$870
\$3,501 - \$4,000	\$153	\$231	\$316	\$420	\$519	\$713	\$962
\$4,001 - \$4,500	\$158	\$239	\$326	\$433	\$534	\$733	\$988
\$4,501 - \$5,000	\$208	\$319	\$437	\$576	\$714	\$967	\$1,316
\$5,001 - \$5,500	\$234	\$361	\$493	\$648	\$804	\$1,085	\$1,480
\$5,501 - \$6,000	\$261	\$403	\$552	\$722	\$896	\$1,205	\$1,645
\$6,001 - \$6,500	\$311	\$484	\$664	\$865	\$1,076	\$1,439	\$1,970
\$6,501 - \$7,000	\$349	\$539	\$735	\$949	\$1,175	\$1,568	\$2,130
\$7,001 - \$8,000	\$369	\$571	\$778	\$1,003	\$1,241	\$1,654	\$2,247
\$8,001 - \$9,000	\$404	\$626	\$853	\$1,097	\$1,358	\$1,807	\$2,458
\$9,001 - \$10,000	\$430	\$666	\$908	\$1,167	\$1,444	\$1,919	\$2,610

Rates are per traveler and subject to change. Individuals in the same household may be on one policy (NY residents must all be immediate family members). For rates on trip cost above \$10,000 or greater than 30 days please call 800.228.9792 or visit travelexinsurance.com.

1 All coverages per insured up to limits listed. Coverage, rates and maximum trip length may vary by state. Please see your policy for details or call 800.228.9792. 2 \$200,000 aggregate trip cost limit for all travelers on the same policy. 3 Of you, a traveling companion, family member, business partner or host at destination. 4 Coverage when plan is purchased within 15 days of initial trip payment. 5 Provided by the designated provider as listed in the policy. 6 Based on industry average. Fastest payment on approved claims is based on 'electronic payment' of claim. 7 Kids age 17 and under are covered when accompanied by a covered adult. Number of children is unlimited subject to maximum insured limits. Please list accompanying child when enrolling. If child's trip cost exceeds adult's trip cost, the child will be charged the corresponding plan cost. 8 Not available to NH residents. 9 Not available to FL & NH residents. 10 Not available to FL & WA residents. 11 Not available to FL, KS, NY & TX residents. 12 \$200/day for IL residents. 13 Coverage must be purchased at time of initial plan purchase and within 15 days of initial trip payment. Not available to residents of NY. Subject to availability. 7.21 Standard

CUSTOMIZE YOUR PLAN WITH UPGRADES¹

Please visit travelexinsurance.com for upgrade pricing.

CANCEL FOR ANY REASON¹³

Protection for the unexpected, whatever it may be! Cancel at least 48 hours before your scheduled departure and recover up to 50% of trip cost. Upgrade must be purchased at time of initial plan purchase and within 15 days of initial trip payment. Full trip cost must be insured, trip length must be 30 days or less and max trip cost is \$10,000.

ADDITIONAL MEDICAL COVERAGE⁹

Additional \$50,000 in medical expense coverage and \$500,000 in medical evacuation coverage.

ADVENTURE SPORTS COVERAGE¹⁰

Exclusion waiver for participation in professional athletic events, mountain climbing, operating an aircraft and travel on air-supported devices such as hot air ballooning.

CAR RENTAL COLLISION COVERAGE¹¹

Up to \$35,000 for collision damage, vandalism, windstorm, hail fire or flood to a rental car while on your trip. \$100 deductible. Coverage per plan.

AIR AD&D COVERAGE⁸

Up to \$200,000 if loss of life, limbs or sight occurs from an accidental injury while on an airline flight.

TRAVEL ASSISTANCE SERVICES⁵

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents, event ticketing and more.



15 DAY PRE-EXISTING CONDITION EXCLUSION WAIVER

Pre-existing medical conditions are eligible for coverage when:

- Plan is purchased within 15 days of initial trip payment
- Full trip cost is insured
- The traveler is medically able to travel at the time of plan purchase

A pre-existing condition is an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member within the 60 day period immediately preceding and including the Insured's coverage effective date.

This exclusion also applies to those not traveling.

PLAN DETAILS

View policy: policy.travelexinsurance.com/TSB-1220

This plan does not cover any loss caused by or resulting from: intentionally self-inflicted injury, suicide, or attempted suicide of the insured, family member, traveling companion or business partner while sane or insane; normal pregnancy or childbirth, other than unforeseen complications of pregnancy, (unless as specifically covered herein), of the insured, a traveling companion or a family member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; mountain climbing that requires the use of equipment such as; pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring or other specialized equipment; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter; war (whether declared or not) or act of war, participation in a civil disorder, riot, insurrection or unrest; any unlawful acts committed by the insured; mental, nervous or psychological disorder; if the insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a physician or intoxication above the legal limit; any loss that occurs at a time when this coverage is not in effect; traveling solely or substantially for the purpose of securing medical treatment; any trip taken outside the advice of a physician; pre-existing medical conditions of an insured, traveling companion, business partner or family member (within a 60 day period immediately preceding coverage effective date). The following exclusions also apply to the medical expense benefit: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, sunglasses; routine dental care; any service provided by the insured, a family member, or traveling companion; alcohol or substance abuse or treatment for the same; experimental or investigative treatment or procedures; care or treatment which is not medically necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for trips less than 100 miles from the insured's primary residence (also applies to the emergency evacuation benefit). The following exclusions also apply to accidental death and dismemberment: benefits will not be provided for the following: loss caused by or resulting directly or indirectly from sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm. Please refer to your policy for a complete list of plan exclusions and limitations. 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 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 us. Travelex Insurance Services Inc. 810 N. 96th Street, Suite 300, Omaha, NE 68114. Toll Free 800.228.9792. Email: customersolutions@travelexinsurance.com. Any inquiry regarding claims may be directed to travelex.claims@bhsspecialty.com or 855.205.6054. To view state specific fraud warnings, visit travelexinsurance.com/company/fraud-warning. Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 under Policy Form series (all states except as otherwise noted) PG-TA-IPL-USE. In KS, MN, MO, MT, OR, and VA Policy Form series PG-TA-IPL-NV. In CA Policy Form # PT-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEAH and PG-TA-IPL-COEIM, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, WA Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-WAEA. 7.21 Standard 1ZT



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New Policy Purchase Requirement

Travelex Insurance Services and our underwriting partner, Berkshire Hathaway Specialty Insurance Company have made a business decision to require policies to be purchased at least 21 days prior to departure. The new policy change goes into effect after 8:00 pm CST January 7, 2022. This purchase requirement applies to new enrollments and quotes within our system for the following plans:

- Travel Basic
- Travel Select
- Travel America
- Flight Insure & Flight Insure Plus
- Custom Travel Secure

Policies purchased prior to 8:00 pm CST January 7th (including date transfers approved and not applied) are not impacted by this change.

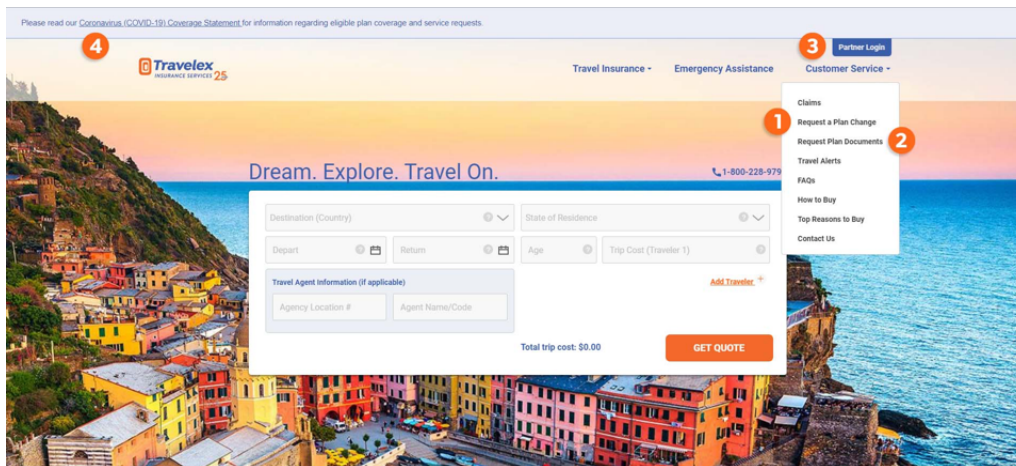
To calculate the earliest departure date simply add 21 days to a policy's purchase date:

- Purchase Date: January 7, 2022 (+21 days)
- Earliest Departure Date: January 28, 2022

This has been a challenging decision; however, we anticipate this to be a temporary requirement. Our top priority is servicing our travel partners and your clients.

Avoid Hold Times With Popular Self-Service Options

Due to an extremely high call volume many people are experiencing longer hold times and extended email response times. While many instances require interacting with our Customer Solutions team, we do offer multiple self-service options that will allow you to accomplish tasks without waiting on hold. Below are the most used self-service options provided by Travelex:



1. Request a Plan Change Form

The [Request a Plan Change](#) form can be found on the Travelex website under the Customer Service tab (see #1 above on the website image). This form can be used for adjusting plan details like travel dates, spelling corrections, destination adjustments, mailing address, trip cost adjustments, and much more!

Our team honors the timestamp of your submission when these forms are received. Meaning any requests that are time sensitive, like eligibility requirements, will be treated as if they're being answered the same day as the request was made.

When submitting this form there are a few things to keep in mind to allow our team to assist you as quickly as possible:

- Include a statement confirming there are no claims to file. This is crucial to our team in performing any changes.
- Any adjustments to the policy that could impact the premium must be done over the phone. We cannot receive credit card information via email, so you will need to call in to provide this.
- Changes that are being requested after a traveler's departure date will require proof of non-travel. This proof could be documentation such as a cancelled airline ticket, or a modified booking with new travel dates.

Once your request is submitted successfully you will receive an email confirmation that we have received your request, and it will be answered in the order it was received. So, no need to submit additional change forms for one adjustment.

[Click here to request a plan change today!](#)

2. Confirmation of Coverage as Proof of Insurance

The Confirmation of Coverage document, or COC, that is emailed to a traveler within minutes of purchasing can be used to verify their coverage.

The first page confirms the basic traveler and trip information, as well as the different benefits and coverage levels per person included in the plan. The second page provides information on purchase limitations, COVID-19, Travel Assistance, and filing a claim. The third page is a medical letter that verifies specific benefit levels for each traveler such as Medical, Evacuation/Repatriation of Remains, Trip Delay, and Trip Interruption. All three pages can be presented as proof of adequate coverage for

countries with such entry requirements.

You can easily request a duplicate COC to receive an updated document, which includes the medical letter, to be emailed to you. Simply go to the Request Plan Documents page under Customer Service tab (see #2 above on website image) and complete the website form. You or your client will need the following information:

- Confirmation number
- Last name of the primary traveler
- Traveler's state of residence
- Email address

We recommend the traveler always have a copy of this document with them while traveling.

[Click here to request a copy of a policy's Confirmation of Coverage](#)

3. COVID-19 Coverage FAQ's

At the top of the Travelex website (see #4 above on website image) is a banner encouraging you and your clients to read our Coronavirus (COVID-19) Coverage Statement. This page is the best resource for quick answers to the most asked COVID coverage questions.

This webpage reviews the different benefits available for COVID coverage and provides many examples in which the benefits can be used.

[Click here to review our COVID coverage!](#)

As our team works to assist you as quickly as possible, we greatly appreciate your patience and thank you for your understanding.

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