

# Tour Operator FAQs

Nationwide Plans



## 1. When should I purchase travel insurance?

You may purchase the Plan anytime up to 24 hours ahead of your scheduled departure date. However, in order to be eligible for the Early Purchase Advantages, you must purchase within the time frames that follow.

To be eligible for the Pre-Existing Medical Condition Exclusion Waiver you must insure 100% of your trip costs (air, land and sea trip costs); must purchase the insurance within 14 days of your initial deposit/payment; and be medically able to travel on the effective date.

To be eligible for Bankruptcy/Default coverage you must purchase the Plan within 15 days of your initial deposit/payment.

To be eligible for Cancel for Any Reason (CFAR) you must insure 100% of the pre-paid, nonrefundable travel arrangements you indicate when enrolling in the Plan (air, land and sea trip costs), and you must purchase the insurance within 30 days of your initial deposit/payment.

## 2. When does my coverage become effective?

Your Trip Cancellation & Optional Trip Cancellation For Any Reason (CFAR) coverage becomes effective the day after your transaction is completed online.

For all other coverages: It begins at the later of the time of your scheduled departure date or the actual departure for your trip.

## 3. What is the maximum trip length allowed?

The maximum trip length is 90 days.

## 4. How long prior to the departure date can a policy be purchased?

Policy can be purchased up to 18 months prior to the scheduled trip departure date and at a minimum of 24 hours prior to trip departure.

## 5. What is the maximum trip cost per person?

Maximum trip cost per traveler is \$25,000

## 6. Is there a maximum number of travelers that can be listed on the same application?

The maximum number of travelers that can be listed on the same policy is 10.

### 7. Can I cancel the plan after I purchase it?

The plan can be cancelled for a full refund within 10 days of the plan purchase date as long as you have not incurred any claims during this time. Policy is non-refundable after 10 days of purchase.

### 8. Are the plans available to residents of all states?

Yes, including D.C. Note: plans are not available to residents of **US territories** and **Armed Forces regions**.

### 9. Are there any restricted destination countries?

There are no restrictions on destination country.

### 10. Are there residency or geographic requirements for travelers?

Yes, travelers must be a US Citizen or US Resident

- State of residence must be selected. If traveler has two residences, select primary residence where they spend the most time.
- Policies are issued based on state of residence. Travelers residing in different states should have their own policy to ensure they receive proper state specific policy documents.
- Travelers must depart from a US location (city/state) and return to a US location (city/state)
- Policy cannot be purchased once traveler has departed from a US location.
- Policy cannot be extended once traveler has departed (except as provided in policy under Extended Coverage)

### 11. What if the travelers are visiting multiple countries?

Select country where they will be spending the most time or the first country they are visiting outside the U.S.

- If taking a cruise, select the first port of arrival as destination
- If traveling within US (i.e. layover) and then internationally on the same trip, select the international destination

### 12. Are Pre-existing conditions excluded from coverage?

Yes. Pre-Existing Condition means an illness, disease, or other condition during the sixty (60) day period immediately prior to the effective date for which you, a traveling companion, a family member booked to travel with you: 1) exhibited symptoms that would have caused one to seek care or treatment; or 2) received or received a recommendation for a test, examination, or medical treatment; or 3) took or received a prescription for drugs or medicine. Item (3) of this definition does not apply to a

condition that is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the sixty (60) day period before the effective date.

13. Do you offer a pre-existing conditions waiver?

Yes. The Pre-Existing Conditions exclusion is waived if you (a) enroll in this Policy at the time you pay the deposit required for your trip (or within fourteen (14) days of the initial deposit); (b) purchase this Policy for the full cost of your trip; and (c) are medically able to travel on the effective date.

You must also insure, within 14 days, any additional pre-paid trip costs that are subject to cancellation penalties or restrictions for any additional trip arrangements that are made.

14. How is the initial trip payment calculated? Is it considered the day (or the day after) the check is written or the day (or day after) the check is cashed?

The trip deposit date is considered the day the payment is submitted to the travel supplier rather than the date it clears or is cashed. Please note for pre-existing condition waiver, Bankruptcy/Default and Trip Cancellation For Any Reason (CFAR) we begin counting the date of initial deposit as the 1st day towards the time period for eligibility.

In situations where the trip deposit is given to a group leader and the group leader holds all deposits until the minimum number of required passengers is met for the tour, the trip deposit date is the date the group leader gives the deposit to the Tour Operator.

15. Is pregnancy considered a pre-existing condition? Is the waiver needed? Are complications of pregnancy covered? If so, what constitutes a complication?

Yes, pregnancy is considered a pre-existing condition. Pregnancy and childbirth is excluded except for complications of pregnancy, if hospitalized.

16. Is age calculated on the date of purchase of the plan or the date of departure?

Age is calculated on the date of purchase of the plan.

17. Are children allowed to travel alone, or do they have to be accompanied by an adult?

Children may travel / be insured alone on the policy.

18. Is there a maximum age or minimum age limit to be covered under these plans?

No.

19. Can friends, family members and/or traveling companions be on the same policy? Do you have to live in the same state to be on the same policy? In the same household?

Friends, family members and/or traveling companions can be insured under the same policy as long as they reside in the same state and have the same travel dates. The policy will be issued to the primary insured listed on the enrollment. For those residing in different states, or have different travel dates, separate plan purchases need to be made.

20. Are coverages per person or per policy?

All coverages are per person, per trip.

21. Do travelers need to be listed on the same policy to be considered traveling companions?

Travel Companion means a person who has coordinated travel arrangements or vacation plans with you, and intends to travel with you during the trip. A group or tour leader is not considered a traveling companion unless you are sharing room accommodations with the group or tour leader. Friends and family members do not need to be listed on the same policy to be considered travel companions.

22. How do we handle traveling companions that are traveling on different dates? Can they go on the same policy?

Separate policies will need to be issued for travelers who do not have the same travel dates.

23. Can a traveler be added/removed after purchase?

We cannot remove a traveler after purchase. In the case of adding a traveler we would require a new policy be issued for that traveler.

24. Can the trip cost be increased/decreased after purchase?

Yes, by calling Travel Insurance Services (1-855-874-0156) your trip costs can be adjusted. Note changes cannot be made within 24 hours of departure. Changes in premium will be adjusted accordingly.

In order to keep your Early Purchase Advantages (Pre-Existing Conditions Exclusion Waiver, Trip Cancellation For Any Reason (CFAR) and Bankruptcy/Default coverage), you must also insure any additional pre-paid trip costs that are subject to cancellation penalties or restrictions for any additional trip arrangements that are made within the specified time period listed in the Policy.

25. What if the client wants to change the dates of their trip (assuming the travel suppliers allow them to do so without penalty)? Is this permitted? Are there any restrictions?

Amending travel dates is permitted by calling Travel Insurance Services (1-855-874-0156). Note changes cannot be made if penalties are being enforced. Changes cannot be made within 24 hours of departure.

26. If a customer purchases a policy and then wants to extend the return date once already on the trip, is this allowed as long as the company is notified prior to the expiration date of the policy?

The policy cannot be extended once the trip has started. Any changes in their return date will need to be made at least 24 hours prior to the scheduled departure date of the trip.

27. When are weather or storms considered “foreseen”? For tropical storms/hurricanes/winter storms is it when the storm is forecasted, or when the storm is named?

Once a storm is “Named” it is considered a foreseen event. Policies purchased after the date the storm is named will not be eligible for Trip Cancellation claims related to that storm.

28. Does the emergency medical benefit continue once the insured returns home, or does it expire on the return date?

Emergency Medical Expenses are only covered while you are on your trip and must be a result of an accidental injury or emergency sickness that first manifested itself during the trip.

29. Is political/civil unrest covered?

Civil unrest is a covered reason under the Trip Delay benefit.

The Non-Medical Evacuation benefit also covers evacuation within ten (10) days of a civil, military or political unrest event. Arrangements will be by the most appropriate and economical means available and consistent with your health and safety. Benefits are only payable for arrangements made by the assistance provider.

30. Does the plan provide advance payment to a hospital to secure admission?

No, advanced payment is not provided; however, the Assistance Company can help coordinate your admission to a hospital during the trip because of accidental injury or emergency sickness.

31. How is fulfillment received? Is the only option email, or can I receive a copy through postal mail or overnight mail?

Fulfillment is received by email unless otherwise requested.

32. Can I request a refund after the “Free Look” period has ended?

No. A refund cannot be issued after the ‘Free Look’ period has expired.

33. What assistance services are provided under the plan?

#### **24/7/365 Travel Assistance Services**

##### **Travel Arrangements**

- Arrangements for last-minute flight and hotel changes
- Luggage Locator (reporting/tracking of lost, stolen or delayed baggage)
- Hotel finder and reservations
- Airport transportation
- Rental car reservations and automobile return
- Coordination of travel for visitors to bedside
- Return travel for dependent/minor children
- Assistance locating the nearest embassy or consulate
- Cash transfers
- Assistance with bail bonds

##### **Pre-Trip Information**

- Destination guides (hotels, restaurants, etc.)
- Weather updates and advisories
- Passport requirements
- Currency exchange
- Health and safety advisories

##### **Documents and Communication**

- Assistance with lost travel documents or passports
- Live email and phone messaging to family and friends
- Emergency message relay service
- Multilingual translation and interpretation services

##### **Medical Assistance Services**

- Medical case management, consultation and monitoring
- Medical Transportation
- Dispatch of a doctor or specialist
- Referrals to local medical and dental service providers
- Worldwide medical information, up-to-the-minute travel medical advisories, and immunization requirements
- Prescription drug replacement
- Replacement of eyeglasses, contact lenses and dental appliances

**Emergency Services**

- Emergency evacuation arrangements
- Repatriation of mortal remains arrangements
- Emergency medical and dental assistance
- Emergency legal assistance
- Emergency medical payment assistance
- Emergency family travel arrangements

### 34. How Much of My Trip Cost Should I Insure?

You should insure ALL pre-paid, non-refundable travel arrangements to ensure you are properly covered for pre-existing conditions, Bankruptcy/Default and Trip Cancellation For Any Reason (if purchased as an optional upgrade and for an additional premium).

You cannot insure arrangements for which you have made no payment (e.g.: frequent-flyer miles, credit vouchers, discount coupons, or certificates).

### 35: What if I miss the Early Purchase Advantage period for pre-existing conditions waiver, Bankruptcy and Trip Cancellation For Any Reason (CFAR)?

You may still purchase the Plan up to 24 hours ahead of your scheduled departure date; however, coverage will not include the early purchase advantages.