

Advisor Toolkit

Travelex Protection Plans - a roadmap for success

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Meet Your Team & Service Contacts

*keep
traveling*



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Claims & Customer Service

Initiate a Claim & Download Forms

Online: travelexinsurance.com

Mobile App: download the 'Travellex Insurance' app
via Google Play or iTunes

Customer Service

M-F: 7:00 am - 7:00 pm CST

Phone: 855.205.6054

Fax: 715.303.6328

travelex.claims@bhspecialty.com

BHSI

P.O. Box 2986

Clinton, IA 52733

Travel Assistance Services

For Policies Purchased on or after 12.1.20

World Travel Protection

24/7 Travel Assistance

800.215.1672 (within USA & Canada)

647.775.8042 (outside USA & Canada)

assist@wtpassist.com

For Policies Purchased before 12.1.20

On Call International

24/7 Travel Assistance

855.892.6495 (within USA & Canada)

603.238.1373 (outside USA & Canada)

mail@oncallinternational.com

Travelex Protection Plans





BASE PLAN BENEFITS & CUSTOMIZED UPGRADES

Benefits	Coverage ¹
Trip Cancellation	100% of trip cost (\$100,000 limit)
Trip Interruption	150% of trip cost (\$150,000 limit)
Trip Delay	\$2,000 (\$250/day) ¹¹
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 ⁷	\$25,000
Travel Assistance & Concierge Services ⁴	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 Reason ¹²	50% of trip cost
• Additional Medical Coverage ⁸	
- Medical Expense	Additional \$50,000
- Medical Evacuation	Additional \$500,000
• Adventure Sports Coverage ⁹	Available
• Car Rental Collision Coverage (per plan) ¹⁰	\$35,000
• Air AD&D ⁷	\$200,000

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 Of you, a traveling companion, family member, business partner or host at destination. 3 Coverage when plan is purchased within 15 days of initial trip payment. 4 Provided by the designated provider as listed in the policy. 5 Based on industry average. Fastest payment on approved claims is based on 'electronic payment' of claim. 6 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. 7 Not available to NH residents. 8 Not available to FL & NH residents. 9 Not available to FL & WA residents. 10 Not available to FL, KS, NY & TX residents. 11 \$200/day for IL residents. 12 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. 9.22 SP

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 pricing⁶
- Pre-existing medical condition exclusion waiver³
- Trip cancellation/interruption benefit includes:
 - Sickness, injury or death²
 - Inclement weather & natural disasters
 - Financial default³ & 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 upgrade¹²
- Fast online claims⁵

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](https://www.travelexinsurance.com).

CUSTOMIZE YOUR PLAN WITH UPGRADES¹

Please visit travelexinsurance.com for upgrade pricing.

CANCEL FOR ANY REASON¹²

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 COVERAGE⁸

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

ADVENTURE SPORTS COVERAGE⁹

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 COVERAGE¹⁰

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 COVERAGE⁷

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

TRAVEL ASSISTANCE SERVICES⁴

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-SP-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-COIM, 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. 9.22 SP IFS



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TRAVEL BASIC

ESSENTIAL TRAVEL PROTECTION

A great alternative to cruise and tour operator insurance - Travel Basic offers coverage for the value conscious traveler while meeting essential travel needs - including the option to add coverage for rental car collision and air AD&D.

PLAN HIGHLIGHTS

- Primary coverage, no deductibles
- Trip cancellation/interruption benefit includes:
 - Sickness, injury or death²
 - Inclement weather & natural disasters
 - Financial default³ & labor strikes
 - Business reasons³
- Medical evacuation with hospital of choice
- 3 hour missed connection benefit
- 5 hour trip delay benefit
- 12 hour baggage delay benefit
- Fast online claims⁵

BASE PLAN BENEFITS & CUSTOMIZED UPGRADES

Benefits	Coverage ¹
Trip Cancellation	100% of trip cost (\$10,000 limit)
Trip Interruption	100% of trip cost (\$10,000 limit)
Frequent Traveler Benefit	\$200
Trip Delay	\$500 (\$250/day) ⁸
Missed Connection	\$500
Baggage & Personal Effects	\$500
Baggage Delay	\$100
Emergency Medical & Dental Expenses	\$15,000 (\$500 dental sublimit)
Emergency Evacuation & Repatriation	\$100,000
Accidental Death & Dismemberment	\$10,000
Travel Assistance & Concierge Services ⁴	Included

BONUS COVERAGES

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

- Financial Default Coverage
- Cancel for Business Reasons

Included
Included

CUSTOMIZED UPGRADES¹

- Car Rental Collision Protection (per plan)⁷
- Air AD&D (per person)⁶

\$35,000
\$200,000

BASE PLAN RATES BY AGE & TRIP COST

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$1 - \$250	\$20	\$28	\$39	\$61	\$76	\$115	\$157
\$251 - \$500	\$24	\$34	\$48	\$73	\$91	\$136	\$184
\$501 - \$1,000	\$31	\$47	\$65	\$93	\$115	\$167	\$225
\$1,001 - \$1,500	\$44	\$66	\$92	\$127	\$156	\$221	\$298
\$1,501 - \$2,000	\$60	\$90	\$123	\$165	\$202	\$282	\$377
\$2,001 - \$2,500	\$76	\$116	\$158	\$209	\$257	\$355	\$475
\$2,501 - \$3,000	\$87	\$132	\$180	\$237	\$290	\$399	\$533
\$3,001 - \$3,500	\$100	\$153	\$208	\$272	\$333	\$455	\$608
\$3,501 - \$4,000	\$112	\$171	\$233	\$303	\$371	\$505	\$676
\$4,001 - \$4,500	\$116	\$177	\$240	\$312	\$381	\$519	\$694
\$4,501 - \$5,000	\$154	\$239	\$325	\$421	\$519	\$698	\$945
\$5,001 - \$5,500	\$174	\$270	\$369	\$476	\$588	\$788	\$1,069
\$5,501 - \$6,000	\$194	\$303	\$413	\$533	\$658	\$880	\$1,195
\$6,001 - \$6,500	\$233	\$365	\$500	\$643	\$797	\$1,060	\$1,447
\$6,501 - \$7,000	\$262	\$407	\$555	\$708	\$872	\$1,159	\$1,569
\$7,001 - \$8,000	\$277	\$431	\$588	\$749	\$923	\$1,225	\$1,660
\$8,001 - \$9,000	\$304	\$474	\$645	\$822	\$1,014	\$1,344	\$1,822
\$9,001 - \$10,000	\$324	\$505	\$688	\$875	\$1,080	\$1,429	\$1,939

Rates are per traveler and subject to change. Maximum trip length allowed 30 days. Individuals in the same household may be on one policy (NY residents must all be immediate family members).

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 Of you, a traveling companion, family member or business partner. ³ Coverage when plan is purchased within 15 days of initial trip payment. ⁴ Provided by the designated provider as listed in the policy. ⁵ Based on industry average. Fastest payment on approved claims is based on 'electronic payment' of claim.
⁶ Not available for NH residents. ⁷ Not available for FL, KS, NY and TX residents. ⁸ \$200/day for IL residents. ⁹ 22 Standard

CUSTOMIZE YOUR PLAN WITH UPGRADES¹

Please visit travelexinsurance.com for upgrade pricing.

CAR RENTAL COLLISION COVERAGE⁷

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 COVERAGE⁶

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

PURCHASE GUARANTEE

If you are not completely satisfied within 15 days of purchasing this plan, Travelex will refund your premium cost if you have not departed on your trip or filed a claim.

PLAN DETAILS

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



TRAVEL ASSISTANCE SERVICES⁴

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.

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, 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-WAEAH. 9.22 Standard 219



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Travel Assistance & Concierge Services



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MEDICAL SERVICES

MEDICAL ASSISTANCE

Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. They will help you locate local physicians, dentists or medical facilities.

MEDICAL CONSULTATION AND MONITORING

If you are hospitalized, we contact your treating physician to monitor your condition, assure you are receiving appropriate care and assess the need for further assistance. We will also contact your personal physician and family back home when necessary or requested to keep them informed of your situation.

MEDICAL EVACUATION

When medically necessary, we will arrange and pay for appropriate transportation - including an escort, if required - to a suitable hospital, treatment facility or home. Payment for medical evacuation is available only for covered claims and up to the amount of coverage provided in the policy. All medical transportation services must be authorized and arranged by World Travel Protection. In the event of an unauthorized medical evacuation, reimbursement may be limited or coverage may be invalidated.

EMERGENCY MEDICAL PAYMENTS

If payment is required prior to admission, treatment or discharge, we will assist you by advancing funds or guaranteeing payments (up to the policy limit) to a hospital or other medical provider.

PRESCRIPTION ASSISTANCE

If your prescription medications are lost, stolen or spoiled during your covered trip, we will assist you with replacing them locally or by special courier.

24/7 TRAVEL ASSISTANCE

BEFORE & DURING YOUR TRIP

In addition to travel insurance benefits, Travelex provides 24/7 travel assistance & concierge services before and during your trip. Assistance includes emergency medical services, roadside assistance, ground transportation arrangements and more.

NEED ASSISTANCE?

If you purchased a travel protection plan, World Travel Protection is available to assist you 24/7 if you have an emergency or need assistance before and during your trip. Email assist@wtppassit.com or call:

- 844.215.1672 (toll free within USA and Canada)
- 647.775.8042 (call collect outside USA and Canada)

DEPENDENT TRANSPORTATION

If a minor age 18 or younger is left unattended on a covered trip due to the hospitalization or death of an accompanying adult, we will arrange for the minor's return home, including escort expenses.

FAMILY VISITS

If traveling alone and you are hospitalized 7 or more days, we will arrange transportation for a loved one to visit you.

REPATRIATION OF REMAINS

In the event of death while on a covered trip, we will arrange for the preparation and transportation required to return your remains home.

EYEGASSES AND CORRECTIVE-LENS

In the event you damage or lose your prescription glasses during your trip we will assist with finding replacements.

DID YOU KNOW?

- Average medical evacuation costs can be \$25,000 within North America and as much as \$100,000 from Europe depending on location
- Average nurse escort costs about \$11,000 within North America and about \$24,000 from Europe
- If you have a medical emergency, Travelex takes care of foreign and domestic medical arrangements, so you can focus on recovery

TRAVEL ASSISTANCE SERVICES

24 HOUR LEGAL ASSISTANCE

If you encounter legal problems while on your covered trip, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

MESSAGE SERVICES

We will transmit emergency messages to family, friends or business associates, letting you know the message was received or if we have difficulty delivering the message. We will even relay non-emergency email or phone messages on your behalf at any time during your covered trip.

LANGUAGE INTERPRETATION SERVICES

We provide interpretation services in major languages and will refer you to appropriate local services if needed.

EMERGENCY CASH TRANSFER

In medical or travel emergency situations where additional funds are required, we will help arrange an emergency cash transfer (such as wire transfer or travelers checks) of your funds from home or from your family/friends.

PRE-TRIP TRAVEL SERVICES

We provide 24 hour information, help and advice for your upcoming covered trip, such as:

- Passport/Visa requirements and replacement
- Travel health advisories
- Vaccine requirements and recommendations
- Government agency contact information (i.e. Embassies and Consulates)
- Currency information
- Weather information

TRAVEL DOCUMENT AND TICKET REPLACEMENT

If your passport, visa or other important travel document is lost or stolen while on your covered trip, we will help secure your replacements.

We can even assist if your airline or other travel ticket is lost or stolen. We will help with reporting your loss, reissuing your tickets and obtaining an emergency cash transfer if needed.

This is a brief description of services. Please refer to the state specific policy for full details. 12.20



DID YOU KNOW?

- World Travel Protection serves more than 20 million travelers with their assistance needs each year
- Nearly 30 years of assisting travelers globally with emergency care and travel assistance services
- World Travel Protection is a member and shareholder of the International Assistance Group® (IAG), the largest assistance organization in the world

CONCIERGE SERVICES

- Restaurant/Hotel recommendations and reservations
- Local transport information and reservations
- Event ticketing and suggestions
- Golf course referrals and tee times
- Lost/delayed baggage return assistance

BUSINESS SERVICES

- Help locating express delivery sites, Internet cafes and print/copy services
- Phone and web conference arrangements
- Emergency correspondence & business communication assistance
- Emergency messaging to customers, associates and stakeholders
- Travel delay and flight status information
- Worldwide business directory for equipment repair and replacement
- Emergency travel arrangements

Supplemental Materials



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TOP 10 REASONS TO BUY

TRAVEL BASIC & TRAVEL SELECT

Not sure if you need travel protection? Consider these scenarios and what you would do if an unexpected situation affected your next trip.

For Questions, Quotes or to Enroll
visit travelexinsurance.com, call 800.228.9792
or Contact your Travel Professional

1 I DEVELOPED CHEST PAINS DURING MY TRIP

No one expects to have a medical emergency while traveling. Having emergency medical & dental and emergency medical evacuation benefits helps ensure you receive quality care. Consider adding the additional medical coverage upgrade, on our Travel Select plan. *If you have any pre-existing conditions, ask about the pre-existing medical condition exclusion waiver!*

2 I JUST TESTED POSITIVE FOR CORONAVIRUS

If you have tested positive for the coronavirus while your coverage is in effect and have been diagnosed by a physician to be unfit for travel, you would be eligible for trip cancellation and interruption coverage. In addition, other coverages may also be applicable if positive test occurs during your trip.

3 HELP! I MISSED MY CONNECTION

If your flight, cruise or other trip connection is delayed 3 hours or more due to inclement weather or a common carrier delay, missed connection coverage allows you to be reimbursed for additional transportation to join the departed trip, as well as any unused, non-refundable trip expenses.

4 MY CHILD HAS AN EAR INFECTION & CAN'T TRAVEL

If your child suddenly becomes ill and can't depart on your trip, having trip cancellation coverage allows you to cancel your trip due to sickness and be reimbursed for non-refundable trip expenses. *(Extra benefit: Ask about kids included¹ on our Travel Select plan.)*

5 INCLEMENT WEATHER DELAYED MY FLIGHT

If your trip is delayed 5 hours or more, trip delay coverage allows you to be reimbursed for additional accommodations and meals if your departure is delayed due to inclement weather. *The trip delay daily limit is a generous \$250 per person!*

6 MY TOUR OPERATOR HAS FILED BANKRUPTCY

If you have booked your travel arrangements through a travel agency, financial default coverage could cover you for trip cancellation or interruption if you are unable to go on your trip. You must have purchased your protection plan within 15 days of your initial trip payment and the default occurs more than 14 days after effective date.

7 I HAVE TO WORK & CAN'T TAKE MY TRIP

If you are required to work, a merger takes place, or your company is deemed unsuitable for business and you are the key employee, having cancel for business reasons coverage allows you to cancel your trip and be reimbursed for unused, non-refundable trip expenses.

8 A TERRORIST INCIDENT OCCURRED AT MY DESTINATION

If a terrorist incident happens in a city listed on your itinerary within 30 days of your scheduled arrival, having trip cancellation and trip interruption coverage allows you to cancel or interrupt your trip due to a terrorist incident and be reimbursed for unused, non-refundable trip expenses.

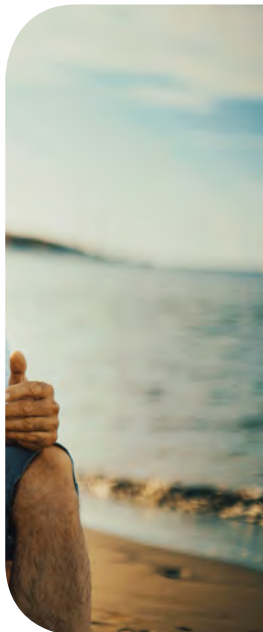
9 I'M PREGNANT AND MY DOCTOR WON'T LET ME FLY

If you purchased your protection plan prior to your pregnancy and are unable to go on your trip, having trip cancellation coverage allows you to cancel your trip due to pregnancy and be reimbursed for non-refundable trip expenses.

10 WHAT HAPPENED TO MY LUGGAGE?

If your bag is lost, stolen or damaged - or if your bag is delayed 12 hours or more - you can be reimbursed for personal articles and expenses. (If you're traveling with sporting equipment, ask about equipment delay coverage on the Travel Select plan.)

1 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 children when enrolling. If child's trip cost exceeds adult's trip cost, the child will be charged the corresponding plan cost. 2 Provided by the designated provider as listed in the Policy. The purchase of a 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 Travelex Insurance Services at 800.228.9792 or email customersolutions@travelexinsurance.com. Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.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. 7.21 Standard 48V



PRE-EXISTING CONDITION COVERAGE

PRE-EXISTING MEDICAL CONDITIONS

Pre-existing condition coverage addresses the needs of travelers who have pre-existing medical conditions by providing an exclusion waiver.

You must be medically able to travel, insure full trip cost and purchase your Travel Select protection plan **within 15 days** of your initial trip payment.

Don't miss the waiver deadline!

Buy your Travelex protection plan now to be eligible for a pre-existing condition exclusion waiver.

FOR INFORMATION ABOUT TRAVELEX PLANS:

- Contact Your Travel Agent
- Visit travelexinsurance.com
- Call 800.228.9792

PRE-EXISTING MEDICAL CONDITION EXCLUSION: The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member which, within the 60 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

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 Travelex Insurance Services at 800.228.9792, email customersolutions@travelexinsurance.com or visit travelexinsurance.com. Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.com or 855.205.6054. Visit travelexinsurance.com/company/fraud-warning to view state specific fraud warnings. Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. All products listed are underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276. GXD



For Questions, Quotes or to Enroll
visit travelexinsurance.com, call 800.228.9792
or Contact your Travel Professional

Dream. Explore.
Travel On.



TRAVEL INSURANCE WAIVER

TRAVEL PROTECTION

Travel Insurance is recommended to help protect yourself and your trip investment for events such as cancellation, delay, emergencies and travel assistance.

FOR INFORMATION ABOUT TRAVELEX PLANS:

- Contact Your Travel Agent
- Visit travelexinsurance.com
- Call 800.228.9792

Refer to Location # _____

I have been advised that a Travelex protection plan is available and I do not wish to purchase trip protection at this time. Please sign below and return to your travel provider.

SIGNATURE

DATE

Thank you for your purchase of Travelex Insurance Service's travel protection plan. We appreciate the trust you have placed in us. This document confirms your travel protection plan purchase. Please carefully review the information below.

Policy Details

Confirmation Number: TSB00001
Primary Insured
 Name
 1234 Rose St.
 Omaha, NE 12345

Location Number: 00-0000
Plan Number: TSB-1220
Brochure Code: TSB-1220

Departure Date: 01/01/2022
Return Date: 01/30/2022
Coverage: Trip Cancellation
Insured

Policy Effective Dates
Trip Cancellation: 01/01/2021
Post Departure: 01/01/2022
CRC Dates: 01/01/2022-01/05/2022

	Trip Cost	Plan Cost
Traveler #1	\$1,000	\$69.00
Traveler #2	\$1,000	\$69.00
Traveler #3	\$1,000	\$69.00
Traveler #4	\$1,000	\$69.00
Traveler #5	\$1,000	\$69.00
Traveler #6	\$1,000	\$69.00
Traveler #7	\$1,000	\$69.00
Traveler #8	\$1,000	\$69.00
Traveler #9	\$1,000	\$69.00
Traveler #10	\$1,000	\$69.00

Total Policy Cost: \$690.00

Beneficiary: POLICY DESIGNATED

Benefits

Confirmation Number: TSB00001

Plan Number: TSB-1220

Plan Benefits	Maximum Coverage Per Person
Trip Cancellation	100% of Insured Trip Cost
Trip Interruption	150% of Insured Trip Cost
Trip Interruption – Return Air Only	\$1,000
Trip Delay	\$2,000 (\$250 or \$200/day)
Missed Connection	\$750
Baggage & Personal Effects	\$1,000
Baggage Delay	\$200
Sport Equipment Delay	\$200
Emergency Medical & Dental Expense	\$50,000 (\$500 dental sublimit)
Emergency Evacuation & Repatriation	\$500,000
Accidental Death & Dismemberment	\$25,000 or none
Travel Assistance Services	Included
Car Rental Collision Upgrade	\$35,000 (\$100 deductible) per plan or none
AD&D Common Carrier Air Only Upgrade	\$200,000 or none
Adventure Sports Upgrade	Included or none
Cancel for Any Reason Upgrade	50% of Trip Cost or none
Medical Upgrade	Additional \$50,000 Medical Expense and \$500,000 Emergency Evacuation or none

Print doubled-sided to produce a Confirmation of Coverage card you can cut out and take with on your trip.



Confirmation of Coverage

Take this Confirmation of Coverage and your Policy with you on your trip.

All policy benefits and coverage is determined at time of claim and any reason for cancellation must occur after the Effective Date of the policy. Benefits are not payable during travel to a country subject to OFAC sanctions or when the Insured or Beneficiary is subject to OFAC sanctions.

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-USIM 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-WAEAH.

Purchase Limitations

PRE-EXISTING CONDITION EXCLUSION WAIVER: The pre-existing condition exclusion is waived if the plan was purchased within 15 days of initial trip payment. To maintain waiver on any subsequent purchase of Trip Cancellation coverage, you must increase your Trip Cost within 15 days of the new purchase.

CANCEL FOR ANY REASON UPGRADE: The Cancel for Any Reason upgrade must be purchased within 15 days of initial/first trip payment date and at the time the initial plan is purchased. Maximum Trip Cost is \$10,000 per person and max trip length is 30 days.

FINANCIAL DEFAULT COVERAGE: Financial default coverage is included if the plan was purchased within 15 days of initial trip payment.

Entry Requirements

COVID-19 COVERAGE: Covid-19 is treated like any other illness under the policy and is subject to all the same benefits, limitations, and exclusions listed in the policy details. If quarantined at your destination, coverage will automatically extend to the date you reach your return destination and benefits will be paid up to the policy limits, as long as you return as soon as you are fit to fly or once your quarantine period is over. For questions, please visit www.travelexinsurance.com/Covid19.

Travel Insurance Administrator's Contact Information

Confirmation Number: TSB00001

Plan Number: TSB-1220

PLAN CHANGES PRIOR TO YOUR TRIP DEPARTURE?

Submit your change online under the Plan Holders tab at travelexinsurance.com

[Request a Plan Change](#)

QUESTIONS PRIOR TO YOUR TRIP DEPARTURE?

8:00am – 7:00pm CT, M-F
800.819.9004

NEED EMERGENCY ASSISTANCE WHILE TRAVELING?

World Travel Protection

24 Hours a Day, 7 Days a Week
844.215.1672 (within USA & Canada)
647.775.8042 (outside USA & Canada)
assist@wtpassist.com

EXPERIENCE A LOSS & NEED TO FILE A CLAIM?

Berkshire Hathaway Specialty Insurance Company

File a Claim Online at travelexinsurance.com
Download 'BHSIC Claims for Travelex' on Google Play or iTunes

7:00am – 7:00pm CT, M-F
855.205.6054

travelex.claims@bhspecialty.com

715.303.6328 (fax)

BHSIC, P.O. Box 2986, Clinton, IA 52733

This document is required for certain countries that have entry requirements. This page as well as the email and full Confirmation of Coverage should be presented to your destination country to satisfy any entry requirements. If you have questions, you may contact our Customer Solutions Department at 1-800-228-9792. **Please ensure that you take your Confirmation of Coverage ("COC") and Policy with you on your trip.**

09/19/2022

Re: Travelex Insurance Services, Inc. – TSB00001

To Whom It May Concern:

This letter along with the Travel Insurance Policy is to confirm coverage for Traveler #1, Traveler #2, Traveler #3, Traveler #4, Traveler #5, Traveler #6, Traveler #7, Traveler #8, Traveler #8, Traveler #9, and Traveler #10 for the period of 01/01/2022 to 01/30/2022. Travelex Insurance Services, Inc. ("Travelex") offers travel protection and worldwide coverage subject to all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Your confirmation of coverage lists the Policy benefits which include those listed herein.

Policy benefits include Emergency Medical Benefits up to the limits listed in your COC for Medical Expense (including hospitalization), and Medical Evacuation/Repatriation of Remains benefits up to the limits listed on your COC.

The Emergency Medical Benefits and Emergency Medical Evacuation/Repatriation of Remains are available for an insured who becomes ill with the Coronavirus (Covid-19), the Sickness must first begin, or the Injury must first occur while on a Trip, while covered under this Policy.

In addition to the medical benefits this Policy includes Trip Delay Benefits up to the limit listed in your COC per person which may include lodging arrangements, meals, telephone calls, and local transportation while delayed for a covered reason.

Extension of Coverage:

If the Insured's return is delayed by one of the unforeseen events (including a covered quarantine) specified in the Policy under Trip Cancellation and Trip Interruption or Trip Delay, coverage will automatically extend to the date the Insured reaches his/her return destination and benefits will be paid up to the Policy limits, as long as the Insured returns as soon as he/she is fit to fly, or once his/her quarantine period is over.

Travel Assistance is included on Policy TSB00001. In the event of an emergency, reference the contact information on your Confirmation of Coverage.

This letter is for informational purposes only. All capitalized words have the meaning provided in the Policy. Please see the enclosed Policy that outlines the details/terms of the plan. All terms, conditions, limitations, and exclusions of the policy apply.

Kind Regards,



Sally Dunlap
Senior VP Risk, Compliance & Administration
Travelex Insurance Services, Inc.

****This is a reimbursement policy. The policy holder may be reimbursed for eligible expenses incurred while on your covered trip up to the stated limits based on the terms and conditions of the policy. Documentation must be submitted to our claim administrator for consideration of reimbursement. See the Policy on how to file a claim.**



Dream. Explore. Travel On.



FILING A CLAIM



App

Do everything from initiating a claim, uploading documents to checking the claim status from your phone. This step-by-step claims app (TIS) will walk you through the claims process from anywhere in the world. Plan Number or Confirmation Number is needed to identify the traveler.



Website

Go to **File a Claim** at travelexinsurance.com under the Plan Holders section to file your claim online. Plan Number or Confirmation Number is required to identify the traveler.



Email

Email travelex.claims@bhspecialty.com with any claim questions or to submit your claim documents.



Call

Call 855.205.6054 to speak to a claims representative regarding your claim. M-F, 7:00 am - 7:00 pm, CST.



Fax

Safely fax your documents to the claims administrator at 715.303.6328.



Mail

Once a claim is initiated, mail your completed documents to the claims administrator at:
Travelex BHClaims
P.O. Box 2986
Clinton, IA 52733

TRAVELEX INSURANCE CLAIMS

EASY. FAST. SECURE.

TRAVELEX CLAIMS

Travelex offers several options to file and pay claims to help expedite the claim process.

Travelers can easily start the claim process, upload documents and check the status of their claim - all from their phone using the Travelex (TIS) app.

Traditional options are still available including our website, email, call, fax and mail.

PAYMENT METHODS



PayPal

Let us transfer your funds directly into your PayPal account for same day access to your funds.



EFT

The electronic funds transfer allows funds to be deposited directly into your bank account within 2-3 business days.



Check

If you prefer a paper check we have that option as well. Check method requires 7-10 business days.

TRAVELEX CLAIMS AVERAGES

Claims customer service representatives are readily available to help initiate claims, answer questions and ensure travelers are taken care of to their satisfaction. On average:

- 95% of claims approved
- 7 days for claim adjudication after all documents received
- 80% of calls answered within 30 seconds after voice prompt system

DOWNLOAD OUR MOBILE APP



Expedite your claim with the Travelex Insurance Services Claim App!



Compliance Rules and Disclosures



Travel Retailer Registration Rules and Disclosures

Offering travel insurance is governed by applicable state laws. Because your company may be operating under Travelex's licenses, it is important to understand that your actions become our actions. This is why you must adhere to our processes and procedures in how you offer travel insurance.

Travel Advisors and their associated/affiliated company(s) registered under Travelex's Travel Insurance License must understand and follow:

- Must not imply that the coverage is free or provided at no cost.
- Ensure all language describing travel insurance is approved by Travelex Insurance. This includes sales materials, advertising, website, emails, invoices, terms and conditions and any other language mentioning travel insurance.
- Do not participate in any fraudulent or misleading behavior as defined by the insurance laws of the states related with the offer of travel insurance.
- Abide by anti-rebating laws. Advisors cannot entice consumers to buy the insurance by discounting it or providing any items of value in exchange for the purchase of insurance.
- Do not require a customer to purchase a specific travel insurance product.
- Ensure that you are listed on your company's Registration List to fall under the Travelex's license.
- Provide and distribute Travelex disclosures to all prospective purchasers.

When working with a traveler:

- Be clear that purchasing travel insurance is not required in order to purchase any other product or services offered by the travel retailer/advisor.
- Disclosures can be provided by the licensed entity (Travelex) or your company in one of three ways: Provided in writing to the purchaser on Travelex marketing materials or displayed by clear and conspicuous signs that are posted at every location where contracts are executed; or acknowledged in writing by the purchaser.

When using Travelex Marketing materials related to our products, these will include required disclosure(s) as list below:

This plan provides insurance coverage that only applies to a covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of the policy with your existing policy, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Travel Retailer Ethical Obligations

Travel Advisors and their associated/affiliated company(s) offering Travel Insurance on behalf of Travelex must be honest, trustworthy, and comply to the laws and requirements designed to protect consumers.

This includes:

- Working within the parameters of the law, your authority under Travelex's travel insurance license and your agency agreement (i.e. only offering plans, and not discussing plan benefits or comparisons unless you are licensed)
- Disclosing any known facts related to the insurance transaction (i.e. that they should not purchase a plan if they are not medically fit to travel)
- Having a clear understanding of the do's and don'ts regarding offering travel insurance
- Reporting suspicious or fraudulent activity to Travelex or proper authorities (i.e. potential claims fraud like double dipping by receiving claims payouts and refunds from suppliers)
- Avoiding deceptive practices and misrepresentation (i.e. provide Travelex flyers only to reference information on the benefits, and referring all other detailed or scenario based questions to Travelex)
- Always being fair to all parties involved in the insurance transaction (i.e. not charging additional fees related to insurance, which is not allowed)
- Avoiding conflicts of interest (i.e. do not steer travelers towards one travel insurance provider over another, this is especially an issue if this occurs because your commissions are higher).
- Understanding your role in your transaction and not portraying yourself as the Travel Expert.
- Being respectful of travelers, and avoiding harassment, be it based on gender, sexual orientation, race, creed, color, age, or personal disability.

TRAVEL ADVISOR ROLE

Please note only properly licensed individuals may explain coverages or answer hypothetical questions on coverages. All such questions should be referred to Travelex. It is important that advisors act within the scope of licensing regulations.



- Distribute brochures, flyers, plan policy link, etc.
- Quote and enroll your clients in plans and collect premium
- Utilize the information provided to travelers as stated in the materials
- Refer specific insurance questions to our Customer Solutions team



- Do not represent yourself as the travel insurance expert
- Do not answer detailed or 'what-if' questions
- Do not require travel insurance
- Do not guarantee coverage