

1. We understand that clients must file a claim for reimbursement for most covered emergencies; however, are there any travel emergencies where Travelex will pay UP FRONT on a client's behalf (ie: emergency hospitalization, evacuation, etc)?

Travelex may be able to pre-pay hospitalization and evacuation costs so the insured will not have to pay upfront. However, a claim must still be filed.

Are there any travel emergencies/interruptions where a client will not have to pay out-of-pocket/file a claim?

A claim must always be filed to be eligible for reimbursement. However, per above, Travelex may be able to pre-pay for certain emergency medical and evacuation costs.

2. Could you please provide some more specific examples of activities that would benefit from the Adventure Sports coverage add on... ie: hiking, jet skiing, sailing/snorkeling, etc. Is there a list of activities we can refer to? What about small Safari planes??

Here are the examples of when to add the Adventure Sports upgrade: Caving, Spelunking, free climbing, free diving at a depth greater than 60 feet or without a dive master, skydiving, BASE jumping, Bungee jumping, zip lining, parachuting, hang gliding, helicopter transfers, helicopter tours, biplanes, hot-air ballooning, Parasailing, Parachuting, Heli-skiing, Micro flight/Ultralight flying.

Safari flights are fixed wing scheduled or charter flights and the adventure sports upgrade is NOT required for those flights.

If in doubt, take it out. It's a very small price to pay.

3. For the pre-existing medical waiver, the full trip cost needs to be insured. What if the clients have refundable flights and so there was no need to include them in the insurance coverage. Would they still qualify for the pre-existing conditions medical waiver?

The full-trip cost is the prepaid non-refundable amount. Refundable trip costs do not need to be included. If the policy is purchased within 15-days of the initial trip payment, they qualify for the pre-existing medical conditions waiver.

4. I have clients headed to the Middle East and they asked about coverage for terrorist attacks. Is this included?

Coverage for Terrorism is included in both policies (Travel Select and Travel Basic) There are specific terms and conditions. Need to refer to the Full policy description of coverage

5. When the changes took place on June 1st, that didn't affect the premium cost for policies that were sold prior to June 1st but that we need to update for the final payment, correct?

That is correct. If there are any changes or upgrades, they are based on the old policy conditions.

6. Is there a yearly travel agent plan that covers pre-existing exclusion waiver?

There is not a pre-existing conditions waiver on our Partner Advantage program (agency program), you would need to purchase a Travel Select plan.

7. Even with CFAR- client cannot cancel travel day of departure, correct?

That is correct. They must cancel 48-hours before departure.

8. for CFAR - when you say, "Insure the total trip costs", we don't need to include refundable Air, or anything else that is fully refundable correct?

That is correct. You only need to insure the pre-paid, non-refundable portion of the trip.

9. Client with US passport and citizen but legal residence is Bermuda. May I purchase Travel policy for these clients?

If the client has a legal residence/address in the US, they are eligible to purchase Travelex plans.

10. Purchase travel select for clients prior to June 1st. with initial payment and 2nd payment prior to June 1. Third payment/modification after June 1. Is the coverage based on initial purchase?

Coverage increases are based on the initial policy purchased. In this case, any premium increase is based on the original policy purchased.

11. Customer Solution Team phone number clients can call to address their questions – Can you provide?

(844) 858-9911 Dedicated Travel Edge Phone Number – Travelex Customers Solutions

12. Clients bought tickets to Dublin on June 9th - so it too late to take insurance for air, they are just adding hotel and thought of insurance.

Travelex insurance can be purchased up to the night before departure. They may not qualify for the pre-existing conditions waiver or supplier default, but they can still purchase a Travel Select

13. If a client has an annual plan, but purchases a trip for 18 months from now, can they renew their plan, and still be covered from time of booking.

Yes, they should renew prior to the existing policy's expiration

14. I understand that if client adds policy after 15-day deposit has been made, it is only pre-existing that is not included or is there anything else?

The Pre-ex-waiver and the Financial default coverage are not available. And they may not purchase the CFAR upgrade.

15. Is the cutoff \$499 or 500 for minimum trip cost?

The first cost band is \$1 - \$500. It's the same price to insure \$1 up to \$500, so always choose \$500 as the minimum amount covered. The cost may go up at \$501.

16. We used to be able to modify a policy and pay the differential immediately. Now it goes to ADX and takes several days.

You can modify the coverage. Even though ADX may take a bit longer, the date you requested the coverage through ADX, will be the effective date.

**\*\*Coming Soon\*\*** The ability for you to change the coverage through ADX

17. If a supplier doesn't require a deposit when booking, how would the CFAR and pre-existing conditions timing work?

The 15-day timer starts the day you make the first payment for the trip.

18. Lost Luggage: up to \$1000 for Select, what type of documentation is required to get the max?

The airline (or other supplier) lost luggage report indicating that the baggage is lost. If it was stolen, a police report would be required.

19. I am confused about the date of first trip payment in regard to preexisting condition coverage. What if client paid for air before even contacting me to plan the rest of the trip. Does that make them ineligible? Or is it the first payment made through ADX that determines the date?

If the client wants to insure the cost of the air, it would be the date they purchased the air. If the air is refundable or they can use the ticket value towards the purchase of a new ticket AND they will NOT insure the air, the 15-day timer starts when they make the first payment on the insured trip amount.

20. How do you handle a claim if you cannot get the airline to respond to give the documented reason for a flight cancellation?

Our claims team will work with you and the airline to get the information needed for the claim.

21. If you have basic and have a medical issue that happens unexpectedly on the trip, do you need documentation?? And what kind? le: unexpected stomach virus that doesn't require a doctor visit?

For any medical claim, a medical professional must be seen.

22. Does the insurance cover our commission? and when???

Travel Edge has a commission protection plan with Travelex. It covers commissions up to 20% of the trip cost. The client must file a claim and it must be settled. The commission protection claim is submitted by the advisor. The only caveat is that if the claim pays the full amount of the purchased coverage, there is nothing left to pay the commission claim.

23. I have a multi gen family that will need to cancel for a noncovered reason. Are they eligible for a refund on their policies/no claims?

Only if they cancel their policy within the 15-day look back period. If it's after that time, there is no refund on the policy.

24. If no claims are made on a policy, but the pax have cancelled the cruise, can it be 'paused' for future travel?

Yes, the policy may be paused (Suspended) and used towards the purchase of a new policy within one-year.

25. Is it possible to increase the coverage benefits? i.e. \$500,000/\$1,000,000

The per-person coverage limit is \$100,000. There is no aggregate coverage limit per policy. If there are ten people traveling the coverage amount can be up to \$1,000,000. For trips over that you can contact your regional sales manager or account manager to provide a quote for the additional amounts.

26. Travel on Mobile App - does that introductory email go to all clients? I never received an email about that when I purchase a policy.

Yes, the app information is in the confirmation sent to your client.

27. Client cancels a policy - why does it take so long to get the policy canceled on ADX and for them to get reimbursed? What is the actual procedure behind the scenes?

The advisor needs to initiate the request with ADX within the 15-day look back period. The policy cannot be cancelled, or premium refunded after that initial 15-day look back period.

If the request to cancel is within the 15-day look back period, ADX will send request cancel/refund to Travelex. Travelex will cancel the policy and ADX will update booking Advisor can process refund.

28. Modifications on policies are taking forever - if a client decides to extend their trip by a day or 2 and we modify the policy on ADX, it takes a week to modify the policy? We need it to be real-time.

Travelex has launched the self-service option on our booking platform, we are working with ADX to offer a similar “real time” solution soon.

29. Are there any plans to streamline modifications on policies? I. E. to adjust trip costs or travel dates, I find it very cumbersome and sometimes takes a week.

See answer above to question 28.

30. Can we CALL for modifications? or, are we still required to request modifications via ADX?

You are unable to call Travelex to make modifications