



View the Flight Insure Plus plan's description of coverage: [Partner.TravelexInsurance.com/docs/FlightInsurePlus-DOC](https://Partner.TravelexInsurance.com/docs/FlightInsurePlus-DOC).  
 Policy questions: Call +1.800.228.9792 or email [CustomerSolutions@TravelexInsurance.com](mailto:CustomerSolutions@TravelexInsurance.com) and reference Plan FIPZ-1224.

# Flight Insure Plus

Travel protection plan

Take off and fly confidently with a post-departure travel protection plan that offers emergency medical coverage and 24/7 travel assistance services.



## Flight Insure Plus plan benefits<sup>1</sup>

Benefits	Coverage
<p><b>Accidental death for air travel</b></p> <p>Provides a benefit if the insured suffers a loss of life as a result of a covered injury while boarding, as a passenger on, or alighting from an aircraft of a commercial airline or air charter company licensed to carry passengers for hire during a trip. Exclusions may apply. See policy for details.</p>	<p>\$300,000 \$500,000 or \$1,000,000</p>
<p><b>Missed connection—air &amp; cruise only (3 hours)</b></p> <p>Reimbursement for reasonable additional lodging, meal expenses, and the prepaid unused nonrefundable portion of the trip if you miss a connection for a covered reason.</p>	<p>\$50</p>
<p><b>Emergency medical and dental expense<sup>2</sup></b></p> <p>Emergency medical and dental treatment if a sickness or injury occurs during your trip.</p>	<p>\$10,000</p>
<p><b>Emergency medical evacuation &amp; repatriation</b></p> <p>Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.</p>	<p>\$100,000</p>
<p><b>Baggage &amp; personal effects</b></p> <p>Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.</p>	<p>\$1,000</p>
<p><b>Baggage delay (12 hours)</b></p> <p>Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier.</p>	<p>\$500</p>
<p><b>Travel assistance services<sup>3</sup></b></p> <p>Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.</p>	<p>Included</p>

## Flight Insure Plus plan highlights<sup>1</sup>

Plan highlights	
Maximum trip length	180 days (90 days in WA)
Medical coverage	Primary
Medical coverage time frame	Ends upon return from trip
Pre-existing medical condition look-back period <sup>4</sup>	180 days
Review period <sup>4</sup>	21 days

<sup>1</sup>The Flight Insure Plus plan is not available for residents of NH. All coverages are per the insured up to the limits listed. Coverages, rates, and maximum trip length may vary by state. Please see your policy for details, or call +1.800.228.9792. All benefits provided are primary unless otherwise noted. <sup>2</sup>\$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. <sup>3</sup>Provided by the designated provider as listed in the policy. <sup>4</sup>State variations apply. 1224-FIPZFLY1\_RET\_100724\_V1

## Questions about plan benefits?

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## Plan details

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## Travel assistance services<sup>3</sup>

### Medical assistance

Our multilingual team operates within a best-practice framework that places your health and well-being at the heart of our decision-making. Our care includes 24/7 emergency assistance and medical case management and extends to vaccination support, medical assessments, counseling, and mobile telemedicine. We also provide information on local medical facilities, clinics, and other service providers.

### Medical consultation and monitoring

If you become seriously ill or injured, we will provide medical monitoring of your condition. All medical cases are reviewed by our medical case management team at inception of the claim. Medical monitoring is performed to ensure the appropriate level of care is provided and to determine the next steps within a case (i.e., if repatriation or evacuation is required).

### Medical evacuation

If you require medical attention of an emergency nature that is unavailable locally and determined to be medically necessary, then you may be transported to a qualified facility capable of stabilizing and/or treating your medical needs. The assistance provider will make arrangements for ground/air transportation and accompanying medical care as needed.

### Emergency medical payments

The assistance provider will deal directly with the facility to arrange for the bills to be sent to the appropriate insurance carrier. If treatment or discharge is denied without a deposit, then the assistance provider can arrange for the deposit by debiting a credit card or receiving a bank wire from either the eligible insured person or other party when payability is not yet established.

### Prescription assistance

The assistance provider will arrange the replacement of medications that are lost, stolen, or spoiled during a covered trip, either locally or by special courier.

### Dependent transportation & family visits

Depending on the coverage provided in the travel plan, the assistance provider will arrange for the return home and escort expenses of a minor (age 18 or younger) if they are left unattended on a covered trip due to hospitalization or death of the accompanying adult. If the travel plan provides coverage, then the assistance provider will arrange transportation for a person the insured chooses to visit them if the insured is traveling alone and hospitalized seven days or more.

### Repatriation of remains

In the event of death, we liaise with our panel of vetted providers to arrange transport, burial, cremation, or the careful return of mortal remains.

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, Parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at [TravelexInsurance.com/company/privacy](https://TravelexInsurance.com/company/privacy).

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at [Support@ZurichTravelClaims.com](mailto:Support@ZurichTravelClaims.com); P.O. Box 1019, Youngwood, PA 15697-0919; or +1-800-501-4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services, Inc. CA agency license #OD10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

Insurance coverage underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV-100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT.

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