

Is Travel Basic right for me?

Primary coverage

Primary coverage pays your claim first with no deductibles. This means faster payment to you. Purchase any time before your trip and primary coverage is automatically included!

Bonus coverage

Financial default coverage of your travel supplier is included in the base plan, when the plan is purchased within 15 days of your initial trip payment.

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

To view complete details of this travel protection plan, please visit policy.travelexinsurance.com/TBB-0623

Online claims

Claims process that pays up to five times faster than industry average. Most claims can be filed with a “pic and click” on the go without piles of claim forms⁵.

For questions, quotes or to enroll
visit travelexinsurance.com, call +1.800.228.9792
or contact your travel professional



Exclusions and Limitations

GENERAL EXCLUSIONS: 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: 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 +1.800.228.9792. Email: customersolutions@travelexinsurance.com.

Any inquiry regarding claims may be directed to travelex.claims@bhsspecialty.com or +1.855.205.6054.

To view state specific fraud warnings, visit travelexinsurance.com/company/fraud-warning.

Consumers in California may also contact: California Department of Insurance Hotline +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209.

Consumers in Maryland may contact: Maryland Insurance Administration +1.800.492.6116 or +1.410.468.2340.

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, MA, MN, MO, MT, OR, VA, and VT Policy Form series PG-TA-IPL-NV. In CA Policy Form # PG-TA-IPL-USEIM and PG-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, UT Policy Form # PG-TA-IPL-UTE, WA Policy Form # PG-TA-IPLNVIM and PG-TA-IPL-WAEA. 1PU

Follow Us!



Travel Basic

Essential Travel Protection

 **Travelex**
INSURANCE SERVICES

Dream. Explore. Travel On.

travel on

Benefit highlights

Trip cancellation	100% of trip cost (\$10,000 limit)
Trip interruption	100% of trip cost (\$10,000 limit)

Protect travel investments and recover nonrefundable, prepaid trip costs if a trip is canceled or interrupted. Popular reasons include:

- Sickness, injury, or death²
- Home uninhabitable
- Employment transfer
- Involuntary termination
- Inclement weather
- Strike
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial default³

Trip delay \$500 (\$250 per day)

Reimbursement for additional costs such as accommodations, transportation, and meals if a trip is delayed five hours or more.

Missed connection \$500

Reimbursement for unused, nonrefundable expenses, and additional transportation to join the departed trip if a connection is missed by three hours or more.

Baggage & personal effects \$500

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

Baggage delay \$100

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12-hours or more.

Emergency medical & dental expenses \$15,000

Emergency medical treatment if a sickness or injury occurs while traveling. \$500 dental expense sublimit.

Emergency medical evacuation \$100,000

Emergency medical evacuation to the hospital nearest to your home. Includes repatriation and travel expenses (maximum \$25,000) for escort.

Accidental death & dismemberment \$10,000

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

Travel assistance services⁴ Included

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



Base plan rates by age and trip cost¹

Trip Cost	0-35	36-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86+
\$1-\$500	\$23	\$26	\$32	\$37	\$44	\$54	\$68	\$90	\$123	\$192
\$501-\$1k	\$34	\$39	\$47	\$54	\$65	\$79	\$99	\$130	\$178	\$275
\$1,001-\$1.5k	\$48	\$55	\$66	\$77	\$92	\$112	\$141	\$184	\$249	\$382
\$1,501-\$2k	\$63	\$71	\$86	\$99	\$119	\$145	\$182	\$237	\$320	\$487
\$2,001-\$2.5k	\$78	\$87	\$106	\$122	\$145	\$178	\$222	\$290	\$390	\$592
\$2,501-\$3k	\$92	\$103	\$125	\$144	\$172	\$210	\$263	\$342	\$460	\$696
\$3,001-\$3.5k	\$107	\$119	\$144	\$167	\$199	\$243	\$304	\$395	\$531	\$800
\$3,501-\$4k	\$121	\$135	\$164	\$189	\$226	\$276	\$345	\$448	\$601	\$905
\$4,001-\$4.5k	\$136	\$151	\$183	\$212	\$253	\$309	\$386	\$501	\$672	\$1,009
\$4,501-\$5k	\$150	\$167	\$203	\$234	\$280	\$342	\$428	\$555	\$743	\$1,114
\$5,001-\$5.5k	\$187	\$207	\$251	\$289	\$344	\$420	\$523	\$675	\$900	\$1,336
\$5,501-\$6k	\$205	\$226	\$274	\$316	\$377	\$459	\$572	\$738	\$983	\$1,458
\$6,001-\$6.5k	\$222	\$245	\$297	\$343	\$409	\$498	\$621	\$801	\$1,066	\$1,580
\$6,501-\$7k	\$240	\$265	\$321	\$370	\$441	\$538	\$670	\$865	\$1,150	\$1,703
\$7,001-\$8k	\$266	\$294	\$356	\$411	\$491	\$598	\$745	\$962	\$1,278	\$1,889
\$8,001-\$9k	\$302	\$334	\$405	\$467	\$558	\$680	\$847	\$1,092	\$1,451	\$2,141
\$9,001-\$10k	\$338	\$374	\$454	\$524	\$626	\$763	\$951	\$1,226	\$1,627	\$2,397

Additional coverage

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

Financial default coverage³

Cancellation coverage when a tour operator, travel supplier, airline, hotel, etc. suspends operations due to insolvency.

Customized upgrades

Please visit travelexinsurance.com for upgrade pricing.

Car rental collision coverage⁷

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

Flight accidental death & dismemberment⁶

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

Rates are per traveler and are subject to change.

This plan is currently not available in all states. Please contact your travel advisor or our team to find out your state restrictions. ¹ All coverages are per insured up to limits listed. Coverage, rates, and maximum trip length may vary by state. Please see your policy for details, or call +1.800.228.9792. 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 Not available to NH residents. ⁷ Not available to KS residents and/or if traveling to the following countries: Ireland, Mexico, Jamaica, and Costa Rica. 6.23 Standard VNW

