



Not sure whether you need travel insurance coverage? Here are seven reasons to consider protecting your upcoming trip.



Top Reasons to Buy | Expedia Cruises Travel Plans

1. You fall – or fall ill – during your trip.

You're probably not imagining what would happen if you experienced an injury or medical emergency while traveling, but accidents can happen, and travel insurance helps ensure that you're protected wherever you are in the world. Travel insurance provides primary emergency medical, dental, and medical evacuation benefits, helping ensure that you receive quality care in any country. You may also be eligible for a pre-existing medical condition exclusion waiver.¹

Even if you have health insurance through your employer or another health care plan, be sure to check whether it covers medical expenses incurred while traveling outside the country.

2. Your physician declares you unfit for travel.

If you or a travel companion are diagnosed by a physician and declared to be unfit for travel, then you may be eligible for trip cancellation and trip interruption benefits. Other coverages may also apply if you test positive for COVID-19 during your trip.

3. Your destination city is experiencing terrorist activity.

If a terrorist act happens in a city listed on your itinerary within 30 days of your scheduled arrival, trip cancellation and trip interruption coverage may apply. These benefits allow you to cancel or interrupt your trip due to a terrorist incident and to receive reimbursement for unused, nonrefundable trip expenses.

4. Adverse weather conditions delayed your flight.

If your trip is delayed five hours or more due to adverse weather, trip delay coverage allows you to be reimbursed for additional accommodations and meals. Trip delay protection can also cover you for a lost or stolen passport, or a traffic accident on the way to the airport or a destination on your itinerary.

5. Your bags are delayed or, worse, lost.

If your bag is lost, stolen, or damaged – or, if your bag is delayed 12 hours or longer – you can receive reimbursement for personal items and expenses.

6. You're called for jury or military duty.

If you're called to serve jury or military duty during the period of your trip, trip cancellation coverage allows you to cancel your trip and receive reimbursement for nonrefundable trip expenses.

7. You're called to work during your travel dates.

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.

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 +1.844.808.5946. 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 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: +1.844.808.5946. Email: customersolutions@travelexinsurance.com. Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.com or +1.855.205.6054. To view state-specific fraud warnings, visit travelexinsurance.com/company/fraud-warning. 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 #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +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, 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-WAEA. 8.23