

Dream. Explore. Travel On.



## 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](http://travelexinsurance.com), call 800.235.7178  
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. *If you have any pre-existing conditions, ask about the Pre-existing Medical Condition Exclusion Waiver!* (Hint: Consider adding the Additional Medical Coverage upgrade, on the Travel Select plan.)

### 2 A TERRORIST INCIDENT OCCURED 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.

### 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. (Hint: Ask about Kids Included Pricing<sup>1</sup> on the 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!*

### 6 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. (Hint: If you're traveling with sporting equipment, ask about Equipment Delay coverage on the Travel Select plan.)

### 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 HOW DO I SAY 'STOMACH ACHE' IN SPANISH?

For travel advice or help finding an English-speaking doctor in your area, call Travel Assistance Services<sup>2</sup> anytime 24/7. These experts can even help with Language Interpretation Services.

### 9 I WON MY TRIP & AM GOING 'NO MATTER WHAT'

If you're not concerned with canceling your trip, choosing the lowest trip cost level of \$1-\$250 provides minimal Trip Cancellation and Trip Interruption coverage, along with the regular coverage levels for Emergency Medical & Dental, Trip Delay, Missed Connection, Baggage loss/damage, and more.

### 10 I'M STUDYING ABROAD

Having an emergency far from home can be scary - and expensive. Those taking extended multi-month trips can insure up to 364 consecutive days of travel on the Travel Select plan!

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