

5 Reasons You Need a Travel Protection Plan

1. You've invested a significant expense in your trip. If you have to cancel, you could lose that money.

Cancelling a trip is disappointing enough. You don't want to lose your entire trip investment on top of it. The Trip Cancellation benefit, for example, may cover you if you or a family member becomes ill or seriously injured before your trip, or if there's a death in the family. Other examples could be a natural disaster impacting your home or destination, a strike, or terrorism in your destination. Under the Plus and Elite plans, there are more covered reasons, such as a level 4 travel warning for your destination or if your travel supplier (such as an airline) goes bankrupt. You can read all covered reasons for the Trip Cancellation benefit in the plan. For increased flexibility, you can choose the Elite plan and upgrade with the Cancel For Any Reason/Interruption For Any Reason (CFAR/IFAR)* option.

**(CFAR/IFAR is available as a bundle for an additional cost on the Elite plan if purchased within 21 days of the date your initial trip deposit is received. Other conditions apply. CFAR not available to residents of NY; IFAR not available to residents NY or WA. Must cancel at least two days prior to your trip departure date. Read plan document for full details.)*

2. Once you've departed on your trip, plans can still go wrong.

Unfortunately, baggage loss or damage is not uncommon. Neither are travel delays. Our plans offer coverage for these scenarios. And if your trip is interrupted due to an unforeseen event, our plans may cover that too. *Read the full list of covered reasons for each benefit in the plan document.*

3. Coverage is important in case you get sick or injured while away from home.

Did you know many health insurance plans provide little to no coverage outside the U.S.? Medicare often provides none. If you get sick or injured on your trip (including domestic travel), medical expense coverage is important, as medical care can be very expensive. The Accident & Sickness Medical Expense benefit can reimburse you for covered medical expenses incurred on your trip.

The protection plan also includes coverage for Emergency Medical Evacuation for medically necessary transportation to the nearest hospital or appropriate facility, following a covered unforeseen sickness or injury that is acute, severe or life threatening, if adequate treatment is not available in your immediate area. *Read plan document for details on these benefits.*

Life is full of the unexpected. So is travel, which is why we love it.

But sometimes things can go wrong.

Be prepared for unwelcome disruptions with a Travel Protection Plan.

4. The Travel Protection Plan gives you access to global 24/7 assistance services (non-insurance).

Let's say your passport was lost or stolen at the airport. Or your prescription medications were left behind in a hotel. Or you twisted your ankle and need to find a doctor. Who do you call or where do you go for help? Your plan comes with access to 24/7 non-insurance Travel Assistance services, available at any time, from anywhere in the world. If at any point you have a question during your trip or need assistance, you can call the numbers provided and speak to someone in your native language.

5. Peace of mind can help you enjoy your trip to the fullest.

We hope your trip goes smoothly. But think of your non-refundable financial trip expenses. Would you want to protect your investment? And perhaps more importantly, think of the expenses you could face if you become sick or injured while traveling and need emergency medical care or a medical evacuation. Having a travel protection plan in place can help make your trip more enjoyable and relaxing. And that's the whole point, right?

For coverage specifics, exclusions, limitations, terms and conditions, always read the full plan document.

For more information or questions about the plan, contact:
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About USI Travel Insurance Services

USI Travel Insurance Services has been protecting travelers across the globe since 1973. Based in Newtown Square, PA, we proudly serve and specialize in products for the general traveling public, tour operators, travel advisors, insurance producers, business & group travel, and more.



This communication contains highlights of the plans developed by USI Insurance Services, LLC which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by On Call International and Blue Ribbon Bags. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. ***Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.*** *In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact USI Insurance Services, LLC d/b/a USI Affinity Travel Insurance Services with its principal place of business at 3805 West Chester Pike, Suite 200, Newtown Square, PA 19073; 1-800-937-1387; info@travelinsure.com. CA license #OG11911. While USI Insurance Services, LLC markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by USI Insurance Services, LLC and USI Insurance Services, LLC does not receive compensation from USF for providing the non-insurance components of the plans.*

Trip Cancellation/Interruption | Trip Delay | Baggage Loss | Accident & Sickness Medical
Emergency Medical Evacuation | Missed Connection | 24/7 Non-insurance Assistance

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