

Dream. Explore. Travel On.



TRAVEL PROTECTION

INTERNATIONAL PLAN

Created with travelers of Eros Tours & Travel in mind, this travel protection plan gives you and your loved ones options when unexpected situations affect your trip. Let us help you *Dream. Explore. Travel On.*

PLAN HIGHLIGHTS

- 3 hour missed connection benefit
- 8 hour trip delay benefit
- 24 hour baggage delay benefit
- 15 day purchase review period
- Only 60 days for pre-existing condition exclusion lookback
- Fast, online claims¹

PLAN BENEFITS

Benefits	Coverage ²
Trip Cancellation	100% of trip cost (\$10,000 limit)
Trip Interruption	100% of trip cost (\$10,000 limit)
Frequent Traveler Benefit	\$200
Trip Delay	\$750 (\$300/day)
Missed Connection	\$200
Baggage & Personal Effects	\$1,000
Baggage Delay	\$500
Emergency Medical Expense	\$10,000 (\$500 dental sublimit)
Emergency Evacuation & Repatriation	\$100,000
Accidental Death & Dismemberment	\$10,000
Air AD&D Common Carrier Only ³	\$100,000
Travel Assistance & Concierge ⁴	Included

PLAN RATE

Plan Cost	7% of Trip Cost
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Minimum trip cost of \$300. Rates are per person and subject to change. PA residents should contact Eros Tours & Travel for state specific rates.

To Learn More or Enroll, Contact:

Eros Tours & Travel

800.247.4775 or erostours.com

PLAN BENEFITS

TRIP CANCELLATION & TRIP INTERRUPTION

Protect travel investments and recover non-refundable, prepaid trip costs if a trip is canceled or interrupted. Reasons include:

- Sickness, Injury or Death⁵
- Home Uninhabitable
- Traffic Accident
- Employment Termination
- Inclement Weather
- Financial Default⁶
- Strike
- Quarantine/Hijacking
- Jury Duty/Subpoena
- Terrorist Incident
- Military Duty

FREQUENT TRAVELER BENEFIT

Reimbursement for the cost of re-depositing frequent traveler awards utilized for trip.

TRIP DELAY

Reimbursement for additional costs such as accommodations, transportation and meals if a trip is delayed 8 hours or more.

MISSED CONNECTION

Reimbursement for unused, non-refundable expenses and additional transportation to join the departed trip if a connection is missed by 3 hours or more.

BAGGAGE & PERSONAL EFFECTS

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

BAGGAGE DELAY

Reimbursement for personal articles and expenses if bags are delayed for 24 hours or more.

EMERGENCY MEDICAL & DENTAL EXPENSES

Emergency medical treatment if a sickness or injury occurs while traveling.



Questions about Plan Benefits?

Call 844.808.5952 and use Plan # 8121-1119
or email customersolutions@travelexinsurance.com

ACCIDENTAL DEATH & DISMEMBERMENT

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

AD&D COMMON CARRIER ONLY

Reimbursement for permanent loss of life, limbs or sight from a covered accidental injury during travel via a common carrier (i.e. flights).

TRAVEL ASSISTANCE SERVICES⁵

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

VIEW PLAN DETAILS

View your policy: policy.travelexinsurance.com/8121-1119

1 Based on industry average. Fastest payment on approved claims is based on 'electronic payment' of claim. 2 All coverages per insured up to limits listed. Coverage, rates and maximum trip length may vary by state. Please see your policy for details or call 844.808.5952. 3 Not available to residents of NH. 4 Provided by the designated provider as listed in the Policy. 5 Of you, a Traveling Companion, Family Member or Business Partner. 6 Coverage if plan purchased within 15 days of initial trip deposit. 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, 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: Benefits will not be provided for the following: 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. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll Free 844.808.5952. Email: customersolutions@travelexinsurance.com. Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.com, P.O. Box 31003 Charlotte, NC 28231-1003; 855.205.6054. Inquirers regarding new, existing or denied claims and any other claims questions may also be directed to this address. To view state specific fraud warnings, visit travelexinsurance.com/company/fraud-warning. Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 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. 8121-1119 | 11.19 CKB



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