

CHUBB®

## Chubb Travel Protection

Leisure Travel Plans for US Residents  
All Plans Plus Brochure





# Are you prepared for the What Ifs?

*Chubb Travel Protection covers those unexpected risks related to traveling in an ever-changing environment while providing you with Reliable & Responsive Service if something goes wrong.*



## You have put a lot of thought into planning a memorable journey, but What If...

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### **Your travel is canceled or interrupted while visiting one of the Seven Wonders of the World?**

Plans provide reimbursement for forfeited, pre-paid non-refundable trip costs and additional covered transportation expenses incurred for trips that are cancelled or interrupted due to a covered unforeseen event.



### **Your travel is delayed, preventing you from returning home and requiring additional accommodations?**

Our plans reimburse for reasonable additional expenses incurred until travel becomes possible to the originally scheduled destination, if your trip is delayed 5 consecutive hours because of a covered unforeseen event.



### **Your baggage is delayed while you are on an African Safari and you need to purchase essential items?**

Plans may reimburse for the purchase of necessary personal effects if your baggage is delayed or misdirected by the common carrier for more than 12 hours while on a trip.



### **Your travel is disrupted due to a sickness or injury and you need to seek medical attention?**

Plans provide coverage for reasonable and customary charges if you suffer an injury or sickness requiring you to be treated by a physician while on a trip.



Chubb Travel Protection provides reassurance that we will be there to help if any of these incidents occur. We designed our plans to cover for the unexpected risks related to traveling.

Contact your travel advisor or insurance broker for a quote.



# Coverage Overview



Standard Plan Benefits	Travel Basics Plus	Travel Essentials Plus	Travel Choice Plus
<b>Trip Cancellation</b>	100% of Trip Costs (\$100,000 maximum)	100% of Trip Costs (\$100,000 maximum)	100% of Trip Costs (\$100,000 maximum)
<b>Trip Interruption</b>	100% of Trip Costs (\$100,000 maximum)	150% of Trip Costs (\$150,000 maximum)	150% of Trip Costs (\$150,000 maximum)
<b>Trip Interruption – Return Air Only</b>	\$500	\$750	\$1,000
<b>Trip Delay</b>	\$500 (\$100 per day)	\$750 (\$150 per day)	\$1,000 (\$200 per day)
<b>Missed Connection</b>	N/A	\$250	\$500
<b>Baggage &amp; Personal Effects</b>	\$750 (\$50 deductible)	\$1,000	\$2,500
<b>Baggage Delay</b>	\$200	\$300	\$500
<b>Accident &amp; Sickness Medical Expense*</b>	\$15,000 (\$50 deductible)	\$50,000	\$100,000
<b>Emergency Evacuation &amp; Repatriation of Remains</b>	\$150,000	\$500,000	\$1,000,000
<b>Accidental Death &amp; Dismemberment</b>	N/A	\$10,000	\$50,000
<b>Assistance Services</b>	Included	Included	Included

Coverage limits are per person. \*Limits vary by State.

## Chubb Travel Protection: Single Trip Plans

Additional Benefits	Travel Basics Plus	Travel Essentials Plus	Travel Choice Plus
(if purchased within 21 days of Initial Trip Payment; Day 1 is the date the Initial Trip Payment is made)			
<b>Pre-Existing Medical Condition Exclusion Waiver</b>	Included	Included	Included
<b>Trip Cancellation/ Interruption due to Financial Default</b>	Included	Included	Included
<b>Accident Sickness Medical Expense</b>	Excess Coverage	Primary Coverage	Primary Coverage
<b>Baggage &amp; Personal Effects</b>	Excess Coverage	Excess Coverage	Primary Coverage
<b>Flight Accident</b>	\$25,000	\$50,000	N/A
<b>Missed Connection</b>	N/A	Additional \$250	Included in base plan

Optional Benefits	Travel Basics Plus	Travel Essentials Plus	Travel Choice Plus
(if selected by the Applicant and required premium is paid)			
<b>Medical Coverage Upgrade</b>	Included in base plan	Additional \$50,000	Additional \$50,000
including Emergency Evacuation*	Additional \$150,000	Additional \$500,000	Included in base plan
<b>Car Rental Collision Coverage</b>	\$35,000 (\$250 Deductible)	\$35,000 (\$250 Deductible)	\$35,000 (\$250 Deductible)
<b>Flight Accident</b>	Amount selected up to \$500,000	Amount selected up to \$500,000	Amount selected up to \$500,000

Coverage limits are per person. Limits vary by State.

Chubb Travel Assistance provides you with 24/7 assistance to help you manage your travel risk before, during, and after a trip.

You have access to emergency assistance when you are traveling away from home.



### **Medical Assistance**

Provides medical monitoring; doctor, hospital, dentists and clinic referrals; replacement of eyeglasses or medication; emergency medical transportation or medical evacuation; return of dependent children; dispatch of doctor or specialist when needed; assistance for traveling companion; escort transportation; repatriation of remains.

### **Travel Assistance**

Provides emergency message relay to relatives, friends and business associates; emergency cash; legal and bail assistance; emergency travel arrangements; location of lost or stolen documents and articles; assistance with foreign language and interpretation problems.

### **Personal Assistance**

Provides travel advisories for travel destinations; visa, passport and inoculation requirements; cultural information; embassy and consulate referrals; foreign exchange rates; temperature and weather conditions.

### **Concierge Services**

Provides restaurant and hotel referrals; transportation referrals; entertainment information, opera, ballet, theater, concerts, sporting events and museums; golf course information and referrals; locating available business services, express/overnight delivery services; printing/copy services; and city and cultural information.

### **Security Assistance**

Provides on the ground security assistance in the event of a potentially life-threatening military or political situation while traveling or studying abroad and access to a crisis hotline and security assistance center to discuss any safety concerns about travel locations or to secure immediate assistance while traveling.

# Coverage Details



## Trip Cancellation and Interruption Coverage:

Reimburses if an Insured cancels their Trip, or is unable to continue their Trip due to any of the following unforeseen events:

- Sickness, Injury, or death of an Insured, Family Member, Traveling Companion, Business Partner, or Host at Destination;
- Sickness or Injury of an Insured, Traveling Companion, or Family Member traveling with the Insured must be so disabling as to reasonably cause a Trip to be canceled or interrupted or which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing continued participation in the Trip;
- Sickness or Injury of a Family Member not traveling with the Insured must be because their condition is life-threatening, as certified by a Physician, or they require the Insured's immediate care. Such disability must be so disabling as to reasonably cause a Trip to be canceled or interrupted and must be certified by a Physician;
- Sickness or Injury of the Business Partner must be so disabling as to reasonably cause the Insured to cancel or interrupt the Trip to assume daily management of the business. Such disability must be certified by a Physician;
- Sickness, Injury, death, or hospitalization of the Insured's Host at Destination. A Physician must certify the Sickness or Injury;
- Financial Default of an airline, Cruise line, or tour operator provided the Financial Default occurs more than 14 days following an Insured's effective date for the Trip Cancellation or Trip Interruption Benefits. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom the Insured purchased travel arrangements supplied by others. This coverage applies only if insurance was purchased within 21 days of Initial Trip Payment;
- Inclement Weather causing delay or cancellation of travel;
- Strike causing complete cessation of travel services at the point of departure or Destination;
- The Insured's Primary Residence being made Uninhabitable or inaccessible by Natural Disaster, vandalism, or burglary;
- The Insured's Destination being made Uninhabitable or inaccessible by flood, tornado, earthquake, volcanic eruption, fire, wildfire, or blizzard that is due to natural causes;





- The Insured or Traveling Companion is hijacked, quarantined, subpoenaed, or required to serve on a jury;
- The Insured or Traveling Companion is called to active military service or military leave is revoked or reassigned;
- Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own provided that he or she has been an active employee for the same employer for at least 1 year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, seasonal employment, independent contractors, or self-employed persons;
- The Insured and/or Traveling Companion is directly involved in or delayed due to a traffic accident, substantiated by a police report, while en route to the Insured's Destination;
- A named hurricane causing cancellation or interruption of travel to the Insured's Destination that is Inaccessible or Uninhabitable. Claims are not payable if a hurricane is foreseeable prior to the Insured's effective date. A hurricane is foreseeable on the date it becomes a named storm. The Company will only pay the benefits for Losses occurring within 30 days after the named hurricane makes the Insured's Destination Uninhabitable or Inaccessible;
- The Insured or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Traveling Companion, or Traveling Companion's Family Member;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a Loss of 50% of the Insured's Trip length;
- The Insured or Traveling Companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer. In the situation of self-employment, proof of self-employment and a notarized statement confirming that the Insured is unable to travel due to his or her job obligations will be required;
- The Insured or Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event; or
- The Insured's or Traveling Companion's company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.

## Trip Delay Coverage

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Reimburses for reasonable additional expenses incurred until travel becomes possible to the originally scheduled destination, if your trip is delayed 5 or more consecutive hours for one of the following unforeseen events:

- Common carrier delay;
- The Insured's or traveling companion's lost or stolen passports, travel documents, or money;
- Reasons listed (above) under Trip Cancellation and Interruption benefits

## Missed Connection Coverage

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Reimburses for unused, non-refundable, pre-paid trip payments or additional transportation expenses incurred if you miss a trip departure because of a delay or cancellation of 3 or more consecutive hours due to inclement weather or a common carrier caused delay.



# Coverage Exclusions

This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured while sane or insane (this exclusion does not apply to any medical benefits); Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, or elective abortion 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; mountaineering where ropes or guides are normally used. Mountaineering where ropes or guides are normally used and specialized equipment is necessary for the ascent or descent of a mountain. Specialized equipment includes but is not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; war or act of war, whether declared or not, participation in a civil disorder, riot, or insurrection; 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 company; commission of or attempt to commit a felony 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 for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician;

## Pre-existing Medical Condition Exclusion:

The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness, or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner, or Family Member which, within the 90 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

## Trip Cancellation and Trip Interruption Exclusions:

The following exclusions and limitations apply. Unless otherwise provided by this plan, Benefits will not be provided for any loss resulting (in whole or in part) from: travel arrangements canceled by an airline, Cruise line, or tour operator, except as provided elsewhere in the plan; changes in



plans by the Insured, a Family Member, or Traveling Companion, for any reason; financial circumstances of the Insured, a Family Member, or a Traveling Companion; any government regulation or prohibition; an event which occurs prior to the Insured's coverage Effective Date; failure of any tour operator, Common Carrier, person, or agency to provide the bargained-for travel arrangements or to refund money due the Insured.

## Baggage & Personal Effects and Baggage Delay Exclusions:

The following exclusions and limitations apply. Benefits will not be provided for any Loss, or damage to, caused by, or resulting in whole or in part from: animals, rodents, insects, or vermin; bicycles (except when checked with a Common Carrier); motor vehicles, aircraft, boats, boat motors, ATVs, and other conveyances; artificial prosthetic devices, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids; keys, notes, securities, accounts, currency, deeds, food stamps, bills, or other evidences of debt, or tickets; money, stamps, stocks and bonds, or money orders; property shipped as freight, or shipped prior to the Departure Date; contraband, illegal transportation or trade; items seized by any government, government official, or customs official; defective materials or craftsmanship; normal wear and tear; deterioration.

### Car Rental Collision Coverage Exclusions:

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The following limitations and exclusions apply. Coverage is not provided in whole or in part for any loss to, or due to: the Insured or his/her Traveling Companion violating the rental agreement; rentals of trucks, (not including jeeps or SUVs) campers, trailers, off-road vehicles, or Exotic Vehicles; any obligation the Insured or his or her Traveling Companion assumes under any agreement except insurance collision Deductible; failure to report the Loss to the proper local authorities and the rental car company; damage to any other vehicle, structure, or person as a result of a covered Loss; participation in contests of speed, motor sport, or motor racing including training or practice for the same; driving under the influence of alcohol; being under the influence of drugs or intoxicants, unless prescribed by a Physician; war or act of war, whether declared or not, the Insured's participation in a civil disorder, riot, or insurrection.

### Accident Sickness Medical Expense Exclusions:

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The following exclusions and limitations apply. Unless otherwise provided by this plan, Benefits will not be provided for the following: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, and 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.



### Accidental Death and Dismemberment and Flight Accident Exclusions:

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The following exclusions and limitations apply. 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.

Chubb. Insured.<sup>SM</sup>

# CHUBB®

Presented by:

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