

Chubb Travel Protection

Group Travel Deluxe: Coverage Overview

Are you prepared for the “What ifs”?

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

Standard Plan Benefits	Group Plan Deluxe
Trip Cancellation	100% of Trip Costs (\$10,000 maximum)
Trip Interruption	150% of Trip Costs (\$15,000 maximum)
Trip Delay	\$1,000 (\$200 per day)
Missed Connection	\$500
Baggage & Personal Effects	\$1,500
Baggage Delay	\$400
Accident & Sickness Medical Expense	\$50,000
Emergency Evacuation & Repatriation of Remains	\$1,000,000
Assistance Services	Included

Cost of Trip	Rates Per Person
\$0	\$21
\$1 - \$250	\$39
\$251 - \$500	\$44
\$501 - \$1,000	\$57
\$1,001 - \$1,500	\$86
\$1,501 - \$2,000	\$115
\$2,001 - \$2,500	\$146
\$2,501 - \$3,000	\$165
\$3,001 - \$3,500	\$189
\$3,501 - \$4,000	\$236
\$4,001 - \$4,500	\$257
\$4,501 - \$5,000	\$327
\$5,001 - \$5,500	\$370
\$5,501 - \$6,000	\$431
\$6,001 - \$6,500	\$497
\$6,501 - \$7,000	\$551
\$7,001 - \$8,000	\$616
\$8,001 - \$9,000	\$683
\$9,001 - \$10,000	\$749

- Coverage limits are per person and not available in all states.
- For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only.
- When the insurance plan is purchased within 15 days of Initial Trip Payment, Pre-Existing Medical Condition Exclusion Waiver will apply if Insured is medically able to travel at time of purchase and all pre-paid, non-refundable trip costs are insured.
- Coverage available for a maximum trip length of 30 days.
- Coverage available to travelers up to a maximum age of 80.

Description of Benefits

Trip Cancellation: Reimburses forfeited pre-paid trip costs up to the maximum limit shown in the schedule of benefits for trips that are cancelled due to a covered unforeseen event prior to the scheduled departure date.

Trip Interruption: Reimburses the unused portion of non-refundable pre-paid trip costs and any additional covered transportation expenses incurred up to the maximum limit shown in the schedule of benefits.

Trip Delay: 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 because of a covered unforeseen event.

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

Baggage & Personal Effects: Reimburses for loss, theft, or damage to your baggage, personal effects, passports, credit cards, travel documents, and visas during a trip.

Baggage Delay: Reimburses for the purchase of necessary personal effects if your baggage is delayed or misdirected by the common carrier for more than 24 hours.

Accident & Sickness Medical Expense: Pays a benefit for reasonable and customary charges if you suffer an injury or sickness requiring you to be treated by a physician while on a trip and will reimburse for medically necessary covered expenses incurred to treat an injury or sickness during the course of the trip provided the initial documented treatment was received from a physician during the trip. The injury or sickness must first begin while on an overnight trip with a destination of at least 100 miles from your primary residence.

Emergency Evacuation & Repatriation of Remains: Covers the evacuation and transportation to the nearest adequate licensed medical facility, if ordered by the onsite physician. In the case of death, covers expenses for returning home. Trip must be overnight and destination must be at least 100 miles from your primary residence.

Assistance Services provided: Medical Assistance, Travel Assistance, Concierge Services, Personal Assistance, & Security Assistance



Chubb Travel Assistance provides 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.



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;
- 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 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;
- 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;
- 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

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

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.

General 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 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; or
- 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.

Additional Exclusions apply to Trip Cancellation and Trip Interruption Benefits, Baggage & Personal Effects and Baggage Delay, Car Rental Collision Coverage, Accident Sickness Medical Expense, and Emergency Evacuation.



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