

## Travel Insurance

It is recommended that you consider travel insurance for each trip. Now more than ever, clients need to protect their travel investments!

From [Travelex](#)

### Why Do I Need Travel Insurance?

Travel insurance protects you from the unexpected. You hope that everything will run smoothly on your vacation, but mishaps or accidents do happen. Travel insurance is designed to protect you financially from lost baggage and expensive medical bills.

Travelex travel insurance plans protect you for:

- Trip Cancellation
- Trip Interruption
- Trip Delay
- Baggage and personal effects
- Emergency medical and dental expenses
- Accidental death and dismemberment; and more

[More details can be found here.](#)

Optional coverages are available that you can add to your plan. [Compare plans](#) today to find the coverage that best suits you.

### How Does Travel Insurance Work?

It is recommended to purchase your travel insurance plan when you pay your first deposit for your trip. The earlier you purchase travel insurance, the sooner you have protection for your vacation. Read your policy document to find out when coverage starts depending on your selected bonus coverage.

In exchange for the amount you pay, Travelex will provide you with coverage against the mishaps and accidents included in the plan. Limits apply to each plan type. For example: if your baggage is lost by the airline upon your arrival at destination, the Basic plan provides up to \$500 and the Select plan provides up to \$1,000 of coverage. The policy documents you receive will also have a complete list of plan exclusions and limitations.

If anything goes wrong, you can either contact our assistance team for emergencies or put in a claim via our website to be reimbursed on eligible claims.

## What Am I Covered For?

Coverage limits vary depending on the plan you choose. If you're just looking for essential travel insurance coverage, we have our [Travel Basic](#) plan. For travelers looking for coverage with higher benefit levels, we have our [Travel Select](#) plan. Generally speaking, you're covered for unforeseen events on your journey that fit within the items specified in your policy. We recommend reading your policy carefully to ensure you're satisfied with the levels of coverage. Our plans come with a '15-day free look' period where you can cancel the policy if you have not departed on your trip or filed a claim.

## What Are Some Examples?

- **My daughter is too sick to travel** – When you purchase a plan that offers trip cancellation/interruption coverage you may be eligible to cancel your trip for the unforeseen sickness – and be reimbursed for any non-refundable expenses relating to your trip.
- **My travel supplier just declared bankruptcy** – Common carriers with financial difficulties are becoming increasingly common. Purchasing trip cancellation/interruption coverage from Travelex can protect you from losing your trip investment due to such an occurrence.
- **We were on our way home when the airline went on strike** – The trip delay benefit offers coverage for additional meals and accommodations for strikes that affect public transportation.
- **I arrived but my luggage didn't** – Whether your bag is lost or merely delayed, you can be reimbursed for the purchase of clothing and personal articles so you can enjoy your vacation.
- **My father-in-law fell and injured himself and I normally care for him** – The illness or injury of family members is also included under covered reasons to cancel. It's important to remember that even if you are fit to travel; other events may make departing on your trip unthinkable.
- **We missed our connection because of a flight delay** – Weather and mechanical difficulties often delays our arrival into our connecting city past the departure of the next flight. If the cause of the flight delay was at least 5 hours long, you may be reimbursed the un-used portion of your trip as well as for the additional accommodations and meals.
- **We were traveling when I suddenly developed chest pains** – When a medical emergency happens far away from home and from proper medical facilities, you want to ensure you receive adequate care. Our medical

evacuation benefit will cover emergency transportation for you to the nearest facility or back home.

- **A terrorist act has occurred in a city in which my flight will be connecting**– Both domestic and international terrorist acts are covered reasons to cancel your trip and protect your investment from being lost.
- **My wallet, with my credit cards and passport, have been stolen** – Emergency assistance services will assist you in reporting your lost documents and make arrangements for an emergency cash transfer should that be required

Not sure you need travel insurance? Review the information below and discover how Travelex can help you along the way

### [Travel Insurance Plans](#)

From basic trips to luxury vacations, Travelex insurance plans offer a variety of benefits and emergency assistance services.

### [Travel Tips](#)

Take advantage of frequent traveler tips and more. These tips, from safety to packing, will help you make your next trip a success.

### [Travel Insurance FAQs](#)

View our list of most frequently asked travel insurance questions that cover benefits, post-departure events and more.

### [Reasons to Buy](#)

Encountering the unexpected is often a part of travel. Learn why you should purchase travel insurance for your next trip.

### [Testimonials](#)

We value your opinion and are proud to share with you some of the travel insurance testimonials sent in by our customers.