



# Travel Insurance Services

Providing Travel-Related Insurance Solutions  
for Individuals, Groups & Organizations Worldwide

**SINCE 1973**



**Presenter:**

Sharon L. Broo, CTA  
Vice President, Travel Insurance Services



**Moderator:**

Andrea Poluch  
Marketing Director

Relationships Built on Trust

## Introducing: USI Travel Insurance Services

- Established in 1973; headquartered in Philadelphia.
- We're a national insurance agency and brokerage providing travel insurance solutions for individuals, groups, organizations and businesses worldwide.
- We're a leader in the affinity insurance market, and **we're proud to serve members of the American Academy of Pediatrics!**

# Travel may look different these days...



# But we will adapt and travel again.

With summer upon us and states opening back up, what plans do you have this year, or even next year?



## Why is travel insurance important?

- What if your parent, child or spouse ends up sick or in the hospital before or during your trip and you have to cancel or leave early?
- What if you get sick or become injured on your trip? Flu, sprained ankle, a laceration, food poisoning... Who will you call? And where will you go?
- What if there's a terrorist incident in your destination city – either during your trip or before you leave? Unrest happens domestically and abroad.
- What if you're going on a trip and a hurricane, flooding, blizzard or other weather event prevents or delays your travel, or impacts your destination?

You can't possibly be prepared for every potential circumstance that may come your way, but you can prepare for the unexpected with travel insurance.



# I'm not traveling far from home. Is travel insurance still important?

You probably guessed it... **Yes!!!**

The unexpected and unplanned can happen anywhere, and **OFTEN** happens on trips even *close to home*.

- What if you rented a beach house and have to cancel last minute? Will you lose your full rental payment?
- What if you bought non-refundable tickets to an amusement park and paid for non-refundable hotel rooms, only to have to cancel your trip because you or a close family member becomes ill or injured?
- What if your travel supplier goes into financial default\* prior to your trip? (Unfortunately, a more realistic possibility during these economically fragile times.) *\*Financial default is only available on the Plus and Elite plan levels if purchased within 21 days of initial trip deposit.*
- What if your rental car is damaged during your trip?

## Types of travel insurance plans:

- Trip Cancellation – the most common type, most comprehensive in terms of benefits
- Travel Medical
- Emergency Medical Evacuation Insurance
- Annual Travel Insurance



## Plan disclaimer:

This document contains highlights of the plans. Please read the Plan carefully. Insurance benefits included in the Plans are subject to exclusions and limitations, including an exclusion for pre-existing conditions. If there are any conflicts or discrepancies between this document and the policy or if any point is not covered in this document, the terms and conditions of the policy shall govern.

Visit [select.travelinsure.com](https://select.travelinsure.com) to view the Plan document for your state of residence.



# Take advantage of important travel protection benefits.

## **Our trip cancellation plans offer coverage\* for:**

- Trip Cancellation\*
- Trip Interruption\*
- Travel Delay\*
- Accident & Sickness Medical Expense
- Emergency Medical Evacuation & Repatriation
- Baggage Loss and Delay
- Missed Connection\*
- And more!

*\*Coverage is available for specified covered reasons. Refer to plan details to see the covered reasons and any exclusions for each benefit.*

# Covered Reasons: Trip Cancellation



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1. Your or a Family Member's, or a Traveling Companion's, or a Business Partner's death, which occurs before departure on Your Trip;
2. Your or a Family Member's, or a Traveling Companion's, or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
3. For the **Other Covered Reasons** listed below;

Provided such circumstances occur while coverage is in effect.

**"Other Covered Reasons"** means:

- a) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- b) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable and remaining uninhabitable during Your scheduled Trip, by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snowstorm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
- c) You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;

*Continued>>*

*Note: Covered reasons listed here are from the Select Plus plan level.*

# Covered Reasons: Trip Cancellation (cont'd)



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- d) unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- e) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- f) mechanical breakdown that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- g) You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- h) a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- i) Bankruptcy or Default of an airline or cruise line, tour operator or other travel provider from whom You purchased Your Travel Arrangements causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Plan has been purchased within 21 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- j) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date.

All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible.

*Note: Covered reasons listed here are from the Select Plus plan level.*

# Covered Reasons: Trip Interruption

1. Your or a Family Member's, or a Traveling Companion's, or a Business Partner's death, which occurs while You are on Your Trip;
2. Your or a Family Member's, or a Traveling Companion's, or a Business Partner's covered Sickness or Injury which: a) occurs while You are on Your Trip, b) requires Medical Treatment at the time of interruption resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) prevents Your continued participation on Your Trip;
3. For the **Other Covered Reasons** listed below;

Provided such circumstances occur while coverage is in effect.

**"Other Covered Reasons"** means:

- |  |  |
|--|--|
| <p>a) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date) served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);</p> <p>b) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable and remaining uninhabitable during Your scheduled Trip, by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes Your destination accommodations uninhabitable. Your destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of</p> | <p>collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snowstorm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;</p> <p>c) You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;</p> |
|--|--|

*Continued>>*

# Covered Reasons:

## Trip Interruption (cont'd)



**Travel  
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- d) unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
  - e) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
  - f) mechanical breakdown that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
  - g) You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
  - h) a Terrorist Incident that occurs in a city listed on Your Trip itinerary during Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your interruption of the Trip.
- Benefits are not provided if the Travel Supplier offers a substitute itinerary.
- i) Bankruptcy or Default of an airline or cruise line, tour operator or other travel provider from whom You purchased Your Travel Arrangements causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Plan has been purchased within 21 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
  - j) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date.

*Note: Covered reasons listed here are from the Select Plus plan level.*



## If something happens, who will you call?

### **All plans include Worldwide Concierge and Travel Assistance Services:**

- 24-Hour Emergency Assistance – from anywhere in the world
- Travel Planning Assistance
- Concierge Services

Lean on this 24/7/365 resource to answer your trip-related questions, help you in case of emergencies, or simply to take advantage of vacation-planning support before and during your trip.

*Doesn't it feel nice to know someone has your back at all times?*

# Featured Benefit: CFAR

## What is CFAR?

- CFAR stands for Cancel For Any Reason. It is an upgrade available on certain plans if you meet the requirements. *(CFAR is, unfortunately, not available to residents of NY state at this time.)*

## Why should I upgrade my plan to CFAR?

- Having the CFAR benefit gives you the utmost flexibility and financial security for your trip. This benefit allows you to cancel your trip for literally any reason at all and still be reimbursed for most of your pre-paid, non-refundable trip expenses.

(Without CFAR, your plan includes a Trip Cancellation benefit, but you can only be reimbursed for that benefit if your reason for cancelling your trip falls under one of the reasons specified in your plan. Recently, many travelers were surprised to see that most trip cancellations due to COVID-19 were not covered by their insurance, as pandemics are generally not covered by travel insurance. This is the case for almost all travel insurance carriers and plans. But travelers with CFAR did indeed have coverage.)

# CFAR: for the most flexibility and peace of mind.

# CFAR: What You Need to Know

## How do I upgrade my plan to have CFAR coverage?

- Add the upgrade when making your plan purchase.
- You must purchase the Plus or Elite plan within 21 days of your initial trip deposit to be eligible for this upgrade.
- You also must insure ALL pre-paid, non-refundable trip costs. (If you increase your trip costs later, you must then adjust your plan accordingly within 21 days of making those additional arrangements in order to maintain your CFAR coverage.)

## How do I make a claim using my CFAR coverage?

- First, you have to cancel with your travel organizer **at least 2 days before your scheduled departure to be eligible to make a CFAR claim.** Then, contact USI Travel Insurance Services, or the plan claims administrator to file the claim.

*Note: CFAR is not available to residents of NY state.*

# CFAR: for the most flexibility and peace of mind.

# Bonus with CFAR – on our Select Plan only!

## IFAR: Interruption For Any Reason



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### **What is IFAR?**

- IFAR stands for Interruption For Any Reason. It is an upgrade available on our Plus and Elite plan levels if you meet the requirements. Note: IFAR is not available on most other travel insurance plans – it's a unique benefit to our Travel Insurance Select plan.

### **Why is IFAR coverage valuable?**

- Like CFAR, having the IFAR benefit gives you the utmost flexibility and financial security for your trip. This benefit allows you to stop/interrupt your trip after it has started for literally any reason at all and still be reimbursed for most of your pre-paid, non-refundable trip expenses.

### **How do I get IFAR coverage?**

- IFAR coverage is included with CFAR coverage; if you get the CFAR upgrade on your plan, you'll automatically have the IFAR upgrade, too. Buy your plan within 21 days of your initial trip deposit to be eligible for the CFAR and IFAR upgrade.

*Note: IFAR is not available to residents of AK, IN, KS, NH, NY and WA states.*

## IFAR: the coverage you may need, only found here.

# Purchase your plan early! Here's Why:

## **Early Purchase Advantages\* – available on the Plus and Elite plan levels:**

- *Cancel For Any Reason (CFAR) and Interruption For Any Reason (IFAR)*
  - *Additional cost applies. Additional terms apply. Ready policy for full details.*
  
- **Pre-Existing Medical Conditions Exclusion Waiver**
  - The exclusion for Pre-Existing Conditions for medical coverage can be waived for certain plan levels if you meet the early purchase requirements.
  
- **Financial Default Coverage**
  - If your travel supplier goes into bankruptcy or financial default and can't provide the service you booked, you can be reimbursed for expenses you paid.

***\*Purchase the Plus or Elite plan within 21 days of making your initial trip payment to be eligible.***



# FAQ of the Moment: What coverage do plans offer for COVID?

**This pandemic has raised many questions related to travel insurance. Here are the most common:**

1. What if I or a family member gets sick with COVID before or during my trip? Will I have coverage?
  - Trip Cancellation and Trip Interruption coverage may apply in this instance as COVID would be treated like any other sickness. Emergency Medical coverage and Emergency Medical Evacuation coverage would also apply if you became sick with COVID while on your trip. (COVID is treated like any other sickness when it comes to the pre-existing conditions exclusion, so purchase your plan early to be eligible for the pre-existing condition exclusion waiver.)
2. What if COVID prevents me from traveling somewhere on my trip? For example, Hawaii is requiring people to quarantine for 14 days upon arriving. Could I cancel and use my travel insurance to get a refund?
  - Yes, If the destination to which you are traveling is requiring travelers similarly situated to you to be quarantined for a period of time upon entry, you may be eligible for Trip Cancellation coverage – provided the quarantine that you would face is in effect within 14 days of your scheduled departure date. You must cancel your trip during this 14 day period prior to your scheduled departure date. (As always, claims must be reviewed on an individual basis to ensure eligibility.)
3. What if there's a new wave of COVID infections and I'm worried about traveling? Will my travel insurance cover my trip if I cancel?
  - No, travel insurance does not cover fear of traveling. You would need to have CFAR for coverage in this situation.

## **More questions?**

*Visit our Coronavirus Information Center at [travelinsure.com/resources/covid-19info](https://travelinsure.com/resources/covid-19info).  
Or contact Customer Service at the number below.*

# Is the cost of travel insurance worth it for a small trip?

**Did you know that our trip cancellation plans are priced based on the age of the traveler and the cost of the trip?**

That means for a smaller, less expensive trip, the travel insurance may be more affordable than you think. And worth every bit of the peace of mind.

- *For a 30-year old going on a \$2,000 trip, the cost of travel insurance with the Select Plus plan is \$100.*
- *For a 65-year old going on a \$2,000 trip, the cost of travel insurance with the Select Plus plan is \$180.*

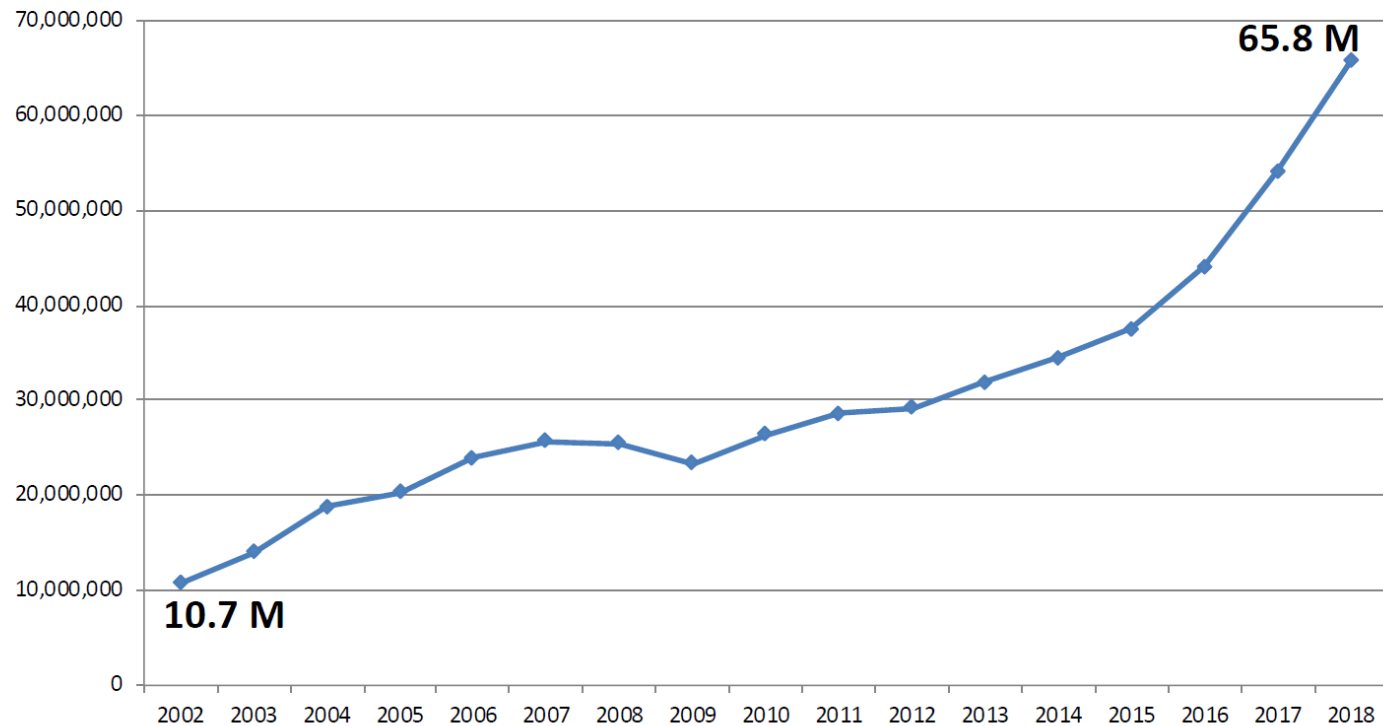
# The Travel Insurance Market Today: Think you're alone in seeking coverage?



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**Number of people who purchased a travel insurance plan.**

**Total Number of Persons – 2002 to 2018**



*\*Data provided by The Travel Protection Market Survey 2018, conducted by the UStiA*

**Travelers have steadily been learning more about the value of having travel insurance, and it shows in their purchase habits.**

## **Trip Cancellation: It really does happen.**

John purchased the travel insurance with Trip Cancellation coverage when he booked his annual two-week vacation to Long Beach Island, NJ with his wife. Unfortunately, John was admitted to the hospital with chest pains days before their scheduled departure.

### **Outcome:**

Since this confinement was not related to a pre-existing condition he was able to file a claim under the Trip Cancellation benefit. The policy reimbursed the total trip cost of \$5,850 for both him and his wife.



## Trip Interruption: It really does happen.

The Acetos arrived at their upstate NY vacation rental destination and had gotten settled in for a week of fun in the mountains when a severe storm came through and knocked out the electrical lines, leaving them without electricity for the remainder of their stay. They had 3 days remaining of their trip when they had to cut their vacation short.

### Outcome:

The Trip Interruption benefit reimbursed them for the balance of their pre-paid, non-refundable trip cost: 3 days remaining on their rental home and a guided 2-day hiking and fishing excursion totaling \$1,500.





## Injuries on Vacation: They really do happen.

Sandy was on vacation from her home in Virginia visiting family in California. While she was there, she experienced sudden and unexpected severe sciatica and had to be rushed to the hospital in an ambulance. After many tests and a 6-hour stay in the Emergency Room, she was released with pain medication and a plan for treatment when she returned home to Virginia.

### **Outcome:**

Even though she had found a hospital in-network with her health insurance plan, she still had to pay a deductible and co-pays out-of-pocket. Her travel insurance plan reimbursed her out-of-pocket costs in the amount of \$1,100.





## **Emergency Medical Evacuation: It really does happen.**

Rob and Maggie were spending a week in Punta Cana. After a day at the beach, Rob began complaining of back pain and dizziness. He later became very confused and started speaking incoherently. While waiting for the emergency responders, Maggie contacted their assistance provider for help. By the time Rob was seen by a doctor, he was no longer lucid. He was diagnosed with a stomach virus, but the diagnosis did not explain his confusion and dizziness.

### **Outcome:**

Upon completing a consult with Rob's treating doctor, their assistance provider's Medical Director suggested a few additional tests. They communicated with Maggie throughout, and after the assistance provider spoke with Rob's treating physician again, they decided it was in Rob's best interest to receive further treatment in the U.S. The assistance provider arranged an emergency air ambulance transport from Punta Cana to Ft. Lauderdale, Florida, where Rob was diagnosed with and treated for meningitis.

# How to get your plan:

1. Visit [aapinsurance.com](https://aapinsurance.com).
2. Under Insurance Programs, choose Travel Insurance.
3. Select the Travel Insurance Select Trip Cancellation Plans option, at the top.
4. Click the “Get a Free Quote Now” button to visit the plan website, get a quote and enroll.

The screenshot shows the AAP Insurance Program website. The header includes the AAP logo, contact number (800.257.3220), and social media icons. The navigation bar has links for Home, About Us, Insurance Products, Special Programs, Resource Center, and Contact Us. The main content area is titled "Travel Insurance for AAP Members" and lists three insurance options: Travel Insurance Select Trip Cancellation Plans, Voyager Annual Travel Insurance, and WorldMed Insurance. The first option is circled in red, and a red arrow points to its "Get a Free Quote Now" button. A sidebar on the right contains a "Learn More" button and a note about social distancing.

**Travel Insurance for AAP Members**

Travel products selected specially to meet the needs of American Academy of Pediatrics members. Next time you and your family travel, ~~whether for leisure or business~~, travel with us.

**Travel Insurance Select® Trip Cancellation Plans**  
Choose from three plan options for different coverage levels and price points.

Travel Insurance Select plan benefits include trip cancellation, trip interruption, travel delay, terrorism, emergency medical expense, emergency medical evacuation, 24/7 travel assistance and more, plus the option to upgrade with Cancel For Any Reason (CFAR) coverage on some plans.

**Get a Free Quote Now**

**Voyager Annual Travel Insurance®**  
Designed for frequent travelers, the Voyager plan covers you for a full year anytime you are more than 100 miles from home. The primary focus is on medical expense, medical evacuation and repatriation coverage, but the higher plan level also covers Trip Interruption.

**Get a Free Quote Now**

**WorldMed Insurance®**  
Our WorldMed high-limit international medical insurance covers you when traveling or temporarily living outside the U.S. for up to 364 days – a perfect plan if you have a child studying abroad. In addition to medical benefits, the plan includes some coverage for trip interruption, baggage loss, political evacuation and more.

**Get a Free Quote Now**

**Contact us to find the coverage you need:**  
1-800-937-1387 Monday-Friday, 9am-7pm eastern

**Apply Online Today**  
Safely and Securely...

Learn more about the insurance options available to you through the AAP Insurance Program.

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[Group 10 Year Level Term Life](#)  
[Group Long Term Disability](#)  
[Group Office Overhead Disability](#)  
[Long Term Care](#)  
[Group Accidental Death & Dismemberment](#)

Then apply easily and safely through our encrypted online portal.

**LEARN MORE**


**NOTE:** During this time of social distancing due to the spread of Coronavirus, we recognize that you may have special concerns about your insurance coverage. We're here to help, and we encourage you to call our Customer Service Team to discuss your questions at 800.257.3220, Mon-Fri, 9am-5pm Eastern Time. As guidelines change day by day, state by state, we understand every situation is special. We are eager to understand what our customers are most concerned with so we can work to address those issues. Thank you!

**Stay Connected With the Latest News...**

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Read the latest news from the AAP

# my.travelinsure.com/aap


**Travel Insurance Select**



PROTECTING TRAVELERS SINCE 1973

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Questions? Call (800) 937-1387  
Monday - Friday | 9am - 7pm EST



## IT'S FAST AND EASY TO HELP **PROTECT** THE **TRIP** OF YOUR **DREAMS**

### GET A QUOTE NOW

for Travel Insurance Select®

Your State of Residence  
-- Select --

Destination Country ⓘ

Departure Date  
mm/dd/yyyy

Return Date  
mm/dd/yyyy

Initial Deposit Date  
mm/dd/yyyy

Final Payment Date  
mm/dd/yyyy

Traveler(s)<sup>1</sup>

Traveler 1:  
mm/dd/yyyy

Traveler 2:  
mm/dd/yyyy

Date of Birth

mm/dd/yyyy

mm/dd/yyyy

Trip Cost

[+ Add Traveler](#) | [Remove Traveler](#)

SUBMIT FOR QUOTE

### Prepare for the unexpected with the Travel Insurance Select plan.

You've dreamed of this trip for months or years — maybe even a lifetime — but life can be unpredictable. Anything from terrible weather to a family emergency can ruin your careful planning and bring your trip to an end before it even begins. And what happens if you fall ill while you're away from home — will you have the medical expense coverage you need? Will you lose the money you invested if your trip gets cut short? With Travel Insurance Select, you can enjoy your trip knowing you have a reliable travel protection plan to support you.

Travel Insurance Select offers three different levels of coverage so you can choose the right plan for your unique needs and budget.

**Questions about how the novel coronavirus outbreak impacts travel insurance?** Visit our [Coronavirus Information Center](#). If you have additional questions, or would like to speak with a licensed agent about your concerns, [contact us](#) today.

Travel Insurance Services Customer Service | Call (800) 937-1387 | Monday – Friday, 9am – 7pm Eastern Time

# Voyager Annual Plan

- **Designed for frequent travelers, this annual plan covers individuals any time they are 100+ miles from home on a covered trip (with scheduled departure and return dates).**
- Two plan levels offered: Silver and Gold
- Benefits on both plans include Baggage Loss and Delay, AD&D, Accident & Sickness Medical Expense and Emergency Medical Evacuation. *(Note: Voyager plans do not offer coverage for Trip Cancellation or Cancel For Any Reason.)*
  - The Gold plan also includes Trip Interruption, Airline Ticket Change Fee and Political Evacuation & Natural Disaster.
- Premium is based on age for the Silver plan, starting at \$93/year. The Gold plan is a flat \$332 annually for any age.



Panelists:



**Karen Johnson**

Head of Travel Division



**Myron Tate**

Director of Travel Customer  
Service and Operations



**[my.travelinsure.com/aap](https://my.travelinsure.com/aap)**

USI Travel Insurance Services Customer Service:

(800) 937-1387

[info@travelinsure.com](mailto:info@travelinsure.com)

Monday – Friday  
9am – 7pm Eastern Time