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Why Travel Insurance Coverage Can Matter

Traveling is about creating memorable moments, and the unexpected shouldn't get in your way. That's why many travelers wonder: What does travel insurance cover? It's a common question that stems from a desire to better understand the protections available when investing in a trip. With so many factors to consider, from non-refundable airfare and prepaid hotels to delays, lost bags, or medical emergencies abroad, knowing how a travel protection plan works can be essential.

As you plan your next adventure, being informed about travel insurance coverage can be just as important as booking flights and accommodations. A travel protection plan can help when things don't go as expected. Whether you're dealing with a trip delay, unexpected illness, or cancelled flights, understanding your plan's benefits can help put you in more control.

Trip Cancellation and Trip Interruption Coverage

Trip cancellation coverage helps reimburse you for prepaid, non-refundable trip expenses if you cancel your trip for a covered reason. These coverages can help travelers who want to protect their investment in case life throws a curveball before departure.

Trip interruption coverage, on the other hand, can kick in if you need to return home early once your trip has started. You may receive reimbursement for unused, non-refundable trip costs as well as additional transportation to your originally scheduled return destination of your trip for a covered reason. It offers support if your plans are cut short unexpectedly.

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Covered reasons* for trip cancellation may include:

- Sudden illness or injury before your departure
- Death of a family member or traveling companion
- Inclement weather or natural disaster at your home or destination
- Being called for jury duty or required to appear in court
- Job loss after your trip cancellation effective date

If you're wondering when trip cancellation coverage begins, the answer is pretty straightforward. The Trip Cancellation benefit goes into effect at 12:01 am on the day after the required plan cost is received for the plan. To assist with claims, it's critical to have documentation for trip cancellation, such as doctor's notes or official notices, and to review the plan document closely. Filing a claim can be easier on you when you know how to file a trip cancellation claim and have the right paperwork on hand.

* The plans contain additional covered reasons not discussed above. The covered reasons for Trip Interruption are similar, but not identical, to the covered reasons for Trip Cancellation coverage. Please review the plan document for full plan details.

Medical Expenses and Emergency Medical Evacuation Coverage

Other travel insurance benefits can include coverage for medical expenses and medical evacuation for emergency medical situations. Some domestic health insurance plans may not extend benefits abroad. If you get injured hiking in the Alps or develop appendicitis in Thailand, travel protection may help.

Our travel protection plans can help provide coverage for:

- Unexpected doctor visits and hospital stays
- Ambulance and emergency room services
- Medical tests, imaging, and labs
- Surgical procedures and medications

With travel protection, you also have included 24/7 non-insurance assistance services that can help arrange for:

- Emergency medical evacuation to the nearest suitable facility
- Repatriation of remains in the event of death



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A travel protection plan can help you receive proper care, even in remote areas. Your plan may include a pre-existing condition exclusion waiver as well, which when eligible can remove the exclusion of coverage for pre-existing conditions if purchased within a specific timeframe and you are not disabled from travel at the time your plan cost is paid. This can be important to travelers managing ongoing health issues.

Baggage Loss, Theft, and Delay Coverage

Lost or delayed baggage is a frustrating travel disruption. Airlines may offer limited compensation, but benefits from your travel protection plan may provide additional protection that helps you stay on track.

Coverage can include:

- Baggage & Personal Belongings: Can provide reimbursement for the value of lost, stolen, or damaged belongings.
- Baggage delay: Can provide reimbursement for essentials like clothing and toiletries if your luggage is delayed for a specific number of hours (varies by plan).

Keeping receipts and airline reports is important when filing a claim for lost or delayed bags.

Travel Delay and Missed Connection Coverage

Trip delays and missed connections are a common part of modern travel, especially with today's unpredictable airline schedules. Fortunately, travel protection plans can help reimburse you for additional costs when these issues arise.

Trip Delay

This benefit can provide coverage when you're delayed for a certain number of hours (varies by plan) for a covered reason and waiting to depart from the original departure time, continue the trip, or need transportation to your originally scheduled return or final destination.

This benefit may also include reimbursement for food and accommodations during the delay if necessary.

Scenarios where this benefit may help:



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- Common Carrier delayed the flight and forced an overnight stay near the airport
- Inclement weather that causes a delay and you need to catch up to the next spot on your itinerary

Missed Connection

This benefit can provide coverage when you miss your trip departure because your arrival at your trip destination is delayed for a certain number of hours (varies by plan) for a covered reason.

This can include reimbursement for reasonable additional expenses and additional transportation costs to join the departed trip

Scenarios where this benefit may help:

- Cancelled flights cause you to miss a cruise departure
- Due to a delay, missing your prepaid, nonrefundable and forfeited car service that was supposed to transport you from the airport to your cruise

This coverage means that even if your schedule is disrupted, we're here to help. Keep receipts, boarding passes, and written confirmation of delays from your common carrier. All of our plans include 24/7 non-insurance assistance services to help with rebooking and hotel accommodations.

Specialty Coverage Options**

Some travelers want added peace of mind with customizable upgrades. These specialty coverage options allow you to tailor your travel protection plan to your unique itinerary, risk tolerance, and medical expense needs. Travel Insured International offers a range of optional benefits designed to accommodate different types of travelers, from families and seniors to adventure-seekers and business professionals.

Cancel for Any Reason (CFAR) & Interruption for Any Reason (IFAR)

The optional Cancel for Any Reason & Interruption for Any Reason bundle offers flexibility by allowing you to cancel or interrupt your trip for reasons not listed under standard trip cancellation or trip interruption coverage. With CFAR or IFAR benefits, you can receive partial reimbursement (up to 75% of your insured trip cost) even if you cancel or interrupt your trip due to a personal change of heart, evolving travel restrictions, or general uncertainty. For instance, if new travel advisories arise after



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you've booked your trip or you simply no longer feel comfortable traveling, CFAR & IFAR can help reimburse some of your investment.

These optional coverages can be helpful in today's ever-changing travel environment and is a popular add-on for travelers who want full control over their plans. This bundle must be purchased within a specific time window (usually within 21 days of your initial trip deposit, depending on the plan), and the trip cancellation must occur more than 48 hours before departure.

Rental Car Protection

If your itinerary includes driving a rental car, the optional rental car damage and theft bundle may interest you. This optional benefit, available at an additional cost, can cover damage or loss due to collision, vandalism, theft, or natural disasters that impact your rental vehicle. Travelers may want to add this option if their personal auto insurance doesn't extend internationally, or when coverage from credit cards may be limited.

Benefits for Adventure or Cruise Trips

Travel Insured's plans exclude coverage for extreme sports. The Extreme Sports Medical Upgrade, offered only with the Worldwide Trip Protector Platinum plan, can give travelers engaging in physical or adrenaline-inducing activities coverage for accidents or injuries that wouldn't otherwise be covered.

Cruise vacations can come with their own set of risks, including missed ports of call, shipboard illness, or mechanical breakdowns. The cruise bundle includes benefits for itinerary changes, baggage delays, additional trip interruption for shore excursions and more.

** Additional terms, conditions and cost apply to upgrades/optional benefits

Pre-existing Medical Condition Exclusion Waiver

Our protection plans exclude coverage for pre-existing medical conditions, but the waiver of the pre-existing condition medical exclusion could help. When you meet the eligibility requirements for this waiver, you may receive reimbursement for medical expenses even if you have chronic health issues.

To qualify, travelers must usually purchase the plan within a certain time frame from the initial trip payment (typically 14 or 21 days, depending on the plan) and you must be medically able to travel at the time of purchase.



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What Travel Insurance Does Not Cover

Understanding what your plan doesn't cover is just as important as knowing what it can cover. Exclusions vary by plan but can make a major difference in whether a claim is payable. Travelers often discover too late that certain circumstances fall outside their plan's protection. That's why reviewing the full list of travel protection exclusions is critical before your trip begins.

Common travel protection exclusions include:

- Fear of travel: Unless you purchased optional cancel for any reason coverage, standard plans will not cover trip cancellations made due to anxiety, fear, or change of mind.
- Known events: If a natural disaster, or political unrest, was publicly known before your plan purchase, it is excluded.
- Intentional or reckless behavior: Claims resulting from injuries due to illegal activity, intoxication, or drug use are often denied.
- Extreme sports or risky activities: Activities like scuba diving, rock climbing, or skydiving may require an optional Extreme Sports Medical upgrade to be added on your purchase to be covered.
- Elective medical procedures: Cosmetic surgery or non-emergency treatments are not covered, even if they become complicated.
- Pre-existing medical conditions: If you don't qualify for a pre-existing condition exclusion waiver, you may not be eligible for medical expenses or cancellation benefits related to that condition.

Reading your plan carefully and speaking with a licensed agent can help clarify gray areas. And if you're wondering, "is cancellation for any reason coverage optional?" - yes, it often is. Many plans include basic trip cancellation coverage, but upgraded features like CFAR must be added on. Being proactive helps ensure you're not caught off guard when you may need coverage most.



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Final Thoughts on Travel Insurance Coverage

Now that we've explored the major benefits of travel insurance coverage, it's easy to see why protection can matter for any type of trip—domestic or international, short-term or extended. From trip cancellation coverage to emergency medical expenses, an extensive plan can help with unexpected expenses and provide the confidence that you're prepared for the unknown.

Whether you're managing baggage loss and delay coverage, dealing with sudden trip interruption coverage, or navigating delays due to weather or strikes, having the right travel protection plan can help make a difference. Travel protection also provides support during trip delay scenarios and missed connections, helping to cover extra hotel nights, meals, and rebooked transport. These details matter when you're stranded away from home.

Best of all, modern plans are customizable. With optional upgrades like cancel for any reason coverage you can personalize your plan to match your itinerary and needs. Whether you're taking a once-in-a-lifetime cruise or a last-minute business trip, there's a solution designed for you.

Ready to find the travel protection for your next trip? Compare plans, explore more travel protection benefits, and get a quote that fits your needs.