

# Frequently Asked Questions about Village Tours and Travel's Travel Protection Plan

*Please Note: All terms, conditions, exclusions, and provisions of the plan apply, coverage is only for unforeseen covered reasons as identified in the Policy. Benefits will be determined at the time of claim processing based on the information and documents submitted.*

## 1. What types of coverage does the travel protection plan offer?

The travel protection plan provides coverage for Trip Cancellation and Trip Interruption due to a list of covered reasons defined in your state-specific policy. In the event you have to cancel or interrupt your Trip for a covered reason, you are eligible to file a claim(s) against the plan to receive reimbursement for the prepaid, non-refundable trip cost associated with the trip. The Trip Interruption benefit also provides coverage for additional transportation costs to get caught up on your trip or to return home. In addition, the plan provides single occupancy coverage allowing you to claim reimbursement for additional costs charged as a result of a published change in the per person occupancy rate for prepaid travel arrangements if a traveling companion's covered Trip is cancelled due to a covered reason and your covered Trip is not cancelled.

The travel protection plan provides post-departure benefits for emergency medical situations, travel delays, baggage delays and more. The plan offers 24-hour travel assistance & concierge services\* available via a toll-free phone number, email or text.

## 2. What are Pre-Existing Conditions and is a Pre-Existing Condition covered by the protection plan?

The plan defines a pre-existing condition as any condition for which there is treatment; or a recommendation for treatment, diagnostic test or exam; or for which drugs or medicine are prescribed during the 60-day period prior to your effective date.

Please Note: The plan states that medical conditions that are controlled solely through the taking of medication and remain controlled without any change in medication during the 60-day period immediately prior to your effective date are not considered to be Pre-Existing Medical Conditions.

The plan provides a waiver of the Pre-Existing Condition Exclusion for the Insured, Traveling Companion(s) and traveling or non-traveling family members as long as you meet the following purchase criteria: You must be medically able to travel, purchase your Travelex protection plan within 21 days of initial trip payment and insure full trip cost.

## 3. What happens if I experience a trip delay?

The protection plan can help protect you in several ways. If you experience a trip delay for more than 5 consecutive hours, you are eligible to receive reimbursement for additional accommodations, meals, and local transportation expenses, up to a maximum of \$750 (\$200/day) under the Trip Delay benefit. Covered Reasons include: a delay of your common carrier, you or a traveling companion having lost or had your passports, travel documents or money stolen, you or a traveling companion are quarantined, a natural disaster occurs or you or your traveling companion experience an Injury or Sickness



## 4. Does the protection plan cover me if I want to cancel my covered Trip due to a Terrorist Act?

The Village Tours and Travel protection plan provides coverage if you must cancel your covered Trip due to a Terrorist Incident which occurs in the departure city or in a city which is a scheduled destination. To be covered, the Terrorist Incident must occur in a City listed on Your itinerary and within 30 days of your scheduled arrival. This timeframe may vary by state.

\*Travel Assistance & Concierge Services are provided by the designated provider listed in the Policy. The descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the [insurance policy](#). All products listed are underwritten by, Berkshire Hathaway Specialty Insurance Company (formerly known as Stonewall Insurance Company); NAIC #22276. M85



#### 5. What happens if I lose my job and I must cancel my covered Trip?

The Village Tours and Travel protection plan provides Trip Cancellation and Interruption coverage for involuntary job termination provided you have been an active employee for the same employer for at least 1 continuous year.

#### 6. What if bad weather is predicted where I plan to travel? Will the protection plan cover me if I cancel my Covered Trip?

The Village Tours and Travel protection plan does not provide coverage if you cancel your covered Trip based on loss of enjoyment.



#### 7. What happens if my bags do not arrive at my destination when I do? What do I do?

The Village Tours and Travel protection plan provides coverage if, while on a Trip, Your Baggage is delayed or misdirected for at least 12 consecutive hours. You will be eligible for reimbursement up to \$250 for the cost of reasonable additional clothing and personal articles purchased by you (such as toiletries, a change of clothing, etc.). Be sure to keep receipts for incurred expenses over \$25 and obtain a loss report from the airline confirming the baggage delay as these will need to be submitted at the time of claim.

#### 8. If I require medical care while on my covered Trip, are my medical bills covered?

The Village Tours & Travel protection plan can provide coverage for medical expenses incurred during the course of the Trip, resulting from an unexpected Sickness or an Injury that began while on a covered Trip. If you must be medically evacuated to another facility or home, these costs are eligible for reimbursement as well. If you require a medical evacuation while traveling on a motor coach, our Travel Assistance & Concierge Services\* designated provider will arrange for appropriate transportation, including an escort, if required, to a suitable hospital treatment facility and/or back home if needed. Payment for Medical evacuation is available only for covered claims and up to the amount of coverage provided in this travel protection plan.

#### 9. What should I do if I need assistance during the course of my covered Trip?

The 24-Hour Travel Assistance & Concierge Services\* are there for you around the clock during your covered Trip. While traveling, one toll-free call gives you access to a variety of travel services, such as medical emergency assistance and lost baggage retrieval.

#### 10. How do I file a claim?

Contact the Claims Department right away for advice and instruction on how to file a claim. You can reach the Claims Department at 1-855-205-6054.

**If you have a specific question, please contact Travelex at 1-844-825-6609, M - F 8:00 am – 7:00 pm CT or [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com)**

**Village Tours and Travel Plan Number - 332A-1217**

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